

**AFG Series 2020-1
Collateral Report**



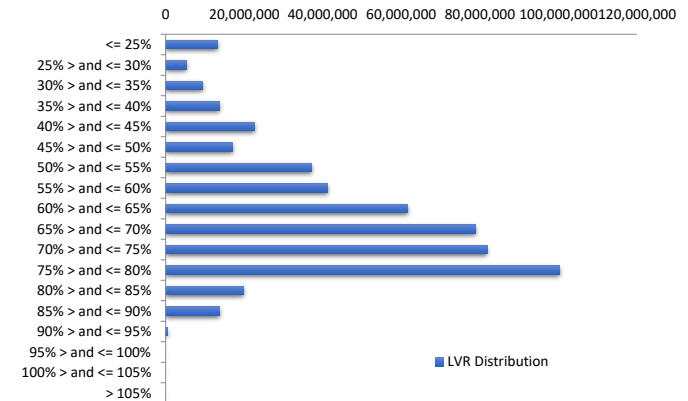
Model Period	12
Collection Period Start	1-Jul-21
Collection Period End	31-Jul-21
No. of Days	31
Interest Period Start	12-Jul-21
Interest Period End	9-Aug-21
No. of Days	29
Determination Date	5-Aug-21
Payment Date	10-Aug-21

Pool Statistics

Closing Balance of Mortgages	516,376,201
No. of Loans (Unconsolidated)	1,670
No. of Loans (Consolidated)	1,209
Average Loan Size (Unconsolidated)	309,207
Average Loan Size (Consolidated)	427,110
Largest Loan Size (Unconsolidated)	1,643,357
Largest Loan Size (Consolidated)	1,800,334
Smallest Loan Size (Unconsolidated)	(54,650)
Smallest Loan Size (Consolidated)	(27,548)
Weighted Average Interest Rate	3.02%
Weighted Average LVR	64.00%
Weighted Average Seasoning	21.17
Weighted Average Remaining Term	330.42

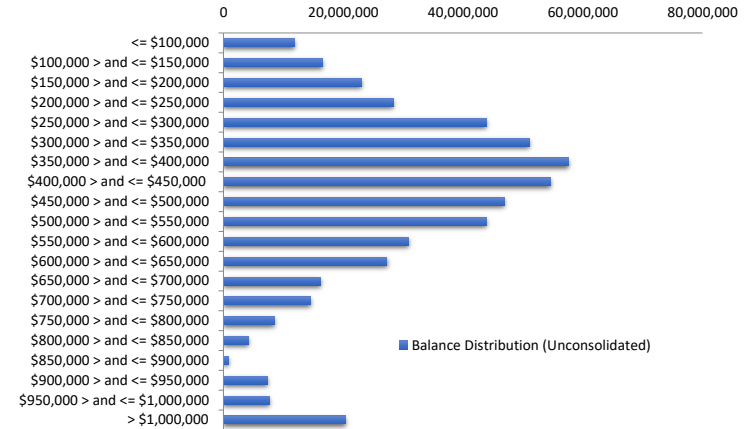
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	13,313,019	2.58%	100	8.27%
25% > and <= 30%	5,205,354	1.01%	25	2.07%
30% > and <= 35%	9,412,247	1.82%	32	2.65%
35% > and <= 40%	13,603,728	2.63%	47	3.89%
40% > and <= 45%	22,698,670	4.40%	55	4.55%
45% > and <= 50%	16,992,750	3.29%	46	3.80%
50% > and <= 55%	37,179,462	7.20%	84	6.95%
55% > and <= 60%	41,267,947	7.99%	92	7.61%
60% > and <= 65%	61,587,185	11.93%	125	10.34%
65% > and <= 70%	78,915,890	15.28%	163	13.48%
70% > and <= 75%	81,891,023	15.86%	160	13.23%
75% > and <= 80%	100,271,279	19.42%	204	16.87%
80% > and <= 85%	19,867,895	3.85%	44	3.64%
85% > and <= 90%	13,655,095	2.64%	31	2.56%
90% > and <= 95%	514,657	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	516,376,201	100.00%	1,209	100.00%



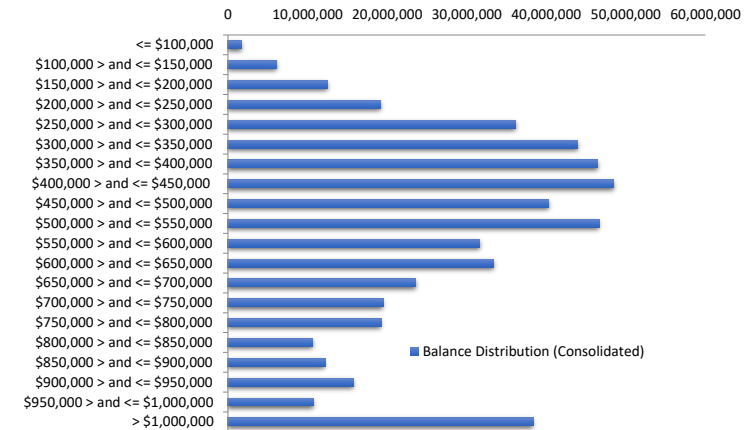
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,937,857	2.31%	310	18.56%
\$100,000 > and <= \$150,000	16,487,890	3.19%	131	7.84%
\$150,000 > and <= \$200,000	23,082,487	4.47%	131	7.84%
\$200,000 > and <= \$250,000	28,429,319	5.51%	126	7.54%
\$250,000 > and <= \$300,000	43,886,294	8.50%	159	9.52%
\$300,000 > and <= \$350,000	51,106,472	9.90%	156	9.34%
\$350,000 > and <= \$400,000	57,696,692	11.17%	153	9.16%
\$400,000 > and <= \$450,000	54,667,450	10.59%	129	7.72%
\$450,000 > and <= \$500,000	46,987,126	9.10%	99	5.93%
\$500,000 > and <= \$550,000	43,989,237	8.52%	84	5.03%
\$550,000 > and <= \$600,000	30,877,115	5.98%	54	3.23%
\$600,000 > and <= \$650,000	27,308,195	5.29%	44	2.63%
\$650,000 > and <= \$700,000	16,170,382	3.13%	24	1.44%
\$700,000 > and <= \$750,000	14,562,352	2.82%	20	1.20%
\$750,000 > and <= \$800,000	8,550,022	1.66%	11	0.66%
\$800,000 > and <= \$850,000	4,169,322	0.81%	5	0.30%
\$850,000 > and <= \$900,000	877,485	0.17%	1	0.06%
\$900,000 > and <= \$950,000	7,385,821	1.43%	8	0.48%
\$950,000 > and <= \$1,000,000	7,750,918	1.50%	8	0.48%
> \$1,000,000	20,453,766	3.96%	17	1.02%
Total	516,376,201	100.00%	1,670	100.00%



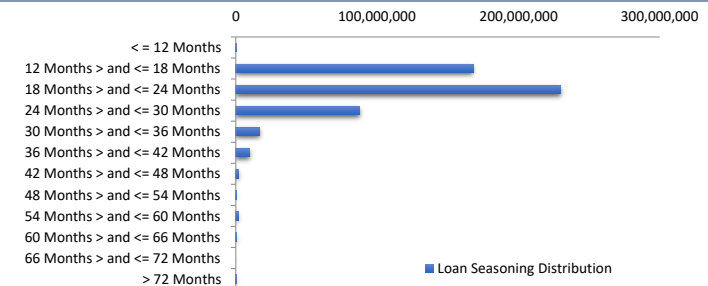
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,664,881	0.32%	50	4.14%
\$100,000 > and <= \$150,000	6,125,349	1.19%	47	3.89%
\$150,000 > and <= \$200,000	12,498,674	2.42%	70	5.79%
\$200,000 > and <= \$250,000	19,219,925	3.72%	85	7.03%
\$250,000 > and <= \$300,000	36,103,813	6.99%	131	10.84%
\$300,000 > and <= \$350,000	43,951,851	8.51%	134	11.08%
\$350,000 > and <= \$400,000	46,446,366	8.99%	123	10.17%
\$400,000 > and <= \$450,000	48,489,353	9.39%	114	9.43%
\$450,000 > and <= \$500,000	40,280,747	7.80%	85	7.03%
\$500,000 > and <= \$550,000	46,640,744	9.03%	89	7.36%
\$550,000 > and <= \$600,000	31,599,695	6.12%	55	4.55%
\$600,000 > and <= \$650,000	33,388,377	6.47%	54	4.47%
\$650,000 > and <= \$700,000	23,624,666	4.58%	35	2.89%
\$700,000 > and <= \$750,000	19,487,163	3.77%	27	2.23%
\$750,000 > and <= \$800,000	19,247,188	3.73%	25	2.07%
\$800,000 > and <= \$850,000	10,639,206	2.06%	13	1.08%
\$850,000 > and <= \$900,000	12,195,586	2.36%	14	1.16%
\$900,000 > and <= \$950,000	15,725,284	3.05%	17	1.41%
\$950,000 > and <= \$1,000,000	10,691,662	2.07%	11	0.91%
> \$1,000,000	38,355,670	7.43%	30	2.48%
Total	516,376,201	100.00%	1,209	100.00%



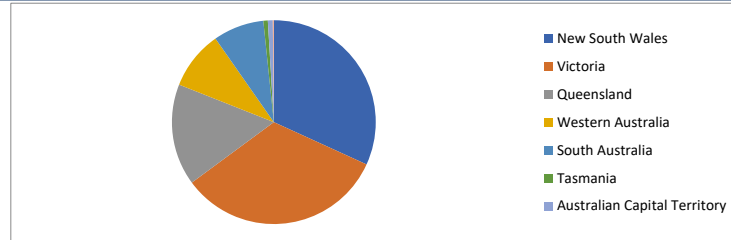
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	110,151	0.02%	1	0.06%
12 Months > and <= 18 Months	167,894,712	32.51%	558	33.41%
18 Months > and <= 24 Months	229,571,464	44.46%	721	43.17%
24 Months > and <= 30 Months	87,380,888	16.92%	279	16.71%
30 Months > and <= 36 Months	16,638,190	3.22%	49	2.93%
36 Months > and <= 42 Months	9,689,049	1.88%	31	1.86%
42 Months > and <= 48 Months	1,868,402	0.36%	8	0.48%
48 Months > and <= 54 Months	439,530	0.09%	2	0.12%
54 Months > and <= 60 Months	1,556,671	0.30%	8	0.48%
60 Months > and <= 66 Months	632,679	0.12%	2	0.12%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	594,465	0.12%	11	0.66%
Total	516,376,201	100.00%	1,670	100.00%



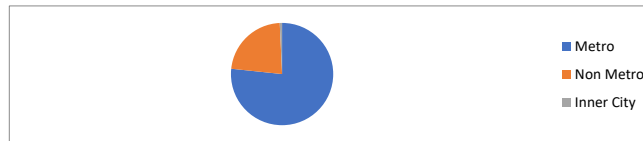
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	164,269,047	31.81%	347	28.70%
Victoria	170,779,618	33.07%	371	30.69%
Queensland	83,208,195	16.11%	211	17.45%
Western Australia	47,986,146	9.29%	135	11.17%
South Australia	41,620,810	8.06%	120	9.93%
Tasmania	3,631,722	0.70%	10	0.83%
Australian Capital Territory	4,034,145	0.78%	10	0.83%
Northern Territory	846,518	0.16%	5	0.41%
No Data	0	0.00%	0	0.00%
Total	516,376,201	100.00%	1,209	100.00%



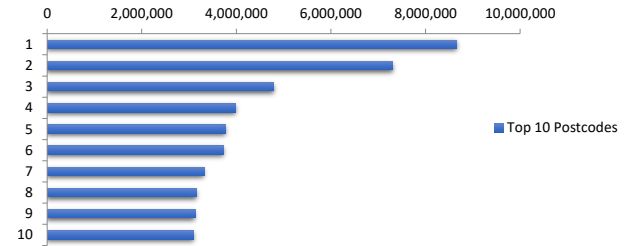
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	395,864,261	76.66%	889	73.53%
Non Metro	116,695,942	22.60%	310	25.64%
Inner City	3,815,998	0.74%	10	0.83%
No Data	0	0.00%	0	0.00%
Total	516,376,201	100.00%	1,209	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	8,653,508	1.68%	19	1.14%
3064	7,300,553	1.41%	17	1.02%
3029	4,781,350	0.93%	12	0.72%
2261	3,981,539	0.77%	11	0.66%
2259	3,768,514	0.73%	6	0.36%
3754	3,728,884	0.72%	7	0.42%
2170	3,317,438	0.64%	9	0.54%
4211	3,152,352	0.61%	6	0.36%
5022	3,127,926	0.61%	4	0.24%
3101	3,087,822	0.60%	4	0.24%
Total	44,899,886	8.70%	95	5.69%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	516,376,201	100.00%	1,670	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	516,376,201	100.00%	1,670	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	516,376,201	100.00%	1,670	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	516,376,201	100.00%	1,670	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	431,268,637	83.52%	1,370	82.04%
Interest Only	85,107,564	16.48%	300	17.96%
Non-Billing	0	0.00%	0	0.00%
Total	516,376,201	100.00%	1,670	100.00%



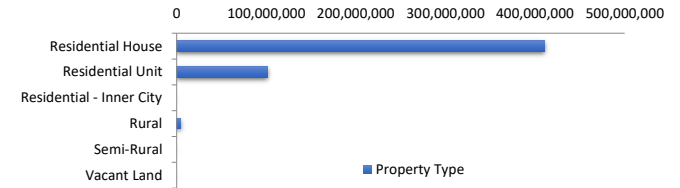
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	516,376,201	100.00%	1,670	100.00%
Total	516,376,201	100.00%	1,670	100.00%



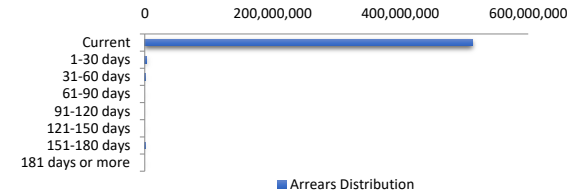
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	410,683,067	79.53%	936	77.42%
Residential Unit	101,228,995	19.60%	265	21.92%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,464,139	0.86%	8	0.66%
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	516,376,201	100.00%	1,209	100.00%



Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	513,039,555	99.35%	1,662	99.52%
1-30 days	2,136,751	0.41%	5	0.30%
31-60 days	644,716	0.12%	2	0.12%
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	555,179	0.11%	1	0.06%
181 days or more	0	0.00%	0	0.00%
Total	516,376,201	100.00%	1,670	100.00%



Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	0	0.00%	0	0.00%
Hardship	899,729	0.17%	2	0.17%
Non-Hardship	515,476,472	99.83%	1,207	99.83%
Total	516,376,201	100.00%	1,209	100.00%



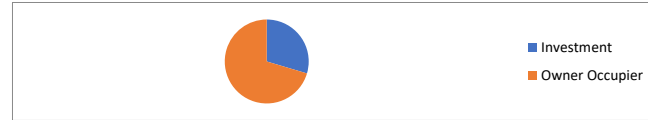
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	6,236,550	1.21%	15	1.24%
Genworth	33,472,408	6.48%	88	7.28%
PMI	0	0.00%	0	0.00%
No LMI / No Data	476,667,243	92.31%	1,106	91.48%
Total	516,376,201	100.00%	1,209	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	152,817,612	29.59%	496	29.70%
Owner Occupier	363,558,589	70.41%	1,174	70.30%
Total	516,376,201	100.00%	1,670	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	555,179.08	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