

**AFG Series 2020-1
Collateral Report**



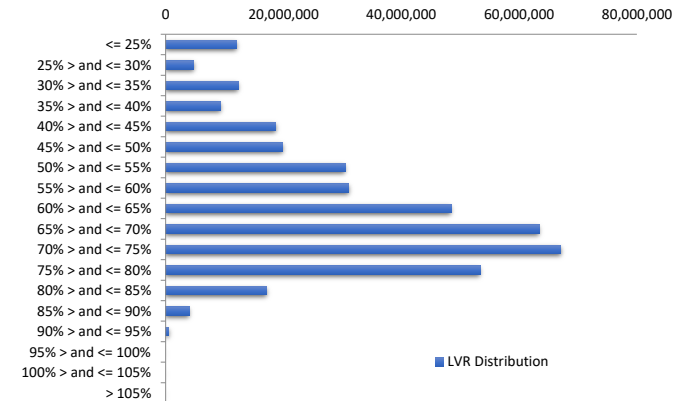
Model Period	19
Collection Period Start	1-Feb-22
Collection Period End	28-Feb-22
No. of Days	28
Interest Period Start	10-Feb-22
Interest Period End	9-Mar-22
No. of Days	28
Determination Date	4-Mar-22
Payment Date	10-Mar-22

Pool Statistics

Closing Balance of Mortgages	392,119,018
No. of Loans (Unconsolidated)	1,340
No. of Loans (Consolidated)	966
Average Loan Size (Unconsolidated)	292,626
Average Loan Size (Consolidated)	405,920
Largest Loan Size (Unconsolidated)	1,859,907
Largest Loan Size (Consolidated)	1,859,907
Smallest Loan Size (Unconsolidated)	(31,339)
Smallest Loan Size (Consolidated)	(31,339)
Weighted Average Interest Rate	2.92%
Weighted Average LVR	61.89%
Weighted Average Seasoning	27.93
Weighted Average Remaining Term	323.36

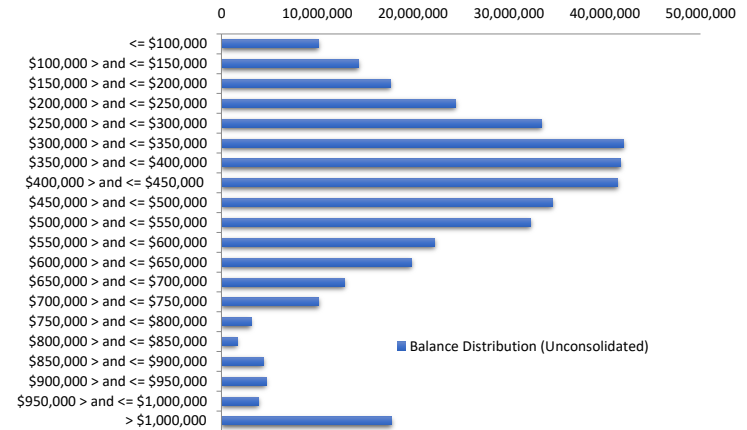
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,053,867	3.07%	108	11.18%
25% > and <= 30%	4,704,288	1.20%	22	2.28%
30% > and <= 35%	12,305,690	3.14%	41	4.24%
35% > and <= 40%	9,275,385	2.37%	37	3.83%
40% > and <= 45%	18,603,978	4.74%	43	4.45%
45% > and <= 50%	19,850,729	5.06%	51	5.28%
50% > and <= 55%	30,465,524	7.77%	71	7.35%
55% > and <= 60%	31,034,014	7.91%	72	7.45%
60% > and <= 65%	48,446,878	12.36%	100	10.35%
65% > and <= 70%	63,393,714	16.17%	125	12.94%
70% > and <= 75%	67,042,789	17.10%	137	14.18%
75% > and <= 80%	53,371,862	13.61%	111	11.49%
80% > and <= 85%	17,051,521	4.35%	38	3.93%
85% > and <= 90%	3,995,945	1.02%	9	0.93%
90% > and <= 95%	522,834	0.13%	1	0.10%
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	392,119,018	100.00%	966	100.00%



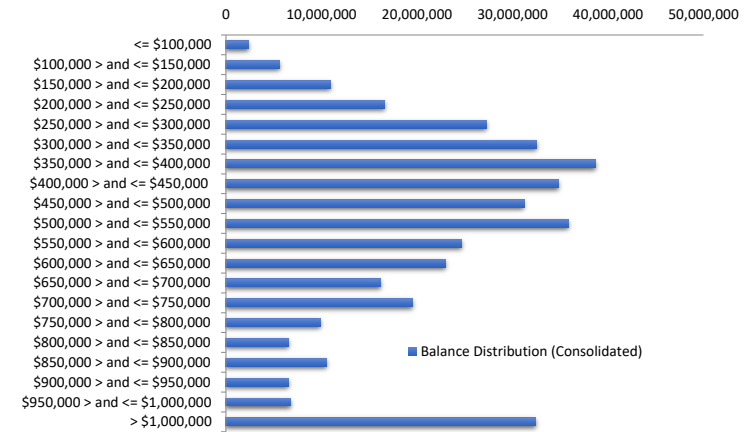
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,119,291	2.58%	284	21.19%
\$100,000 > and <= \$150,000	14,294,575	3.65%	115	8.58%
\$150,000 > and <= \$200,000	17,677,459	4.51%	101	7.54%
\$200,000 > and <= \$250,000	24,386,646	6.22%	108	8.06%
\$250,000 > and <= \$300,000	33,428,558	8.53%	121	9.03%
\$300,000 > and <= \$350,000	41,957,685	10.70%	129	9.63%
\$350,000 > and <= \$400,000	41,635,156	10.62%	111	8.28%
\$400,000 > and <= \$450,000	41,385,982	10.55%	98	7.31%
\$450,000 > and <= \$500,000	34,530,499	8.81%	73	5.45%
\$500,000 > and <= \$550,000	32,300,354	8.24%	62	4.63%
\$550,000 > and <= \$600,000	22,278,238	5.68%	39	2.91%
\$600,000 > and <= \$650,000	19,854,994	5.06%	32	2.39%
\$650,000 > and <= \$700,000	12,807,788	3.27%	19	1.42%
\$700,000 > and <= \$750,000	10,111,539	2.58%	14	1.04%
\$750,000 > and <= \$800,000	3,085,473	0.79%	4	0.30%
\$800,000 > and <= \$850,000	1,628,468	0.42%	2	0.15%
\$850,000 > and <= \$900,000	4,359,353	1.11%	5	0.37%
\$900,000 > and <= \$950,000	4,651,807	1.19%	5	0.37%
\$950,000 > and <= \$1,000,000	3,871,439	0.99%	4	0.30%
> \$1,000,000	17,753,714	4.53%	14	1.04%
Total	392,119,018	100.00%	1,340	100.00%



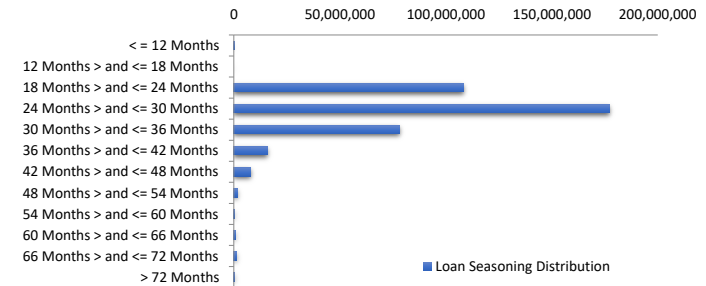
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,383,891	0.61%	65	6.73%
\$100,000 > and <= \$150,000	5,611,218	1.43%	44	4.55%
\$150,000 > and <= \$200,000	10,987,632	2.80%	62	6.42%
\$200,000 > and <= \$250,000	16,647,879	4.25%	73	7.56%
\$250,000 > and <= \$300,000	27,249,054	6.95%	99	10.25%
\$300,000 > and <= \$350,000	32,503,741	8.29%	100	10.35%
\$350,000 > and <= \$400,000	38,659,526	9.86%	103	10.66%
\$400,000 > and <= \$450,000	34,803,389	8.88%	82	8.49%
\$450,000 > and <= \$500,000	31,228,699	7.96%	66	6.83%
\$500,000 > and <= \$550,000	35,895,962	9.15%	69	7.14%
\$550,000 > and <= \$600,000	24,682,656	6.29%	43	4.45%
\$600,000 > and <= \$650,000	23,032,456	5.87%	37	3.83%
\$650,000 > and <= \$700,000	16,202,359	4.13%	24	2.48%
\$700,000 > and <= \$750,000	19,506,818	4.97%	27	2.80%
\$750,000 > and <= \$800,000	9,946,303	2.54%	13	1.35%
\$800,000 > and <= \$850,000	6,551,035	1.67%	8	0.83%
\$850,000 > and <= \$900,000	10,504,703	2.68%	12	1.24%
\$900,000 > and <= \$950,000	6,504,695	1.66%	7	0.72%
\$950,000 > and <= \$1,000,000	6,785,617	1.73%	7	0.72%
> \$1,000,000	32,431,383	8.27%	25	2.59%
Total	392,119,018	100.00%	966	100.00%



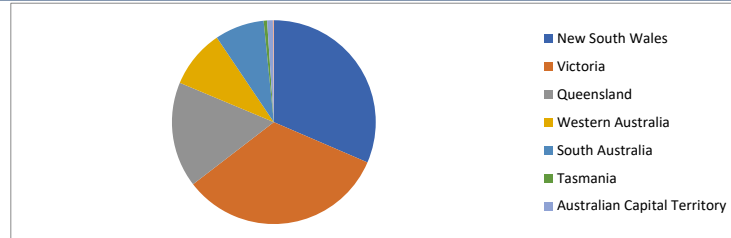
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	110,271	0.03%	1	0.07%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	108,538,357	27.68%	369	27.54%
24 Months > and <= 30 Months	177,205,457	45.19%	614	45.82%
30 Months > and <= 36 Months	78,313,836	19.97%	250	18.66%
36 Months > and <= 42 Months	15,746,145	4.02%	52	3.88%
42 Months > and <= 48 Months	7,859,621	2.00%	26	1.94%
48 Months > and <= 54 Months	1,567,573	0.40%	7	0.52%
54 Months > and <= 60 Months	418,067	0.11%	2	0.15%
60 Months > and <= 66 Months	676,042	0.17%	7	0.52%
66 Months > and <= 72 Months	1,150,788	0.29%	3	0.22%
> 72 Months	532,860	0.14%	9	0.67%
Total	392,119,018	100.00%	1,340	100.00%



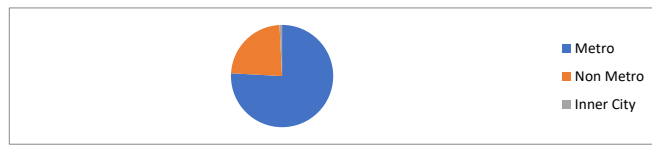
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	123,403,649	31.47%	280	28.99%
Victoria	129,783,644	33.10%	290	30.02%
Queensland	65,628,590	16.74%	169	17.49%
Western Australia	36,289,354	9.25%	112	11.59%
South Australia	30,744,136	7.84%	94	9.73%
Tasmania	2,112,186	0.54%	8	0.83%
Australian Capital Territory	3,581,705	0.91%	9	0.93%
Northern Territory	575,755	0.15%	4	0.41%
No Data	0	0.00%	0	0.00%
Total	392,119,018	100.00%	966	100.00%



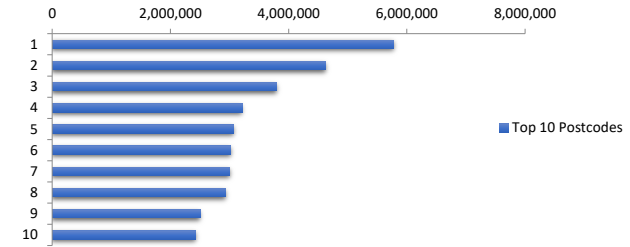
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	297,516,407	75.87%	702	72.67%
Non Metro	91,386,405	23.31%	255	26.40%
Inner City	3,216,206	0.82%	9	0.93%
No Data	0	0.00%	0	0.00%
Total	392,119,018	100.00%	966	100.00%



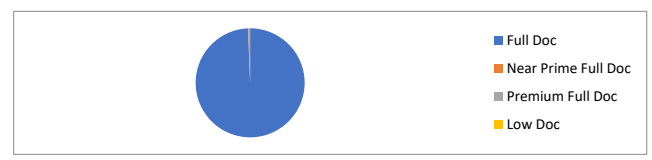
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,773,998	1.47%	12	0.90%
3064	4,618,555	1.18%	12	0.90%
3029	3,800,001	0.97%	10	0.75%
3754	3,211,970	0.82%	6	0.45%
4211	3,068,723	0.78%	6	0.45%
5022	3,018,650	0.77%	4	0.30%
3101	2,997,890	0.76%	4	0.30%
2261	2,928,657	0.75%	8	0.60%
3182	2,504,432	0.64%	3	0.22%
2170	2,429,872	0.62%	8	0.60%
Total	34,352,747	8.76%	73	5.45%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	389,569,598	99.35%	1,336	99.70%
Near Prime Full Doc	406,723	0.10%	1	0.07%
Premium Full Doc	2,142,697	0.55%	3	0.22%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	392,119,018	100.00%	1,340	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	392,119,018	100.00%	1,340	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	392,119,018	100.00%	1,340	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	325,305,593	82.96%	1,097	81.87%
Interest Only	66,813,424	17.04%	243	18.13%
Non-Billing	0	0.00%	0	0.00%
Total	392,119,018	100.00%	1,340	100.00%



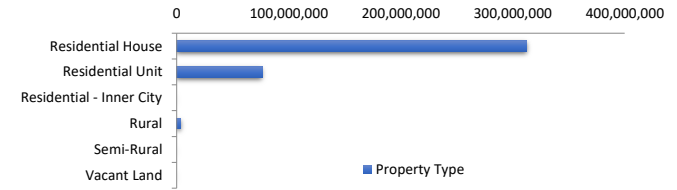
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	392,119,018	100.00%	1,340	100.00%
Total	392,119,018	100.00%	1,340	100.00%



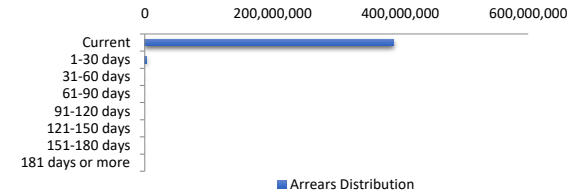
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	312,273,725	79.64%	747	77.33%
Residential Unit	76,251,184	19.45%	212	21.95%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,594,109	0.92%	7	0.72%
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	392,119,018	100.00%	966	100.00%



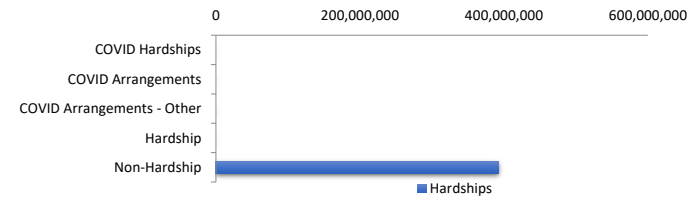
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	389,174,255	99.25%	1,331	99.33%
1-30 days	2,944,763	0.75%	9	0.67%
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	392,119,018	100.00%	1,340	100.00%



Hardships

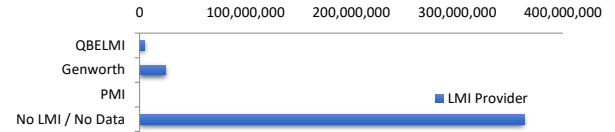
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	0	0.00%	0	0.00%
Non-Hardship	392,119,018	100.00%	966	100.00%
Total	392,119,018	100.00%	966	100.00%



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-

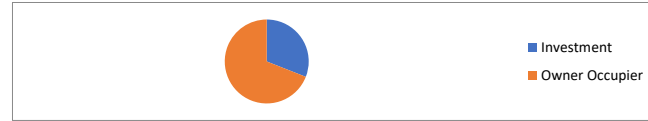
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,716,357	1.20%	13	1.35%
Genworth	24,202,573	6.17%	64	6.63%
PMI	0	0.00%	0	0.00%
No LMI / No Data	363,200,088	92.62%	889	92.03%
Total	392,119,018	100.00%	966	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	121,426,313	30.97%	410	30.60%
Owner Occupier	270,692,704	69.03%	930	69.40%
Total	392,119,018	100.00%	1,340	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