

**AFG Series 2020-1**  
**Collateral Report**



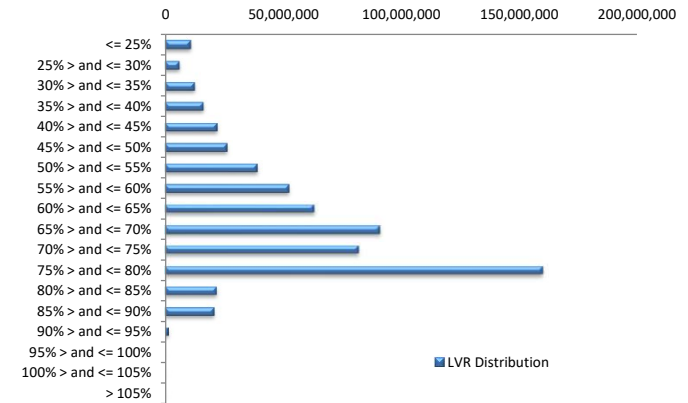
Model Period	5
Collection Period Start	1-Dec-20
Collection Period End	31-Dec-20
No. of Days	31
Interest Period Start	10-Dec-20
Interest Period End	10-Jan-21
No. of Days	32
Determination Date	6-Jan-21
Payment Date	11-Jan-21

**Pool Statistics**

Closing Balance of Mortgages	621,576,945
No. of Loans (Unconsolidated)	1,898
No. of Loans (Consolidated)	1,397
Average Loan Size (Unconsolidated)	327,490
Average Loan Size (Consolidated)	444,937
Largest Loan Size (Unconsolidated)	1,669,408
Largest Loan Size (Consolidated)	1,841,160
Smallest Loan Size (Unconsolidated)	(70,526)
Smallest Loan Size (Consolidated)	(70,526)
Weighted Average Interest Rate	3.08%
Weighted Average LVR	65.32%
Weighted Average Seasoning	14.26
Weighted Average Remaining Term	337.75

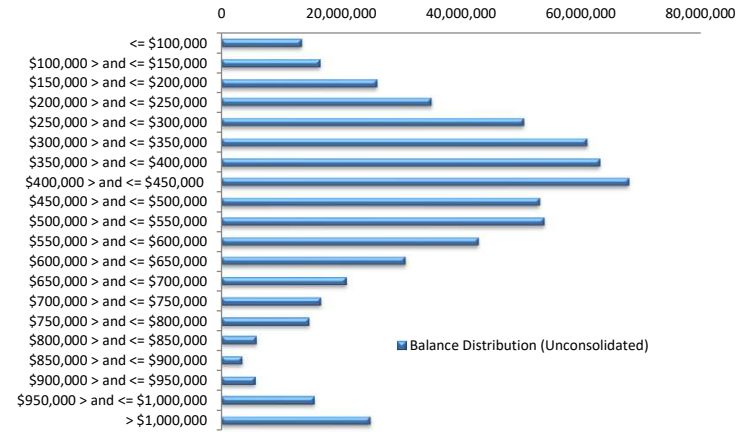
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,431,105	1.68%	74	5.30%
25% > and <= 30%	6,008,016	0.97%	28	2.00%
30% > and <= 35%	12,300,150	1.98%	41	2.93%
35% > and <= 40%	16,000,107	2.57%	53	3.79%
40% > and <= 45%	21,744,534	3.50%	52	3.72%
45% > and <= 50%	25,724,769	4.14%	64	4.58%
50% > and <= 55%	38,477,001	6.19%	81	5.80%
55% > and <= 60%	52,002,082	8.37%	113	8.09%
60% > and <= 65%	63,195,771	10.17%	132	9.45%
65% > and <= 70%	90,900,017	14.62%	185	13.24%
70% > and <= 75%	81,886,162	13.17%	161	11.52%
75% > and <= 80%	159,706,375	25.69%	319	22.83%
80% > and <= 85%	21,512,075	3.46%	47	3.36%
85% > and <= 90%	20,463,734	3.29%	44	3.15%
90% > and <= 95%	1,225,047	0.20%	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%
<b>Total</b>	<b>621,576,945</b>	<b>100.00%</b>	<b>1,397</b>	<b>100.00%</b>



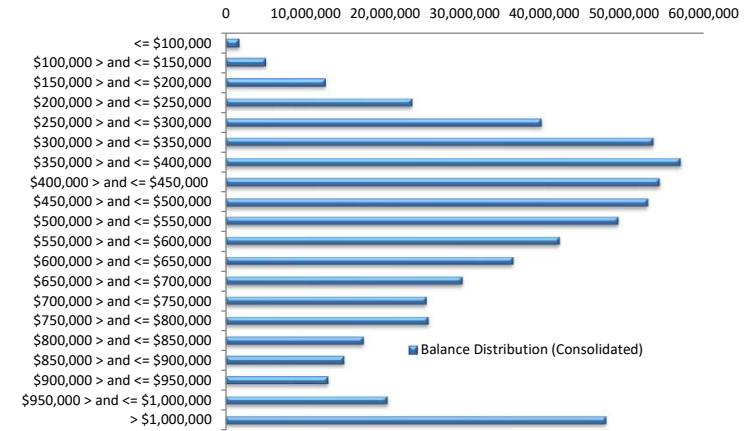
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	13,414,542	2.16%	301	15.86%
\$100,000 > and <= \$150,000	16,465,623	2.65%	131	6.90%
\$150,000 > and <= \$200,000	25,964,374	4.18%	147	7.74%
\$200,000 > and <= \$250,000	35,123,695	5.65%	155	8.17%
\$250,000 > and <= \$300,000	50,460,579	8.12%	182	9.59%
\$300,000 > and <= \$350,000	61,018,948	9.82%	187	9.85%
\$350,000 > and <= \$400,000	63,169,340	10.16%	168	8.85%
\$400,000 > and <= \$450,000	67,959,563	10.93%	161	8.48%
\$450,000 > and <= \$500,000	53,115,640	8.55%	112	5.90%
\$500,000 > and <= \$550,000	53,890,199	8.67%	103	5.43%
\$550,000 > and <= \$600,000	42,909,803	6.90%	75	3.95%
\$600,000 > and <= \$650,000	30,732,051	4.94%	49	2.58%
\$650,000 > and <= \$700,000	20,846,496	3.35%	31	1.63%
\$700,000 > and <= \$750,000	16,610,694	2.67%	23	1.21%
\$750,000 > and <= \$800,000	14,666,805	2.36%	19	1.00%
\$800,000 > and <= \$850,000	5,786,608	0.93%	7	0.37%
\$850,000 > and <= \$900,000	3,464,152	0.56%	4	0.21%
\$900,000 > and <= \$950,000	5,560,439	0.89%	6	0.32%
\$950,000 > and <= \$1,000,000	15,532,915	2.50%	16	0.84%
> \$1,000,000	24,884,479	4.00%	21	1.11%
<b>Total</b>	<b>621,576,945</b>	<b>100.00%</b>	<b>1,898</b>	<b>100.00%</b>



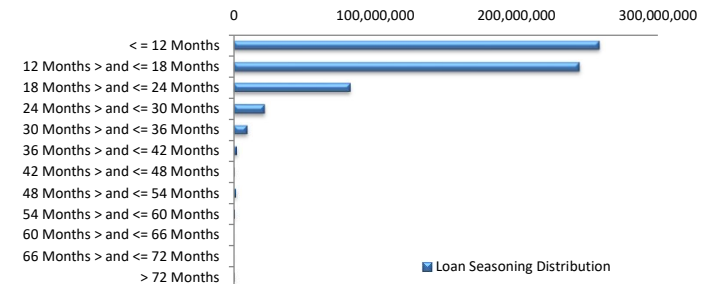
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,661,115	0.27%	37	2.65%
\$100,000 > and <= \$150,000	5,067,243	0.82%	39	2.79%
\$150,000 > and <= \$200,000	12,545,963	2.02%	70	5.01%
\$200,000 > and <= \$250,000	23,375,441	3.76%	103	7.37%
\$250,000 > and <= \$300,000	39,564,275	6.37%	142	10.16%
\$300,000 > and <= \$350,000	53,653,260	8.63%	164	11.74%
\$350,000 > and <= \$400,000	57,113,903	9.19%	152	10.88%
\$400,000 > and <= \$450,000	54,477,038	8.76%	129	9.23%
\$450,000 > and <= \$500,000	53,016,824	8.53%	112	8.02%
\$500,000 > and <= \$550,000	49,305,164	7.93%	94	6.73%
\$550,000 > and <= \$600,000	41,931,960	6.75%	73	5.23%
\$600,000 > and <= \$650,000	36,111,608	5.81%	58	4.15%
\$650,000 > and <= \$700,000	29,763,695	4.79%	44	3.15%
\$700,000 > and <= \$750,000	25,229,050	4.06%	35	2.51%
\$750,000 > and <= \$800,000	25,503,655	4.10%	33	2.36%
\$800,000 > and <= \$850,000	17,374,258	2.80%	21	1.50%
\$850,000 > and <= \$900,000	14,874,686	2.39%	17	1.22%
\$900,000 > and <= \$950,000	12,907,977	2.08%	14	1.00%
\$950,000 > and <= \$1,000,000	20,376,631	3.28%	21	1.50%
> \$1,000,000	47,723,200	7.68%	39	2.79%
<b>Total</b>	<b>621,576,945</b>	<b>100.00%</b>	<b>1,397</b>	<b>100.00%</b>



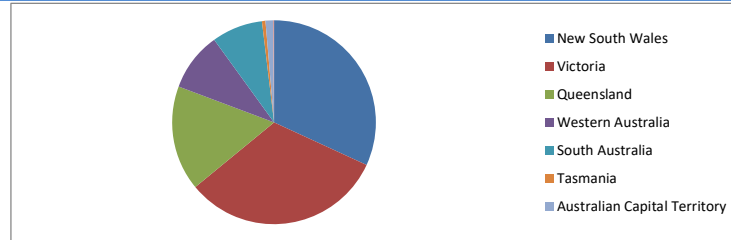
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	258,583,017	41.60%	791	41.68%
12 Months > and <= 18 Months	244,513,652	39.34%	748	39.41%
18 Months > and <= 24 Months	82,175,762	13.22%	240	12.64%
24 Months > and <= 30 Months	21,371,297	3.44%	55	2.90%
30 Months > and <= 36 Months	9,477,716	1.52%	31	1.63%
36 Months > and <= 42 Months	2,083,576	0.34%	8	0.42%
42 Months > and <= 48 Months	468,101	0.08%	2	0.11%
48 Months > and <= 54 Months	1,601,643	0.26%	8	0.42%
54 Months > and <= 60 Months	643,900	0.10%	2	0.11%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	145,250	0.02%	1	0.05%
> 72 Months	513,031	0.08%	12	0.63%
<b>Total</b>	<b>621,576,945</b>	<b>100.00%</b>	<b>1,898</b>	<b>100.00%</b>



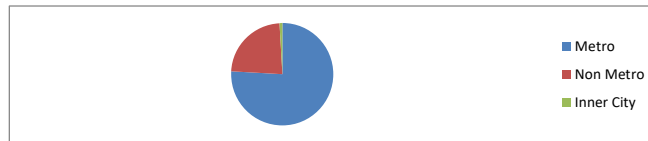
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	198,083,853	31.87%	395	28.27%
Victoria	199,805,507	32.14%	435	31.14%
Queensland	103,637,901	16.67%	246	17.61%
Western Australia	58,123,020	9.35%	150	10.74%
South Australia	50,086,456	8.06%	140	10.02%
Tasmania	3,617,522	0.58%	10	0.72%
Australian Capital Territory	7,353,978	1.18%	16	1.15%
Northern Territory	868,706	0.14%	5	0.36%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>621,576,945</b>	<b>100.00%</b>	<b>1,397</b>	<b>100.00%</b>



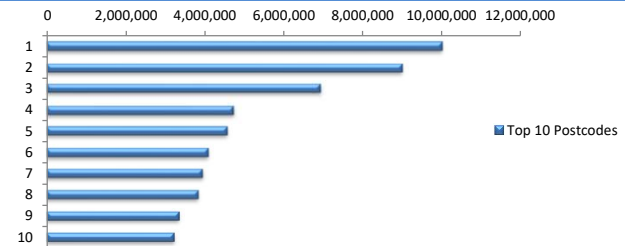
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	471,496,840	75.85%	1,024	73.30%
Non Metro	144,981,432	23.32%	360	25.77%
Inner City	5,098,672	0.82%	13	0.93%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>621,576,945</b>	<b>100.00%</b>	<b>1,397</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	10,018,887	1.61%	23	1.21%
3064	9,002,036	1.45%	22	1.16%
3029	6,934,406	1.12%	17	0.90%
2261	4,731,812	0.76%	12	0.63%
3754	4,570,586	0.74%	9	0.47%
4211	4,084,490	0.66%	7	0.37%
2170	3,937,159	0.63%	10	0.53%
2259	3,815,220	0.61%	6	0.32%
2515	3,347,548	0.54%	5	0.26%
5022	3,211,687	0.52%	4	0.21%
<b>Total</b>	<b>53,653,830</b>	<b>8.63%</b>	<b>115</b>	<b>6.06%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	621,576,945	100.00%	1,898	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>621,576,945</b>	<b>100.00%</b>	<b>1,898</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	621,576,945	100.00%	1,898	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>621,576,945</b>	<b>100.00%</b>	<b>1,898</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	520,156,682	83.68%	1,558	82.09%
Interest Only	101,420,263	16.32%	340	17.91%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>621,576,945</b>	<b>100.00%</b>	<b>1,898</b>	<b>100.00%</b>



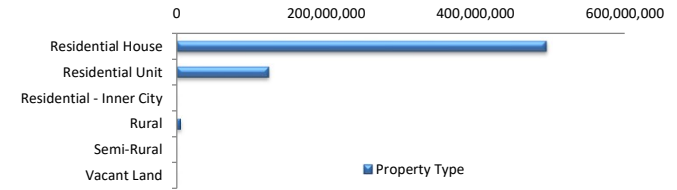
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	621,576,945	100.00%	1,898	100.00%
<b>Total</b>	<b>621,576,945</b>	<b>100.00%</b>	<b>1,898</b>	<b>100.00%</b>



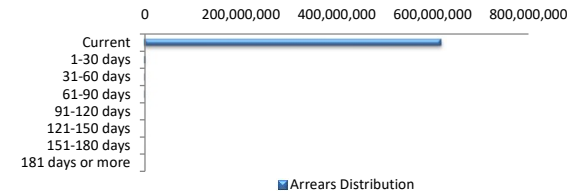
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	494,306,784	79.52%	1,085	77.67%
Residential Unit	122,344,502	19.68%	303	21.69%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,925,659	0.79%	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%
<b>Total</b>	<b>621,576,945</b>	<b>100.00%</b>	<b>1,397</b>	<b>100.00%</b>



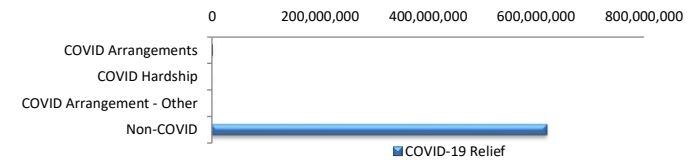
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	618,665,151	99.53%	1,890	99.58%
1-30 days	1,843,976	0.30%	5	0.26%
31-60 days	524,117	0.08%	2	0.11%
61-90 days	543,701	0.09%	1	0.05%
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%
<b>Total</b>	<b>621,576,945</b>	<b>100.00%</b>	<b>1,898</b>	<b>100.00%</b>



**COVID-19 Relief**

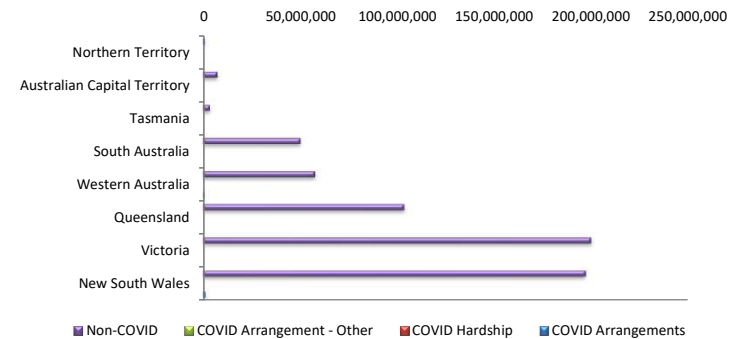
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	1,831,331	0.29%	3	0.21%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	619,745,613	99.71%	1,394	99.79%
<b>Total</b>	<b>621,576,945</b>	<b>100.00%</b>	<b>1,397</b>	<b>100.00%</b>



COVID Hardship – A deferral of loan repayments for a period from 3 to 12 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

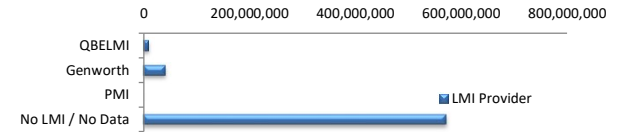
**COVID-19 Relief by State**

COVID-19 Relief by State	COVID Arrangements	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	1,313,374	0	0	196,770,480
Victoria	0	0	0	199,805,507
Queensland	0	0	0	103,637,901
Western Australia	517,958	0	0	57,605,062
South Australia	0	0	0	50,086,456
Tasmania	0	0	0	3,617,522
Australian Capital Territory	0	0	0	7,353,978
Northern Territory	0	0	0	868,706
<b>Total</b>	<b>1,831,331</b>	<b>0</b>	<b>0</b>	<b>619,745,613</b>



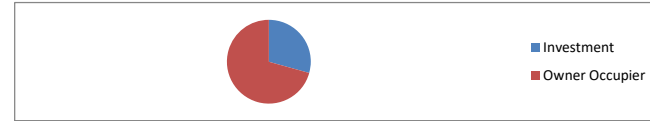
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	9,110,260	1.47%	21	1.50%
Genworth	40,583,234	6.53%	103	7.37%
PMI	0	0.00%	0	0.00%
No LMI / No Data	571,883,450	92.01%	1,273	91.12%
<b>Total</b>	<b>621,576,945</b>	<b>100.00%</b>	<b>1,397</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	182,377,935	29.34%	562	29.61%
Owner Occupier	439,199,010	70.66%	1,336	70.39%
<b>Total</b>	<b>621,576,945</b>	<b>100.00%</b>	<b>1,898</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0
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