

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



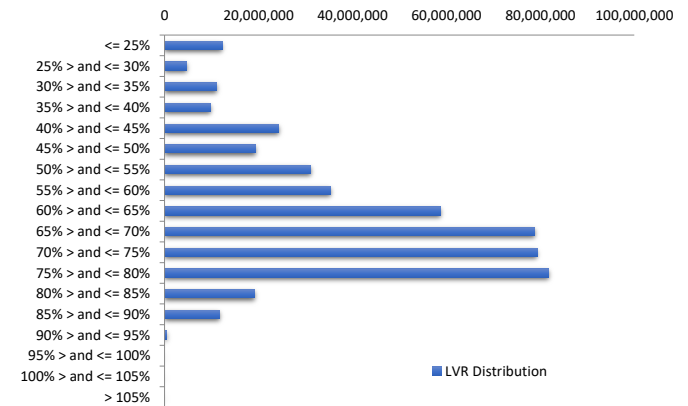
Model Period	14
Collection Period Start	1-Sep-21
Collection Period End	30-Sep-21
No. of Days	30
Interest Period Start	10-Sep-21
Interest Period End	10-Oct-21
No. of Days	31
Determination Date	6-Oct-21
Payment Date	11-Oct-21

**Pool Statistics**

Closing Balance of Mortgages	477,965,765
No. of Loans (Unconsolidated)	1,580
No. of Loans (Consolidated)	1,126
Average Loan Size (Unconsolidated)	302,510
Average Loan Size (Consolidated)	424,481
Largest Loan Size (Unconsolidated)	1,879,194
Largest Loan Size (Consolidated)	1,879,194
Smallest Loan Size (Unconsolidated)	(66,295)
Smallest Loan Size (Consolidated)	(32,542)
Weighted Average Interest Rate	3.00%
Weighted Average LVR	63.49%
Weighted Average Seasoning	23.12
Weighted Average Remaining Term	328.32

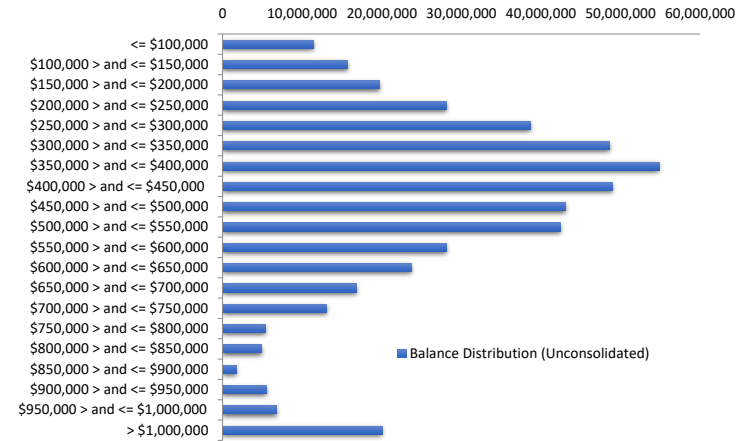
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,271,131	2.57%	90	7.99%
25% > and <= 30%	4,629,735	0.97%	22	1.95%
30% > and <= 35%	11,034,303	2.31%	40	3.55%
35% > and <= 40%	9,837,043	2.06%	38	3.37%
40% > and <= 45%	24,263,954	5.08%	56	4.97%
45% > and <= 50%	19,433,863	4.07%	48	4.26%
50% > and <= 55%	31,150,132	6.52%	73	6.48%
55% > and <= 60%	35,325,101	7.39%	84	7.46%
60% > and <= 65%	58,763,081	12.29%	121	10.75%
65% > and <= 70%	78,698,793	16.47%	153	13.59%
70% > and <= 75%	79,314,115	16.59%	159	14.12%
75% > and <= 80%	81,815,482	17.12%	172	15.28%
80% > and <= 85%	19,183,495	4.01%	43	3.82%
85% > and <= 90%	11,730,936	2.45%	26	2.31%
90% > and <= 95%	514,604	0.11%	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>477,965,765</b>	<b>100.00%</b>	<b>1,126</b>	<b>100.00%</b>



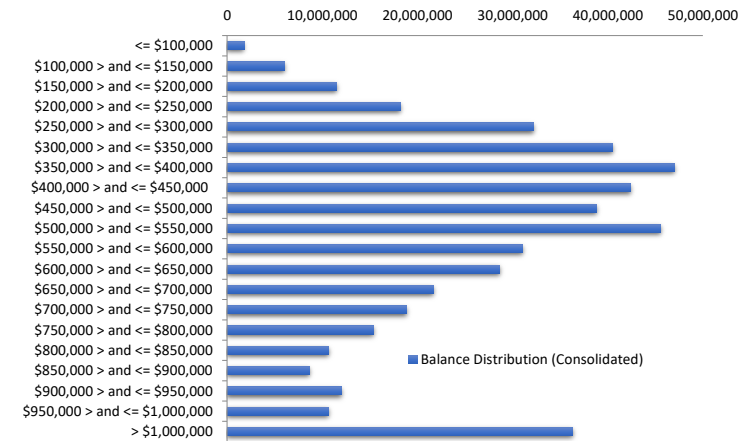
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,388,785	2.38%	320	20.25%
\$100,000 > and <= \$150,000	15,759,372	3.30%	126	7.97%
\$150,000 > and <= \$200,000	19,665,419	4.11%	112	7.09%
\$200,000 > and <= \$250,000	28,180,463	5.90%	125	7.91%
\$250,000 > and <= \$300,000	38,688,818	8.09%	140	8.86%
\$300,000 > and <= \$350,000	48,677,418	10.18%	149	9.43%
\$350,000 > and <= \$400,000	54,845,073	11.47%	146	9.24%
\$400,000 > and <= \$450,000	49,026,959	10.26%	116	7.34%
\$450,000 > and <= \$500,000	43,076,089	9.01%	91	5.76%
\$500,000 > and <= \$550,000	42,515,776	8.90%	81	5.13%
\$550,000 > and <= \$600,000	28,115,971	5.88%	49	3.10%
\$600,000 > and <= \$650,000	23,678,180	4.95%	38	2.41%
\$650,000 > and <= \$700,000	16,849,514	3.53%	25	1.58%
\$700,000 > and <= \$750,000	13,085,256	2.74%	18	1.14%
\$750,000 > and <= \$800,000	5,373,088	1.12%	7	0.44%
\$800,000 > and <= \$850,000	4,924,787	1.03%	6	0.38%
\$850,000 > and <= \$900,000	1,750,120	0.37%	2	0.13%
\$900,000 > and <= \$950,000	5,547,982	1.16%	6	0.38%
\$950,000 > and <= \$1,000,000	6,771,240	1.42%	7	0.44%
> \$1,000,000	20,045,455	4.19%	16	1.01%
<b>Total</b>	<b>477,965,765</b>	<b>100.00%</b>	<b>1,580</b>	<b>100.00%</b>



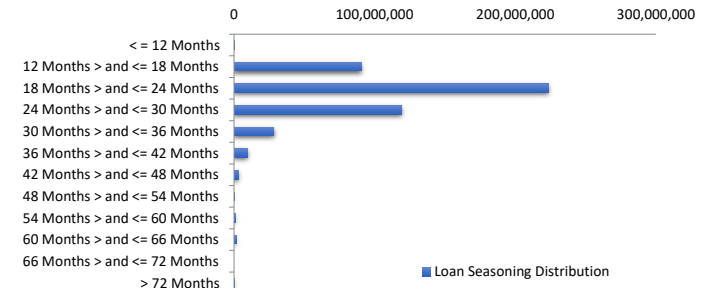
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,783,229	0.37%	45	4.00%
\$100,000 > and <= \$150,000	6,025,487	1.26%	47	4.17%
\$150,000 > and <= \$200,000	11,481,177	2.40%	65	5.77%
\$200,000 > and <= \$250,000	18,189,465	3.81%	81	7.19%
\$250,000 > and <= \$300,000	32,186,381	6.73%	117	10.39%
\$300,000 > and <= \$350,000	40,476,184	8.47%	124	11.01%
\$350,000 > and <= \$400,000	47,046,259	9.84%	125	11.10%
\$400,000 > and <= \$450,000	42,416,377	8.87%	100	8.88%
\$450,000 > and <= \$500,000	38,787,162	8.12%	82	7.28%
\$500,000 > and <= \$550,000	45,593,888	9.54%	87	7.73%
\$550,000 > and <= \$600,000	31,094,855	6.51%	54	4.80%
\$600,000 > and <= \$650,000	28,601,482	5.98%	46	4.09%
\$650,000 > and <= \$700,000	21,685,503	4.54%	32	2.84%
\$700,000 > and <= \$750,000	18,863,594	3.95%	26	2.31%
\$750,000 > and <= \$800,000	15,376,821	3.22%	20	1.78%
\$800,000 > and <= \$850,000	10,644,434	2.23%	13	1.15%
\$850,000 > and <= \$900,000	8,706,176	1.82%	10	0.89%
\$900,000 > and <= \$950,000	12,010,529	2.51%	13	1.15%
\$950,000 > and <= \$1,000,000	10,657,431	2.23%	11	0.98%
> \$1,000,000	36,339,330	7.60%	28	2.49%
<b>Total</b>	<b>477,965,765</b>	<b>100.00%</b>	<b>1,126</b>	<b>100.00%</b>



Loan Seasoning Distribution

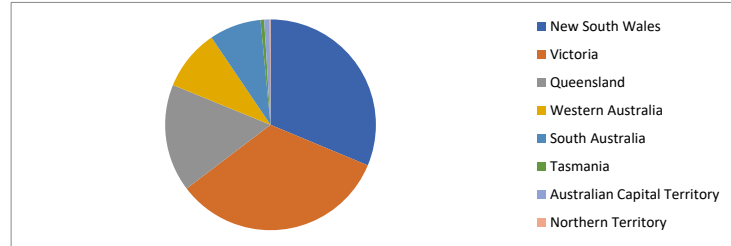
Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	110,290	0.02%	1	0.06%
12 Months > and <= 18 Months	90,333,295	18.90%	310	19.62%
18 Months > and <= 24 Months	223,353,400	46.73%	741	46.90%
24 Months > and <= 30 Months	119,394,419	24.98%	369	23.35%
30 Months > and <= 36 Months	28,406,389	5.94%	88	5.57%
36 Months > and <= 42 Months	9,892,221	2.07%	31	1.96%
42 Months > and <= 48 Months	3,366,418	0.70%	17	1.08%
48 Months > and <= 54 Months	218,812	0.05%	1	0.06%
54 Months > and <= 60 Months	907,326	0.19%	6	0.38%
60 Months > and <= 66 Months	1,413,453	0.30%	5	0.32%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	569,742	0.12%	11	0.70%
<b>Total</b>	<b>477,965,765</b>	<b>100.00%</b>	<b>1,580</b>	<b>100.00%</b>





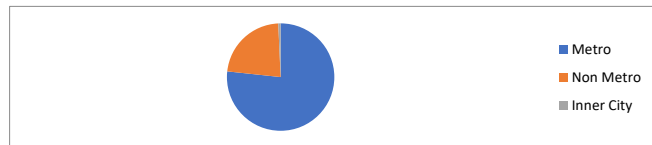
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	149,522,943	31.28%	320	28.42%
Victoria	159,533,387	33.38%	348	30.91%
Queensland	78,871,917	16.50%	198	17.58%
Western Australia	44,825,600	9.38%	128	11.37%
South Australia	37,929,357	7.94%	109	9.68%
Tasmania	2,670,205	0.56%	9	0.80%
Australian Capital Territory	3,992,305	0.84%	10	0.89%
Northern Territory	620,052	0.13%	4	0.36%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>477,965,765</b>	<b>100.00%</b>	<b>1,126</b>	<b>100.00%</b>



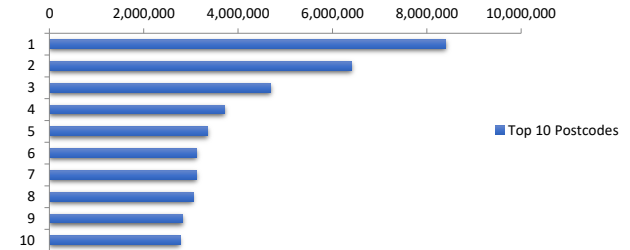
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	366,588,779	76.70%	827	73.45%
Non Metro	107,980,656	22.59%	290	25.75%
Inner City	3,396,330	0.71%	9	0.80%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>477,965,765</b>	<b>100.00%</b>	<b>1,126</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	8,396,265	1.76%	18	1.14%
3064	6,405,450	1.34%	16	1.01%
3029	4,690,511	0.98%	12	0.76%
3754	3,711,920	0.78%	7	0.44%
2261	3,356,154	0.70%	9	0.57%
4211	3,127,709	0.65%	6	0.38%
5022	3,117,982	0.65%	4	0.25%
3101	3,048,916	0.64%	4	0.25%
2259	2,824,699	0.59%	5	0.32%
3032	2,768,750	0.58%	5	0.32%
<b>Total</b>	<b>41,448,356</b>	<b>8.67%</b>	<b>86</b>	<b>5.44%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	477,965,765	100.00%	1,580	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>477,965,765</b>	<b>100.00%</b>	<b>1,580</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	477,965,765	100.00%	1,580	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>477,965,765</b>	<b>100.00%</b>	<b>1,580</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	397,588,000	83.18%	1,298	82.15%
Interest Only	80,377,765	16.82%	282	17.85%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>477,965,765</b>	<b>100.00%</b>	<b>1,580</b>	<b>100.00%</b>



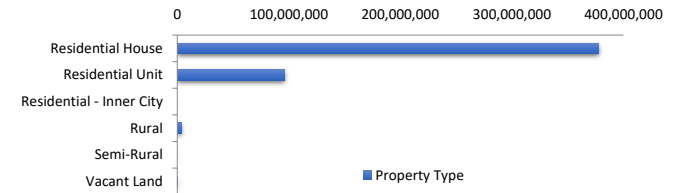
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	477,965,765	100.00%	1,580	100.00%
<b>Total</b>	<b>477,965,765</b>	<b>100.00%</b>	<b>1,580</b>	<b>100.00%</b>



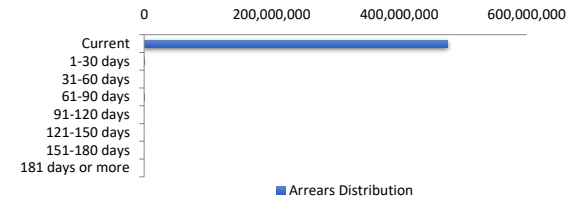
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	378,043,393	79.09%	869	77.18%
Residential Unit	95,746,451	20.03%	249	22.11%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,557,416	0.74%	7	0.62%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	618,505	0.13%	1	0.09%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>477,965,765</b>	<b>100.00%</b>	<b>1,126</b>	<b>100.00%</b>



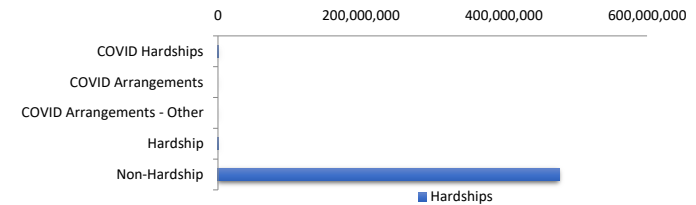
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	476,536,798	99.70%	1,576	99.75%
1-30 days	1,084,446	0.23%	3	0.19%
31-60 days	0	0.00%	0	0.00%
61-90 days	344,521	0.07%	1	0.06%
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>477,965,765</b>	<b>100.00%</b>	<b>1,580</b>	<b>100.00%</b>



**Hardships**

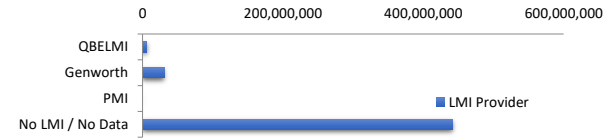
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	684,485	0.14%	1	0.09%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	344,521	0.07%	1	0.09%
Non-Hardship	476,936,758	99.78%	1,124	99.82%
<b>Total</b>	<b>477,965,765</b>	<b>100.00%</b>	<b>1,126</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-

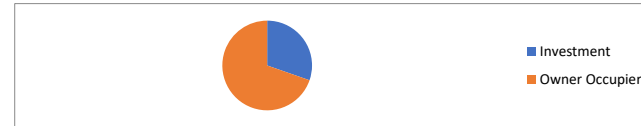
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	6,153,736	1.29%	16	1.42%
Genworth	30,791,953	6.44%	80	7.10%
PMI	0	0.00%	0	0.00%
No LMI / No Data	441,020,076	92.27%	1,030	91.47%
<b>Total</b>	<b>477,965,765</b>	<b>100.00%</b>	<b>1,126</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	145,037,878	30.34%	478	30.25%
Owner Occupier	332,927,887	69.66%	1,102	69.75%
<b>Total</b>	<b>477,965,765</b>	<b>100.00%</b>	<b>1,580</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