

**AFG Series 2016-1
Collateral Report**



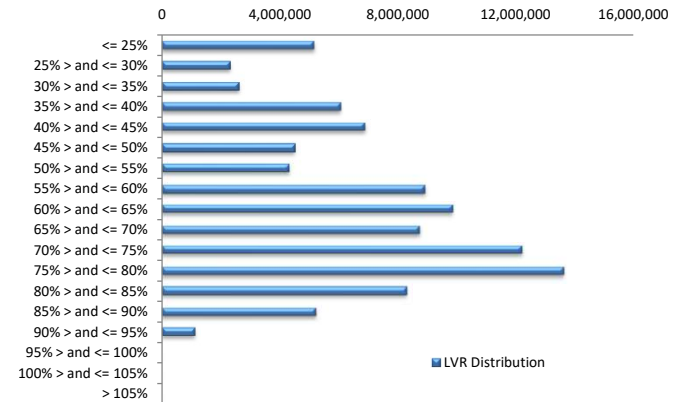
Model Period	49
Collection Period Start	1-Nov-20
Collection Period End	30-Nov-20
No. of Days	30
Interest Period Start	16-Nov-20
Interest Period End	13-Dec-20
No. of Days	28
Determination Date	9-Dec-20
Payment Date	14-Dec-20

Pool Statistics

Closing Balance of Mortgages	99,795,155
No. of Loans (Unconsolidated)	520
No. of Loans (Consolidated)	399
Average Loan Size (Unconsolidated)	191,914
Average Loan Size (Consolidated)	250,113
Largest Loan Size (Unconsolidated)	667,988
Largest Loan Size (Consolidated)	1,058,674
Smallest Loan Size (Unconsolidated)	(114,329)
Smallest Loan Size (Consolidated)	(49,356)
Weighted Average Interest Rate	3.59%
Weighted Average LVR	61.05%
Weighted Average Seasoning	73.48
Weighted Average Remaining Term	280.32

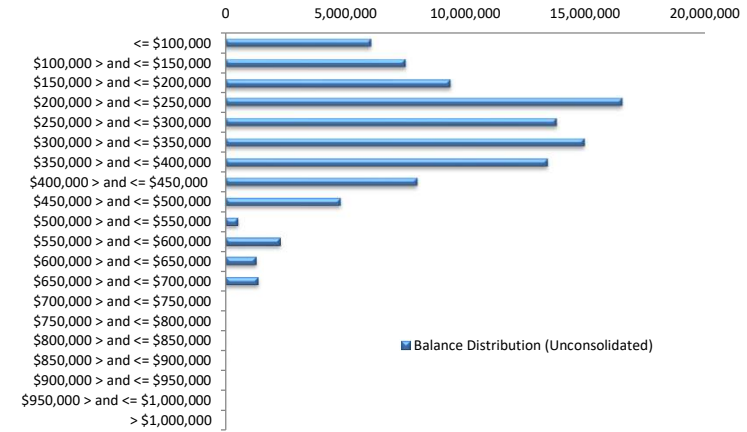
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,150,221	5.16%	83	20.80%
25% > and <= 30%	2,292,934	2.30%	16	4.01%
30% > and <= 35%	2,590,427	2.60%	14	3.51%
35% > and <= 40%	6,047,111	6.06%	25	6.27%
40% > and <= 45%	6,863,794	6.88%	27	6.77%
45% > and <= 50%	4,485,634	4.49%	17	4.26%
50% > and <= 55%	4,327,376	4.34%	16	4.01%
55% > and <= 60%	8,944,065	8.96%	32	8.02%
60% > and <= 65%	9,851,368	9.87%	29	7.27%
65% > and <= 70%	8,740,264	8.76%	25	6.27%
70% > and <= 75%	12,229,993	12.26%	33	8.27%
75% > and <= 80%	13,637,427	13.67%	38	9.52%
80% > and <= 85%	8,302,221	8.32%	26	6.52%
85% > and <= 90%	5,230,319	5.24%	15	3.76%
90% > and <= 95%	1,102,001	1.10%	3	0.75%
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	99,795,155	100.00%	399	100.00%



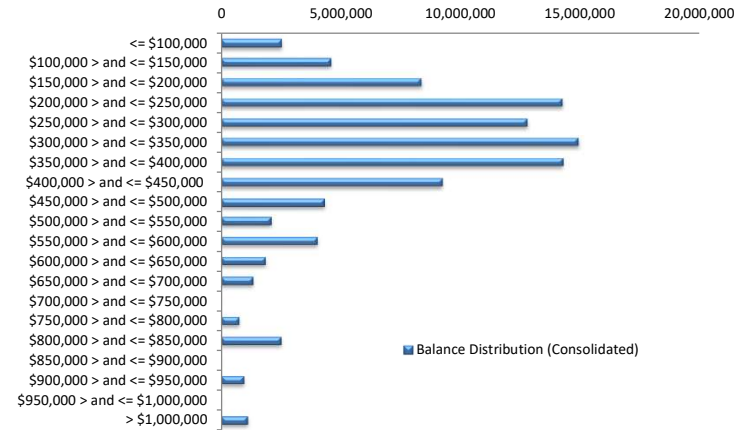
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,057,194	6.07%	164	31.54%
\$100,000 > and <= \$150,000	7,501,353	7.52%	59	11.35%
\$150,000 > and <= \$200,000	9,347,371	9.37%	53	10.19%
\$200,000 > and <= \$250,000	16,525,939	16.56%	74	14.23%
\$250,000 > and <= \$300,000	13,796,126	13.82%	50	9.62%
\$300,000 > and <= \$350,000	14,955,782	14.99%	46	8.85%
\$350,000 > and <= \$400,000	13,414,482	13.44%	36	6.92%
\$400,000 > and <= \$450,000	7,997,904	8.01%	19	3.65%
\$450,000 > and <= \$500,000	4,794,598	4.80%	10	1.92%
\$500,000 > and <= \$550,000	537,512	0.54%	1	0.19%
\$550,000 > and <= \$600,000	2,297,391	2.30%	4	0.77%
\$600,000 > and <= \$650,000	1,243,090	1.25%	2	0.38%
\$650,000 > and <= \$700,000	1,326,415	1.33%	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	99,795,155	100.00%	520	100.00%



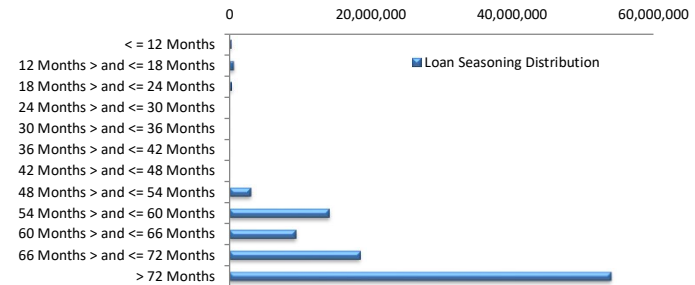
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,512,837	2.52%	69	17.29%
\$100,000 > and <= \$150,000	4,578,761	4.59%	36	9.02%
\$150,000 > and <= \$200,000	8,365,333	8.38%	47	11.78%
\$200,000 > and <= \$250,000	14,245,854	14.28%	64	16.04%
\$250,000 > and <= \$300,000	12,784,031	12.81%	46	11.53%
\$300,000 > and <= \$350,000	14,948,137	14.98%	46	11.53%
\$350,000 > and <= \$400,000	14,306,641	14.34%	38	9.52%
\$400,000 > and <= \$450,000	9,253,471	9.27%	22	5.51%
\$450,000 > and <= \$500,000	4,322,968	4.33%	9	2.26%
\$500,000 > and <= \$550,000	2,084,894	2.09%	4	1.00%
\$550,000 > and <= \$600,000	4,004,390	4.01%	7	1.75%
\$600,000 > and <= \$650,000	1,847,287	1.85%	3	0.75%
\$650,000 > and <= \$700,000	1,326,415	1.33%	2	0.50%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$750,000 > and <= \$800,000	754,460	0.76%	1	0.25%
\$800,000 > and <= \$850,000	2,496,075	2.50%	3	0.75%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	904,926	0.91%	1	0.25%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,058,674	1.06%	1	0.25%
Total	99,795,155	100.00%	399	100.00%



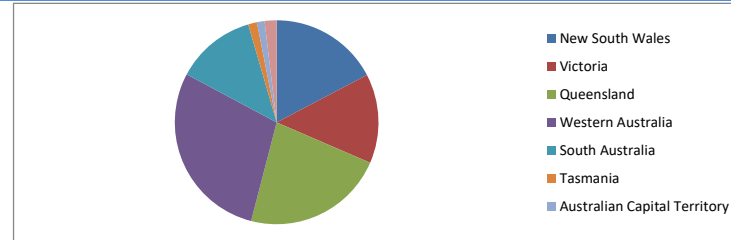
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	212,531	0.21%	1	0.19%
12 Months > and <= 18 Months	599,684	0.60%	2	0.38%
18 Months > and <= 24 Months	265,213	0.27%	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	2,946,441	2.95%	12	2.31%
54 Months > and <= 60 Months	14,127,107	14.16%	62	11.92%
60 Months > and <= 66 Months	9,267,113	9.29%	48	9.23%
66 Months > and <= 72 Months	18,469,822	18.51%	92	17.69%
> 72 Months	53,907,244	54.02%	302	58.08%
Total	99,795,155	100.00%	520	100.00%



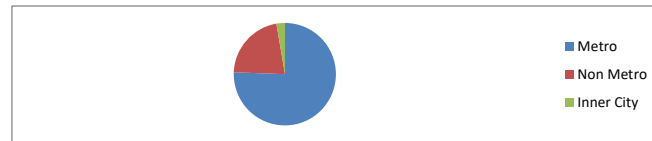
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	17,286,942	17.32%	71	17.79%
Victoria	14,157,861	14.19%	65	16.29%
Queensland	22,473,954	22.52%	81	20.30%
Western Australia	28,721,930	28.78%	92	23.06%
South Australia	12,687,426	12.71%	68	17.04%
Tasmania	1,357,695	1.36%	7	1.75%
Australian Capital Territory	1,243,929	1.25%	9	2.26%
Northern Territory	1,865,420	1.87%	6	1.50%
No Data	0	0.00%	0	0.00%
Total	99,795,155	100.00%	399	100.00%



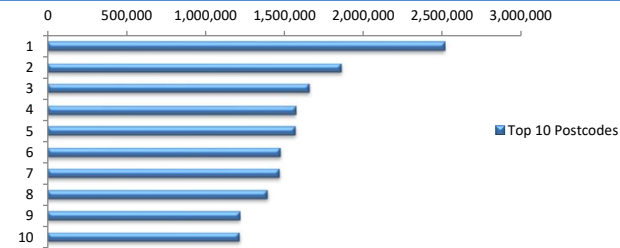
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	75,494,515	75.65%	299	74.94%
Non Metro	21,684,021	21.73%	92	23.06%
Inner City	2,616,619	2.62%	8	2.01%
No Data	0	0.00%	0	0.00%
Total	99,795,155	100.00%	399	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,515,254	2.52%	7	1.35%
6062	1,859,220	1.86%	5	0.96%
4122	1,659,165	1.66%	5	0.96%
6107	1,572,627	1.58%	5	0.96%
4703	1,571,812	1.58%	5	0.96%
2285	1,477,445	1.48%	3	0.58%
6038	1,471,451	1.47%	4	0.77%
6065	1,394,875	1.40%	3	0.58%
6055	1,217,886	1.22%	4	0.77%
3805	1,211,625	1.21%	4	0.77%
Total	15,951,361	15.98%	45	8.65%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	99,795,155	100.00%	520	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	99,795,155	100.00%	520	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	99,795,155	100.00%	520	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	99,795,155	100.00%	520	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	84,019,423	84.19%	456	87.69%
Interest Only	15,775,732	15.81%	64	12.31%
Non-Billing	0	0.00%	0	0.00%
Total	99,795,155	100.00%	520	100.00%



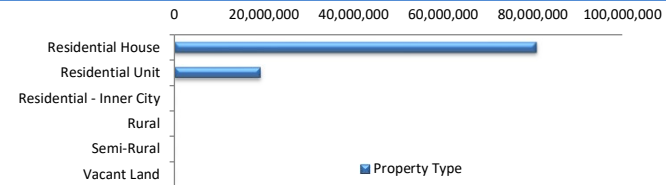
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	99,795,155	100.00%	520	100.00%
Total	99,795,155	100.00%	520	100.00%



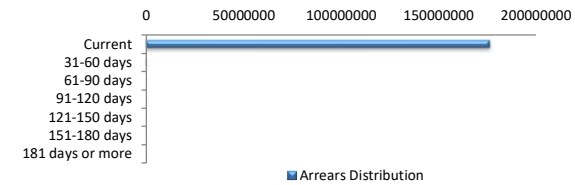
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	80,799,752	80.97%	320	80.20%
Residential Unit	18,995,403	19.03%	79	19.80%
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	99,795,155	100.00%	399	100.00%



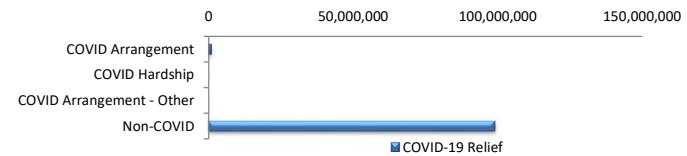
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	98,682,316	98.88%	516	99.23%
31-60 days	319,351	0.32%	1	0.19%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	294,660	0.30%	1	0.19%
181 days or more	498,828	0.50%	2	0.38%
Total	99,795,155	100.00%	520	100.00%



COVID-19 Relief

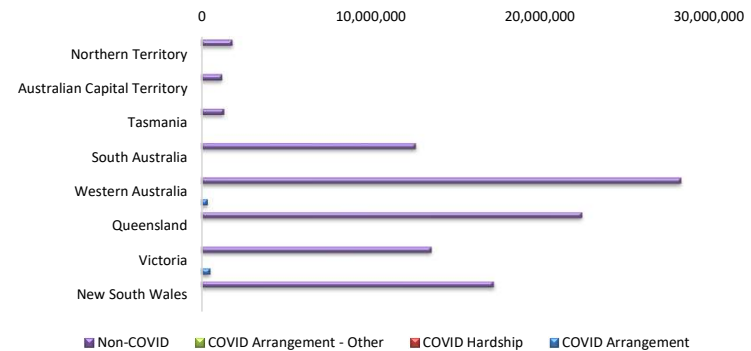
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangement	922,052	0.92%	3	0.75%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	98,873,103	99.08%	396	99.25%
Total	99,795,155	100.00%	399	100.00%



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

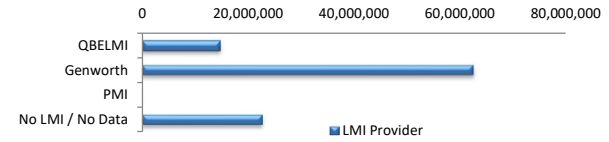
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	0	0	0	0	17,286,942
	0.00%	0.00%	0.00%	0.00%	100.00%
Victoria	540,036	0	0	0	13,617,825
	3.81%	0.00%	0.00%	0.00%	96.19%
Queensland	0	0	0	0	22,473,954
	0.00%	0.00%	0.00%	0.00%	100.00%
Western Australia	382,016	0	0	0	28,339,914
	1.33%	0.00%	0.00%	0.00%	98.67%
South Australia	0	0	0	0	12,687,426
	0.00%	0.00%	0.00%	0.00%	100.00%
Tasmania	0	0	0	0	1,357,695
	0.00%	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	0	1,243,929
	0.00%	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	0	1,865,420
	0.00%	0.00%	0.00%	0.00%	100.00%
Total	922,052	0	0	0	98,873,103



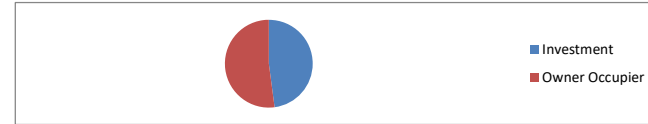
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	14,593,744	14.62%	41	10.28%
Genworth	62,498,138	62.63%	257	64.41%
PMI	0	0.00%	0	0.00%
No LMI / No Data	22,703,274	22.75%	101	25.31%
Total	99,795,155	100.00%	399	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	47,795,415	47.89%	218	41.92%
Owner Occupier	51,999,740	52.11%	302	58.08%
Total	99,795,155	100.00%	520	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