

AFG Series 2020-1
Collateral Report



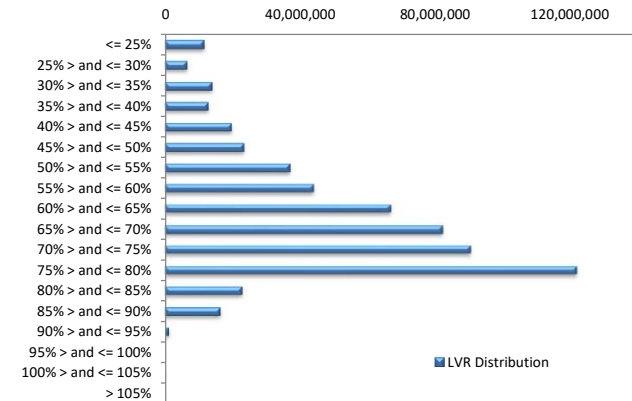
Model Period	9
Collection Period Start	1-Apr-21
Collection Period End	30-Apr-21
No. of Days	30
Interest Period Start	12-Apr-21
Interest Period End	9-May-21
No. of Days	28
Determination Date	5-May-21
Payment Date	10-May-21

Pool Statistics

Closing Balance of Mortgages	568,087,221
No. of Loans (Unconsolidated)	1,782
No. of Loans (Consolidated)	1,306
Average Loan Size (Unconsolidated)	318,792
Average Loan Size (Consolidated)	434,983
Largest Loan Size (Unconsolidated)	1,564,487
Largest Loan Size (Consolidated)	1,770,895
Smallest Loan Size (Unconsolidated)	(126,922)
Smallest Loan Size (Consolidated)	(65,733)
Weighted Average Interest Rate	3.05%
Weighted Average LVR	64.69%
Weighted Average Seasoning	18.16
Weighted Average Remaining Term	333.66

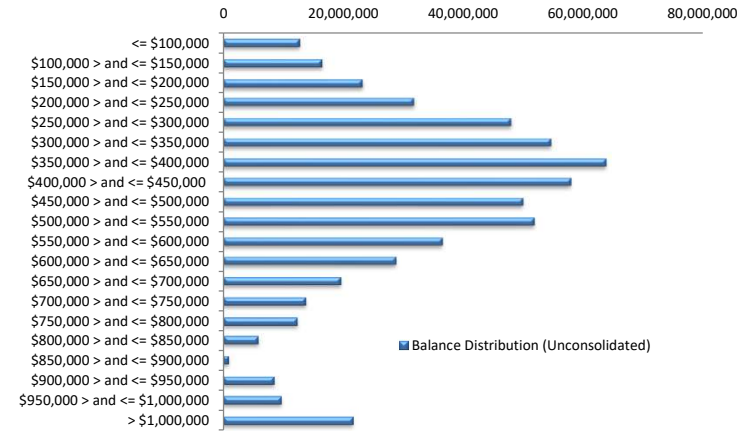
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,306,295	1.99%	91	6.97%
25% > and <= 30%	6,381,483	1.12%	29	2.22%
30% > and <= 35%	13,608,781	2.40%	44	3.37%
35% > and <= 40%	12,682,426	2.23%	47	3.60%
40% > and <= 45%	19,459,093	3.43%	46	3.52%
45% > and <= 50%	23,137,798	4.07%	58	4.44%
50% > and <= 55%	36,656,051	6.45%	80	6.13%
55% > and <= 60%	43,814,918	7.71%	98	7.50%
60% > and <= 65%	66,633,824	11.73%	132	10.11%
65% > and <= 70%	82,004,966	14.44%	170	13.02%
70% > and <= 75%	90,501,440	15.93%	178	13.63%
75% > and <= 80%	121,959,740	21.47%	248	18.99%
80% > and <= 85%	22,652,514	3.99%	47	3.60%
85% > and <= 90%	16,249,949	2.86%	36	2.76%
90% > and <= 95%	1,037,942	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	568,087,221	100.00%	1,306	100.00%



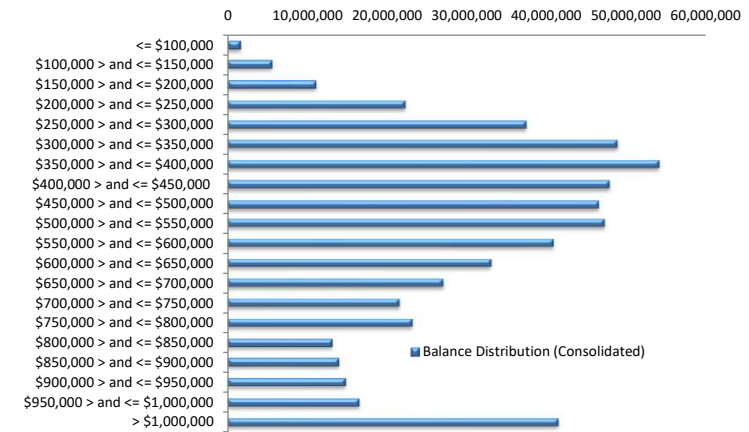
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	12,695,918	2.23%	306	17.17%
\$100,000 > and <= \$150,000	16,395,928	2.89%	130	7.30%
\$150,000 > and <= \$200,000	23,136,913	4.07%	132	7.41%
\$200,000 > and <= \$250,000	31,870,122	5.61%	142	7.97%
\$250,000 > and <= \$300,000	48,072,700	8.46%	174	9.76%
\$300,000 > and <= \$350,000	54,677,379	9.62%	168	9.43%
\$350,000 > and <= \$400,000	63,907,640	11.25%	170	9.54%
\$400,000 > and <= \$450,000	58,012,038	10.21%	137	7.69%
\$450,000 > and <= \$500,000	50,060,724	8.81%	105	5.89%
\$500,000 > and <= \$550,000	51,944,902	9.14%	99	5.56%
\$550,000 > and <= \$600,000	36,627,341	6.45%	64	3.59%
\$600,000 > and <= \$650,000	28,731,702	5.06%	46	2.58%
\$650,000 > and <= \$700,000	19,536,488	3.44%	29	1.63%
\$700,000 > and <= \$750,000	13,726,281	2.42%	19	1.07%
\$750,000 > and <= \$800,000	12,342,563	2.17%	16	0.90%
\$800,000 > and <= \$850,000	5,785,301	1.02%	7	0.39%
\$850,000 > and <= \$900,000	877,959	0.15%	1	0.06%
\$900,000 > and <= \$950,000	8,347,801	1.47%	9	0.51%
\$950,000 > and <= \$1,000,000	9,705,249	1.71%	10	0.56%
> \$1,000,000	21,632,270	3.81%	18	1.01%
Total	568,087,221	100.00%	1,782	100.00%



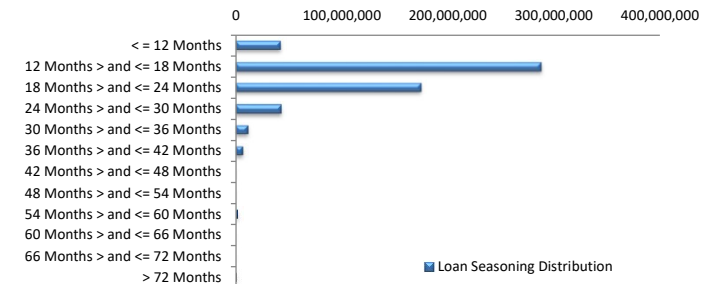
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,515,314	0.27%	49	3.75%
\$100,000 > and <= \$150,000	5,603,329	0.99%	43	3.29%
\$150,000 > and <= \$200,000	11,130,323	1.96%	63	4.82%
\$200,000 > and <= \$250,000	22,317,904	3.93%	99	7.58%
\$250,000 > and <= \$300,000	37,436,678	6.59%	135	10.34%
\$300,000 > and <= \$350,000	48,898,292	8.61%	150	11.49%
\$350,000 > and <= \$400,000	54,102,170	9.52%	144	11.03%
\$400,000 > and <= \$450,000	47,923,795	8.44%	113	8.65%
\$450,000 > and <= \$500,000	46,532,012	8.19%	98	7.50%
\$500,000 > and <= \$550,000	47,250,726	8.32%	90	6.89%
\$550,000 > and <= \$600,000	40,798,367	7.18%	71	5.44%
\$600,000 > and <= \$650,000	33,027,165	5.81%	53	4.06%
\$650,000 > and <= \$700,000	27,038,571	4.76%	40	3.06%
\$700,000 > and <= \$750,000	21,581,835	3.80%	30	2.30%
\$750,000 > and <= \$800,000	23,196,719	4.08%	30	2.30%
\$800,000 > and <= \$850,000	13,126,514	2.31%	16	1.23%
\$850,000 > and <= \$900,000	13,951,690	2.46%	16	1.23%
\$900,000 > and <= \$950,000	14,780,989	2.60%	16	1.23%
\$950,000 > and <= \$1,000,000	16,490,605	2.90%	17	1.30%
> \$1,000,000	41,384,226	7.28%	33	2.53%
Total	568,087,221	100.00%	1,306	100.00%



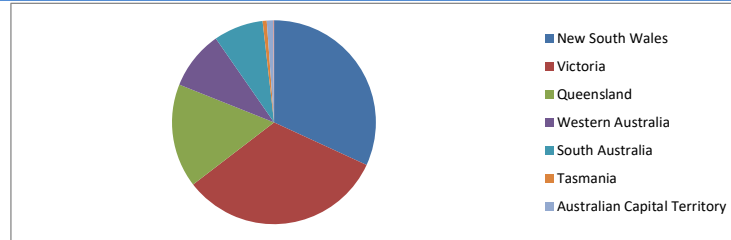
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	41,573,134	7.32%	137	7.69%
12 Months > and <= 18 Months	287,761,370	50.65%	904	50.73%
18 Months > and <= 24 Months	174,713,657	30.75%	532	29.85%
24 Months > and <= 30 Months	42,285,073	7.44%	127	7.13%
30 Months > and <= 36 Months	11,602,873	2.04%	34	1.91%
36 Months > and <= 42 Months	6,492,836	1.14%	22	1.23%
42 Months > and <= 48 Months	516,533	0.09%	3	0.17%
48 Months > and <= 54 Months	436,256	0.08%	2	0.11%
54 Months > and <= 60 Months	1,798,240	0.32%	8	0.45%
60 Months > and <= 66 Months	201,653	0.04%	1	0.06%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	705,597	0.12%	12	0.67%
Total	568,087,221	100.00%	1,782	100.00%



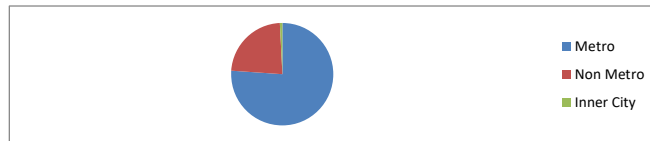
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	181,029,262	31.87%	373	28.56%
Victoria	185,756,267	32.70%	404	30.93%
Queensland	93,573,561	16.47%	233	17.84%
Western Australia	52,947,271	9.32%	142	10.87%
South Australia	44,590,293	7.85%	127	9.72%
Tasmania	3,670,287	0.65%	10	0.77%
Australian Capital Territory	5,708,899	1.00%	12	0.92%
Northern Territory	811,381	0.14%	5	0.38%
No Data	0	0.00%	0	0.00%
Total	568,087,221	100.00%	1,306	100.00%



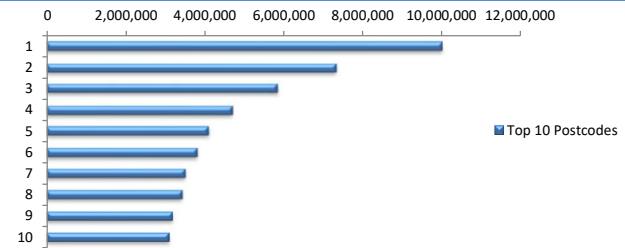
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	432,424,046	76.12%	957	73.28%
Non Metro	131,540,226	23.15%	338	25.88%
Inner City	4,122,950	0.73%	11	0.84%
No Data	0	0.00%	0	0.00%
Total	568,087,221	100.00%	1,306	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	10,013,761	1.76%	23	1.29%
3064	7,313,006	1.29%	17	0.95%
3029	5,845,091	1.03%	15	0.84%
2261	4,700,280	0.83%	12	0.67%
3754	4,087,493	0.72%	8	0.45%
2259	3,791,517	0.67%	6	0.34%
2170	3,502,863	0.62%	9	0.51%
4211	3,410,915	0.60%	6	0.34%
5022	3,175,652	0.56%	4	0.22%
3156	3,077,442	0.54%	5	0.28%
Total	48,918,021	8.61%	105	5.89%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	568,087,221	100.00%	1,782	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	568,087,221	100.00%	1,782	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	568,087,221	100.00%	1,782	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	568,087,221	100.00%	1,782	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	472,762,149	83.22%	1,461	81.99%
Interest Only	95,325,073	16.78%	321	18.01%
Non-Billing	0	0.00%	0	0.00%
Total	568,087,221	100.00%	1,782	100.00%



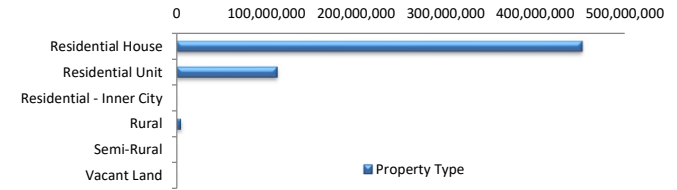
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	568,087,221	100.00%	1,782	100.00%
Total	568,087,221	100.00%	1,782	100.00%



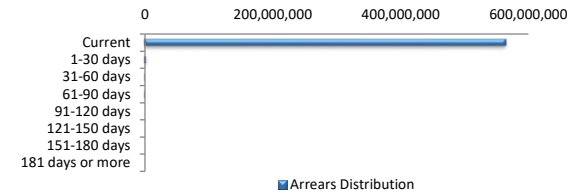
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	452,459,401	79.65%	1,015	77.72%
Residential Unit	111,268,591	19.59%	283	21.67%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,359,230	0.77%	8	0.61%
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	568,087,221	100.00%	1,306	100.00%



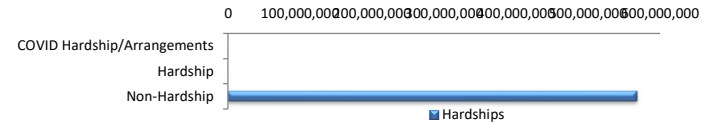
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	564,385,705	99.35%	1,771	99.38%
1-30 days	2,445,013	0.43%	8	0.45%
31-60 days	406,306	0.07%	1	0.06%
61-90 days	850,197	0.15%	2	0.11%
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	568,087,221	100.00%	1,782	100.00%



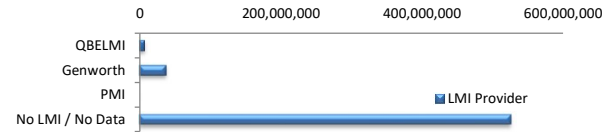
Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	0	0.00%	0	0.00%
Hardship	344,579	0.06%	1	0.08%
Non-Hardship	567,742,642	99.94%	1,305	99.92%
Total	568,087,221	100.00%	1,306	100.00%



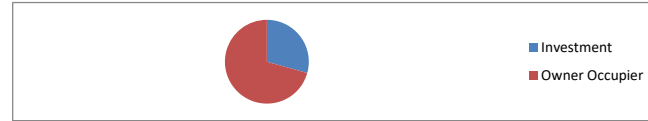
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	6,476,550	1.14%	16	1.23%
Genworth	37,172,010	6.54%	96	7.35%
PMI	0	0.00%	0	0.00%
No LMI / No Data	524,438,661	92.32%	1,194	91.42%
Total	568,087,221	100.00%	1,306	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	166,614,405	29.33%	528	29.63%
Owner Occupier	401,472,816	70.67%	1,254	70.37%
Total	568,087,221	100.00%	1,782	100.00%



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