

**AFG Series 2016-1
Collateral Report**



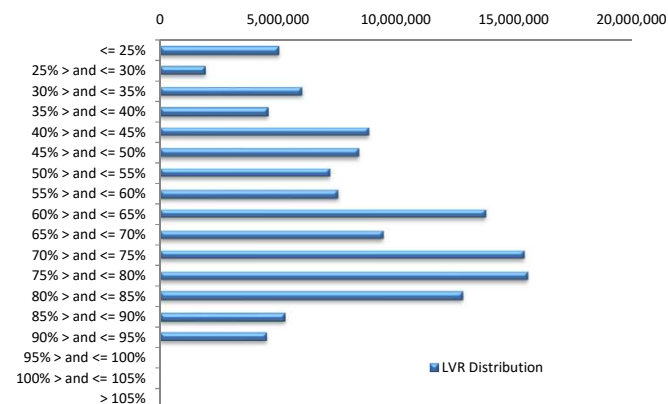
Model Period	37
Collection Period Start	01-Nov-19
Collection Period End	30-Nov-19
No. of Days	30
Interest Period Start	14-Nov-19
Interest Period End	15-Dec-19
No. of Days	32
Determination Date	11-Dec-19
Payment Date	16-Dec-19

Pool Statistics

Closing Balance of Mortgages	126,401,881
No. of Loans (Unconsolidated)	614
No. of Loans (Consolidated)	471
Average Loan Size (Unconsolidated)	205,866
Average Loan Size (Consolidated)	268,369
Largest Loan Size (Unconsolidated)	697,573
Largest Loan Size (Consolidated)	1,058,897
Smallest Loan Size (Unconsolidated)	(29,695)
Smallest Loan Size (Consolidated)	(2,510)
Weighted Average Interest Rate	3.96%
Weighted Average LVR	62.19%
Weighted Average Seasoning	61.68
Weighted Average Remaining Term	292.31

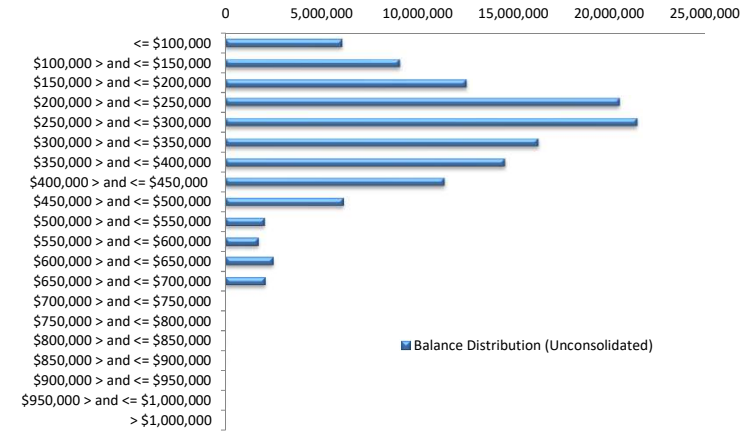
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,046,052	3.99%	71	15.07%
25% > and <= 30%	1,912,444	1.51%	12	2.55%
30% > and <= 35%	5,981,709	4.73%	27	5.73%
35% > and <= 40%	4,569,746	3.62%	22	4.67%
40% > and <= 45%	8,831,409	6.99%	31	6.58%
45% > and <= 50%	8,420,306	6.66%	34	7.22%
50% > and <= 55%	7,186,264	5.69%	25	5.31%
55% > and <= 60%	7,547,629	5.97%	27	5.73%
60% > and <= 65%	13,782,233	10.90%	40	8.49%
65% > and <= 70%	9,445,830	7.47%	29	6.16%
70% > and <= 75%	15,466,199	12.24%	42	8.92%
75% > and <= 80%	15,601,360	12.34%	45	9.55%
80% > and <= 85%	12,824,266	10.15%	38	8.07%
85% > and <= 90%	5,305,152	4.20%	15	3.18%
90% > and <= 95%	4,481,284	3.55%	13	2.76%
95% > and <= 100%	0	0.00%	0	0.00%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
Total	126,401,881	100.00%	471	100.00%



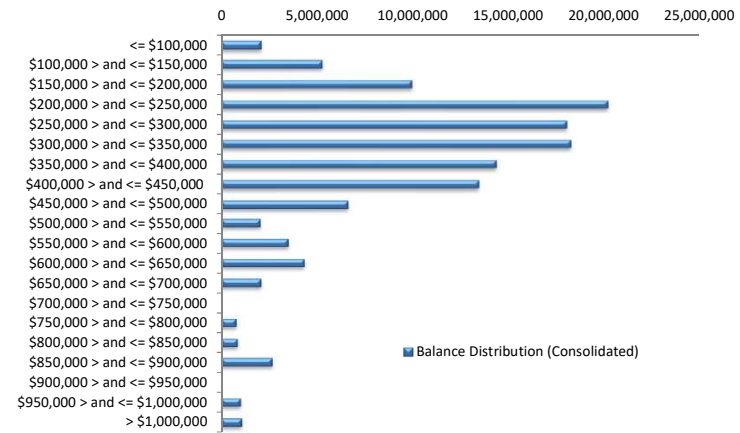
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,076,304	4.81%	161	26.22%
\$100,000 > and <= \$150,000	9,092,977	7.19%	71	11.56%
\$150,000 > and <= \$200,000	12,558,616	9.94%	72	11.73%
\$200,000 > and <= \$250,000	20,508,014	16.22%	90	14.66%
\$250,000 > and <= \$300,000	21,428,617	16.95%	77	12.54%
\$300,000 > and <= \$350,000	16,295,560	12.89%	50	8.14%
\$350,000 > and <= \$400,000	14,576,162	11.53%	39	6.35%
\$400,000 > and <= \$450,000	11,410,776	9.03%	27	4.40%
\$450,000 > and <= \$500,000	6,154,091	4.87%	13	2.12%
\$500,000 > and <= \$550,000	2,041,746	1.62%	4	0.65%
\$550,000 > and <= \$600,000	1,728,255	1.37%	3	0.49%
\$600,000 > and <= \$650,000	2,467,622	1.95%	4	0.65%
\$650,000 > and <= \$700,000	2,063,141	1.63%	3	0.49%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	0	0.00%	0	0.00%
Total	126,401,881	100.00%	614	100.00%



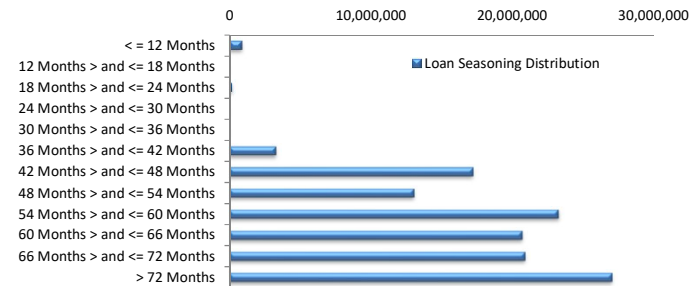
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,030,622	1.61%	52	11.04%
\$100,000 > and <= \$150,000	5,283,663	4.18%	41	8.70%
\$150,000 > and <= \$200,000	9,970,175	7.89%	57	12.10%
\$200,000 > and <= \$250,000	20,221,532	16.00%	89	18.90%
\$250,000 > and <= \$300,000	18,051,134	14.28%	65	13.80%
\$300,000 > and <= \$350,000	18,241,714	14.43%	56	11.89%
\$350,000 > and <= \$400,000	14,349,747	11.35%	38	8.07%
\$400,000 > and <= \$450,000	13,442,739	10.63%	32	6.79%
\$450,000 > and <= \$500,000	6,619,110	5.24%	14	2.97%
\$500,000 > and <= \$550,000	2,031,795	1.61%	4	0.85%
\$550,000 > and <= \$600,000	3,477,952	2.75%	6	1.27%
\$600,000 > and <= \$650,000	4,319,846	3.42%	7	1.49%
\$650,000 > and <= \$700,000	2,063,141	1.63%	3	0.64%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$750,000 > and <= \$800,000	774,500	0.61%	1	0.21%
\$800,000 > and <= \$850,000	848,058	0.67%	1	0.21%
\$850,000 > and <= \$900,000	2,623,035	2.08%	3	0.64%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	994,221	0.79%	1	0.21%
> \$1,000,000	1,058,897	0.84%	1	0.21%
Total	126,401,881	100.00%	471	100.00%



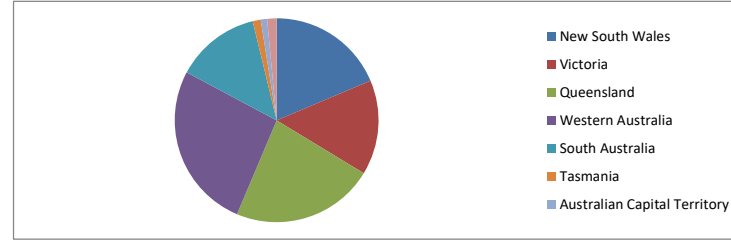
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	855,305	0.68%	3	0.49%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	162,501	0.13%	1	0.16%
24 Months > and <= 30 Months	0	0.00%	0	0.00%
30 Months > and <= 36 Months	0	0.00%	0	0.00%
36 Months > and <= 42 Months	3,265,681	2.58%	14	2.28%
42 Months > and <= 48 Months	17,182,708	13.59%	70	11.40%
48 Months > and <= 54 Months	13,042,215	10.32%	63	10.26%
54 Months > and <= 60 Months	23,282,669	18.42%	112	18.24%
60 Months > and <= 66 Months	20,667,664	16.35%	107	17.43%
66 Months > and <= 72 Months	20,881,048	16.52%	102	16.61%
> 72 Months	27,062,092	21.41%	142	23.13%
Total	126,401,881	100.00%	614	100.00%



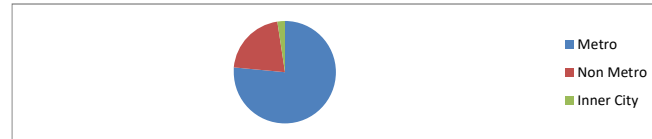
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	23,575,945	18.65%	83	17.62%
Victoria	18,981,610	15.02%	79	16.77%
Queensland	28,709,195	22.71%	100	21.23%
Western Australia	33,391,934	26.42%	102	21.66%
South Australia	16,945,153	13.41%	83	17.62%
Tasmania	1,652,152	1.31%	8	1.70%
Australian Capital Territory	1,286,257	1.02%	9	1.91%
Northern Territory	1,859,637	1.47%	7	1.49%
No Data	0	0.00%	0	0.00%
Total	126,401,881	100.00%	471	100.00%



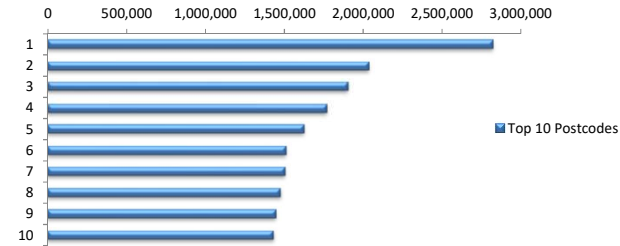
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	96,648,246	76.46%	354	75.16%
Non Metro	26,813,949	21.21%	107	22.72%
Inner City	2,939,686	2.33%	10	2.12%
No Data	0	0.00%	0	0.00%
Total	126,401,881	100.00%	471	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,820,384	2.23%	8	1.30%
4703	2,037,573	1.61%	6	0.98%
6062	1,901,152	1.50%	5	0.81%
4122	1,767,264	1.40%	5	0.81%
6107	1,624,080	1.28%	5	0.81%
3805	1,507,239	1.19%	5	0.81%
6038	1,501,467	1.19%	4	0.65%
2285	1,477,359	1.17%	3	0.49%
4740	1,445,849	1.14%	4	0.65%
6065	1,432,487	1.13%	3	0.49%
Total	17,514,855	13.86%	48	7.82%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	126,401,881	100.00%	614	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	126,401,881	100.00%	614	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	126,401,881	100.00%	614	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	126,401,881	100.00%	614	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	94,233,356	74.55%	477	77.69%
Interest Only	32,168,526	25.45%	137	22.31%
Non-Billing	0	0.00%	0	0.00%
Total	126,401,881	100.00%	614	100.00%



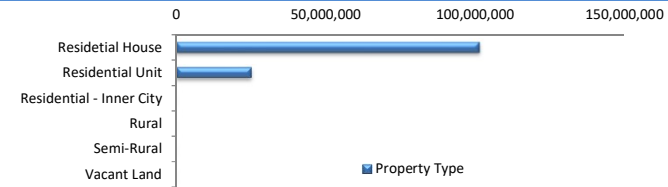
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	126,401,881	100.00%	614	100.00%
Total	126,401,881	100.00%	614	100.00%



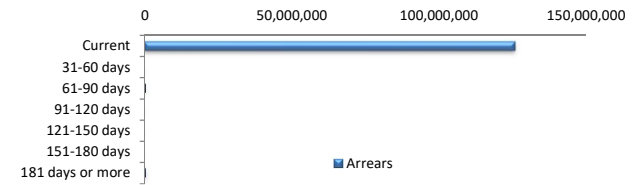
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	101,427,559	80.24%	374	79.41%
Residential Unit	24,974,322	19.76%	97	20.59%
Residential - Inner City	0	0.00%	0	0.00%
Rural	0	0.00%	0	0.00%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	126,401,881	100.00%	471	100.00%



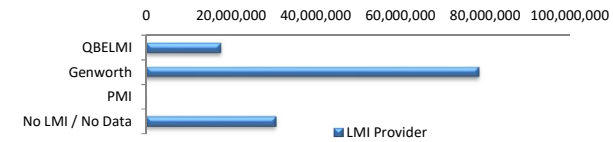
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	125,634,034	99.39%	611	99.51%
31-60 days	0	0.00%	0	0.00%
61-90 days	287,186	0.23%	1	0.16%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	52,713	0.04%	1	0.16%
181 days or more	427,949	0.34%	1	0.16%
Total	126,401,881	100.00%	614	100.00%



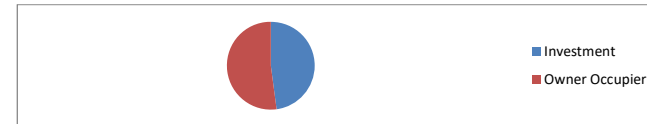
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	17,519,432	13.86%	48	10.19%
Genworth	78,355,434	61.99%	298	63.27%
PMI	0	0.00%	0	0.00%
No LMI / No Data	30,527,015	24.15%	125	26.54%
Total	126,401,881	100.00%	471	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	60,500,056	47.86%	258	42.02%
Owner Occupier	65,901,825	52.14%	356	57.98%
Total	126,401,881	100.00%	614	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0.00
Loss on Sale	0.00	0.00
Claims on LMI	0.00	0.00
Claims paid by LMI	0.00	0.00
Claims Denied/Reduced	0.00	0.00
Loss covered by Excess Spread	0.00	N/A