

**AFG Series 2016-1
Collateral Report**



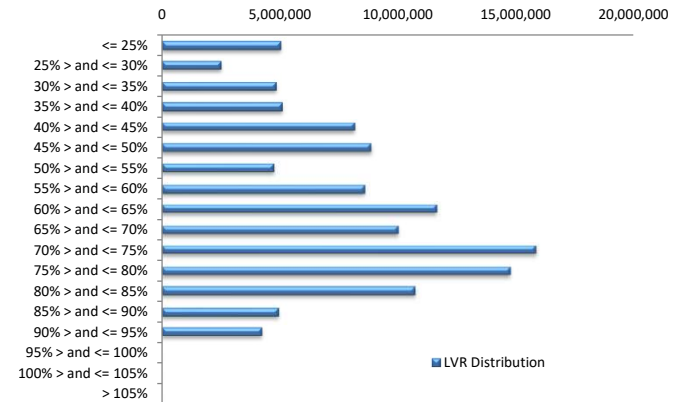
Model Period	40
Collection Period Start	1-Feb-20
Collection Period End	29-Feb-20
No. of Days	29
Interest Period Start	14-Feb-20
Interest Period End	15-Mar-20
No. of Days	31
Determination Date	11-Mar-20
Payment Date	16-Mar-20

Pool Statistics

Closing Balance of Mortgages	119,874,842
No. of Loans (Unconsolidated)	586
No. of Loans (Consolidated)	455
Average Loan Size (Unconsolidated)	204,565
Average Loan Size (Consolidated)	263,461
Largest Loan Size (Unconsolidated)	689,630
Largest Loan Size (Consolidated)	1,058,803
Smallest Loan Size (Unconsolidated)	(8,346)
Smallest Loan Size (Consolidated)	(7,232)
Weighted Average Interest Rate	3.95%
Weighted Average LVR	61.74%
Weighted Average Seasoning	64.72
Weighted Average Remaining Term	289.36

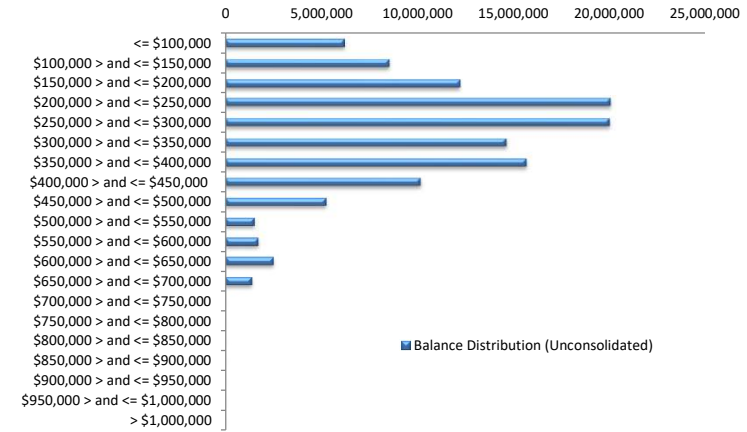
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,039,722	4.20%	73	16.04%
25% > and <= 30%	2,506,304	2.09%	14	3.08%
30% > and <= 35%	4,837,503	4.04%	21	4.62%
35% > and <= 40%	5,095,024	4.25%	26	5.71%
40% > and <= 45%	8,147,521	6.80%	30	6.59%
45% > and <= 50%	8,843,536	7.38%	36	7.91%
50% > and <= 55%	4,728,678	3.94%	17	3.74%
55% > and <= 60%	8,557,247	7.14%	31	6.81%
60% > and <= 65%	11,632,608	9.70%	34	7.47%
65% > and <= 70%	10,026,065	8.36%	31	6.81%
70% > and <= 75%	15,847,487	13.22%	41	9.01%
75% > and <= 80%	14,749,341	12.30%	44	9.67%
80% > and <= 85%	10,735,127	8.96%	31	6.81%
85% > and <= 90%	4,939,645	4.12%	14	3.08%
90% > and <= 95%	4,189,035	3.49%	12	2.64%
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	119,874,842	100.00%	455	100.00%



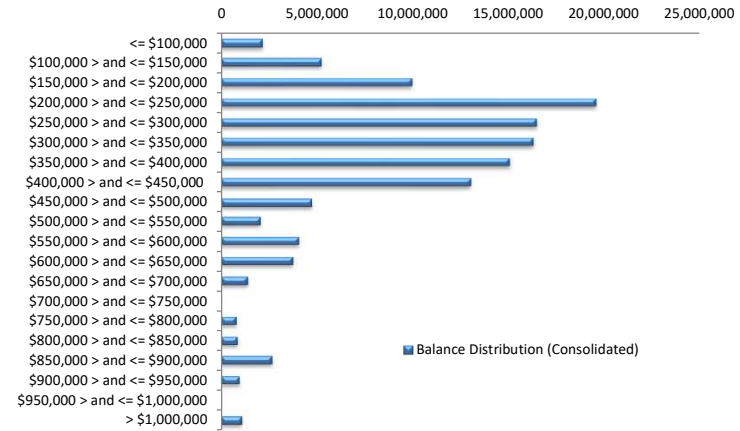
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,205,105	5.18%	155	26.45%
\$100,000 > and <= \$150,000	8,536,364	7.12%	67	11.43%
\$150,000 > and <= \$200,000	12,217,085	10.19%	70	11.95%
\$200,000 > and <= \$250,000	20,082,245	16.75%	88	15.02%
\$250,000 > and <= \$300,000	20,032,050	16.71%	72	12.29%
\$300,000 > and <= \$350,000	14,660,500	12.23%	45	7.68%
\$350,000 > and <= \$400,000	15,689,017	13.09%	42	7.17%
\$400,000 > and <= \$450,000	10,149,684	8.47%	24	4.10%
\$450,000 > and <= \$500,000	5,228,683	4.36%	11	1.88%
\$500,000 > and <= \$550,000	1,515,580	1.26%	3	0.51%
\$550,000 > and <= \$600,000	1,717,724	1.43%	3	0.51%
\$600,000 > and <= \$650,000	2,476,214	2.07%	4	0.68%
\$650,000 > and <= \$700,000	1,364,590	1.14%	2	0.34%
\$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	119,874,842	100.00%	586	100.00%



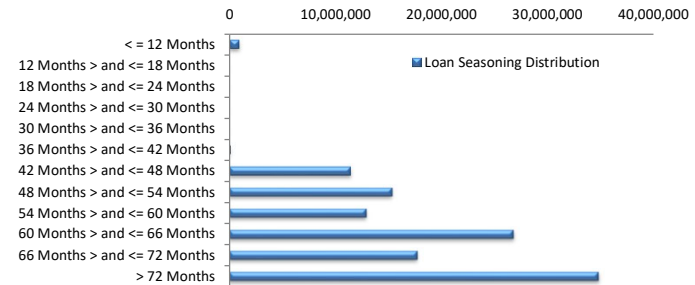
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,127,994	1.78%	55	12.09%
\$100,000 > and <= \$150,000	5,236,507	4.37%	41	9.01%
\$150,000 > and <= \$200,000	9,976,644	8.32%	57	12.53%
\$200,000 > and <= \$250,000	19,586,992	16.34%	86	18.90%
\$250,000 > and <= \$300,000	16,479,511	13.75%	59	12.97%
\$300,000 > and <= \$350,000	16,308,960	13.60%	50	10.99%
\$350,000 > and <= \$400,000	15,072,731	12.57%	40	8.79%
\$400,000 > and <= \$450,000	13,023,232	10.86%	31	6.81%
\$450,000 > and <= \$500,000	4,731,016	3.95%	10	2.20%
\$500,000 > and <= \$550,000	2,027,578	1.69%	4	0.88%
\$550,000 > and <= \$600,000	4,010,944	3.35%	7	1.54%
\$600,000 > and <= \$650,000	3,698,379	3.09%	6	1.32%
\$650,000 > and <= \$700,000	1,364,590	1.14%	2	0.44%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$750,000 > and <= \$800,000	776,943	0.65%	1	0.22%
\$800,000 > and <= \$850,000	847,290	0.71%	1	0.22%
\$850,000 > and <= \$900,000	2,606,435	2.17%	3	0.66%
\$900,000 > and <= \$950,000	940,294	0.78%	1	0.22%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,058,803	0.88%	1	0.22%
Total	119,874,842	100.00%	455	100.00%



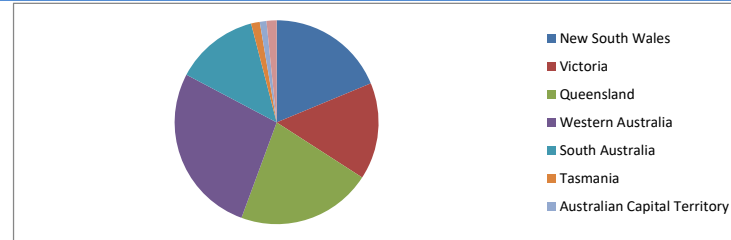
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	870,103	0.73%	3	0.51%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
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	82,375	0.07%	1	0.17%
42 Months > and <= 48 Months	11,419,197	9.53%	44	7.51%
48 Months > and <= 54 Months	15,268,427	12.74%	70	11.95%
54 Months > and <= 60 Months	12,901,119	10.76%	69	11.77%
60 Months > and <= 66 Months	26,750,274	22.32%	132	22.53%
66 Months > and <= 72 Months	17,755,799	14.81%	88	15.02%
> 72 Months	34,827,549	29.05%	179	30.55%
Total	119,874,842	100.00%	586	100.00%



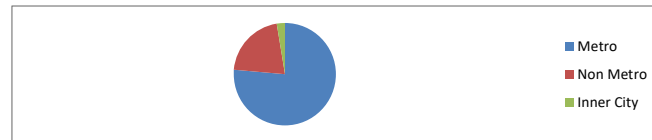
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	22,494,718	18.77%	82	18.02%
Victoria	18,414,763	15.36%	79	17.36%
Queensland	25,751,020	21.48%	91	20.00%
Western Australia	32,543,103	27.15%	100	21.98%
South Australia	15,849,712	13.22%	79	17.36%
Tasmania	1,616,635	1.35%	8	1.76%
Australian Capital Territory	1,307,760	1.09%	9	1.98%
Northern Territory	1,897,129	1.58%	7	1.54%
No Data	0	0.00%	0	0.00%
Total	119,874,842	100.00%	455	100.00%



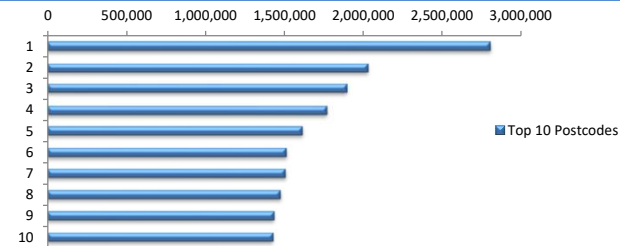
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	91,639,156	76.45%	342	75.16%
Non Metro	25,225,341	21.04%	103	22.64%
Inner City	3,010,345	2.51%	10	2.20%
No Data	0	0.00%	0	0.00%
Total	119,874,842	100.00%	455	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,807,274	2.34%	8	1.37%
4703	2,027,962	1.69%	6	1.02%
6062	1,893,788	1.58%	5	0.85%
4122	1,768,480	1.48%	5	0.85%
6107	1,614,472	1.35%	5	0.85%
3805	1,508,944	1.26%	5	0.85%
6038	1,503,763	1.25%	4	0.68%
2285	1,477,228	1.23%	3	0.51%
4740	1,436,354	1.20%	4	0.68%
6065	1,429,724	1.19%	3	0.51%
Total	17,467,989	14.57%	48	8.19%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	119,874,842	100.00%	586	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	119,874,842	100.00%	586	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	119,874,842	100.00%	586	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	119,874,842	100.00%	586	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	96,889,708	80.83%	484	82.59%
Interest Only	22,985,134	19.17%	102	17.41%
Non-Billing	0	0.00%	0	0.00%
Total	119,874,842	100.00%	586	100.00%



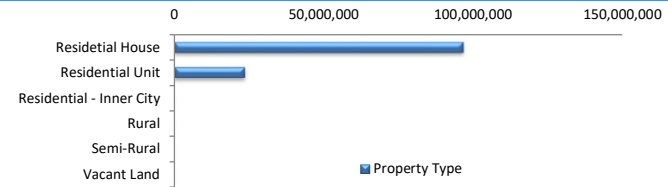
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	119,874,842	100.00%	586	100.00%
Total	119,874,842	100.00%	586	100.00%



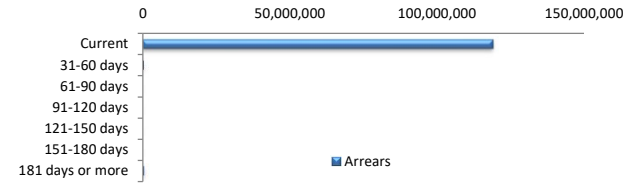
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	96,593,415	80.58%	361	79.34%
Residential Unit	23,281,427	19.42%	94	20.66%
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	119,874,842	100.00%	455	100.00%



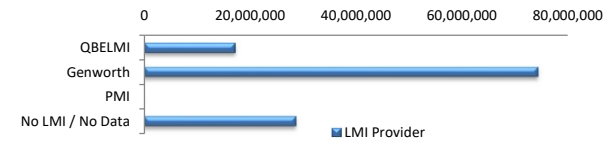
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	119,068,426	99.33%	583	99.49%
31-60 days	325,321	0.27%	1	0.17%
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	0	0.00%	0	0.00%
181 days or more	481,094	0.40%	2	0.34%
Total	119,874,842	100.00%	586	100.00%



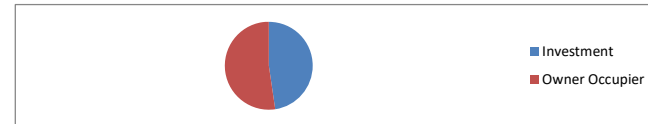
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	17,047,806	14.22%	46	10.11%
Genworth	74,296,209	61.98%	288	63.30%
PMI	0	0.00%	0	0.00%
No LMI / No Data	28,530,827	23.80%	121	26.59%
Total	119,874,842	100.00%	455	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	57,127,527	47.66%	248	42.32%
Owner Occupier	62,747,315	52.34%	338	57.68%
Total	119,874,842	100.00%	586	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