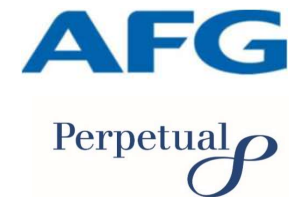


**AFG Series 2016-1
Collateral Report**



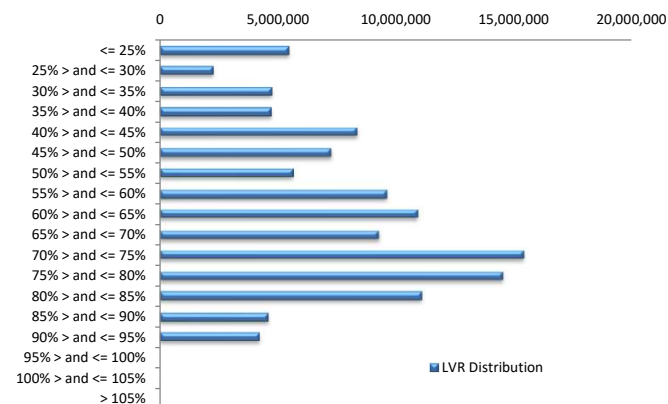
Model Period	41
Collection Period Start	1-Mar-20
Collection Period End	31-Mar-20
No. of Days	31
Interest Period Start	16-Mar-20
Interest Period End	13-Apr-20
No. of Days	29
Determination Date	7-Apr-20
Payment Date	14-Apr-20

Pool Statistics

Closing Balance of Mortgages	118,005,535
No. of Loans (Unconsolidated)	582
No. of Loans (Consolidated)	448
Average Loan Size (Unconsolidated)	202,759
Average Loan Size (Consolidated)	263,405
Largest Loan Size (Unconsolidated)	687,012
Largest Loan Size (Consolidated)	1,058,924
Smallest Loan Size (Unconsolidated)	(1,703)
Smallest Loan Size (Consolidated)	(1,703)
Weighted Average Interest Rate	3.68%
Weighted Average LVR	61.71%
Weighted Average Seasoning	65.60
Weighted Average Remaining Term	288.35

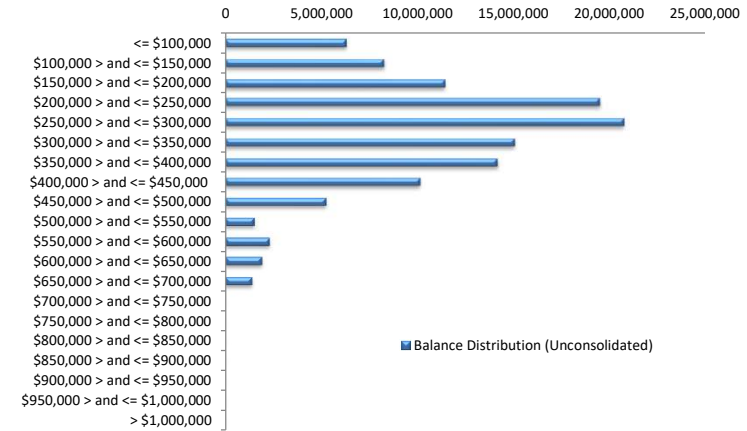
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,453,661	4.62%	73	16.29%
25% > and <= 30%	2,245,524	1.90%	13	2.90%
30% > and <= 35%	4,708,137	3.99%	21	4.69%
35% > and <= 40%	4,684,512	3.97%	24	5.36%
40% > and <= 45%	8,371,970	7.09%	32	7.14%
45% > and <= 50%	7,247,906	6.14%	30	6.70%
50% > and <= 55%	5,646,155	4.78%	20	4.46%
55% > and <= 60%	9,613,003	8.15%	35	7.81%
60% > and <= 65%	10,944,176	9.27%	31	6.92%
65% > and <= 70%	9,289,912	7.87%	30	6.70%
70% > and <= 75%	15,420,417	13.07%	39	8.71%
75% > and <= 80%	14,538,969	12.32%	43	9.60%
80% > and <= 85%	11,076,044	9.39%	32	7.14%
85% > and <= 90%	4,582,646	3.88%	13	2.90%
90% > and <= 95%	4,182,502	3.54%	12	2.68%
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	118,005,535	100.00%	448	100.00%



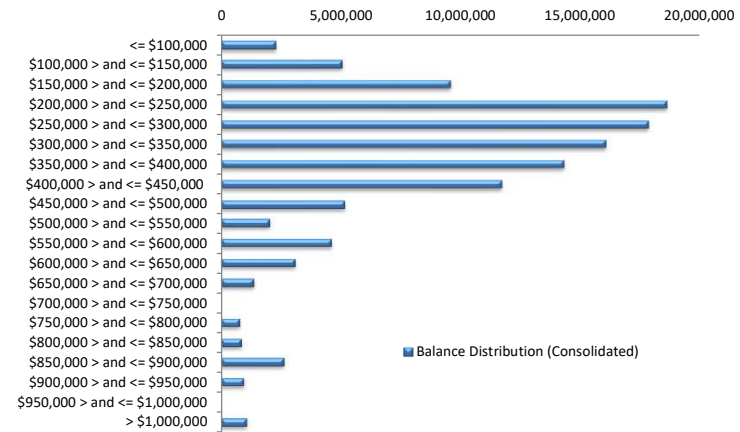
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,301,416	5.34%	159	27.32%
\$100,000 > and <= \$150,000	8,272,487	7.01%	65	11.17%
\$150,000 > and <= \$200,000	11,435,248	9.69%	66	11.34%
\$200,000 > and <= \$250,000	19,539,526	16.56%	86	14.78%
\$250,000 > and <= \$300,000	20,784,480	17.61%	75	12.89%
\$300,000 > and <= \$350,000	15,083,371	12.78%	46	7.90%
\$350,000 > and <= \$400,000	14,193,066	12.03%	38	6.53%
\$400,000 > and <= \$450,000	10,136,753	8.59%	24	4.12%
\$450,000 > and <= \$500,000	5,228,206	4.43%	11	1.89%
\$500,000 > and <= \$550,000	1,511,393	1.28%	3	0.52%
\$550,000 > and <= \$600,000	2,301,282	1.95%	4	0.69%
\$600,000 > and <= \$650,000	1,857,237	1.57%	3	0.52%
\$650,000 > and <= \$700,000	1,361,070	1.15%	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	118,005,535	100.00%	582	100.00%



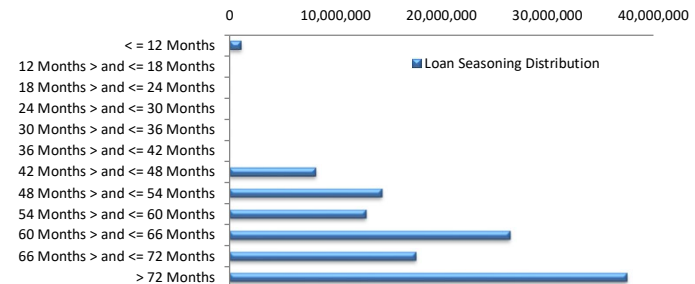
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,262,558	1.92%	55	12.28%
\$100,000 > and <= \$150,000	5,055,300	4.28%	40	8.93%
\$150,000 > and <= \$200,000	9,596,473	8.13%	55	12.28%
\$200,000 > and <= \$250,000	18,612,130	15.77%	82	18.30%
\$250,000 > and <= \$300,000	17,847,635	15.12%	64	14.29%
\$300,000 > and <= \$350,000	16,094,010	13.64%	49	10.94%
\$350,000 > and <= \$400,000	14,345,085	12.16%	38	8.48%
\$400,000 > and <= \$450,000	11,747,565	9.96%	28	6.25%
\$450,000 > and <= \$500,000	5,176,541	4.39%	11	2.46%
\$500,000 > and <= \$550,000	2,022,967	1.71%	4	0.89%
\$550,000 > and <= \$600,000	4,588,544	3.89%	8	1.79%
\$600,000 > and <= \$650,000	3,076,617	2.61%	5	1.12%
\$650,000 > and <= \$700,000	1,361,070	1.15%	2	0.45%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$750,000 > and <= \$800,000	774,620	0.66%	1	0.22%
\$800,000 > and <= \$850,000	848,060	0.72%	1	0.22%
\$850,000 > and <= \$900,000	2,595,489	2.20%	3	0.67%
\$900,000 > and <= \$950,000	941,947	0.80%	1	0.22%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,058,924	0.90%	1	0.22%
Total	118,005,535	100.00%	448	100.00%



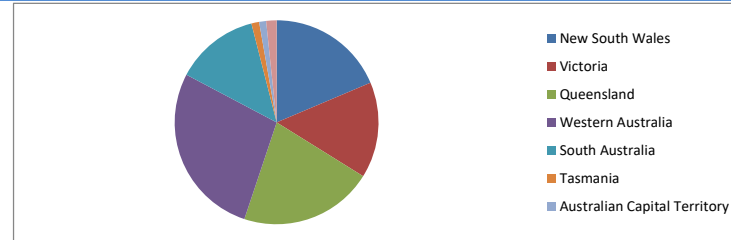
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,093,957	0.93%	4	0.69%
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	0	0.00%	0	0.00%
42 Months > and <= 48 Months	8,143,877	6.90%	33	5.67%
48 Months > and <= 54 Months	14,361,683	12.17%	61	10.48%
54 Months > and <= 60 Months	12,884,166	10.92%	65	11.17%
60 Months > and <= 66 Months	26,477,293	22.44%	138	23.71%
66 Months > and <= 72 Months	17,550,246	14.87%	87	14.95%
> 72 Months	37,494,313	31.77%	194	33.33%
Total	118,005,535	100.00%	582	100.00%



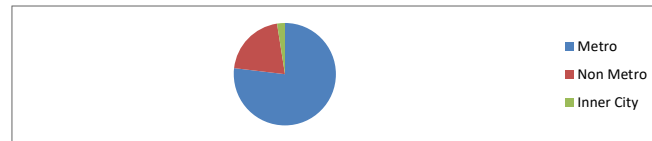
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	21,988,131	18.63%	81	18.08%
Victoria	17,999,852	15.25%	77	17.19%
Queensland	25,044,793	21.22%	88	19.64%
Western Australia	32,574,845	27.60%	100	22.32%
South Australia	15,720,002	13.32%	79	17.63%
Tasmania	1,452,157	1.23%	7	1.56%
Australian Capital Territory	1,318,097	1.12%	9	2.01%
Northern Territory	1,907,660	1.62%	7	1.56%
No Data	0	0.00%	0	0.00%
Total	118,005,535	100.00%	448	100.00%



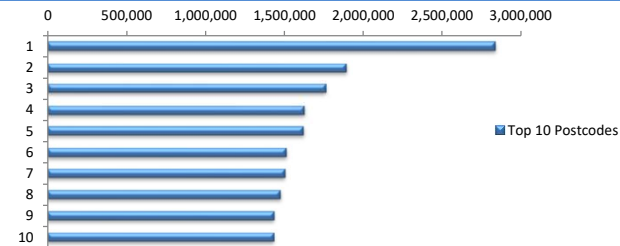
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	90,719,046	76.88%	338	75.45%
Non Metro	24,408,890	20.68%	101	22.54%
Inner City	2,877,599	2.44%	9	2.01%
No Data	0	0.00%	0	0.00%
Total	118,005,535	100.00%	448	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,838,851	2.41%	8	1.37%
6062	1,892,824	1.60%	5	0.86%
4122	1,760,432	1.49%	5	0.86%
6107	1,626,224	1.38%	5	0.86%
4703	1,622,184	1.37%	5	0.86%
6038	1,508,703	1.28%	4	0.69%
3805	1,501,364	1.27%	5	0.86%
2285	1,477,397	1.25%	3	0.52%
6065	1,436,967	1.22%	3	0.52%
4740	1,434,912	1.22%	4	0.69%
Total	17,099,857	14.49%	47	8.08%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	118,005,535	100.00%	582	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	118,005,535	100.00%	582	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	118,005,535	100.00%	582	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	118,005,535	100.00%	582	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	96,720,861	81.96%	491	84.36%
Interest Only	21,284,674	18.04%	91	15.64%
Non-Billing	0	0.00%	0	0.00%
Total	118,005,535	100.00%	582	100.00%



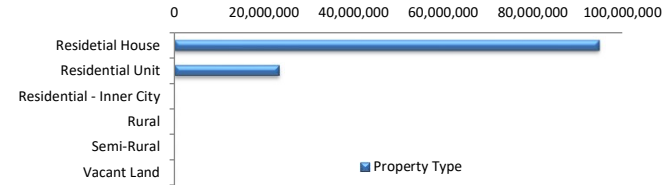
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	118,005,535	100.00%	582	100.00%
Total	118,005,535	100.00%	582	100.00%



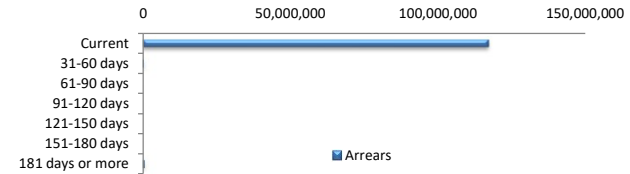
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	94,783,463	80.32%	355	79.24%
Residential Unit	23,222,072	19.68%	93	20.76%
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	118,005,535	100.00%	448	100.00%



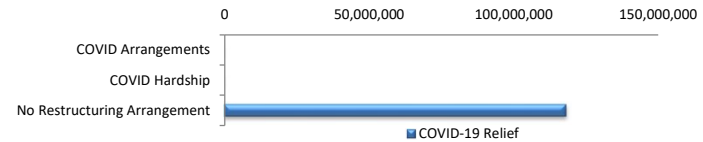
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	117,196,588	99.31%	579	99.48%
31-60 days	325,468	0.28%	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	483,479	0.41%	2	0.34%
Total	118,005,535	100.00%	582	100.00%



COVID-19 Relief

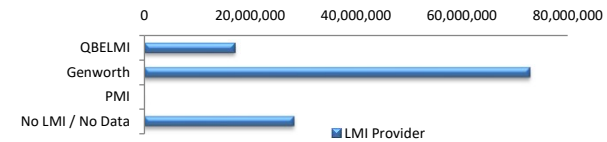
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	0	0.00%	0	0.00%
COVID Hardship	0	0.00%	0	0.00%
No Restructuring Arrangement	118,005,535	100.00%	448	100.00%
Total	118,005,535	100.00%	448	100.00%



COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19
 COVID Arrangement - A temporary change to the loan repayment type from 'Principal & Interest' to 'Interest Only' as a result of financial stresses due to Covid-19

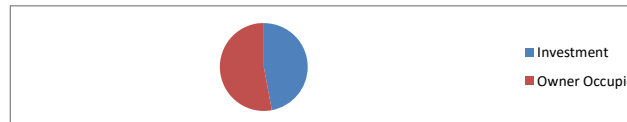
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	17,010,222	14.41%	46	10.27%
Genworth	72,778,986	61.67%	283	63.17%
PMI	0	0.00%	0	0.00%
No LMI / No Data	28,216,327	23.91%	119	26.56%
Total	118,005,535	100.00%	448	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	55,490,549	47.02%	243	41.75%
Owner Occupier	62,514,987	52.98%	339	58.25%
Total	118,005,535	100.00%	582	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