

**AFG Series 2020-1**  
**Collateral Report**



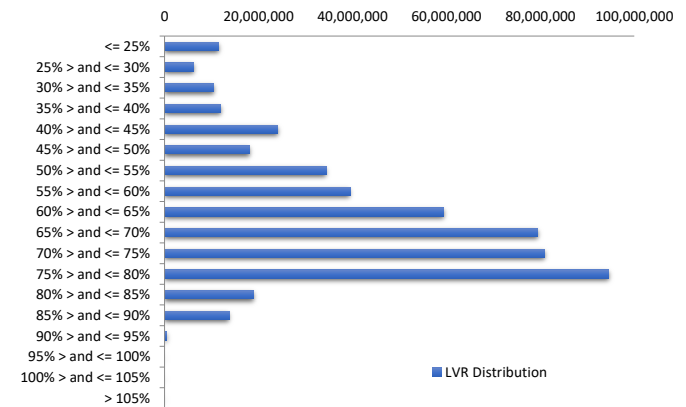
Model Period	13
Collection Period Start	1-Aug-21
Collection Period End	31-Aug-21
No. of Days	31
Interest Period Start	10-Aug-21
Interest Period End	9-Sep-21
No. of Days	31
Determination Date	7-Sep-21
Payment Date	10-Sep-21

**Pool Statistics**

Closing Balance of Mortgages	503,664,607
No. of Loans (Unconsolidated)	1,627
No. of Loans (Consolidated)	1,174
Average Loan Size (Unconsolidated)	309,566
Average Loan Size (Consolidated)	429,016
Largest Loan Size (Unconsolidated)	1,883,054
Largest Loan Size (Consolidated)	1,883,054
Smallest Loan Size (Unconsolidated)	(66,334)
Smallest Loan Size (Consolidated)	(26,519)
Weighted Average Interest Rate	3.01%
Weighted Average LVR	63.83%
Weighted Average Seasoning	22.17
Weighted Average Remaining Term	329.52

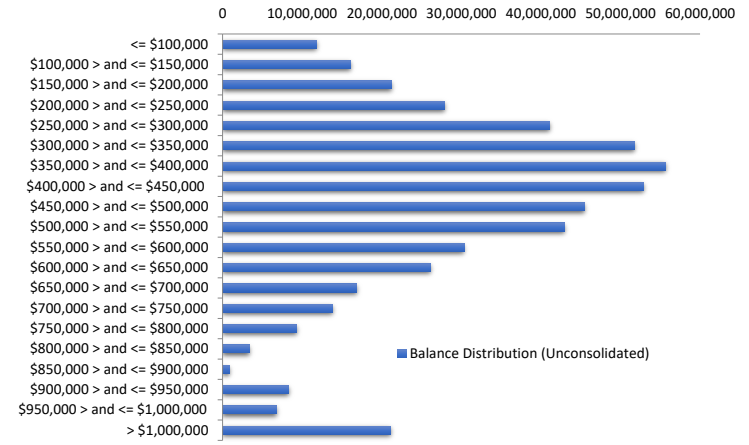
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,443,680	2.27%	92	7.84%
25% > and <= 30%	6,174,157	1.23%	26	2.21%
30% > and <= 35%	10,499,000	2.08%	37	3.15%
35% > and <= 40%	11,989,112	2.38%	44	3.75%
40% > and <= 45%	24,050,371	4.78%	54	4.60%
45% > and <= 50%	18,019,732	3.58%	46	3.92%
50% > and <= 55%	34,420,945	6.83%	82	6.98%
55% > and <= 60%	39,484,352	7.84%	89	7.58%
60% > and <= 65%	59,476,588	11.81%	123	10.48%
65% > and <= 70%	79,448,352	15.77%	154	13.12%
70% > and <= 75%	80,926,783	16.07%	161	13.71%
75% > and <= 80%	94,520,687	18.77%	192	16.35%
80% > and <= 85%	18,952,844	3.76%	43	3.66%
85% > and <= 90%	13,743,346	2.73%	30	2.56%
90% > and <= 95%	514,657	0.10%	1	0.09%
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%
<b>Total</b>	<b>503,664,607</b>	<b>100.00%</b>	<b>1,174</b>	<b>100.00%</b>



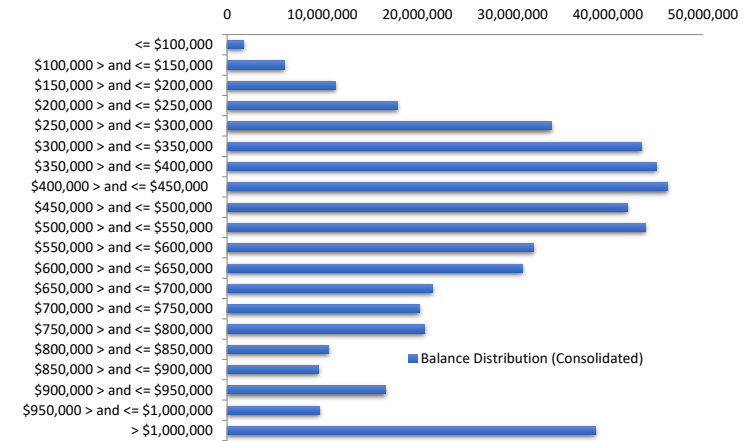
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,787,989	2.34%	307	18.87%
\$100,000 > and <= \$150,000	16,039,381	3.18%	128	7.87%
\$150,000 > and <= \$200,000	21,260,554	4.22%	121	7.44%
\$200,000 > and <= \$250,000	27,872,235	5.53%	124	7.62%
\$250,000 > and <= \$300,000	41,114,704	8.16%	149	9.16%
\$300,000 > and <= \$350,000	51,716,014	10.27%	158	9.71%
\$350,000 > and <= \$400,000	55,679,501	11.05%	148	9.10%
\$400,000 > and <= \$450,000	52,936,516	10.51%	125	7.68%
\$450,000 > and <= \$500,000	45,441,084	9.02%	96	5.90%
\$500,000 > and <= \$550,000	42,907,424	8.52%	82	5.04%
\$550,000 > and <= \$600,000	30,340,429	6.02%	53	3.26%
\$600,000 > and <= \$650,000	26,097,109	5.18%	42	2.58%
\$650,000 > and <= \$700,000	16,872,245	3.35%	25	1.54%
\$700,000 > and <= \$750,000	13,828,615	2.75%	19	1.17%
\$750,000 > and <= \$800,000	9,297,515	1.85%	12	0.74%
\$800,000 > and <= \$850,000	3,324,318	0.66%	4	0.25%
\$850,000 > and <= \$900,000	872,680	0.17%	1	0.06%
\$900,000 > and <= \$950,000	8,330,793	1.65%	9	0.55%
\$950,000 > and <= \$1,000,000	6,786,431	1.35%	7	0.43%
> \$1,000,000	21,159,069	4.20%	17	1.04%
<b>Total</b>	<b>503,664,607</b>	<b>100.00%</b>	<b>1,627</b>	<b>100.00%</b>



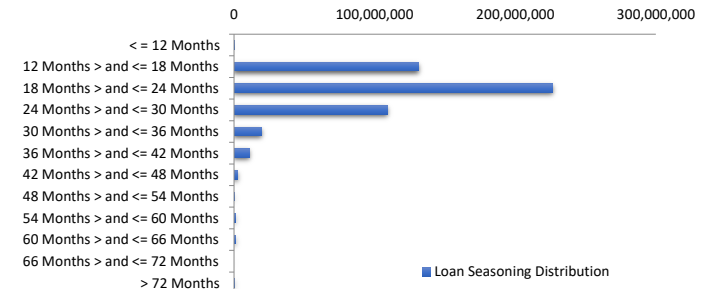
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,763,963	0.35%	49	4.17%
\$100,000 > and <= \$150,000	6,082,487	1.21%	47	4.00%
\$150,000 > and <= \$200,000	11,360,763	2.26%	64	5.45%
\$200,000 > and <= \$250,000	17,948,875	3.56%	80	6.81%
\$250,000 > and <= \$300,000	34,100,815	6.77%	124	10.56%
\$300,000 > and <= \$350,000	43,587,489	8.65%	133	11.33%
\$350,000 > and <= \$400,000	45,167,083	8.97%	120	10.22%
\$400,000 > and <= \$450,000	46,255,276	9.18%	109	9.28%
\$450,000 > and <= \$500,000	42,096,529	8.36%	89	7.58%
\$500,000 > and <= \$550,000	43,990,241	8.73%	84	7.16%
\$550,000 > and <= \$600,000	32,209,436	6.40%	56	4.77%
\$600,000 > and <= \$650,000	30,999,992	6.15%	50	4.26%
\$650,000 > and <= \$700,000	21,631,804	4.29%	32	2.73%
\$700,000 > and <= \$750,000	20,244,330	4.02%	28	2.39%
\$750,000 > and <= \$800,000	20,761,859	4.12%	27	2.30%
\$800,000 > and <= \$850,000	10,703,112	2.13%	13	1.11%
\$850,000 > and <= \$900,000	9,628,059	1.91%	11	0.94%
\$900,000 > and <= \$950,000	16,653,124	3.31%	18	1.53%
\$950,000 > and <= \$1,000,000	9,713,256	1.93%	10	0.85%
> \$1,000,000	38,766,113	7.70%	30	2.56%
<b>Total</b>	<b>503,664,607</b>	<b>100.00%</b>	<b>1,174</b>	<b>100.00%</b>



Loan Seasoning Distribution

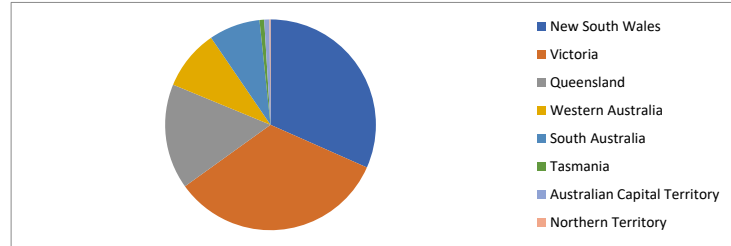
Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	110,300	0.02%	1	0.06%
12 Months > and <= 18 Months	131,040,681	26.02%	432	26.55%
18 Months > and <= 24 Months	226,691,460	45.01%	732	44.99%
24 Months > and <= 30 Months	109,031,183	21.65%	333	20.47%
30 Months > and <= 36 Months	19,879,482	3.95%	62	3.81%
36 Months > and <= 42 Months	11,108,717	2.21%	34	2.09%
42 Months > and <= 48 Months	2,652,270	0.53%	10	0.61%
48 Months > and <= 54 Months	437,039	0.09%	2	0.12%
54 Months > and <= 60 Months	970,030	0.19%	7	0.43%
60 Months > and <= 66 Months	1,176,933	0.23%	3	0.18%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	566,510	0.11%	11	0.68%
<b>Total</b>	<b>503,664,607</b>	<b>100.00%</b>	<b>1,627</b>	<b>100.00%</b>





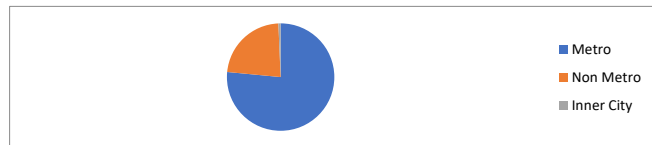
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	159,317,904	31.63%	336	28.62%
Victoria	168,448,369	33.44%	364	31.01%
Queensland	81,312,624	16.14%	203	17.29%
Western Australia	46,578,216	9.25%	131	11.16%
South Australia	39,576,309	7.86%	115	9.80%
Tasmania	3,589,636	0.71%	10	0.85%
Australian Capital Territory	4,021,727	0.80%	10	0.85%
Northern Territory	819,821	0.16%	5	0.43%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>503,664,607</b>	<b>100.00%</b>	<b>1,174</b>	<b>100.00%</b>



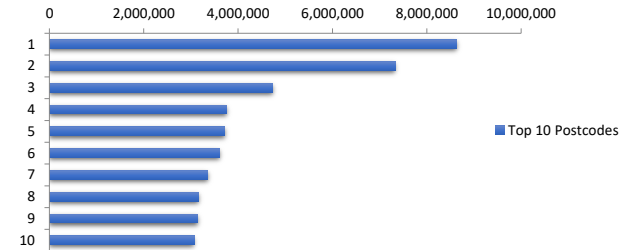
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	385,367,013	76.51%	862	73.42%
Non Metro	114,891,422	22.81%	303	25.81%
Inner City	3,406,171	0.68%	9	0.77%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>503,664,607</b>	<b>100.00%</b>	<b>1,174</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	8,635,426	1.71%	19	1.17%
3064	7,329,654	1.46%	17	1.04%
3029	4,728,427	0.94%	12	0.74%
2259	3,762,594	0.75%	6	0.37%
3754	3,712,480	0.74%	7	0.43%
2261	3,606,710	0.72%	10	0.61%
2170	3,352,951	0.67%	9	0.55%
5022	3,152,266	0.63%	4	0.25%
4211	3,133,473	0.62%	6	0.37%
3101	3,066,967	0.61%	4	0.25%
<b>Total</b>	<b>44,480,949</b>	<b>8.83%</b>	<b>94</b>	<b>5.78%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	503,664,607	100.00%	1,627	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>503,664,607</b>	<b>100.00%</b>	<b>1,627</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	503,664,607	100.00%	1,627	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>503,664,607</b>	<b>100.00%</b>	<b>1,627</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	421,204,616	83.63%	1,337	82.18%
Interest Only	82,459,990	16.37%	290	17.82%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>503,664,607</b>	<b>100.00%</b>	<b>1,627</b>	<b>100.00%</b>



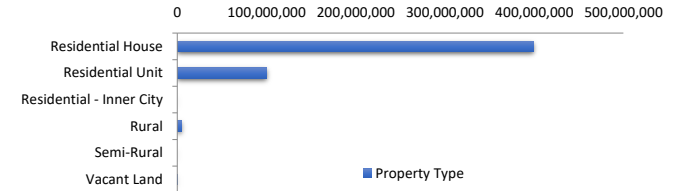
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	503,664,607	100.00%	1,627	100.00%
<b>Total</b>	<b>503,664,607</b>	<b>100.00%</b>	<b>1,627</b>	<b>100.00%</b>



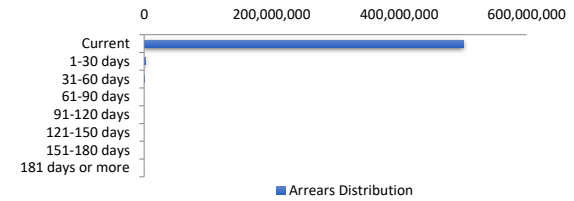
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	398,822,998	79.18%	908	77.34%
Residential Unit	99,751,030	19.81%	257	21.89%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,469,584	0.89%	8	0.68%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	620,995	0.12%	1	0.09%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>503,664,607</b>	<b>100.00%</b>	<b>1,174</b>	<b>100.00%</b>



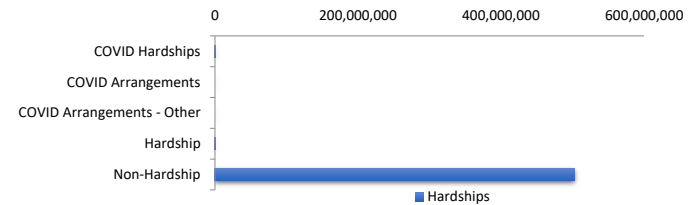
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	500,872,653	99.45%	1,620	99.57%
1-30 days	2,447,404	0.49%	6	0.37%
31-60 days	344,550	0.07%	1	0.06%
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%
<b>Total</b>	<b>503,664,607</b>	<b>100.00%</b>	<b>1,627</b>	<b>100.00%</b>



**Hardships**

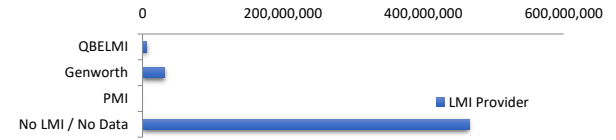
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	682,826	0.14%	1	0.09%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	344,550	0.07%	1	0.09%
Non-Hardship	502,637,231	99.80%	1,172	99.83%
<b>Total</b>	<b>503,664,607</b>	<b>100.00%</b>	<b>1,174</b>	<b>100.00%</b>



COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19  
 COVID Arrangement - A temporary change to the loan repayment type from 'Principal & Interest' to 'Interest Only' as a result of financial stresses due to Covid-

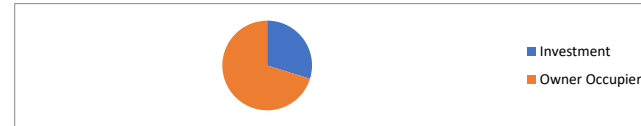
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	6,215,014	1.23%	16	1.36%
Genworth	31,878,286	6.33%	83	7.07%
PMI	0	0.00%	0	0.00%
No LMI / No Data	465,571,307	92.44%	1,075	91.57%
<b>Total</b>	<b>503,664,607</b>	<b>100.00%</b>	<b>1,174</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	150,048,523	29.79%	491	30.18%
Owner Occupier	353,616,083	70.21%	1,136	69.82%
<b>Total</b>	<b>503,664,607</b>	<b>100.00%</b>	<b>1,627</b>	<b>100.00%</b>



**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