

AFG Series 2020-1
Collateral Report



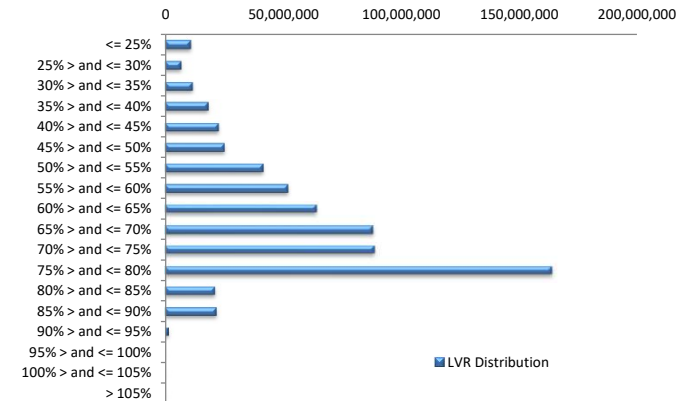
Model Period	4
Collection Period Start	1-Nov-20
Collection Period End	30-Nov-20
No. of Days	30
Interest Period Start	10-Nov-20
Interest Period End	9-Dec-20
No. of Days	30
Determination Date	7-Dec-20
Payment Date	10-Dec-20

Pool Statistics

Closing Balance of Mortgages	633,680,700
No. of Loans (Unconsolidated)	1,926
No. of Loans (Consolidated)	1,416
Average Loan Size (Unconsolidated)	329,014
Average Loan Size (Consolidated)	447,515
Largest Loan Size (Unconsolidated)	1,682,756
Largest Loan Size (Consolidated)	1,831,875
Smallest Loan Size (Unconsolidated)	(67,826)
Smallest Loan Size (Consolidated)	(67,826)
Weighted Average Interest Rate	3.10%
Weighted Average LVR	65.41%
Weighted Average Seasoning	13.29
Weighted Average Remaining Term	338.78

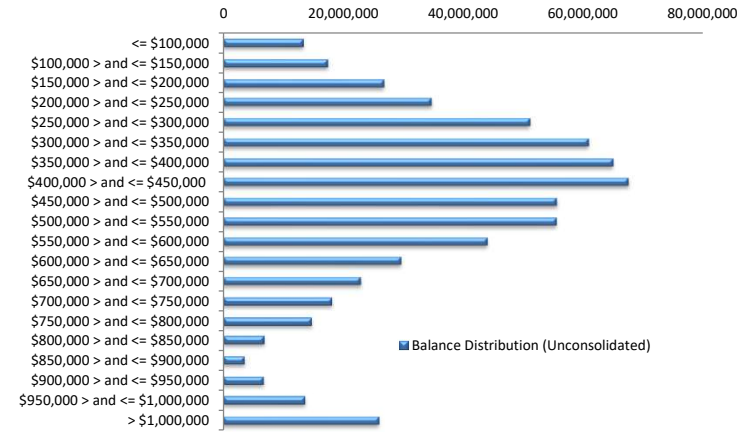
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,473,728	1.65%	69	4.87%
25% > and <= 30%	6,497,266	1.03%	31	2.19%
30% > and <= 35%	11,179,828	1.76%	35	2.47%
35% > and <= 40%	17,951,993	2.83%	63	4.45%
40% > and <= 45%	22,261,729	3.51%	50	3.53%
45% > and <= 50%	24,799,903	3.91%	65	4.59%
50% > and <= 55%	40,943,112	6.46%	87	6.14%
55% > and <= 60%	51,632,405	8.15%	110	7.77%
60% > and <= 65%	64,013,569	10.10%	131	9.25%
65% > and <= 70%	88,108,766	13.90%	183	12.92%
70% > and <= 75%	88,694,855	14.00%	169	11.94%
75% > and <= 80%	163,640,254	25.82%	330	23.31%
80% > and <= 85%	20,821,747	3.29%	44	3.11%
85% > and <= 90%	21,436,638	3.38%	46	3.25%
90% > and <= 95%	1,224,907	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	633,680,700	100.00%	1,416	100.00%



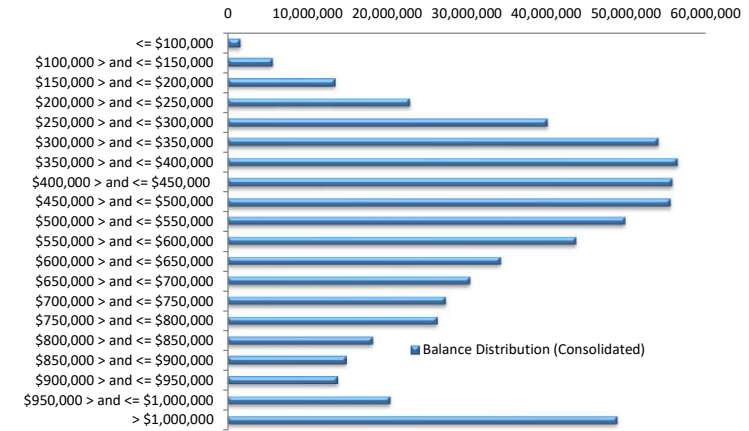
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	13,310,180	2.10%	297	15.42%
\$100,000 > and <= \$150,000	17,336,504	2.74%	139	7.22%
\$150,000 > and <= \$200,000	26,721,995	4.22%	151	7.84%
\$200,000 > and <= \$250,000	34,832,417	5.50%	154	8.00%
\$250,000 > and <= \$300,000	51,243,744	8.09%	185	9.61%
\$300,000 > and <= \$350,000	60,990,272	9.62%	187	9.71%
\$350,000 > and <= \$400,000	65,086,105	10.27%	173	8.98%
\$400,000 > and <= \$450,000	67,643,905	10.67%	160	8.31%
\$450,000 > and <= \$500,000	55,651,776	8.78%	117	6.07%
\$500,000 > and <= \$550,000	55,527,704	8.76%	106	5.50%
\$550,000 > and <= \$600,000	44,086,757	6.96%	77	4.00%
\$600,000 > and <= \$650,000	29,453,899	4.65%	47	2.44%
\$650,000 > and <= \$700,000	22,865,156	3.61%	34	1.77%
\$700,000 > and <= \$750,000	18,013,286	2.84%	25	1.30%
\$750,000 > and <= \$800,000	14,683,019	2.32%	19	0.99%
\$800,000 > and <= \$850,000	6,619,490	1.04%	8	0.42%
\$850,000 > and <= \$900,000	3,458,003	0.55%	4	0.21%
\$900,000 > and <= \$950,000	6,513,414	1.03%	7	0.36%
\$950,000 > and <= \$1,000,000	13,658,022	2.16%	14	0.73%
> \$1,000,000	25,985,053	4.10%	22	1.14%
Total	633,680,700	100.00%	1,926	100.00%



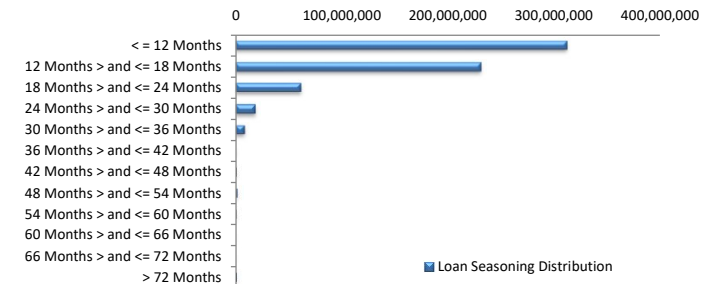
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,482,808	0.23%	30	2.12%
\$100,000 > and <= \$150,000	5,662,180	0.89%	44	3.11%
\$150,000 > and <= \$200,000	13,497,492	2.13%	75	5.30%
\$200,000 > and <= \$250,000	22,893,772	3.61%	101	7.13%
\$250,000 > and <= \$300,000	40,127,470	6.33%	144	10.17%
\$300,000 > and <= \$350,000	54,068,503	8.53%	165	11.65%
\$350,000 > and <= \$400,000	56,467,453	8.91%	150	10.59%
\$400,000 > and <= \$450,000	55,802,509	8.81%	132	9.32%
\$450,000 > and <= \$500,000	55,566,536	8.77%	117	8.26%
\$500,000 > and <= \$550,000	49,816,406	7.86%	95	6.71%
\$550,000 > and <= \$600,000	43,672,474	6.89%	76	5.37%
\$600,000 > and <= \$650,000	34,249,736	5.40%	55	3.88%
\$650,000 > and <= \$700,000	30,415,248	4.80%	45	3.18%
\$700,000 > and <= \$750,000	27,352,649	4.32%	38	2.68%
\$750,000 > and <= \$800,000	26,309,080	4.15%	34	2.40%
\$800,000 > and <= \$850,000	18,233,114	2.88%	22	1.55%
\$850,000 > and <= \$900,000	14,912,770	2.35%	17	1.20%
\$900,000 > and <= \$950,000	13,836,874	2.18%	15	1.06%
\$950,000 > and <= \$1,000,000	20,444,896	3.23%	21	1.48%
> \$1,000,000	48,868,732	7.71%	40	2.82%
Total	633,680,700	100.00%	1,416	100.00%



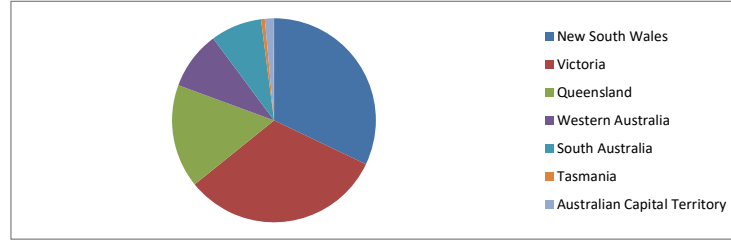
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	312,099,825	49.25%	945	49.07%
12 Months > and <= 18 Months	230,425,729	36.36%	696	36.14%
18 Months > and <= 24 Months	60,702,900	9.58%	179	9.29%
24 Months > and <= 30 Months	18,388,527	2.90%	50	2.60%
30 Months > and <= 36 Months	7,938,170	1.25%	27	1.40%
36 Months > and <= 42 Months	525,442	0.08%	2	0.10%
42 Months > and <= 48 Months	688,119	0.11%	5	0.26%
48 Months > and <= 54 Months	1,390,078	0.22%	7	0.36%
54 Months > and <= 60 Months	643,550	0.10%	2	0.10%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	129,260	0.02%	1	0.05%
> 72 Months	749,100	0.12%	12	0.62%
Total	633,680,700	100.00%	1,926	100.00%



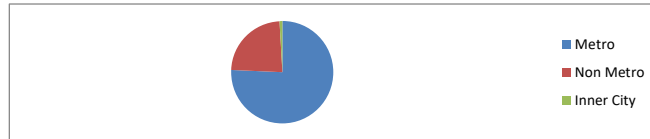
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	203,456,455	32.11%	402	28.39%
Victoria	203,219,064	32.07%	439	31.00%
Queensland	104,040,996	16.42%	247	17.44%
Western Australia	58,638,000	9.25%	151	10.66%
South Australia	51,509,171	8.13%	144	10.17%
Tasmania	3,625,616	0.57%	10	0.71%
Australian Capital Territory	8,318,150	1.31%	18	1.27%
Northern Territory	873,248	0.14%	5	0.35%
No Data	0	0.00%	0	0.00%
Total	633,680,700	100.00%	1,416	100.00%



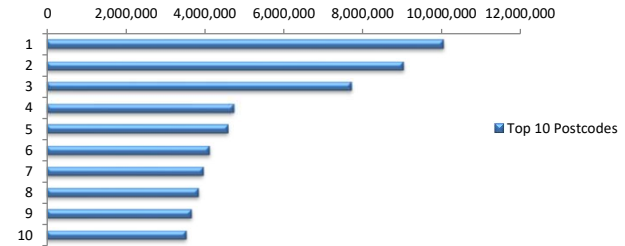
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	479,576,604	75.68%	1,038	73.31%
Non Metro	148,988,903	23.51%	365	25.78%
Inner City	5,115,193	0.81%	13	0.92%
No Data	0	0.00%	0	0.00%
Total	633,680,700	100.00%	1,416	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	10,049,758	1.59%	23	1.19%
3064	9,028,619	1.42%	22	1.14%
3029	7,716,594	1.22%	18	0.93%
2261	4,745,344	0.75%	12	0.62%
3754	4,586,811	0.72%	9	0.47%
4211	4,113,767	0.65%	7	0.36%
2170	3,948,663	0.62%	10	0.52%
2259	3,823,435	0.60%	6	0.31%
3156	3,648,748	0.58%	6	0.31%
2251	3,532,668	0.56%	7	0.36%
Total	55,194,407	8.71%	120	6.23%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	633,680,700	100.00%	1,926	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	633,680,700	100.00%	1,926	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	633,680,700	100.00%	1,926	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	633,680,700	100.00%	1,926	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	530,730,085	83.75%	1,581	82.09%
Interest Only	102,950,615	16.25%	345	17.91%
Non-Billing	0	0.00%	0	0.00%
Total	633,680,700	100.00%	1,926	100.00%



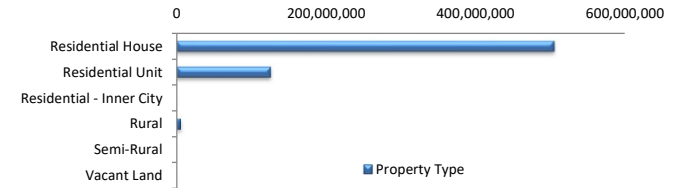
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	633,680,700	100.00%	1,926	100.00%
Total	633,680,700	100.00%	1,926	100.00%



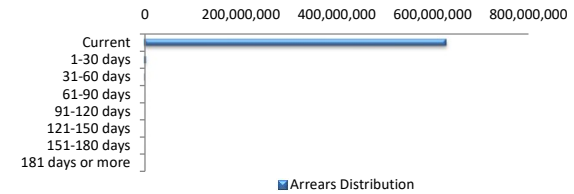
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	504,253,269	79.58%	1,100	77.68%
Residential Unit	124,487,717	19.65%	307	21.68%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,939,714	0.78%	9	0.64%
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	633,680,700	100.00%	1,416	100.00%



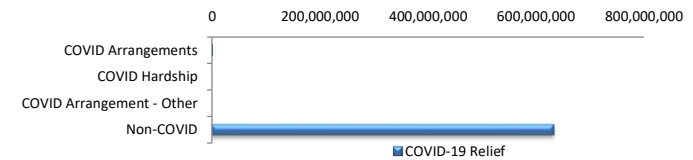
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	629,840,297	99.39%	1,917	99.53%
1-30 days	3,298,097	0.52%	8	0.42%
31-60 days	542,305	0.09%	1	0.05%
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	633,680,700	100.00%	1,926	100.00%



COVID-19 Relief

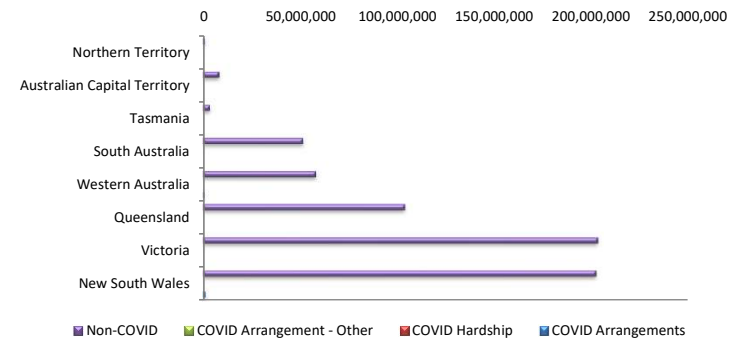
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	1,829,930	0.29%	3	0.21%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	631,850,770	99.71%	1,413	99.79%
Total	633,680,700	100.00%	1,416	100.00%



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

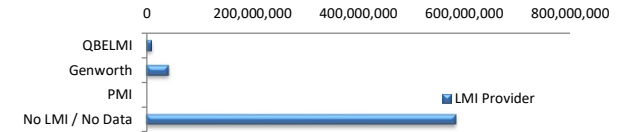
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangements	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	1,312,012	0	0	202,144,443
Victoria	0	0	0	203,219,064
Queensland	0	0	0	104,040,996
Western Australia	517,917	0	0	58,120,083
South Australia	0	0	0	51,509,171
Tasmania	0	0	0	3,625,616
Australian Capital Territory	0	0	0	8,318,150
Northern Territory	0	0	0	873,248
Total	1,829,930	0	0	631,850,770



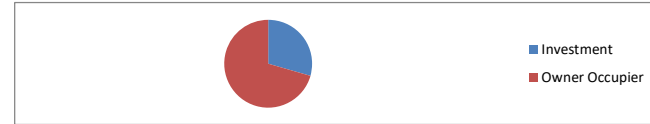
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	9,031,882	1.43%	20	1.41%
Genworth	40,835,947	6.44%	103	7.27%
PMI	0	0.00%	0	0.00%
No LMI / No Data	583,812,871	92.13%	1,293	91.31%
Total	633,680,700	100.00%	1,416	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	186,839,904	29.48%	570	29.60%
Owner Occupier	446,840,796	70.52%	1,356	70.40%
Total	633,680,700	100.00%	1,926	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