

AFG Series 2020-1
Collateral Report



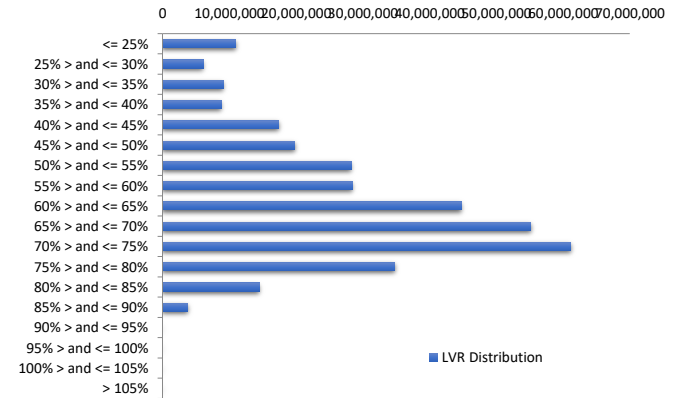
Model Period	22
Collection Period Start	1-May-22
Collection Period End	31-May-22
No. of Days	31
Interest Period Start	10-May-22
Interest Period End	9-Jun-22
No. of Days	31
Determination Date	7-Jun-22
Payment Date	10-Jun-22

Pool Statistics

Closing Balance of Mortgages	342,991,313
No. of Loans (Unconsolidated)	1,197
No. of Loans (Consolidated)	864
Average Loan Size (Unconsolidated)	286,542
Average Loan Size (Consolidated)	396,981
Largest Loan Size (Unconsolidated)	1,848,572
Largest Loan Size (Consolidated)	1,848,572
Smallest Loan Size (Unconsolidated)	(45,662)
Smallest Loan Size (Consolidated)	(45,662)
Weighted Average Interest Rate	3.13%
Weighted Average LVR	61.06%
Weighted Average Seasoning	30.93
Weighted Average Remaining Term	320.37

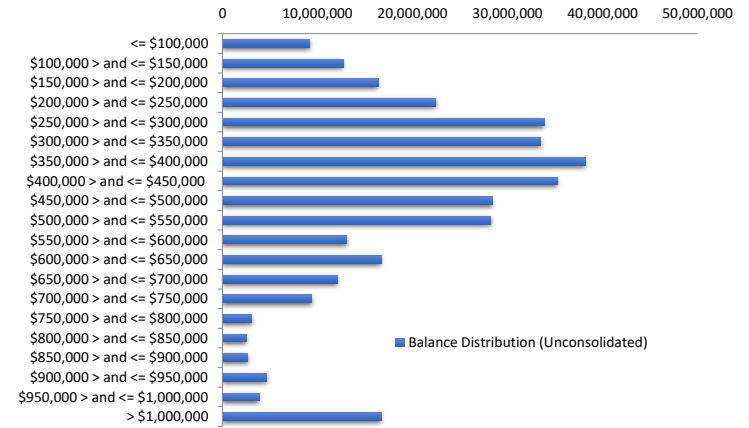
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,981,575	3.20%	104	12.04%
25% > and <= 30%	6,103,131	1.78%	26	3.01%
30% > and <= 35%	9,107,248	2.66%	32	3.70%
35% > and <= 40%	8,769,723	2.56%	37	4.28%
40% > and <= 45%	17,426,868	5.08%	40	4.63%
45% > and <= 50%	19,791,386	5.77%	50	5.79%
50% > and <= 55%	28,255,162	8.24%	65	7.52%
55% > and <= 60%	28,440,105	8.29%	67	7.75%
60% > and <= 65%	44,748,802	13.05%	93	10.76%
65% > and <= 70%	55,172,373	16.09%	107	12.38%
70% > and <= 75%	61,151,331	17.83%	124	14.35%
75% > and <= 80%	34,798,491	10.15%	79	9.14%
80% > and <= 85%	14,457,006	4.21%	32	3.70%
85% > and <= 90%	3,788,111	1.10%	8	0.93%
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	342,991,313	100.00%	864	100.00%



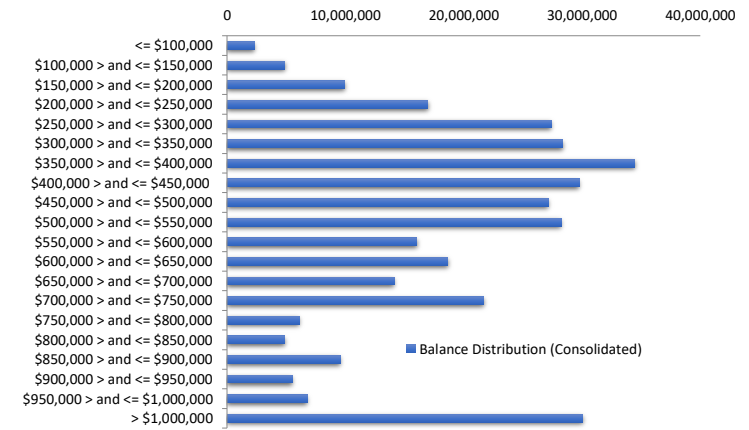
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,201,039	2.68%	265	22.14%
\$100,000 > and <= \$150,000	12,696,903	3.70%	102	8.52%
\$150,000 > and <= \$200,000	16,388,969	4.78%	93	7.77%
\$200,000 > and <= \$250,000	22,475,579	6.55%	100	8.35%
\$250,000 > and <= \$300,000	33,854,133	9.87%	122	10.19%
\$300,000 > and <= \$350,000	33,509,519	9.77%	103	8.60%
\$350,000 > and <= \$400,000	38,188,402	11.13%	102	8.52%
\$400,000 > and <= \$450,000	35,239,642	10.27%	83	6.93%
\$450,000 > and <= \$500,000	28,423,680	8.29%	60	5.01%
\$500,000 > and <= \$550,000	28,252,146	8.24%	54	4.51%
\$550,000 > and <= \$600,000	13,091,930	3.82%	23	1.92%
\$600,000 > and <= \$650,000	16,720,193	4.87%	27	2.26%
\$650,000 > and <= \$700,000	12,102,988	3.53%	18	1.50%
\$700,000 > and <= \$750,000	9,367,817	2.73%	13	1.09%
\$750,000 > and <= \$800,000	3,091,833	0.90%	4	0.33%
\$800,000 > and <= \$850,000	2,504,675	0.73%	3	0.25%
\$850,000 > and <= \$900,000	2,637,454	0.77%	3	0.25%
\$900,000 > and <= \$950,000	4,650,349	1.36%	5	0.42%
\$950,000 > and <= \$1,000,000	3,859,995	1.13%	4	0.33%
> \$1,000,000	16,734,069	4.88%	13	1.09%
Total	342,991,313	100.00%	1,197	100.00%



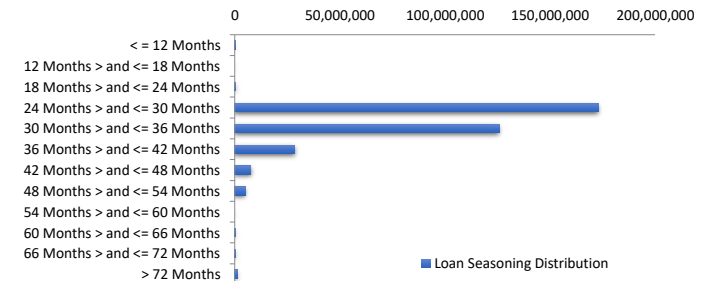
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,303,493	0.67%	65	7.52%
\$100,000 > and <= \$150,000	4,886,532	1.42%	39	4.51%
\$150,000 > and <= \$200,000	9,971,076	2.91%	56	6.48%
\$200,000 > and <= \$250,000	16,985,063	4.95%	75	8.68%
\$250,000 > and <= \$300,000	27,386,871	7.98%	99	11.46%
\$300,000 > and <= \$350,000	28,359,233	8.27%	87	10.07%
\$350,000 > and <= \$400,000	34,466,742	10.05%	92	10.65%
\$400,000 > and <= \$450,000	29,768,278	8.68%	70	8.10%
\$450,000 > and <= \$500,000	27,127,873	7.91%	57	6.60%
\$500,000 > and <= \$550,000	28,232,565	8.23%	54	6.25%
\$550,000 > and <= \$600,000	16,035,410	4.68%	28	3.24%
\$600,000 > and <= \$650,000	18,650,201	5.44%	30	3.47%
\$650,000 > and <= \$700,000	14,125,450	4.12%	21	2.43%
\$700,000 > and <= \$750,000	21,693,932	6.32%	30	3.47%
\$750,000 > and <= \$800,000	6,119,980	1.78%	8	0.93%
\$800,000 > and <= \$850,000	4,879,879	1.42%	6	0.69%
\$850,000 > and <= \$900,000	9,593,905	2.80%	11	1.27%
\$900,000 > and <= \$950,000	5,549,035	1.62%	6	0.69%
\$950,000 > and <= \$1,000,000	6,780,799	1.98%	7	0.81%
> \$1,000,000	30,074,997	8.77%	23	2.66%
Total	342,991,313	100.00%	864	100.00%



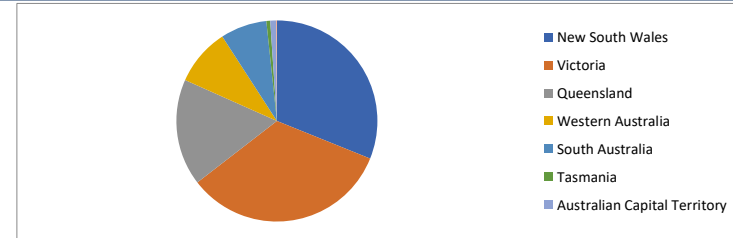
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	110,309	0.03%	1	0.08%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	582,127	0.17%	5	0.42%
24 Months > and <= 30 Months	172,960,525	50.43%	614	51.29%
30 Months > and <= 36 Months	125,872,801	36.70%	415	34.67%
36 Months > and <= 42 Months	28,664,171	8.36%	99	8.27%
42 Months > and <= 48 Months	7,714,956	2.25%	26	2.17%
48 Months > and <= 54 Months	5,132,196	1.50%	18	1.50%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	404,946	0.12%	2	0.17%
66 Months > and <= 72 Months	456,373	0.13%	6	0.50%
> 72 Months	1,092,908	0.32%	11	0.92%
Total	342,991,313	100.00%	1,197	100.00%



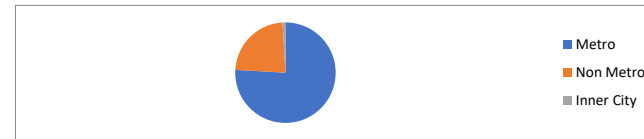
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	106,654,485	31.10%	243	28.13%
Victoria	114,687,291	33.44%	261	30.21%
Queensland	58,792,458	17.14%	153	17.71%
Western Australia	31,518,157	9.19%	103	11.92%
South Australia	25,577,774	7.46%	84	9.72%
Tasmania	2,105,536	0.61%	8	0.93%
Australian Capital Territory	3,209,047	0.94%	8	0.93%
Northern Territory	446,565	0.13%	4	0.46%
No Data	0	0.00%	0	0.00%
Total	342,991,313	100.00%	864	100.00%



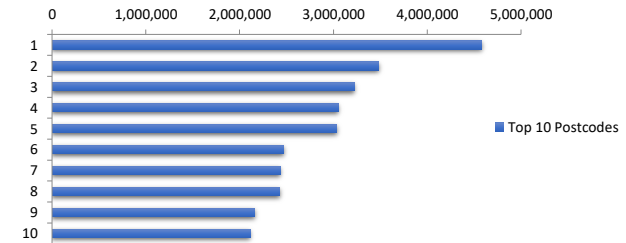
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	260,278,029	75.88%	626	72.45%
Non Metro	79,521,702	23.18%	229	26.50%
Inner City	3,191,581	0.93%	9	1.04%
No Data	0	0.00%	0	0.00%
Total	342,991,313	100.00%	864	100.00%



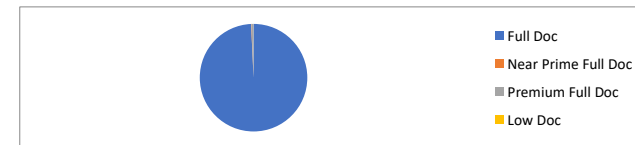
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,581,065	1.34%	9	0.75%
3064	3,483,644	1.02%	9	0.75%
3029	3,220,524	0.94%	9	0.75%
4211	3,055,258	0.89%	6	0.50%
3101	3,035,542	0.89%	4	0.33%
3182	2,471,403	0.72%	3	0.25%
5022	2,435,853	0.71%	4	0.33%
2170	2,426,974	0.71%	8	0.67%
2290	2,158,307	0.63%	7	0.58%
4223	2,114,714	0.62%	5	0.42%
Total	28,983,284	8.45%	64	5.35%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	340,472,643	99.27%	1,193	99.67%
Near Prime Full Doc	394,467	0.12%	1	0.08%
Premium Full Doc	2,124,203	0.62%	3	0.25%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	342,991,313	100.00%	1,197	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	342,991,313	100.00%	1,197	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	342,991,313	100.00%	1,197	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	285,884,363	83.35%	993	82.96%
Interest Only	57,106,950	16.65%	204	17.04%
Non-Billing	0	0.00%	0	0.00%
Total	342,991,313	100.00%	1,197	100.00%



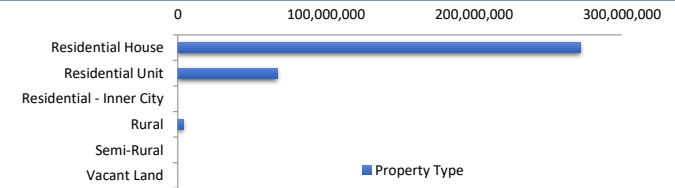
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	342,991,313	100.00%	1,197	100.00%
Total	342,991,313	100.00%	1,197	100.00%



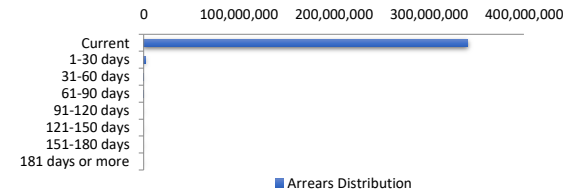
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	272,095,756	79.33%	667	77.20%
Residential Unit	67,289,856	19.62%	190	21.99%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,605,701	1.05%	7	0.81%
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	342,991,313	100.00%	864	100.00%



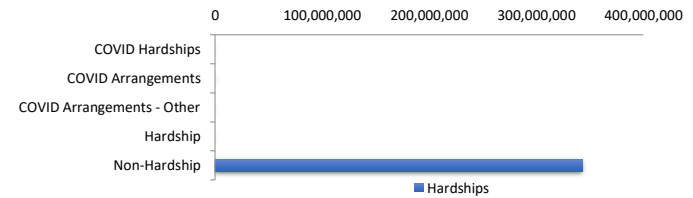
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	340,678,347	99.33%	1,191	99.50%
1-30 days	1,814,923	0.53%	4	0.33%
31-60 days	219,216	0.06%	1	0.08%
61-90 days	278,826	0.08%	1	0.08%
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	342,991,313	100.00%	1,197	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	342,991,313	100.00%	864	100.00%
Total	342,991,313	100.00%	864	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	3,610,083	1.05%	11	1.27%
Genworth	21,388,160	6.24%	58	6.71%
PMI	0	0.00%	0	0.00%
No LMI / No Data	317,993,070	92.71%	795	92.01%
Total	342,991,313	100.00%	864	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	102,722,836	29.95%	358	29.91%
Owner Occupier	240,268,477	70.05%	839	70.09%
Total	342,991,313	100.00%	1,197	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	0.00	0
Loss on Sale - Current Month	0.00	0
Claims on LMI - Current Month	0.00	0
Claims paid by LMI - Current Month	0.00	0
Claims Denied/Reduced - Current Month	0.00	0
Loss covered by Excess Spread - Current Month	0.00	N/A
Accumulated Loss on Sale	0.00	0
Accumulated Claims on LMI	0.00	0
Accumulated Claims paid by LMI	0.00	0
Accumulated Claims Denied/Reduced	0.00	0
Accumulated Loss Covered by Excess Spread	0.00	N/A