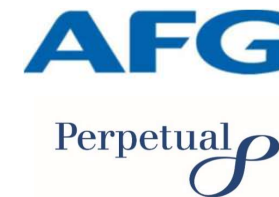


AFG Series 2016-1

Collateral Report

Model Period	39
Collection Period Start	1-Jan-20
Collection Period End	31-Jan-20
No. of Days	31
Interest Period Start	14-Jan-20
Interest Period End	13-Feb-20
No. of Days	31
Determination Date	11-Feb-20
Payment Date	14-Feb-20

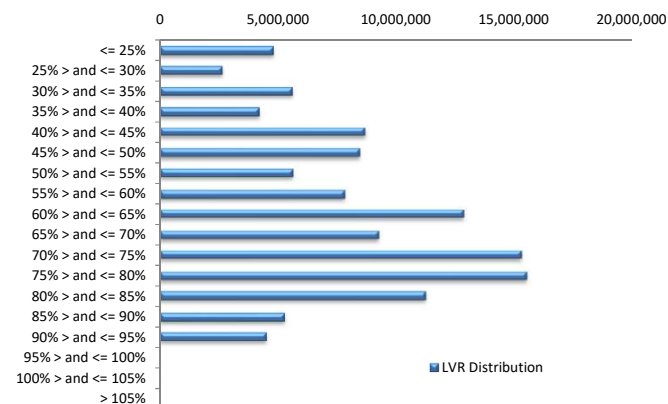


Pool Statistics

Closing Balance of Mortgages	121,826,352
No. of Loans (Unconsolidated)	590
No. of Loans (Consolidated)	460
Average Loan Size (Unconsolidated)	206,485
Average Loan Size (Consolidated)	264,840
Largest Loan Size (Unconsolidated)	692,342
Largest Loan Size (Consolidated)	1,058,991
Smallest Loan Size (Unconsolidated)	(6,989)
Smallest Loan Size (Consolidated)	(2,510)
Weighted Average Interest Rate	3.95%
Weighted Average LVR	62.06%
Weighted Average Seasoning	63.76
Weighted Average Remaining Term	290.43

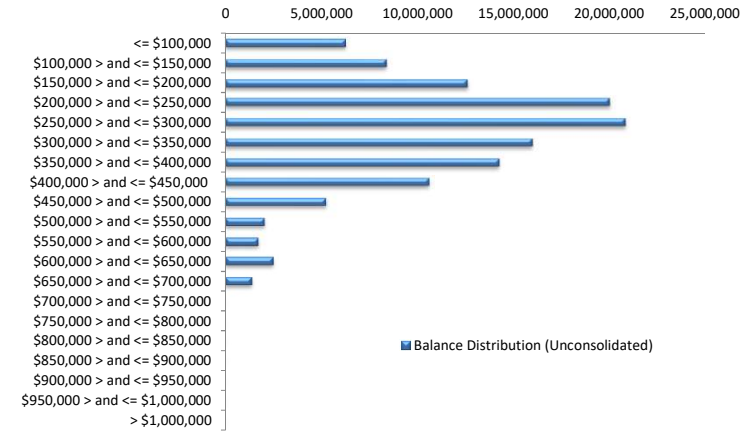
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,805,332	3.94%	70	15.22%
25% > and <= 30%	2,632,626	2.16%	17	3.70%
30% > and <= 35%	5,584,901	4.58%	24	5.22%
35% > and <= 40%	4,172,044	3.42%	22	4.78%
40% > and <= 45%	8,695,140	7.14%	30	6.52%
45% > and <= 50%	8,459,323	6.94%	35	7.61%
50% > and <= 55%	5,637,413	4.63%	20	4.35%
55% > and <= 60%	7,831,846	6.43%	28	6.09%
60% > and <= 65%	12,860,862	10.56%	38	8.26%
65% > and <= 70%	9,272,467	7.61%	29	6.30%
70% > and <= 75%	15,311,143	12.57%	42	9.13%
75% > and <= 80%	15,535,523	12.75%	44	9.57%
80% > and <= 85%	11,262,130	9.24%	33	7.17%
85% > and <= 90%	5,292,839	4.34%	15	3.26%
90% > and <= 95%	4,472,764	3.67%	13	2.83%
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	121,826,352	100.00%	460	100.00%



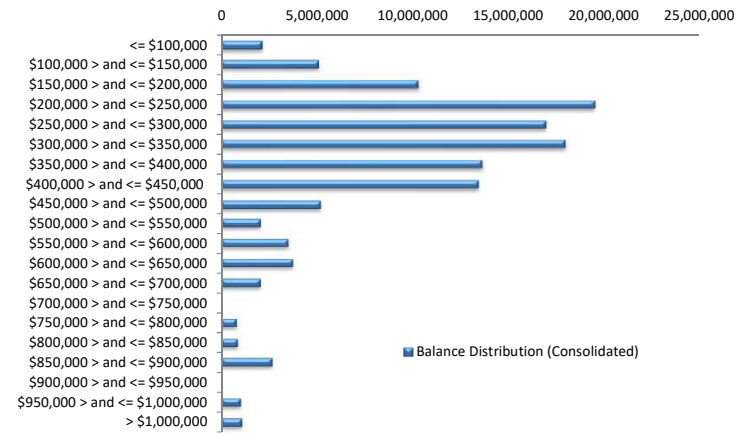
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,259,462	5.14%	153	25.93%
\$100,000 > and <= \$150,000	8,391,362	6.89%	66	11.19%
\$150,000 > and <= \$200,000	12,602,396	10.34%	72	12.20%
\$200,000 > and <= \$250,000	20,036,739	16.45%	88	14.92%
\$250,000 > and <= \$300,000	20,850,079	17.11%	75	12.71%
\$300,000 > and <= \$350,000	16,016,365	13.15%	49	8.31%
\$350,000 > and <= \$400,000	14,277,012	11.72%	38	6.44%
\$400,000 > and <= \$450,000	10,571,057	8.68%	25	4.24%
\$450,000 > and <= \$500,000	5,227,536	4.29%	11	1.86%
\$500,000 > and <= \$550,000	2,038,139	1.67%	4	0.68%
\$550,000 > and <= \$600,000	1,719,385	1.41%	3	0.51%
\$600,000 > and <= \$650,000	2,468,821	2.03%	4	0.68%
\$650,000 > and <= \$700,000	1,367,998	1.12%	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	121,826,352	100.00%	590	100.00%



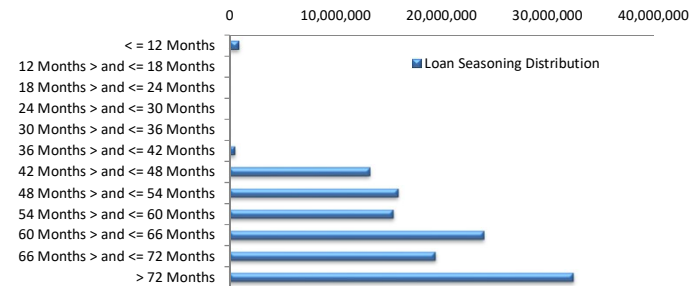
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,111,011	1.73%	54	11.74%
\$100,000 > and <= \$150,000	5,092,372	4.18%	40	8.70%
\$150,000 > and <= \$200,000	10,321,323	8.47%	59	12.83%
\$200,000 > and <= \$250,000	19,529,051	16.03%	86	18.70%
\$250,000 > and <= \$300,000	16,966,302	13.93%	61	13.26%
\$300,000 > and <= \$350,000	18,000,356	14.78%	55	11.96%
\$350,000 > and <= \$400,000	13,652,969	11.21%	36	7.83%
\$400,000 > and <= \$450,000	13,450,368	11.04%	32	6.96%
\$450,000 > and <= \$500,000	5,197,515	4.27%	11	2.39%
\$500,000 > and <= \$550,000	2,030,517	1.67%	4	0.87%
\$550,000 > and <= \$600,000	3,457,407	2.84%	6	1.30%
\$600,000 > and <= \$650,000	3,693,703	3.03%	6	1.30%
\$650,000 > and <= \$700,000	2,029,483	1.67%	3	0.65%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$750,000 > and <= \$800,000	781,564	0.64%	1	0.22%
\$800,000 > and <= \$850,000	848,065	0.70%	1	0.22%
\$850,000 > and <= \$900,000	2,611,303	2.14%	3	0.65%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	994,051	0.82%	1	0.22%
> \$1,000,000	1,058,991	0.87%	1	0.22%
Total	121,826,352	100.00%	460	100.00%



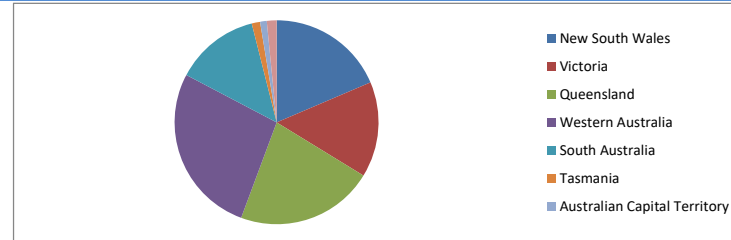
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	848,178	0.70%	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	504,735	0.41%	4	0.68%
42 Months > and <= 48 Months	13,195,984	10.83%	49	8.31%
48 Months > and <= 54 Months	15,943,885	13.09%	70	11.86%
54 Months > and <= 60 Months	15,482,447	12.71%	84	14.24%
60 Months > and <= 66 Months	23,982,855	19.69%	123	20.85%
66 Months > and <= 72 Months	19,429,580	15.95%	89	15.08%
> 72 Months	32,438,687	26.63%	168	28.47%
Total	121,826,352	100.00%	590	100.00%



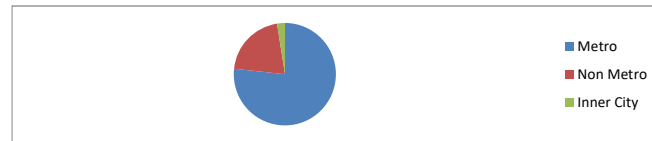
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	22,677,919	18.61%	82	17.83%
Victoria	18,429,357	15.13%	79	17.17%
Queensland	26,702,388	21.92%	94	20.43%
Western Australia	32,882,785	26.99%	100	21.74%
South Australia	16,339,659	13.41%	81	17.61%
Tasmania	1,619,087	1.33%	8	1.74%
Australian Capital Territory	1,283,136	1.05%	9	1.96%
Northern Territory	1,892,022	1.55%	7	1.52%
No Data	0	0.00%	0	0.00%
Total	121,826,352	100.00%	460	100.00%



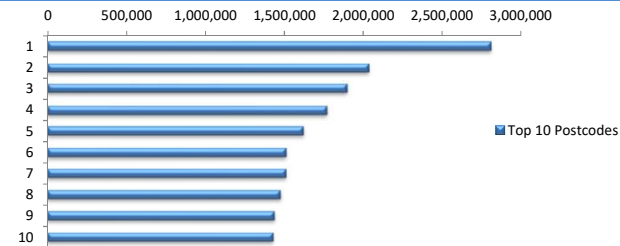
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	93,396,226	76.66%	347	75.43%
Non Metro	25,405,100	20.85%	103	22.39%
Inner City	3,025,027	2.48%	10	2.17%
No Data	0	0.00%	0	0.00%
Total	121,826,352	100.00%	460	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,807,589	2.30%	8	1.36%
4703	2,033,134	1.67%	6	1.02%
6062	1,896,266	1.56%	5	0.85%
4122	1,768,465	1.45%	5	0.85%
6107	1,620,606	1.33%	5	0.85%
3805	1,508,396	1.24%	5	0.85%
6038	1,506,192	1.24%	4	0.68%
2285	1,477,490	1.21%	3	0.51%
4740	1,437,692	1.18%	4	0.68%
6065	1,431,042	1.17%	3	0.51%
Total	17,486,872	14.35%	48	8.14%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	121,826,352	100.00%	590	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	121,826,352	100.00%	590	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	121,826,352	100.00%	590	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	121,826,352	100.00%	590	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	95,367,163	78.28%	477	80.85%
Interest Only	26,459,190	21.72%	113	19.15%
Non-Billing	0	0.00%	0	0.00%
Total	121,826,352	100.00%	590	100.00%



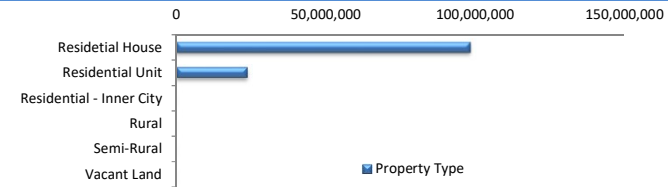
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	121,826,352	100.00%	590	100.00%
Total	121,826,352	100.00%	590	100.00%



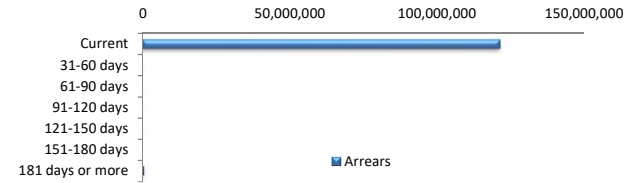
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	98,379,196	80.75%	365	79.35%
Residential Unit	23,447,157	19.25%	95	20.65%
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	121,826,352	100.00%	460	100.00%



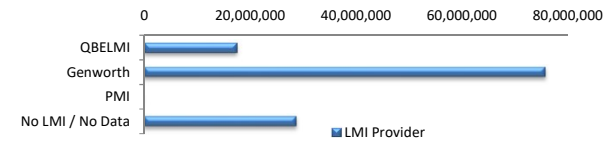
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	121,344,404	99.60%	588	99.66%
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	0	0.00%	0	0.00%
181 days or more	481,949	0.40%	2	0.34%
Total	121,826,352	100.00%	590	100.00%



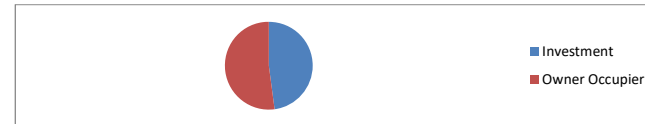
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	17,336,737	14.23%	47	10.22%
Genworth	75,839,853	62.25%	292	63.48%
PMI	0	0.00%	0	0.00%
No LMI / No Data	28,649,763	23.52%	121	26.30%
Total	121,826,352	100.00%	460	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	58,301,893	47.86%	251	42.54%
Owner Occupier	63,524,460	52.14%	339	57.46%
Total	121,826,352	100.00%	590	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