

**AFG Series 2020-1**  
**Collateral Report**

Model Period	23
Collection Period Start	1-Jun-22
Collection Period End	30-Jun-22
No. of Days	30
Interest Period Start	10-Jun-22
Interest Period End	10-Jul-22
No. of Days	31
Determination Date	6-Jul-22
Payment Date	11-Jul-22

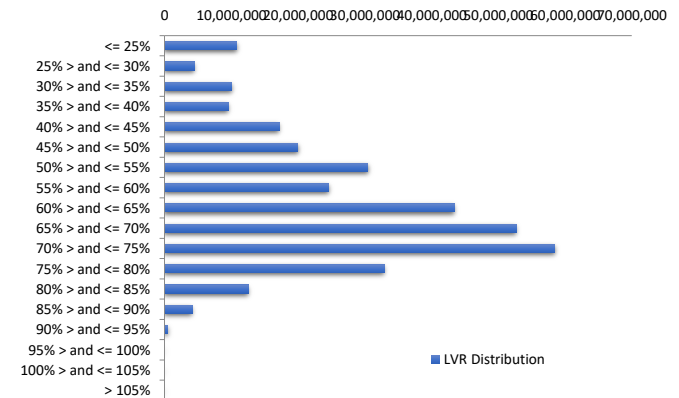


**Pool Statistics**

Closing Balance of Mortgages	331,675,263
No. of Loans (Unconsolidated)	1,149
No. of Loans (Consolidated)	843
Average Loan Size (Unconsolidated)	288,664
Average Loan Size (Consolidated)	393,446
Largest Loan Size (Unconsolidated)	1,845,294
Largest Loan Size (Consolidated)	1,845,294
Smallest Loan Size (Unconsolidated)	(19,351)
Smallest Loan Size (Consolidated)	(19,351)
Weighted Average Interest Rate	3.61%
Weighted Average LVR	60.85%
Weighted Average Seasoning	31.91
Weighted Average Remaining Term	319.34

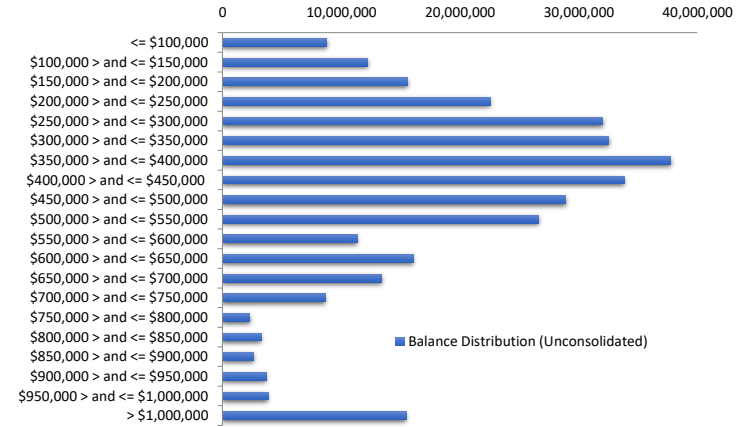
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,825,589	3.26%	108	12.81%
25% > and <= 30%	4,461,172	1.35%	20	2.37%
30% > and <= 35%	10,088,118	3.04%	36	4.27%
35% > and <= 40%	9,582,938	2.89%	36	4.27%
40% > and <= 45%	17,199,613	5.19%	40	4.74%
45% > and <= 50%	19,970,612	6.02%	52	6.17%
50% > and <= 55%	30,444,860	9.18%	65	7.71%
55% > and <= 60%	24,539,057	7.40%	60	7.12%
60% > and <= 65%	43,375,580	13.08%	92	10.91%
65% > and <= 70%	52,689,888	15.89%	102	12.10%
70% > and <= 75%	58,434,904	17.62%	123	14.59%
75% > and <= 80%	32,889,628	9.92%	72	8.54%
80% > and <= 85%	12,523,878	3.78%	28	3.32%
85% > and <= 90%	4,127,002	1.24%	8	0.95%
90% > and <= 95%	522,424	0.16%	1	0.12%
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>331,675,263</b>	<b>100.00%</b>	<b>843</b>	<b>100.00%</b>



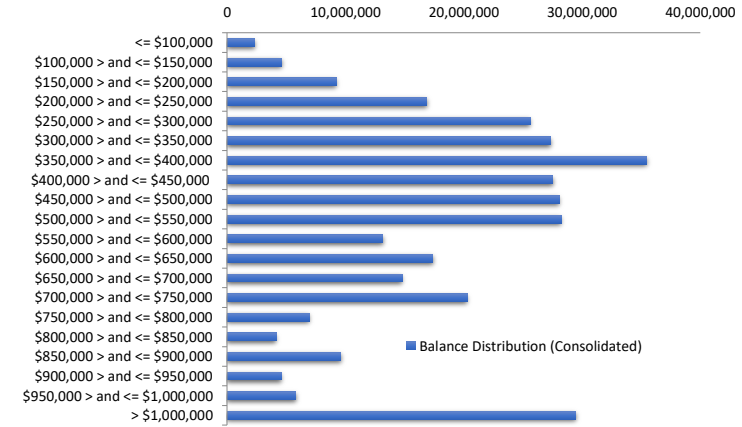
### Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,770,549	2.64%	243	21.15%
\$100,000 > and <= \$150,000	12,249,003	3.69%	99	8.62%
\$150,000 > and <= \$200,000	15,582,011	4.70%	89	7.75%
\$200,000 > and <= \$250,000	22,568,100	6.80%	101	8.79%
\$250,000 > and <= \$300,000	32,040,075	9.66%	116	10.10%
\$300,000 > and <= \$350,000	32,548,234	9.81%	100	8.70%
\$350,000 > and <= \$400,000	37,750,577	11.38%	101	8.79%
\$400,000 > and <= \$450,000	33,854,542	10.21%	80	6.96%
\$450,000 > and <= \$500,000	28,907,744	8.72%	61	5.31%
\$500,000 > and <= \$550,000	26,631,400	8.03%	51	4.44%
\$550,000 > and <= \$600,000	11,344,390	3.42%	20	1.74%
\$600,000 > and <= \$650,000	16,062,630	4.84%	26	2.26%
\$650,000 > and <= \$700,000	13,429,743	4.05%	20	1.74%
\$700,000 > and <= \$750,000	8,652,771	2.61%	12	1.04%
\$750,000 > and <= \$800,000	2,310,550	0.70%	3	0.26%
\$800,000 > and <= \$850,000	3,299,150	0.99%	4	0.35%
\$850,000 > and <= \$900,000	2,638,864	0.80%	3	0.26%
\$900,000 > and <= \$950,000	3,705,732	1.12%	4	0.35%
\$950,000 > and <= \$1,000,000	3,860,035	1.16%	4	0.35%
> \$1,000,000	15,469,162	4.66%	12	1.04%
<b>Total</b>	<b>331,675,263</b>	<b>100.00%</b>	<b>1,149</b>	<b>100.00%</b>



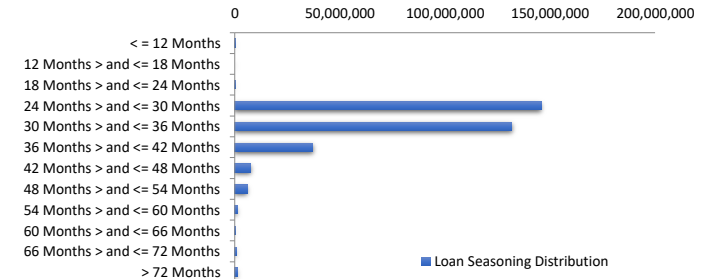
### Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,313,983	0.70%	69	8.19%
\$100,000 > and <= \$150,000	4,618,233	1.39%	37	4.39%
\$150,000 > and <= \$200,000	9,231,760	2.78%	52	6.17%
\$200,000 > and <= \$250,000	16,886,830	5.09%	75	8.90%
\$250,000 > and <= \$300,000	25,636,863	7.73%	93	11.03%
\$300,000 > and <= \$350,000	27,374,928	8.25%	84	9.96%
\$350,000 > and <= \$400,000	35,487,747	10.70%	95	11.27%
\$400,000 > and <= \$450,000	27,538,912	8.30%	65	7.71%
\$450,000 > and <= \$500,000	28,069,479	8.46%	59	7.00%
\$500,000 > and <= \$550,000	28,236,617	8.51%	54	6.41%
\$550,000 > and <= \$600,000	13,156,039	3.97%	23	2.73%
\$600,000 > and <= \$650,000	17,394,214	5.24%	28	3.32%
\$650,000 > and <= \$700,000	14,805,899	4.46%	22	2.61%
\$700,000 > and <= \$750,000	20,308,136	6.12%	28	3.32%
\$750,000 > and <= \$800,000	6,969,489	2.10%	9	1.07%
\$800,000 > and <= \$850,000	4,159,325	1.25%	5	0.59%
\$850,000 > and <= \$900,000	9,629,130	2.90%	11	1.30%
\$900,000 > and <= \$950,000	4,597,867	1.39%	5	0.59%
\$950,000 > and <= \$1,000,000	5,805,572	1.75%	6	0.71%
> \$1,000,000	29,454,239	8.88%	23	2.73%
<b>Total</b>	<b>331,675,263</b>	<b>100.00%</b>	<b>843</b>	<b>100.00%</b>



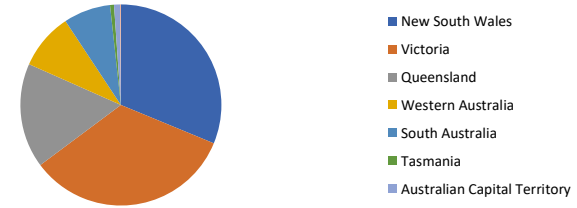
### Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	110,329	0.03%	1	0.09%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	128,281	0.04%	3	0.26%
24 Months > and <= 30 Months	145,725,483	43.94%	505	43.95%
30 Months > and <= 36 Months	131,837,342	39.75%	451	39.25%
36 Months > and <= 42 Months	37,132,644	11.20%	118	10.27%
42 Months > and <= 48 Months	7,612,685	2.30%	27	2.35%
48 Months > and <= 54 Months	5,958,743	1.80%	20	1.74%
54 Months > and <= 60 Months	1,232,580	0.37%	5	0.44%
60 Months > and <= 66 Months	192,463	0.06%	1	0.09%
66 Months > and <= 72 Months	662,102	0.20%	7	0.61%
> 72 Months	1,082,610	0.33%	11	0.96%
<b>Total</b>	<b>331,675,263</b>	<b>100.00%</b>	<b>1,149</b>	<b>100.00%</b>



## Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	103,566,476	31.23%	238	28.23%
Victoria	111,379,656	33.58%	256	30.37%
Queensland	55,863,521	16.84%	148	17.56%
Western Australia	30,036,425	9.06%	99	11.74%
South Australia	25,093,560	7.57%	82	9.73%
Tasmania	2,095,509	0.63%	8	0.95%
Australian Capital Territory	3,206,017	0.97%	8	0.95%
Northern Territory	434,099	0.13%	4	0.47%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>331,675,263</b>	<b>100.00%</b>	<b>843</b>	<b>100.00%</b>



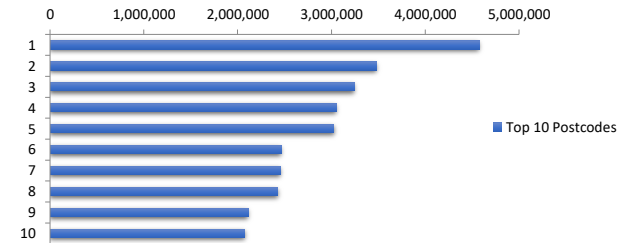
## Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	251,442,796	75.81%	609	72.24%
Non Metro	77,051,875	23.23%	225	26.69%
Inner City	3,180,592	0.96%	9	1.07%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>331,675,263</b>	<b>100.00%</b>	<b>843</b>	<b>100.00%</b>



## Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,575,465	1.38%	9	0.78%
3064	3,476,398	1.05%	9	0.78%
3029	3,241,484	0.98%	9	0.78%
4211	3,053,642	0.92%	6	0.52%
3101	3,025,835	0.91%	4	0.35%
3182	2,465,994	0.74%	3	0.26%
5022	2,453,000	0.74%	4	0.35%
2170	2,425,199	0.73%	8	0.70%
4223	2,112,495	0.64%	5	0.44%
4171	2,078,323	0.63%	2	0.17%
<b>Total</b>	<b>28,907,835</b>	<b>8.72%</b>	<b>59</b>	<b>5.13%</b>



## Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	329,564,663	99.36%	1,146	99.74%
Near Prime Full Doc	0	0.00%	0	0.00%
Premium Full Doc	2,110,600	0.64%	3	0.26%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>331,675,263</b>	<b>100.00%</b>	<b>1,149</b>	<b>100.00%</b>



## Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	331,675,263	100.00%	1,149	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>331,675,263</b>	<b>100.00%</b>	<b>1,149</b>	<b>100.00%</b>



## Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	277,139,411	83.56%	951	82.77%
Interest Only	54,535,852	16.44%	198	17.23%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>331,675,263</b>	<b>100.00%</b>	<b>1,149</b>	<b>100.00%</b>



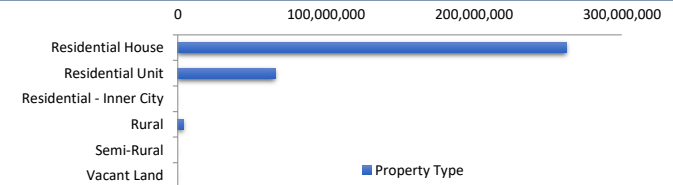
## Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	331,675,263	100.00%	1,149	100.00%
<b>Total</b>	<b>331,675,263</b>	<b>100.00%</b>	<b>1,149</b>	<b>100.00%</b>



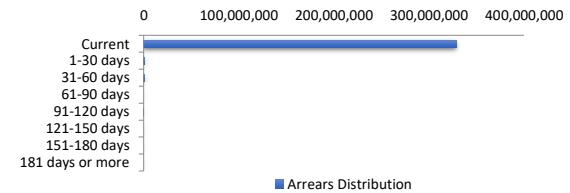
## Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	262,325,659	79.09%	651	77.22%
Residential Unit	65,756,308	19.83%	185	21.95%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,593,295	1.08%	7	0.83%
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>331,675,263</b>	<b>100.00%</b>	<b>843</b>	<b>100.00%</b>



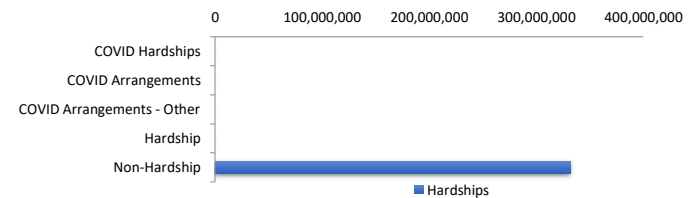
## Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	329,025,355	99.20%	1,143	99.48%
1-30 days	1,227,917	0.37%	3	0.26%
31-60 days	1,140,453	0.34%	2	0.17%
61-90 days	0	0.00%	0	0.00%
91-120 days	281,538	0.08%	1	0.09%
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>331,675,263</b>	<b>100.00%</b>	<b>1,149</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	331,675,263	100.00%	843	100.00%
<b>Total</b>	<b>331,675,263</b>	<b>100.00%</b>	<b>843</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

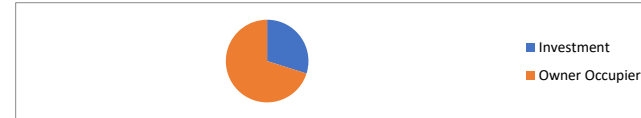
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,564,913	1.07%	11	1.30%
Genworth	20,835,637	6.28%	56	6.64%
PMI	0	0.00%	0	0.00%
No LMI / No Data	307,274,713	92.64%	776	92.05%
<b>Total</b>	<b>331,675,263</b>	<b>100.00%</b>	<b>843</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	99,128,457	29.89%	344	29.94%
Owner Occupier	232,546,806	70.11%	805	70.06%
<b>Total</b>	<b>331,675,263</b>	<b>100.00%</b>	<b>1,149</b>	<b>100.00%</b>



### Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	281,537.63	1
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