

**AFG Series 2020-1
Collateral Report**



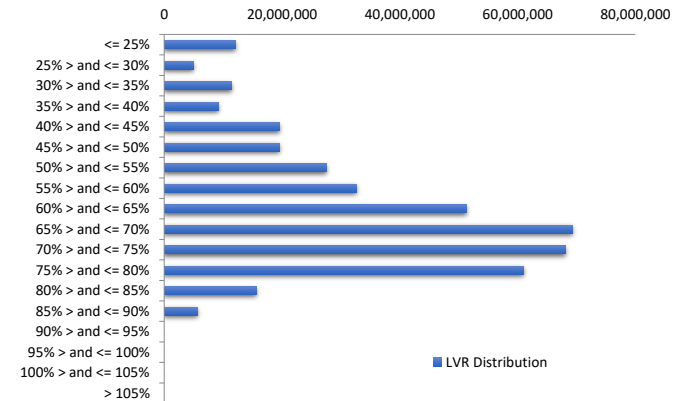
Model Period	18
Collection Period Start	1-Jan-22
Collection Period End	31-Jan-22
No. of Days	31
Interest Period Start	10-Jan-22
Interest Period End	9-Feb-22
No. of Days	31
Determination Date	7-Feb-22
Payment Date	10-Feb-22

Pool Statistics

Closing Balance of Mortgages	408,441,658
No. of Loans (Unconsolidated)	1,373
No. of Loans (Consolidated)	994
Average Loan Size (Unconsolidated)	297,481
Average Loan Size (Consolidated)	410,907
Largest Loan Size (Unconsolidated)	1,864,152
Largest Loan Size (Consolidated)	1,864,152
Smallest Loan Size (Unconsolidated)	(305,083)
Smallest Loan Size (Consolidated)	(63,366)
Weighted Average Interest Rate	2.94%
Weighted Average LVR	62.35%
Weighted Average Seasoning	27.05
Weighted Average Remaining Term	324.39

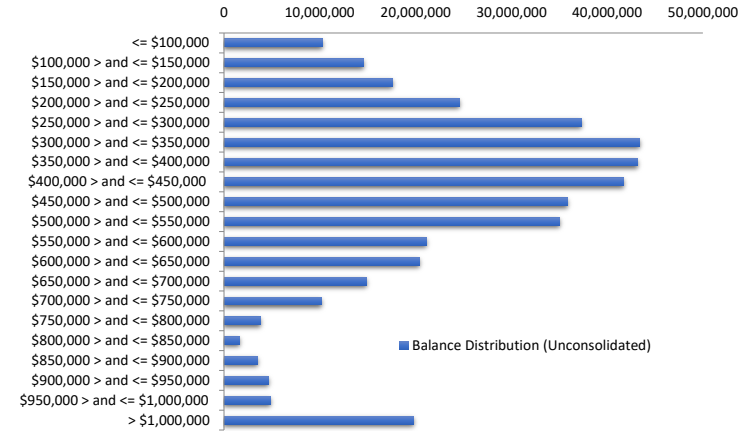
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,129,198	2.97%	103	10.36%
25% > and <= 30%	5,042,040	1.23%	24	2.41%
30% > and <= 35%	11,383,965	2.79%	39	3.92%
35% > and <= 40%	9,242,079	2.26%	38	3.82%
40% > and <= 45%	19,628,139	4.81%	43	4.33%
45% > and <= 50%	19,567,020	4.79%	50	5.03%
50% > and <= 55%	27,619,716	6.76%	65	6.54%
55% > and <= 60%	32,726,043	8.01%	73	7.34%
60% > and <= 65%	51,301,603	12.56%	105	10.56%
65% > and <= 70%	69,346,095	16.98%	138	13.88%
70% > and <= 75%	68,158,650	16.69%	143	14.39%
75% > and <= 80%	61,055,177	14.95%	125	12.58%
80% > and <= 85%	15,640,191	3.83%	35	3.52%
85% > and <= 90%	5,601,742	1.37%	13	1.31%
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	408,441,658	100.00%	994	100.00%



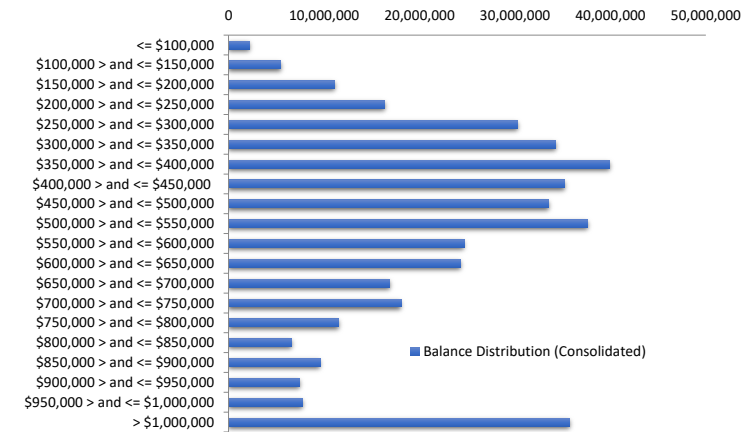
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,287,562	2.52%	278	20.25%
\$100,000 > and <= \$150,000	14,575,874	3.57%	117	8.52%
\$150,000 > and <= \$200,000	17,627,354	4.32%	101	7.36%
\$200,000 > and <= \$250,000	24,621,332	6.03%	109	7.94%
\$250,000 > and <= \$300,000	37,289,242	9.13%	135	9.83%
\$300,000 > and <= \$350,000	43,416,145	10.63%	133	9.69%
\$350,000 > and <= \$400,000	43,210,932	10.58%	115	8.38%
\$400,000 > and <= \$450,000	41,715,738	10.21%	99	7.21%
\$450,000 > and <= \$500,000	35,850,455	8.78%	76	5.54%
\$500,000 > and <= \$550,000	34,999,457	8.57%	67	4.88%
\$550,000 > and <= \$600,000	21,148,831	5.18%	37	2.69%
\$600,000 > and <= \$650,000	20,441,568	5.00%	33	2.40%
\$650,000 > and <= \$700,000	14,844,188	3.63%	22	1.60%
\$700,000 > and <= \$750,000	10,169,276	2.49%	14	1.02%
\$750,000 > and <= \$800,000	3,855,176	0.94%	5	0.36%
\$800,000 > and <= \$850,000	1,649,182	0.40%	2	0.15%
\$850,000 > and <= \$900,000	3,495,756	0.86%	4	0.29%
\$900,000 > and <= \$950,000	4,654,103	1.14%	5	0.36%
\$950,000 > and <= \$1,000,000	4,827,812	1.18%	5	0.36%
> \$1,000,000	19,761,673	4.84%	16	1.17%
Total	408,441,658	100.00%	1,373	100.00%



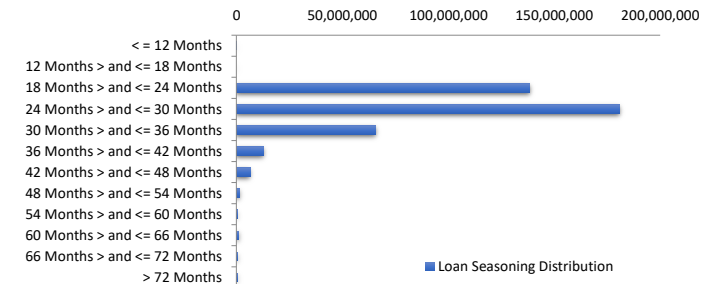
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,201,393	0.54%	59	5.94%
\$100,000 > and <= \$150,000	5,479,471	1.34%	43	4.33%
\$150,000 > and <= \$200,000	11,070,646	2.71%	63	6.34%
\$200,000 > and <= \$250,000	16,370,003	4.01%	72	7.24%
\$250,000 > and <= \$300,000	30,309,905	7.42%	110	11.07%
\$300,000 > and <= \$350,000	34,246,522	8.38%	105	10.56%
\$350,000 > and <= \$400,000	39,899,271	9.77%	106	10.66%
\$400,000 > and <= \$450,000	35,227,186	8.62%	83	8.35%
\$450,000 > and <= \$500,000	33,528,311	8.21%	71	7.14%
\$500,000 > and <= \$550,000	37,581,615	9.20%	72	7.24%
\$550,000 > and <= \$600,000	24,680,799	6.04%	43	4.33%
\$600,000 > and <= \$650,000	24,297,054	5.95%	39	3.92%
\$650,000 > and <= \$700,000	16,912,245	4.14%	25	2.52%
\$700,000 > and <= \$750,000	18,068,474	4.42%	25	2.52%
\$750,000 > and <= \$800,000	11,499,133	2.82%	15	1.51%
\$800,000 > and <= \$850,000	6,574,193	1.61%	8	0.80%
\$850,000 > and <= \$900,000	9,601,522	2.35%	11	1.11%
\$900,000 > and <= \$950,000	7,416,127	1.82%	8	0.80%
\$950,000 > and <= \$1,000,000	7,768,690	1.90%	8	0.80%
> \$1,000,000	35,709,098	8.74%	28	2.82%
Total	408,441,658	100.00%	994	100.00%



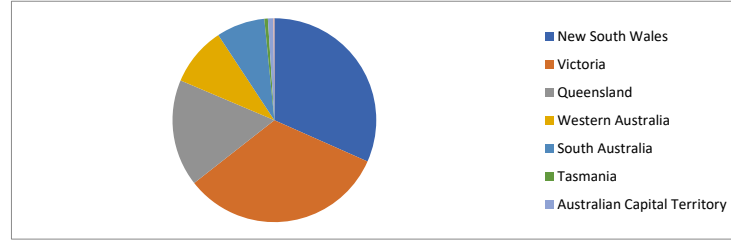
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	110,300	0.03%	1	0.07%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	138,502,780	33.91%	468	34.09%
24 Months > and <= 30 Months	180,658,415	44.23%	603	43.92%
30 Months > and <= 36 Months	65,628,783	16.07%	208	15.15%
36 Months > and <= 42 Months	12,714,461	3.11%	41	2.99%
42 Months > and <= 48 Months	6,489,887	1.59%	23	1.68%
48 Months > and <= 54 Months	1,563,371	0.38%	7	0.51%
54 Months > and <= 60 Months	422,708	0.10%	2	0.15%
60 Months > and <= 66 Months	1,207,234	0.30%	8	0.58%
66 Months > and <= 72 Months	616,259	0.15%	2	0.15%
> 72 Months	527,460	0.13%	10	0.73%
Total	408,441,658	100.00%	1,373	100.00%



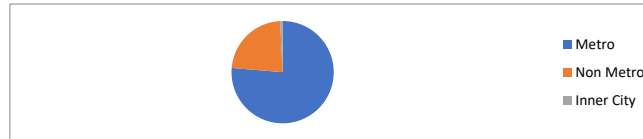
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	129,229,968	31.64%	287	28.87%
Victoria	133,916,253	32.79%	298	29.98%
Queensland	69,231,788	16.95%	176	17.71%
Western Australia	38,168,067	9.34%	114	11.47%
South Australia	31,442,843	7.70%	97	9.76%
Tasmania	2,268,585	0.56%	9	0.91%
Australian Capital Territory	3,601,101	0.88%	9	0.91%
Northern Territory	583,053	0.14%	4	0.40%
No Data	0	0.00%	0	0.00%
Total	408,441,658	100.00%	994	100.00%



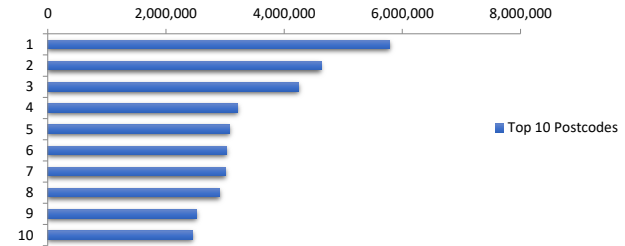
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	311,702,609	76.32%	723	72.74%
Non Metro	93,512,660	22.89%	262	26.36%
Inner City	3,226,388	0.79%	9	0.91%
No Data	0	0.00%	0	0.00%
Total	408,441,658	100.00%	994	100.00%



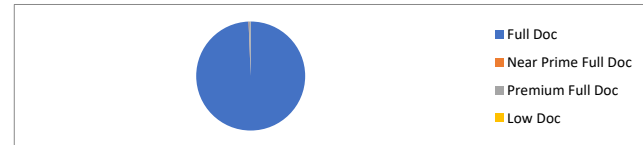
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,779,905	1.42%	12	0.87%
3064	4,626,151	1.13%	12	0.87%
3029	4,248,025	1.04%	11	0.80%
3754	3,211,994	0.79%	6	0.44%
4211	3,081,272	0.75%	6	0.44%
3101	3,022,788	0.74%	4	0.29%
5022	3,012,477	0.74%	4	0.29%
2261	2,904,755	0.71%	8	0.58%
3182	2,513,957	0.62%	3	0.22%
2170	2,445,189	0.60%	8	0.58%
Total	34,846,512	8.53%	74	5.39%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	405,868,195	99.37%	1,369	99.71%
Near Prime Full Doc	405,350	0.10%	1	0.07%
Premium Full Doc	2,168,113	0.53%	3	0.22%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	408,441,658	100.00%	1,373	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	408,441,658	100.00%	1,373	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	408,441,658	100.00%	1,373	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	338,747,403	82.94%	1,125	81.94%
Interest Only	69,694,255	17.06%	248	18.06%
Non-Billing	0	0.00%	0	0.00%
Total	408,441,658	100.00%	1,373	100.00%



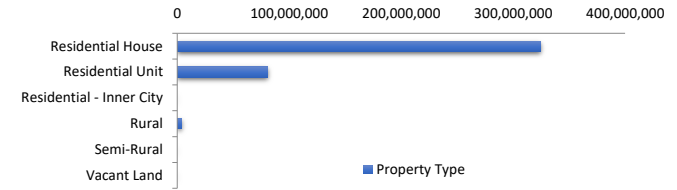
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	408,441,658	100.00%	1,373	100.00%
Total	408,441,658	100.00%	1,373	100.00%



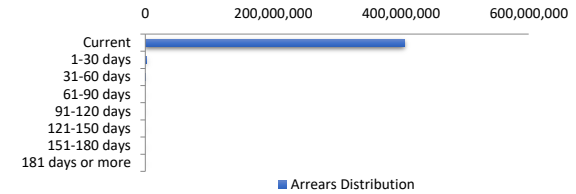
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	324,276,593	79.39%	770	77.46%
Residential Unit	80,562,643	19.72%	217	21.83%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,602,422	0.88%	7	0.70%
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	408,441,658	100.00%	994	100.00%



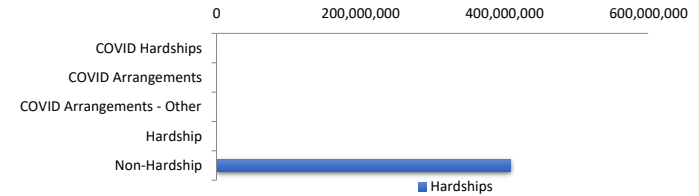
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	406,369,020	99.49%	1,368	99.64%
1-30 days	1,616,773	0.40%	4	0.29%
31-60 days	455,865	0.11%	1	0.07%
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	408,441,658	100.00%	1,373	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	408,441,658	100.00%	994	100.00%
Total	408,441,658	100.00%	994	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-

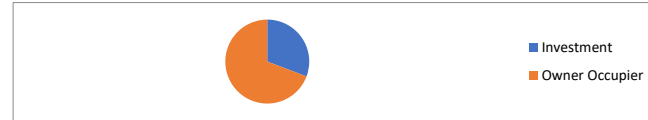
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,323,066	1.30%	15	1.51%
Genworth	24,309,690	5.95%	64	6.44%
PMI	0	0.00%	0	0.00%
No LMI / No Data	378,808,902	92.74%	915	92.05%
Total	408,441,658	100.00%	994	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	125,621,673	30.76%	414	30.15%
Owner Occupier	282,819,984	69.24%	959	69.85%
Total	408,441,658	100.00%	1,373	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