

**AFG Series 2020-1
Collateral Report**



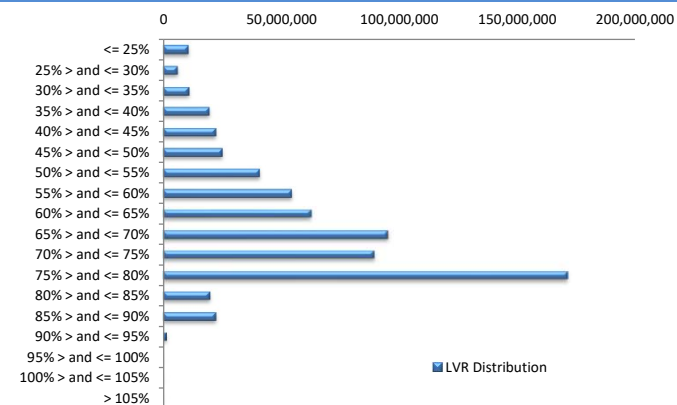
Model Period	3
Collection Period Start	1-Oct-20
Collection Period End	31-Oct-20
No. of Days	31
Interest Period Start	12-Oct-20
Interest Period End	9-Nov-20
No. of Days	29
Determination Date	5-Nov-20
Payment Date	10-Nov-20

Pool Statistics

Closing Balance of Mortgages	648,572,630
No. of Loans (Unconsolidated)	1,954
No. of Loans (Consolidated)	1,440
Average Loan Size (Unconsolidated)	331,920
Average Loan Size (Consolidated)	450,398
Largest Loan Size (Unconsolidated)	1,683,070
Largest Loan Size (Consolidated)	1,831,615
Smallest Loan Size (Unconsolidated)	(74,826)
Smallest Loan Size (Consolidated)	(74,826)
Weighted Average Interest Rate	3.10%
Weighted Average LVR	65.60%
Weighted Average Seasoning	12.35
Weighted Average Remaining Term	339.84

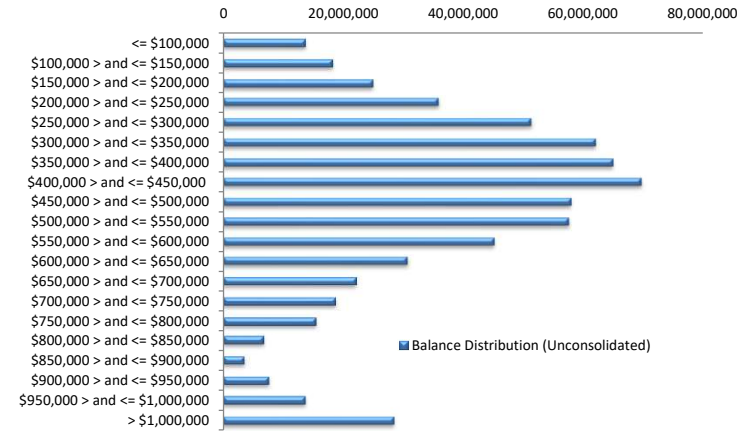
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,378,652	1.60%	70	4.86%
25% > and <= 30%	6,008,343	0.93%	25	1.74%
30% > and <= 35%	10,592,522	1.63%	36	2.50%
35% > and <= 40%	19,255,091	2.97%	64	4.44%
40% > and <= 45%	21,946,593	3.38%	52	3.61%
45% > and <= 50%	24,703,944	3.81%	64	4.44%
50% > and <= 55%	40,429,687	6.23%	85	5.90%
55% > and <= 60%	54,136,645	8.35%	115	7.99%
60% > and <= 65%	62,645,739	9.66%	129	8.96%
65% > and <= 70%	94,974,219	14.64%	193	13.40%
70% > and <= 75%	89,539,240	13.81%	172	11.94%
75% > and <= 80%	171,225,079	26.40%	343	23.82%
80% > and <= 85%	19,514,023	3.01%	42	2.92%
85% > and <= 90%	21,997,822	3.39%	47	3.26%
90% > and <= 95%	1,225,033	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	648,572,630	100.00%	1,440	100.00%



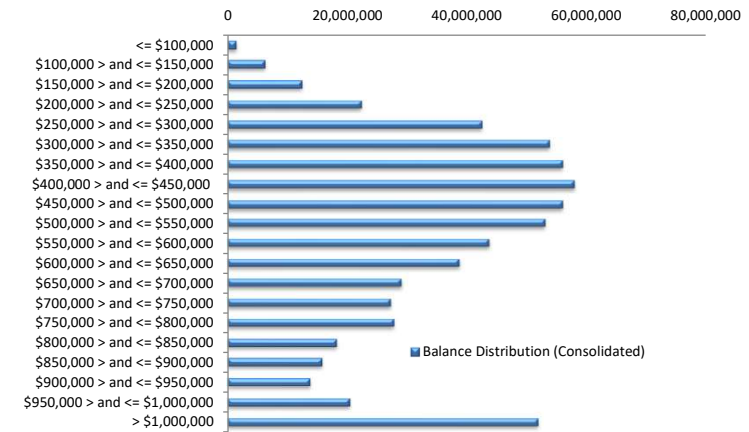
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	13,632,652	2.10%	299	15.30%
\$100,000 > and <= \$150,000	18,125,258	2.79%	144	7.37%
\$150,000 > and <= \$200,000	24,781,357	3.82%	140	7.16%
\$200,000 > and <= \$250,000	35,960,021	5.54%	159	8.14%
\$250,000 > and <= \$300,000	51,416,643	7.93%	186	9.52%
\$300,000 > and <= \$350,000	62,111,694	9.58%	191	9.77%
\$350,000 > and <= \$400,000	65,042,348	10.03%	173	8.85%
\$400,000 > and <= \$450,000	69,775,798	10.76%	165	8.44%
\$450,000 > and <= \$500,000	58,019,489	8.95%	122	6.24%
\$500,000 > and <= \$550,000	57,702,328	8.90%	110	5.63%
\$550,000 > and <= \$600,000	45,268,006	6.98%	79	4.04%
\$600,000 > and <= \$650,000	30,730,795	4.74%	49	2.51%
\$650,000 > and <= \$700,000	22,199,759	3.42%	33	1.69%
\$700,000 > and <= \$750,000	18,746,008	2.89%	26	1.33%
\$750,000 > and <= \$800,000	15,457,670	2.38%	20	1.02%
\$800,000 > and <= \$850,000	6,605,332	1.02%	8	0.41%
\$850,000 > and <= \$900,000	3,461,690	0.53%	4	0.20%
\$900,000 > and <= \$950,000	7,424,168	1.14%	8	0.41%
\$950,000 > and <= \$1,000,000	13,682,275	2.11%	14	0.72%
> \$1,000,000	28,429,338	4.38%	24	1.23%
Total	648,572,630	100.00%	1,954	100.00%



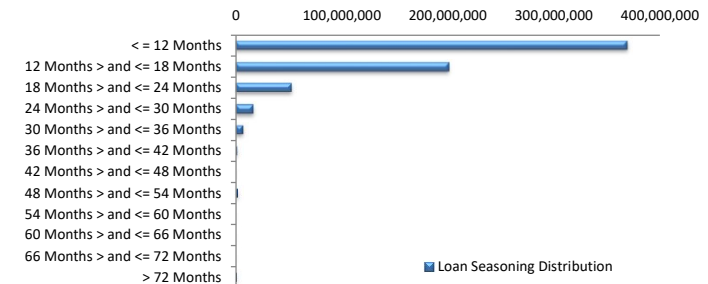
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,384,680	0.21%	28	1.94%
\$100,000 > and <= \$150,000	6,275,690	0.97%	48	3.33%
\$150,000 > and <= \$200,000	12,431,941	1.92%	69	4.79%
\$200,000 > and <= \$250,000	22,363,097	3.45%	99	6.88%
\$250,000 > and <= \$300,000	42,433,985	6.54%	153	10.63%
\$300,000 > and <= \$350,000	53,858,210	8.30%	165	11.46%
\$350,000 > and <= \$400,000	56,014,234	8.64%	149	10.35%
\$400,000 > and <= \$450,000	57,982,054	8.94%	137	9.51%
\$450,000 > and <= \$500,000	56,017,452	8.64%	118	8.19%
\$500,000 > and <= \$550,000	52,971,428	8.17%	101	7.01%
\$550,000 > and <= \$600,000	43,661,958	6.73%	76	5.28%
\$600,000 > and <= \$650,000	38,680,882	5.96%	62	4.31%
\$650,000 > and <= \$700,000	29,082,096	4.48%	43	2.99%
\$700,000 > and <= \$750,000	27,301,349	4.21%	38	2.64%
\$750,000 > and <= \$800,000	27,825,276	4.29%	36	2.50%
\$800,000 > and <= \$850,000	18,235,646	2.81%	22	1.53%
\$850,000 > and <= \$900,000	15,831,368	2.44%	18	1.25%
\$900,000 > and <= \$950,000	13,846,517	2.13%	15	1.04%
\$950,000 > and <= \$1,000,000	20,467,410	3.16%	21	1.46%
> \$1,000,000	51,907,357	8.00%	42	2.92%
Total	648,572,630	100.00%	1,440	100.00%



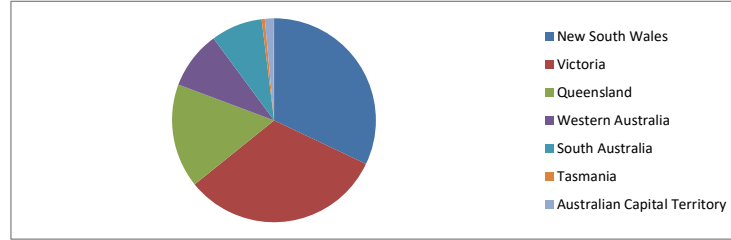
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	368,576,079	56.83%	1,109	56.76%
12 Months > and <= 18 Months	200,234,085	30.87%	598	30.60%
18 Months > and <= 24 Months	52,379,074	8.08%	150	7.68%
24 Months > and <= 30 Months	16,110,177	2.48%	44	2.25%
30 Months > and <= 36 Months	6,576,347	1.01%	22	1.13%
36 Months > and <= 42 Months	1,325,123	0.20%	5	0.26%
42 Months > and <= 48 Months	444,181	0.07%	2	0.10%
48 Months > and <= 54 Months	1,839,242	0.28%	8	0.41%
54 Months > and <= 60 Months	203,252	0.03%	1	0.05%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	128,392	0.02%	1	0.05%
> 72 Months	756,679	0.12%	14	0.72%
Total	648,572,630	100.00%	1,954	100.00%



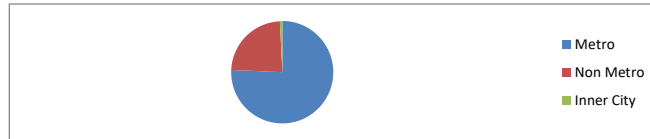
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	207,829,884	32.04%	410	28.47%
Victoria	208,340,214	32.12%	446	30.97%
Queensland	107,083,985	16.51%	251	17.43%
Western Australia	59,665,442	9.20%	153	10.63%
South Australia	53,017,536	8.17%	146	10.14%
Tasmania	3,349,964	0.52%	10	0.69%
Australian Capital Territory	8,347,330	1.29%	18	1.25%
Northern Territory	938,275	0.14%	5	0.35%
No Data	0	0.00%	1	0.07%
Total	648,572,630	100.00%	1,440	100.00%



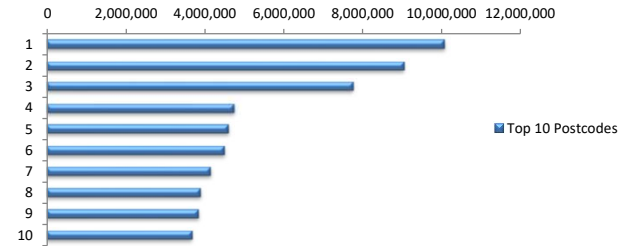
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	490,952,055	75.70%	1,054	73.19%
Non Metro	152,490,322	23.51%	372	25.83%
Inner City	5,130,253	0.79%	13	0.90%
No Data	0	0.00%	1	0.07%
Total	648,572,630	100.00%	1,440	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	10,075,243	1.55%	23	1.18%
3064	9,042,627	1.39%	22	1.13%
3029	7,761,785	1.20%	18	0.92%
2261	4,752,991	0.73%	12	0.61%
3754	4,597,418	0.71%	9	0.46%
4154	4,492,183	0.69%	5	0.26%
4211	4,139,776	0.64%	7	0.36%
2170	3,892,088	0.60%	10	0.51%
2259	3,827,505	0.59%	6	0.31%
3156	3,657,143	0.56%	6	0.31%
Total	56,238,759	8.67%	118	6.04%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	648,572,630	100.00%	1,954	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	648,572,630	100.00%	1,954	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	648,572,630	100.00%	1,954	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	648,572,630	100.00%	1,954	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	545,682,819	84.14%	1,604	82.09%
Interest Only	102,889,811	15.86%	349	17.86%
Non-Billing	0	0.00%	1	0.05%
Total	648,572,630	100.00%	1,954	100.00%



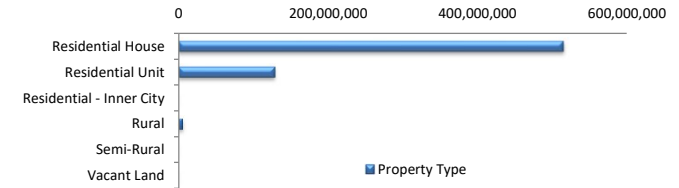
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	1	0.05%
Term Loan	648,572,630	100.00%	1,953	99.95%
Total	648,572,630	100.00%	1,954	100.00%



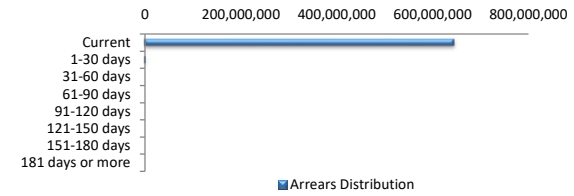
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	515,508,572	79.48%	1,118	77.64%
Residential Unit	128,136,721	19.76%	312	21.67%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,927,337	0.76%	9	0.63%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	1	0.07%
Total	648,572,630	100.00%	1,440	100.00%



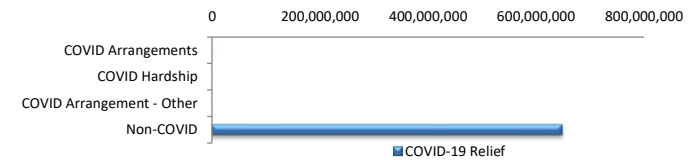
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	645,902,961	99.59%	1,947	99.64%
1-30 days	2,669,669	0.41%	7	0.36%
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	0	0.00%	0	0.00%
Total	648,572,630	100.00%	1,954	100.00%



COVID-19 Relief

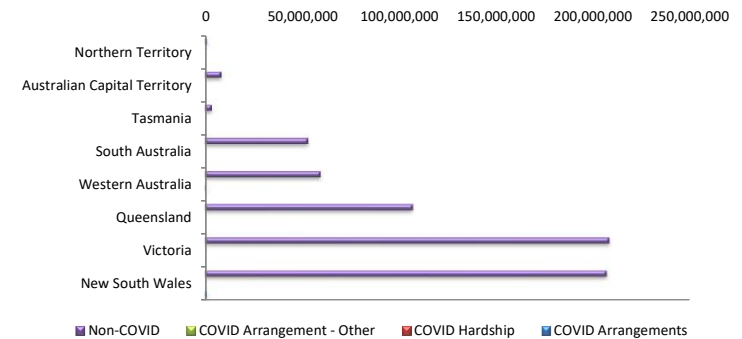
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	797,364	0.12%	1	0.07%
COVID Hardship	214,821	0.03%	1	0.07%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	647,560,445	99.84%	1,438	99.86%
Total	648,572,630	100.00%	1,440	100.00%



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

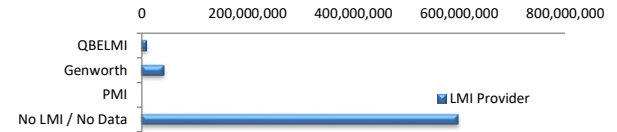
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangements	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	797,364	0	0	207,032,520
Victoria	0	0	0	208,340,214
Queensland	0	0	0	107,083,985
Western Australia	0	214,821	0	59,450,621
South Australia	0	0	0	53,017,536
Tasmania	0	0	0	3,349,964
Australian Capital Territory	0	0	0	8,347,330
Northern Territory	0	0	0	938,275
Total	797,364	214,821	0	647,560,445



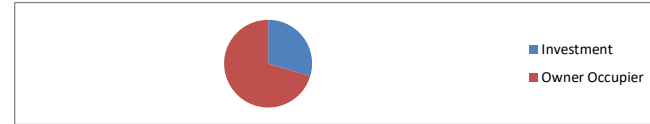
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	9,067,436	1.40%	20	1.39%
Genworth	41,290,709	6.37%	105	7.29%
PMI	0	0.00%	0	0.00%
No LMI / No Data	598,214,485	92.24%	1,315	91.32%
Total	648,572,630	100.00%	1,440	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	192,380,951	29.66%	574	29.38%
Owner Occupier	456,191,679	70.34%	1,380	70.62%
Total	648,572,630	100.00%	1,954	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