

AFG Series 2020-1
Collateral Report



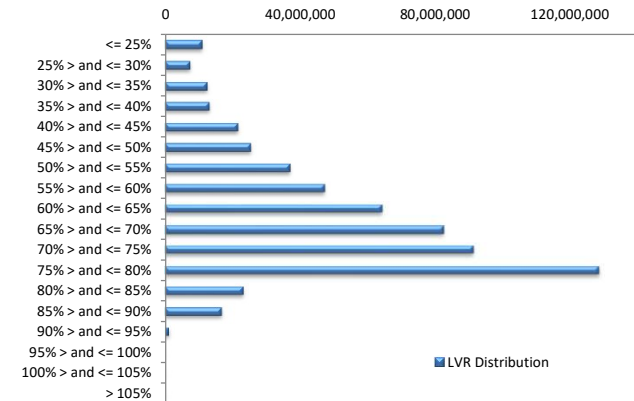
Model Period	8
Collection Period Start	1-Mar-21
Collection Period End	31-Mar-21
No. of Days	31
Interest Period Start	10-Mar-21
Interest Period End	11-Apr-21
No. of Days	33
Determination Date	7-Apr-21
Payment Date	12-Apr-21

Pool Statistics

Closing Balance of Mortgages	580,503,594
No. of Loans (Unconsolidated)	1,816
No. of Loans (Consolidated)	1,331
Average Loan Size (Unconsolidated)	319,661
Average Loan Size (Consolidated)	436,141
Largest Loan Size (Unconsolidated)	1,587,297
Largest Loan Size (Consolidated)	1,793,292
Smallest Loan Size (Unconsolidated)	(91,897)
Smallest Loan Size (Consolidated)	(56,791)
Weighted Average Interest Rate	3.05%
Weighted Average LVR	64.83%
Weighted Average Seasoning	17.16
Weighted Average Remaining Term	334.63

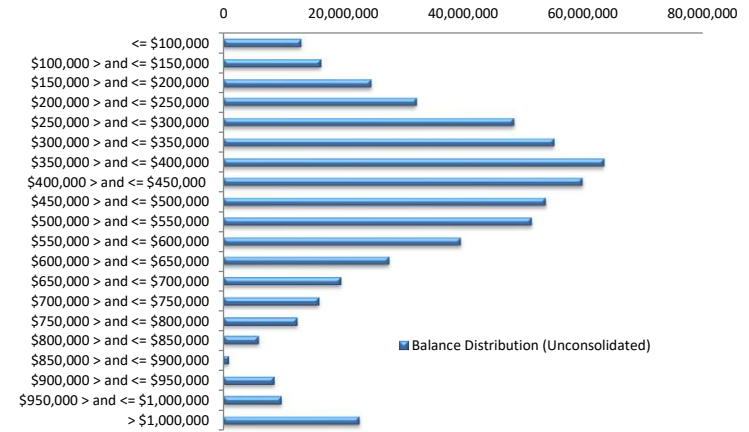
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,779,118	1.86%	90	6.76%
25% > and <= 30%	7,202,624	1.24%	31	2.33%
30% > and <= 35%	12,119,549	2.09%	40	3.01%
35% > and <= 40%	13,006,422	2.24%	49	3.68%
40% > and <= 45%	21,346,600	3.68%	50	3.76%
45% > and <= 50%	25,177,707	4.34%	61	4.58%
50% > and <= 55%	36,658,555	6.31%	81	6.09%
55% > and <= 60%	47,208,611	8.13%	106	7.96%
60% > and <= 65%	64,151,388	11.05%	125	9.39%
65% > and <= 70%	82,203,465	14.16%	173	13.00%
70% > and <= 75%	91,388,461	15.74%	178	13.37%
75% > and <= 80%	128,597,919	22.15%	260	19.53%
80% > and <= 85%	22,976,258	3.96%	48	3.61%
85% > and <= 90%	16,648,873	2.87%	37	2.78%
90% > and <= 95%	1,038,045	0.18%	2	0.15%
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	580,503,594	100.00%	1,331	100.00%



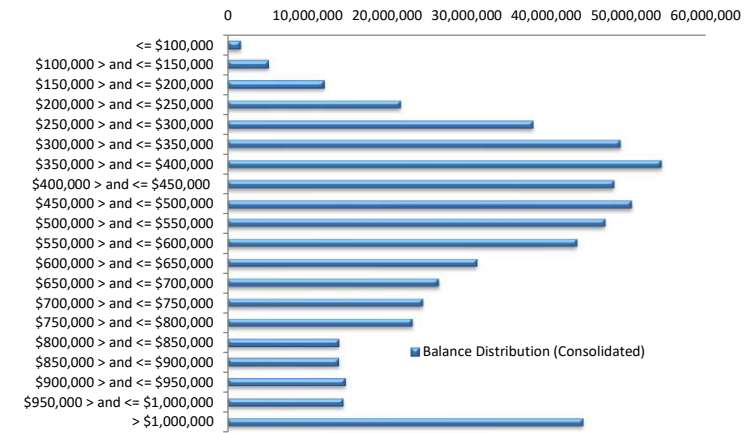
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	12,932,884	2.23%	313	17.24%
\$100,000 > and <= \$150,000	16,190,791	2.79%	128	7.05%
\$150,000 > and <= \$200,000	24,546,806	4.23%	140	7.71%
\$200,000 > and <= \$250,000	32,250,009	5.56%	143	7.87%
\$250,000 > and <= \$300,000	48,493,147	8.35%	175	9.64%
\$300,000 > and <= \$350,000	55,108,330	9.49%	169	9.31%
\$350,000 > and <= \$400,000	63,499,889	10.94%	169	9.31%
\$400,000 > and <= \$450,000	59,892,946	10.32%	142	7.82%
\$450,000 > and <= \$500,000	53,762,971	9.26%	113	6.22%
\$500,000 > and <= \$550,000	51,403,775	8.86%	98	5.40%
\$550,000 > and <= \$600,000	39,570,929	6.82%	69	3.80%
\$600,000 > and <= \$650,000	27,587,826	4.75%	44	2.42%
\$650,000 > and <= \$700,000	19,576,621	3.37%	29	1.60%
\$700,000 > and <= \$750,000	15,904,590	2.74%	22	1.21%
\$750,000 > and <= \$800,000	12,314,228	2.12%	16	0.88%
\$800,000 > and <= \$850,000	5,816,411	1.00%	7	0.39%
\$850,000 > and <= \$900,000	879,826	0.15%	1	0.06%
\$900,000 > and <= \$950,000	8,358,510	1.44%	9	0.50%
\$950,000 > and <= \$1,000,000	9,715,652	1.67%	10	0.55%
> \$1,000,000	22,697,452	3.91%	19	1.05%
Total	580,503,594	100.00%	1,816	100.00%



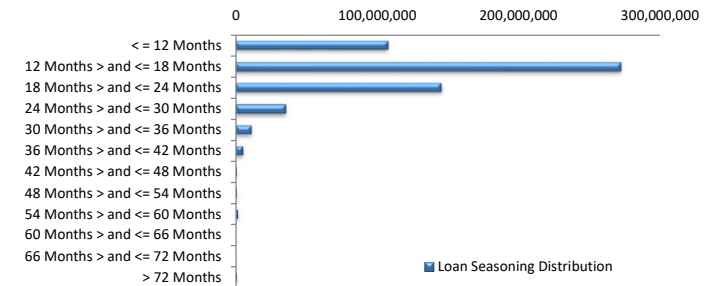
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,599,497	0.28%	51	3.83%
\$100,000 > and <= \$150,000	5,198,688	0.90%	40	3.01%
\$150,000 > and <= \$200,000	12,164,853	2.10%	69	5.18%
\$200,000 > and <= \$250,000	21,725,973	3.74%	96	7.21%
\$250,000 > and <= \$300,000	38,285,452	6.60%	138	10.37%
\$300,000 > and <= \$350,000	49,351,859	8.50%	151	11.34%
\$350,000 > and <= \$400,000	54,466,601	9.38%	145	10.89%
\$400,000 > and <= \$450,000	48,509,708	8.36%	115	8.64%
\$450,000 > and <= \$500,000	50,766,416	8.75%	107	8.04%
\$500,000 > and <= \$550,000	47,306,978	8.15%	90	6.76%
\$550,000 > and <= \$600,000	43,779,342	7.54%	76	5.71%
\$600,000 > and <= \$650,000	31,252,681	5.38%	50	3.76%
\$650,000 > and <= \$700,000	26,527,372	4.57%	39	2.93%
\$700,000 > and <= \$750,000	24,494,748	4.22%	34	2.55%
\$750,000 > and <= \$800,000	23,233,139	4.00%	30	2.25%
\$800,000 > and <= \$850,000	13,992,674	2.41%	17	1.28%
\$850,000 > and <= \$900,000	13,986,103	2.41%	16	1.20%
\$900,000 > and <= \$950,000	14,791,664	2.55%	16	1.20%
\$950,000 > and <= \$1,000,000	14,542,893	2.51%	15	1.13%
> \$1,000,000	44,526,953	7.67%	36	2.70%
Total	580,503,594	100.00%	1,331	100.00%



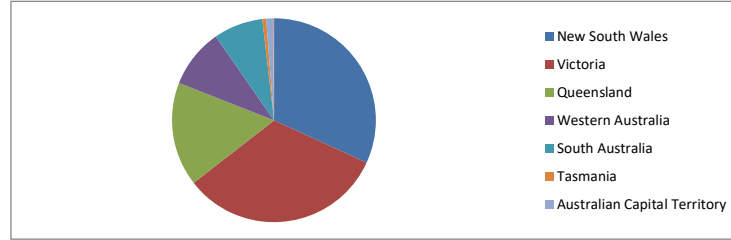
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	107,656,142	18.55%	350	19.27%
12 Months > and <= 18 Months	272,426,688	46.93%	848	46.70%
18 Months > and <= 24 Months	145,676,198	25.09%	436	24.01%
24 Months > and <= 30 Months	35,046,316	6.04%	105	5.78%
30 Months > and <= 36 Months	10,837,547	1.87%	34	1.87%
36 Months > and <= 42 Months	4,946,172	0.85%	17	0.94%
42 Months > and <= 48 Months	754,512	0.13%	3	0.17%
48 Months > and <= 54 Months	936,217	0.16%	6	0.33%
54 Months > and <= 60 Months	1,512,328	0.26%	5	0.28%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	711,474	0.12%	12	0.66%
Total	580,503,594	100.00%	1,816	100.00%



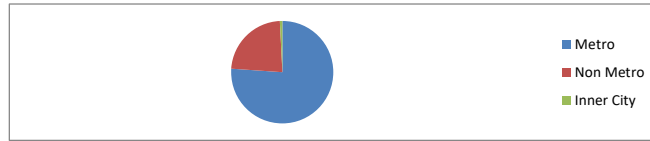
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	184,888,918	31.85%	382	28.70%
Victoria	189,314,596	32.61%	411	30.88%
Queensland	95,736,555	16.49%	236	17.73%
Western Australia	54,323,602	9.36%	144	10.82%
South Australia	45,417,207	7.82%	129	9.69%
Tasmania	3,681,693	0.63%	10	0.75%
Australian Capital Territory	6,314,953	1.09%	14	1.05%
Northern Territory	826,070	0.14%	5	0.38%
No Data	0	0.00%	0	0.00%
Total	580,503,594	100.00%	1,331	100.00%



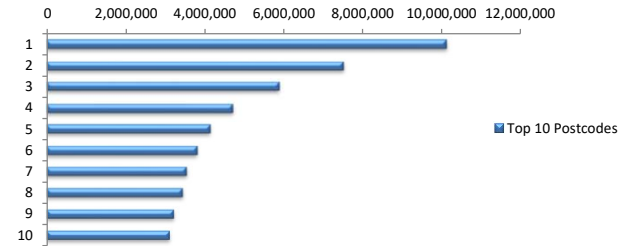
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	441,771,697	76.10%	973	73.10%
Non Metro	134,606,654	23.19%	346	26.00%
Inner City	4,135,465	0.71%	11	0.83%
No Data	(10,223)	0.00%	1	0.08%
Total	580,503,594	100.00%	1,331	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	10,115,206	1.74%	23	1.27%
3064	7,498,429	1.29%	18	0.99%
3029	5,874,873	1.01%	15	0.83%
2261	4,706,839	0.81%	12	0.66%
3754	4,124,762	0.71%	8	0.44%
2259	3,787,560	0.65%	6	0.33%
2170	3,536,942	0.61%	9	0.50%
4211	3,423,677	0.59%	6	0.33%
5022	3,202,233	0.55%	4	0.22%
3156	3,087,158	0.53%	5	0.28%
Total	49,357,679	8.50%	106	5.84%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	580,503,594	100.00%	1,816	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	580,503,594	100.00%	1,816	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	580,503,594	100.00%	1,816	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	580,503,594	100.00%	1,816	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	482,038,017	83.04%	1,489	81.99%
Interest Only	98,465,578	16.96%	327	18.01%
Non-Billing	0	0.00%	0	0.00%
Total	580,503,594	100.00%	1,816	100.00%



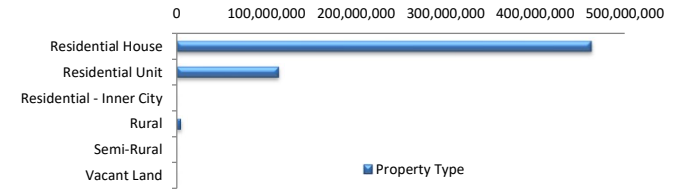
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	580,503,594	100.00%	1,816	100.00%
Total	580,503,594	100.00%	1,816	100.00%



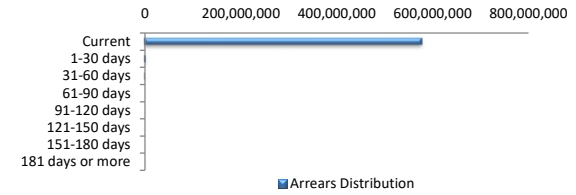
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	462,575,806	79.69%	1,033	77.61%
Residential Unit	113,583,157	19.57%	289	21.71%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,354,854	0.75%	8	0.60%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	(10,223)	0.00%	1	0.08%
Total	580,503,594	100.00%	1,331	100.00%



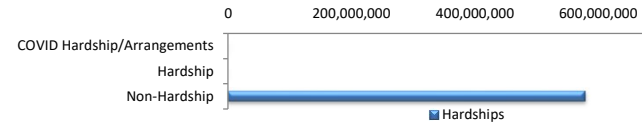
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	576,944,441	99.39%	1,807	99.50%
1-30 days	2,487,278	0.43%	6	0.33%
31-60 days	1,071,875	0.18%	3	0.17%
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	580,503,594	100.00%	1,816	100.00%



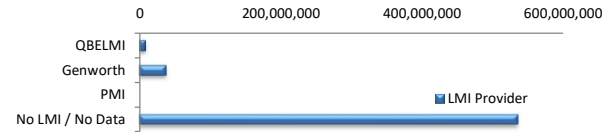
Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	519,780	0.09%	1	0.08%
Hardship	344,607	0.06%	1	0.08%
Non-Hardship	579,639,207	99.85%	1,329	99.85%
Total	580,503,594	100.00%	1,331	100.00%



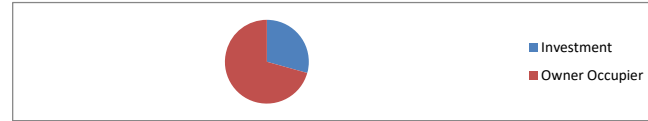
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	7,652,751	1.32%	17	1.28%
Genworth	37,268,941	6.42%	94	7.06%
PMI	0	0.00%	0	0.00%
No LMI / No Data	535,581,902	92.26%	1,220	91.66%
Total	580,503,594	100.00%	1,331	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	170,131,078	29.31%	537	29.57%
Owner Occupier	410,372,516	70.69%	1,279	70.43%
Total	580,503,594	100.00%	1,816	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	341,338.08	1
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