

**AFG Series 2016-1
Collateral Report**



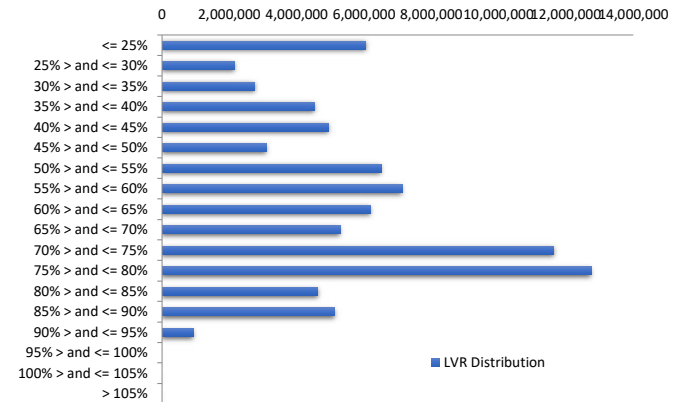
Model Period	56
Collection Period Start	01-Jun-21
Collection Period End	30-Jun-21
No. of Days	30
Interest Period Start	15-Jun-21
Interest Period End	13-Jul-21
No. of Days	29
Determination Date	09-Jul-21
Payment Date	14-Jul-21

Pool Statistics

Closing Balance of Mortgages	83,699,682
No. of Loans (Unconsolidated)	472
No. of Loans (Consolidated)	362
Average Loan Size (Unconsolidated)	177,330
Average Loan Size (Consolidated)	231,215
Largest Loan Size (Unconsolidated)	661,146
Largest Loan Size (Consolidated)	1,058,377
Smallest Loan Size (Unconsolidated)	(241,545)
Smallest Loan Size (Consolidated)	(241,545)
Weighted Average Interest Rate	3.47%
Weighted Average LVR	59.96%
Weighted Average Seasoning	80.91
Weighted Average Remaining Term	272.71

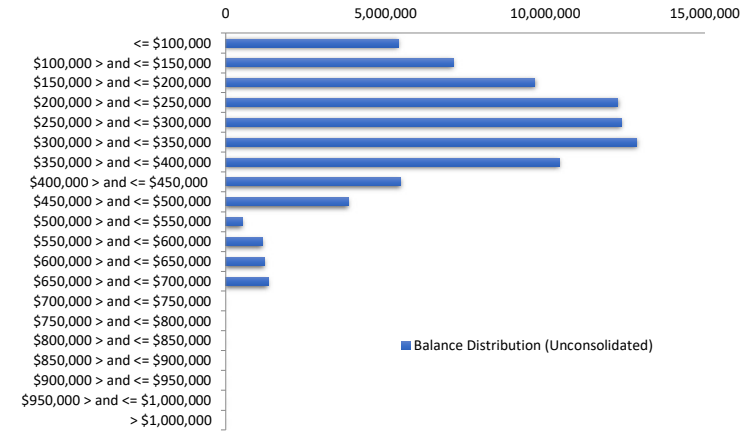
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,057,884	7.24%	94	25.97%
25% > and <= 30%	2,147,639	2.57%	12	3.31%
30% > and <= 35%	2,755,138	3.29%	16	4.42%
35% > and <= 40%	4,526,950	5.41%	19	5.25%
40% > and <= 45%	4,937,914	5.90%	22	6.08%
45% > and <= 50%	3,091,345	3.69%	13	3.59%
50% > and <= 55%	6,506,089	7.77%	24	6.63%
55% > and <= 60%	7,130,586	8.52%	23	6.35%
60% > and <= 65%	6,196,990	7.40%	21	5.80%
65% > and <= 70%	5,291,606	6.32%	16	4.42%
70% > and <= 75%	11,631,184	13.90%	35	9.67%
75% > and <= 80%	12,738,474	15.22%	37	10.22%
80% > and <= 85%	4,634,096	5.54%	13	3.59%
85% > and <= 90%	5,129,766	6.13%	15	4.14%
90% > and <= 95%	924,022	1.10%	2	0.55%
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	83,699,682	100.00%	362	100.00%



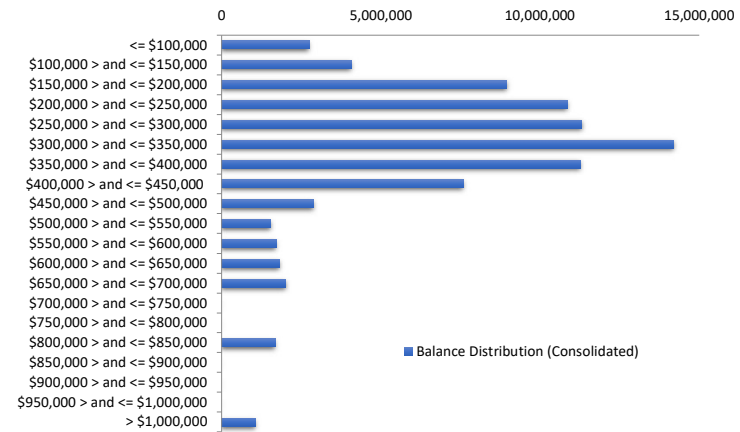
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,405,348	6.46%	165	34.96%
\$100,000 > and <= \$150,000	7,116,576	8.50%	57	12.08%
\$150,000 > and <= \$200,000	9,680,367	11.57%	54	11.44%
\$200,000 > and <= \$250,000	12,274,641	14.67%	55	11.65%
\$250,000 > and <= \$300,000	12,373,751	14.78%	45	9.53%
\$300,000 > and <= \$350,000	12,865,080	15.37%	40	8.47%
\$350,000 > and <= \$400,000	10,445,793	12.48%	28	5.93%
\$400,000 > and <= \$450,000	5,483,061	6.55%	13	2.75%
\$450,000 > and <= \$500,000	3,834,784	4.58%	8	1.69%
\$500,000 > and <= \$550,000	523,165	0.63%	1	0.21%
\$550,000 > and <= \$600,000	1,157,229	1.38%	2	0.42%
\$600,000 > and <= \$650,000	1,218,683	1.46%	2	0.42%
\$650,000 > and <= \$700,000	1,321,203	1.58%	2	0.42%
\$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	83,699,682	100.00%	472	100.00%



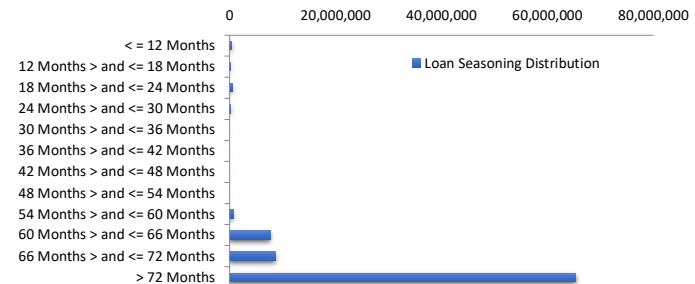
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,738,111	3.27%	76	20.99%
\$100,000 > and <= \$150,000	4,072,496	4.87%	33	9.12%
\$150,000 > and <= \$200,000	8,960,187	10.71%	50	13.81%
\$200,000 > and <= \$250,000	10,851,328	12.96%	49	13.54%
\$250,000 > and <= \$300,000	11,314,094	13.52%	41	11.33%
\$300,000 > and <= \$350,000	14,184,778	16.95%	44	12.15%
\$350,000 > and <= \$400,000	11,260,567	13.45%	30	8.29%
\$400,000 > and <= \$450,000	7,596,049	9.08%	18	4.97%
\$450,000 > and <= \$500,000	2,888,723	3.45%	6	1.66%
\$500,000 > and <= \$550,000	1,546,605	1.85%	3	0.83%
\$550,000 > and <= \$600,000	1,708,658	2.04%	3	0.83%
\$600,000 > and <= \$650,000	1,820,906	2.18%	3	0.83%
\$650,000 > and <= \$700,000	2,020,910	2.41%	3	0.83%
\$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	1,677,895	2.00%	2	0.55%
\$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	1,058,377	1.26%	1	0.28%
Total	83,699,682	100.00%	362	100.00%



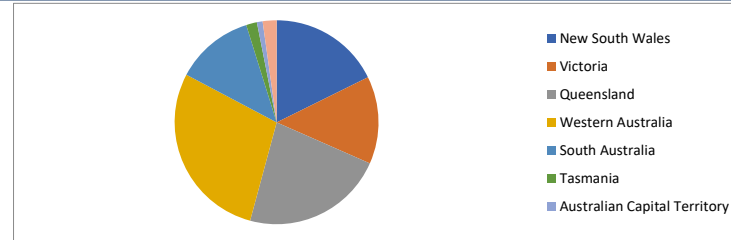
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	421,705	0.50%	1	0.21%
12 Months > and <= 18 Months	209,334	0.25%	1	0.21%
18 Months > and <= 24 Months	497,749	0.59%	1	0.21%
24 Months > and <= 30 Months	283,741	0.34%	1	0.21%
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	0	0.00%	0	0.00%
54 Months > and <= 60 Months	683,287	0.82%	3	0.64%
60 Months > and <= 66 Months	7,689,566	9.19%	37	7.84%
66 Months > and <= 72 Months	8,677,794	10.37%	51	10.81%
> 72 Months	65,236,506	77.94%	377	79.87%
Total	83,699,682	100.00%	472	100.00%



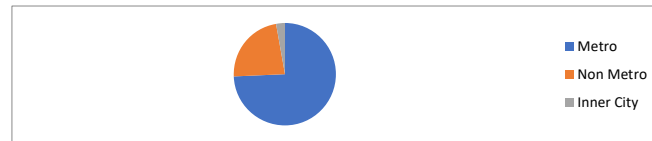
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	14,834,319	17.72%	67	18.51%
Victoria	11,641,432	13.91%	58	16.02%
Queensland	18,882,545	22.56%	73	20.17%
Western Australia	23,901,885	28.56%	82	22.65%
South Australia	10,430,992	12.46%	62	17.13%
Tasmania	1,424,340	1.70%	7	1.93%
Australian Capital Territory	739,331	0.88%	7	1.93%
Northern Territory	1,844,838	2.20%	6	1.66%
No Data	0	0.00%	0	0.00%
Total	83,699,682	100.00%	362	100.00%



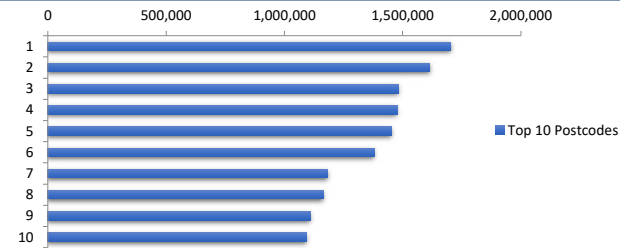
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	62,236,571	74.36%	270	74.59%
Non Metro	19,174,115	22.91%	85	23.48%
Inner City	2,288,997	2.73%	7	1.93%
No Data	0	0.00%	0	0.00%
Total	83,699,682	100.00%	362	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	1,702,946	2.03%	6	1.27%
6062	1,614,824	1.93%	5	1.06%
6038	1,481,929	1.77%	4	0.85%
2285	1,477,425	1.77%	3	0.64%
4122	1,453,890	1.74%	4	0.85%
6065	1,379,725	1.65%	3	0.64%
3805	1,182,168	1.41%	4	0.85%
6055	1,164,035	1.39%	4	0.85%
6053	1,110,201	1.33%	2	0.42%
6112	1,093,213	1.31%	4	0.85%
Total	13,660,354	16.32%	39	8.26%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	83,699,682	100.00%	472	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	83,699,682	100.00%	472	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	83,699,682	100.00%	472	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	83,699,682	100.00%	472	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	74,672,350	89.21%	431	91.31%
Interest Only	9,027,332	10.79%	41	8.69%
Non-Billing	0	0.00%	0	0.00%
Total	83,699,682	100.00%	472	100.00%



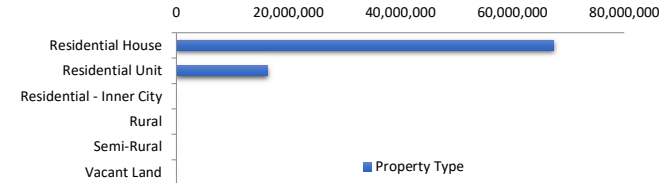
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	83,699,682	100.00%	472	100.00%
Total	83,699,682	100.00%	472	100.00%



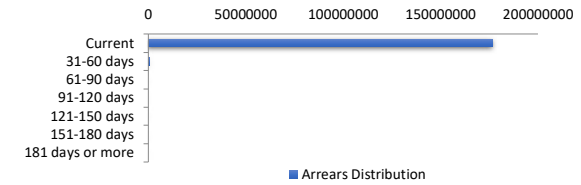
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	67,381,231	80.50%	290	80.11%
Residential Unit	16,318,451	19.50%	72	19.89%
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	83,699,682	100.00%	362	100.00%



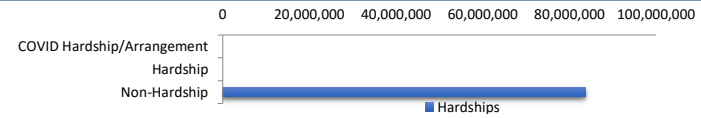
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	82,885,349	99.03%	469	99.36%
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	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	814,334	0.97%	3	0.64%
Total	83,699,682	100.00%	472	100.00%



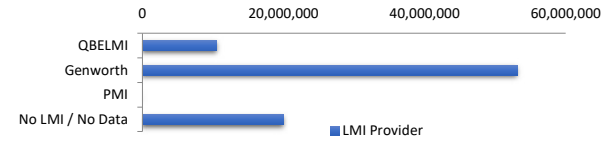
Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangement	0	0.00%	0	0.00%
Hardship	0	0.00%	0	0.00%
Non-Hardship	83,699,682	100.00%	362	100.00%
Total	83,699,682	100.00%	362	100.00%



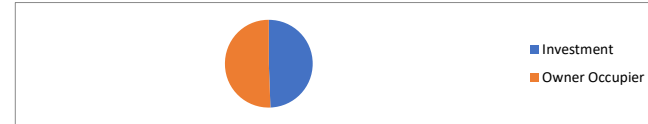
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	10,533,492	12.58%	33	9.12%
Genworth	53,080,046	63.42%	227	62.71%
PMI	0	0.00%	0	0.00%
No LMI / No Data	20,086,145	24.00%	102	28.18%
Total	83,699,682	100.00%	362	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	41,351,981	49.41%	194	41.10%
Owner Occupier	42,347,701	50.59%	278	58.90%
Total	83,699,682	100.00%	472	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	814,333.54	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