

AFG Series 2020-1
Collateral Report



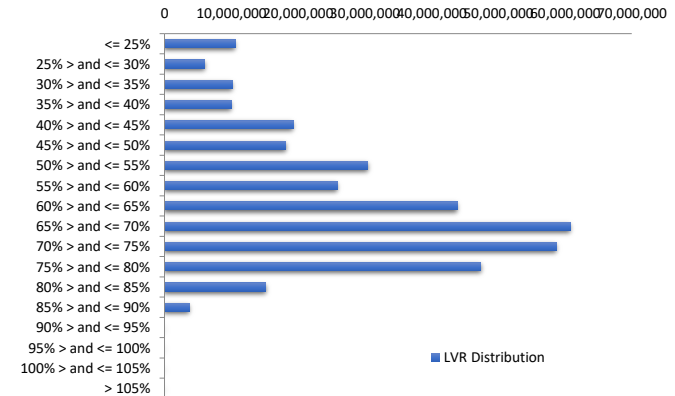
Model Period	21
Collection Period Start	1-Apr-22
Collection Period End	30-Apr-22
No. of Days	30
Interest Period Start	11-Apr-22
Interest Period End	9-May-22
No. of Days	29
Determination Date	5-May-22
Payment Date	10-May-22

Pool Statistics

Closing Balance of Mortgages	360,030,031
No. of Loans (Unconsolidated)	1,247
No. of Loans (Consolidated)	900
Average Loan Size (Unconsolidated)	288,717
Average Loan Size (Consolidated)	400,033
Largest Loan Size (Unconsolidated)	1,852,217
Largest Loan Size (Consolidated)	1,852,217
Smallest Loan Size (Unconsolidated)	(41,662)
Smallest Loan Size (Consolidated)	(41,662)
Weighted Average Interest Rate	2.89%
Weighted Average LVR	61.37%
Weighted Average Seasoning	29.89
Weighted Average Remaining Term	321.70

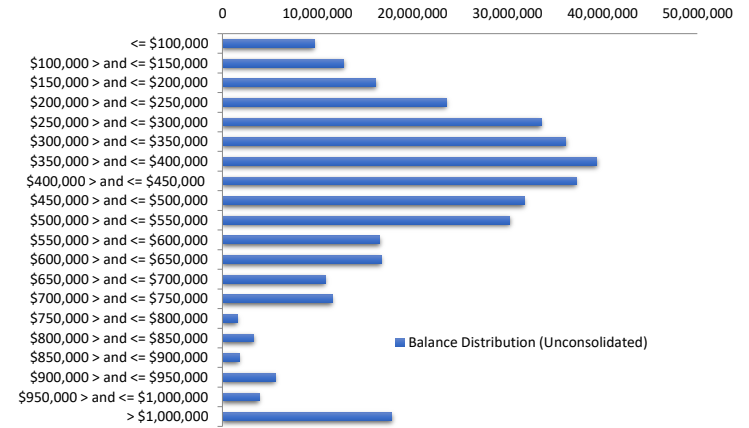
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,567,963	2.94%	103	11.44%
25% > and <= 30%	6,018,693	1.67%	26	2.89%
30% > and <= 35%	10,139,101	2.82%	37	4.11%
35% > and <= 40%	10,038,797	2.79%	39	4.33%
40% > and <= 45%	19,265,482	5.35%	45	5.00%
45% > and <= 50%	18,170,287	5.05%	47	5.22%
50% > and <= 55%	30,395,032	8.44%	69	7.67%
55% > and <= 60%	25,877,750	7.19%	62	6.89%
60% > and <= 65%	43,836,725	12.18%	91	10.11%
65% > and <= 70%	60,779,269	16.88%	118	13.11%
70% > and <= 75%	58,714,596	16.31%	124	13.78%
75% > and <= 80%	47,348,295	13.15%	97	10.78%
80% > and <= 85%	15,139,660	4.21%	34	3.78%
85% > and <= 90%	3,738,380	1.04%	8	0.89%
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	360,030,031	100.00%	900	100.00%



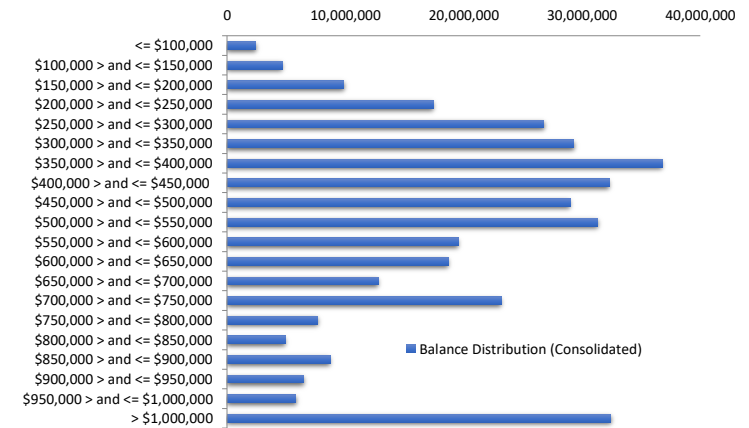
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,682,374	2.69%	277	22.21%
\$100,000 > and <= \$150,000	12,768,338	3.55%	103	8.26%
\$150,000 > and <= \$200,000	16,136,972	4.48%	92	7.38%
\$200,000 > and <= \$250,000	23,565,744	6.55%	105	8.42%
\$250,000 > and <= \$300,000	33,561,402	9.32%	121	9.70%
\$300,000 > and <= \$350,000	36,132,398	10.04%	111	8.90%
\$350,000 > and <= \$400,000	39,433,131	10.95%	105	8.42%
\$400,000 > and <= \$450,000	37,250,553	10.35%	88	7.06%
\$450,000 > and <= \$500,000	31,752,048	8.82%	67	5.37%
\$500,000 > and <= \$550,000	30,221,840	8.39%	58	4.65%
\$550,000 > and <= \$600,000	16,560,197	4.60%	29	2.33%
\$600,000 > and <= \$650,000	16,756,421	4.65%	27	2.17%
\$650,000 > and <= \$700,000	10,799,767	3.00%	16	1.28%
\$700,000 > and <= \$750,000	11,574,494	3.21%	16	1.28%
\$750,000 > and <= \$800,000	1,537,311	0.43%	2	0.16%
\$800,000 > and <= \$850,000	3,311,394	0.92%	4	0.32%
\$850,000 > and <= \$900,000	1,742,483	0.48%	2	0.16%
\$900,000 > and <= \$950,000	5,567,782	1.55%	6	0.48%
\$950,000 > and <= \$1,000,000	3,860,466	1.07%	4	0.32%
> \$1,000,000	17,814,918	4.95%	14	1.12%
Total	360,030,031	100.00%	1,247	100.00%



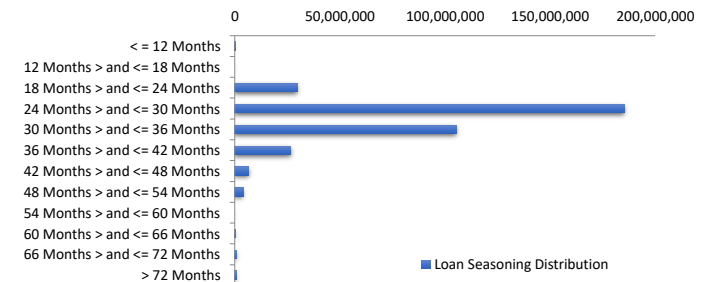
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,428,646	0.67%	69	7.67%
\$100,000 > and <= \$150,000	4,658,716	1.29%	37	4.11%
\$150,000 > and <= \$200,000	9,867,888	2.74%	56	6.22%
\$200,000 > and <= \$250,000	17,442,930	4.84%	77	8.56%
\$250,000 > and <= \$300,000	26,778,346	7.44%	97	10.78%
\$300,000 > and <= \$350,000	29,290,858	8.14%	90	10.00%
\$350,000 > and <= \$400,000	36,767,485	10.21%	98	10.89%
\$400,000 > and <= \$450,000	32,299,361	8.97%	76	8.44%
\$450,000 > and <= \$500,000	28,990,982	8.05%	61	6.78%
\$500,000 > and <= \$550,000	31,288,690	8.69%	60	6.67%
\$550,000 > and <= \$600,000	19,543,988	5.43%	34	3.78%
\$600,000 > and <= \$650,000	18,702,881	5.19%	30	3.33%
\$650,000 > and <= \$700,000	12,790,844	3.55%	19	2.11%
\$700,000 > and <= \$750,000	23,159,405	6.43%	32	3.56%
\$750,000 > and <= \$800,000	7,674,399	2.13%	10	1.11%
\$800,000 > and <= \$850,000	4,905,332	1.36%	6	0.67%
\$850,000 > and <= \$900,000	8,706,998	2.42%	10	1.11%
\$900,000 > and <= \$950,000	6,468,325	1.80%	7	0.78%
\$950,000 > and <= \$1,000,000	5,817,278	1.62%	6	0.67%
> \$1,000,000	32,446,678	9.01%	25	2.78%
Total	360,030,031	100.00%	900	100.00%



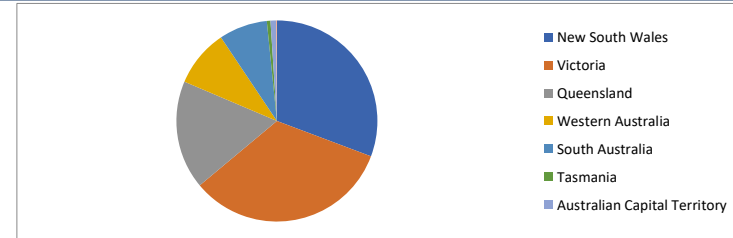
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	110,290	0.03%	1	0.08%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	29,776,611	8.27%	105	8.42%
24 Months > and <= 30 Months	185,394,796	51.49%	652	52.29%
30 Months > and <= 36 Months	105,419,299	29.28%	346	27.75%
36 Months > and <= 42 Months	26,655,022	7.40%	86	6.90%
42 Months > and <= 48 Months	6,649,422	1.85%	22	1.76%
48 Months > and <= 54 Months	4,011,323	1.11%	15	1.20%
54 Months > and <= 60 Months	0	0.00%	1	0.08%
60 Months > and <= 66 Months	410,003	0.11%	2	0.16%
66 Months > and <= 72 Months	876,170	0.24%	7	0.56%
> 72 Months	727,095	0.20%	10	0.80%
Total	360,030,031	100.00%	1,247	100.00%



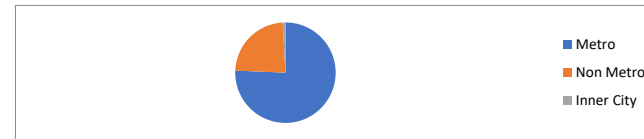
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	110,594,522	30.72%	253	28.11%
Victoria	119,593,263	33.22%	270	30.00%
Queensland	62,859,132	17.46%	161	17.89%
Western Australia	33,174,088	9.21%	106	11.78%
South Australia	28,027,785	7.78%	90	10.00%
Tasmania	2,096,027	0.58%	8	0.89%
Australian Capital Territory	3,223,019	0.90%	8	0.89%
Northern Territory	462,195	0.13%	4	0.44%
No Data	0	0.00%	0	0.00%
Total	360,030,031	100.00%	900	100.00%



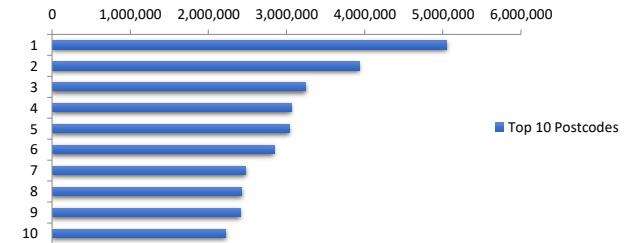
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	272,381,357	75.66%	654	72.67%
Non Metro	84,446,670	23.46%	237	26.33%
Inner City	3,202,004	0.89%	9	1.00%
No Data	0	0.00%	0	0.00%
Total	360,030,031	100.00%	900	100.00%



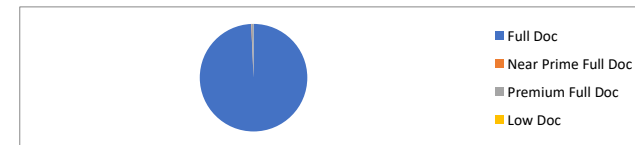
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,047,735	1.40%	10	0.80%
3064	3,932,761	1.09%	10	0.80%
3029	3,245,911	0.90%	9	0.72%
4211	3,063,560	0.85%	6	0.48%
3101	3,039,155	0.84%	4	0.32%
5022	2,843,279	0.79%	4	0.32%
3182	2,480,588	0.69%	3	0.24%
2261	2,429,319	0.67%	7	0.56%
2170	2,411,296	0.67%	8	0.64%
2290	2,224,709	0.62%	7	0.56%
Total	30,718,312	8.53%	68	5.45%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	357,501,825	99.30%	1,243	99.68%
Near Prime Full Doc	398,597	0.11%	1	0.08%
Premium Full Doc	2,129,609	0.59%	3	0.24%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	360,030,031	100.00%	1,247	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	360,030,031	100.00%	1,247	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	360,030,031	100.00%	1,247	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	302,341,160	83.98%	1,030	82.60%
Interest Only	57,688,871	16.02%	217	17.40%
Non-Billing	0	0.00%	0	0.00%
Total	360,030,031	100.00%	1,247	100.00%



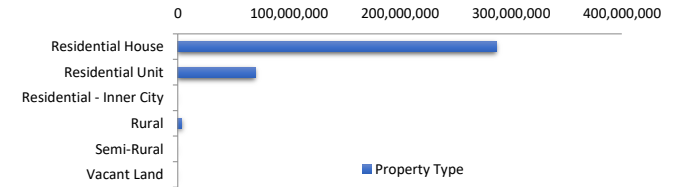
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	360,030,031	100.00%	1,247	100.00%
Total	360,030,031	100.00%	1,247	100.00%



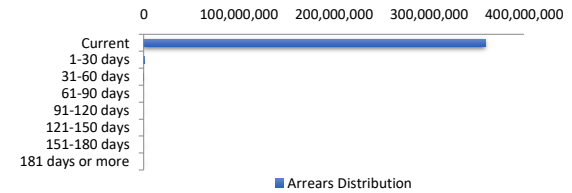
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	286,839,109	79.67%	695	77.22%
Residential Unit	69,575,046	19.32%	198	22.00%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,615,875	1.00%	7	0.78%
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	360,030,031	100.00%	900	100.00%



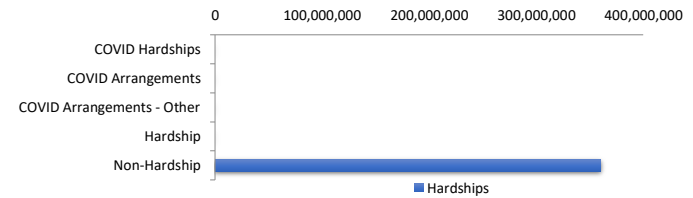
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	359,354,608	99.81%	1,243	99.68%
1-30 days	397,316	0.11%	3	0.24%
31-60 days	278,108	0.08%	1	0.08%
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	360,030,031	100.00%	1,247	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	360,030,031	100.00%	900	100.00%
Total	360,030,031	100.00%	900	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 Cov

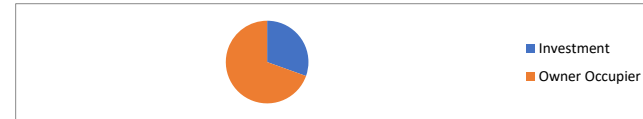
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,611,008	1.00%	11	1.22%
Genworth	22,638,780	6.29%	61	6.78%
PMI	0	0.00%	0	0.00%
No LMI / No Data	333,780,243	92.71%	828	92.00%
Total	360,030,031	100.00%	900	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	109,722,902	30.48%	381	30.55%
Owner Occupier	250,307,129	69.52%	866	69.45%
Total	360,030,031	100.00%	1,247	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