

AFG Series 2020-1
Collateral Report



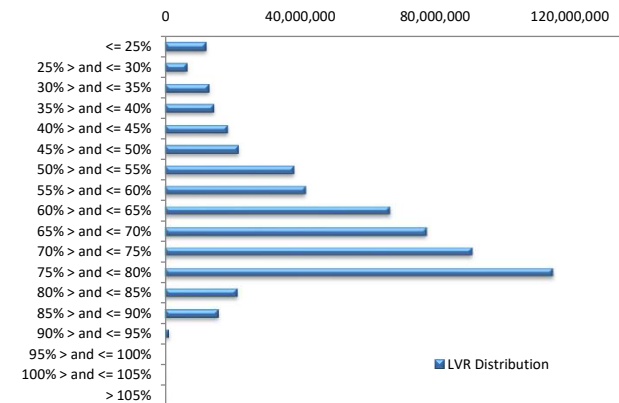
Model Period	10
Collection Period Start	1-May-21
Collection Period End	31-May-21
No. of Days	31
Interest Period Start	10-May-21
Interest Period End	9-Jun-21
No. of Days	31
Determination Date	4-Jun-21
Payment Date	10-Jun-21

Pool Statistics

Closing Balance of Mortgages	552,036,286
No. of Loans (Unconsolidated)	1,752
No. of Loans (Consolidated)	1,275
Average Loan Size (Unconsolidated)	315,089
Average Loan Size (Consolidated)	432,970
Largest Loan Size (Unconsolidated)	1,535,399
Largest Loan Size (Consolidated)	1,792,488
Smallest Loan Size (Unconsolidated)	(126,922)
Smallest Loan Size (Consolidated)	(74,676)
Weighted Average Interest Rate	3.04%
Weighted Average LVR	64.51%
Weighted Average Seasoning	19.15
Weighted Average Remaining Term	332.57

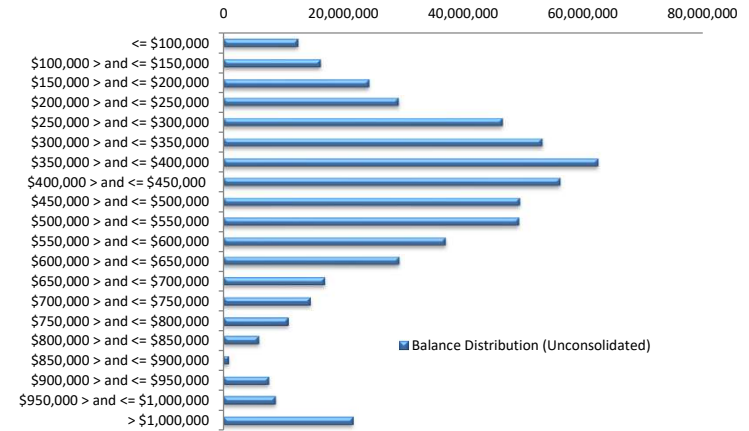
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,853,044	2.15%	95	7.45%
25% > and <= 30%	6,355,147	1.15%	27	2.12%
30% > and <= 35%	12,613,379	2.28%	41	3.22%
35% > and <= 40%	14,155,430	2.56%	52	4.08%
40% > and <= 45%	18,208,956	3.30%	43	3.37%
45% > and <= 50%	21,497,507	3.89%	53	4.16%
50% > and <= 55%	37,914,725	6.87%	83	6.51%
55% > and <= 60%	41,565,094	7.53%	93	7.29%
60% > and <= 65%	66,500,516	12.05%	131	10.27%
65% > and <= 70%	77,255,361	13.99%	162	12.71%
70% > and <= 75%	91,088,548	16.50%	177	13.88%
75% > and <= 80%	115,129,894	20.86%	237	18.59%
80% > and <= 85%	21,197,232	3.84%	44	3.45%
85% > and <= 90%	15,663,391	2.84%	35	2.75%
90% > and <= 95%	1,038,061	0.19%	2	0.16%
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	552,036,286	100.00%	1,275	100.00%



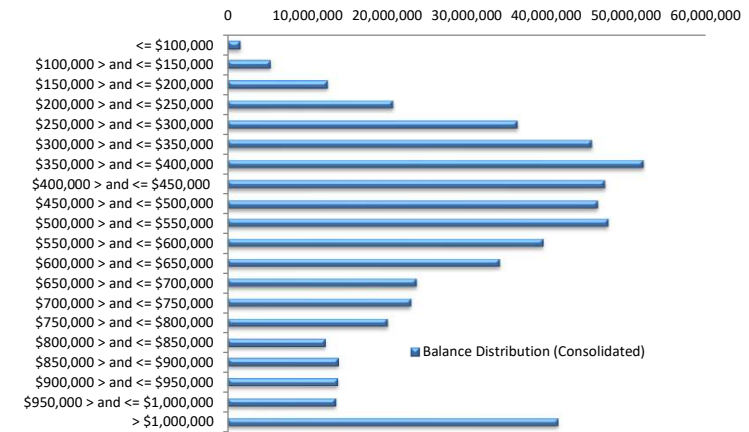
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	12,414,376	2.25%	314	17.92%
\$100,000 > and <= \$150,000	16,150,195	2.93%	128	7.31%
\$150,000 > and <= \$200,000	24,243,972	4.39%	138	7.88%
\$200,000 > and <= \$250,000	29,280,633	5.30%	130	7.42%
\$250,000 > and <= \$300,000	46,512,014	8.43%	168	9.59%
\$300,000 > and <= \$350,000	53,183,056	9.63%	163	9.30%
\$350,000 > and <= \$400,000	62,431,125	11.31%	166	9.47%
\$400,000 > and <= \$450,000	56,184,986	10.18%	133	7.59%
\$450,000 > and <= \$500,000	49,437,969	8.96%	104	5.94%
\$500,000 > and <= \$550,000	49,263,853	8.92%	94	5.37%
\$550,000 > and <= \$600,000	37,108,461	6.72%	65	3.71%
\$600,000 > and <= \$650,000	29,242,944	5.30%	47	2.68%
\$650,000 > and <= \$700,000	16,868,591	3.06%	25	1.43%
\$700,000 > and <= \$750,000	14,468,664	2.62%	20	1.14%
\$750,000 > and <= \$800,000	10,804,115	1.96%	14	0.80%
\$800,000 > and <= \$850,000	5,818,162	1.05%	7	0.40%
\$850,000 > and <= \$900,000	876,119	0.16%	1	0.06%
\$900,000 > and <= \$950,000	7,406,645	1.34%	8	0.46%
\$950,000 > and <= \$1,000,000	8,722,633	1.58%	9	0.51%
> \$1,000,000	21,617,773	3.92%	18	1.03%
Total	552,036,286	100.00%	1,752	100.00%



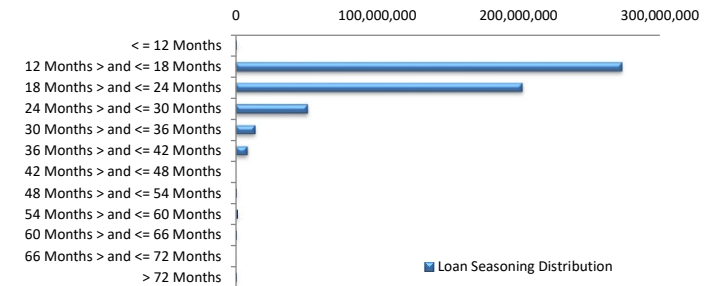
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,490,772	0.27%	49	3.84%
\$100,000 > and <= \$150,000	5,444,544	0.99%	42	3.29%
\$150,000 > and <= \$200,000	12,563,725	2.28%	71	5.57%
\$200,000 > and <= \$250,000	20,811,354	3.77%	92	7.22%
\$250,000 > and <= \$300,000	36,403,579	6.59%	131	10.27%
\$300,000 > and <= \$350,000	45,717,114	8.28%	140	10.98%
\$350,000 > and <= \$400,000	52,187,509	9.45%	139	10.90%
\$400,000 > and <= \$450,000	47,351,212	8.58%	112	8.78%
\$450,000 > and <= \$500,000	46,417,544	8.41%	98	7.69%
\$500,000 > and <= \$550,000	47,766,336	8.65%	91	7.14%
\$550,000 > and <= \$600,000	39,616,386	7.18%	69	5.41%
\$600,000 > and <= \$650,000	34,153,972	6.19%	55	4.31%
\$650,000 > and <= \$700,000	23,739,712	4.30%	35	2.75%
\$700,000 > and <= \$750,000	23,050,477	4.18%	32	2.51%
\$750,000 > and <= \$800,000	20,127,685	3.65%	26	2.04%
\$800,000 > and <= \$850,000	12,298,930	2.23%	15	1.18%
\$850,000 > and <= \$900,000	13,949,396	2.53%	16	1.25%
\$900,000 > and <= \$950,000	13,878,157	2.51%	15	1.18%
\$950,000 > and <= \$1,000,000	13,605,014	2.46%	14	1.10%
> \$1,000,000	41,462,870	7.51%	33	2.59%
Total	552,036,286	100.00%	1,275	100.00%



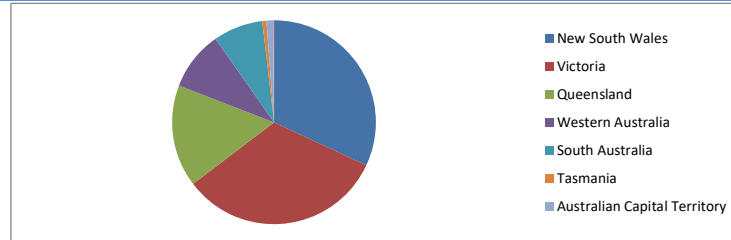
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	718,370	0.13%	7	0.40%
12 Months > and <= 18 Months	273,063,922	49.46%	866	49.43%
18 Months > and <= 24 Months	202,932,157	36.76%	630	35.96%
24 Months > and <= 30 Months	50,483,255	9.14%	158	9.02%
30 Months > and <= 36 Months	13,710,959	2.48%	40	2.28%
36 Months > and <= 42 Months	7,855,270	1.42%	26	1.48%
42 Months > and <= 48 Months	0	0.00%	1	0.06%
48 Months > and <= 54 Months	660,683	0.12%	3	0.17%
54 Months > and <= 60 Months	1,343,230	0.24%	7	0.40%
60 Months > and <= 66 Months	638,069	0.12%	2	0.11%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	630,371	0.11%	12	0.68%
Total	552,036,286	100.00%	1,752	100.00%



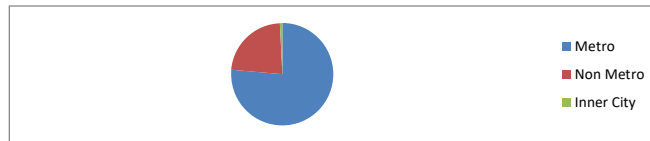
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	176,424,209	31.96%	366	28.71%
Victoria	180,420,677	32.68%	391	30.67%
Queensland	89,509,675	16.21%	226	17.73%
Western Australia	51,909,838	9.40%	140	10.98%
South Australia	43,606,758	7.90%	125	9.80%
Tasmania	3,664,575	0.66%	10	0.78%
Australian Capital Territory	5,696,370	1.03%	12	0.94%
Northern Territory	804,186	0.15%	5	0.39%
No Data	0	0.00%	0	0.00%
Total	552,036,286	100.00%	1,275	100.00%



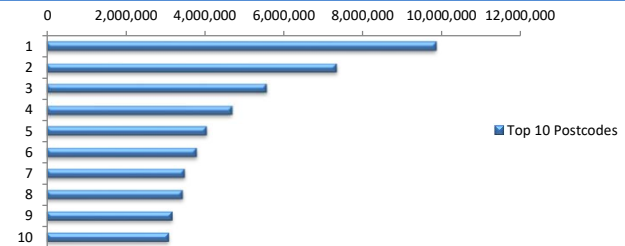
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	421,539,957	76.36%	934	73.25%
Non Metro	126,385,118	22.89%	330	25.88%
Inner City	4,111,211	0.74%	11	0.86%
No Data	0	0.00%	0	0.00%
Total	552,036,286	100.00%	1,275	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	9,862,965	1.79%	22	1.26%
3064	7,325,676	1.33%	17	0.97%
3029	5,557,683	1.01%	14	0.80%
2261	4,673,652	0.85%	12	0.68%
3754	4,046,903	0.73%	8	0.46%
2259	3,781,547	0.69%	6	0.34%
2170	3,496,034	0.63%	9	0.51%
4211	3,433,998	0.62%	6	0.34%
5022	3,145,324	0.57%	4	0.23%
3156	3,067,506	0.56%	5	0.29%
Total	48,391,289	8.77%	103	5.88%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	552,036,286	100.00%	1,752	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	552,036,286	100.00%	1,752	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	552,036,286	100.00%	1,752	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	552,036,286	100.00%	1,752	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	458,150,559	82.99%	1,436	81.96%
Interest Only	93,885,727	17.01%	316	18.04%
Non-Billing	0	0.00%	0	0.00%
Total	552,036,286	100.00%	1,752	100.00%



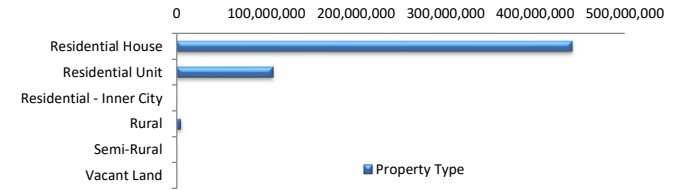
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	552,036,286	100.00%	1,752	100.00%
Total	552,036,286	100.00%	1,752	100.00%



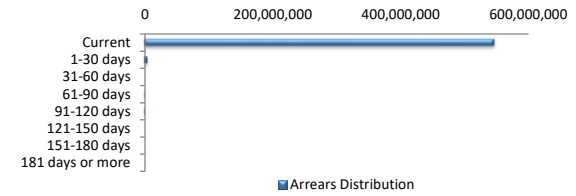
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	440,609,971	79.82%	991	77.73%
Residential Unit	107,033,945	19.39%	276	21.65%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,392,369	0.80%	8	0.63%
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	552,036,286	100.00%	1,275	100.00%



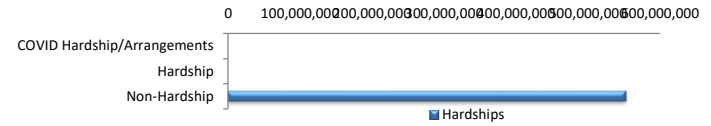
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	545,881,632	98.89%	1,736	99.09%
1-30 days	4,893,803	0.89%	13	0.74%
31-60 days	0	0.00%	0	0.00%
61-90 days	407,288	0.07%	1	0.06%
91-120 days	853,562	0.15%	2	0.11%
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	552,036,286	100.00%	1,752	100.00%



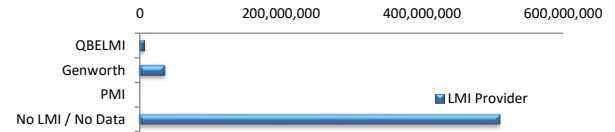
Hardships

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	551,691,707	99.94%	1,274	99.92%
Total	552,036,286	100.00%	1,275	100.00%



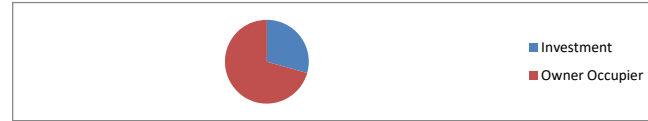
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	6,457,309	1.17%	15	1.18%
Genworth	35,709,121	6.47%	92	7.22%
PMI	0	0.00%	0	0.00%
No LMI / No Data	509,869,856	92.36%	1,168	91.61%
Total	552,036,286	100.00%	1,275	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	162,326,387	29.41%	523	29.85%
Owner Occupier	389,709,899	70.59%	1,229	70.15%
Total	552,036,286	100.00%	1,752	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	853,562.22	2
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