

AFG Series 2016-1
Collateral Report



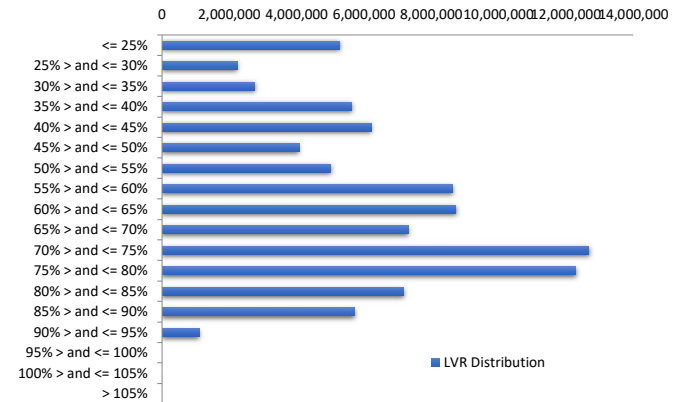
Model Period	51
Collection Period Start	01-Jan-21
Collection Period End	31-Jan-21
No. of Days	31
Interest Period Start	14-Jan-21
Interest Period End	14-Feb-21
No. of Days	32
Determination Date	10-Feb-21
Payment Date	15-Feb-21

Pool Statistics

Closing Balance of Mortgages	94,812,136
No. of Loans (Unconsolidated)	504
No. of Loans (Consolidated)	389
Average Loan Size (Unconsolidated)	188,119
Average Loan Size (Consolidated)	243,733
Largest Loan Size (Unconsolidated)	667,150
Largest Loan Size (Consolidated)	1,058,677
Smallest Loan Size (Unconsolidated)	(80,452)
Smallest Loan Size (Consolidated)	(16,189)
Weighted Average Interest Rate	3.56%
Weighted Average LVR	60.75%
Weighted Average Seasoning	75.76
Weighted Average Remaining Term	278.27

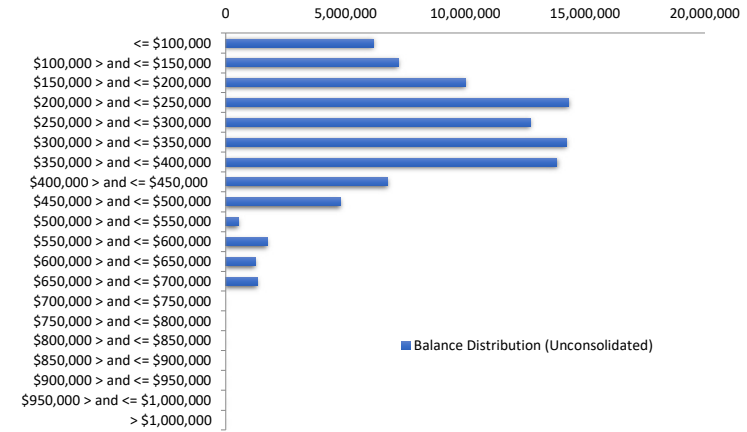
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,271,858	5.56%	90	23.14%
25% > and <= 30%	2,230,521	2.35%	15	3.86%
30% > and <= 35%	2,760,341	2.91%	14	3.60%
35% > and <= 40%	5,637,110	5.95%	24	6.17%
40% > and <= 45%	6,216,544	6.56%	24	6.17%
45% > and <= 50%	4,064,764	4.29%	16	4.11%
50% > and <= 55%	5,012,358	5.29%	19	4.88%
55% > and <= 60%	8,634,190	9.11%	29	7.46%
60% > and <= 65%	8,720,651	9.20%	27	6.94%
65% > and <= 70%	7,316,402	7.72%	21	5.40%
70% > and <= 75%	12,679,068	13.37%	35	9.00%
75% > and <= 80%	12,275,052	12.95%	34	8.74%
80% > and <= 85%	7,175,231	7.57%	22	5.66%
85% > and <= 90%	5,715,973	6.03%	16	4.11%
90% > and <= 95%	1,102,073	1.16%	3	0.77%
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	94,812,136	100.00%	389	100.00%



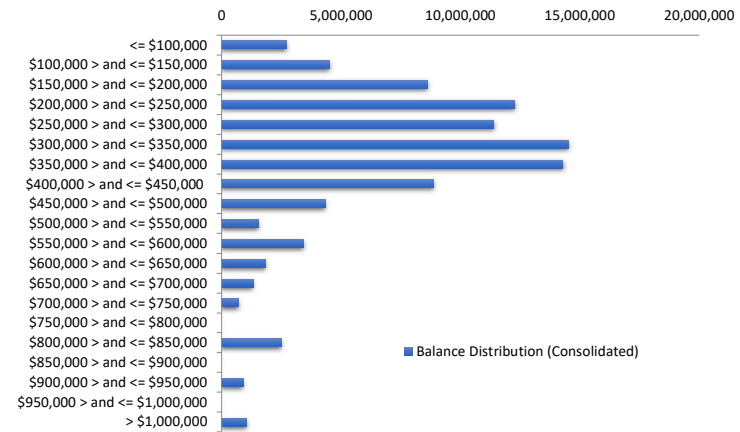
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,183,701	6.52%	166	32.94%
\$100,000 > and <= \$150,000	7,219,595	7.61%	57	11.31%
\$150,000 > and <= \$200,000	9,994,166	10.54%	56	11.11%
\$200,000 > and <= \$250,000	14,313,034	15.10%	64	12.70%
\$250,000 > and <= \$300,000	12,704,787	13.40%	46	9.13%
\$300,000 > and <= \$350,000	14,200,205	14.98%	44	8.73%
\$350,000 > and <= \$400,000	13,821,244	14.58%	37	7.34%
\$400,000 > and <= \$450,000	6,765,660	7.14%	16	3.17%
\$450,000 > and <= \$500,000	4,787,350	5.05%	10	1.98%
\$500,000 > and <= \$550,000	534,017	0.56%	1	0.20%
\$550,000 > and <= \$600,000	1,731,002	1.83%	3	0.60%
\$600,000 > and <= \$650,000	1,237,787	1.31%	2	0.40%
\$650,000 > and <= \$700,000	1,319,588	1.39%	2	0.40%
\$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	94,812,136	100.00%	504	100.00%



Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,724,766	2.87%	76	19.54%
\$100,000 > and <= \$150,000	4,520,179	4.77%	36	9.25%
\$150,000 > and <= \$200,000	8,611,165	9.08%	48	12.34%
\$200,000 > and <= \$250,000	12,248,936	12.92%	55	14.14%
\$250,000 > and <= \$300,000	11,396,143	12.02%	41	10.54%
\$300,000 > and <= \$350,000	14,503,153	15.30%	45	11.57%
\$350,000 > and <= \$400,000	14,285,229	15.07%	38	9.77%
\$400,000 > and <= \$450,000	8,872,680	9.36%	21	5.40%
\$450,000 > and <= \$500,000	4,330,426	4.57%	9	2.31%
\$500,000 > and <= \$550,000	1,546,543	1.63%	3	0.77%
\$550,000 > and <= \$600,000	3,432,964	3.62%	6	1.54%
\$600,000 > and <= \$650,000	1,844,705	1.95%	3	0.77%
\$650,000 > and <= \$700,000	1,319,588	1.39%	2	0.51%
\$700,000 > and <= \$750,000	713,282	0.75%	1	0.26%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	2,496,881	2.63%	3	0.77%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	906,819	0.96%	1	0.26%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,058,677	1.12%	1	0.26%
Total	94,812,136	100.00%	389	100.00%



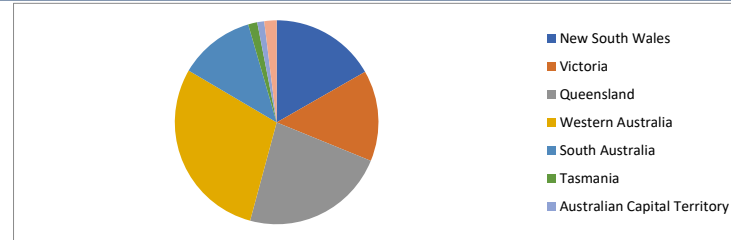
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	211,554	0.22%	1	0.20%
12 Months > and <= 18 Months	(479)	0.00%	1	0.20%
18 Months > and <= 24 Months	679,554	0.72%	2	0.40%
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	198,672	0.21%	2	0.40%
54 Months > and <= 60 Months	10,634,336	11.22%	44	8.73%
60 Months > and <= 66 Months	11,404,059	12.03%	58	11.51%
66 Months > and <= 72 Months	12,051,543	12.71%	68	13.49%
> 72 Months	59,632,897	62.90%	328	65.08%
Total	94,812,136	100.00%	504	100.00%



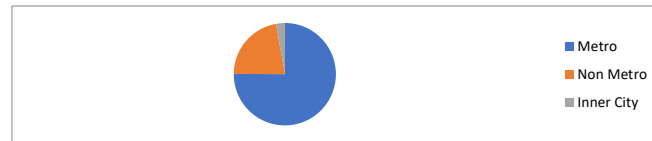
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	15,886,517	16.76%	69	17.74%
Victoria	13,679,870	14.43%	64	16.45%
Queensland	21,831,116	23.03%	80	20.57%
Western Australia	27,730,619	29.25%	90	23.14%
South Australia	11,421,052	12.05%	65	16.71%
Tasmania	1,360,716	1.44%	7	1.80%
Australian Capital Territory	1,046,710	1.10%	8	2.06%
Northern Territory	1,855,536	1.96%	6	1.54%
No Data	0	0.00%	0	0.00%
Total	94,812,136	100.00%	389	100.00%



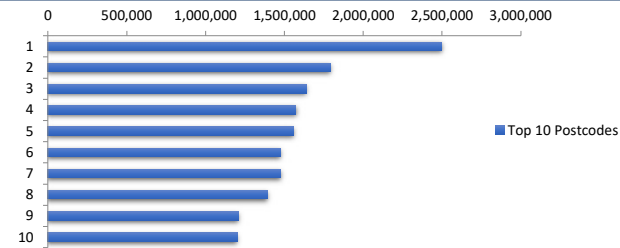
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	71,235,138	75.13%	291	74.81%
Non Metro	20,968,827	22.12%	90	23.14%
Inner City	2,608,172	2.75%	8	2.06%
No Data	0	0.00%	0	0.00%
Total	94,812,136	100.00%	389	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,497,898	2.63%	7	1.39%
6062	1,792,370	1.89%	5	0.99%
4122	1,639,053	1.73%	5	0.99%
6107	1,573,966	1.66%	5	0.99%
4703	1,556,582	1.64%	5	0.99%
2285	1,477,448	1.56%	3	0.60%
6038	1,474,969	1.56%	4	0.79%
6065	1,394,368	1.47%	3	0.60%
6104	1,207,352	1.27%	2	0.40%
3805	1,200,862	1.27%	4	0.79%
Total	15,814,868	16.68%	43	8.53%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	94,812,136	100.00%	504	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	94,812,136	100.00%	504	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	94,812,136	100.00%	504	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	94,812,136	100.00%	504	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	81,255,797	85.70%	451	89.48%
Interest Only	13,556,339	14.30%	53	10.52%
Non-Billing	0	0.00%	0	0.00%
Total	94,812,136	100.00%	504	100.00%



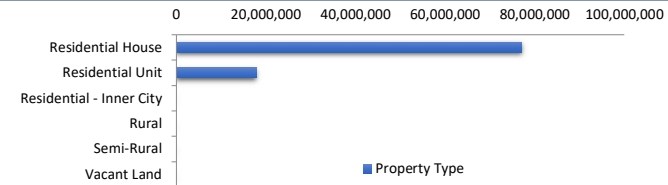
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	94,812,136	100.00%	504	100.00%
Total	94,812,136	100.00%	504	100.00%



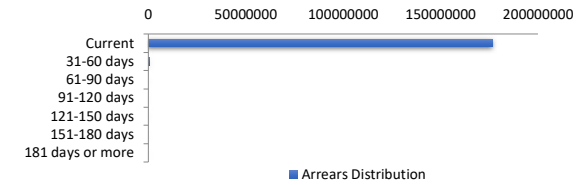
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	77,025,692	81.24%	312	80.21%
Residential Unit	17,786,444	18.76%	77	19.79%
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	94,812,136	100.00%	389	100.00%



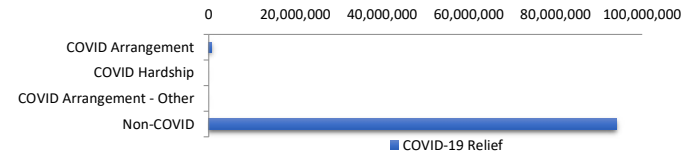
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	93,693,217	98.82%	500	99.21%
31-60 days	0	0.00%	0	0.00%
61-90 days	319,624	0.34%	1	0.20%
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	799,295	0.84%	3	0.60%
Total	94,812,136	100.00%	504	100.00%



COVID-19 Relief

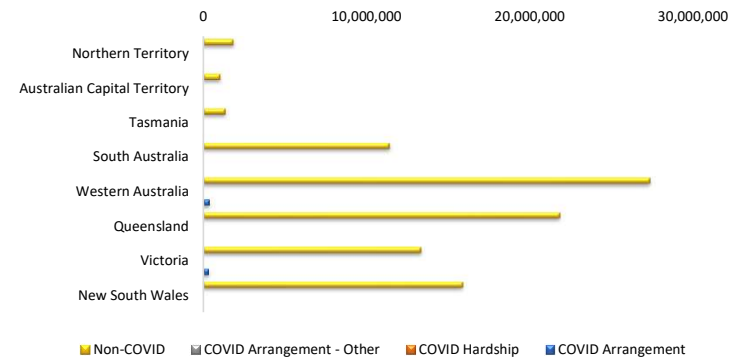
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangement	733,115	0.77%	2	0.51%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	94,079,022	99.23%	387	99.49%
Total	94,812,136	100.00%	389	100.00%



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

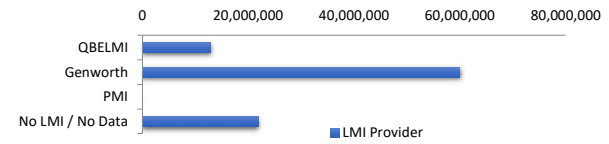
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	0	0	0	0	15,886,517
	0.00%	0.00%	0.00%	0.00%	100.00%
Victoria	350,962	0	0	0	13,328,909
	2.57%	0.00%	0.00%	0.00%	97.43%
Queensland	0	0	0	0	21,831,116
	0.00%	0.00%	0.00%	0.00%	100.00%
Western Australia	382,153	0	0	0	27,348,466
	1.38%	0.00%	0.00%	0.00%	98.62%
South Australia	0	0	0	0	11,421,052
	0.00%	0.00%	0.00%	0.00%	100.00%
Tasmania	0	0	0	0	1,360,716
	0.00%	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	0	1,046,710
	0.00%	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	0	1,855,536
	0.00%	0.00%	0.00%	0.00%	100.00%
Total	733,115	0	0	0	94,079,022



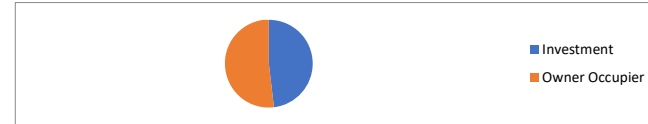
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	12,960,469	13.67%	37	9.51%
Genworth	59,977,308	63.26%	245	62.98%
PMI	0	0.00%	0	0.00%
No LMI / No Data	21,874,359	23.07%	107	27.51%
Total	94,812,136	100.00%	389	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	45,588,494	48.08%	207	41.07%
Owner Occupier	49,223,643	51.92%	297	58.93%
Total	94,812,136	100.00%	504	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	799,295.20	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