

**AFG Series 2020-1  
Collateral Report**



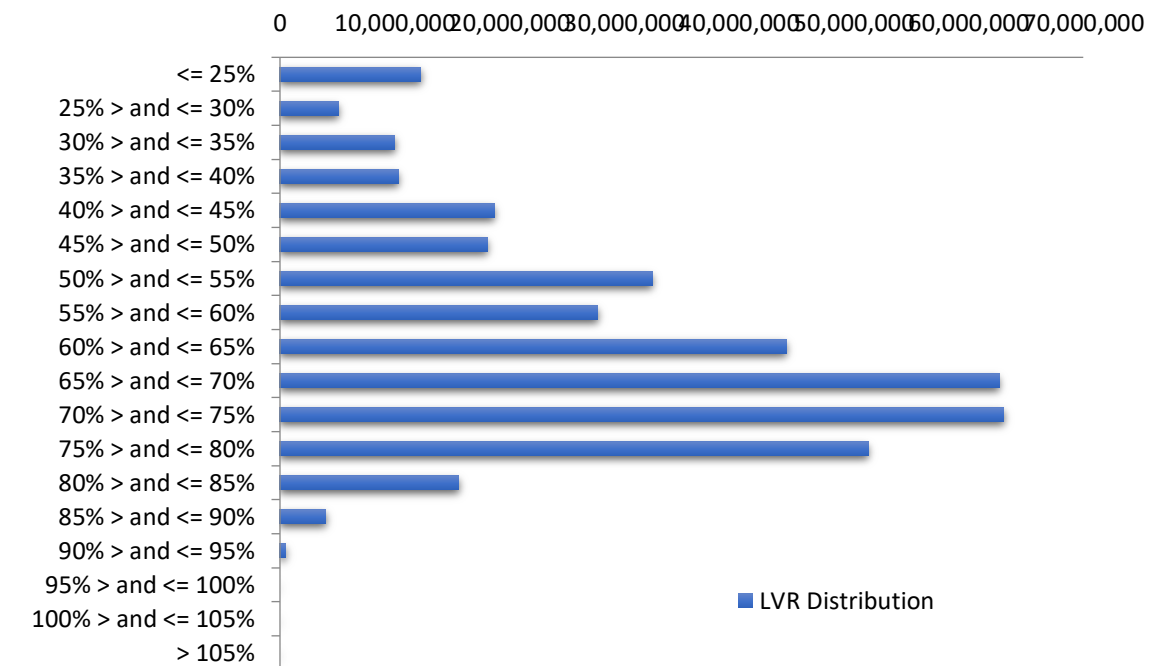
Model Period	20
Collection Period Start	1-Mar-22
Collection Period End	31-Mar-22
No. of Days	31
Interest Period Start	10-Mar-22
Interest Period End	10-Apr-22
No. of Days	32
Determination Date	6-Apr-22
Payment Date	11-Apr-22

**Pool Statistics**

Closing Balance of Mortgages	375,890,702
No. of Loans (Unconsolidated)	1,292
No. of Loans (Consolidated)	933
Average Loan Size (Unconsolidated)	290,937
Average Loan Size (Consolidated)	402,884
Largest Loan Size (Unconsolidated)	1,856,150
Largest Loan Size (Consolidated)	1,856,150
Smallest Loan Size (Unconsolidated)	(37,162)
Smallest Loan Size (Consolidated)	(37,162)
Weighted Average Interest Rate	2.90%
Weighted Average LVR	61.69%
Weighted Average Seasoning	28.92
Weighted Average Remaining Term	322.54

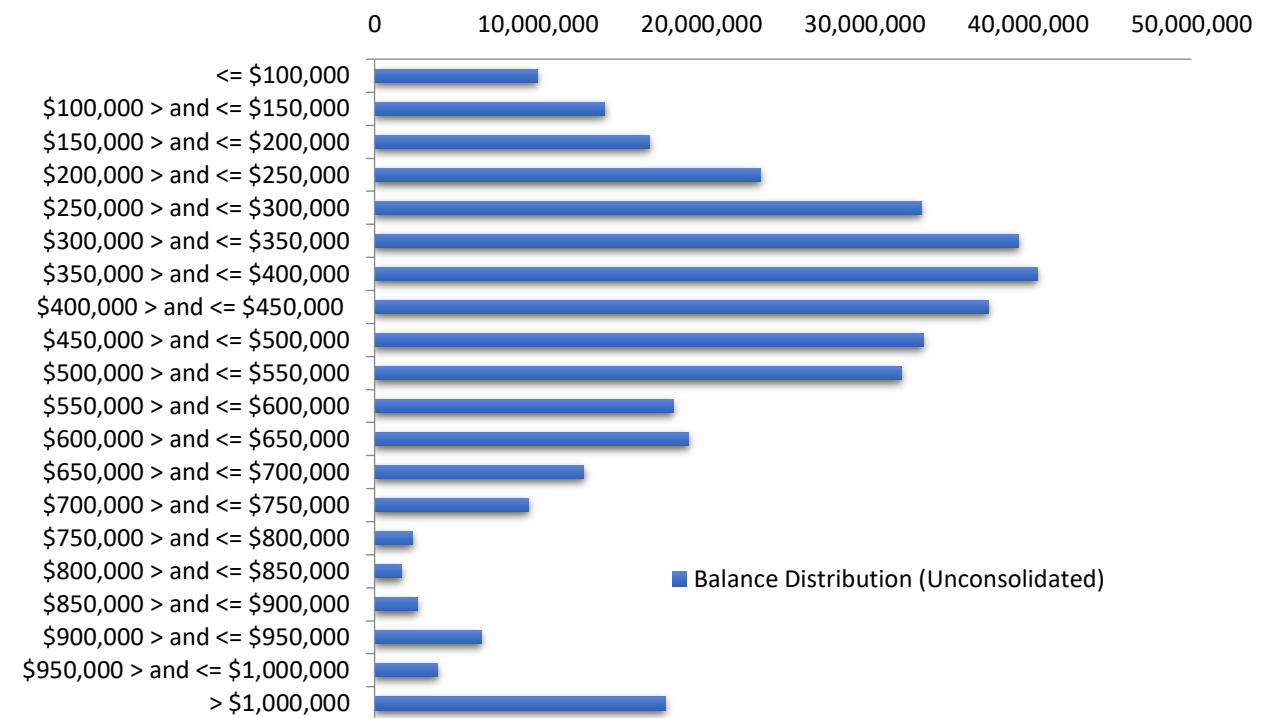
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,263,520	3.26%	105	11.25%
25% > and <= 30%	5,080,511	1.35%	25	2.68%
30% > and <= 35%	9,999,283	2.66%	39	4.18%
35% > and <= 40%	10,360,443	2.76%	38	4.07%
40% > and <= 45%	18,713,650	4.98%	45	4.82%
45% > and <= 50%	18,111,847	4.82%	48	5.14%
50% > and <= 55%	32,421,842	8.63%	75	8.04%
55% > and <= 60%	27,688,422	7.37%	66	7.07%
60% > and <= 65%	44,122,992	11.74%	91	9.75%
65% > and <= 70%	62,701,157	16.68%	124	13.29%
70% > and <= 75%	63,081,312	16.78%	128	13.72%
75% > and <= 80%	51,259,793	13.64%	104	11.15%
80% > and <= 85%	15,570,659	4.14%	35	3.75%
85% > and <= 90%	3,993,176	1.06%	9	0.96%
90% > and <= 95%	522,097	0.14%	1	0.11%
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%
<b>Total</b>	<b>375,890,702</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



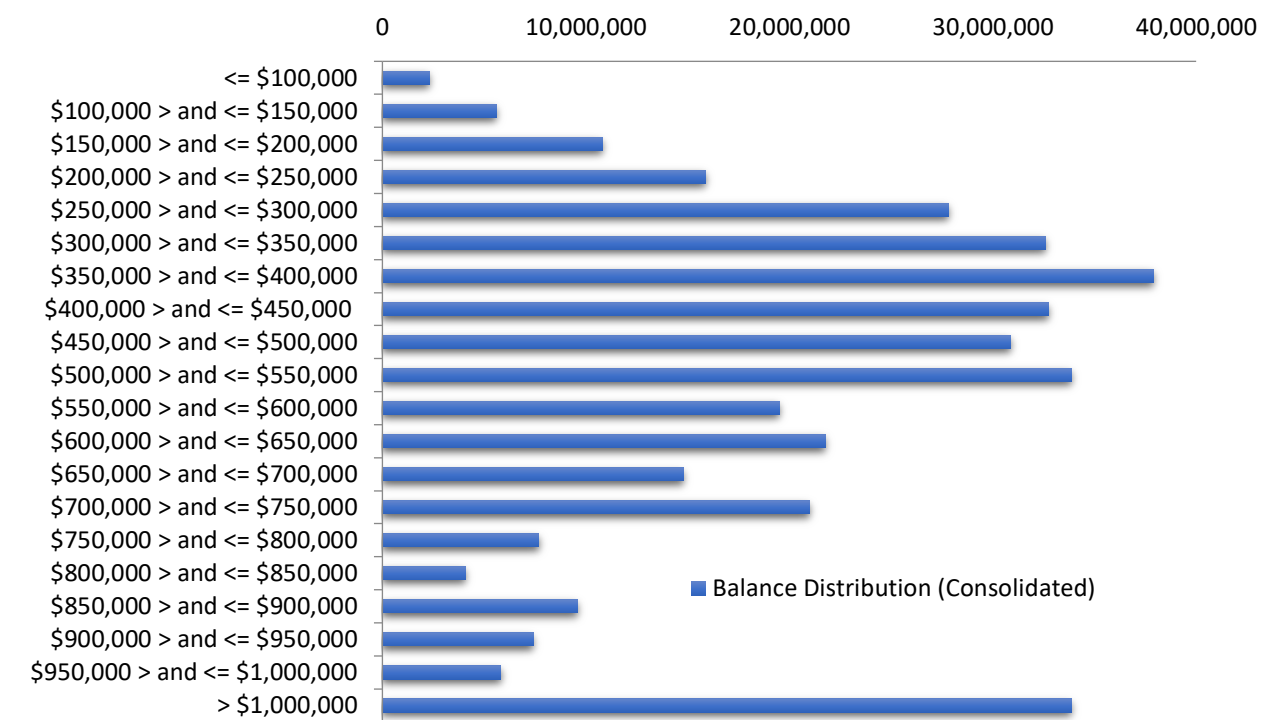
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,972,928	2.65%	278	21.52%
\$100,000 > and <= \$150,000	14,089,695	3.75%	113	8.75%
\$150,000 > and <= \$200,000	16,840,890	4.48%	96	7.43%
\$200,000 > and <= \$250,000	23,617,635	6.28%	105	8.13%
\$250,000 > and <= \$300,000	33,470,829	8.90%	121	9.37%
\$300,000 > and <= \$350,000	39,403,761	10.48%	121	9.37%
\$350,000 > and <= \$400,000	40,567,334	10.79%	108	8.36%
\$400,000 > and <= \$450,000	37,573,339	10.00%	89	6.89%
\$450,000 > and <= \$500,000	33,571,411	8.93%	71	5.50%
\$500,000 > and <= \$550,000	32,264,423	8.58%	62	4.80%
\$550,000 > and <= \$600,000	18,268,906	4.86%	32	2.48%
\$600,000 > and <= \$650,000	19,204,124	5.11%	31	2.40%
\$650,000 > and <= \$700,000	12,814,780	3.41%	19	1.47%
\$700,000 > and <= \$750,000	9,413,567	2.50%	13	1.01%
\$750,000 > and <= \$800,000	2,338,629	0.62%	3	0.23%
\$800,000 > and <= \$850,000	1,668,880	0.44%	2	0.15%
\$850,000 > and <= \$900,000	2,605,834	0.69%	3	0.23%
\$900,000 > and <= \$950,000	6,517,668	1.73%	7	0.54%
\$950,000 > and <= \$1,000,000	3,866,082	1.03%	4	0.31%
> \$1,000,000	17,819,987	4.74%	14	1.08%
<b>Total</b>	<b>375,890,702</b>	<b>100.00%</b>	<b>1,292</b>	<b>100.00%</b>



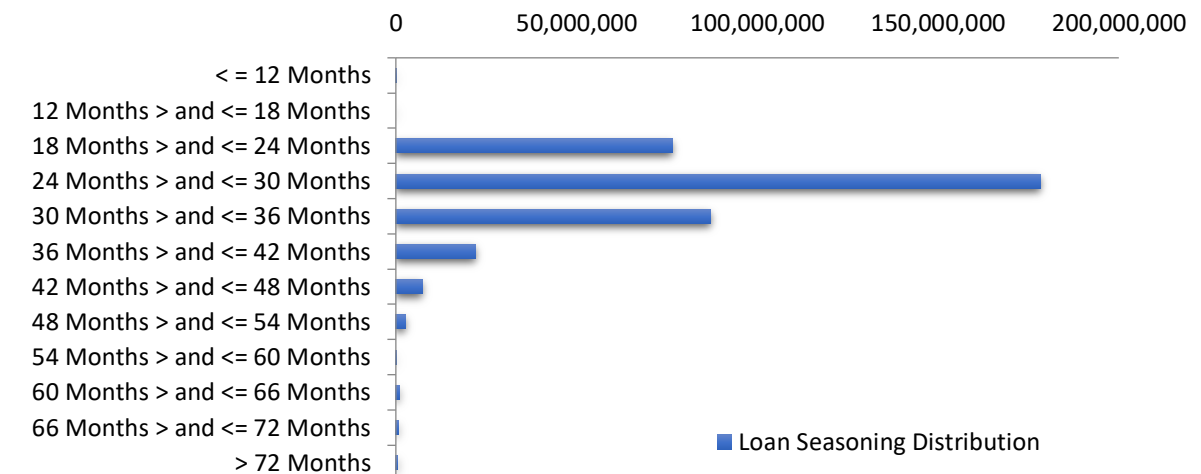
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,307,673	0.61%	63	6.75%
\$100,000 > and <= \$150,000	5,611,041	1.49%	44	4.72%
\$150,000 > and <= \$200,000	10,822,244	2.88%	61	6.54%
\$200,000 > and <= \$250,000	15,878,062	4.22%	70	7.50%
\$250,000 > and <= \$300,000	27,806,739	7.40%	101	10.83%
\$300,000 > and <= \$350,000	32,577,973	8.67%	100	10.72%
\$350,000 > and <= \$400,000	37,897,016	10.08%	101	10.83%
\$400,000 > and <= \$450,000	32,717,341	8.70%	77	8.25%
\$450,000 > and <= \$500,000	30,880,762	8.22%	65	6.97%
\$500,000 > and <= \$550,000	33,882,862	9.01%	65	6.97%
\$550,000 > and <= \$600,000	19,497,121	5.19%	34	3.64%
\$600,000 > and <= \$650,000	21,772,493	5.79%	35	3.75%
\$650,000 > and <= \$700,000	14,806,974	3.94%	22	2.36%
\$700,000 > and <= \$750,000	21,001,567	5.59%	29	3.11%
\$750,000 > and <= \$800,000	7,692,053	2.05%	10	1.07%
\$800,000 > and <= \$850,000	4,064,442	1.08%	5	0.54%
\$850,000 > and <= \$900,000	9,584,272	2.55%	11	1.18%
\$900,000 > and <= \$950,000	7,419,852	1.97%	8	0.86%
\$950,000 > and <= \$1,000,000	5,822,670	1.55%	6	0.64%
> \$1,000,000	33,847,547	9.00%	26	2.79%
<b>Total</b>	<b>375,890,702</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



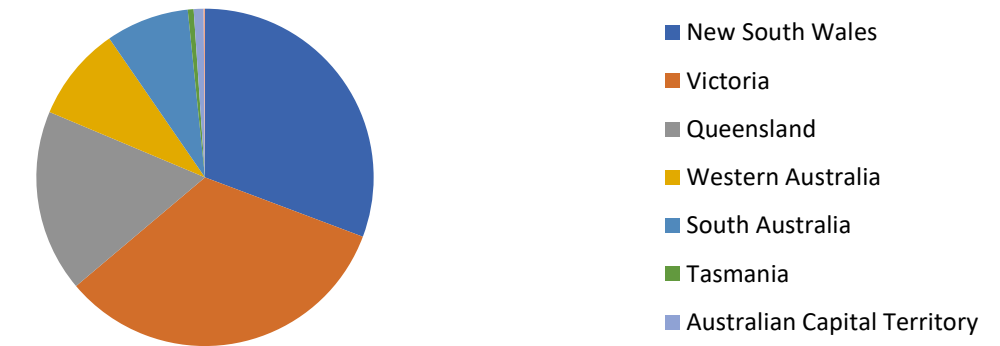
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	110,300	0.03%	1	0.08%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	76,406,207	20.33%	271	20.98%
24 Months > and <= 30 Months	178,222,082	47.41%	621	48.07%
30 Months > and <= 36 Months	87,037,492	23.15%	275	21.28%
36 Months > and <= 42 Months	22,103,115	5.88%	68	5.26%
42 Months > and <= 48 Months	7,231,522	1.92%	23	1.78%
48 Months > and <= 54 Months	2,551,005	0.68%	12	0.93%
54 Months > and <= 60 Months	208,756	0.06%	1	0.08%
60 Months > and <= 66 Months	876,129	0.23%	6	0.46%
66 Months > and <= 72 Months	614,996	0.16%	5	0.39%
> 72 Months	529,099	0.14%	9	0.70%
<b>Total</b>	<b>375,890,702</b>	<b>100.00%</b>	<b>1,292</b>	<b>100.00%</b>



### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	115,496,036	30.73%	264	28.30%
Victoria	124,508,251	33.12%	281	30.12%
Queensland	65,714,470	17.48%	165	17.68%
Western Australia	34,074,059	9.06%	109	11.68%
South Australia	29,944,917	7.97%	93	9.97%
Tasmania	2,105,835	0.56%	8	0.86%
Australian Capital Territory	3,558,493	0.95%	9	0.96%
Northern Territory	488,642	0.13%	4	0.43%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>375,890,702</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



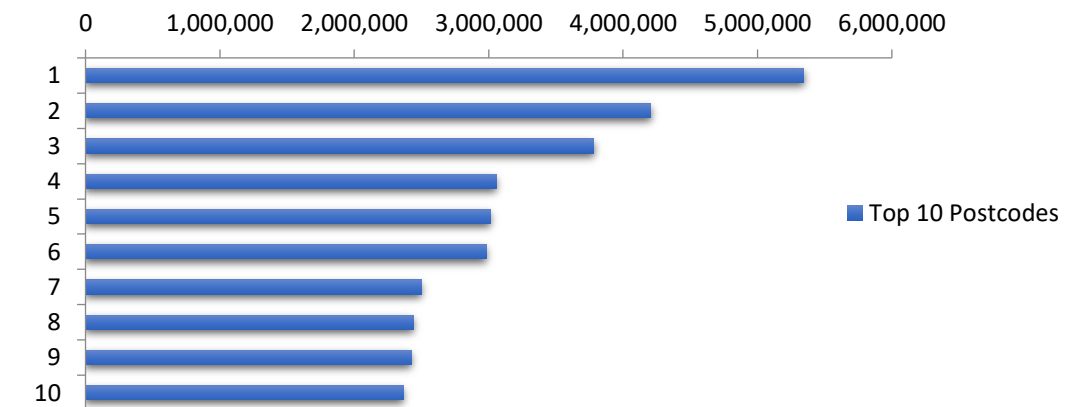
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	285,354,778	75.91%	679	72.78%
Non Metro	87,325,966	23.23%	245	26.26%
Inner City	3,209,958	0.85%	9	0.96%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>375,890,702</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,345,027	1.42%	11	0.85%
3064	4,207,675	1.12%	11	0.85%
3029	3,781,783	1.01%	10	0.77%
4211	3,058,532	0.81%	6	0.46%
3101	3,014,551	0.80%	4	0.31%
5022	2,986,162	0.79%	4	0.31%
3182	2,497,831	0.66%	3	0.23%
2261	2,440,363	0.65%	7	0.54%
2170	2,423,100	0.64%	8	0.62%
2160	2,365,984	0.63%	3	0.23%
<b>Total</b>	<b>32,121,007</b>	<b>8.55%</b>	<b>67</b>	<b>5.19%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	373,348,121	99.32%	1,288	99.69%
Near Prime Full Doc	403,243	0.11%	1	0.08%
Premium Full Doc	2,139,338	0.57%	3	0.23%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>375,890,702</b>	<b>100.00%</b>	<b>1,292</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	375,890,702	100.00%	1,292	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>375,890,702</b>	<b>100.00%</b>	<b>1,292</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	312,648,320	83.18%	1,058	81.89%
Interest Only	63,242,382	16.82%	234	18.11%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>375,890,702</b>	<b>100.00%</b>	<b>1,292</b>	<b>100.00%</b>



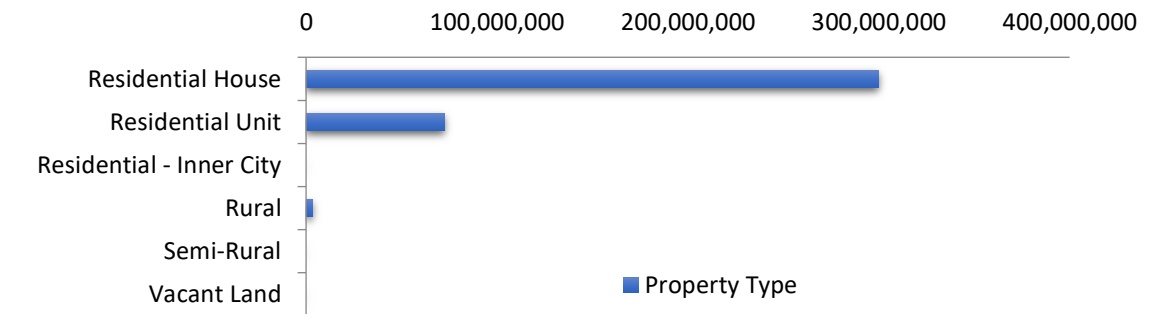
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	375,890,702	100.00%	1,292	100.00%
<b>Total</b>	<b>375,890,702</b>	<b>100.00%</b>	<b>1,292</b>	<b>100.00%</b>



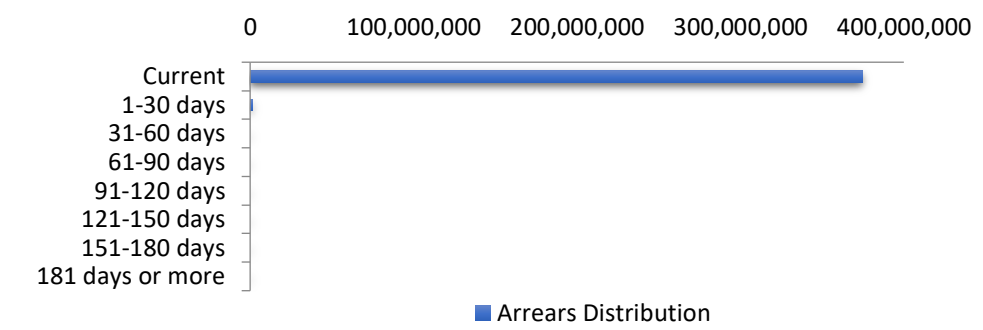
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	299,923,018	79.79%	722	77.38%
Residential Unit	72,377,989	19.26%	204	21.86%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,589,695	0.95%	7	0.75%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>375,890,702</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



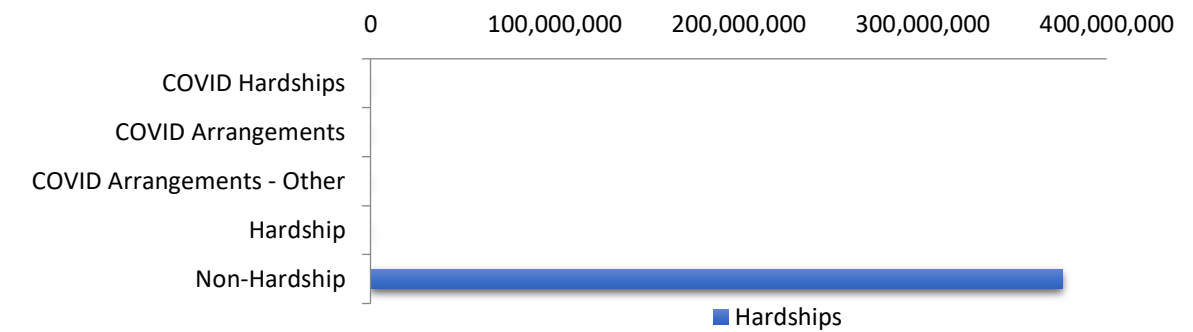
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	374,512,291	99.63%	1,286	99.54%
1-30 days	1,378,410	0.37%	6	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%
<b>Total</b>	<b>375,890,702</b>	<b>100.00%</b>	<b>1,292</b>	<b>100.00%</b>



**Hardships**

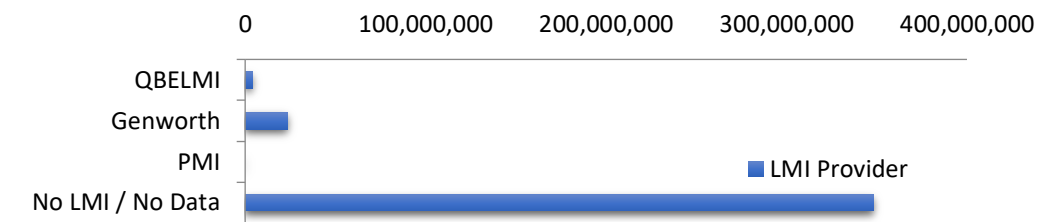
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	0	0.00%	0	0.00%
Non-Hardship	375,890,702	100.00%	933	100.00%
<b>Total</b>	<b>375,890,702</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



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-19

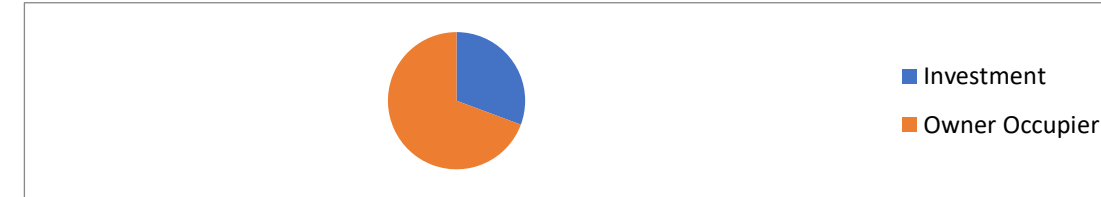
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,089,664	1.09%	12	1.29%
Genworth	23,546,206	6.26%	63	6.75%
PMI	0	0.00%	0	0.00%
No LMI / No Data	348,254,832	92.65%	858	91.96%
<b>Total</b>	<b>375,890,702</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	115,282,468	30.67%	400	30.96%
Owner Occupier	260,608,234	69.33%	892	69.04%
<b>Total</b>	<b>375,890,702</b>	<b>100.00%</b>	<b>1,292</b>	<b>100.00%</b>



**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