

**AFG Series 2016-1
Collateral Report**



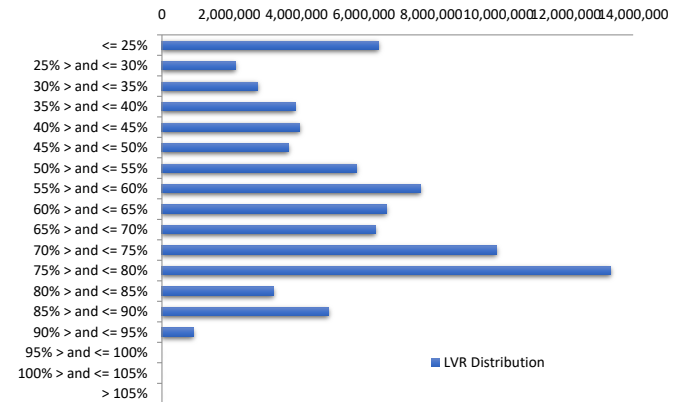
Model Period	57
Collection Period Start	01-Jul-21
Collection Period End	31-Jul-21
No. of Days	31
Interest Period Start	14-Jul-21
Interest Period End	15-Aug-21
No. of Days	33
Determination Date	11-Aug-21
Payment Date	16-Aug-21

Pool Statistics

Closing Balance of Mortgages	82,166,275
No. of Loans (Unconsolidated)	462
No. of Loans (Consolidated)	359
Average Loan Size (Unconsolidated)	177,849
Average Loan Size (Consolidated)	228,875
Largest Loan Size (Unconsolidated)	661,138
Largest Loan Size (Consolidated)	1,055,798
Smallest Loan Size (Unconsolidated)	(64,038)
Smallest Loan Size (Consolidated)	(50,672)
Weighted Average Interest Rate	3.45%
Weighted Average LVR	59.60%
Weighted Average Seasoning	81.86
Weighted Average Remaining Term	271.77

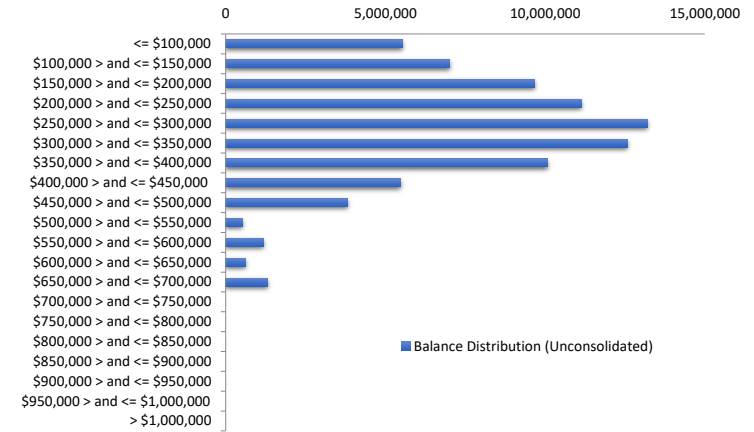
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,429,883	7.83%	96	26.74%
25% > and <= 30%	2,177,742	2.65%	13	3.62%
30% > and <= 35%	2,841,354	3.46%	16	4.46%
35% > and <= 40%	3,952,704	4.81%	17	4.74%
40% > and <= 45%	4,096,335	4.99%	18	5.01%
45% > and <= 50%	3,759,834	4.58%	16	4.46%
50% > and <= 55%	5,782,263	7.04%	21	5.85%
55% > and <= 60%	7,684,795	9.35%	26	7.24%
60% > and <= 65%	6,657,094	8.10%	22	6.13%
65% > and <= 70%	6,341,959	7.72%	17	4.74%
70% > and <= 75%	9,933,264	12.09%	32	8.91%
75% > and <= 80%	13,329,973	16.22%	38	10.58%
80% > and <= 85%	3,306,242	4.02%	11	3.06%
85% > and <= 90%	4,950,031	6.02%	14	3.90%
90% > and <= 95%	922,803	1.12%	2	0.56%
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	82,166,275	100.00%	359	100.00%



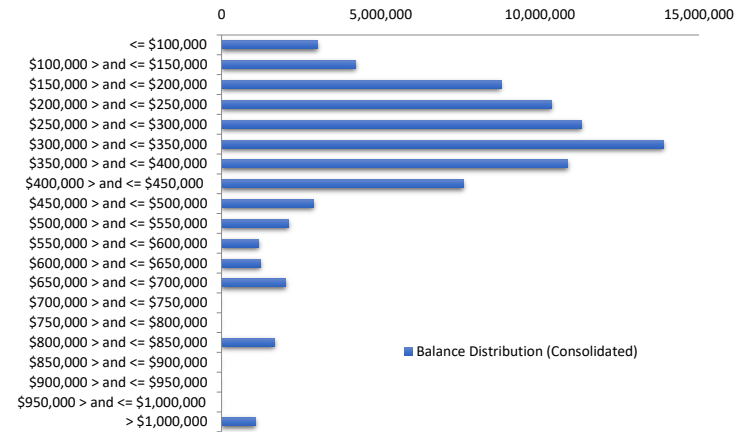
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,523,332	6.72%	161	34.85%
\$100,000 > and <= \$150,000	7,023,420	8.55%	56	12.12%
\$150,000 > and <= \$200,000	9,678,225	11.78%	54	11.69%
\$200,000 > and <= \$250,000	11,154,182	13.58%	50	10.82%
\$250,000 > and <= \$300,000	13,209,943	16.08%	48	10.39%
\$300,000 > and <= \$350,000	12,578,150	15.31%	39	8.44%
\$350,000 > and <= \$400,000	10,068,368	12.25%	27	5.84%
\$400,000 > and <= \$450,000	5,476,926	6.67%	13	2.81%
\$450,000 > and <= \$500,000	3,823,818	4.65%	8	1.73%
\$500,000 > and <= \$550,000	523,113	0.64%	1	0.22%
\$550,000 > and <= \$600,000	1,172,018	1.43%	2	0.43%
\$600,000 > and <= \$650,000	616,824	0.75%	1	0.22%
\$650,000 > and <= \$700,000	1,317,956	1.60%	2	0.43%
\$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	82,166,275	100.00%	462	100.00%



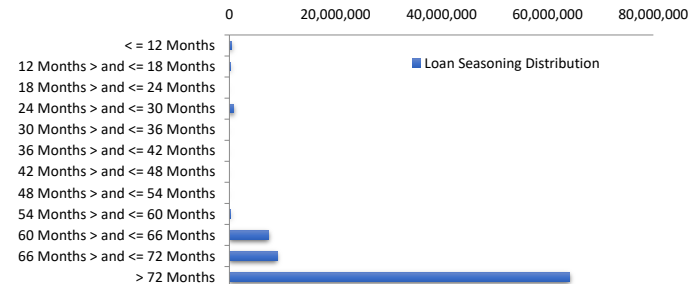
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,024,204	3.68%	78	21.73%
\$100,000 > and <= \$150,000	4,207,586	5.12%	34	9.47%
\$150,000 > and <= \$200,000	8,780,203	10.69%	49	13.65%
\$200,000 > and <= \$250,000	10,377,366	12.63%	47	13.09%
\$250,000 > and <= \$300,000	11,312,718	13.77%	41	11.42%
\$300,000 > and <= \$350,000	13,890,010	16.90%	43	11.98%
\$350,000 > and <= \$400,000	10,877,581	13.24%	29	8.08%
\$400,000 > and <= \$450,000	7,590,938	9.24%	18	5.01%
\$450,000 > and <= \$500,000	2,879,066	3.50%	6	1.67%
\$500,000 > and <= \$550,000	2,093,913	2.55%	4	1.11%
\$550,000 > and <= \$600,000	1,172,018	1.43%	2	0.56%
\$600,000 > and <= \$650,000	1,217,210	1.48%	2	0.56%
\$650,000 > and <= \$700,000	2,014,989	2.45%	3	0.84%
\$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	1,672,676	2.04%	2	0.56%
\$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	1,055,798	1.28%	1	0.28%
Total	82,166,275	100.00%	359	100.00%



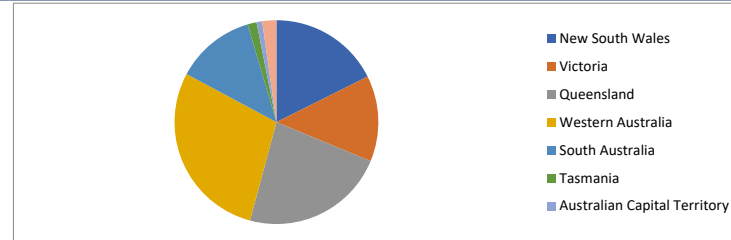
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	422,909	0.51%	1	0.22%
12 Months > and <= 18 Months	208,838	0.25%	1	0.22%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	786,346	0.96%	2	0.43%
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	191,312	0.23%	2	0.43%
60 Months > and <= 66 Months	7,412,871	9.02%	31	6.71%
66 Months > and <= 72 Months	8,999,672	10.95%	52	11.26%
> 72 Months	64,144,327	78.07%	373	80.74%
Total	82,166,275	100.00%	462	100.00%



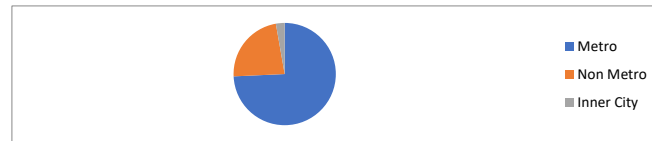
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	14,480,418	17.62%	66	18.38%
Victoria	11,192,921	13.62%	57	15.88%
Queensland	18,848,120	22.94%	73	20.33%
Western Australia	23,528,653	28.64%	81	22.56%
South Australia	10,361,177	12.61%	62	17.27%
Tasmania	1,177,207	1.43%	7	1.95%
Australian Capital Territory	735,100	0.89%	7	1.95%
Northern Territory	1,842,679	2.24%	6	1.67%
No Data	0	0.00%	0	0.00%
Total	82,166,275	100.00%	359	100.00%



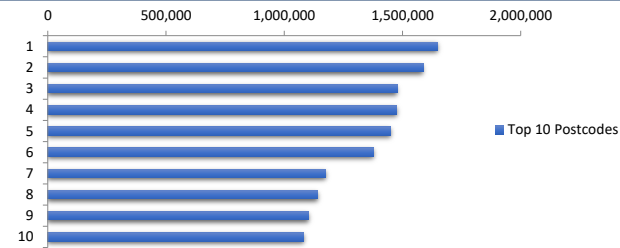
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	61,034,784	74.28%	268	74.65%
Non Metro	18,848,832	22.94%	84	23.40%
Inner City	2,282,659	2.78%	7	1.95%
No Data	0	0.00%	0	0.00%
Total	82,166,275	100.00%	359	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	1,648,709	2.01%	5	1.08%
6062	1,587,264	1.93%	5	1.08%
6038	1,477,483	1.80%	4	0.87%
2285	1,474,869	1.79%	3	0.65%
4122	1,448,657	1.76%	4	0.87%
6065	1,377,768	1.68%	3	0.65%
3805	1,175,453	1.43%	4	0.87%
6055	1,141,471	1.39%	4	0.87%
6053	1,104,526	1.34%	2	0.43%
6112	1,082,403	1.32%	4	0.87%
Total	13,518,602	16.45%	38	8.23%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	82,166,275	100.00%	462	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	82,166,275	100.00%	462	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	82,166,275	100.00%	462	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	82,166,275	100.00%	462	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	73,129,875	89.00%	422	91.34%
Interest Only	9,036,400	11.00%	40	8.66%
Non-Billing	0	0.00%	0	0.00%
Total	82,166,275	100.00%	462	100.00%



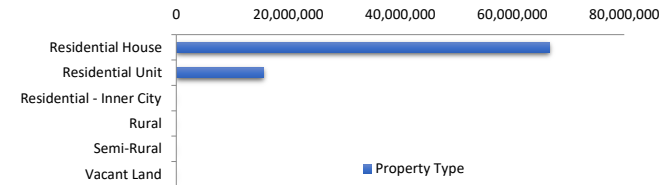
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	82,166,275	100.00%	462	100.00%
Total	82,166,275	100.00%	462	100.00%



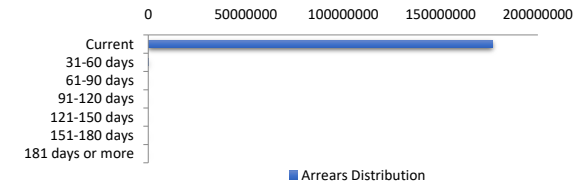
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	66,597,358	81.05%	288	80.22%
Residential Unit	15,568,917	18.95%	71	19.78%
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	82,166,275	100.00%	359	100.00%



Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	81,348,966	99.01%	459	99.35%
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	817,309	0.99%	3	0.65%
Total	82,166,275	100.00%	462	100.00%



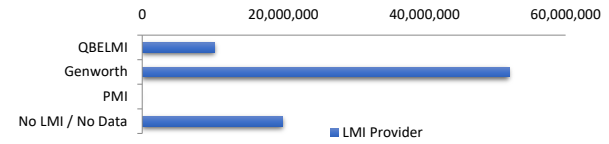
Hardships

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	82,166,275	100.00%	359	100.00%
Total	82,166,275	100.00%	359	100.00%



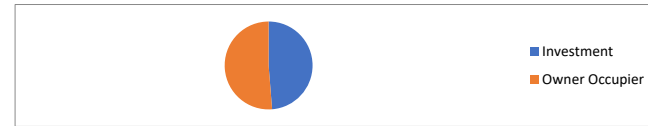
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	10,266,202	12.49%	34	9.47%
Genworth	51,978,312	63.26%	228	63.51%
PMI	0	0.00%	0	0.00%
No LMI / No Data	19,921,761	24.25%	97	27.02%
Total	82,166,275	100.00%	359	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	40,047,452	48.74%	190	41.13%
Owner Occupier	42,118,823	51.26%	272	58.87%
Total	82,166,275	100.00%	462	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	817,309.23	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