

**AFG Series 2016-1
Collateral Report**



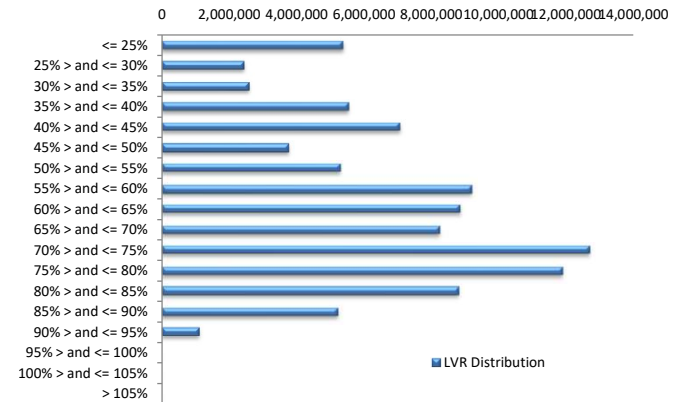
Model Period	50
Collection Period Start	1-Dec-20
Collection Period End	31-Dec-20
No. of Days	31
Interest Period Start	14-Dec-20
Interest Period End	13-Jan-21
No. of Days	31
Determination Date	11-Jan-21
Payment Date	14-Jan-21

Pool Statistics

Closing Balance of Mortgages	97,921,366
No. of Loans (Unconsolidated)	510
No. of Loans (Consolidated)	394
Average Loan Size (Unconsolidated)	192,003
Average Loan Size (Consolidated)	248,531
Largest Loan Size (Unconsolidated)	667,060
Largest Loan Size (Consolidated)	1,058,761
Smallest Loan Size (Unconsolidated)	(103,510)
Smallest Loan Size (Consolidated)	(38,999)
Weighted Average Interest Rate	3.58%
Weighted Average LVR	60.88%
Weighted Average Seasoning	74.41
Weighted Average Remaining Term	279.37

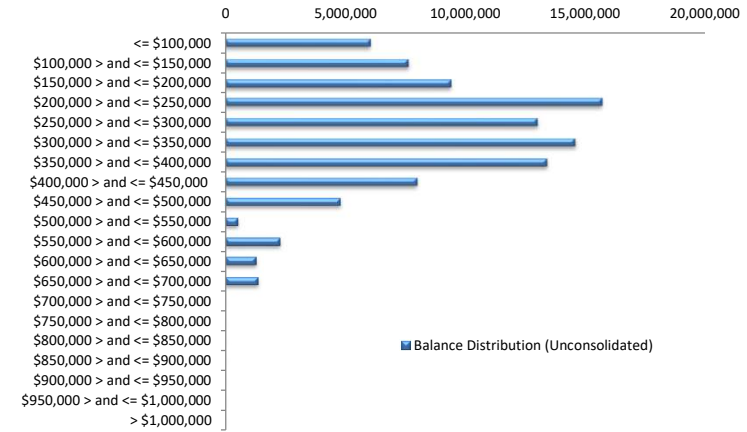
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,361,714	5.48%	86	21.83%
25% > and <= 30%	2,426,503	2.48%	16	4.06%
30% > and <= 35%	2,573,717	2.63%	15	3.81%
35% > and <= 40%	5,527,026	5.64%	22	5.58%
40% > and <= 45%	7,040,287	7.19%	26	6.60%
45% > and <= 50%	3,761,710	3.84%	15	3.81%
50% > and <= 55%	5,295,662	5.41%	20	5.08%
55% > and <= 60%	9,179,024	9.37%	32	8.12%
60% > and <= 65%	8,837,881	9.03%	26	6.60%
65% > and <= 70%	8,235,619	8.41%	24	6.09%
70% > and <= 75%	12,683,230	12.95%	34	8.63%
75% > and <= 80%	11,882,477	12.13%	34	8.63%
80% > and <= 85%	8,793,804	8.98%	26	6.60%
85% > and <= 90%	5,221,099	5.33%	15	3.81%
90% > and <= 95%	1,101,614	1.12%	3	0.76%
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	97,921,366	100.00%	394	100.00%



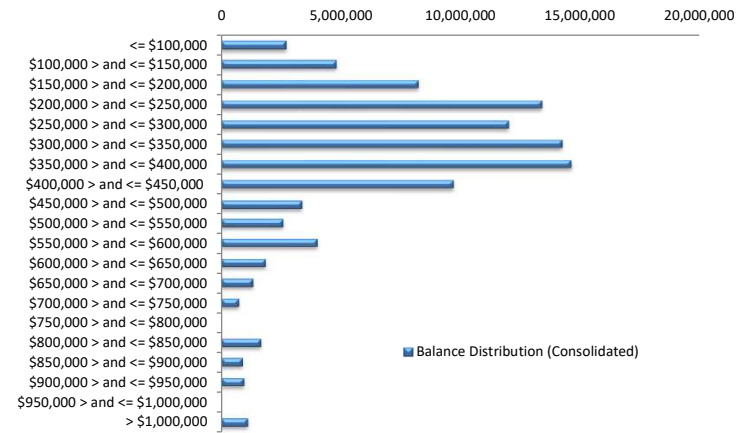
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,046,897	6.18%	161	31.57%
\$100,000 > and <= \$150,000	7,637,848	7.80%	60	11.76%
\$150,000 > and <= \$200,000	9,414,119	9.61%	53	10.39%
\$200,000 > and <= \$250,000	15,688,192	16.02%	70	13.73%
\$250,000 > and <= \$300,000	13,000,906	13.28%	47	9.22%
\$300,000 > and <= \$350,000	14,567,229	14.88%	45	8.82%
\$350,000 > and <= \$400,000	13,394,140	13.68%	36	7.06%
\$400,000 > and <= \$450,000	7,989,091	8.16%	19	3.73%
\$450,000 > and <= \$500,000	4,794,317	4.90%	10	1.96%
\$500,000 > and <= \$550,000	535,768	0.55%	1	0.20%
\$550,000 > and <= \$600,000	2,288,011	2.34%	4	0.78%
\$600,000 > and <= \$650,000	1,242,441	1.27%	2	0.39%
\$650,000 > and <= \$700,000	1,322,407	1.35%	2	0.39%
\$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	97,921,366	100.00%	510	100.00%



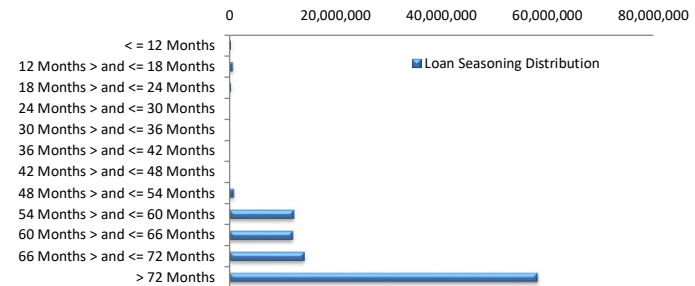
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,674,026	2.73%	71	18.02%
\$100,000 > and <= \$150,000	4,807,799	4.91%	38	9.64%
\$150,000 > and <= \$200,000	8,227,808	8.40%	46	11.68%
\$200,000 > and <= \$250,000	13,390,008	13.67%	60	15.23%
\$250,000 > and <= \$300,000	11,988,737	12.24%	43	10.91%
\$300,000 > and <= \$350,000	14,236,184	14.54%	44	11.17%
\$350,000 > and <= \$400,000	14,611,151	14.92%	39	9.90%
\$400,000 > and <= \$450,000	9,693,900	9.90%	23	5.84%
\$450,000 > and <= \$500,000	3,364,573	3.44%	7	1.78%
\$500,000 > and <= \$550,000	2,575,849	2.63%	5	1.27%
\$550,000 > and <= \$600,000	3,993,479	4.08%	7	1.78%
\$600,000 > and <= \$650,000	1,848,728	1.89%	3	0.76%
\$650,000 > and <= \$700,000	1,322,407	1.35%	2	0.51%
\$700,000 > and <= \$750,000	725,908	0.74%	1	0.25%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	1,645,952	1.68%	2	0.51%
\$850,000 > and <= \$900,000	850,183	0.87%	1	0.25%
\$900,000 > and <= \$950,000	905,913	0.93%	1	0.25%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,058,761	1.08%	1	0.25%
Total	97,921,366	100.00%	394	100.00%



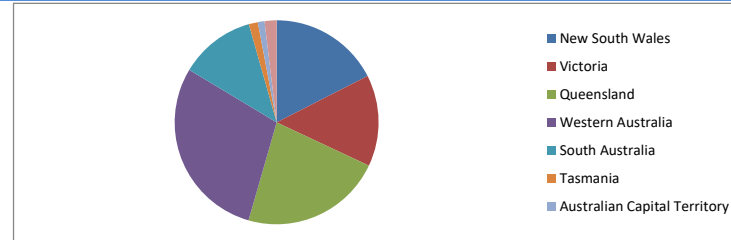
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	212,043	0.22%	1	0.20%
12 Months > and <= 18 Months	595,927	0.61%	2	0.39%
18 Months > and <= 24 Months	278,381	0.28%	1	0.20%
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	800,728	0.82%	4	0.78%
54 Months > and <= 60 Months	12,001,622	12.26%	48	9.41%
60 Months > and <= 66 Months	11,832,851	12.08%	56	10.98%
66 Months > and <= 72 Months	14,082,300	14.38%	79	15.49%
> 72 Months	58,117,513	59.35%	319	62.55%
Total	97,921,366	100.00%	510	100.00%



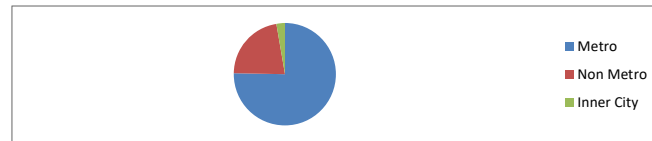
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	17,152,385	17.52%	71	18.02%
Victoria	14,179,389	14.48%	65	16.50%
Queensland	21,980,001	22.45%	80	20.30%
Western Australia	28,559,453	29.17%	92	23.35%
South Australia	11,764,600	12.01%	65	16.50%
Tasmania	1,375,197	1.40%	7	1.78%
Australian Capital Territory	1,050,473	1.07%	8	2.03%
Northern Territory	1,859,868	1.90%	6	1.52%
No Data	0	0.00%	0	0.00%
Total	97,921,366	100.00%	394	100.00%



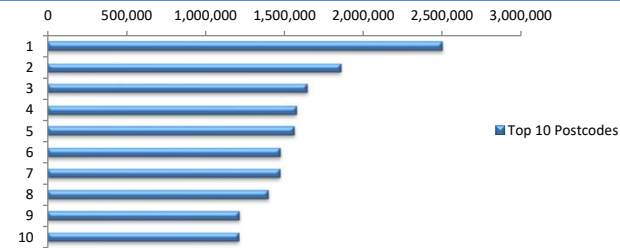
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	73,748,567	75.31%	294	74.62%
Non Metro	21,557,910	22.02%	92	23.35%
Inner City	2,614,889	2.67%	8	2.03%
No Data	0	0.00%	0	0.00%
Total	97,921,366	100.00%	394	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,500,986	2.55%	7	1.37%
6062	1,856,617	1.90%	5	0.98%
4122	1,642,726	1.68%	5	0.98%
6107	1,573,219	1.61%	5	0.98%
4703	1,565,056	1.60%	5	0.98%
2285	1,477,566	1.51%	3	0.59%
6038	1,475,424	1.51%	4	0.78%
6065	1,399,654	1.43%	3	0.59%
6104	1,210,657	1.24%	2	0.39%
3805	1,207,778	1.23%	4	0.78%
Total	15,909,685	16.25%	43	8.43%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	97,921,366	100.00%	510	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	97,921,366	100.00%	510	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	97,921,366	100.00%	510	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	97,921,366	100.00%	510	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	83,491,205	85.26%	452	88.63%
Interest Only	14,430,161	14.74%	58	11.37%
Non-Billing	0	0.00%	0	0.00%
Total	97,921,366	100.00%	510	100.00%



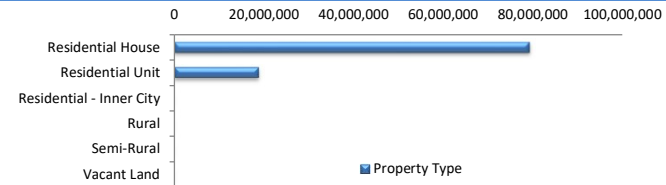
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	97,921,366	100.00%	510	100.00%
Total	97,921,366	100.00%	510	100.00%



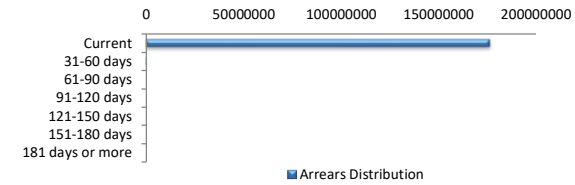
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	79,290,516	80.97%	316	80.20%
Residential Unit	18,630,850	19.03%	78	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	97,921,366	100.00%	394	100.00%



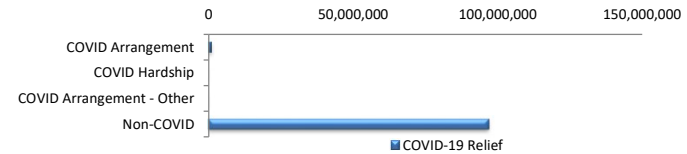
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	96,805,435	98.86%	506	99.22%
31-60 days	319,545	0.33%	1	0.20%
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	0	0.00%	0	0.00%
181 days or more	796,386	0.81%	3	0.59%
Total	97,921,366	100.00%	510	100.00%



COVID-19 Relief

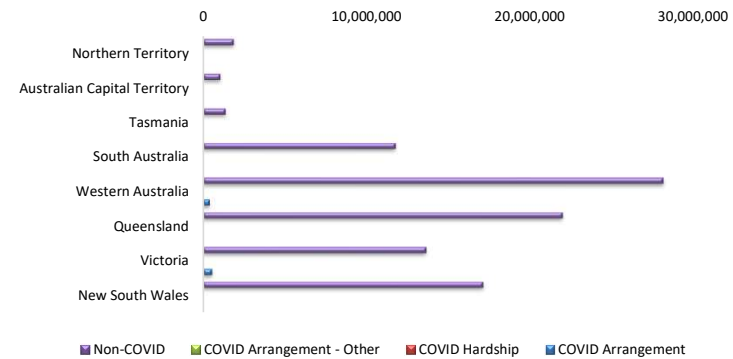
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangement	922,752	0.94%	3	0.76%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	96,998,614	99.06%	391	99.24%
Total	97,921,366	100.00%	394	100.00%



COVID Hardship – A deferral of loan repayments for a period from 3 to 12 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

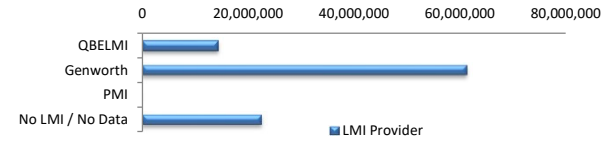
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	0	0	0	0	17,152,385
	0.00%	0.00%	0.00%	0.00%	100.00%
Victoria	539,409	0	0	0	13,639,980
	3.80%	0.00%	0.00%	0.00%	96.20%
Queensland	0	0	0	0	21,980,001
	0.00%	0.00%	0.00%	0.00%	100.00%
Western Australia	383,343	0	0	0	28,176,110
	1.34%	0.00%	0.00%	0.00%	98.66%
South Australia	0	0	0	0	11,764,600
	0.00%	0.00%	0.00%	0.00%	100.00%
Tasmania	0	0	0	0	1,375,197
	0.00%	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	0	1,050,473
	0.00%	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	0	1,859,868
	0.00%	0.00%	0.00%	0.00%	100.00%
Total	922,752	0	0	0	96,998,614



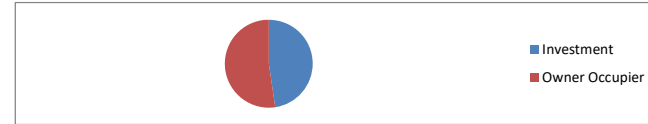
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	14,262,371	14.57%	40	10.15%
Genworth	61,261,024	62.56%	254	64.47%
PMI	0	0.00%	0	0.00%
No LMI / No Data	22,397,971	22.87%	100	25.38%
Total	97,921,366	100.00%	394	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	46,701,745	47.69%	212	41.57%
Owner Occupier	51,219,621	52.31%	298	58.43%
Total	97,921,366	100.00%	510	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	796,386.47	3
Loss on Sale	0.00	0
Claims on LMI	0.00	0
Claims paid by LMI	0.00	0
Claims Denied/Reduced	0.00	0
Loss covered by Excess Spread	0.00	N/A