

**AFG Series 2016-1
Collateral Report**



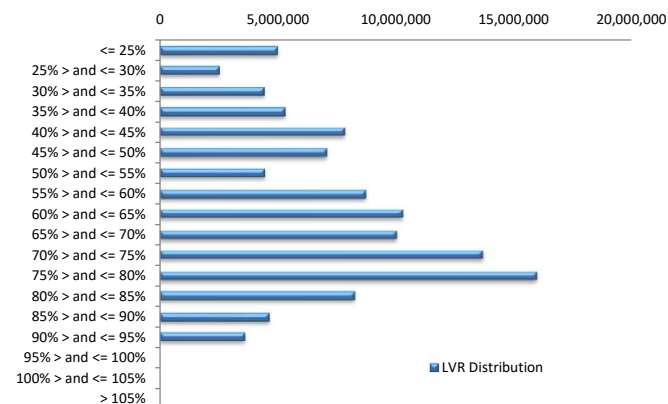
Model Period	44
Collection Period Start	1-Jun-20
Collection Period End	30-Jun-20
No. of Days	30
Interest Period Start	15-Jun-20
Interest Period End	13-Jul-20
No. of Days	29
Determination Date	9-Jul-20
Payment Date	14-Jul-20

Pool Statistics

Closing Balance of Mortgages	111,578,038
No. of Loans (Unconsolidated)	553
No. of Loans (Consolidated)	426
Average Loan Size (Unconsolidated)	201,769
Average Loan Size (Consolidated)	261,920
Largest Loan Size (Unconsolidated)	674,266
Largest Loan Size (Consolidated)	1,058,674
Smallest Loan Size (Unconsolidated)	(3,323)
Smallest Loan Size (Consolidated)	(734)
Weighted Average Interest Rate	3.66%
Weighted Average LVR	61.50%
Weighted Average Seasoning	68.63
Weighted Average Remaining Term	285.53

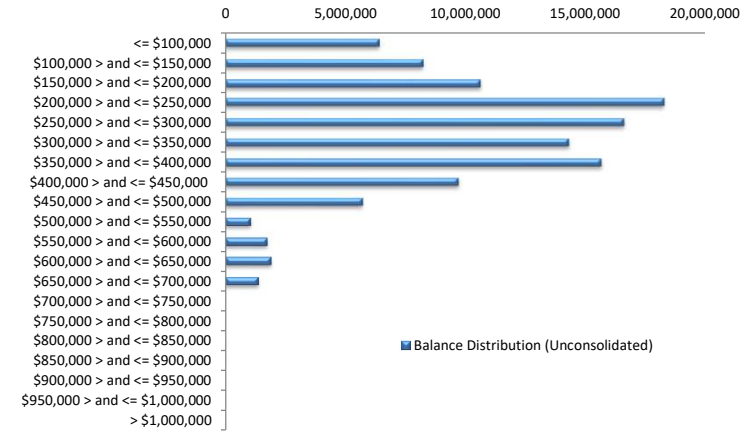
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,963,862	4.45%	72	16.90%
25% > and <= 30%	2,503,265	2.24%	14	3.29%
30% > and <= 35%	4,398,805	3.94%	23	5.40%
35% > and <= 40%	5,274,437	4.73%	23	5.40%
40% > and <= 45%	7,822,103	7.01%	31	7.28%
45% > and <= 50%	7,045,359	6.31%	27	6.34%
50% > and <= 55%	4,447,569	3.99%	16	3.76%
55% > and <= 60%	8,715,885	7.81%	33	7.75%
60% > and <= 65%	10,275,772	9.21%	28	6.57%
65% > and <= 70%	10,026,571	8.99%	29	6.81%
70% > and <= 75%	13,702,289	12.28%	36	8.45%
75% > and <= 80%	15,983,016	14.32%	44	10.33%
80% > and <= 85%	8,236,685	7.38%	27	6.34%
85% > and <= 90%	4,619,535	4.14%	13	3.05%
90% > and <= 95%	3,562,885	3.19%	10	2.35%
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	111,578,038	100.00%	426	100.00%



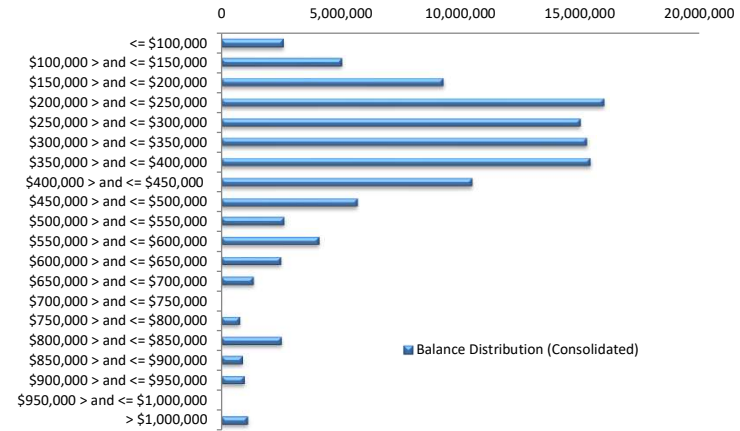
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,407,203	5.74%	156	28.21%
\$100,000 > and <= \$150,000	8,237,243	7.38%	64	11.57%
\$150,000 > and <= \$200,000	10,625,744	9.52%	61	11.03%
\$200,000 > and <= \$250,000	18,276,811	16.38%	81	14.65%
\$250,000 > and <= \$300,000	16,602,893	14.88%	60	10.85%
\$300,000 > and <= \$350,000	14,319,292	12.83%	44	7.96%
\$350,000 > and <= \$400,000	15,660,827	14.04%	42	7.59%
\$400,000 > and <= \$450,000	9,720,919	8.71%	23	4.16%
\$450,000 > and <= \$500,000	5,719,950	5.13%	12	2.17%
\$500,000 > and <= \$550,000	1,055,186	0.95%	2	0.36%
\$550,000 > and <= \$600,000	1,747,417	1.57%	3	0.54%
\$600,000 > and <= \$650,000	1,859,167	1.67%	3	0.54%
\$650,000 > and <= \$700,000	1,345,387	1.21%	2	0.36%
\$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	111,578,038	100.00%	553	100.00%



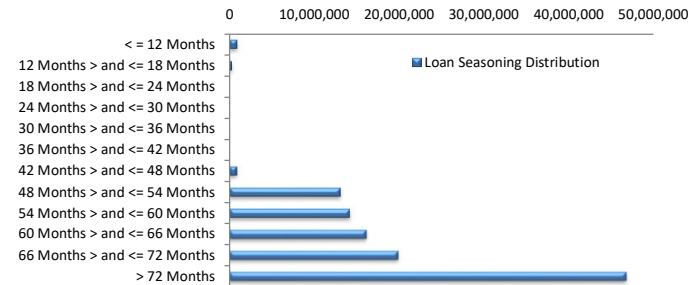
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,573,993	2.31%	59	13.85%
\$100,000 > and <= \$150,000	5,044,199	4.52%	39	9.15%
\$150,000 > and <= \$200,000	9,314,901	8.35%	53	12.44%
\$200,000 > and <= \$250,000	16,008,868	14.35%	71	16.67%
\$250,000 > and <= \$300,000	15,038,045	13.48%	54	12.68%
\$300,000 > and <= \$350,000	15,313,341	13.72%	47	11.03%
\$350,000 > and <= \$400,000	15,448,605	13.85%	41	9.62%
\$400,000 > and <= \$450,000	10,509,843	9.42%	25	5.87%
\$450,000 > and <= \$500,000	5,712,950	5.12%	12	2.82%
\$500,000 > and <= \$550,000	2,619,801	2.35%	5	1.17%
\$550,000 > and <= \$600,000	4,060,323	3.64%	7	1.64%
\$600,000 > and <= \$650,000	2,474,428	2.22%	4	0.94%
\$650,000 > and <= \$700,000	1,345,387	1.21%	2	0.47%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$750,000 > and <= \$800,000	769,631	0.69%	1	0.23%
\$800,000 > and <= \$850,000	2,511,370	2.25%	3	0.70%
\$850,000 > and <= \$900,000	852,390	0.76%	1	0.23%
\$900,000 > and <= \$950,000	921,291	0.83%	1	0.23%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,058,674	0.95%	1	0.23%
Total	111,578,038	100.00%	426	100.00%



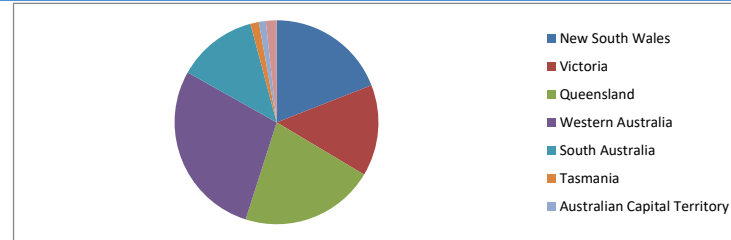
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	833,967	0.75%	3	0.54%
12 Months > and <= 18 Months	253,880	0.23%	1	0.18%
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	809,542	0.73%	4	0.72%
48 Months > and <= 54 Months	13,017,394	11.67%	51	9.22%
54 Months > and <= 60 Months	14,072,846	12.61%	65	11.75%
60 Months > and <= 66 Months	16,122,666	14.45%	87	15.73%
66 Months > and <= 72 Months	19,787,562	17.73%	101	18.26%
> 72 Months	46,680,181	41.84%	241	43.58%
Total	111,578,038	100.00%	553	100.00%



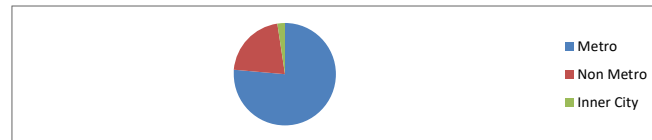
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	21,303,879	19.09%	80	18.78%
Victoria	16,194,928	14.51%	70	16.43%
Queensland	23,746,157	21.28%	84	19.72%
Western Australia	31,482,438	28.22%	96	22.54%
South Australia	14,259,240	12.78%	73	17.14%
Tasmania	1,438,538	1.29%	7	1.64%
Australian Capital Territory	1,264,959	1.13%	9	2.11%
Northern Territory	1,887,900	1.69%	7	1.64%
No Data	0	0.00%	0	0.00%
Total	111,578,038	100.00%	426	100.00%



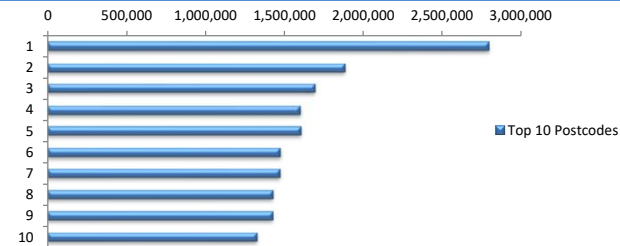
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	85,280,504	76.43%	320	75.12%
Non Metro	23,670,511	21.21%	98	23.00%
Inner City	2,627,023	2.35%	8	1.88%
No Data	0	0.00%	0	0.00%
Total	111,578,038	100.00%	426	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,795,777	2.51%	8	1.45%
6062	1,885,175	1.69%	5	0.90%
4122	1,695,853	1.52%	5	0.90%
6107	1,602,888	1.44%	5	0.90%
4703	1,601,480	1.44%	5	0.90%
2285	1,477,445	1.32%	3	0.54%
6038	1,476,105	1.32%	4	0.72%
6065	1,429,768	1.28%	3	0.54%
4740	1,423,689	1.28%	4	0.72%
6164	1,325,734	1.19%	5	0.90%
Total	16,713,913	14.98%	47	8.50%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	111,578,038	100.00%	553	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	111,578,038	100.00%	553	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	111,578,038	100.00%	553	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	111,578,038	100.00%	553	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	86,882,126	77.87%	450	81.37%
Interest Only	24,695,912	22.13%	103	18.63%
Non-Billing	0	0.00%	0	0.00%
Total	111,578,038	100.00%	553	100.00%



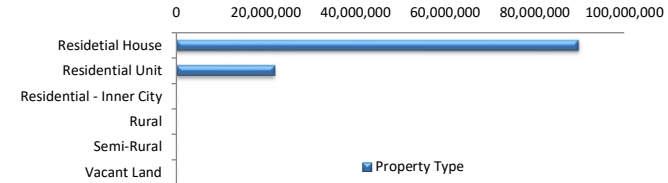
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	111,578,038	100.00%	553	100.00%
Total	111,578,038	100.00%	553	100.00%



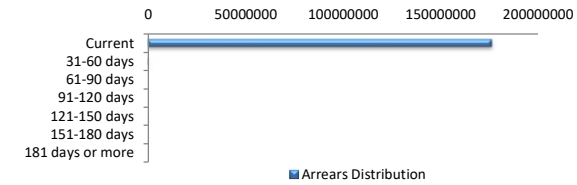
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	89,807,660	80.49%	339	79.58%
Residential Unit	21,770,378	19.51%	87	20.42%
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	111,578,038	100.00%	426	100.00%



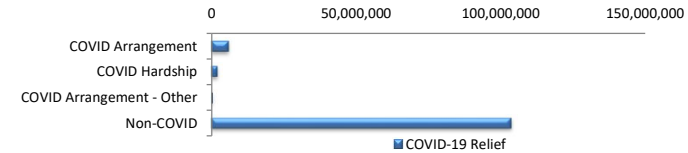
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	110,084,528	98.66%	547	98.92%
31-60 days	374,503	0.34%	2	0.36%
61-90 days	326,364	0.29%	1	0.18%
91-120 days	303,495	0.27%	1	0.18%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	489,148	0.44%	2	0.36%
Total	111,578,038	100.00%	553	100.00%



COVID-19 Relief

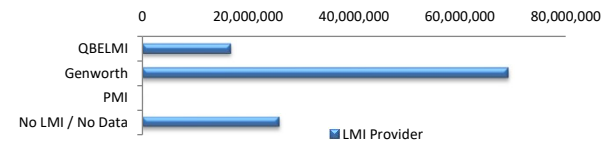
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangement	5,667,430	5.08%	18	4.23%
COVID Hardship	2,002,586	1.79%	5	1.17%
COVID Arrangement - Other	376,296	0.34%	1	0.23%
Non-COVID	103,531,725	92.79%	402	94.37%
Total	111,578,038	100.00%	426	100.00%



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

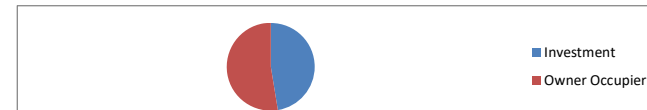
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	16,653,024	14.93%	45	10.56%
Genworth	69,064,382	61.90%	270	63.38%
PMI	0	0.00%	0	0.00%
No LMI / No Data	25,860,632	23.18%	111	26.06%
Total	111,578,038	100.00%	426	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	52,920,771	47.43%	229	41.41%
Owner Occupier	58,657,267	52.57%	324	58.59%
Total	111,578,038	100.00%	553	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