

**AFG Series 2016-1
Collateral Report**



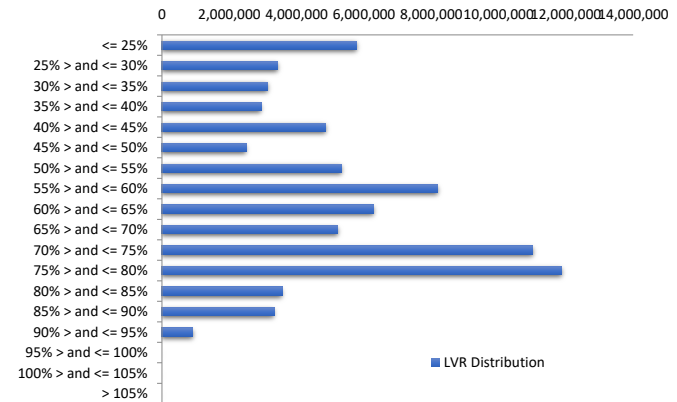
Model Period	59
Collection Period Start	01-Sep-21
Collection Period End	30-Sep-21
No. of Days	30
Interest Period Start	14-Sep-21
Interest Period End	13-Oct-21
No. of Days	30
Determination Date	11-Oct-21
Payment Date	14-Oct-21

Pool Statistics

Closing Balance of Mortgages	78,376,118
No. of Loans (Unconsolidated)	445
No. of Loans (Consolidated)	347
Average Loan Size (Unconsolidated)	176,126
Average Loan Size (Consolidated)	225,868
Largest Loan Size (Unconsolidated)	658,584
Largest Loan Size (Consolidated)	1,050,548
Smallest Loan Size (Unconsolidated)	(61,612)
Smallest Loan Size (Consolidated)	(61,612)
Weighted Average Interest Rate	3.41%
Weighted Average LVR	58.99%
Weighted Average Seasoning	83.94
Weighted Average Remaining Term	269.97

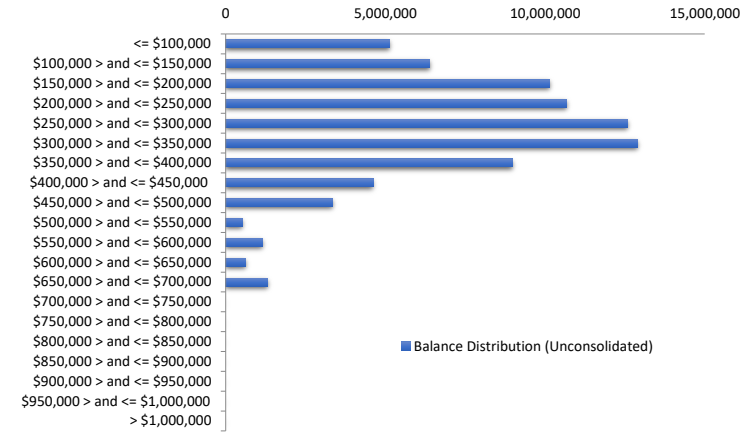
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,780,900	7.38%	92	26.51%
25% > and <= 30%	3,425,230	4.37%	19	5.48%
30% > and <= 35%	3,129,896	3.99%	16	4.61%
35% > and <= 40%	2,943,019	3.75%	14	4.03%
40% > and <= 45%	4,870,418	6.21%	20	5.76%
45% > and <= 50%	2,499,200	3.19%	11	3.17%
50% > and <= 55%	5,335,372	6.81%	21	6.05%
55% > and <= 60%	8,192,015	10.45%	26	7.49%
60% > and <= 65%	6,287,321	8.02%	21	6.05%
65% > and <= 70%	5,216,465	6.66%	14	4.03%
70% > and <= 75%	11,011,182	14.05%	35	10.09%
75% > and <= 80%	11,862,214	15.13%	34	9.80%
80% > and <= 85%	3,572,938	4.56%	12	3.46%
85% > and <= 90%	3,329,763	4.25%	10	2.88%
90% > and <= 95%	920,185	1.17%	2	0.58%
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	78,376,118	100.00%	347	100.00%



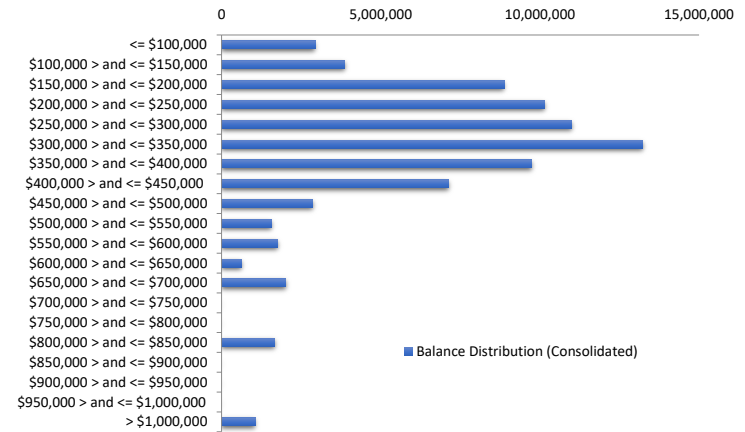
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,139,459	6.56%	155	34.83%
\$100,000 > and <= \$150,000	6,390,863	8.15%	51	11.46%
\$150,000 > and <= \$200,000	10,146,928	12.95%	57	12.81%
\$200,000 > and <= \$250,000	10,685,767	13.63%	48	10.79%
\$250,000 > and <= \$300,000	12,591,419	16.07%	46	10.34%
\$300,000 > and <= \$350,000	12,888,992	16.45%	40	8.99%
\$350,000 > and <= \$400,000	8,979,527	11.46%	24	5.39%
\$400,000 > and <= \$450,000	4,617,223	5.89%	11	2.47%
\$450,000 > and <= \$500,000	3,338,190	4.26%	7	1.57%
\$500,000 > and <= \$550,000	518,463	0.66%	1	0.22%
\$550,000 > and <= \$600,000	1,151,061	1.47%	2	0.45%
\$600,000 > and <= \$650,000	613,856	0.78%	1	0.22%
\$650,000 > and <= \$700,000	1,314,368	1.68%	2	0.45%
\$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	78,376,118	100.00%	445	100.00%



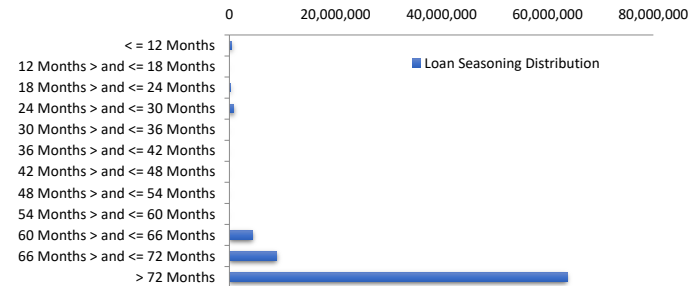
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,937,095	3.75%	77	22.19%
\$100,000 > and <= \$150,000	3,856,187	4.92%	31	8.93%
\$150,000 > and <= \$200,000	8,875,392	11.32%	50	14.41%
\$200,000 > and <= \$250,000	10,145,470	12.94%	46	13.26%
\$250,000 > and <= \$300,000	10,994,136	14.03%	40	11.53%
\$300,000 > and <= \$350,000	13,218,196	16.87%	41	11.82%
\$350,000 > and <= \$400,000	9,725,232	12.41%	26	7.49%
\$400,000 > and <= \$450,000	7,117,309	9.08%	17	4.90%
\$450,000 > and <= \$500,000	2,869,292	3.66%	6	1.73%
\$500,000 > and <= \$550,000	1,556,654	1.99%	3	0.86%
\$550,000 > and <= \$600,000	1,749,043	2.23%	3	0.86%
\$600,000 > and <= \$650,000	613,856	0.78%	1	0.29%
\$650,000 > and <= \$700,000	2,005,970	2.56%	3	0.86%
\$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	1,661,736	2.12%	2	0.58%
\$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	1,050,548	1.34%	1	0.29%
Total	78,376,118	100.00%	347	100.00%



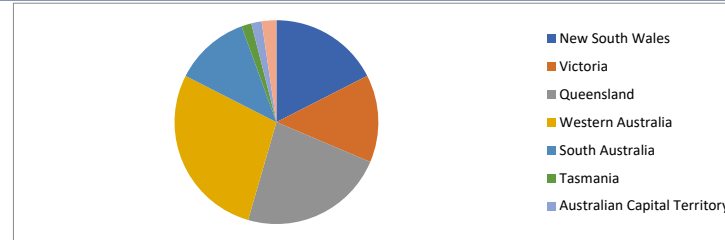
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	424,186	0.54%	1	0.22%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	207,825	0.27%	1	0.22%
24 Months > and <= 30 Months	783,168	1.00%	2	0.45%
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	0	0.00%	0	0.00%
60 Months > and <= 66 Months	4,368,897	5.57%	19	4.27%
66 Months > and <= 72 Months	8,865,961	11.31%	50	11.24%
> 72 Months	63,726,081	81.31%	372	83.60%
Total	78,376,118	100.00%	445	100.00%



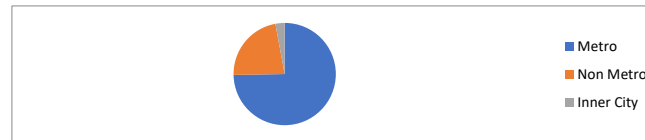
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	13,711,600	17.49%	64	18.44%
Victoria	10,888,310	13.89%	56	16.14%
Queensland	18,107,311	23.10%	72	20.75%
Western Australia	21,946,317	28.00%	77	22.19%
South Australia	9,365,901	11.95%	58	16.71%
Tasmania	1,243,116	1.59%	7	2.02%
Australian Capital Territory	1,287,187	1.64%	7	2.02%
Northern Territory	1,826,375	2.33%	6	1.73%
No Data	0	0.00%	0	0.00%
Total	78,376,118	100.00%	347	100.00%



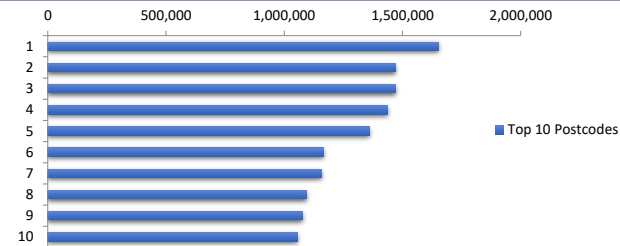
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	58,580,244	74.74%	260	74.93%
Non Metro	17,504,775	22.33%	80	23.05%
Inner City	2,291,098	2.92%	7	2.02%
No Data	0	0.00%	0	0.00%
Total	78,376,118	100.00%	347	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	1,651,607	2.11%	5	1.12%
6038	1,470,491	1.88%	4	0.90%
2285	1,469,589	1.88%	3	0.67%
4122	1,438,536	1.84%	4	0.90%
6065	1,359,222	1.73%	3	0.67%
3805	1,164,512	1.49%	4	0.90%
6055	1,159,211	1.48%	4	0.90%
6053	1,094,698	1.40%	2	0.45%
4740	1,077,587	1.37%	3	0.67%
6112	1,056,942	1.35%	4	0.90%
Total	12,942,395	16.51%	36	8.09%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	78,376,118	100.00%	445	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	78,376,118	100.00%	445	100.00%



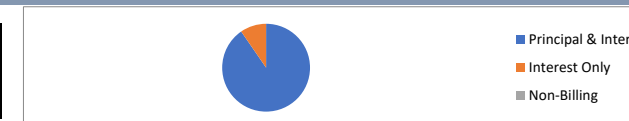
Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	78,376,118	100.00%	445	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	78,376,118	100.00%	445	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	70,854,423	90.40%	409	91.91%
Interest Only	7,521,694	9.60%	36	8.09%
Non-Billing	0	0.00%	0	0.00%
Total	78,376,118	100.00%	445	100.00%



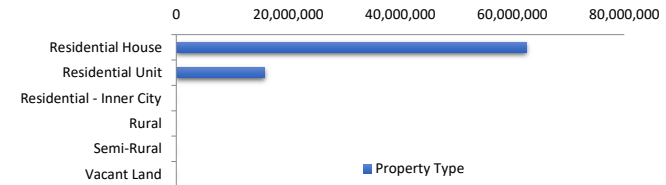
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	78,376,118	100.00%	445	100.00%
Total	78,376,118	100.00%	445	100.00%



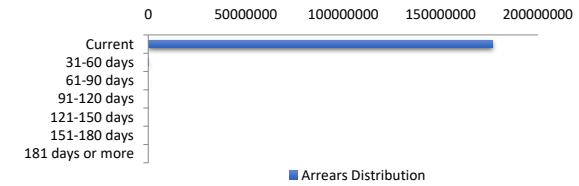
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	62,550,151	79.81%	277	79.83%
Residential Unit	15,825,966	20.19%	70	20.17%
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	78,376,118	100.00%	347	100.00%



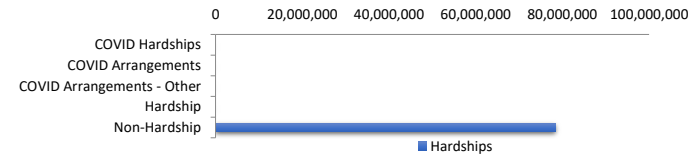
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	77,552,921	98.95%	442	99.33%
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	823,197	1.05%	3	0.67%
Total	78,376,118	100.00%	445	100.00%



Hardships

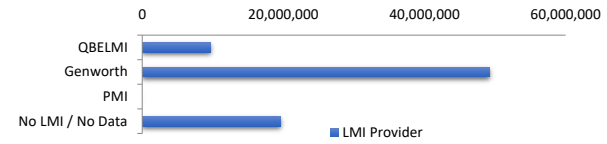
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	0	0.00%	0	0.00%
Non-Hardship	78,376,118	100.00%	347	100.00%
Total	78,376,118	100.00%	347	100.00%



COVID Hardship – A deferral of loan repayments for a period from 3 to 6 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

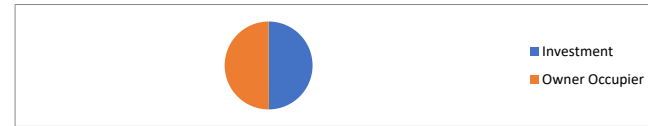
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	9,661,230	12.33%	33	9.51%
Genworth	49,156,471	62.72%	223	64.27%
PMI	0	0.00%	0	0.00%
No LMI / No Data	19,558,416	24.95%	91	26.22%
Total	78,376,118	100.00%	347	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	39,110,034	49.90%	180	40.45%
Owner Occupier	39,266,084	50.10%	265	59.55%
Total	78,376,118	100.00%	445	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	823,196.77	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