

AFG Series 2020-1
Collateral Report



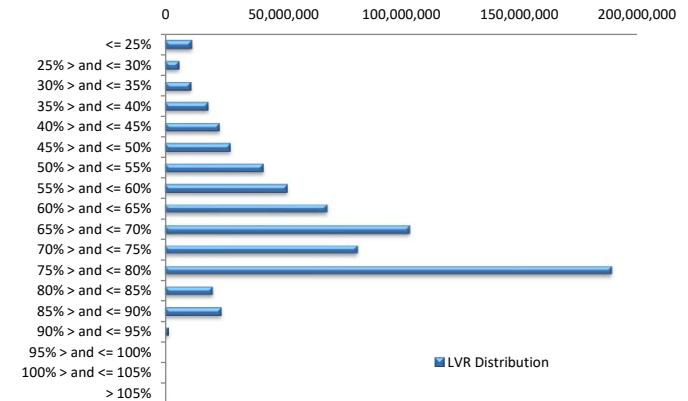
Model Period	1
Collection Period Start	30-Jul-20
Collection Period End	31-Aug-20
No. of Days	33
Interest Period Start	30-Jul-20
Interest Period End	9-Sep-20
No. of Days	42
Determination Date	7-Sep-20
Payment Date	10-Sep-20

Pool Statistics

Closing Balance of Mortgages	674,142,985
No. of Loans (Unconsolidated)	1,993
No. of Loans (Consolidated)	1,477
Average Loan Size (Unconsolidated)	338,255
Average Loan Size (Consolidated)	456,427
Largest Loan Size (Unconsolidated)	2,005,188
Largest Loan Size (Consolidated)	2,005,188
Smallest Loan Size (Unconsolidated)	(38,326)
Smallest Loan Size (Consolidated)	(38,326)
Weighted Average Interest Rate	3.11%
Weighted Average LVR	65.91%
Weighted Average Seasoning	10.46
Weighted Average Remaining Term	341.64

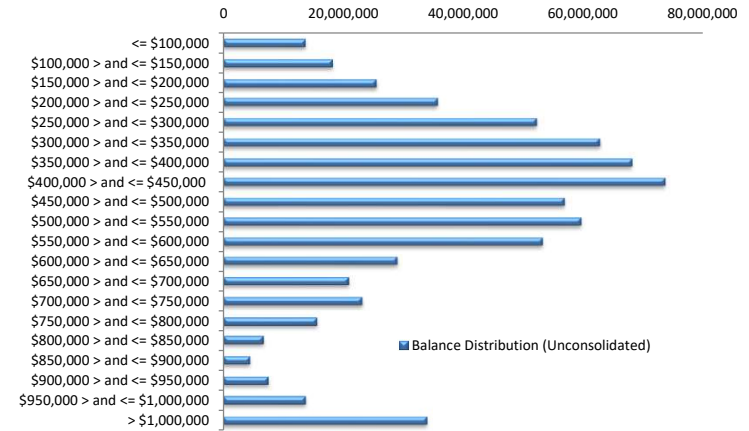
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,857,124	1.61%	70	4.74%
25% > and <= 30%	5,726,147	0.85%	25	1.69%
30% > and <= 35%	10,582,207	1.57%	34	2.30%
35% > and <= 40%	17,881,236	2.65%	58	3.93%
40% > and <= 45%	22,584,854	3.35%	57	3.86%
45% > and <= 50%	27,347,212	4.06%	68	4.60%
50% > and <= 55%	41,061,078	6.09%	87	5.89%
55% > and <= 60%	51,330,500	7.61%	100	6.77%
60% > and <= 65%	68,515,019	10.16%	142	9.61%
65% > and <= 70%	103,430,795	15.34%	210	14.22%
70% > and <= 75%	81,557,736	12.10%	157	10.63%
75% > and <= 80%	189,042,472	28.04%	375	25.39%
80% > and <= 85%	19,698,723	2.92%	42	2.84%
85% > and <= 90%	23,302,832	3.46%	49	3.32%
90% > and <= 95%	1,225,050	0.18%	3	0.20%
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	674,142,985	100.00%	1,477	100.00%



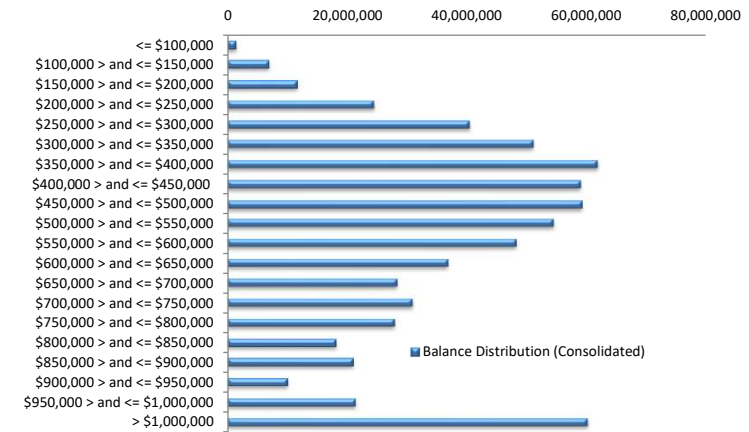
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	13,661,971	2.03%	291	14.60%
\$100,000 > and <= \$150,000	18,140,541	2.69%	144	7.23%
\$150,000 > and <= \$200,000	25,485,918	3.78%	144	7.23%
\$200,000 > and <= \$250,000	35,729,722	5.30%	158	7.93%
\$250,000 > and <= \$300,000	52,275,396	7.75%	189	9.48%
\$300,000 > and <= \$350,000	62,780,004	9.31%	193	9.68%
\$350,000 > and <= \$400,000	68,127,761	10.11%	181	9.08%
\$400,000 > and <= \$450,000	73,703,329	10.93%	174	8.73%
\$450,000 > and <= \$500,000	56,930,251	8.44%	120	6.02%
\$500,000 > and <= \$550,000	59,696,078	8.86%	114	5.72%
\$550,000 > and <= \$600,000	53,247,166	7.90%	93	4.67%
\$600,000 > and <= \$650,000	28,932,793	4.29%	46	2.31%
\$650,000 > and <= \$700,000	20,848,512	3.09%	31	1.56%
\$700,000 > and <= \$750,000	23,172,872	3.44%	32	1.61%
\$750,000 > and <= \$800,000	15,575,760	2.31%	20	1.00%
\$800,000 > and <= \$850,000	6,537,824	0.97%	8	0.40%
\$850,000 > and <= \$900,000	4,357,758	0.65%	5	0.25%
\$900,000 > and <= \$950,000	7,371,755	1.09%	8	0.40%
\$950,000 > and <= \$1,000,000	13,690,657	2.03%	14	0.70%
> \$1,000,000	33,876,918	5.03%	28	1.40%
Total	674,142,985	100.00%	1,993	100.00%



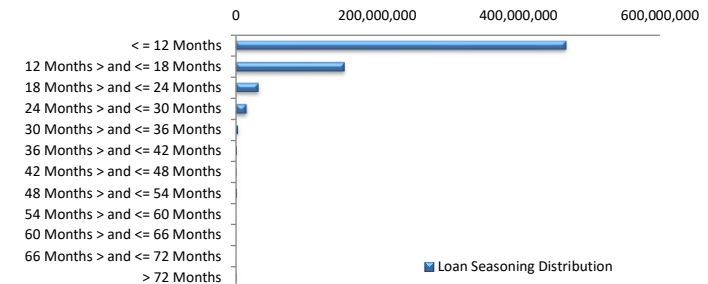
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,366,080	0.20%	24	1.62%
\$100,000 > and <= \$150,000	6,971,149	1.03%	53	3.59%
\$150,000 > and <= \$200,000	11,707,564	1.74%	65	4.40%
\$200,000 > and <= \$250,000	24,556,422	3.64%	109	7.38%
\$250,000 > and <= \$300,000	40,468,082	6.00%	146	9.88%
\$300,000 > and <= \$350,000	51,084,451	7.58%	157	10.63%
\$350,000 > and <= \$400,000	61,800,008	9.17%	164	11.10%
\$400,000 > and <= \$450,000	58,969,896	8.75%	139	9.41%
\$450,000 > and <= \$500,000	59,225,626	8.79%	125	8.46%
\$500,000 > and <= \$550,000	54,505,644	8.09%	104	7.04%
\$550,000 > and <= \$600,000	48,284,778	7.16%	84	5.69%
\$600,000 > and <= \$650,000	36,876,311	5.47%	59	3.99%
\$650,000 > and <= \$700,000	28,371,965	4.21%	42	2.84%
\$700,000 > and <= \$750,000	30,970,906	4.59%	43	2.91%
\$750,000 > and <= \$800,000	27,971,490	4.15%	36	2.44%
\$800,000 > and <= \$850,000	18,205,392	2.70%	22	1.49%
\$850,000 > and <= \$900,000	21,046,371	3.12%	24	1.62%
\$900,000 > and <= \$950,000	10,099,076	1.50%	11	0.74%
\$950,000 > and <= \$1,000,000	21,438,976	3.18%	22	1.49%
> \$1,000,000	60,222,797	8.93%	48	3.25%
Total	674,142,985	100.00%	1,477	100.00%



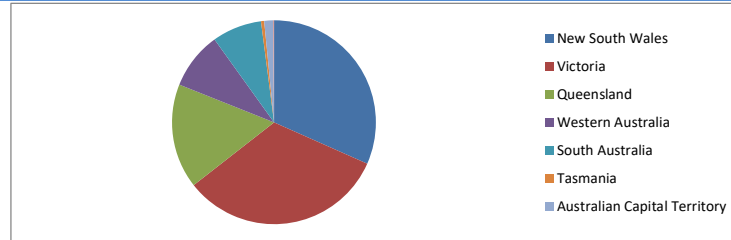
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	466,849,700	69.25%	1,388	69.64%
12 Months > and <= 18 Months	153,587,103	22.78%	440	22.08%
18 Months > and <= 24 Months	31,490,316	4.67%	82	4.11%
24 Months > and <= 30 Months	14,309,915	2.12%	41	2.06%
30 Months > and <= 36 Months	3,149,154	0.47%	11	0.55%
36 Months > and <= 42 Months	1,273,527	0.19%	5	0.25%
42 Months > and <= 48 Months	1,009,820	0.15%	7	0.35%
48 Months > and <= 54 Months	1,208,543	0.18%	3	0.15%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	303,583	0.05%	1	0.05%
66 Months > and <= 72 Months	92,248	0.01%	1	0.05%
> 72 Months	869,076	0.13%	14	0.70%
Total	674,142,985	100.00%	1,993	100.00%



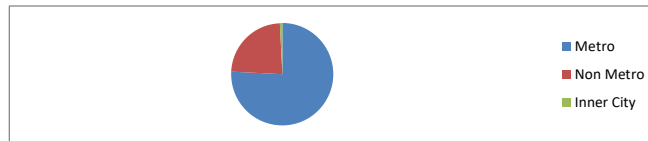
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	213,491,682	31.67%	421	28.50%
Victoria	220,878,002	32.76%	461	31.21%
Queensland	111,958,349	16.61%	258	17.47%
Western Australia	61,004,273	9.05%	157	10.63%
South Australia	53,182,599	7.89%	146	9.88%
Tasmania	3,351,601	0.50%	10	0.68%
Australian Capital Territory	9,246,434	1.37%	19	1.29%
Northern Territory	1,030,046	0.15%	5	0.34%
No Data	0	0.00%	0	0.00%
Total	674,142,985	100.00%	1,477	100.00%



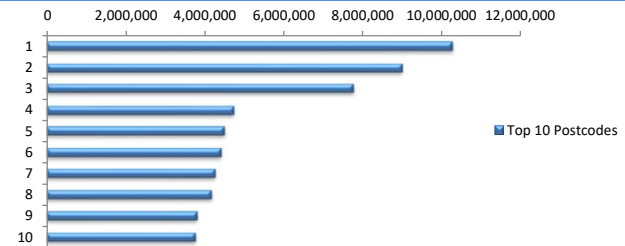
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	510,786,832	75.77%	1,080	73.12%
Non Metro	158,192,132	23.47%	384	26.00%
Inner City	5,164,021	0.77%	13	0.88%
No Data	0	0.00%	0	0.00%
Total	674,142,985	100.00%	1,477	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	10,269,162	1.52%	23	1.15%
3064	9,003,393	1.34%	22	1.10%
3029	7,766,975	1.15%	18	0.90%
2261	4,740,046	0.70%	12	0.60%
4154	4,493,069	0.67%	5	0.25%
3754	4,414,631	0.65%	9	0.45%
4211	4,256,895	0.63%	8	0.40%
2259	4,164,262	0.62%	7	0.35%
2170	3,792,575	0.56%	10	0.50%
3192	3,755,248	0.56%	6	0.30%
Total	56,656,256	8.40%	120	6.02%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	674,142,985	100.00%	1,993	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	674,142,985	100.00%	1,993	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	674,142,985	100.00%	1,993	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	674,142,985	100.00%	1,993	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	567,352,714	84.16%	1,641	82.34%
Interest Only	106,790,271	15.84%	351	17.61%
Non-Billing	0	0.00%	1	0.05%
Total	674,142,985	100.00%	1,993	100.00%



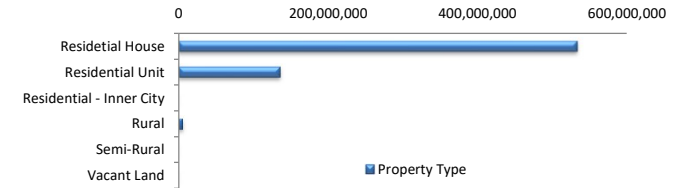
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	1	0.05%
Term Loan	674,142,985	100.00%	1,992	99.95%
Total	674,142,985	100.00%	1,993	100.00%



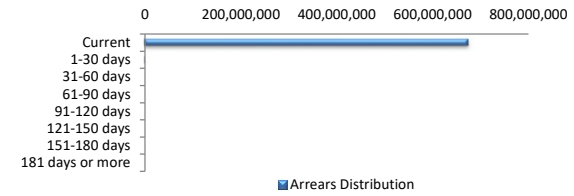
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	533,743,832	79.17%	1,145	77.52%
Residential Unit	135,479,430	20.10%	323	21.87%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,919,723	0.73%	9	0.61%
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	674,142,985	100.00%	1,477	100.00%



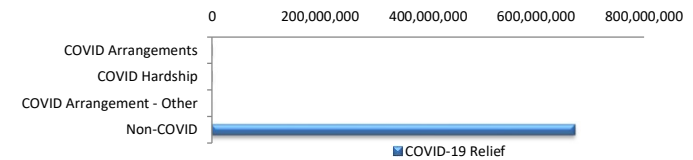
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	673,638,019	99.93%	1,991	99.90%
1-30 days	504,966	0.07%	2	0.10%
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	674,142,985	100.00%	1,993	100.00%



COVID-19 Relief

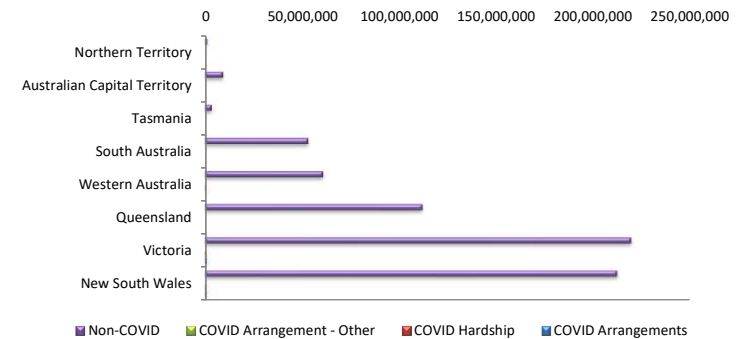
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	1,305,579	0.19%	1	0.07%
COVID Hardship	1,206,621	0.18%	3	0.20%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	671,630,785	99.63%	1,473	99.73%
Total	674,142,985	100.00%	1,477	100.00%



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

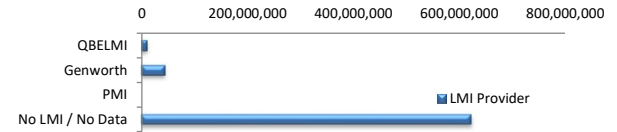
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangements	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	509,601	488,796	0	212,493,286
Victoria	0.24%	0.23%	0.00%	99.53%
Queensland	795,979	500,871	0	219,581,152
Western Australia	0.36%	0.23%	0.00%	99.41%
South Australia	0	0	0	111,958,349
Tasmania	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	216,954	0	60,787,318
Northern Territory	0.00%	0.36%	0.00%	99.64%
	0	0	0	53,182,599
	0.00%	0.00%	0.00%	100.00%
	0	0	0	3,351,601
	0.00%	0.00%	0.00%	100.00%
	0	0	0	9,246,434
	0.00%	0.00%	0.00%	100.00%
	0	0	0	1,030,046
	0.00%	0.00%	0.00%	100.00%
Total	1,305,579	1,206,621	0	671,630,785



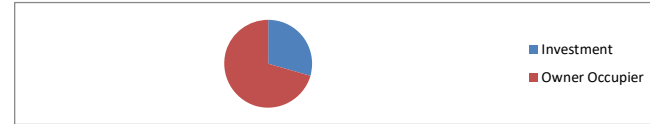
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	9,656,846	1.43%	21	1.42%
Genworth	43,164,611	6.40%	109	7.38%
PMI	0	0.00%	0	0.00%
No LMI / No Data	621,321,528	92.16%	1,347	91.20%
Total	674,142,985	100.00%	1,477	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	198,943,084	29.51%	581	29.15%
Owner Occupier	475,199,901	70.49%	1,412	70.85%
Total	674,142,985	100.00%	1,993	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