

**AFG Series 2016-1  
Collateral Report**



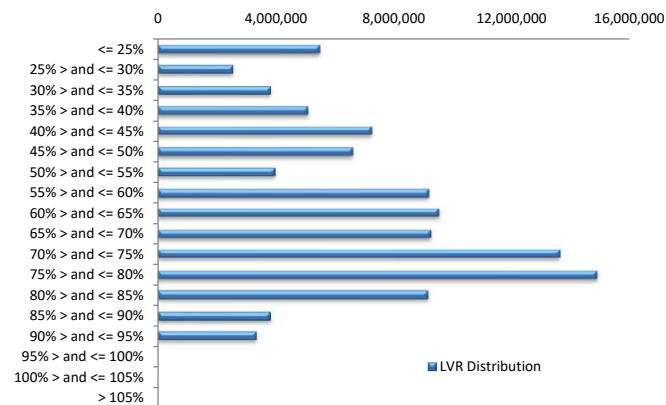
|                         |           |
|-------------------------|-----------|
| Model Period            | 45        |
| Collection Period Start | 1-Jul-20  |
| Collection Period End   | 31-Jul-20 |
| No. of Days             | 31        |
| Interest Period Start   | 14-Jul-20 |
| Interest Period End     | 13-Aug-20 |
| No. of Days             | 31        |
| Determination Date      | 11-Aug-20 |
| Payment Date            | 14-Aug-20 |

**Pool Statistics**

|                                     |             |
|-------------------------------------|-------------|
| Closing Balance of Mortgages        | 107,525,000 |
| No. of Loans (Unconsolidated)       | 543         |
| No. of Loans (Consolidated)         | 420         |
| Average Loan Size (Unconsolidated)  | 198,020     |
| Average Loan Size (Consolidated)    | 256,012     |
| Largest Loan Size (Unconsolidated)  | 670,628     |
| Largest Loan Size (Consolidated)    | 1,058,761   |
| Smallest Loan Size (Unconsolidated) | (38,030)    |
| Smallest Loan Size (Consolidated)   | (1,539)     |
| Weighted Average Interest Rate      | 3.64%       |
| Weighted Average LVR                | 61.31%      |
| Weighted Average Seasoning          | 69.62       |
| Weighted Average Remaining Term     | 284.52      |

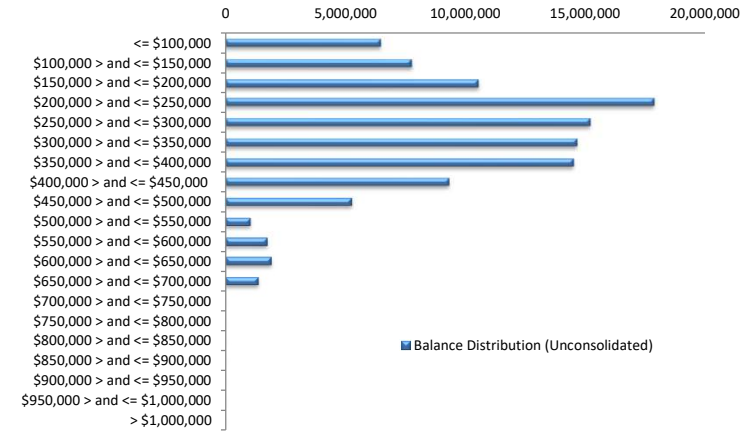
**LVR Distribution**

| Current LTV        | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25%             | 5,483,807          | 5.10%          | 79                   | 18.81%         |
| 25% > and <= 30%   | 2,540,503          | 2.36%          | 16                   | 3.81%          |
| 30% > and <= 35%   | 3,819,404          | 3.55%          | 21                   | 5.00%          |
| 35% > and <= 40%   | 5,089,342          | 4.73%          | 22                   | 5.24%          |
| 40% > and <= 45%   | 7,242,396          | 6.74%          | 29                   | 6.90%          |
| 45% > and <= 50%   | 6,586,975          | 6.13%          | 25                   | 5.95%          |
| 50% > and <= 55%   | 3,978,671          | 3.70%          | 14                   | 3.33%          |
| 55% > and <= 60%   | 9,188,434          | 8.55%          | 33                   | 7.86%          |
| 60% > and <= 65%   | 9,534,324          | 8.87%          | 27                   | 6.43%          |
| 65% > and <= 70%   | 9,259,354          | 8.61%          | 28                   | 6.67%          |
| 70% > and <= 75%   | 13,632,952         | 12.68%         | 35                   | 8.33%          |
| 75% > and <= 80%   | 14,898,358         | 13.86%         | 42                   | 10.00%         |
| 80% > and <= 85%   | 9,148,256          | 8.51%          | 28                   | 6.67%          |
| 85% > and <= 90%   | 3,807,327          | 3.54%          | 12                   | 2.86%          |
| 90% > and <= 95%   | 3,314,899          | 3.08%          | 9                    | 2.14%          |
| 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%          |
| <b>Total</b>       | <b>107,525,000</b> | <b>100.00%</b> | <b>420</b>           | <b>100.00%</b> |



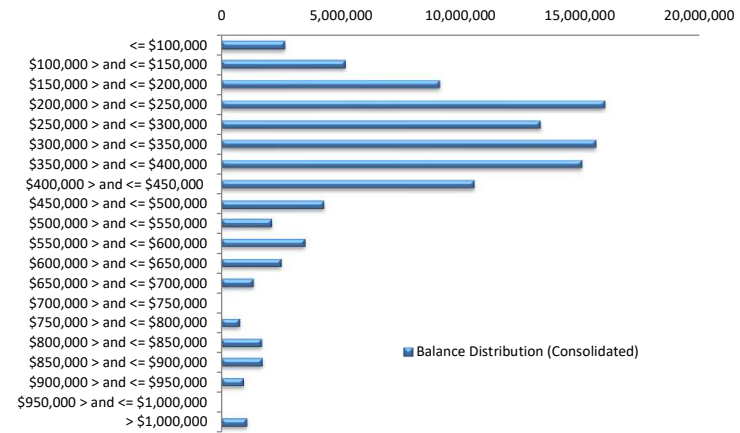
**Balance Distribution (Unconsolidated)**

| Current Balance                | Balance            | % Balance      | Loan Count | % Loan Count   |
|--------------------------------|--------------------|----------------|------------|----------------|
| <= \$100,000                   | 6,450,535          | 6.00%          | 162        | 29.83%         |
| \$100,000 > and <= \$150,000   | 7,746,585          | 7.20%          | 60         | 11.05%         |
| \$150,000 > and <= \$200,000   | 10,519,290         | 9.78%          | 60         | 11.05%         |
| \$200,000 > and <= \$250,000   | 17,875,508         | 16.62%         | 79         | 14.55%         |
| \$250,000 > and <= \$300,000   | 15,214,798         | 14.15%         | 55         | 10.13%         |
| \$300,000 > and <= \$350,000   | 14,651,864         | 13.63%         | 45         | 8.29%          |
| \$350,000 > and <= \$400,000   | 14,517,539         | 13.50%         | 39         | 7.18%          |
| \$400,000 > and <= \$450,000   | 9,295,481          | 8.64%          | 22         | 4.05%          |
| \$450,000 > and <= \$500,000   | 5,250,740          | 4.88%          | 11         | 2.03%          |
| \$500,000 > and <= \$550,000   | 1,048,076          | 0.97%          | 2          | 0.37%          |
| \$550,000 > and <= \$600,000   | 1,743,074          | 1.62%          | 3          | 0.55%          |
| \$600,000 > and <= \$650,000   | 1,870,687          | 1.74%          | 3          | 0.55%          |
| \$650,000 > and <= \$700,000   | 1,340,823          | 1.25%          | 2          | 0.37%          |
| \$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%          |
| <b>Total</b>                   | <b>107,525,000</b> | <b>100.00%</b> | <b>543</b> | <b>100.00%</b> |



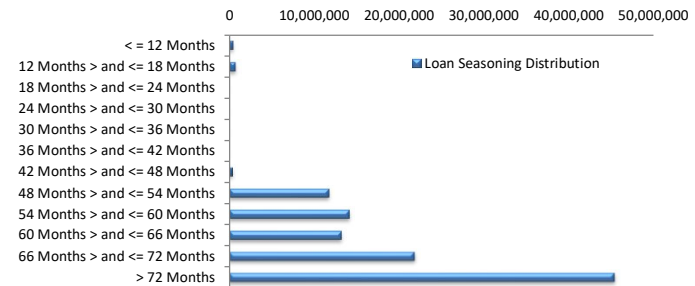
**Balance Distribution (Consolidated)**

| Current Balance                | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------------------------|--------------------|----------------|----------------------|----------------|
| <= \$100,000                   | 2,627,616          | 2.44%          | 64                   | 15.24%         |
| \$100,000 > and <= \$150,000   | 5,190,321          | 4.83%          | 40                   | 9.52%          |
| \$150,000 > and <= \$200,000   | 9,154,600          | 8.51%          | 52                   | 12.38%         |
| \$200,000 > and <= \$250,000   | 16,064,895         | 14.94%         | 71                   | 16.90%         |
| \$250,000 > and <= \$300,000   | 13,371,400         | 12.44%         | 48                   | 11.43%         |
| \$300,000 > and <= \$350,000   | 15,642,518         | 14.55%         | 48                   | 11.43%         |
| \$350,000 > and <= \$400,000   | 15,064,551         | 14.01%         | 40                   | 9.52%          |
| \$400,000 > and <= \$450,000   | 10,576,644         | 9.84%          | 25                   | 5.95%          |
| \$450,000 > and <= \$500,000   | 4,301,130          | 4.00%          | 9                    | 2.14%          |
| \$500,000 > and <= \$550,000   | 2,099,391          | 1.95%          | 4                    | 0.95%          |
| \$550,000 > and <= \$600,000   | 3,469,995          | 3.23%          | 6                    | 1.43%          |
| \$600,000 > and <= \$650,000   | 2,485,548          | 2.31%          | 4                    | 0.95%          |
| \$650,000 > and <= \$700,000   | 1,340,823          | 1.25%          | 2                    | 0.48%          |
| \$700,000 > and <= \$750,000   | 0                  | 0.00%          | 0                    | 0.00%          |
| \$750,000 > and <= \$800,000   | 764,636            | 0.71%          | 1                    | 0.24%          |
| \$800,000 > and <= \$850,000   | 1,679,409          | 1.56%          | 2                    | 0.48%          |
| \$850,000 > and <= \$900,000   | 1,703,334          | 1.58%          | 2                    | 0.48%          |
| \$900,000 > and <= \$950,000   | 929,429            | 0.86%          | 1                    | 0.24%          |
| \$950,000 > and <= \$1,000,000 | 0                  | 0.00%          | 0                    | 0.00%          |
| > \$1,000,000                  | 1,058,761          | 0.98%          | 1                    | 0.24%          |
| <b>Total</b>                   | <b>107,525,000</b> | <b>100.00%</b> | <b>420</b>           | <b>100.00%</b> |



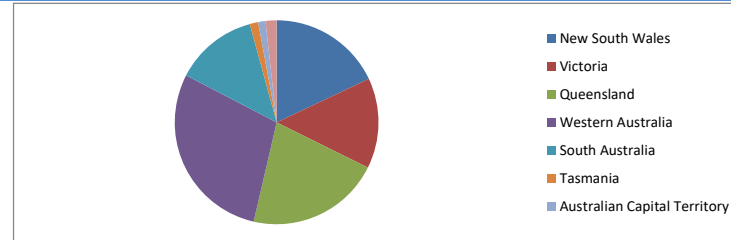
**Loan Seasoning Distribution**

| Seasoning (Months)           | Balance            | % Balance      | Loan Count | % Loan Count   |
|------------------------------|--------------------|----------------|------------|----------------|
| <= 12 Months                 | 410,822            | 0.38%          | 2          | 0.37%          |
| 12 Months > and <= 18 Months | 678,245            | 0.63%          | 2          | 0.37%          |
| 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 | 318,757            | 0.30%          | 3          | 0.55%          |
| 48 Months > and <= 54 Months | 11,714,888         | 10.90%         | 45         | 8.29%          |
| 54 Months > and <= 60 Months | 14,053,818         | 13.07%         | 64         | 11.79%         |
| 60 Months > and <= 66 Months | 13,116,394         | 12.20%         | 73         | 13.44%         |
| 66 Months > and <= 72 Months | 21,824,724         | 20.30%         | 115        | 21.18%         |
| > 72 Months                  | 45,407,354         | 42.23%         | 239        | 44.01%         |
| <b>Total</b>                 | <b>107,525,000</b> | <b>100.00%</b> | <b>543</b> | <b>100.00%</b> |



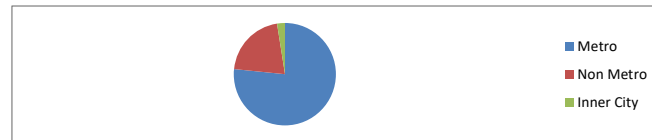
### Geographic Distribution

| Jurisdiction State           | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales              | 19,357,901         | 18.00%         | 77                   | 18.33%         |
| Victoria                     | 15,430,272         | 14.35%         | 68                   | 16.19%         |
| Queensland                   | 22,838,369         | 21.24%         | 83                   | 19.76%         |
| Western Australia            | 31,235,258         | 29.05%         | 96                   | 22.86%         |
| South Australia              | 14,102,173         | 13.12%         | 73                   | 17.38%         |
| Tasmania                     | 1,421,499          | 1.32%          | 7                    | 1.67%          |
| Australian Capital Territory | 1,254,550          | 1.17%          | 9                    | 2.14%          |
| Northern Territory           | 1,884,978          | 1.75%          | 7                    | 1.67%          |
| No Data                      | 0                  | 0.00%          | 0                    | 0.00%          |
| <b>Total</b>                 | <b>107,525,000</b> | <b>100.00%</b> | <b>420</b>           | <b>100.00%</b> |



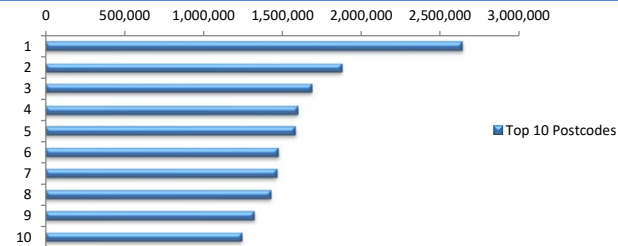
### Locality

| S&P Category | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro        | 82,386,173         | 76.62%         | 316                  | 75.24%         |
| Non Metro    | 22,509,904         | 20.93%         | 96                   | 22.86%         |
| Inner City   | 2,628,923          | 2.44%          | 8                    | 1.90%          |
| No Data      | 0                  | 0.00%          | 0                    | 0.00%          |
| <b>Total</b> | <b>107,525,000</b> | <b>100.00%</b> | <b>420</b>           | <b>100.00%</b> |



### Top 10 Postcodes

| Postcode     | Balance           | % Balance     | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|---------------|----------------------|--------------|
| 6030         | 2,639,092         | 2.45%         | 8                    | 1.47%        |
| 6062         | 1,879,120         | 1.75%         | 5                    | 0.92%        |
| 4122         | 1,683,815         | 1.57%         | 5                    | 0.92%        |
| 4703         | 1,594,693         | 1.48%         | 5                    | 0.92%        |
| 6107         | 1,583,442         | 1.47%         | 5                    | 0.92%        |
| 2285         | 1,477,566         | 1.37%         | 3                    | 0.55%        |
| 6038         | 1,462,613         | 1.36%         | 4                    | 0.74%        |
| 6065         | 1,423,145         | 1.32%         | 3                    | 0.55%        |
| 6164         | 1,320,913         | 1.23%         | 5                    | 0.92%        |
| 3805         | 1,240,024         | 1.15%         | 4                    | 0.74%        |
| <b>Total</b> | <b>16,304,422</b> | <b>15.16%</b> | <b>47</b>            | <b>8.66%</b> |



### Documentation

| Document Type | Balance            | % Balance      | Loan Count | % Loan Count   |
|---------------|--------------------|----------------|------------|----------------|
| Full Doc      | 107,525,000        | 100.00%        | 543        | 100.00%        |
| Low Doc       | 0                  | 0.00%          | 0          | 0.00%          |
| No Doc        | 0                  | 0.00%          | 0          | 0.00%          |
| <b>Total</b>  | <b>107,525,000</b> | <b>100.00%</b> | <b>543</b> | <b>100.00%</b> |



### Rate Type

| Rate Type     | Balance            | % Balance      | Loan Count | % Loan Count   |
|---------------|--------------------|----------------|------------|----------------|
| Variable Rate | 107,525,000        | 100.00%        | 543        | 100.00%        |
| Fixed Rate    | 0                  | 0.00%          | 0          | 0.00%          |
| <b>Total</b>  | <b>107,525,000</b> | <b>100.00%</b> | <b>543</b> | <b>100.00%</b> |



### Repayment Type

| Repayment Type       | Balance            | % Balance      | Loan Count | % Loan Count   |
|----------------------|--------------------|----------------|------------|----------------|
| Principal & Interest | 85,838,620         | 79.83%         | 452        | 83.24%         |
| Interest Only        | 21,686,381         | 20.17%         | 91         | 16.76%         |
| Non-Billing          | 0                  | 0.00%          | 0          | 0.00%          |
| <b>Total</b>         | <b>107,525,000</b> | <b>100.00%</b> | <b>543</b> | <b>100.00%</b> |



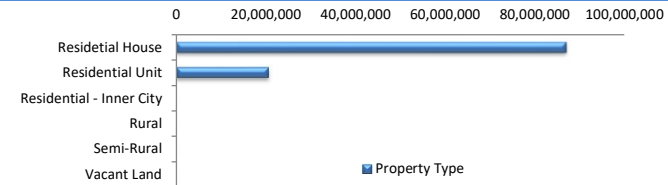
### Loan Type

| Product Category | Balance            | % Balance      | Loan Count | % Loan Count   |
|------------------|--------------------|----------------|------------|----------------|
| Line of Credit   | 0                  | 0.00%          | 0          | 0.00%          |
| Term Loan        | 107,525,000        | 100.00%        | 543        | 100.00%        |
| <b>Total</b>     | <b>107,525,000</b> | <b>100.00%</b> | <b>543</b> | <b>100.00%</b> |



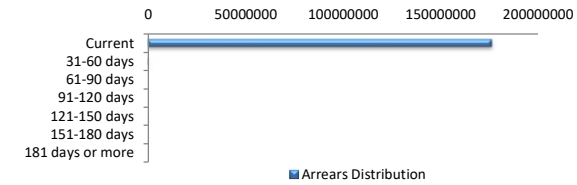
### Property Type

| Property Type            | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House        | 86,973,493         | 80.89%         | 335                  | 79.76%         |
| Residential Unit         | 20,551,507         | 19.11%         | 85                   | 20.24%         |
| 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%          |
| <b>Total</b>             | <b>107,525,000</b> | <b>100.00%</b> | <b>420</b>           | <b>100.00%</b> |



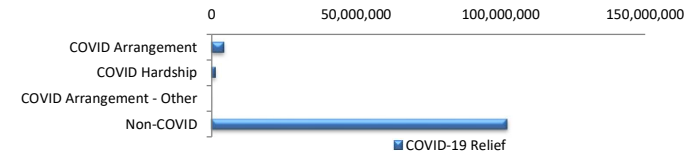
### Arrears Distribution

| Arrears Band     | Balance            | % Balance      | Loan Count | % Loan Count   |
|------------------|--------------------|----------------|------------|----------------|
| Current          | 106,065,800        | 98.64%         | 537        | 98.90%         |
| 31-60 days       | 663,633            | 0.62%          | 3          | 0.55%          |
| 61-90 days       | 0                  | 0.00%          | 0          | 0.00%          |
| 91-120 days      | 0                  | 0.00%          | 0          | 0.00%          |
| 121-150 days     | 304,473            | 0.28%          | 1          | 0.18%          |
| 151-180 days     | 0                  | 0.00%          | 0          | 0.00%          |
| 181 days or more | 491,094            | 0.46%          | 2          | 0.37%          |
| <b>Total</b>     | <b>107,525,000</b> | <b>100.00%</b> | <b>543</b> | <b>100.00%</b> |



### COVID-19 Relief

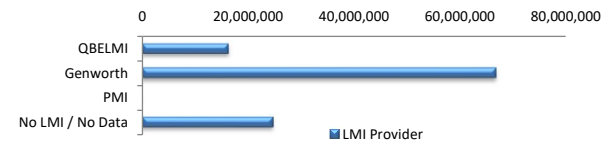
| COVID-19 Relief           | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|---------------------------|--------------------|----------------|----------------------|----------------|
| COVID Arrangement         | 4,060,420          | 3.78%          | 13                   | 3.10%          |
| COVID Hardship            | 1,182,093          | 1.10%          | 3                    | 0.71%          |
| COVID Arrangement - Other | 0                  | 0.00%          | 0                    | 0.00%          |
| Non-COVID                 | 102,282,488        | 95.12%         | 404                  | 96.19%         |
| <b>Total</b>              | <b>107,525,000</b> | <b>100.00%</b> | <b>420</b>           | <b>100.00%</b> |



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

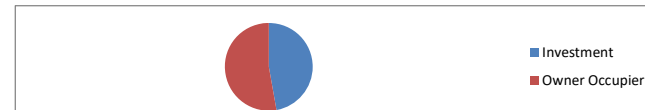
### LMI Provider

| LMI Provider     | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|------------------|--------------------|----------------|----------------------|----------------|
| QBELMI           | 16,112,567         | 14.98%         | 44                   | 10.48%         |
| Genworth         | 66,796,593         | 62.12%         | 267                  | 63.57%         |
| PMI              | 0                  | 0.00%          | 0                    | 0.00%          |
| No LMI / No Data | 24,615,840         | 22.89%         | 109                  | 25.95%         |
| <b>Total</b>     | <b>107,525,000</b> | <b>100.00%</b> | <b>420</b>           | <b>100.00%</b> |



### Property Occupancy

| Property Occupancy | Balance            | % Balance      | Loan Count | % Loan Count   |
|--------------------|--------------------|----------------|------------|----------------|
| Investment         | 50,786,911         | 47.23%         | 228        | 41.99%         |
| Owner Occupier     | 56,738,089         | 52.77%         | 315        | 58.01%         |
| <b>Total</b>       | <b>107,525,000</b> | <b>100.00%</b> | <b>543</b> | <b>100.00%</b> |



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          |