

**AFG Series 2016-1  
Collateral Report**



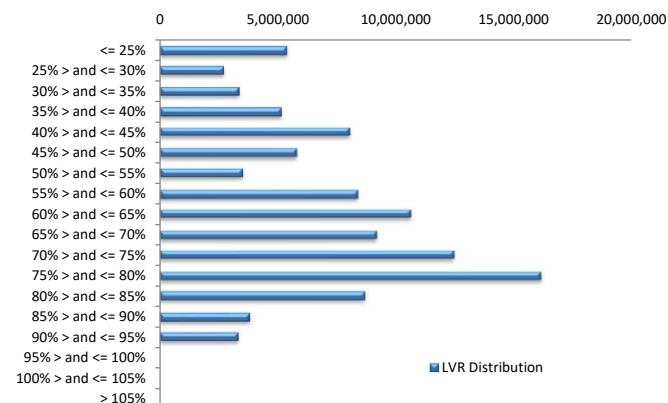
Model Period	46
Collection Period Start	1-Aug-20
Collection Period End	31-Aug-20
No. of Days	31
Interest Period Start	14-Aug-20
Interest Period End	13-Sep-20
No. of Days	31
Determination Date	9-Sep-20
Payment Date	14-Sep-20

**Pool Statistics**

Closing Balance of Mortgages	106,523,351
No. of Loans (Unconsolidated)	533
No. of Loans (Consolidated)	418
Average Loan Size (Unconsolidated)	199,856
Average Loan Size (Consolidated)	254,841
Largest Loan Size (Unconsolidated)	669,999
Largest Loan Size (Consolidated)	1,058,761
Smallest Loan Size (Unconsolidated)	(31,470)
Smallest Loan Size (Consolidated)	(3,241)
Weighted Average Interest Rate	3.63%
Weighted Average LVR	61.29%
Weighted Average Seasoning	70.66
Weighted Average Remaining Term	283.49

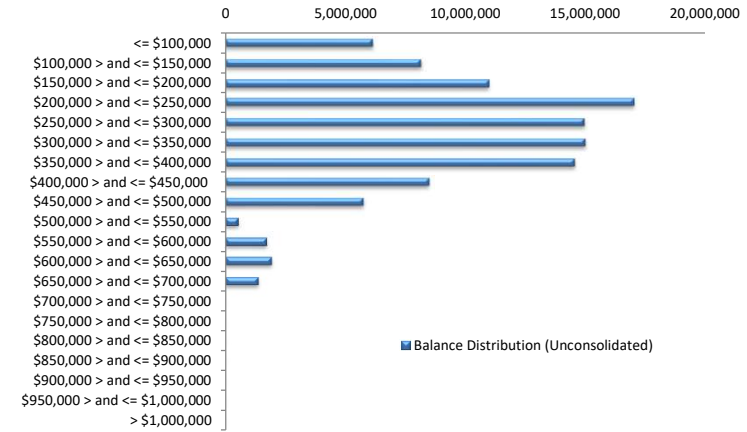
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,376,146	5.05%	79	18.90%
25% > and <= 30%	2,706,147	2.54%	16	3.83%
30% > and <= 35%	3,345,824	3.14%	20	4.78%
35% > and <= 40%	5,144,910	4.83%	22	5.26%
40% > and <= 45%	8,034,370	7.54%	33	7.89%
45% > and <= 50%	5,775,084	5.42%	22	5.26%
50% > and <= 55%	3,503,061	3.29%	12	2.87%
55% > and <= 60%	8,397,512	7.88%	30	7.18%
60% > and <= 65%	10,637,384	9.99%	31	7.42%
65% > and <= 70%	9,201,567	8.64%	28	6.70%
70% > and <= 75%	12,462,077	11.70%	33	7.89%
75% > and <= 80%	16,148,203	15.16%	44	10.53%
80% > and <= 85%	8,675,671	8.14%	27	6.46%
85% > and <= 90%	3,803,667	3.57%	12	2.87%
90% > and <= 95%	3,311,728	3.11%	9	2.15%
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>106,523,351</b>	<b>100.00%</b>	<b>418</b>	<b>100.00%</b>



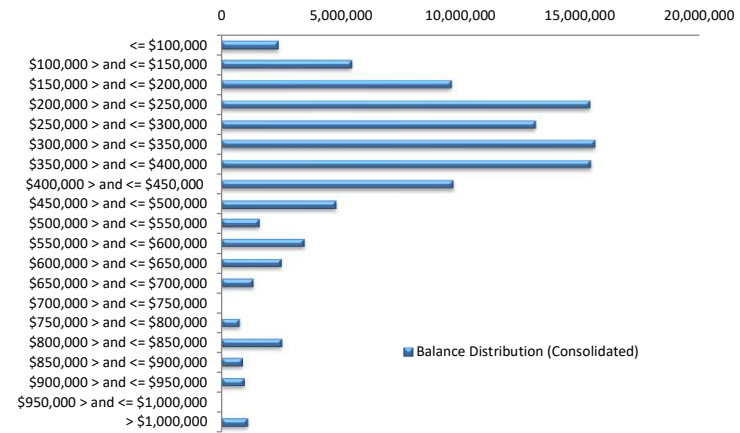
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,155,906	5.78%	152	28.52%
\$100,000 > and <= \$150,000	8,151,572	7.65%	64	12.01%
\$150,000 > and <= \$200,000	10,977,201	10.30%	62	11.63%
\$200,000 > and <= \$250,000	17,026,097	15.98%	75	14.07%
\$250,000 > and <= \$300,000	14,961,355	14.05%	54	10.13%
\$300,000 > and <= \$350,000	15,009,640	14.09%	46	8.63%
\$350,000 > and <= \$400,000	14,555,933	13.66%	39	7.32%
\$400,000 > and <= \$450,000	8,464,652	7.95%	20	3.75%
\$450,000 > and <= \$500,000	5,734,558	5.38%	12	2.25%
\$500,000 > and <= \$550,000	544,543	0.51%	1	0.19%
\$550,000 > and <= \$600,000	1,723,421	1.62%	3	0.56%
\$600,000 > and <= \$650,000	1,880,302	1.77%	3	0.56%
\$650,000 > and <= \$700,000	1,338,169	1.26%	2	0.38%
\$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>106,523,351</b>	<b>100.00%</b>	<b>533</b>	<b>100.00%</b>



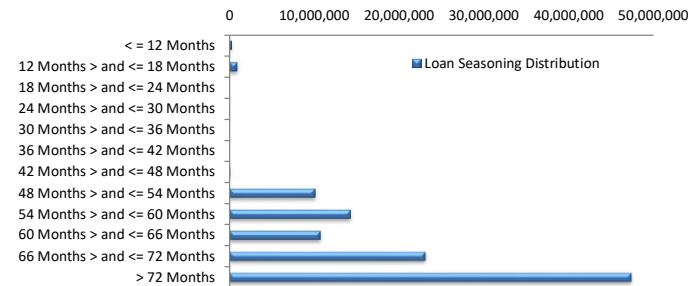
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,353,419	2.21%	62	14.83%
\$100,000 > and <= \$150,000	5,447,218	5.11%	43	10.29%
\$150,000 > and <= \$200,000	9,618,455	9.03%	54	12.92%
\$200,000 > and <= \$250,000	15,397,538	14.45%	68	16.27%
\$250,000 > and <= \$300,000	13,127,992	12.32%	47	11.24%
\$300,000 > and <= \$350,000	15,617,495	14.66%	48	11.48%
\$350,000 > and <= \$400,000	15,459,596	14.51%	41	9.81%
\$400,000 > and <= \$450,000	9,721,395	9.13%	23	5.50%
\$450,000 > and <= \$500,000	4,799,586	4.51%	10	2.39%
\$500,000 > and <= \$550,000	1,585,648	1.49%	3	0.72%
\$550,000 > and <= \$600,000	3,445,460	3.23%	6	1.44%
\$600,000 > and <= \$650,000	2,492,941	2.34%	4	0.96%
\$650,000 > and <= \$700,000	1,338,169	1.26%	2	0.48%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$750,000 > and <= \$800,000	762,134	0.72%	1	0.24%
\$800,000 > and <= \$850,000	2,517,618	2.36%	3	0.72%
\$850,000 > and <= \$900,000	851,127	0.80%	1	0.24%
\$900,000 > and <= \$950,000	928,798	0.87%	1	0.24%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,058,761	0.99%	1	0.24%
<b>Total</b>	<b>106,523,351</b>	<b>100.00%</b>	<b>418</b>	<b>100.00%</b>



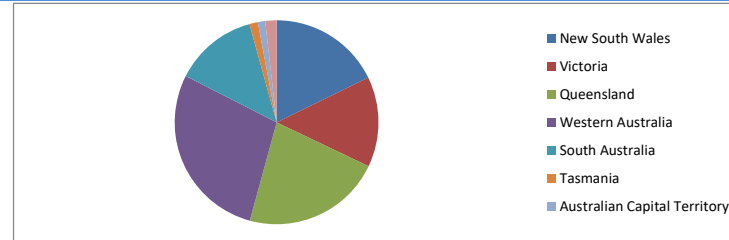
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	214,022	0.20%	1	0.19%
12 Months > and <= 18 Months	869,652	0.82%	3	0.56%
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	79,276	0.07%	1	0.19%
48 Months > and <= 54 Months	10,000,027	9.39%	39	7.32%
54 Months > and <= 60 Months	14,259,028	13.39%	66	12.38%
60 Months > and <= 66 Months	10,653,830	10.00%	59	11.07%
66 Months > and <= 72 Months	23,123,059	21.71%	115	21.58%
> 72 Months	47,324,457	44.43%	249	46.72%
<b>Total</b>	<b>106,523,351</b>	<b>100.00%</b>	<b>533</b>	<b>100.00%</b>



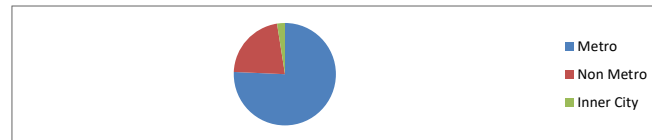
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	18,909,318	17.75%	75	17.94%
Victoria	15,265,466	14.33%	68	16.27%
Queensland	23,616,375	22.17%	84	20.10%
Western Australia	30,116,883	28.27%	95	22.73%
South Australia	14,051,195	13.19%	73	17.46%
Tasmania	1,428,801	1.34%	7	1.67%
Australian Capital Territory	1,251,338	1.17%	9	2.15%
Northern Territory	1,883,974	1.77%	7	1.67%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>106,523,351</b>	<b>100.00%</b>	<b>418</b>	<b>100.00%</b>



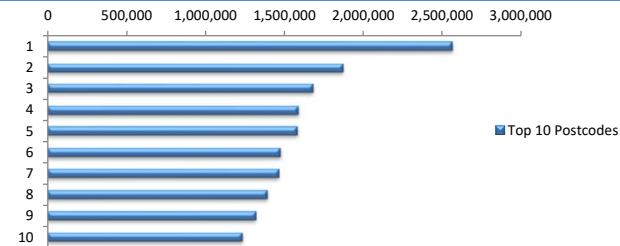
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	80,609,961	75.67%	313	74.88%
Non Metro	23,288,029	21.86%	97	23.21%
Inner City	2,625,361	2.46%	8	1.91%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>106,523,351</b>	<b>100.00%</b>	<b>418</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,568,107	2.41%	8	1.50%
6062	1,873,326	1.76%	5	0.94%
4122	1,681,037	1.58%	5	0.94%
4703	1,586,086	1.49%	5	0.94%
6107	1,583,405	1.49%	5	0.94%
2285	1,477,566	1.39%	3	0.56%
6038	1,461,965	1.37%	4	0.75%
6065	1,393,113	1.31%	3	0.56%
6164	1,317,854	1.24%	5	0.94%
3805	1,233,356	1.16%	4	0.75%
<b>Total</b>	<b>16,175,814</b>	<b>15.19%</b>	<b>47</b>	<b>8.82%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	106,523,351	100.00%	533	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>106,523,351</b>	<b>100.00%</b>	<b>533</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	106,523,351	100.00%	533	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>106,523,351</b>	<b>100.00%</b>	<b>533</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	86,453,840	81.16%	450	84.43%
Interest Only	20,069,511	18.84%	83	15.57%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>106,523,351</b>	<b>100.00%</b>	<b>533</b>	<b>100.00%</b>



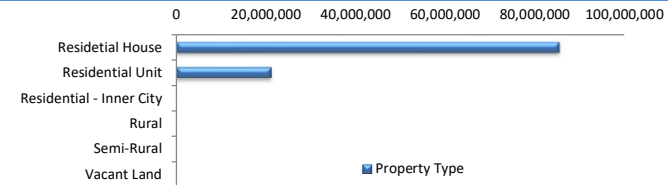
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	106,523,351	100.00%	533	100.00%
<b>Total</b>	<b>106,523,351</b>	<b>100.00%</b>	<b>533</b>	<b>100.00%</b>



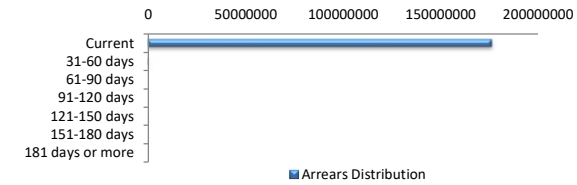
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	85,469,698	80.24%	334	79.90%
Residential Unit	21,053,652	19.76%	84	20.10%
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>106,523,351</b>	<b>100.00%</b>	<b>418</b>	<b>100.00%</b>



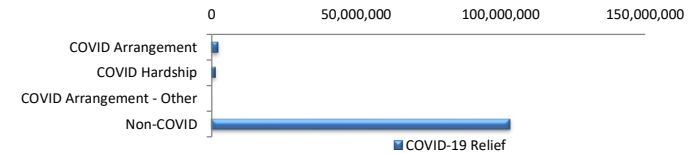
### Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	105,432,872	98.98%	529	99.25%
31-60 days	0	0.00%	0	0.00%
61-90 days	291,994	0.27%	1	0.19%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	305,437	0.29%	1	0.19%
181 days or more	493,048	0.46%	2	0.38%
<b>Total</b>	<b>106,523,351</b>	<b>100.00%</b>	<b>533</b>	<b>100.00%</b>



### COVID-19 Relief

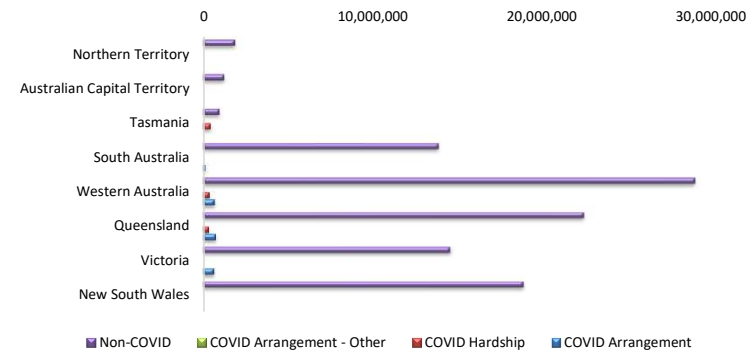
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangement	2,238,767	2.10%	8	1.91%
COVID Hardship	1,189,286	1.12%	3	0.72%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	103,095,298	96.78%	407	97.37%
<b>Total</b>	<b>106,523,351</b>	<b>100.00%</b>	<b>418</b>	<b>100.00%</b>



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

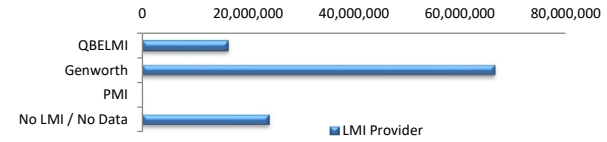
### COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	0	0	0	0	18,909,318
	0.00%	0.00%	0.00%	0.00%	100.00%
Victoria	653,832	0	0	0	14,611,635
	4.28%	0.00%	0.00%	0.00%	95.72%
Queensland	767,997	349,694	0	0	22,498,684
	3.25%	1.48%	0.00%	0.00%	95.27%
Western Australia	689,305	381,348	0	0	29,046,230
	2.29%	1.27%	0.00%	0.00%	96.45%
South Australia	127,633	0	0	0	13,923,561
	0.91%	0.00%	0.00%	0.00%	99.09%
Tasmania	0	458,244	0	0	970,558
	0.00%	32.07%	0.00%	0.00%	67.93%
Australian Capital Territory	0	0	0	0	1,251,338
	0.00%	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	0	1,883,974
	0.00%	0.00%	0.00%	0.00%	100.00%
<b>Total</b>	<b>2,238,767</b>	<b>1,189,286</b>	<b>0</b>	<b>0</b>	<b>103,095,298</b>



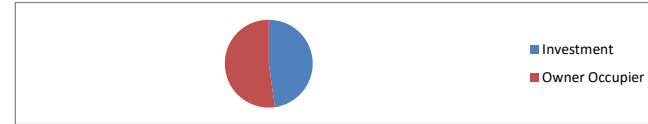
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	16,069,539	15.09%	44	10.53%
Genworth	66,477,702	62.41%	267	63.88%
PMI	0	0.00%	0	0.00%
No LMI / No Data	23,976,110	22.51%	107	25.60%
<b>Total</b>	<b>106,523,351</b>	<b>100.00%</b>	<b>418</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	50,877,199	47.76%	223	41.84%
Owner Occupier	55,646,152	52.24%	310	58.16%
<b>Total</b>	<b>106,523,351</b>	<b>100.00%</b>	<b>533</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