

AFG Series 2020-1
Collateral Report



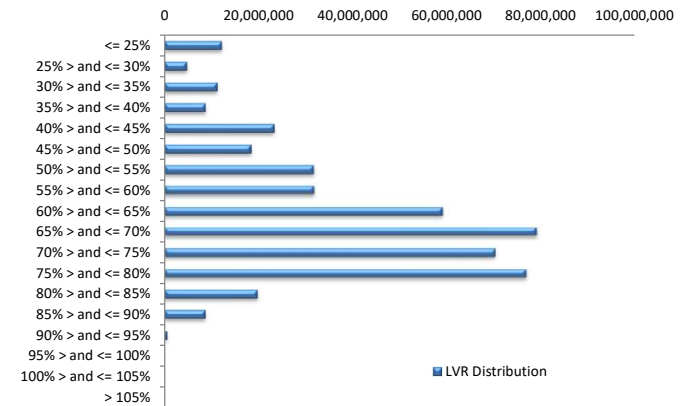
Model Period	15
Collection Period Start	1-Oct-21
Collection Period End	31-Oct-21
No. of Days	31
Interest Period Start	11-Oct-21
Interest Period End	9-Nov-21
No. of Days	30
Determination Date	5-Nov-21
Payment Date	10-Nov-21

Pool Statistics

Closing Balance of Mortgages	455,529,225
No. of Loans (Unconsolidated)	1,506
No. of Loans (Consolidated)	1,089
Average Loan Size (Unconsolidated)	302,476
Average Loan Size (Consolidated)	418,300
Largest Loan Size (Unconsolidated)	1,875,491
Largest Loan Size (Consolidated)	1,875,491
Smallest Loan Size (Unconsolidated)	(78,883)
Smallest Loan Size (Consolidated)	(35,057)
Weighted Average Interest Rate	2.99%
Weighted Average LVR	63.28%
Weighted Average Seasoning	24.15
Weighted Average Remaining Term	327.36

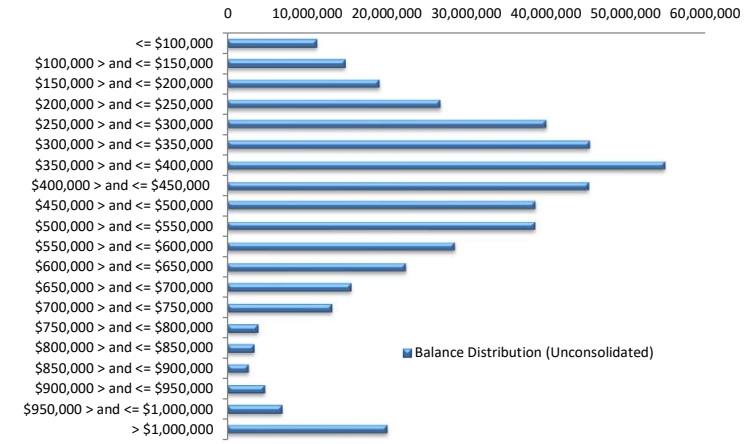
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,954,571	2.62%	99	9.09%
25% > and <= 30%	4,715,380	1.04%	21	1.93%
30% > and <= 35%	11,122,502	2.44%	41	3.76%
35% > and <= 40%	8,595,824	1.89%	33	3.03%
40% > and <= 45%	23,184,928	5.09%	51	4.68%
45% > and <= 50%	18,361,529	4.03%	48	4.41%
50% > and <= 55%	31,700,230	6.96%	76	6.98%
55% > and <= 60%	31,871,186	7.00%	77	7.07%
60% > and <= 65%	59,187,641	12.99%	123	11.29%
65% > and <= 70%	79,127,463	17.37%	154	14.14%
70% > and <= 75%	70,217,026	15.41%	139	12.76%
75% > and <= 80%	76,887,898	16.88%	162	14.88%
80% > and <= 85%	19,556,546	4.29%	44	4.04%
85% > and <= 90%	8,531,842	1.87%	20	1.84%
90% > and <= 95%	514,657	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%
Total	455,529,225	100.00%	1,089	100.00%



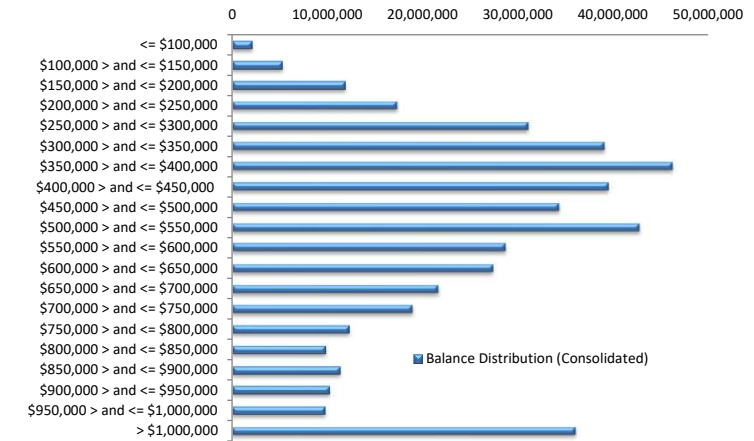
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,179,303	2.45%	300	19.92%
\$100,000 > and <= \$150,000	14,741,264	3.24%	118	7.84%
\$150,000 > and <= \$200,000	19,073,776	4.19%	109	7.24%
\$200,000 > and <= \$250,000	26,735,926	5.87%	119	7.90%
\$250,000 > and <= \$300,000	40,003,705	8.78%	145	9.63%
\$300,000 > and <= \$350,000	45,433,334	9.97%	139	9.23%
\$350,000 > and <= \$400,000	54,860,960	12.04%	146	9.69%
\$400,000 > and <= \$450,000	45,338,405	9.95%	107	7.10%
\$450,000 > and <= \$500,000	38,672,194	8.49%	82	5.44%
\$500,000 > and <= \$550,000	38,645,395	8.48%	74	4.91%
\$550,000 > and <= \$600,000	28,603,353	6.28%	50	3.32%
\$600,000 > and <= \$650,000	22,462,378	4.93%	36	2.39%
\$650,000 > and <= \$700,000	15,468,379	3.40%	23	1.53%
\$700,000 > and <= \$750,000	13,083,282	2.87%	18	1.20%
\$750,000 > and <= \$800,000	3,863,260	0.85%	5	0.33%
\$800,000 > and <= \$850,000	3,304,049	0.73%	4	0.27%
\$850,000 > and <= \$900,000	2,616,707	0.57%	3	0.20%
\$900,000 > and <= \$950,000	4,605,903	1.01%	5	0.33%
\$950,000 > and <= \$1,000,000	6,806,629	1.49%	7	0.46%
> \$1,000,000	20,031,023	4.40%	16	1.06%
Total	455,529,225	100.00%	1,506	100.00%



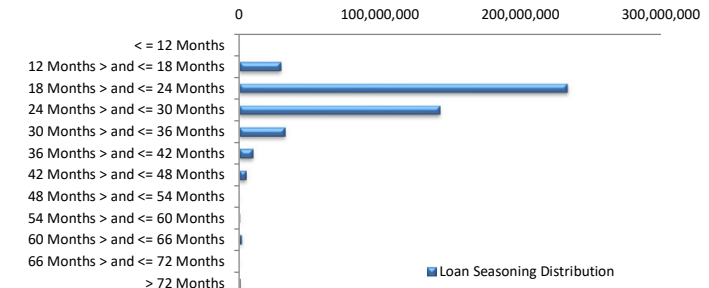
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,043,502	0.45%	58	5.33%
\$100,000 > and <= \$150,000	5,273,758	1.16%	41	3.76%
\$150,000 > and <= \$200,000	11,853,973	2.60%	67	6.15%
\$200,000 > and <= \$250,000	17,297,200	3.80%	77	7.07%
\$250,000 > and <= \$300,000	31,041,894	6.81%	113	10.38%
\$300,000 > and <= \$350,000	39,031,659	8.57%	120	11.02%
\$350,000 > and <= \$400,000	46,292,648	10.16%	123	11.29%
\$400,000 > and <= \$450,000	39,541,984	8.68%	93	8.54%
\$450,000 > and <= \$500,000	34,348,612	7.54%	73	6.70%
\$500,000 > and <= \$550,000	42,801,416	9.40%	82	7.53%
\$550,000 > and <= \$600,000	28,657,137	6.29%	50	4.59%
\$600,000 > and <= \$650,000	27,337,084	6.00%	44	4.04%
\$650,000 > and <= \$700,000	21,619,151	4.75%	32	2.94%
\$700,000 > and <= \$750,000	18,860,142	4.14%	26	2.39%
\$750,000 > and <= \$800,000	12,310,752	2.70%	16	1.47%
\$800,000 > and <= \$850,000	9,840,661	2.16%	12	1.10%
\$850,000 > and <= \$900,000	11,360,076	2.49%	13	1.19%
\$900,000 > and <= \$950,000	10,230,345	2.25%	11	1.01%
\$950,000 > and <= \$1,000,000	9,752,880	2.14%	10	0.92%
> \$1,000,000	36,034,354	7.91%	28	2.57%
Total	455,529,225	100.00%	1,089	100.00%



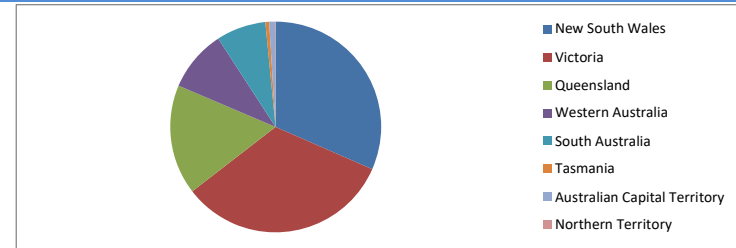
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	110,300	0.02%	1	0.07%
12 Months > and <= 18 Months	29,034,717	6.37%	98	6.51%
18 Months > and <= 24 Months	233,367,360	51.23%	785	52.12%
24 Months > and <= 30 Months	142,893,364	31.37%	449	29.81%
30 Months > and <= 36 Months	32,328,434	7.10%	102	6.77%
36 Months > and <= 42 Months	9,841,043	2.16%	32	2.12%
42 Months > and <= 48 Months	4,885,798	1.07%	17	1.13%
48 Months > and <= 54 Months	217,442	0.05%	1	0.07%
54 Months > and <= 60 Months	425,665	0.09%	2	0.13%
60 Months > and <= 66 Months	1,684,481	0.37%	8	0.53%
66 Months > and <= 72 Months	198,897	0.04%	1	0.07%
> 72 Months	541,724	0.12%	10	0.66%
Total	455,529,225	100.00%	1,506	100.00%



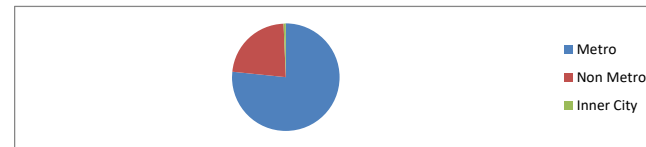
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	143,766,927	31.56%	311	28.56%
Victoria	150,310,898	33.00%	329	30.21%
Queensland	76,648,765	16.83%	195	17.91%
Western Australia	42,956,191	9.43%	126	11.57%
South Australia	34,763,968	7.63%	105	9.64%
Tasmania	2,504,750	0.55%	9	0.83%
Australian Capital Territory	3,967,867	0.87%	10	0.92%
Northern Territory	609,858	0.13%	4	0.37%
No Data	0	0.00%	0	0.00%
Total	455,529,225	100.00%	1,089	100.00%



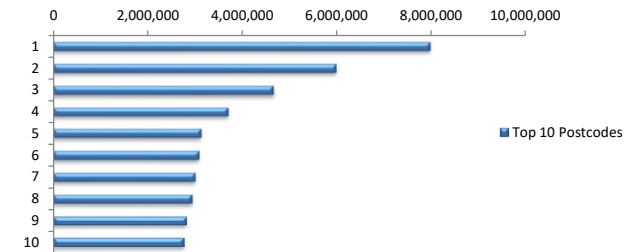
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	348,960,950	76.61%	800	73.46%
Non Metro	103,343,154	22.69%	280	25.71%
Inner City	3,225,121	0.71%	9	0.83%
No Data	0	0.00%	0	0.00%
Total	455,529,225	100.00%	1,089	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	7,982,688	1.75%	17	1.13%
3064	5,979,409	1.31%	15	1.00%
3029	4,661,608	1.02%	12	0.80%
3754	3,695,378	0.81%	7	0.46%
4211	3,113,197	0.68%	6	0.40%
5022	3,071,849	0.67%	4	0.27%
3101	3,005,765	0.66%	4	0.27%
2261	2,928,011	0.64%	8	0.53%
2259	2,823,605	0.62%	5	0.33%
3032	2,758,165	0.61%	5	0.33%
Total	40,019,675	8.79%	83	5.51%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	455,529,225	100.00%	1,506	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	455,529,225	100.00%	1,506	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	455,529,225	100.00%	1,506	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	455,529,225	100.00%	1,506	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	377,165,736	82.80%	1,232	81.81%
Interest Only	78,363,489	17.20%	274	18.19%
Non-Billing	0	0.00%	0	0.00%
Total	455,529,225	100.00%	1,506	100.00%



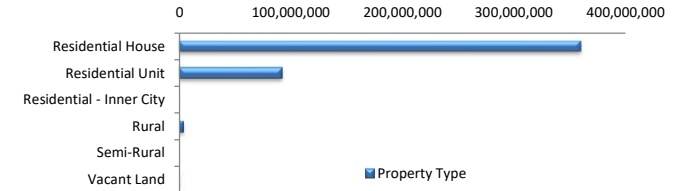
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	455,529,225	100.00%	1,506	100.00%
Total	455,529,225	100.00%	1,506	100.00%



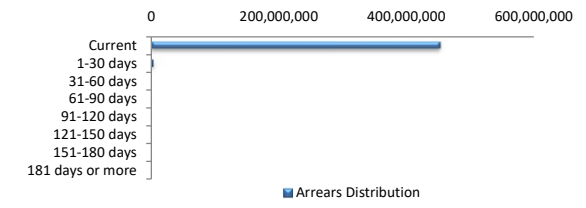
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	359,413,500	78.90%	838	76.95%
Residential Unit	91,904,535	20.18%	243	22.31%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,588,216	0.79%	7	0.64%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	622,974	0.14%	1	0.09%
No Data	0	0.00%	0	0.00%
Total	455,529,225	100.00%	1,089	100.00%



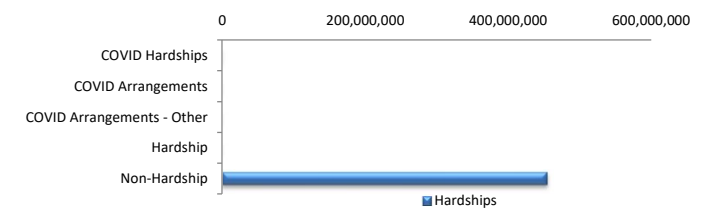
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	452,299,331	99.29%	1,499	99.54%
1-30 days	3,229,894	0.71%	7	0.46%
31-60 days	0	0.00%	0	0.00%
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%
Total	455,529,225	100.00%	1,506	100.00%



Hardships

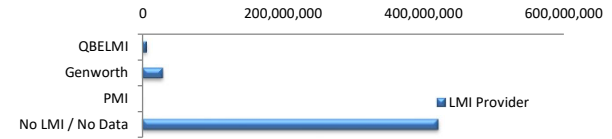
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	686,204	0.15%	1	0.09%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	0	0.00%	0	0.00%
Non-Hardship	454,843,021	99.85%	1,088	99.91%
Total	455,529,225	100.00%	1,089	100.00%



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-

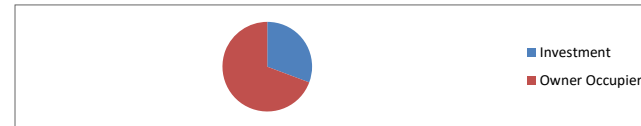
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,390,733	1.18%	15	1.38%
Genworth	28,512,590	6.26%	75	6.89%
PMI	0	0.00%	0	0.00%
No LMI / No Data	421,625,902	92.56%	999	91.74%
Total	455,529,225	100.00%	1,089	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	139,991,303	30.73%	457	30.35%
Owner Occupier	315,537,921	69.27%	1,049	69.65%
Total	455,529,225	100.00%	1,506	100.00%



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