

AFG Series 2020-1
Collateral Report

Model Period	24
Collection Period Start	1-Jul-22
Collection Period End	31-Jul-22
No. of Days	31
Interest Period Start	11-Jul-22
Interest Period End	9-Aug-22
No. of Days	30
Determination Date	5-Aug-22
Payment Date	10-Aug-22

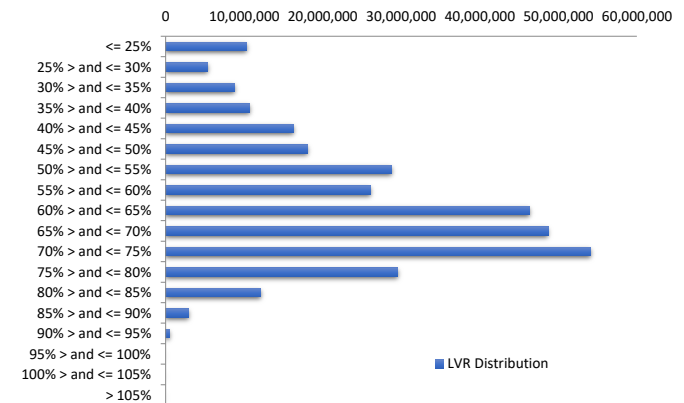


Pool Statistics

Closing Balance of Mortgages	318,481,578
No. of Loans (Unconsolidated)	1,086
No. of Loans (Consolidated)	818
Average Loan Size (Unconsolidated)	293,261
Average Loan Size (Consolidated)	389,342
Largest Loan Size (Unconsolidated)	1,842,634
Largest Loan Size (Consolidated)	1,842,634
Smallest Loan Size (Unconsolidated)	(19,500)
Smallest Loan Size (Consolidated)	(19,500)
Weighted Average Interest Rate	4.18%
Weighted Average LVR	60.53%
Weighted Average Seasoning	32.97
Weighted Average Remaining Term	318.01

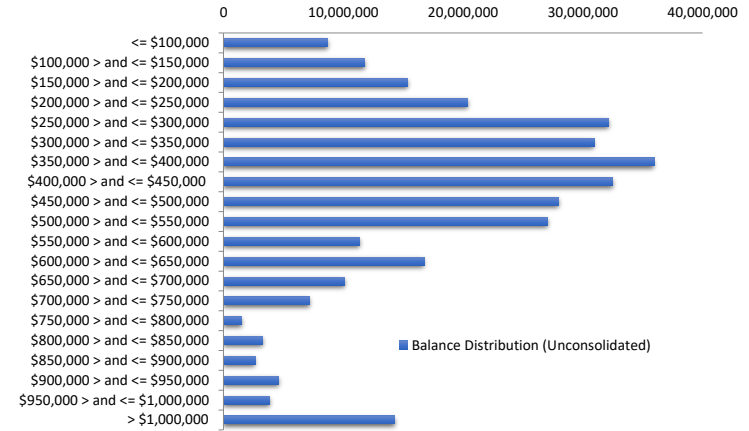
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,321,452	3.24%	103	12.59%
25% > and <= 30%	5,318,149	1.67%	25	3.06%
30% > and <= 35%	8,723,360	2.74%	32	3.91%
35% > and <= 40%	10,722,753	3.37%	38	4.65%
40% > and <= 45%	16,337,474	5.13%	39	4.77%
45% > and <= 50%	18,006,206	5.65%	47	5.75%
50% > and <= 55%	28,819,794	9.05%	63	7.70%
55% > and <= 60%	26,079,216	8.19%	64	7.82%
60% > and <= 65%	46,332,404	14.55%	91	11.12%
65% > and <= 70%	48,693,045	15.29%	98	11.98%
70% > and <= 75%	54,132,050	17.00%	116	14.18%
75% > and <= 80%	29,489,928	9.26%	68	8.31%
80% > and <= 85%	12,078,645	3.79%	27	3.30%
85% > and <= 90%	2,904,867	0.91%	6	0.73%
90% > and <= 95%	522,235	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%
Total	318,481,578	100.00%	818	100.00%



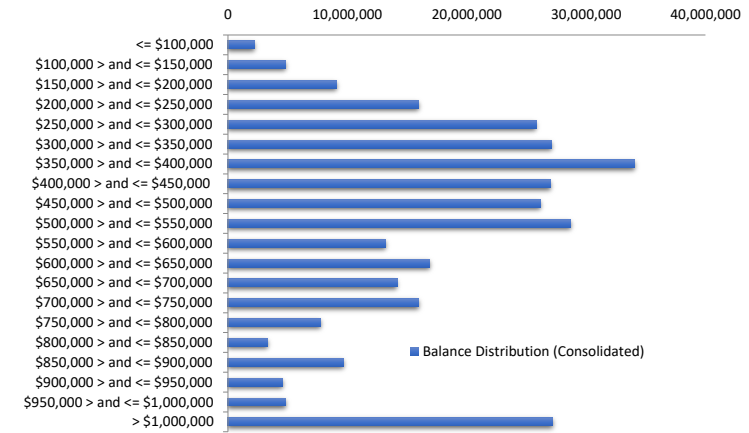
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,722,988	2.74%	215	19.80%
\$100,000 > and <= \$150,000	11,802,118	3.71%	96	8.84%
\$150,000 > and <= \$200,000	15,373,749	4.83%	87	8.01%
\$200,000 > and <= \$250,000	20,360,602	6.39%	91	8.38%
\$250,000 > and <= \$300,000	32,184,078	10.11%	117	10.77%
\$300,000 > and <= \$350,000	30,943,178	9.72%	95	8.75%
\$350,000 > and <= \$400,000	35,960,624	11.29%	96	8.84%
\$400,000 > and <= \$450,000	32,493,237	10.20%	77	7.09%
\$450,000 > and <= \$500,000	27,960,509	8.78%	59	5.43%
\$500,000 > and <= \$550,000	27,082,101	8.50%	52	4.79%
\$550,000 > and <= \$600,000	11,344,840	3.56%	20	1.84%
\$600,000 > and <= \$650,000	16,753,088	5.26%	27	2.49%
\$650,000 > and <= \$700,000	10,089,363	3.17%	15	1.38%
\$700,000 > and <= \$750,000	7,189,847	2.26%	10	0.92%
\$750,000 > and <= \$800,000	1,535,252	0.48%	2	0.18%
\$800,000 > and <= \$850,000	3,274,321	1.03%	4	0.37%
\$850,000 > and <= \$900,000	2,634,986	0.83%	3	0.28%
\$900,000 > and <= \$950,000	4,602,087	1.45%	5	0.46%
\$950,000 > and <= \$1,000,000	3,861,977	1.21%	4	0.37%
> \$1,000,000	14,312,631	4.49%	11	1.01%
Total	318,481,578	100.00%	1,086	100.00%



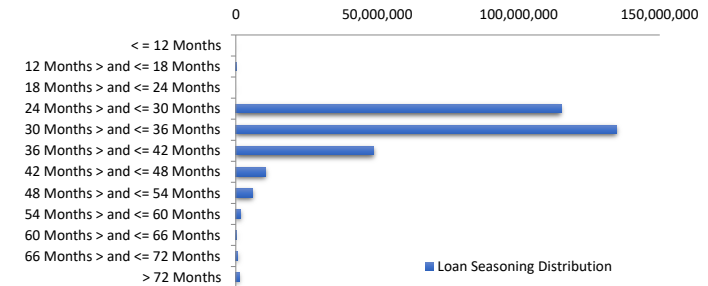
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,218,292	0.70%	66	8.07%
\$100,000 > and <= \$150,000	4,798,637	1.51%	39	4.77%
\$150,000 > and <= \$200,000	9,096,590	2.86%	51	6.23%
\$200,000 > and <= \$250,000	15,962,302	5.01%	71	8.68%
\$250,000 > and <= \$300,000	25,807,712	8.10%	94	11.49%
\$300,000 > and <= \$350,000	27,111,807	8.51%	83	10.15%
\$350,000 > and <= \$400,000	34,082,758	10.70%	91	11.12%
\$400,000 > and <= \$450,000	27,026,743	8.49%	64	7.82%
\$450,000 > and <= \$500,000	26,141,208	8.21%	55	6.72%
\$500,000 > and <= \$550,000	28,683,365	9.01%	55	6.72%
\$550,000 > and <= \$600,000	13,172,627	4.14%	23	2.81%
\$600,000 > and <= \$650,000	16,911,266	5.31%	27	3.30%
\$650,000 > and <= \$700,000	14,164,947	4.45%	21	2.57%
\$700,000 > and <= \$750,000	15,944,073	5.01%	22	2.69%
\$750,000 > and <= \$800,000	7,733,340	2.43%	10	1.22%
\$800,000 > and <= \$850,000	3,333,346	1.05%	4	0.49%
\$850,000 > and <= \$900,000	9,652,250	3.03%	11	1.34%
\$900,000 > and <= \$950,000	4,592,631	1.44%	5	0.61%
\$950,000 > and <= \$1,000,000	4,841,114	1.52%	5	0.61%
> \$1,000,000	27,206,569	8.54%	21	2.57%
Total	318,481,578	100.00%	818	100.00%



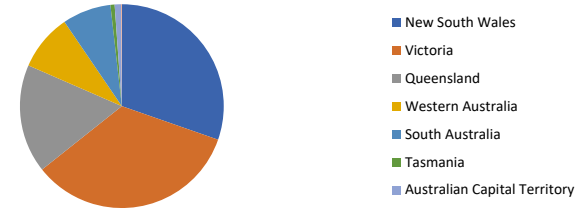
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	110,396	0.03%	1	0.09%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	115,072,322	36.13%	399	36.74%
30 Months > and <= 36 Months	134,597,789	42.26%	451	41.53%
36 Months > and <= 42 Months	48,700,900	15.29%	154	14.18%
42 Months > and <= 48 Months	10,600,574	3.33%	35	3.22%
48 Months > and <= 54 Months	5,881,556	1.85%	20	1.84%
54 Months > and <= 60 Months	1,538,395	0.48%	7	0.64%
60 Months > and <= 66 Months	188,904	0.06%	1	0.09%
66 Months > and <= 72 Months	661,759	0.21%	7	0.64%
> 72 Months	1,128,983	0.35%	11	1.01%
Total	318,481,578	100.00%	1,086	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	96,642,518	30.34%	227	27.75%
Victoria	108,181,867	33.97%	251	30.68%
Queensland	54,866,116	17.23%	145	17.73%
Western Australia	28,486,325	8.94%	96	11.74%
South Australia	24,601,641	7.72%	79	9.66%
Tasmania	2,103,068	0.66%	8	0.98%
Australian Capital Territory	3,180,607	1.00%	8	0.98%
Northern Territory	419,435	0.13%	4	0.49%
No Data	0	0.00%	0	0.00%
Total	318,481,578	100.00%	818	100.00%



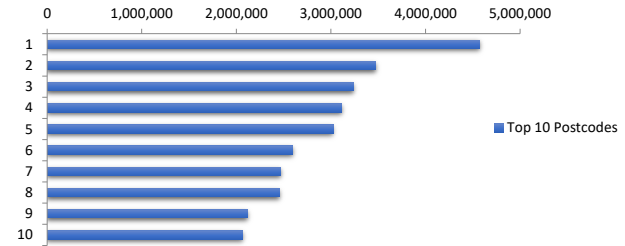
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	242,164,681	76.04%	592	72.37%
Non Metro	73,142,214	22.97%	217	26.53%
Inner City	3,174,683	1.00%	9	1.10%
No Data	0	0.00%	0	0.00%
Total	318,481,578	100.00%	818	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,573,057	1.44%	9	0.83%
3064	3,473,495	1.09%	9	0.83%
3029	3,234,601	1.02%	9	0.83%
4211	3,112,113	0.98%	6	0.55%
3101	3,023,961	0.95%	4	0.37%
5022	2,593,767	0.81%	4	0.37%
2170	2,472,036	0.78%	8	0.74%
3182	2,456,261	0.77%	3	0.28%
4223	2,114,892	0.66%	5	0.46%
2261	2,061,745	0.65%	6	0.55%
Total	29,115,927	9.14%	63	5.80%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	316,367,478	99.34%	1,083	99.72%
Near Prime Full Doc	0	0.00%	0	0.00%
Premium Full Doc	2,114,100	0.66%	3	0.28%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	318,481,578	100.00%	1,086	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	318,481,578	100.00%	1,086	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	318,481,578	100.00%	1,086	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	266,868,825	83.79%	900	82.87%
Interest Only	51,612,753	16.21%	186	17.13%
Non-Billing	0	0.00%	0	0.00%
Total	318,481,578	100.00%	1,086	100.00%



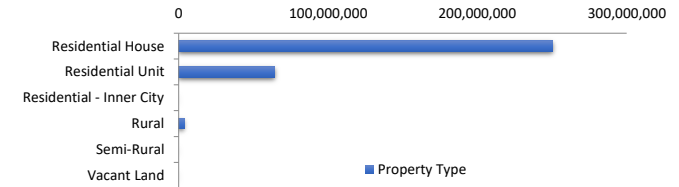
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	318,481,578	100.00%	1,086	100.00%
Total	318,481,578	100.00%	1,086	100.00%



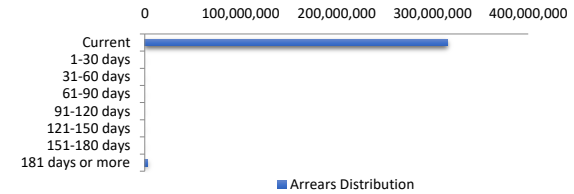
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	250,467,905	78.64%	631	77.14%
Residential Unit	64,425,313	20.23%	180	22.00%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,588,360	1.13%	7	0.86%
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	318,481,578	100.00%	818	100.00%



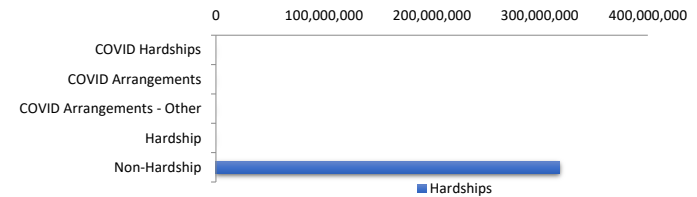
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	315,977,734	99.21%	1,081	99.54%
1-30 days	0	0.00%	0	0.00%
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	2,503,843	0.79%	5	0.46%
Total	318,481,578	100.00%	1,086	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	318,481,578	100.00%	818	100.00%
Total	318,481,578	100.00%	818	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-

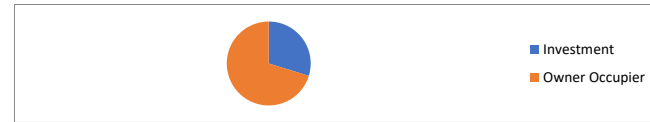
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,428,412	1.08%	10	1.22%
Genworth	18,851,718	5.92%	52	6.36%
PMI	0	0.00%	0	0.00%
No LMI / No Data	296,201,447	93.00%	756	92.42%
Total	318,481,578	100.00%	818	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	94,770,704	29.76%	325	29.93%
Owner Occupier	223,710,873	70.24%	761	70.07%
Total	318,481,578	100.00%	1,086	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