

**AFG Series 2016-1
Collateral Report**



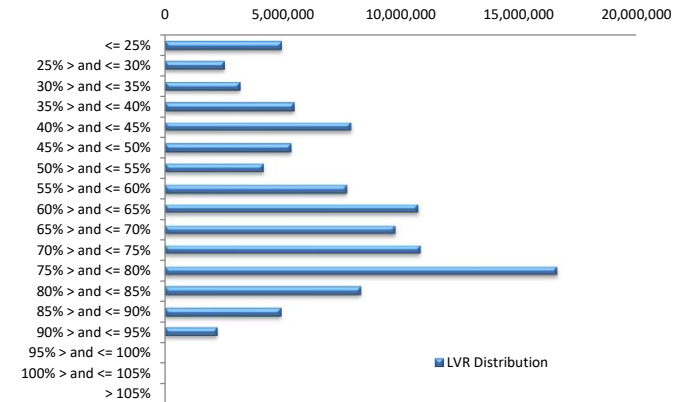
Model Period	47
Collection Period Start	1-Sep-20
Collection Period End	30-Sep-20
No. of Days	30
Interest Period Start	14-Sep-20
Interest Period End	13-Oct-20
No. of Days	30
Determination Date	9-Oct-20
Payment Date	14-Oct-20

Pool Statistics

Closing Balance of Mortgages	104,467,023
No. of Loans (Unconsolidated)	531
No. of Loans (Consolidated)	413
Average Loan Size (Unconsolidated)	196,736
Average Loan Size (Consolidated)	252,947
Largest Loan Size (Unconsolidated)	669,652
Largest Loan Size (Consolidated)	1,058,674
Smallest Loan Size (Unconsolidated)	(134,883)
Smallest Loan Size (Consolidated)	(69,410)
Weighted Average Interest Rate	3.63%
Weighted Average LVR	61.44%
Weighted Average Seasoning	71.54
Weighted Average Remaining Term	282.48

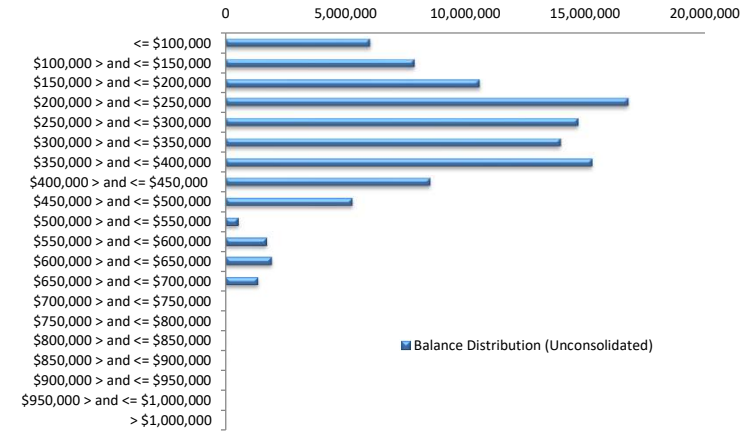
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,926,542	4.72%	80	19.37%
25% > and <= 30%	2,505,777	2.40%	16	3.87%
30% > and <= 35%	3,159,197	3.02%	18	4.36%
35% > and <= 40%	5,458,701	5.23%	23	5.57%
40% > and <= 45%	7,878,654	7.54%	32	7.75%
45% > and <= 50%	5,341,858	5.11%	20	4.84%
50% > and <= 55%	4,177,954	4.00%	15	3.63%
55% > and <= 60%	7,708,918	7.38%	28	6.78%
60% > and <= 65%	10,726,013	10.27%	32	7.75%
65% > and <= 70%	9,771,768	9.35%	28	6.78%
70% > and <= 75%	10,821,369	10.36%	29	7.02%
75% > and <= 80%	16,622,353	15.91%	46	11.14%
80% > and <= 85%	8,267,925	7.91%	25	6.05%
85% > and <= 90%	4,898,209	4.69%	16	3.87%
90% > and <= 95%	2,201,783	2.11%	5	1.21%
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	104,467,023	100.00%	413	100.00%



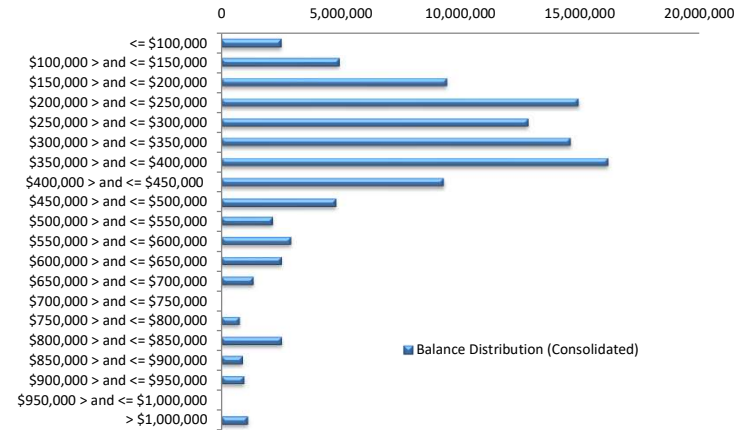
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,036,421	5.78%	158	29.76%
\$100,000 > and <= \$150,000	7,879,718	7.54%	62	11.68%
\$150,000 > and <= \$200,000	10,594,232	10.14%	60	11.30%
\$200,000 > and <= \$250,000	16,783,483	16.07%	74	13.94%
\$250,000 > and <= \$300,000	14,691,910	14.06%	53	9.98%
\$300,000 > and <= \$350,000	13,967,377	13.37%	43	8.10%
\$350,000 > and <= \$400,000	15,273,652	14.62%	41	7.72%
\$400,000 > and <= \$450,000	8,486,263	8.12%	20	3.77%
\$450,000 > and <= \$500,000	5,272,649	5.05%	11	2.07%
\$500,000 > and <= \$550,000	542,763	0.52%	1	0.19%
\$550,000 > and <= \$600,000	1,723,043	1.65%	3	0.56%
\$600,000 > and <= \$650,000	1,881,458	1.80%	3	0.56%
\$650,000 > and <= \$700,000	1,334,055	1.28%	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%
Total	104,467,023	100.00%	531	100.00%



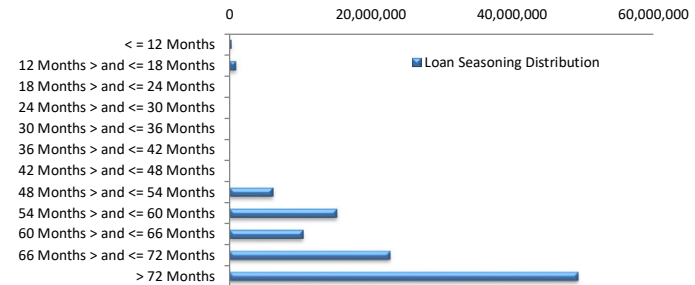
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,494,373	2.39%	67	16.22%
\$100,000 > and <= \$150,000	4,934,925	4.72%	39	9.44%
\$150,000 > and <= \$200,000	9,441,769	9.04%	53	12.83%
\$200,000 > and <= \$250,000	14,948,173	14.31%	66	15.98%
\$250,000 > and <= \$300,000	12,836,139	12.29%	46	11.14%
\$300,000 > and <= \$350,000	14,615,296	13.99%	45	10.90%
\$350,000 > and <= \$400,000	16,168,156	15.48%	43	10.41%
\$400,000 > and <= \$450,000	9,309,888	8.91%	22	5.33%
\$450,000 > and <= \$500,000	4,792,896	4.59%	10	2.42%
\$500,000 > and <= \$550,000	2,127,140	2.04%	4	0.97%
\$550,000 > and <= \$600,000	2,879,300	2.76%	5	1.21%
\$600,000 > and <= \$650,000	2,493,177	2.39%	4	0.97%
\$650,000 > and <= \$700,000	1,334,055	1.28%	2	0.48%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$750,000 > and <= \$800,000	759,567	0.73%	1	0.24%
\$800,000 > and <= \$850,000	2,511,856	2.40%	3	0.73%
\$850,000 > and <= \$900,000	852,344	0.82%	1	0.24%
\$900,000 > and <= \$950,000	909,294	0.87%	1	0.24%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,058,674	1.01%	1	0.24%
Total	104,467,023	100.00%	413	100.00%



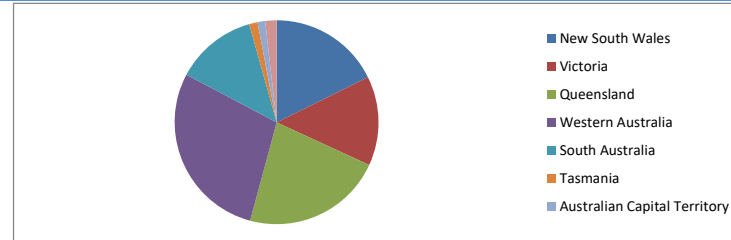
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	213,520	0.20%	1	0.19%
12 Months > and <= 18 Months	861,766	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	0	0.00%	0	0.00%
48 Months > and <= 54 Months	6,044,481	5.79%	25	4.71%
54 Months > and <= 60 Months	15,165,689	14.52%	66	12.43%
60 Months > and <= 66 Months	10,379,621	9.94%	51	9.60%
66 Months > and <= 72 Months	22,613,931	21.65%	121	22.79%
> 72 Months	49,188,016	47.08%	264	49.72%
Total	104,467,023	100.00%	531	100.00%



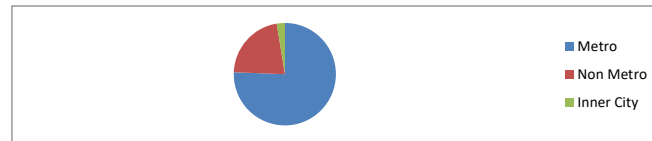
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	18,531,401	17.74%	74	17.92%
Victoria	14,775,292	14.14%	67	16.22%
Queensland	23,278,886	22.28%	83	20.10%
Western Australia	29,856,740	28.58%	94	22.76%
South Australia	13,476,270	12.90%	72	17.43%
Tasmania	1,407,423	1.35%	7	1.69%
Australian Capital Territory	1,263,008	1.21%	9	2.18%
Northern Territory	1,878,003	1.80%	7	1.69%
No Data	0	0.00%	0	0.00%
Total	104,467,023	100.00%	413	100.00%



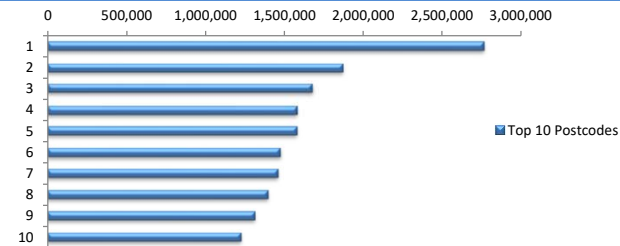
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	78,949,765	75.57%	310	75.06%
Non Metro	22,902,278	21.92%	95	23.00%
Inner City	2,614,981	2.50%	8	1.94%
No Data	0	0.00%	0	0.00%
Total	104,467,023	100.00%	413	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,765,479	2.65%	8	1.51%
6062	1,872,080	1.79%	5	0.94%
4122	1,676,265	1.60%	5	0.94%
6107	1,580,764	1.51%	5	0.94%
4703	1,580,583	1.51%	5	0.94%
2285	1,477,445	1.41%	3	0.56%
6038	1,458,894	1.40%	4	0.75%
6065	1,396,938	1.34%	3	0.56%
6164	1,312,391	1.26%	5	0.94%
3805	1,226,297	1.17%	4	0.75%
Total	16,347,134	15.65%	47	8.85%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	104,467,023	100.00%	531	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	104,467,023	100.00%	531	100.00%



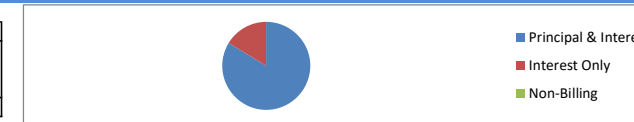
Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	104,467,023	100.00%	531	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	104,467,023	100.00%	531	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	87,445,780	83.71%	460	86.63%
Interest Only	17,021,244	16.29%	71	13.37%
Non-Billing	0	0.00%	0	0.00%
Total	104,467,023	100.00%	531	100.00%



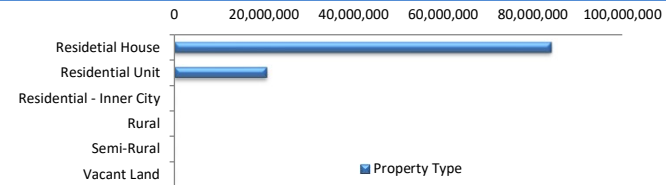
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	104,467,023	100.00%	531	100.00%
Total	104,467,023	100.00%	531	100.00%



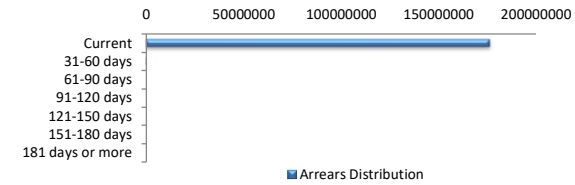
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	84,062,756	80.47%	331	80.15%
Residential Unit	20,404,267	19.53%	82	19.85%
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	104,467,023	100.00%	413	100.00%



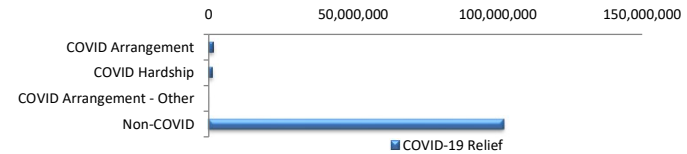
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	103,679,207	99.25%	528	99.44%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	292,870	0.28%	1	0.19%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	494,946	0.47%	2	0.38%
Total	104,467,023	100.00%	531	100.00%



COVID-19 Relief

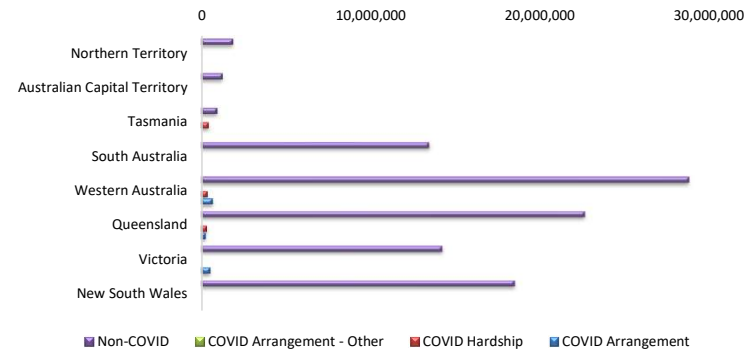
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangement	1,499,431	1.44%	5	1.21%
COVID Hardship	1,186,165	1.14%	3	0.73%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	101,781,427	97.43%	405	98.06%
Total	104,467,023	100.00%	413	100.00%



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

COVID-19 Relief by State

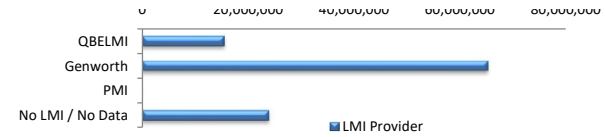
COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	0	0	0	0	18,531,401
	0.00%	0.00%	0.00%	0.00%	100.00%
Victoria	540,138	0	0	0	14,235,153
	3.66%	0.00%	0.00%	0.00%	96.34%
Queensland	270,050	350,701	0	0	22,658,134
	1.16%	1.51%	0.00%	0.00%	97.33%
Western Australia	689,243	380,854	0	0	28,786,643
	2.31%	1.28%	0.00%	0.00%	96.42%
South Australia	0	0	0	0	13,476,270
	0.00%	0.00%	0.00%	0.00%	100.00%
Tasmania	0	454,610	0	0	952,813
	0.00%	32.30%	0.00%	0.00%	67.70%
Australian Capital Territory	0	0	0	0	1,263,008
	0.00%	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	0	1,878,003
	0.00%	0.00%	0.00%	0.00%	100.00%
Total	1,499,431	1,186,165	0	0	101,781,427



LMI Provider

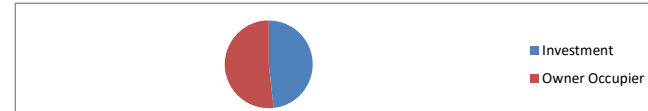


LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	15,420,642	14.76%	43	10.41%
Genworth	65,137,898	62.35%	265	64.16%
PMI	0	0.00%	0	0.00%
No LMI / No Data	23,908,483	22.89%	105	25.42%
Total	104,467,023	100.00%	413	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	50,425,539	48.27%	223	42.00%
Owner Occupier	54,041,484	51.73%	308	58.00%
Total	104,467,023	100.00%	531	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