

**AFG Series 2020-1
Collateral Report**



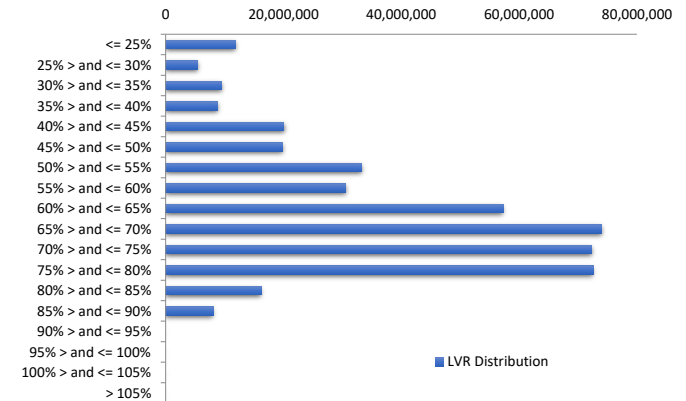
Model Period	16
Collection Period Start	1-Nov-21
Collection Period End	30-Nov-21
No. of Days	30
Interest Period Start	10-Nov-21
Interest Period End	9-Dec-21
No. of Days	30
Determination Date	7-Dec-21
Payment Date	10-Dec-21

Pool Statistics

Closing Balance of Mortgages	439,717,936
No. of Loans (Unconsolidated)	1,455
No. of Loans (Consolidated)	1,051
Average Loan Size (Unconsolidated)	302,212
Average Loan Size (Consolidated)	418,381
Largest Loan Size (Unconsolidated)	1,871,610
Largest Loan Size (Consolidated)	1,871,610
Smallest Loan Size (Unconsolidated)	(311,878)
Smallest Loan Size (Consolidated)	(70,184)
Weighted Average Interest Rate	2.96%
Weighted Average LVR	63.07%
Weighted Average Seasoning	25.10
Weighted Average Remaining Term	326.34

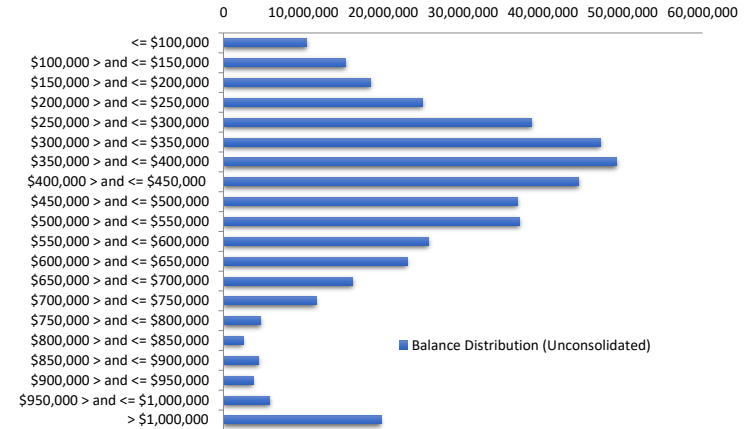
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,786,231	2.68%	96	9.13%
25% > and <= 30%	5,456,594	1.24%	23	2.19%
30% > and <= 35%	9,479,128	2.16%	35	3.33%
35% > and <= 40%	8,863,128	2.02%	33	3.14%
40% > and <= 45%	20,090,350	4.57%	48	4.57%
45% > and <= 50%	19,787,613	4.50%	50	4.76%
50% > and <= 55%	33,325,175	7.58%	76	7.23%
55% > and <= 60%	30,522,347	6.94%	74	7.04%
60% > and <= 65%	57,295,998	13.03%	119	11.32%
65% > and <= 70%	73,964,063	16.82%	143	13.61%
70% > and <= 75%	72,307,381	16.44%	148	14.08%
75% > and <= 80%	72,553,978	16.50%	151	14.37%
80% > and <= 85%	16,229,177	3.69%	36	3.43%
85% > and <= 90%	8,056,773	1.83%	19	1.81%
90% > and <= 95%	0	0.00%	0	0.00%
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	439,717,936	100.00%	1,051	100.00%



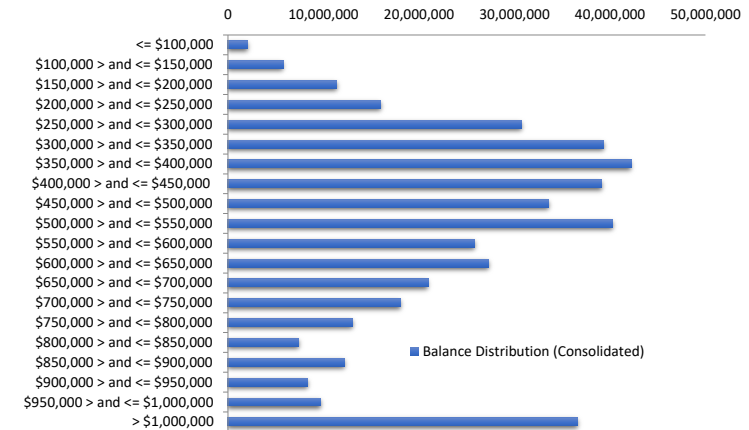
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,416,536	2.37%	285	19.59%
\$100,000 > and <= \$150,000	15,249,874	3.47%	122	8.38%
\$150,000 > and <= \$200,000	18,442,239	4.19%	105	7.22%
\$200,000 > and <= \$250,000	24,905,246	5.66%	111	7.63%
\$250,000 > and <= \$300,000	38,637,203	8.79%	140	9.62%
\$300,000 > and <= \$350,000	47,263,424	10.75%	145	9.97%
\$350,000 > and <= \$400,000	49,235,590	11.20%	131	9.00%
\$400,000 > and <= \$450,000	44,437,218	10.11%	105	7.22%
\$450,000 > and <= \$500,000	36,844,853	8.38%	78	5.36%
\$500,000 > and <= \$550,000	37,080,529	8.43%	71	4.88%
\$550,000 > and <= \$600,000	25,734,289	5.85%	45	3.09%
\$600,000 > and <= \$650,000	22,991,658	5.23%	37	2.54%
\$650,000 > and <= \$700,000	16,148,589	3.67%	24	1.65%
\$700,000 > and <= \$750,000	11,609,268	2.64%	16	1.10%
\$750,000 > and <= \$800,000	4,653,812	1.06%	6	0.41%
\$800,000 > and <= \$850,000	2,469,999	0.56%	3	0.21%
\$850,000 > and <= \$900,000	4,368,098	0.99%	5	0.34%
\$900,000 > and <= \$950,000	3,700,819	0.84%	4	0.27%
\$950,000 > and <= \$1,000,000	5,796,207	1.32%	6	0.41%
> \$1,000,000	19,732,486	4.49%	16	1.10%
Total	439,717,936	100.00%	1,455	100.00%



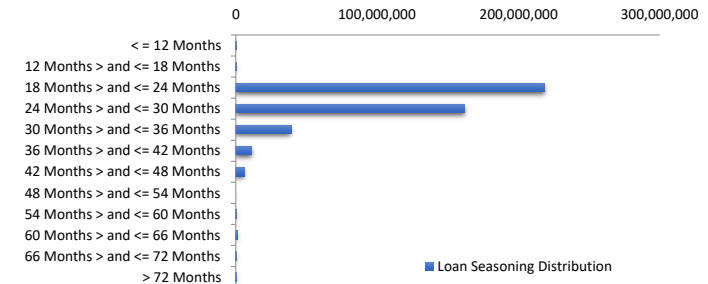
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,019,642	0.46%	53	5.04%
\$100,000 > and <= \$150,000	5,784,938	1.32%	45	4.28%
\$150,000 > and <= \$200,000	11,384,471	2.59%	64	6.09%
\$200,000 > and <= \$250,000	15,971,532	3.63%	71	6.76%
\$250,000 > and <= \$300,000	30,764,683	7.00%	112	10.66%
\$300,000 > and <= \$350,000	39,373,231	8.95%	121	11.51%
\$350,000 > and <= \$400,000	42,213,304	9.60%	112	10.66%
\$400,000 > and <= \$450,000	39,132,697	8.90%	92	8.75%
\$450,000 > and <= \$500,000	33,526,308	7.62%	71	6.76%
\$500,000 > and <= \$550,000	40,234,453	9.15%	77	7.33%
\$550,000 > and <= \$600,000	25,787,706	5.86%	45	4.28%
\$600,000 > and <= \$650,000	27,324,495	6.21%	44	4.19%
\$650,000 > and <= \$700,000	20,949,054	4.76%	31	2.95%
\$700,000 > and <= \$750,000	18,060,055	4.11%	25	2.38%
\$750,000 > and <= \$800,000	13,077,864	2.97%	17	1.62%
\$800,000 > and <= \$850,000	7,362,192	1.67%	9	0.86%
\$850,000 > and <= \$900,000	12,196,135	2.77%	14	1.33%
\$900,000 > and <= \$950,000	8,321,526	1.89%	9	0.86%
\$950,000 > and <= \$1,000,000	9,670,723	2.20%	10	0.95%
> \$1,000,000	36,562,928	8.32%	29	2.76%
Total	439,717,936	100.00%	1,051	100.00%



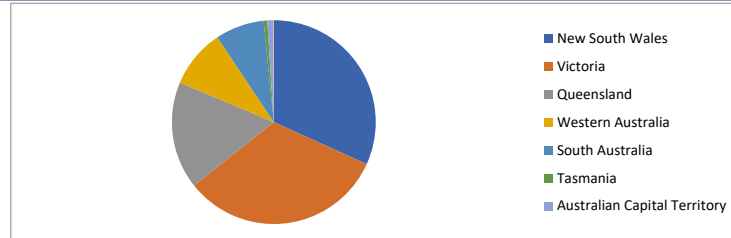
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	110,290	0.03%	1	0.07%
12 Months > and <= 18 Months	612,204	0.14%	5	0.34%
18 Months > and <= 24 Months	218,320,675	49.65%	735	50.52%
24 Months > and <= 30 Months	161,764,342	36.79%	507	34.85%
30 Months > and <= 36 Months	39,114,244	8.90%	130	8.93%
36 Months > and <= 42 Months	11,083,022	2.52%	35	2.41%
42 Months > and <= 48 Months	5,905,412	1.34%	20	1.37%
48 Months > and <= 54 Months	0	0.00%	0	0.00%
54 Months > and <= 60 Months	640,030	0.15%	3	0.21%
60 Months > and <= 66 Months	1,014,356	0.23%	7	0.48%
66 Months > and <= 72 Months	621,133	0.14%	2	0.14%
> 72 Months	532,229	0.12%	10	0.69%
Total	439,717,936	100.00%	1,455	100.00%



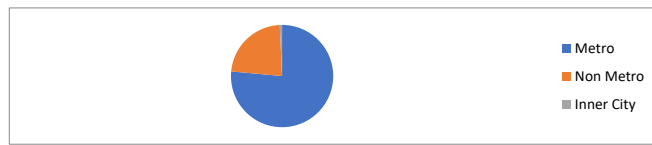
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	139,650,594	31.76%	304	28.92%
Victoria	143,212,198	32.57%	313	29.78%
Queensland	74,783,009	17.01%	189	17.98%
Western Australia	40,980,979	9.32%	121	11.51%
South Australia	34,058,509	7.75%	101	9.61%
Tasmania	2,490,936	0.57%	9	0.86%
Australian Capital Territory	3,941,209	0.90%	10	0.95%
Northern Territory	600,502	0.14%	4	0.38%
No Data	0	0.00%	0	0.00%
Total	439,717,936	100.00%	1,051	100.00%



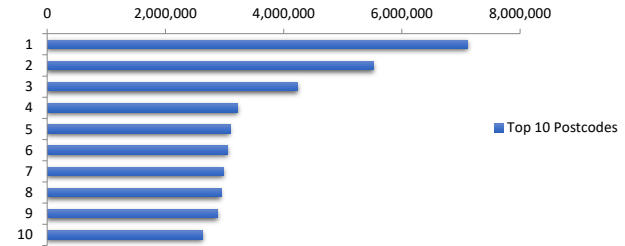
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	336,153,978	76.45%	767	72.98%
Non Metro	100,320,931	22.81%	275	26.17%
Inner City	3,243,027	0.74%	9	0.86%
No Data	0	0.00%	0	0.00%
Total	439,717,936	100.00%	1,051	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	7,107,644	1.62%	15	1.03%
3064	5,518,522	1.26%	14	0.96%
3029	4,238,093	0.96%	11	0.76%
3754	3,218,954	0.73%	6	0.41%
4211	3,094,939	0.70%	6	0.41%
5022	3,056,359	0.70%	4	0.27%
3101	2,984,196	0.68%	4	0.27%
2261	2,942,273	0.67%	8	0.55%
3032	2,881,532	0.66%	5	0.34%
3182	2,623,752	0.60%	3	0.21%
Total	37,666,263	8.57%	76	5.22%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	439,717,936	100.00%	1,455	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	439,717,936	100.00%	1,455	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	439,717,936	100.00%	1,455	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	439,717,936	100.00%	1,455	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	364,985,199	83.00%	1,188	81.65%
Interest Only	74,732,737	17.00%	267	18.35%
Non-Billing	0	0.00%	0	0.00%
Total	439,717,936	100.00%	1,455	100.00%



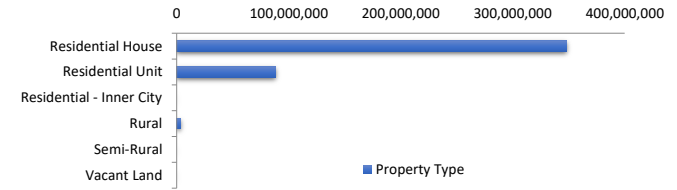
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	439,717,936	100.00%	1,455	100.00%
Total	439,717,936	100.00%	1,455	100.00%



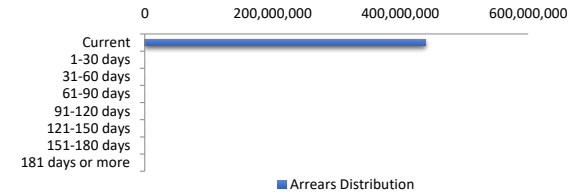
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	348,005,071	79.14%	814	77.45%
Residential Unit	88,113,649	20.04%	230	21.88%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,599,216	0.82%	7	0.67%
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	439,717,936	100.00%	1,051	100.00%



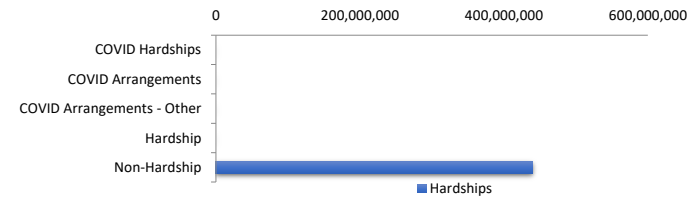
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	439,717,936	100.00%	1,455	100.00%
1-30 days	0	0.00%	0	0.00%
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	439,717,936	100.00%	1,455	100.00%



Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
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	439,717,936	100.00%	1,051	100.00%
Total	439,717,936	100.00%	1,051	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-

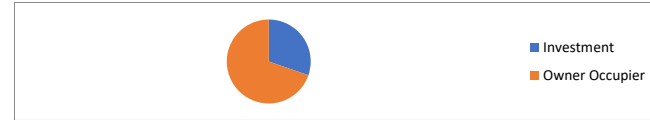
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,372,775	1.22%	15	1.43%
Genworth	26,844,086	6.10%	71	6.76%
PMI	0	0.00%	0	0.00%
No LMI / No Data	407,501,076	92.67%	965	91.82%
Total	439,717,936	100.00%	1,051	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	133,299,133	30.31%	444	30.52%
Owner Occupier	306,418,803	69.69%	1,011	69.48%
Total	439,717,936	100.00%	1,455	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