

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



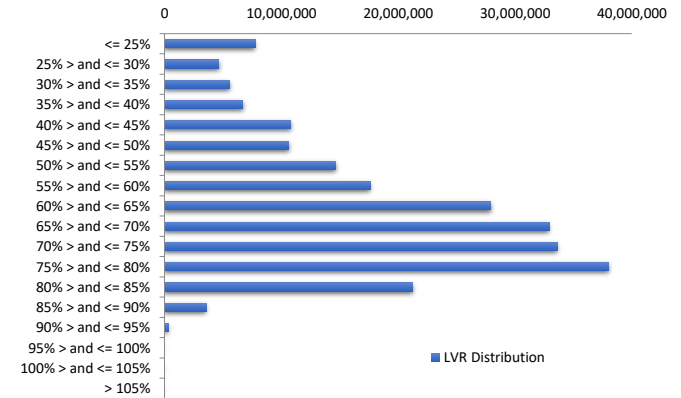
Model Period	18
Collection Period Start	1-Apr-22
Collection Period End	30-Apr-22
No. of Days	30
Interest Period Start	11-Apr-22
Interest Period End	9-May-22
No. of Days	29
Determination Date	5-May-22
Payment Date	10-May-22

**Pool Statistics**

Closing Balance of Mortgages	236,050,952
No. of Loans (Unconsolidated)	689
No. of Loans (Consolidated)	554
Average Loan Size (Unconsolidated)	342,599
Average Loan Size (Consolidated)	426,085
Largest Loan Size (Unconsolidated)	1,948,843
Largest Loan Size (Consolidated)	1,948,843
Smallest Loan Size (Unconsolidated)	(4,375)
Smallest Loan Size (Consolidated)	(4,375)
Weighted Average Interest Rate	3.66%
Weighted Average LVR	62.86%
Weighted Average Seasoning	34.07
Weighted Average Remaining Term	311.61

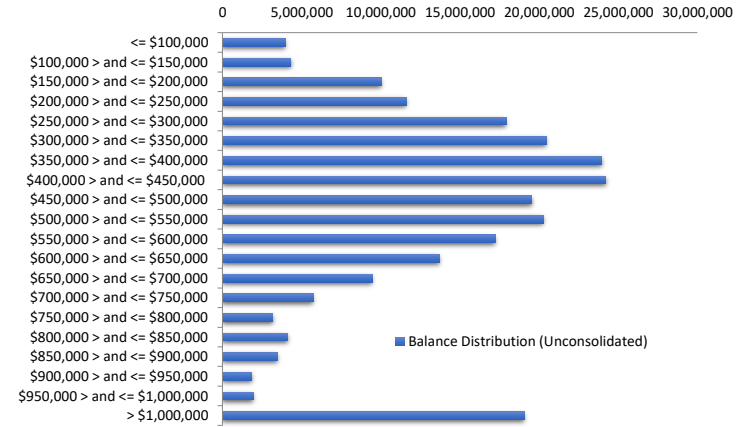
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,769,245	3.29%	64	11.55%
25% > and <= 30%	4,656,562	1.97%	21	3.79%
30% > and <= 35%	5,577,332	2.36%	16	2.89%
35% > and <= 40%	6,701,801	2.84%	22	3.97%
40% > and <= 45%	10,794,693	4.57%	32	5.78%
45% > and <= 50%	10,618,036	4.50%	21	3.79%
50% > and <= 55%	14,664,378	6.21%	35	6.32%
55% > and <= 60%	17,606,444	7.46%	30	5.42%
60% > and <= 65%	27,928,899	11.83%	56	10.11%
65% > and <= 70%	32,927,917	13.95%	61	11.01%
70% > and <= 75%	33,640,494	14.25%	64	11.55%
75% > and <= 80%	38,043,065	16.12%	82	14.80%
80% > and <= 85%	21,234,965	9.00%	40	7.22%
85% > and <= 90%	3,580,643	1.52%	9	1.62%
90% > and <= 95%	306,478	0.13%	1	0.18%
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>236,050,952</b>	<b>100.00%</b>	<b>554</b>	<b>100.00%</b>



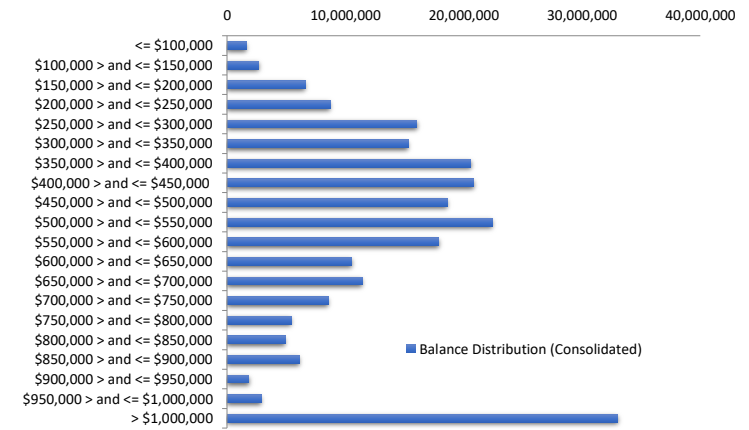
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,984,983	1.69%	111	16.11%
\$100,000 > and <= \$150,000	4,327,534	1.83%	35	5.08%
\$150,000 > and <= \$200,000	10,055,817	4.26%	57	8.27%
\$200,000 > and <= \$250,000	11,600,357	4.91%	52	7.55%
\$250,000 > and <= \$300,000	17,919,243	7.59%	65	9.43%
\$300,000 > and <= \$350,000	20,462,289	8.67%	63	9.14%
\$350,000 > and <= \$400,000	23,951,555	10.15%	64	9.29%
\$400,000 > and <= \$450,000	24,193,332	10.25%	57	8.27%
\$450,000 > and <= \$500,000	19,543,126	8.28%	41	5.95%
\$500,000 > and <= \$550,000	20,270,825	8.59%	39	5.66%
\$550,000 > and <= \$600,000	17,223,168	7.30%	30	4.35%
\$600,000 > and <= \$650,000	13,698,270	5.80%	22	3.19%
\$650,000 > and <= \$700,000	9,466,012	4.01%	14	2.03%
\$700,000 > and <= \$750,000	5,725,076	2.43%	8	1.16%
\$750,000 > and <= \$800,000	3,162,986	1.34%	4	0.58%
\$800,000 > and <= \$850,000	4,100,259	1.74%	5	0.73%
\$850,000 > and <= \$900,000	3,488,794	1.48%	4	0.58%
\$900,000 > and <= \$950,000	1,849,132	0.78%	2	0.29%
\$950,000 > and <= \$1,000,000	1,953,601	0.83%	2	0.29%
> \$1,000,000	19,074,594	8.08%	14	2.03%
<b>Total</b>	<b>236,050,952</b>	<b>100.00%</b>	<b>689</b>	<b>100.00%</b>



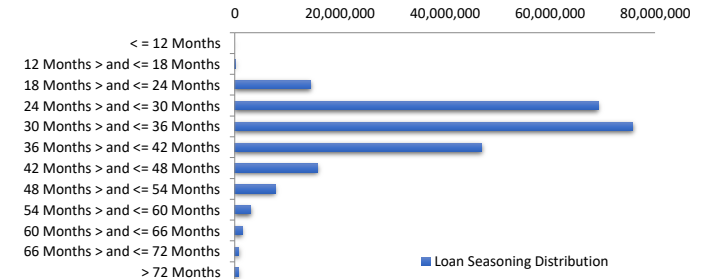
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,621,844	0.69%	38	6.86%
\$100,000 > and <= \$150,000	2,672,862	1.13%	21	3.79%
\$150,000 > and <= \$200,000	6,603,751	2.80%	37	6.68%
\$200,000 > and <= \$250,000	8,704,682	3.69%	39	7.04%
\$250,000 > and <= \$300,000	16,038,942	6.79%	58	10.47%
\$300,000 > and <= \$350,000	15,305,254	6.48%	47	8.48%
\$350,000 > and <= \$400,000	20,589,872	8.72%	55	9.93%
\$400,000 > and <= \$450,000	20,838,550	8.83%	49	8.84%
\$450,000 > and <= \$500,000	18,609,742	7.88%	39	7.04%
\$500,000 > and <= \$550,000	22,446,126	9.51%	43	7.76%
\$550,000 > and <= \$600,000	17,860,634	7.57%	31	5.60%
\$600,000 > and <= \$650,000	10,557,256	4.47%	17	3.07%
\$650,000 > and <= \$700,000	11,428,192	4.84%	17	3.07%
\$700,000 > and <= \$750,000	8,552,805	3.62%	12	2.17%
\$750,000 > and <= \$800,000	5,439,785	2.30%	7	1.26%
\$800,000 > and <= \$850,000	4,931,824	2.09%	6	1.08%
\$850,000 > and <= \$900,000	6,124,148	2.59%	7	1.26%
\$900,000 > and <= \$950,000	1,849,132	0.78%	2	0.36%
\$950,000 > and <= \$1,000,000	2,872,830	1.22%	3	0.54%
> \$1,000,000	33,002,723	13.98%	26	4.69%
<b>Total</b>	<b>236,050,952</b>	<b>100.00%</b>	<b>554</b>	<b>100.00%</b>



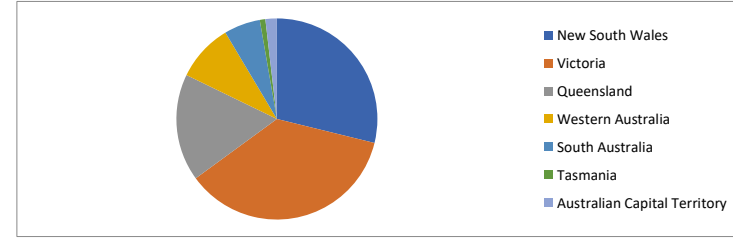
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	208,378	0.09%	1	0.15%
18 Months > and <= 24 Months	14,398,213	6.10%	41	5.95%
24 Months > and <= 30 Months	69,172,752	29.30%	203	29.46%
30 Months > and <= 36 Months	75,789,559	32.11%	221	32.08%
36 Months > and <= 42 Months	47,013,138	19.92%	131	19.01%
42 Months > and <= 48 Months	15,805,542	6.70%	49	7.11%
48 Months > and <= 54 Months	7,671,075	3.25%	23	3.34%
54 Months > and <= 60 Months	3,084,592	1.31%	10	1.45%
60 Months > and <= 66 Months	1,459,287	0.62%	6	0.87%
66 Months > and <= 72 Months	752,009	0.32%	2	0.29%
> 72 Months	696,407	0.30%	2	0.29%
<b>Total</b>	<b>236,050,952</b>	<b>100.00%</b>	<b>689</b>	<b>100.00%</b>



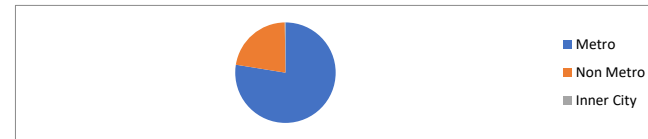
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	68,071,299	28.84%	147	26.53%
Victoria	85,259,657	36.12%	190	34.30%
Queensland	40,689,234	17.24%	105	18.95%
Western Australia	21,824,811	9.25%	64	11.55%
South Australia	13,752,695	5.83%	31	5.60%
Tasmania	2,119,230	0.90%	7	1.26%
Australian Capital Territory	4,334,027	1.84%	10	1.81%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>236,050,952</b>	<b>100.00%</b>	<b>554</b>	<b>100.00%</b>



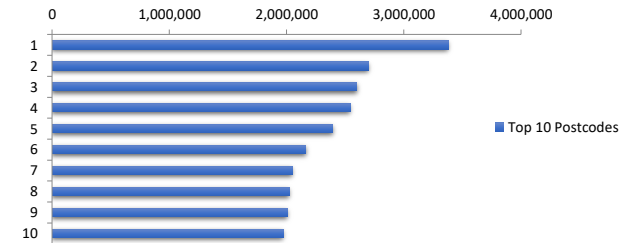
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	183,016,182	77.53%	402	72.56%
Non Metro	52,508,333	22.24%	151	27.26%
Inner City	526,437	0.22%	1	0.18%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>236,050,952</b>	<b>100.00%</b>	<b>554</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,379,426	1.43%	5	0.73%
3041	2,699,368	1.14%	3	0.44%
3064	2,597,669	1.10%	8	1.16%
4151	2,541,723	1.08%	3	0.44%
3207	2,395,700	1.01%	3	0.44%
4121	2,164,403	0.92%	4	0.58%
3123	2,048,369	0.87%	2	0.29%
3187	2,023,897	0.86%	2	0.29%
3070	2,007,234	0.85%	3	0.44%
2259	1,973,314	0.84%	5	0.73%
<b>Total</b>	<b>23,831,103</b>	<b>10.10%</b>	<b>38</b>	<b>5.52%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	152,997,666	64.82%	485	70.39%
Low Verified	83,053,286	35.18%	204	29.61%
<b>Total</b>	<b>236,050,952</b>	<b>100.00%</b>	<b>689</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	236,050,952	100.00%	689	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>236,050,952</b>	<b>100.00%</b>	<b>689</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	191,878,130	81.29%	586	85.05%
Interest Only	44,172,822	18.71%	103	14.95%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>236,050,952</b>	<b>100.00%</b>	<b>689</b>	<b>100.00%</b>



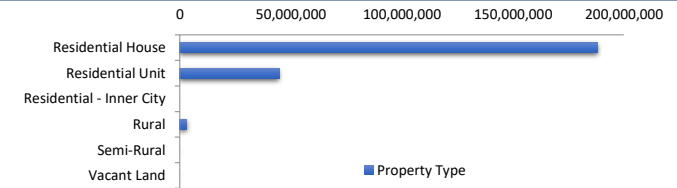
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	236,050,952	100.00%	689	100.00%
<b>Total</b>	<b>236,050,952</b>	<b>100.00%</b>	<b>689</b>	<b>100.00%</b>



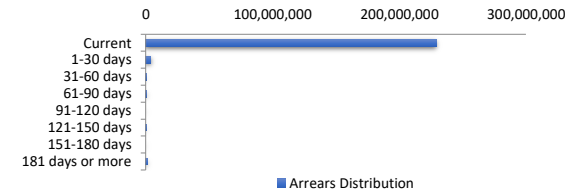
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	188,145,027	79.71%	435	78.52%
Residential Unit	44,790,048	18.97%	114	20.58%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,115,877	1.32%	5	0.90%
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>236,050,952</b>	<b>100.00%</b>	<b>554</b>	<b>100.00%</b>



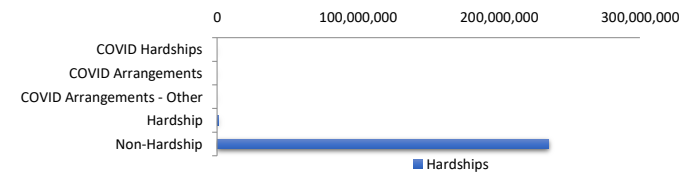
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	229,189,822	97.09%	670	97.24%
1-30 days	4,029,554	1.71%	13	1.89%
31-60 days	337,145	0.14%	1	0.15%
61-90 days	812,917	0.34%	2	0.29%
91-120 days	0	0.00%	0	0.00%
121-150 days	425,671	0.18%	1	0.15%
151-180 days	0	0.00%	0	0.00%
181 days or more	1,255,843	0.53%	2	0.29%
<b>Total</b>	<b>236,050,952</b>	<b>100.00%</b>	<b>689</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	684,504	0.29%	1	0.18%
Non-Hardship	235,366,448	99.71%	553	99.82%
<b>Total</b>	<b>236,050,952</b>	<b>100.00%</b>	<b>554</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

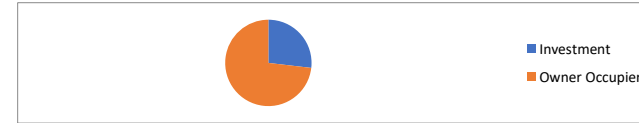
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,071,473	1.30%	7	1.26%
Genworth	18,952,588	8.03%	45	8.12%
PMI	0	0.00%	0	0.00%
No LMI / No Data	214,026,891	90.67%	502	90.61%
<b>Total</b>	<b>236,050,952</b>	<b>100.00%</b>	<b>554</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	63,378,337	26.85%	186	27.00%
Owner Occupier	172,672,615	73.15%	503	73.00%
<b>Total</b>	<b>236,050,952</b>	<b>100.00%</b>	<b>689</b>	<b>100.00%</b>



**Number of Credit Events**

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	217,822,844	92.28%	628	91.15%
1	18,228,109	7.72%	61	8.85%
<b>Total</b>	<b>236,050,952</b>	<b>100.00%</b>	<b>689</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	1,681,513.55	3
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