

**AFG Series 2016-1
Collateral Report**



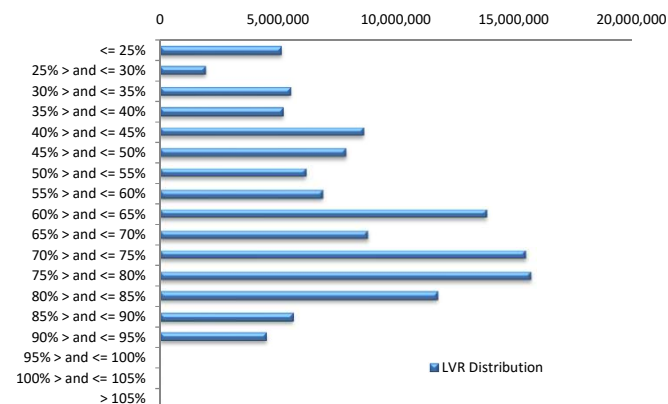
Model Period	38
Collection Period Start	01-Dec-19
Collection Period End	31-Dec-19
No. of Days	31
Interest Period Start	16-Dec-19
Interest Period End	13-Jan-20
No. of Days	29
Determination Date	09-Jan-20
Payment Date	14-Jan-20

Pool Statistics

Closing Balance of Mortgages	123,194,775
No. of Loans (Unconsolidated)	601
No. of Loans (Consolidated)	464
Average Loan Size (Unconsolidated)	204,983
Average Loan Size (Consolidated)	265,506
Largest Loan Size (Unconsolidated)	695,598
Largest Loan Size (Consolidated)	1,058,991
Smallest Loan Size (Unconsolidated)	(16,516)
Smallest Loan Size (Consolidated)	(2,510)
Weighted Average Interest Rate	3.96%
Weighted Average LVR	62.17%
Weighted Average Seasoning	62.66
Weighted Average Remaining Term	291.44

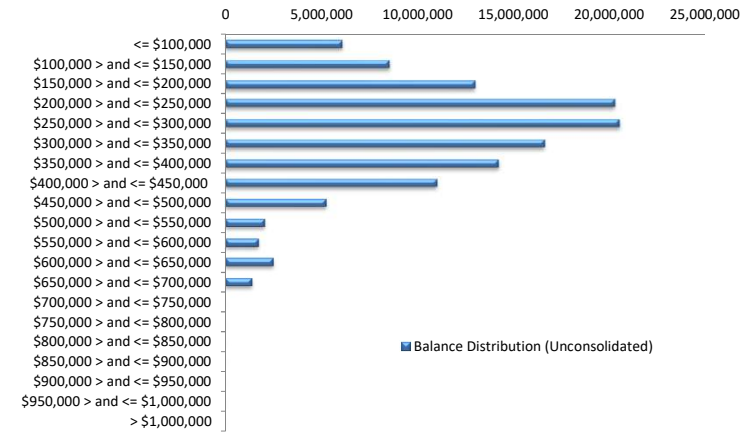
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,146,723	4.18%	72	15.52%
25% > and <= 30%	1,934,146	1.57%	14	3.02%
30% > and <= 35%	5,519,843	4.48%	24	5.17%
35% > and <= 40%	5,208,903	4.23%	25	5.39%
40% > and <= 45%	8,646,164	7.02%	30	6.47%
45% > and <= 50%	7,872,149	6.39%	32	6.90%
50% > and <= 55%	6,203,264	5.04%	23	4.96%
55% > and <= 60%	6,899,883	5.60%	25	5.39%
60% > and <= 65%	13,823,912	11.22%	41	8.84%
65% > and <= 70%	8,811,704	7.15%	27	5.82%
70% > and <= 75%	15,515,517	12.59%	42	9.05%
75% > and <= 80%	15,735,743	12.77%	46	9.91%
80% > and <= 85%	11,753,899	9.54%	34	7.33%
85% > and <= 90%	5,644,401	4.58%	16	3.45%
90% > and <= 95%	4,478,523	3.64%	13	2.80%
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	123,194,775	100.00%	464	100.00%



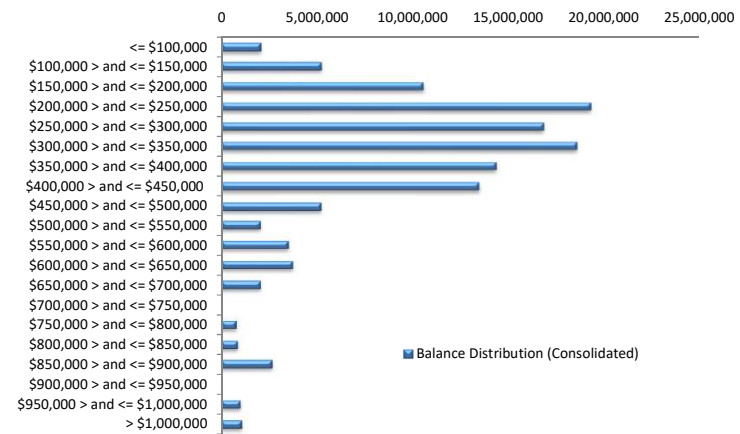
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,084,125	4.94%	158	26.29%
\$100,000 > and <= \$150,000	8,560,007	6.95%	67	11.15%
\$150,000 > and <= \$200,000	13,001,417	10.55%	74	12.31%
\$200,000 > and <= \$250,000	20,290,613	16.47%	89	14.81%
\$250,000 > and <= \$300,000	20,544,495	16.68%	74	12.31%
\$300,000 > and <= \$350,000	16,642,590	13.51%	51	8.49%
\$350,000 > and <= \$400,000	14,241,970	11.56%	38	6.32%
\$400,000 > and <= \$450,000	10,983,832	8.92%	26	4.33%
\$450,000 > and <= \$500,000	5,236,261	4.25%	11	1.83%
\$500,000 > and <= \$550,000	2,040,846	1.66%	4	0.67%
\$550,000 > and <= \$600,000	1,725,614	1.40%	3	0.50%
\$600,000 > and <= \$650,000	2,470,971	2.01%	4	0.67%
\$650,000 > and <= \$700,000	1,372,033	1.11%	2	0.33%
\$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	123,194,775	100.00%	601	100.00%



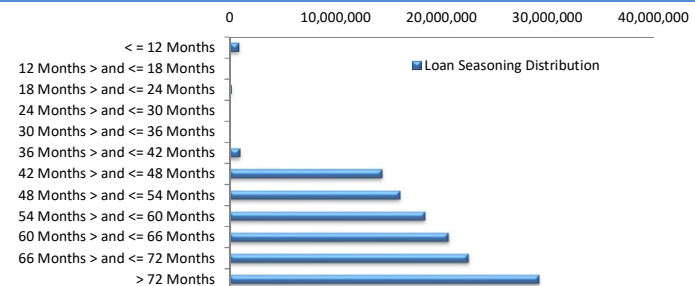
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,005,814	1.63%	53	11.42%
\$100,000 > and <= \$150,000	5,243,378	4.26%	41	8.84%
\$150,000 > and <= \$200,000	10,589,431	8.60%	60	12.93%
\$200,000 > and <= \$250,000	19,343,529	15.70%	85	18.32%
\$250,000 > and <= \$300,000	16,884,821	13.71%	61	13.15%
\$300,000 > and <= \$350,000	18,567,477	15.07%	57	12.28%
\$350,000 > and <= \$400,000	14,369,830	11.66%	38	8.19%
\$400,000 > and <= \$450,000	13,463,089	10.93%	32	6.90%
\$450,000 > and <= \$500,000	5,205,004	4.23%	11	2.37%
\$500,000 > and <= \$550,000	2,033,790	1.65%	4	0.86%
\$550,000 > and <= \$600,000	3,469,708	2.82%	6	1.29%
\$600,000 > and <= \$650,000	3,694,407	3.00%	6	1.29%
\$650,000 > and <= \$700,000	2,034,273	1.65%	3	0.65%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$750,000 > and <= \$800,000	777,426	0.63%	1	0.22%
\$800,000 > and <= \$850,000	848,388	0.69%	1	0.22%
\$850,000 > and <= \$900,000	2,612,973	2.12%	3	0.65%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	992,447	0.81%	1	0.22%
> \$1,000,000	1,058,991	0.86%	1	0.22%
Total	123,194,775	100.00%	464	100.00%



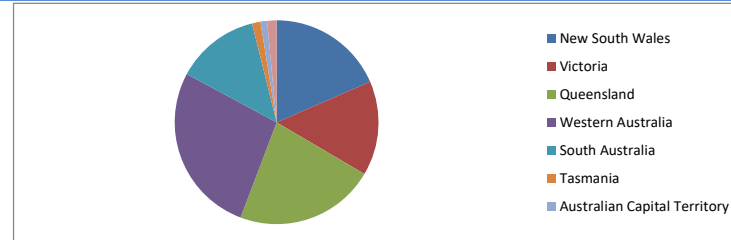
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	846,259	0.69%	3	0.50%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	162,103	0.13%	1	0.17%
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	995,218	0.81%	5	0.83%
42 Months > and <= 48 Months	14,351,882	11.65%	55	9.15%
48 Months > and <= 54 Months	16,076,352	13.05%	72	11.98%
54 Months > and <= 60 Months	18,381,940	14.92%	97	16.14%
60 Months > and <= 66 Months	20,670,376	16.78%	107	17.80%
66 Months > and <= 72 Months	22,552,006	18.31%	108	17.97%
> 72 Months	29,158,638	23.67%	153	25.46%
Total	123,194,775	100.00%	601	100.00%



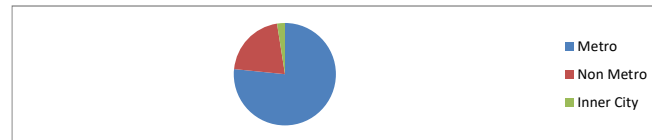
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	22,794,054	18.50%	82	17.67%
Victoria	18,456,402	14.98%	79	17.03%
Queensland	27,418,281	22.26%	96	20.69%
Western Australia	33,390,317	27.10%	102	21.98%
South Australia	16,353,001	13.27%	81	17.46%
Tasmania	1,636,719	1.33%	8	1.72%
Australian Capital Territory	1,287,000	1.04%	9	1.94%
Northern Territory	1,859,001	1.51%	7	1.51%
No Data	0	0.00%	0	0.00%
Total	123,194,775	100.00%	464	100.00%



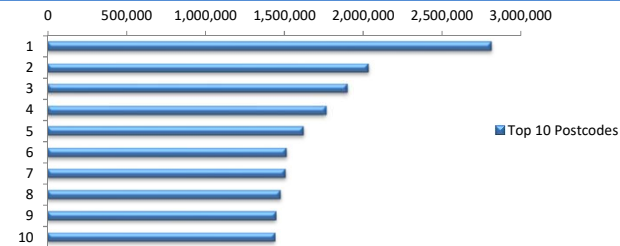
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	94,311,716	76.55%	350	75.43%
Non Metro	25,905,343	21.03%	104	22.41%
Inner City	2,977,716	2.42%	10	2.16%
No Data	0	0.00%	0	0.00%
Total	123,194,775	100.00%	464	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,813,061	2.28%	8	1.33%
4703	2,036,107	1.65%	6	1.00%
6062	1,899,112	1.54%	5	0.83%
4122	1,764,014	1.43%	5	0.83%
6107	1,622,149	1.32%	5	0.83%
3805	1,510,673	1.23%	5	0.83%
6038	1,504,200	1.22%	4	0.67%
2285	1,477,490	1.20%	3	0.50%
4740	1,445,433	1.17%	4	0.67%
6065	1,438,867	1.17%	3	0.50%
Total	17,511,107	14.21%	48	7.99%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	123,194,775	100.00%	601	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	123,194,775	100.00%	601	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	123,194,775	100.00%	601	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	123,194,775	100.00%	601	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	95,833,686	77.79%	481	80.17%
Interest Only	27,361,089	22.21%	119	19.83%
Non-Billing	0	0.00%	0	0.00%
Total	123,194,775	100.00%	600	100.00%



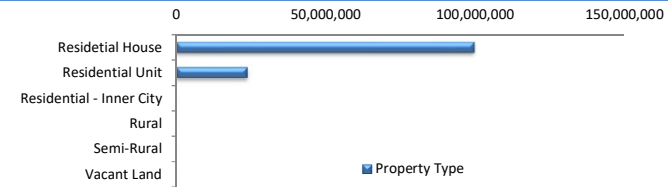
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	123,194,775	100.00%	601	100.00%
Total	123,194,775	100.00%	601	100.00%



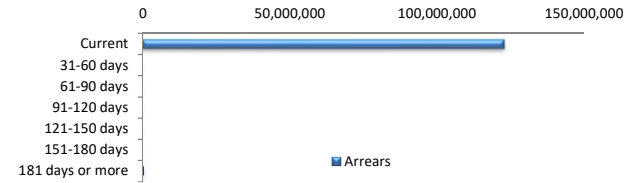
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	99,759,432	80.98%	369	79.53%
Residential Unit	23,435,343	19.02%	95	20.47%
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	123,194,775	100.00%	464	100.00%



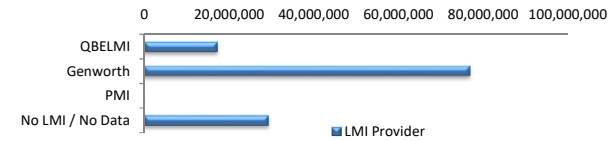
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	122,714,840	99.61%	599	99.67%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	52,695	0.04%	1	0.17%
181 days or more	427,240	0.35%	1	0.17%
Total	123,194,775	100.00%	601	100.00%



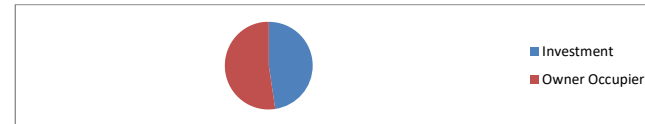
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	17,223,315	13.98%	47	10.13%
Genworth	76,755,560	62.30%	294	63.36%
PMI	0	0.00%	0	0.00%
No LMI / No Data	29,215,900	23.72%	123	26.51%
Total	123,194,775	100.00%	464	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	58,657,859	47.61%	255	42.43%
Owner Occupier	64,536,916	52.39%	346	57.57%
Total	123,194,775	100.00%	601	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