

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



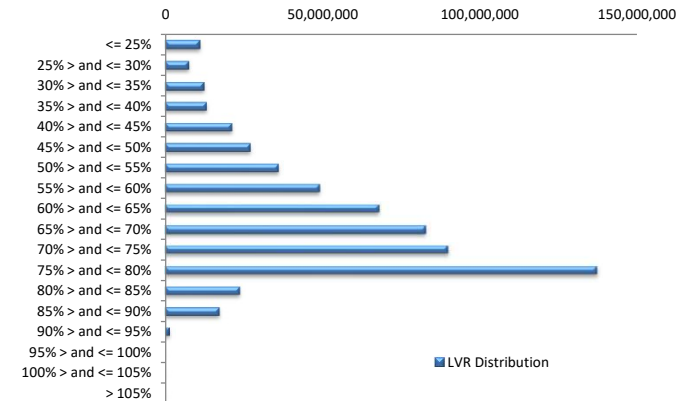
Model Period	7
Collection Period Start	1-Feb-21
Collection Period End	28-Feb-21
No. of Days	28
Interest Period Start	10-Feb-21
Interest Period End	9-Mar-21
No. of Days	28
Determination Date	4-Mar-21
Payment Date	10-Mar-21

**Pool Statistics**

Closing Balance of Mortgages	594,773,230
No. of Loans (Unconsolidated)	1,849
No. of Loans (Consolidated)	1,354
Average Loan Size (Unconsolidated)	321,673
Average Loan Size (Consolidated)	439,271
Largest Loan Size (Unconsolidated)	1,607,440
Largest Loan Size (Consolidated)	1,763,563
Smallest Loan Size (Unconsolidated)	(63,627)
Smallest Loan Size (Consolidated)	(63,627)
Weighted Average Interest Rate	3.07%
Weighted Average LVR	64.94%
Weighted Average Seasoning	16.16
Weighted Average Remaining Term	335.68

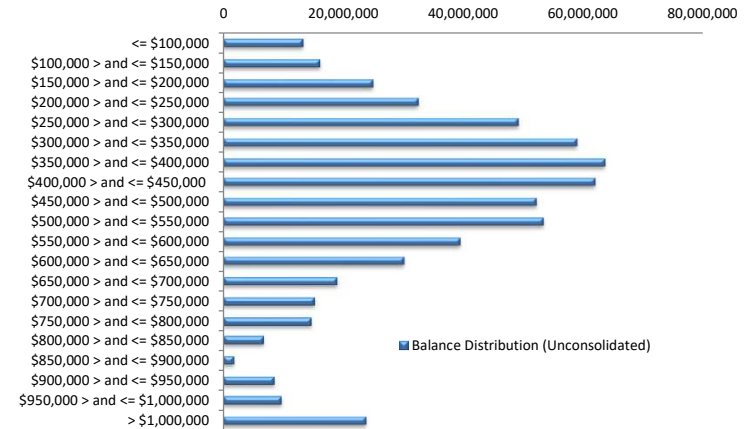
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,696,844	1.80%	84	6.20%
25% > and <= 30%	7,381,366	1.24%	32	2.36%
30% > and <= 35%	12,111,831	2.04%	39	2.88%
35% > and <= 40%	13,068,374	2.20%	46	3.40%
40% > and <= 45%	20,923,220	3.52%	53	3.91%
45% > and <= 50%	26,616,272	4.48%	62	4.58%
50% > and <= 55%	35,844,272	6.03%	82	6.06%
55% > and <= 60%	48,978,761	8.23%	107	7.90%
60% > and <= 65%	67,800,084	11.40%	134	9.90%
65% > and <= 70%	82,584,073	13.88%	172	12.70%
70% > and <= 75%	89,922,612	15.12%	176	13.00%
75% > and <= 80%	137,241,631	23.07%	277	20.46%
80% > and <= 85%	23,365,371	3.93%	49	3.62%
85% > and <= 90%	17,013,853	2.86%	38	2.81%
90% > and <= 95%	1,224,667	0.21%	3	0.22%
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>594,773,230</b>	<b>100.00%</b>	<b>1,354</b>	<b>100.00%</b>



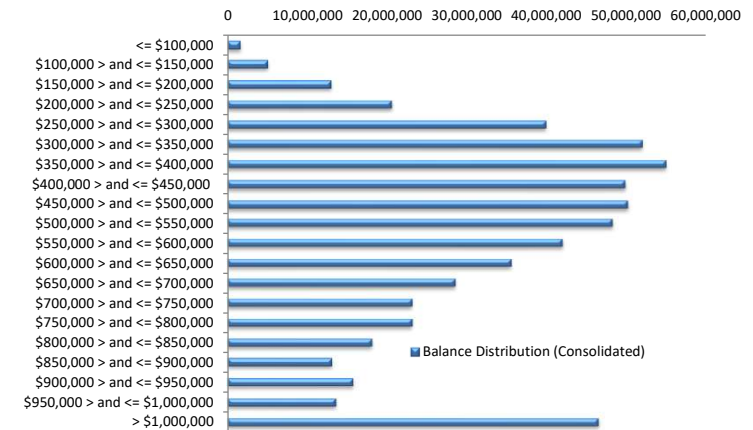
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	13,293,911	2.24%	315	17.04%
\$100,000 > and <= \$150,000	16,091,495	2.71%	127	6.87%
\$150,000 > and <= \$200,000	24,980,348	4.20%	142	7.68%
\$200,000 > and <= \$250,000	32,529,407	5.47%	144	7.79%
\$250,000 > and <= \$300,000	49,178,814	8.27%	178	9.63%
\$300,000 > and <= \$350,000	58,917,840	9.91%	181	9.79%
\$350,000 > and <= \$400,000	63,585,321	10.69%	169	9.14%
\$400,000 > and <= \$450,000	62,012,185	10.43%	147	7.95%
\$450,000 > and <= \$500,000	52,227,282	8.78%	110	5.95%
\$500,000 > and <= \$550,000	53,403,473	8.98%	102	5.52%
\$550,000 > and <= \$600,000	39,501,666	6.64%	69	3.73%
\$600,000 > and <= \$650,000	30,090,490	5.06%	48	2.60%
\$650,000 > and <= \$700,000	18,918,454	3.18%	28	1.51%
\$700,000 > and <= \$750,000	15,171,194	2.55%	21	1.14%
\$750,000 > and <= \$800,000	14,633,091	2.46%	19	1.03%
\$800,000 > and <= \$850,000	6,634,317	1.12%	8	0.43%
\$850,000 > and <= \$900,000	1,739,918	0.29%	2	0.11%
\$900,000 > and <= \$950,000	8,364,581	1.41%	9	0.49%
\$950,000 > and <= \$1,000,000	9,727,460	1.64%	10	0.54%
> \$1,000,000	23,771,983	4.00%	20	1.08%
<b>Total</b>	<b>594,773,230</b>	<b>100.00%</b>	<b>1,849</b>	<b>100.00%</b>



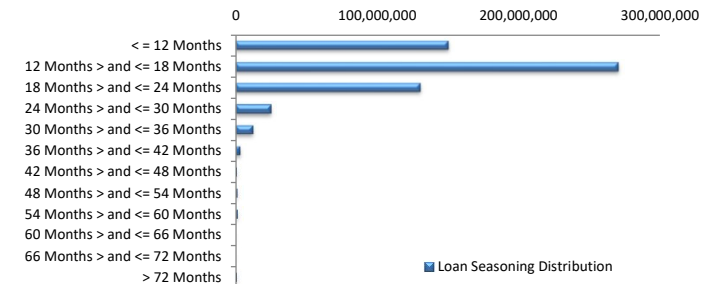
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,586,210	0.27%	46	3.40%
\$100,000 > and <= \$150,000	5,076,379	0.85%	39	2.88%
\$150,000 > and <= \$200,000	12,983,108	2.18%	73	5.39%
\$200,000 > and <= \$250,000	20,582,120	3.46%	91	6.72%
\$250,000 > and <= \$300,000	39,823,609	6.70%	144	10.64%
\$300,000 > and <= \$350,000	52,015,238	8.75%	159	11.74%
\$350,000 > and <= \$400,000	54,969,160	9.24%	146	10.78%
\$400,000 > and <= \$450,000	49,850,080	8.38%	118	8.71%
\$450,000 > and <= \$500,000	50,213,007	8.44%	106	7.83%
\$500,000 > and <= \$550,000	48,241,047	8.11%	92	6.79%
\$550,000 > and <= \$600,000	41,964,413	7.06%	73	5.39%
\$600,000 > and <= \$650,000	35,556,938	5.98%	57	4.21%
\$650,000 > and <= \$700,000	28,551,058	4.80%	42	3.10%
\$700,000 > and <= \$750,000	23,132,836	3.89%	32	2.36%
\$750,000 > and <= \$800,000	23,174,792	3.90%	30	2.22%
\$800,000 > and <= \$850,000	18,132,908	3.05%	22	1.62%
\$850,000 > and <= \$900,000	13,099,395	2.20%	15	1.11%
\$900,000 > and <= \$950,000	15,746,944	2.65%	17	1.26%
\$950,000 > and <= \$1,000,000	13,587,475	2.28%	14	1.03%
> \$1,000,000	46,486,512	7.82%	38	2.81%
<b>Total</b>	<b>594,773,230</b>	<b>100.00%</b>	<b>1,354</b>	<b>100.00%</b>



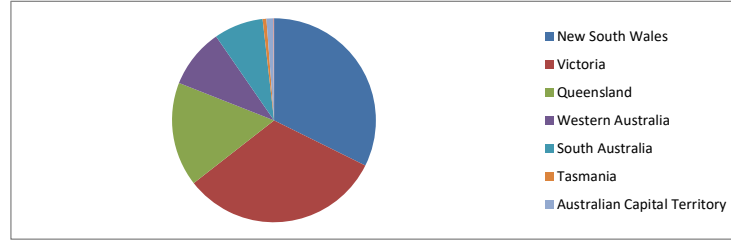
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	150,380,099	25.28%	482	26.07%
12 Months > and <= 18 Months	270,888,246	45.54%	830	44.89%
18 Months > and <= 24 Months	130,603,888	21.96%	393	21.25%
24 Months > and <= 30 Months	24,659,675	4.15%	71	3.84%
30 Months > and <= 36 Months	11,740,125	1.97%	36	1.95%
36 Months > and <= 42 Months	2,913,137	0.49%	11	0.59%
42 Months > and <= 48 Months	699,803	0.12%	3	0.16%
48 Months > and <= 54 Months	1,033,993	0.17%	7	0.38%
54 Months > and <= 60 Months	1,198,548	0.20%	3	0.16%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	655,717	0.11%	13	0.70%
<b>Total</b>	<b>594,773,230</b>	<b>100.00%</b>	<b>1,849</b>	<b>100.00%</b>



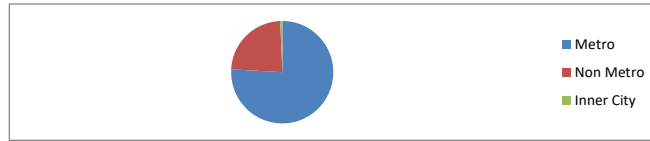
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	192,425,977	32.35%	389	28.73%
Victoria	190,762,788	32.07%	417	30.80%
Queensland	98,295,205	16.53%	240	17.73%
Western Australia	56,084,844	9.43%	146	10.78%
South Australia	46,458,360	7.81%	133	9.82%
Tasmania	3,566,989	0.60%	10	0.74%
Australian Capital Territory	6,324,478	1.06%	14	1.03%
Northern Territory	854,589	0.14%	5	0.37%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>594,773,230</b>	<b>100.00%</b>	<b>1,354</b>	<b>100.00%</b>



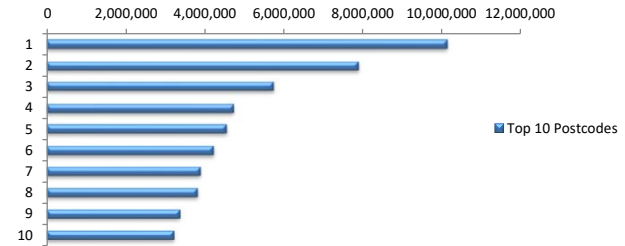
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	451,215,291	75.86%	990	73.12%
Non Metro	139,412,218	23.44%	353	26.07%
Inner City	4,145,721	0.70%	11	0.81%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>594,773,230</b>	<b>100.00%</b>	<b>1,354</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	10,128,045	1.70%	23	1.24%
3064	7,903,037	1.33%	19	1.03%
3029	5,737,172	0.96%	15	0.81%
2261	4,718,093	0.79%	12	0.65%
3754	4,556,929	0.77%	9	0.49%
4211	4,204,446	0.71%	7	0.38%
2170	3,888,891	0.65%	10	0.54%
2259	3,810,923	0.64%	6	0.32%
2515	3,363,206	0.57%	5	0.27%
5022	3,206,569	0.54%	4	0.22%
<b>Total</b>	<b>51,517,310</b>	<b>8.66%</b>	<b>110</b>	<b>5.95%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	594,773,230	100.00%	1,849	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>594,773,230</b>	<b>100.00%</b>	<b>1,849</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	594,773,230	100.00%	1,849	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>594,773,230</b>	<b>100.00%</b>	<b>1,849</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	495,622,996	83.33%	1,520	82.21%
Interest Only	99,150,235	16.67%	329	17.79%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>594,773,230</b>	<b>100.00%</b>	<b>1,849</b>	<b>100.00%</b>



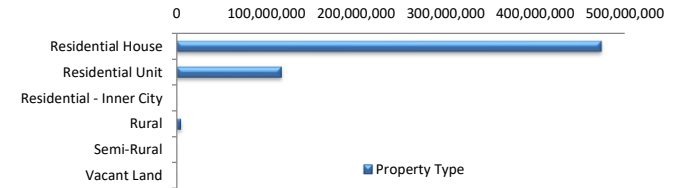
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	594,773,230	100.00%	1,849	100.00%
<b>Total</b>	<b>594,773,230</b>	<b>100.00%</b>	<b>1,849</b>	<b>100.00%</b>



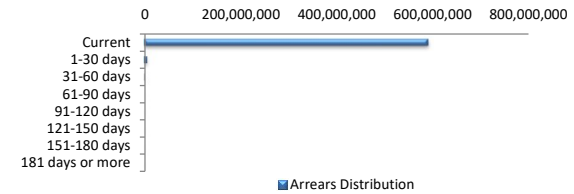
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	474,123,776	79.72%	1,052	77.70%
Residential Unit	116,281,879	19.55%	294	21.71%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,367,576	0.73%	8	0.59%
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>594,773,230</b>	<b>100.00%</b>	<b>1,354</b>	<b>100.00%</b>



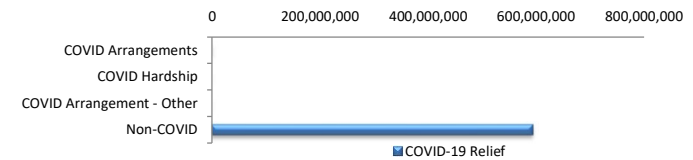
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	589,058,683	99.04%	1,834	99.19%
1-30 days	5,489,999	0.92%	14	0.76%
31-60 days	224,548	0.04%	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%
<b>Total</b>	<b>594,773,230</b>	<b>100.00%</b>	<b>1,849</b>	<b>100.00%</b>



**COVID-19 Relief**

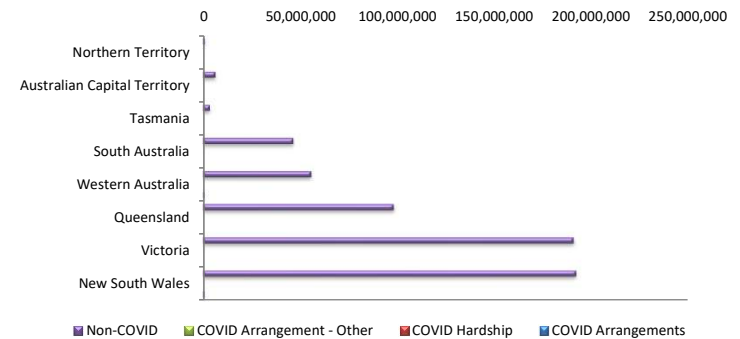
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	1,036,315	0.17%	2	0.15%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	593,736,916	99.83%	1,352	99.85%
<b>Total</b>	<b>594,773,230</b>	<b>100.00%</b>	<b>1,354</b>	<b>100.00%</b>



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

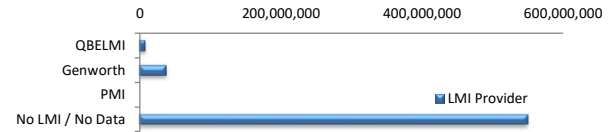
**COVID-19 Relief by State**

COVID-19 Relief by State	COVID Arrangements	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	518,478	0	0	191,907,499
Victoria	0	0	0	190,762,788
Queensland	0	0	0	98,295,205
Western Australia	517,837	0	0	55,567,007
South Australia	0	0	0	46,458,360
Tasmania	0	0	0	3,566,989
Australian Capital Territory	0	0	0	6,324,478
Northern Territory	0	0	0	854,589
<b>Total</b>	<b>1,036,315</b>	<b>0</b>	<b>0</b>	<b>593,736,916</b>



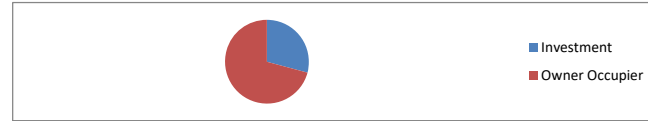
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	8,027,827	1.35%	18	1.33%
Genworth	37,508,702	6.31%	97	7.16%
PMI	0	0.00%	0	0.00%
No LMI / No Data	549,236,702	92.34%	1,239	91.51%
<b>Total</b>	<b>594,773,230</b>	<b>100.00%</b>	<b>1,354</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	173,771,134	29.22%	544	29.42%
Owner Occupier	421,002,096	70.78%	1,305	70.58%
<b>Total</b>	<b>594,773,230</b>	<b>100.00%</b>	<b>1,849</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