

**AFG Series 2016-1
Collateral Report**



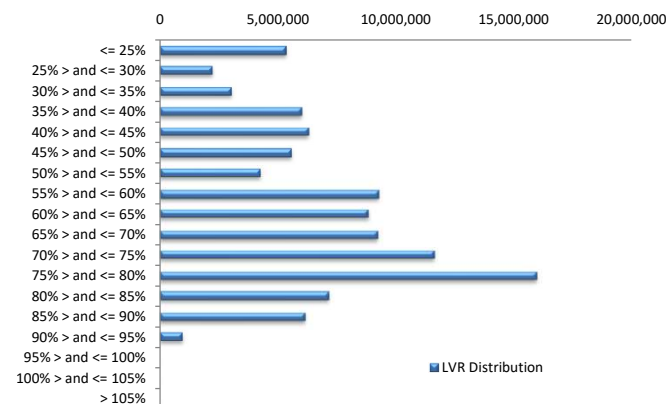
Model Period	48
Collection Period Start	1-Oct-20
Collection Period End	31-Oct-20
No. of Days	31
Interest Period Start	14-Oct-20
Interest Period End	15-Nov-20
No. of Days	33
Determination Date	11-Nov-20
Payment Date	16-Nov-20

Pool Statistics

Closing Balance of Mortgages	101,939,580
No. of Loans (Unconsolidated)	525
No. of Loans (Consolidated)	407
Average Loan Size (Unconsolidated)	194,171
Average Loan Size (Consolidated)	250,466
Largest Loan Size (Unconsolidated)	668,777
Largest Loan Size (Consolidated)	1,058,761
Smallest Loan Size (Unconsolidated)	(133,451)
Smallest Loan Size (Consolidated)	(68,225)
Weighted Average Interest Rate	3.60%
Weighted Average LVR	61.20%
Weighted Average Seasoning	72.61
Weighted Average Remaining Term	281.36

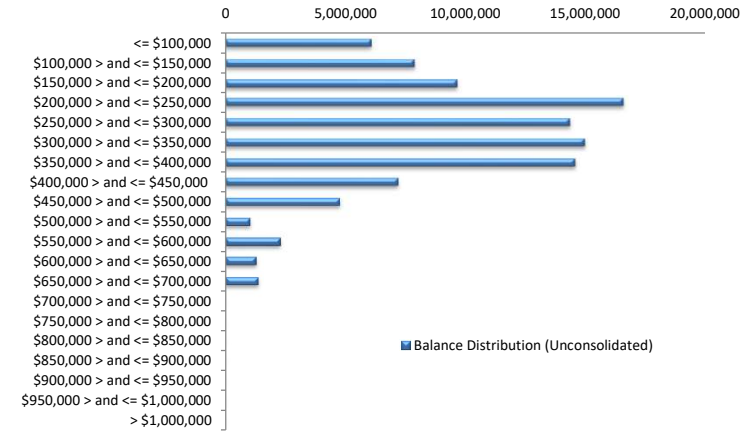
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,351,341	5.25%	84	20.64%
25% > and <= 30%	2,223,896	2.18%	15	3.69%
30% > and <= 35%	3,030,237	2.97%	17	4.18%
35% > and <= 40%	6,005,847	5.89%	25	6.14%
40% > and <= 45%	6,293,744	6.17%	26	6.39%
45% > and <= 50%	5,553,426	5.45%	21	5.16%
50% > and <= 55%	4,252,931	4.17%	15	3.69%
55% > and <= 60%	9,270,368	9.09%	32	7.86%
60% > and <= 65%	8,847,910	8.68%	26	6.39%
65% > and <= 70%	9,231,116	9.06%	26	6.39%
70% > and <= 75%	11,640,526	11.42%	32	7.86%
75% > and <= 80%	15,975,667	15.67%	44	10.81%
80% > and <= 85%	7,173,298	7.04%	23	5.65%
85% > and <= 90%	6,163,962	6.05%	19	4.67%
90% > and <= 95%	925,310	0.91%	2	0.49%
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	101,939,580	100.00%	407	100.00%



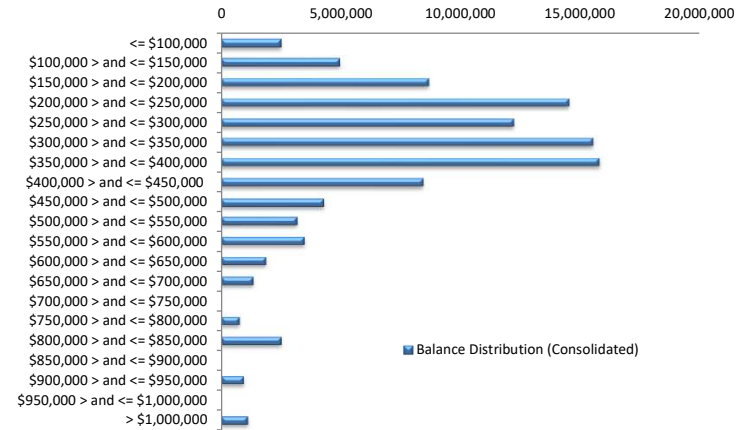
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,092,403	5.98%	160	30.48%
\$100,000 > and <= \$150,000	7,887,810	7.74%	62	11.81%
\$150,000 > and <= \$200,000	9,661,151	9.48%	55	10.48%
\$200,000 > and <= \$250,000	16,559,757	16.24%	74	14.10%
\$250,000 > and <= \$300,000	14,349,755	14.08%	52	9.90%
\$300,000 > and <= \$350,000	14,961,628	14.68%	46	8.76%
\$350,000 > and <= \$400,000	14,573,865	14.30%	39	7.43%
\$400,000 > and <= \$450,000	7,189,046	7.05%	17	3.24%
\$450,000 > and <= \$500,000	4,758,135	4.67%	10	1.90%
\$500,000 > and <= \$550,000	1,040,252	1.02%	2	0.38%
\$550,000 > and <= \$600,000	2,292,649	2.25%	4	0.76%
\$600,000 > and <= \$650,000	1,242,872	1.22%	2	0.38%
\$650,000 > and <= \$700,000	1,330,257	1.30%	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	101,939,580	100.00%	525	100.00%



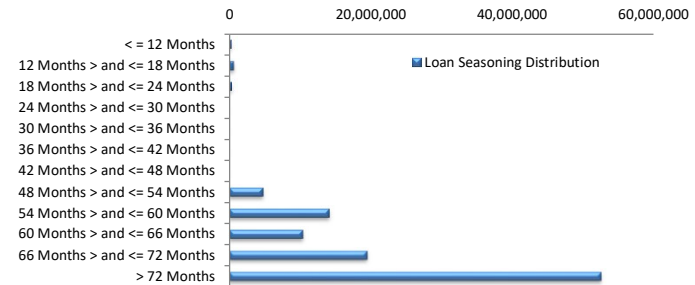
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,484,933	2.44%	68	16.71%
\$100,000 > and <= \$150,000	4,952,299	4.86%	39	9.58%
\$150,000 > and <= \$200,000	8,680,951	8.52%	49	12.04%
\$200,000 > and <= \$250,000	14,517,210	14.24%	65	15.97%
\$250,000 > and <= \$300,000	12,206,031	11.97%	44	10.81%
\$300,000 > and <= \$350,000	15,552,219	15.26%	48	11.79%
\$350,000 > and <= \$400,000	15,818,186	15.52%	42	10.32%
\$400,000 > and <= \$450,000	8,453,756	8.29%	20	4.91%
\$450,000 > and <= \$500,000	4,287,830	4.21%	9	2.21%
\$500,000 > and <= \$550,000	3,146,719	3.09%	6	1.47%
\$550,000 > and <= \$600,000	3,446,650	3.38%	6	1.47%
\$600,000 > and <= \$650,000	1,853,136	1.82%	3	0.74%
\$650,000 > and <= \$700,000	1,330,257	1.30%	2	0.49%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$750,000 > and <= \$800,000	757,051	0.74%	1	0.25%
\$800,000 > and <= \$850,000	2,490,620	2.44%	3	0.74%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	902,972	0.89%	1	0.25%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,058,761	1.04%	1	0.25%
Total	101,939,580	100.00%	407	100.00%



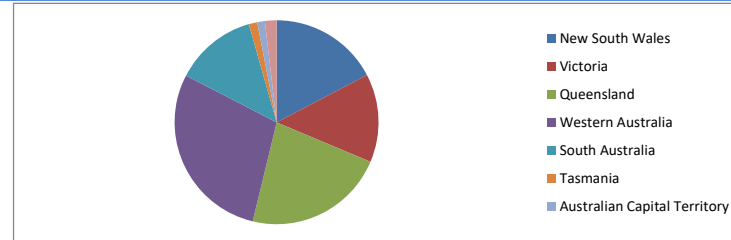
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	213,035	0.21%	1	0.19%
12 Months > and <= 18 Months	592,635	0.58%	2	0.38%
18 Months > and <= 24 Months	265,006	0.26%	1	0.19%
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	4,685,602	4.60%	17	3.24%
54 Months > and <= 60 Months	13,990,498	13.72%	65	12.38%
60 Months > and <= 66 Months	10,227,287	10.03%	52	9.90%
66 Months > and <= 72 Months	19,449,542	19.08%	100	19.05%
> 72 Months	52,515,976	51.52%	287	54.67%
Total	101,939,580	100.00%	525	100.00%



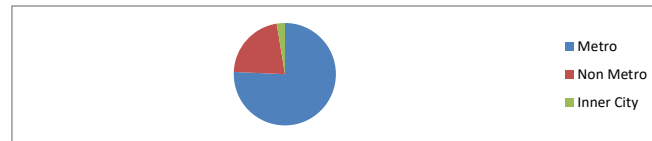
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	17,662,374	17.33%	72	17.69%
Victoria	14,295,208	14.02%	66	16.22%
Queensland	22,871,571	22.44%	83	20.39%
Western Australia	29,328,235	28.77%	93	22.85%
South Australia	13,307,828	13.05%	70	17.20%
Tasmania	1,361,046	1.34%	7	1.72%
Australian Capital Territory	1,243,837	1.22%	9	2.21%
Northern Territory	1,869,480	1.83%	7	1.72%
No Data	0	0.00%	0	0.00%
Total	101,939,580	100.00%	407	100.00%



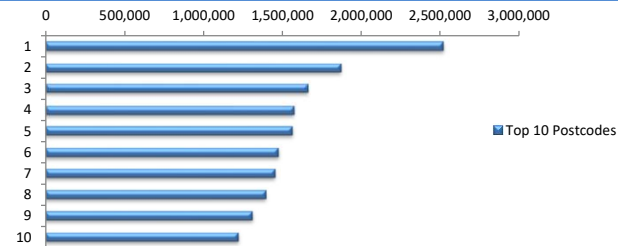
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	77,209,439	75.74%	305	74.94%
Non Metro	22,132,207	21.71%	94	23.10%
Inner City	2,597,934	2.55%	8	1.97%
No Data	0	0.00%	0	0.00%
Total	101,939,580	100.00%	407	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,524,181	2.48%	7	1.33%
6062	1,867,669	1.83%	5	0.95%
4122	1,662,189	1.63%	5	0.95%
4703	1,574,815	1.54%	5	0.95%
6107	1,565,757	1.54%	5	0.95%
2285	1,477,566	1.45%	3	0.57%
6038	1,452,295	1.42%	4	0.76%
6065	1,395,688	1.37%	3	0.57%
6164	1,310,361	1.29%	5	0.95%
3805	1,220,599	1.20%	4	0.76%
Total	16,051,118	15.75%	46	8.76%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	101,939,580	100.00%	525	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	101,939,580	100.00%	525	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	101,939,580	100.00%	525	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	101,939,580	100.00%	525	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	86,368,775	84.73%	462	88.00%
Interest Only	15,570,805	15.27%	63	12.00%
Non-Billing	0	0.00%	0	0.00%
Total	101,939,580	100.00%	525	100.00%



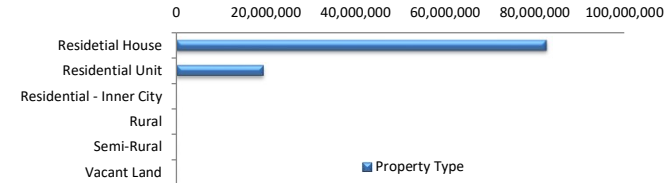
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	101,939,580	100.00%	525	100.00%
Total	101,939,580	100.00%	525	100.00%



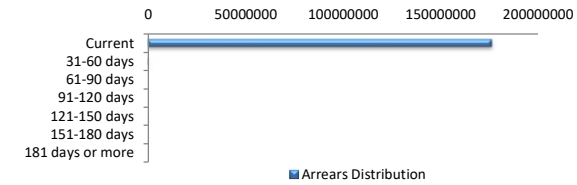
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	82,580,737	81.01%	326	80.10%
Residential Unit	19,358,844	18.99%	81	19.90%
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	101,939,580	100.00%	407	100.00%



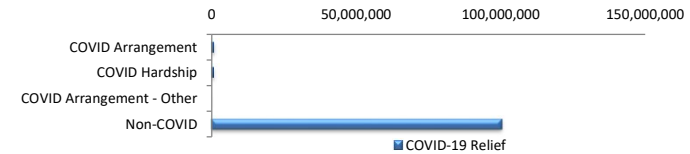
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	101,148,886	99.22%	522	99.43%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	293,778	0.29%	1	0.19%
151-180 days	0	0.00%	0	0.00%
181 days or more	496,915	0.49%	2	0.38%
Total	101,939,580	100.00%	525	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangement	809,472	0.79%	3	0.74%
COVID Hardship	734,792	0.72%	2	0.49%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	100,395,316	98.49%	402	98.77%
Total	101,939,580	100.00%	407	100.00%

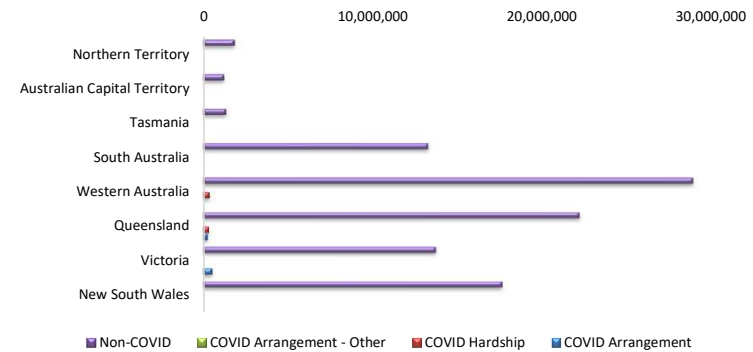


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

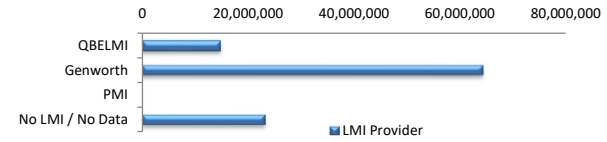
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	0	0	0	0	17,662,374
	0.00%	0.00%	0.00%	0.00%	100.00%
Victoria	539,394	0	0	0	13,755,813
	3.77%	0.00%	0.00%	0.00%	96.23%
Queensland	270,077	351,745	0	0	22,249,749
	1.18%	1.54%	0.00%	0.00%	97.28%
Western Australia	0	383,047	0	0	28,945,188
	0.00%	1.31%	0.00%	0.00%	98.69%
South Australia	0	0	0	0	13,307,828
	0.00%	0.00%	0.00%	0.00%	100.00%
Tasmania	0	0	0	0	1,361,046
	0.00%	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	0	1,243,837
	0.00%	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	0	1,869,480
	0.00%	0.00%	0.00%	0.00%	100.00%
Total	809,472	734,792	0	0	100,395,316



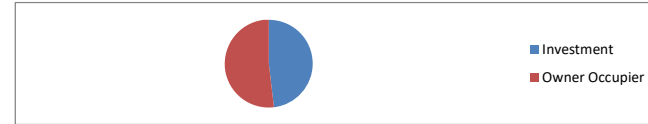
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	14,625,429	14.35%	41	10.07%
Genworth	64,198,716	62.98%	263	64.62%
PMI	0	0.00%	0	0.00%
No LMI / No Data	23,115,435	22.68%	103	25.31%
Total	101,939,580	100.00%	407	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	49,089,764	48.16%	220	41.90%
Owner Occupier	52,849,817	51.84%	305	58.10%
Total	101,939,580	100.00%	525	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