

AFG Series 2020-1
Collateral Report



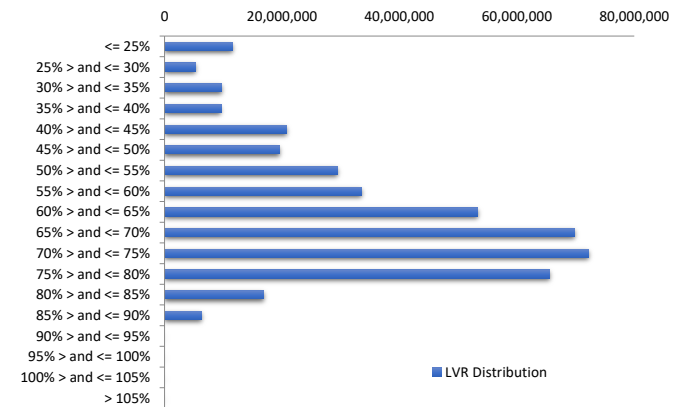
Model Period	17
Collection Period Start	1-Dec-21
Collection Period End	31-Dec-21
No. of Days	31
Interest Period Start	10-Dec-21
Interest Period End	9-Jan-22
No. of Days	31
Determination Date	5-Jan-22
Payment Date	10-Jan-22

Pool Statistics

Closing Balance of Mortgages	423,699,046
No. of Loans (Unconsolidated)	1,408
No. of Loans (Consolidated)	1,023
Average Loan Size (Unconsolidated)	300,923
Average Loan Size (Consolidated)	414,173
Largest Loan Size (Unconsolidated)	1,867,886
Largest Loan Size (Consolidated)	1,867,886
Smallest Loan Size (Unconsolidated)	(302,825)
Smallest Loan Size (Consolidated)	(61,108)
Weighted Average Interest Rate	2.95%
Weighted Average LVR	62.73%
Weighted Average Seasoning	26.08
Weighted Average Remaining Term	325.18

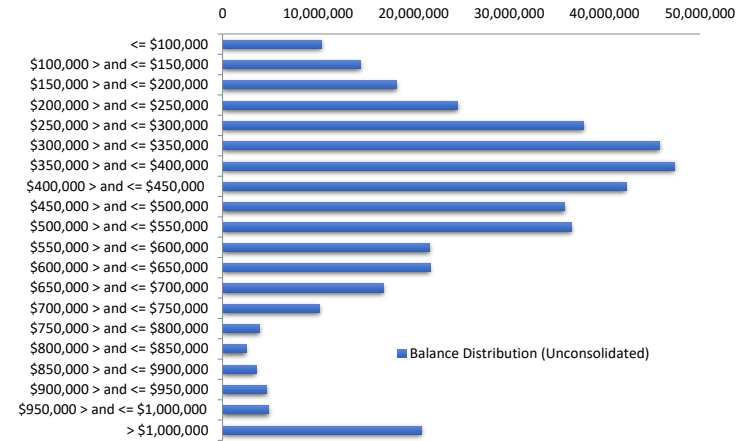
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,618,838	2.74%	101	9.87%
25% > and <= 30%	5,204,979	1.23%	21	2.05%
30% > and <= 35%	9,730,354	2.30%	35	3.42%
35% > and <= 40%	9,622,402	2.27%	38	3.71%
40% > and <= 45%	20,735,829	4.89%	48	4.69%
45% > and <= 50%	19,632,362	4.63%	49	4.79%
50% > and <= 55%	29,393,773	6.94%	71	6.94%
55% > and <= 60%	33,564,789	7.92%	78	7.62%
60% > and <= 65%	53,373,863	12.60%	107	10.46%
65% > and <= 70%	69,758,498	16.46%	137	13.39%
70% > and <= 75%	72,218,667	17.04%	151	14.76%
75% > and <= 80%	65,617,992	15.49%	135	13.20%
80% > and <= 85%	16,894,358	3.99%	37	3.62%
85% > and <= 90%	6,332,342	1.49%	15	1.47%
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	423,699,046	100.00%	1,023	100.00%



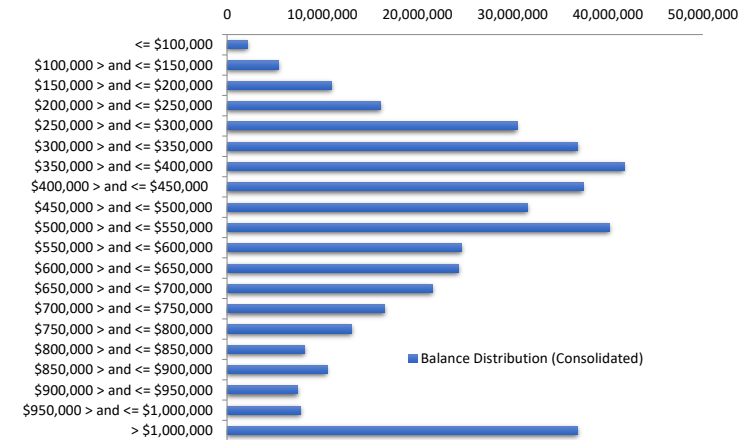
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,384,955	2.45%	278	19.74%
\$100,000 > and <= \$150,000	14,473,086	3.42%	116	8.24%
\$150,000 > and <= \$200,000	18,240,447	4.31%	104	7.39%
\$200,000 > and <= \$250,000	24,648,587	5.82%	110	7.81%
\$250,000 > and <= \$300,000	37,788,711	8.92%	137	9.73%
\$300,000 > and <= \$350,000	45,727,260	10.79%	140	9.94%
\$350,000 > and <= \$400,000	47,294,939	11.16%	126	8.95%
\$400,000 > and <= \$450,000	42,252,314	9.97%	100	7.10%
\$450,000 > and <= \$500,000	35,808,049	8.45%	76	5.40%
\$500,000 > and <= \$550,000	36,564,301	8.63%	70	4.97%
\$550,000 > and <= \$600,000	21,698,184	5.12%	38	2.70%
\$600,000 > and <= \$650,000	21,731,205	5.13%	35	2.49%
\$650,000 > and <= \$700,000	16,816,007	3.97%	25	1.78%
\$700,000 > and <= \$750,000	10,151,616	2.40%	14	0.99%
\$750,000 > and <= \$800,000	3,847,791	0.91%	5	0.36%
\$800,000 > and <= \$850,000	2,453,150	0.58%	3	0.21%
\$850,000 > and <= \$900,000	3,500,458	0.83%	4	0.28%
\$900,000 > and <= \$950,000	4,642,450	1.10%	5	0.36%
\$950,000 > and <= \$1,000,000	4,834,839	1.14%	5	0.36%
> \$1,000,000	20,840,696	4.92%	17	1.21%
Total	423,699,046	100.00%	1,408	100.00%



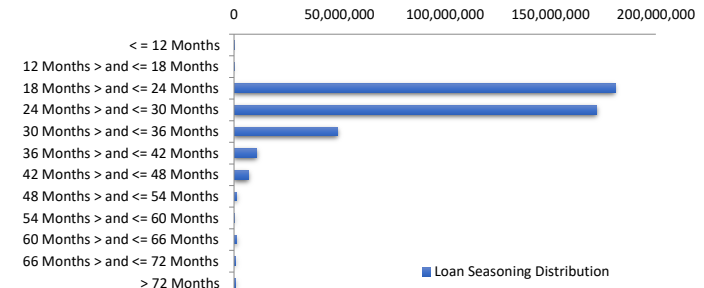
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,172,050	0.51%	59	5.77%
\$100,000 > and <= \$150,000	5,387,220	1.27%	42	4.11%
\$150,000 > and <= \$200,000	11,000,165	2.60%	62	6.06%
\$200,000 > and <= \$250,000	16,107,900	3.80%	72	7.04%
\$250,000 > and <= \$300,000	30,475,831	7.19%	111	10.85%
\$300,000 > and <= \$350,000	36,845,194	8.70%	113	11.05%
\$350,000 > and <= \$400,000	41,729,230	9.85%	111	10.85%
\$400,000 > and <= \$450,000	37,419,082	8.83%	88	8.60%
\$450,000 > and <= \$500,000	31,545,791	7.45%	67	6.55%
\$500,000 > and <= \$550,000	40,148,742	9.48%	77	7.53%
\$550,000 > and <= \$600,000	24,684,254	5.83%	43	4.20%
\$600,000 > and <= \$650,000	24,281,102	5.73%	39	3.81%
\$650,000 > and <= \$700,000	21,583,472	5.09%	32	3.13%
\$700,000 > and <= \$750,000	16,580,134	3.91%	23	2.25%
\$750,000 > and <= \$800,000	13,060,863	3.08%	17	1.66%
\$800,000 > and <= \$850,000	8,186,989	1.93%	10	0.98%
\$850,000 > and <= \$900,000	10,502,328	2.48%	12	1.17%
\$900,000 > and <= \$950,000	7,437,605	1.76%	8	0.78%
\$950,000 > and <= \$1,000,000	7,737,879	1.83%	8	0.78%
> \$1,000,000	36,813,214	8.69%	29	2.83%
Total	423,699,046	100.00%	1,023	100.00%



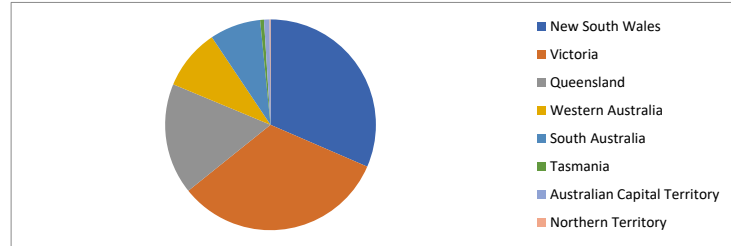
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	110,300	0.03%	1	0.07%
12 Months > and <= 18 Months	130,919	0.03%	2	0.14%
18 Months > and <= 24 Months	180,693,353	42.65%	606	43.04%
24 Months > and <= 30 Months	172,078,276	40.61%	553	39.28%
30 Months > and <= 36 Months	49,071,297	11.58%	159	11.29%
36 Months > and <= 42 Months	10,721,354	2.53%	38	2.70%
42 Months > and <= 48 Months	6,690,053	1.58%	22	1.56%
48 Months > and <= 54 Months	1,249,128	0.29%	5	0.36%
54 Months > and <= 60 Months	425,234	0.10%	2	0.14%
60 Months > and <= 66 Months	1,208,923	0.29%	8	0.57%
66 Months > and <= 72 Months	618,001	0.15%	2	0.14%
> 72 Months	702,207	0.17%	10	0.71%
Total	423,699,046	100.00%	1,408	100.00%



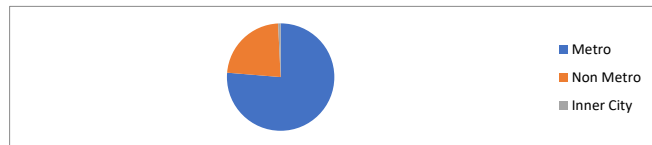
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	133,454,082	31.50%	295	28.84%
Victoria	138,728,579	32.74%	307	30.01%
Queensland	72,187,825	17.04%	184	17.99%
Western Australia	39,541,765	9.33%	116	11.34%
South Australia	33,108,849	7.81%	99	9.68%
Tasmania	2,480,214	0.59%	9	0.88%
Australian Capital Territory	3,605,006	0.85%	9	0.88%
Northern Territory	592,726	0.14%	4	0.39%
No Data	0	0.00%	0	0.00%
Total	423,699,046	100.00%	1,023	100.00%



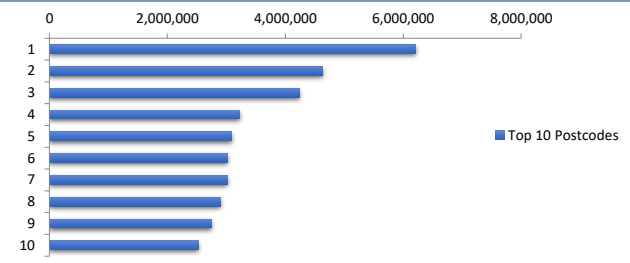
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	323,293,106	76.30%	746	72.92%
Non Metro	97,173,978	22.93%	268	26.20%
Inner City	3,231,961	0.76%	9	0.88%
No Data	0	0.00%	0	0.00%
Total	423,699,046	100.00%	1,023	100.00%



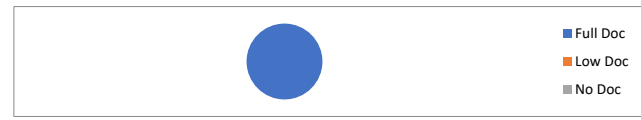
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	6,210,317	1.47%	15	1.07%
3064	4,636,709	1.09%	12	0.85%
3029	4,236,461	1.00%	11	0.78%
3754	3,219,368	0.76%	6	0.43%
4211	3,085,093	0.73%	6	0.43%
5022	3,026,966	0.71%	4	0.28%
3101	3,026,469	0.71%	4	0.28%
2261	2,905,275	0.69%	8	0.57%
3032	2,744,222	0.65%	5	0.36%
3182	2,532,280	0.60%	3	0.21%
Total	35,623,160	8.41%	74	5.26%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	423,699,046	100.00%	1,408	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	423,699,046	100.00%	1,408	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	423,699,046	100.00%	1,408	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	423,699,046	100.00%	1,408	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	352,598,170	83.22%	1,154	81.96%
Interest Only	71,100,875	16.78%	254	18.04%
Non-Billing	0	0.00%	0	0.00%
Total	423,699,046	100.00%	1,408	100.00%



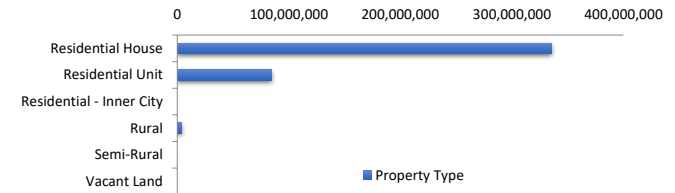
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	423,699,046	100.00%	1,408	100.00%
Total	423,699,046	100.00%	1,408	100.00%



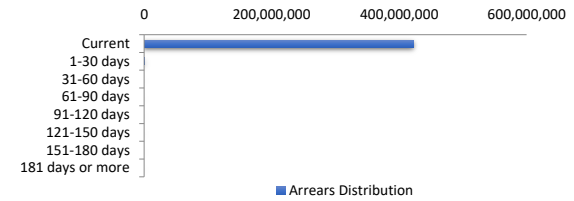
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	335,481,489	79.18%	792	77.42%
Residential Unit	84,546,893	19.95%	224	21.90%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,670,664	0.87%	7	0.68%
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	423,699,046	100.00%	1,023	100.00%



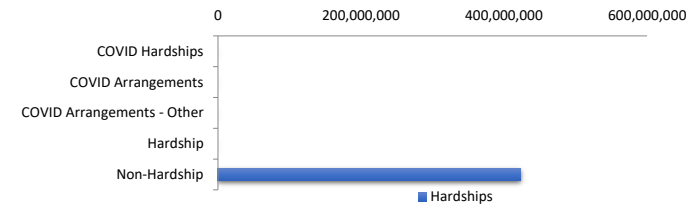
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	422,452,832	99.71%	1,405	99.79%
1-30 days	1,246,214	0.29%	3	0.21%
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	423,699,046	100.00%	1,408	100.00%



Hardships

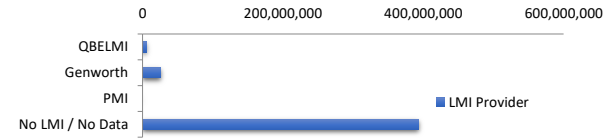
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	0	0.00%	0	0.00%
Non-Hardship	423,699,046	100.00%	1,023	100.00%
Total	423,699,046	100.00%	1,023	100.00%



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-

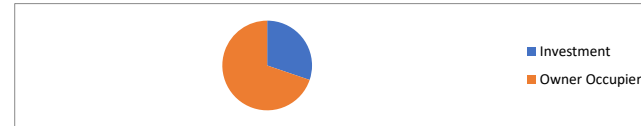
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,362,349	1.27%	15	1.47%
Genworth	25,337,320	5.98%	67	6.55%
PMI	0	0.00%	0	0.00%
No LMI / No Data	392,999,377	92.75%	941	91.98%
Total	423,699,046	100.00%	1,023	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	128,079,249	30.23%	424	30.11%
Owner Occupier	295,619,797	69.77%	984	69.89%
Total	423,699,046	100.00%	1,408	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