

**AFG Series 2020-1
Collateral Report**



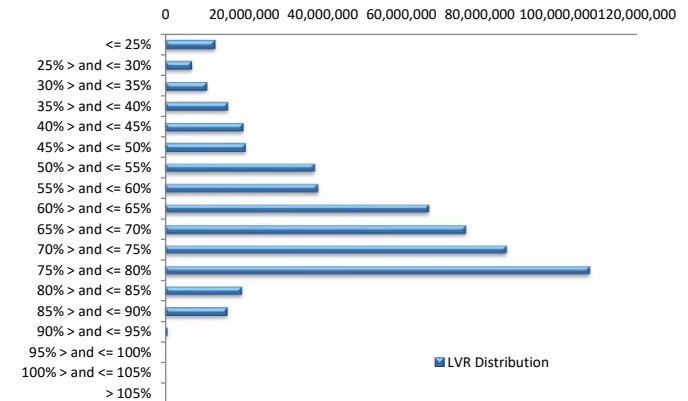
Model Period	11
Collection Period Start	1-Jun-21
Collection Period End	30-Jun-21
No. of Days	30
Interest Period Start	10-Jun-21
Interest Period End	11-Jul-21
No. of Days	32
Determination Date	7-Jul-21
Payment Date	12-Jul-21

Pool Statistics

Closing Balance of Mortgages	534,841,946
No. of Loans (Unconsolidated)	1,712
No. of Loans (Consolidated)	1,245
Average Loan Size (Unconsolidated)	312,408
Average Loan Size (Consolidated)	429,592
Largest Loan Size (Unconsolidated)	1,535,823
Largest Loan Size (Consolidated)	1,793,877
Smallest Loan Size (Unconsolidated)	(126,922)
Smallest Loan Size (Consolidated)	(83,618)
Weighted Average Interest Rate	3.03%
Weighted Average LVR	64.17%
Weighted Average Seasoning	20.17
Weighted Average Remaining Term	331.42

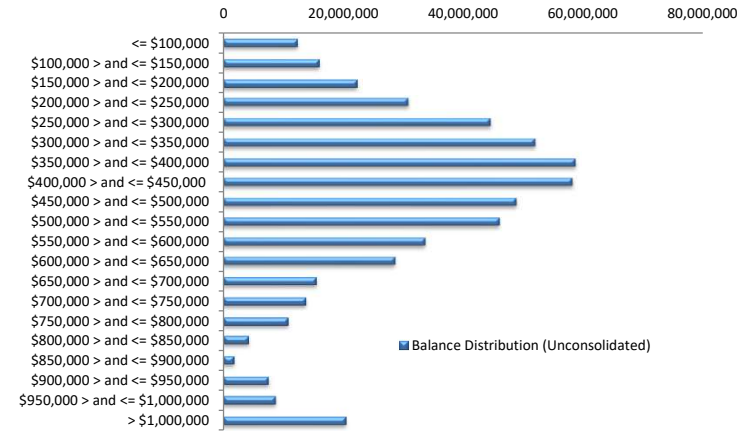
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,329,089	2.31%	98	7.87%
25% > and <= 30%	6,617,250	1.24%	27	2.17%
30% > and <= 35%	10,288,739	1.92%	34	2.73%
35% > and <= 40%	15,828,861	2.96%	51	4.10%
40% > and <= 45%	19,667,569	3.68%	49	3.94%
45% > and <= 50%	20,247,940	3.79%	53	4.26%
50% > and <= 55%	37,845,225	7.08%	86	6.91%
55% > and <= 60%	38,638,335	7.22%	84	6.75%
60% > and <= 65%	66,959,637	12.52%	135	10.84%
65% > and <= 70%	76,262,619	14.26%	160	12.85%
70% > and <= 75%	86,714,472	16.21%	169	13.57%
75% > and <= 80%	107,871,154	20.17%	220	17.67%
80% > and <= 85%	19,373,709	3.62%	42	3.37%
85% > and <= 90%	15,682,744	2.93%	36	2.89%
90% > and <= 95%	514,604	0.10%	1	0.08%
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	534,841,946	100.00%	1,245	100.00%



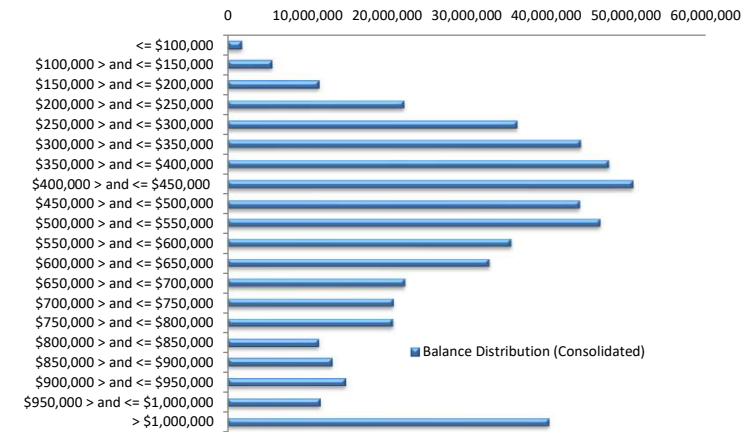
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	12,321,859	2.30%	315	18.40%
\$100,000 > and <= \$150,000	15,903,747	2.97%	126	7.36%
\$150,000 > and <= \$200,000	22,224,620	4.16%	127	7.42%
\$200,000 > and <= \$250,000	30,880,734	5.77%	137	8.00%
\$250,000 > and <= \$300,000	44,536,502	8.33%	161	9.40%
\$300,000 > and <= \$350,000	52,026,133	9.73%	159	9.29%
\$350,000 > and <= \$400,000	58,722,580	10.98%	156	9.11%
\$400,000 > and <= \$450,000	58,267,374	10.89%	138	8.06%
\$450,000 > and <= \$500,000	48,927,237	9.15%	103	6.02%
\$500,000 > and <= \$550,000	46,110,284	8.62%	88	5.14%
\$550,000 > and <= \$600,000	33,731,715	6.31%	59	3.45%
\$600,000 > and <= \$650,000	28,647,390	5.36%	46	2.69%
\$650,000 > and <= \$700,000	15,520,071	2.90%	23	1.34%
\$700,000 > and <= \$750,000	13,772,876	2.58%	19	1.11%
\$750,000 > and <= \$800,000	10,815,168	2.02%	14	0.82%
\$800,000 > and <= \$850,000	4,168,872	0.78%	5	0.29%
\$850,000 > and <= \$900,000	1,767,201	0.33%	2	0.12%
\$900,000 > and <= \$950,000	7,390,805	1.38%	8	0.47%
\$950,000 > and <= \$1,000,000	8,709,205	1.63%	9	0.53%
> \$1,000,000	20,397,573	3.81%	17	0.99%
Total	534,841,946	100.00%	1,712	100.00%



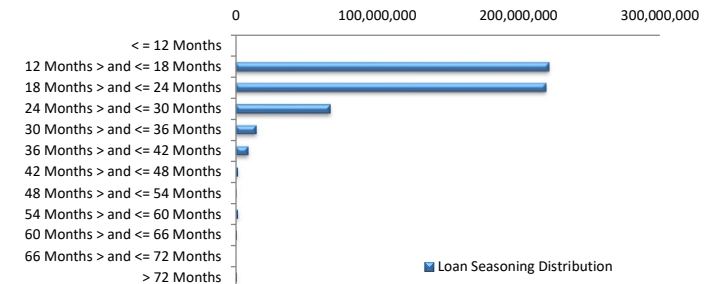
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,716,899	0.32%	51	4.10%
\$100,000 > and <= \$150,000	5,611,734	1.05%	43	3.45%
\$150,000 > and <= \$200,000	11,491,627	2.15%	65	5.22%
\$200,000 > and <= \$250,000	22,154,638	4.14%	98	7.87%
\$250,000 > and <= \$300,000	36,313,560	6.79%	131	10.52%
\$300,000 > and <= \$350,000	44,295,332	8.28%	135	10.84%
\$350,000 > and <= \$400,000	47,792,742	8.94%	127	10.20%
\$400,000 > and <= \$450,000	50,787,050	9.50%	120	9.64%
\$450,000 > and <= \$500,000	44,108,832	8.25%	93	7.47%
\$500,000 > and <= \$550,000	46,737,162	8.74%	89	7.15%
\$550,000 > and <= \$600,000	35,623,068	6.66%	62	4.98%
\$600,000 > and <= \$650,000	32,894,402	6.15%	53	4.26%
\$650,000 > and <= \$700,000	22,302,375	4.17%	33	2.65%
\$700,000 > and <= \$750,000	20,855,490	3.90%	29	2.33%
\$750,000 > and <= \$800,000	20,802,298	3.89%	27	2.17%
\$800,000 > and <= \$850,000	11,481,195	2.15%	14	1.12%
\$850,000 > and <= \$900,000	13,123,747	2.45%	15	1.20%
\$900,000 > and <= \$950,000	14,825,463	2.77%	16	1.29%
\$950,000 > and <= \$1,000,000	11,650,075	2.18%	12	0.96%
> \$1,000,000	40,274,257	7.53%	32	2.57%
Total	534,841,946	100.00%	1,245	100.00%



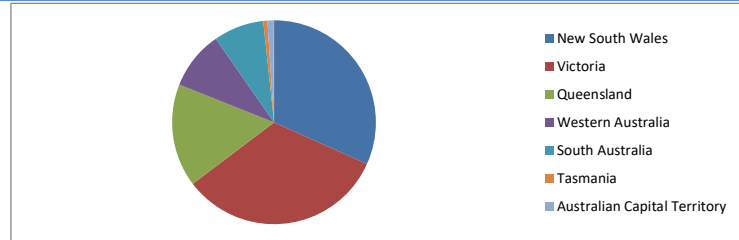
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	167,764	0.03%	3	0.18%
12 Months > and <= 18 Months	221,097,162	41.34%	724	42.29%
18 Months > and <= 24 Months	219,265,764	41.00%	682	39.84%
24 Months > and <= 30 Months	66,254,283	12.39%	201	11.74%
30 Months > and <= 36 Months	14,387,536	2.69%	43	2.51%
36 Months > and <= 42 Months	8,843,560	1.65%	29	1.69%
42 Months > and <= 48 Months	1,558,605	0.29%	6	0.35%
48 Months > and <= 54 Months	442,013	0.08%	2	0.12%
54 Months > and <= 60 Months	1,582,521	0.30%	8	0.47%
60 Months > and <= 66 Months	636,164	0.12%	2	0.12%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	606,574	0.11%	12	0.70%
Total	534,841,946	100.00%	1,712	100.00%



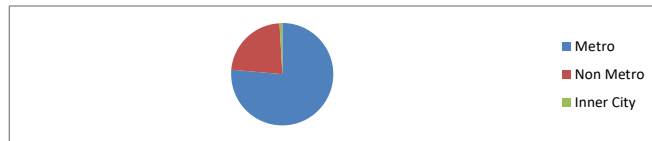
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	169,515,209	31.69%	354	28.43%
Victoria	176,287,350	32.96%	385	30.92%
Queensland	87,457,626	16.35%	218	17.51%
Western Australia	49,736,065	9.30%	139	11.16%
South Australia	42,732,569	7.99%	123	9.88%
Tasmania	3,653,749	0.68%	10	0.80%
Australian Capital Territory	4,605,494	0.86%	11	0.88%
Northern Territory	853,883	0.16%	5	0.40%
No Data	0	0.00%	0	0.00%
Total	534,841,946	100.00%	1,245	100.00%



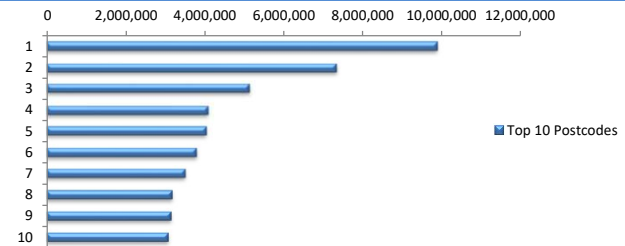
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	408,876,505	76.45%	915	73.49%
Non Metro	121,538,590	22.72%	319	25.62%
Inner City	4,426,851	0.83%	11	0.88%
No Data	0	0.00%	0	0.00%
Total	534,841,946	100.00%	1,245	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	9,887,528	1.85%	22	1.29%
3064	7,319,864	1.37%	17	0.99%
3029	5,127,570	0.96%	13	0.76%
3754	4,084,769	0.76%	8	0.47%
2261	4,038,613	0.76%	11	0.64%
2259	3,776,642	0.71%	6	0.35%
2170	3,481,790	0.65%	9	0.53%
4211	3,145,730	0.59%	6	0.35%
5022	3,119,073	0.58%	4	0.23%
3156	3,059,395	0.57%	5	0.29%
Total	47,040,974	8.80%	101	5.90%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	534,841,946	100.00%	1,712	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	534,841,946	100.00%	1,712	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	534,841,946	100.00%	1,712	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	534,841,946	100.00%	1,712	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	445,700,294	83.33%	1,404	82.01%
Interest Only	89,141,651	16.67%	308	17.99%
Non-Billing	0	0.00%	0	0.00%
Total	534,841,946	100.00%	1,712	100.00%



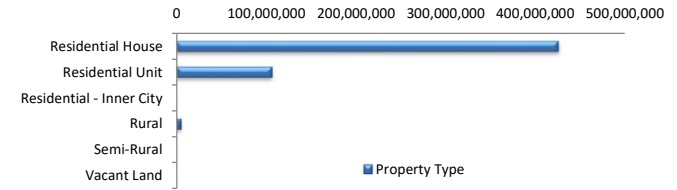
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	534,841,946	100.00%	1,712	100.00%
Total	534,841,946	100.00%	1,712	100.00%



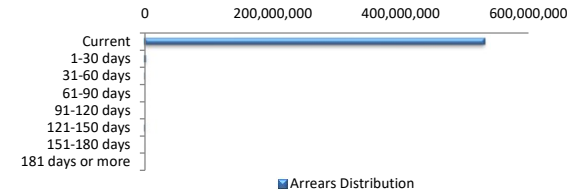
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	425,358,899	79.53%	967	77.67%
Residential Unit	105,086,837	19.65%	270	21.69%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,396,210	0.82%	8	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%
Total	534,841,946	100.00%	1,245	100.00%



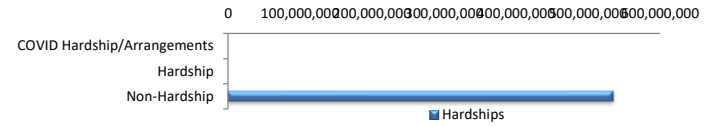
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	531,176,116	99.31%	1,701	99.36%
1-30 days	2,408,379	0.45%	8	0.47%
31-60 days	703,697	0.13%	2	0.12%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	553,754	0.10%	1	0.06%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	534,841,946	100.00%	1,712	100.00%



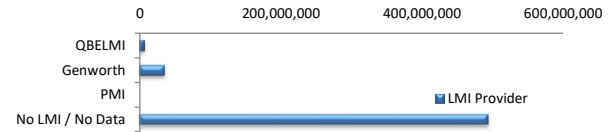
Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	0	0.00%	0	0.00%
Hardship	344,550	0.06%	1	0.08%
Non-Hardship	534,497,395	99.94%	1,244	99.92%
Total	534,841,946	100.00%	1,245	100.00%



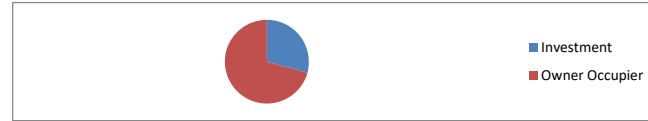
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	6,268,533	1.17%	15	1.20%
Genworth	35,481,122	6.63%	91	7.31%
PMI	0	0.00%	0	0.00%
No LMI / No Data	493,092,291	92.19%	1,139	91.49%
Total	534,841,946	100.00%	1,245	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	156,003,569	29.17%	510	29.79%
Owner Occupier	378,838,377	70.83%	1,202	70.21%
Total	534,841,946	100.00%	1,712	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	553,754.32	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