

**AFG Series 2016-1
Collateral Report**



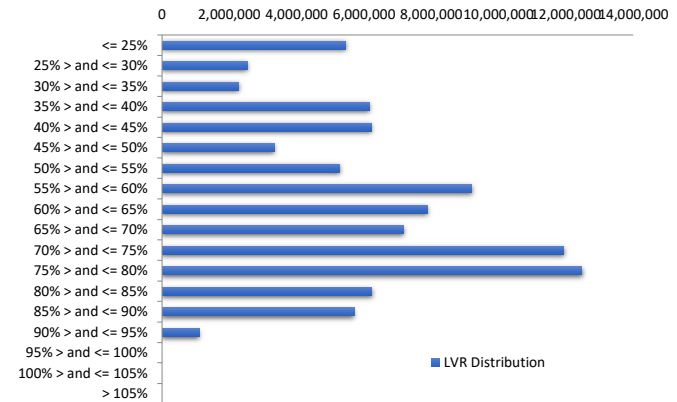
Model Period	52
Collection Period Start	01-Feb-21
Collection Period End	28-Feb-21
No. of Days	28
Interest Period Start	15-Feb-21
Interest Period End	14-Mar-21
No. of Days	28
Determination Date	10-Mar-21
Payment Date	15-Mar-21

Pool Statistics

Closing Balance of Mortgages	92,946,641
No. of Loans (Unconsolidated)	498
No. of Loans (Consolidated)	383
Average Loan Size (Unconsolidated)	186,640
Average Loan Size (Consolidated)	242,681
Largest Loan Size (Unconsolidated)	666,228
Largest Loan Size (Consolidated)	1,058,383
Smallest Loan Size (Unconsolidated)	(67,167)
Smallest Loan Size (Consolidated)	(13,963)
Weighted Average Interest Rate	3.54%
Weighted Average LVR	60.44%
Weighted Average Seasoning	76.69
Weighted Average Remaining Term	277.14

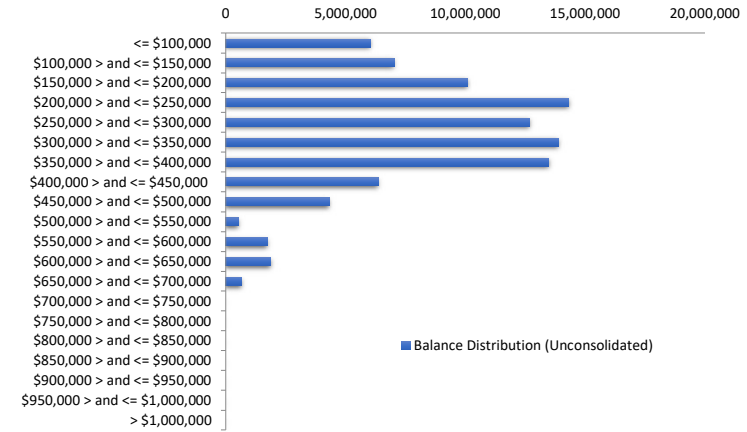
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,456,447	5.87%	89	23.24%
25% > and <= 30%	2,531,208	2.72%	15	3.92%
30% > and <= 35%	2,282,616	2.46%	13	3.39%
35% > and <= 40%	6,161,000	6.63%	26	6.79%
40% > and <= 45%	6,214,324	6.69%	24	6.27%
45% > and <= 50%	3,330,516	3.58%	13	3.39%
50% > and <= 55%	5,273,201	5.67%	20	5.22%
55% > and <= 60%	9,196,807	9.89%	31	8.09%
60% > and <= 65%	7,878,594	8.48%	24	6.27%
65% > and <= 70%	7,180,185	7.73%	21	5.48%
70% > and <= 75%	11,928,984	12.83%	34	8.88%
75% > and <= 80%	12,470,672	13.42%	36	9.40%
80% > and <= 85%	6,231,071	6.70%	18	4.70%
85% > and <= 90%	5,709,423	6.14%	16	4.18%
90% > and <= 95%	1,101,593	1.19%	3	0.78%
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	92,946,641	100.00%	383	100.00%



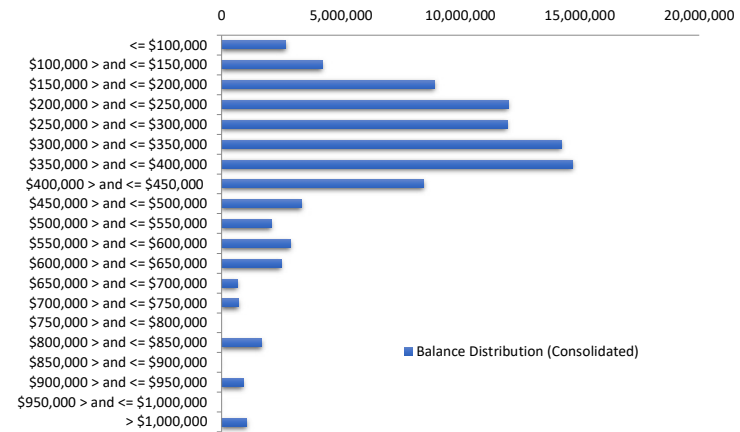
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,030,476	6.49%	164	32.93%
\$100,000 > and <= \$150,000	7,024,411	7.56%	56	11.24%
\$150,000 > and <= \$200,000	10,078,234	10.84%	57	11.45%
\$200,000 > and <= \$250,000	14,294,721	15.38%	64	12.85%
\$250,000 > and <= \$300,000	12,680,385	13.64%	46	9.24%
\$300,000 > and <= \$350,000	13,880,496	14.93%	43	8.63%
\$350,000 > and <= \$400,000	13,474,159	14.50%	36	7.23%
\$400,000 > and <= \$450,000	6,356,035	6.84%	15	3.01%
\$450,000 > and <= \$500,000	4,310,425	4.64%	9	1.81%
\$500,000 > and <= \$550,000	532,096	0.57%	1	0.20%
\$550,000 > and <= \$600,000	1,736,193	1.87%	3	0.60%
\$600,000 > and <= \$650,000	1,882,784	2.03%	3	0.60%
\$650,000 > and <= \$700,000	666,228	0.72%	1	0.20%
\$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	92,946,641	100.00%	498	100.00%



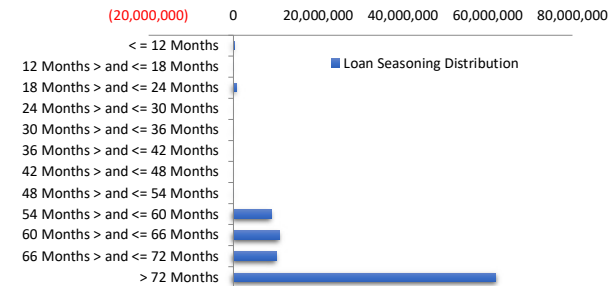
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,692,527	2.90%	73	19.06%
\$100,000 > and <= \$150,000	4,206,379	4.53%	34	8.88%
\$150,000 > and <= \$200,000	8,908,628	9.58%	50	13.05%
\$200,000 > and <= \$250,000	11,990,546	12.90%	54	14.10%
\$250,000 > and <= \$300,000	11,955,618	12.86%	43	11.23%
\$300,000 > and <= \$350,000	14,227,571	15.31%	44	11.49%
\$350,000 > and <= \$400,000	14,672,316	15.79%	39	10.18%
\$400,000 > and <= \$450,000	8,469,694	9.11%	20	5.22%
\$450,000 > and <= \$500,000	3,352,614	3.61%	7	1.83%
\$500,000 > and <= \$550,000	2,078,879	2.24%	4	1.04%
\$550,000 > and <= \$600,000	2,880,519	3.10%	5	1.31%
\$600,000 > and <= \$650,000	2,487,748	2.68%	4	1.04%
\$650,000 > and <= \$700,000	666,228	0.72%	1	0.26%
\$700,000 > and <= \$750,000	710,453	0.76%	1	0.26%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	1,684,921	1.81%	2	0.52%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	903,618	0.97%	1	0.26%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,058,383	1.14%	1	0.26%
Total	92,946,641	100.00%	383	100.00%



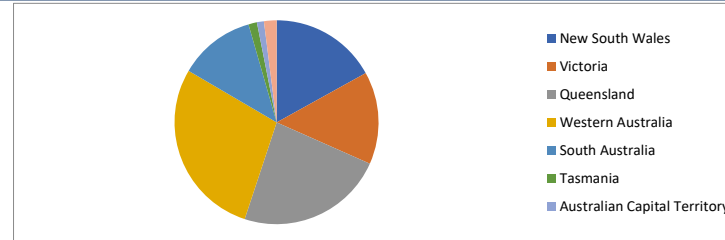
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	211,011	0.23%	1	0.20%
12 Months > and <= 18 Months	(1,363)	0.00%	1	0.20%
18 Months > and <= 24 Months	674,150	0.73%	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	76,095	0.08%	1	0.20%
54 Months > and <= 60 Months	8,989,218	9.67%	38	7.63%
60 Months > and <= 66 Months	10,898,906	11.73%	55	11.04%
66 Months > and <= 72 Months	10,177,733	10.95%	57	11.45%
> 72 Months	61,920,893	66.62%	343	68.88%
Total	92,946,641	100.00%	498	100.00%



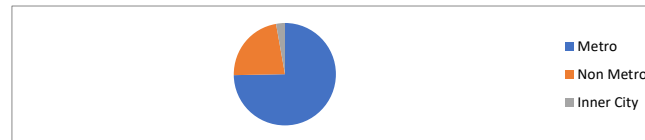
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	15,769,349	16.97%	68	17.75%
Victoria	13,644,312	14.68%	63	16.45%
Queensland	21,771,008	23.42%	79	20.63%
Western Australia	26,363,611	28.36%	88	22.98%
South Australia	11,276,678	12.13%	64	16.71%
Tasmania	1,218,743	1.31%	7	1.83%
Australian Capital Territory	1,047,246	1.13%	8	2.09%
Northern Territory	1,855,694	2.00%	6	1.57%
No Data	0	0.00%	0	0.00%
Total	92,946,641	100.00%	383	100.00%



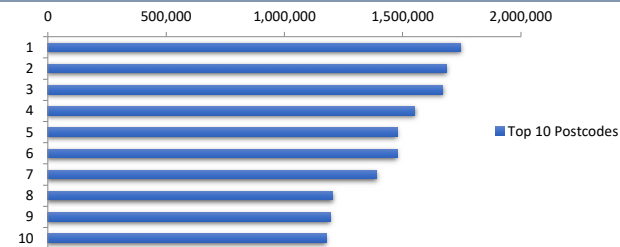
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	69,481,667	74.75%	286	74.67%
Non Metro	20,867,868	22.45%	89	23.24%
Inner City	2,597,107	2.79%	8	2.09%
No Data	0	0.00%	0	0.00%
Total	92,946,641	100.00%	383	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6062	1,744,091	1.88%	5	1.00%
6030	1,686,144	1.81%	6	1.20%
4122	1,670,168	1.80%	5	1.00%
4703	1,551,583	1.67%	5	1.00%
2285	1,477,039	1.59%	3	0.60%
6038	1,476,717	1.59%	4	0.80%
6065	1,390,564	1.50%	3	0.60%
6104	1,204,927	1.30%	2	0.40%
3805	1,194,595	1.29%	4	0.80%
6055	1,178,311	1.27%	4	0.80%
Total	14,574,138	15.68%	41	8.23%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	92,946,641	100.00%	498	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	92,946,641	100.00%	498	100.00%



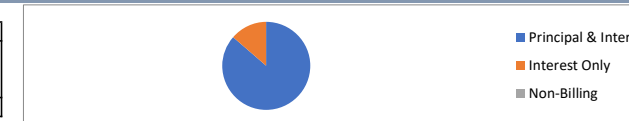
Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	92,946,641	100.00%	498	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	92,946,641	100.00%	498	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	80,263,738	86.35%	448	89.96%
Interest Only	12,682,903	13.65%	50	10.04%
Non-Billing	0	0.00%	0	0.00%
Total	92,946,641	100.00%	498	100.00%



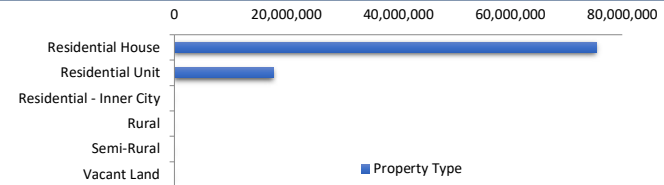
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	92,946,641	100.00%	498	100.00%
Total	92,946,641	100.00%	498	100.00%



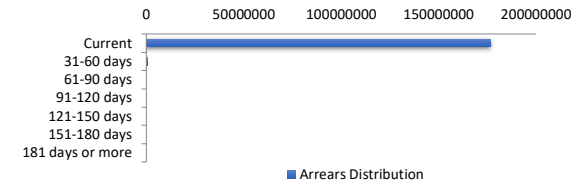
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	75,304,139	81.02%	308	80.42%
Residential Unit	17,642,503	18.98%	75	19.58%
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	92,946,641	100.00%	383	100.00%



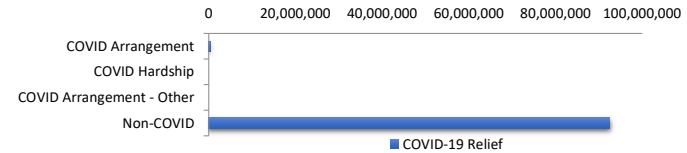
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	91,825,102	98.79%	494	99.20%
31-60 days	0	0.00%	0	0.00%
61-90 days	319,608	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	801,932	0.86%	3	0.60%
Total	92,946,641	100.00%	498	100.00%



COVID-19 Relief

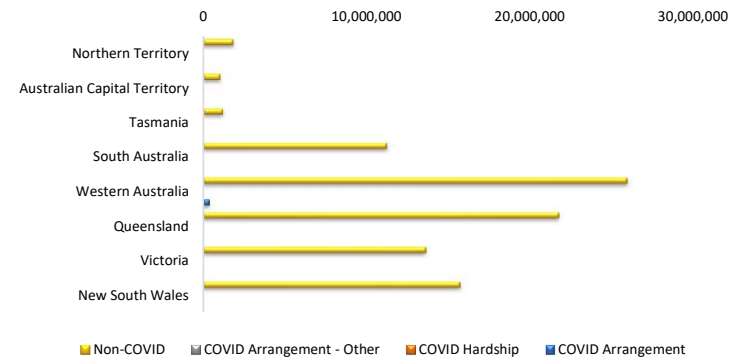
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangement	383,843	0.41%	1	0.26%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	92,562,799	99.59%	382	99.74%
Total	92,946,641	100.00%	383	100.00%



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

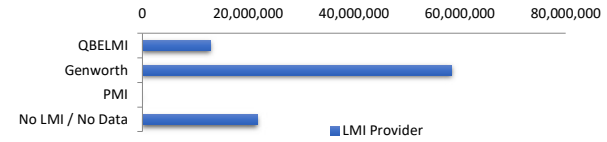
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	0	0	0	0	15,769,349
	0.00%	0.00%	0.00%	0.00%	100.00%
Victoria	0	0	0	0	13,644,312
	0.00%	0.00%	0.00%	0.00%	100.00%
Queensland	0	0	0	0	21,771,008
	0.00%	0.00%	0.00%	0.00%	100.00%
Western Australia	383,843	0	0	0	25,979,769
	1.46%	0.00%	0.00%	0.00%	98.54%
South Australia	0	0	0	0	11,276,678
	0.00%	0.00%	0.00%	0.00%	100.00%
Tasmania	0	0	0	0	1,218,743
	0.00%	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	0	1,047,246
	0.00%	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	0	1,855,694
	0.00%	0.00%	0.00%	0.00%	100.00%
Total	383,843	0	0	0	92,562,799



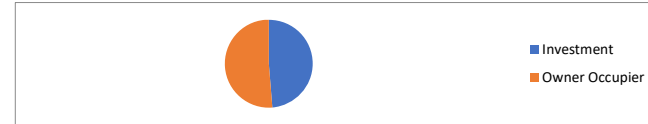
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	12,862,023	13.84%	36	9.40%
Genworth	58,390,796	62.82%	240	62.66%
PMI	0	0.00%	0	0.00%
No LMI / No Data	21,693,823	23.34%	107	27.94%
Total	92,946,641	100.00%	383	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	45,215,112	48.65%	204	40.96%
Owner Occupier	47,731,530	51.35%	294	59.04%
Total	92,946,641	100.00%	498	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	801,932.24	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