

AFG Series 2020-1
Collateral Report



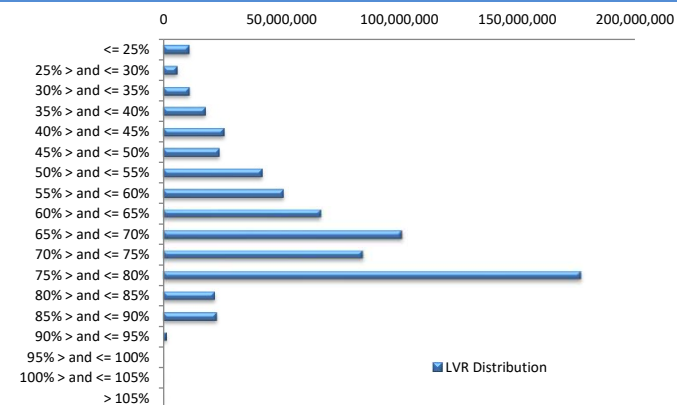
Model Period	2
Collection Period Start	1-Sep-20
Collection Period End	30-Sep-20
No. of Days	30
Interest Period Start	10-Sep-20
Interest Period End	11-Oct-20
No. of Days	32
Determination Date	7-Oct-20
Payment Date	12-Oct-20

Pool Statistics

Closing Balance of Mortgages	660,899,333
No. of Loans (Unconsolidated)	1,975
No. of Loans (Consolidated)	1,456
Average Loan Size (Unconsolidated)	334,633
Average Loan Size (Consolidated)	453,914
Largest Loan Size (Unconsolidated)	1,715,492
Largest Loan Size (Consolidated)	1,815,399
Smallest Loan Size (Unconsolidated)	(41,326)
Smallest Loan Size (Consolidated)	(41,326)
Weighted Average Interest Rate	3.11%
Weighted Average LVR	65.77%
Weighted Average Seasoning	11.38
Weighted Average Remaining Term	340.71

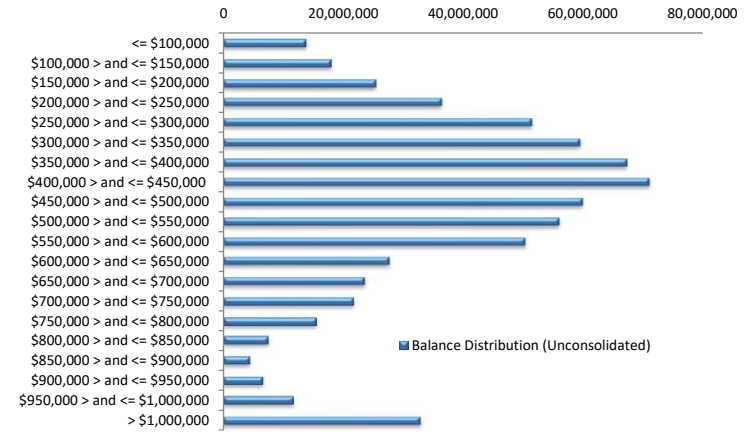
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,702,549	1.62%	71	4.88%
25% > and <= 30%	5,813,149	0.88%	25	1.72%
30% > and <= 35%	10,752,710	1.63%	35	2.40%
35% > and <= 40%	17,706,246	2.68%	59	4.05%
40% > and <= 45%	25,450,954	3.85%	60	4.12%
45% > and <= 50%	23,276,982	3.52%	61	4.19%
50% > and <= 55%	41,717,655	6.31%	86	5.91%
55% > and <= 60%	50,744,385	7.68%	105	7.21%
60% > and <= 65%	66,776,803	10.10%	135	9.27%
65% > and <= 70%	101,075,012	15.29%	204	14.01%
70% > and <= 75%	84,768,635	12.83%	165	11.33%
75% > and <= 80%	177,055,841	26.79%	354	24.31%
80% > and <= 85%	21,519,033	3.26%	45	3.09%
85% > and <= 90%	22,314,461	3.38%	48	3.30%
90% > and <= 95%	1,224,919	0.19%	3	0.21%
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	660,899,333	100.00%	1,456	100.00%



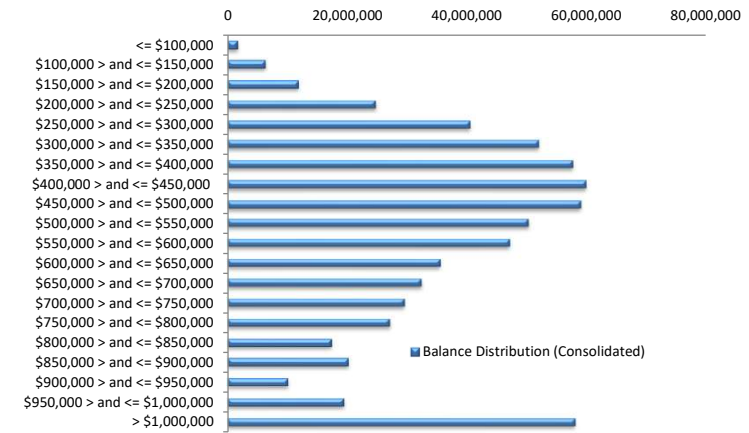
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	13,775,318	2.08%	301	15.24%
\$100,000 > and <= \$150,000	17,929,145	2.71%	142	7.19%
\$150,000 > and <= \$200,000	25,412,149	3.85%	144	7.29%
\$200,000 > and <= \$250,000	36,511,813	5.52%	161	8.15%
\$250,000 > and <= \$300,000	51,540,295	7.80%	186	9.42%
\$300,000 > and <= \$350,000	59,596,438	9.02%	183	9.27%
\$350,000 > and <= \$400,000	67,345,919	10.19%	179	9.06%
\$400,000 > and <= \$450,000	71,152,805	10.77%	168	8.51%
\$450,000 > and <= \$500,000	59,932,233	9.07%	126	6.38%
\$500,000 > and <= \$550,000	56,073,489	8.48%	107	5.42%
\$550,000 > and <= \$600,000	50,393,668	7.63%	88	4.46%
\$600,000 > and <= \$650,000	27,642,370	4.18%	44	2.23%
\$650,000 > and <= \$700,000	23,526,603	3.56%	35	1.77%
\$700,000 > and <= \$750,000	21,680,743	3.28%	30	1.52%
\$750,000 > and <= \$800,000	15,528,845	2.35%	20	1.01%
\$800,000 > and <= \$850,000	7,377,321	1.12%	9	0.46%
\$850,000 > and <= \$900,000	4,359,460	0.66%	5	0.25%
\$900,000 > and <= \$950,000	6,500,401	0.98%	7	0.35%
\$950,000 > and <= \$1,000,000	11,729,598	1.77%	12	0.61%
> \$1,000,000	32,890,723	4.98%	28	1.42%
Total	660,899,333	100.00%	1,975	100.00%



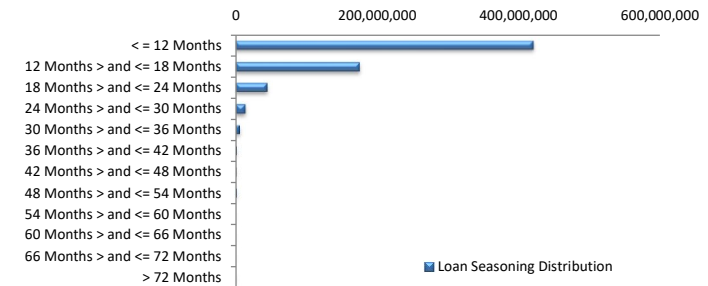
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,596,829	0.24%	28	1.92%
\$100,000 > and <= \$150,000	6,375,926	0.96%	48	3.30%
\$150,000 > and <= \$200,000	11,883,957	1.80%	66	4.53%
\$200,000 > and <= \$250,000	24,818,731	3.76%	110	7.55%
\$250,000 > and <= \$300,000	40,535,783	6.13%	146	10.03%
\$300,000 > and <= \$350,000	51,905,808	7.85%	159	10.92%
\$350,000 > and <= \$400,000	57,634,497	8.72%	153	10.51%
\$400,000 > and <= \$450,000	59,810,964	9.05%	141	9.68%
\$450,000 > and <= \$500,000	58,966,167	8.92%	124	8.52%
\$500,000 > and <= \$550,000	50,268,172	7.61%	96	6.59%
\$550,000 > and <= \$600,000	47,107,680	7.13%	82	5.63%
\$600,000 > and <= \$650,000	35,565,172	5.38%	57	3.91%
\$650,000 > and <= \$700,000	32,396,745	4.90%	48	3.30%
\$700,000 > and <= \$750,000	29,575,392	4.48%	41	2.82%
\$750,000 > and <= \$800,000	27,165,455	4.11%	35	2.40%
\$800,000 > and <= \$850,000	17,380,727	2.63%	21	1.44%
\$850,000 > and <= \$900,000	20,216,583	3.06%	23	1.58%
\$900,000 > and <= \$950,000	10,132,749	1.53%	11	0.76%
\$950,000 > and <= \$1,000,000	19,463,448	2.94%	20	1.37%
> \$1,000,000	58,098,546	8.79%	47	3.23%
Total	660,899,333	100.00%	1,456	100.00%



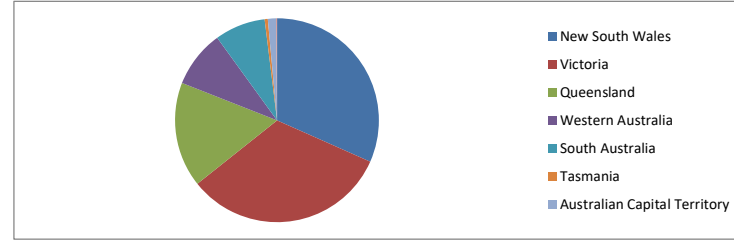
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	420,682,434	63.65%	1,274	64.51%
12 Months > and <= 18 Months	173,747,998	26.29%	496	25.11%
18 Months > and <= 24 Months	43,553,932	6.59%	117	5.92%
24 Months > and <= 30 Months	13,001,829	1.97%	39	1.97%
30 Months > and <= 36 Months	5,211,730	0.79%	17	0.86%
36 Months > and <= 42 Months	1,328,710	0.20%	5	0.25%
42 Months > and <= 48 Months	960,264	0.15%	6	0.30%
48 Months > and <= 54 Months	1,478,570	0.22%	5	0.25%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	0	0.00%	1	0.05%
66 Months > and <= 72 Months	131,183	0.02%	1	0.05%
> 72 Months	802,685	0.12%	14	0.71%
Total	660,899,333	100.00%	1,975	100.00%



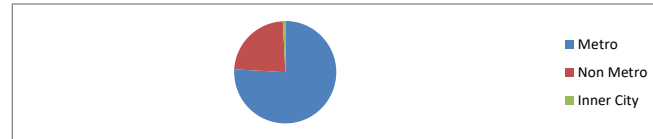
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	209,275,511	31.67%	412	28.30%
Victoria	215,584,652	32.62%	455	31.25%
Queensland	110,135,642	16.66%	255	17.51%
Western Australia	60,063,748	9.09%	155	10.65%
South Australia	53,151,144	8.04%	146	10.03%
Tasmania	3,307,151	0.50%	10	0.69%
Australian Capital Territory	8,359,016	1.26%	18	1.24%
Northern Territory	1,022,468	0.15%	5	0.34%
No Data	0	0.00%	0	0.00%
Total	660,899,333	100.00%	1,456	100.00%



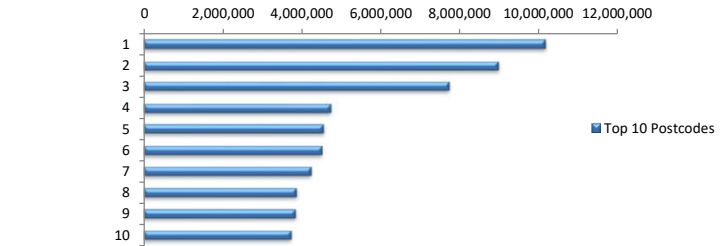
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	501,474,113	75.88%	1,068	73.35%
Non Metro	154,281,042	23.34%	375	25.76%
Inner City	5,144,179	0.78%	13	0.89%
No Data	0	0.00%	0	0.00%
Total	660,899,333	100.00%	1,456	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	10,188,533	1.54%	23	1.16%
3064	8,992,922	1.36%	22	1.11%
3029	7,735,106	1.17%	18	0.91%
2261	4,747,093	0.72%	12	0.61%
3754	4,554,683	0.69%	9	0.46%
4154	4,495,333	0.68%	5	0.25%
4211	4,231,943	0.64%	7	0.35%
2259	3,848,404	0.58%	6	0.30%
2170	3,826,788	0.58%	10	0.51%
3192	3,725,992	0.56%	6	0.30%
Total	56,346,797	8.53%	118	5.97%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	660,899,333	100.00%	1,975	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	660,899,333	100.00%	1,975	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	660,899,333	100.00%	1,975	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	660,899,333	100.00%	1,975	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	555,085,927	83.99%	1,625	82.28%
Interest Only	105,813,406	16.01%	349	17.67%
Non-Billing	0	0.00%	1	0.05%
Total	660,899,333	100.00%	1,975	100.00%



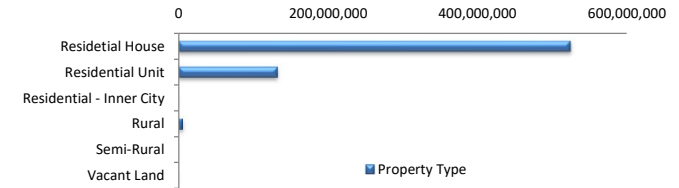
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	1	0.05%
Term Loan	660,899,333	100.00%	1,974	99.95%
Total	660,899,333	100.00%	1,975	100.00%



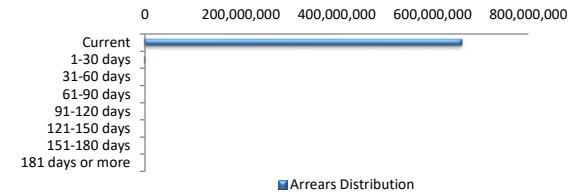
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	524,593,143	79.38%	1,129	77.54%
Residential Unit	131,368,631	19.88%	318	21.84%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,937,559	0.75%	9	0.62%
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	660,899,333	100.00%	1,456	100.00%



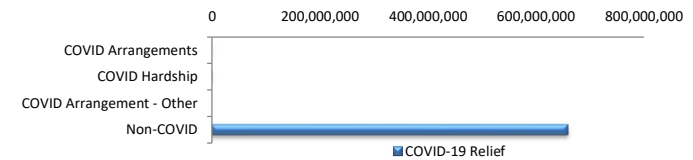
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	659,150,092	99.74%	1,971	99.80%
1-30 days	1,749,241	0.26%	4	0.20%
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	0	0.00%	0	0.00%
Total	660,899,333	100.00%	1,975	100.00%



COVID-19 Relief

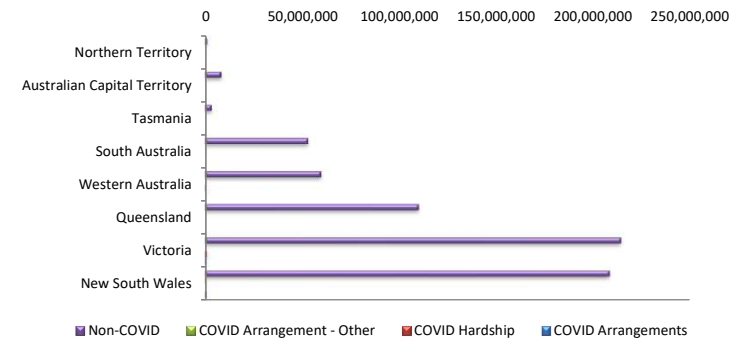
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	929,983	0.14%	1	0.07%
COVID Hardship	1,081,104	0.16%	2	0.14%
COVID Arrangement - Other	287,741	0.04%	1	0.07%
Non-COVID	658,600,505	99.65%	1,452	99.73%
Total	660,899,333	100.00%	1,456	100.00%



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

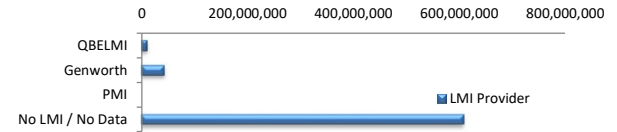
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangements	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	509,555	0	287,741	208,478,216
Victoria	420,428	863,242	0	214,300,982
Queensland	0	0	0	110,135,642
Western Australia	0	217,863	0	59,845,885
South Australia	0	0	0	53,151,144
Tasmania	0	0	0	3,307,151
Australian Capital Territory	0	0	0	8,359,016
Northern Territory	0	0	0	1,022,468
Total	929,983	1,081,104	287,741	658,600,505



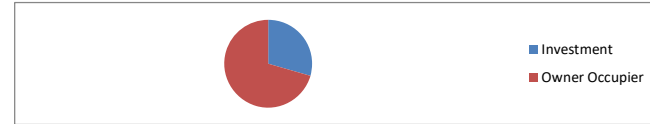
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	9,666,953	1.46%	21	1.44%
Genworth	42,310,125	6.40%	107	7.35%
PMI	0	0.00%	0	0.00%
No LMI / No Data	608,922,255	92.14%	1,328	91.21%
Total	660,899,333	100.00%	1,456	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	194,923,342	29.49%	579	29.32%
Owner Occupier	465,975,991	70.51%	1,396	70.68%
Total	660,899,333	100.00%	1,975	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0.00
Loss on Sale	0.00	0.00
Claims on LMI	0.00	0.00
Claims paid by LMI	0.00	0.00
Claims Denied/Reduced	0.00	0.00
Loss covered by Excess Spread	0.00	N/A