

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



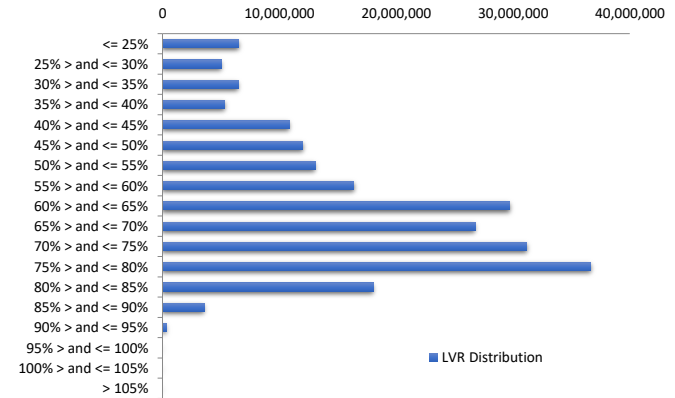
Model Period	19
Collection Period Start	1-May-22
Collection Period End	31-May-22
No. of Days	31
Interest Period Start	10-May-22
Interest Period End	9-Jun-22
No. of Days	31
Determination Date	7-Jun-22
Payment Date	10-Jun-22

**Pool Statistics**

Closing Balance of Mortgages	221,845,585
No. of Loans (Unconsolidated)	662
No. of Loans (Consolidated)	530
Average Loan Size (Unconsolidated)	335,114
Average Loan Size (Consolidated)	418,577
Largest Loan Size (Unconsolidated)	1,946,334
Largest Loan Size (Consolidated)	1,946,334
Smallest Loan Size (Unconsolidated)	(6,727)
Smallest Loan Size (Consolidated)	(6,727)
Weighted Average Interest Rate	3.88%
Weighted Average LVR	62.46%
Weighted Average Seasoning	35.15
Weighted Average Remaining Term	310.10

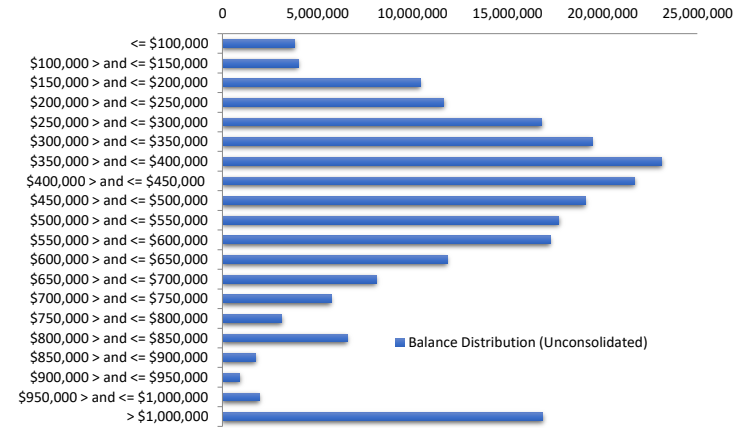
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,531,635	2.94%	61	11.51%
25% > and <= 30%	5,056,486	2.28%	20	3.77%
30% > and <= 35%	6,467,210	2.92%	19	3.58%
35% > and <= 40%	5,302,890	2.39%	18	3.40%
40% > and <= 45%	10,852,127	4.89%	33	6.23%
45% > and <= 50%	11,991,917	5.41%	24	4.53%
50% > and <= 55%	13,061,471	5.89%	32	6.04%
55% > and <= 60%	16,386,752	7.39%	30	5.66%
60% > and <= 65%	29,688,316	13.38%	63	11.89%
65% > and <= 70%	26,765,927	12.07%	47	8.87%
70% > and <= 75%	31,161,329	14.05%	61	11.51%
75% > and <= 80%	36,666,647	16.53%	78	14.72%
80% > and <= 85%	18,024,174	8.12%	34	6.42%
85% > and <= 90%	3,582,170	1.61%	9	1.70%
90% > and <= 95%	306,534	0.14%	1	0.19%
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>221,845,585</b>	<b>100.00%</b>	<b>530</b>	<b>100.00%</b>



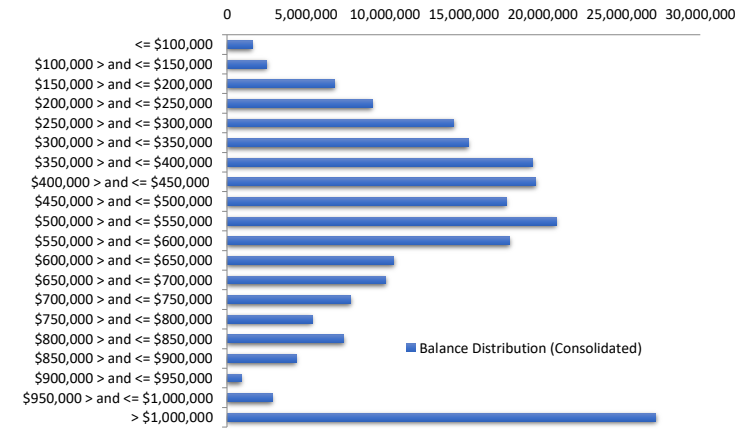
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,817,736	1.72%	112	16.92%
\$100,000 > and <= \$150,000	3,997,314	1.80%	33	4.98%
\$150,000 > and <= \$200,000	10,432,153	4.70%	59	8.91%
\$200,000 > and <= \$250,000	11,662,232	5.26%	52	7.85%
\$250,000 > and <= \$300,000	16,788,474	7.57%	61	9.21%
\$300,000 > and <= \$350,000	19,460,795	8.77%	60	9.06%
\$350,000 > and <= \$400,000	23,112,236	10.42%	62	9.37%
\$400,000 > and <= \$450,000	21,698,463	9.78%	51	7.70%
\$450,000 > and <= \$500,000	19,110,490	8.61%	40	6.04%
\$500,000 > and <= \$550,000	17,704,410	7.98%	34	5.14%
\$550,000 > and <= \$600,000	17,249,504	7.78%	30	4.53%
\$600,000 > and <= \$650,000	11,826,210	5.33%	19	2.87%
\$650,000 > and <= \$700,000	8,097,147	3.65%	12	1.81%
\$700,000 > and <= \$750,000	5,728,790	2.58%	8	1.21%
\$750,000 > and <= \$800,000	3,122,488	1.41%	4	0.60%
\$800,000 > and <= \$850,000	6,559,353	2.96%	8	1.21%
\$850,000 > and <= \$900,000	1,760,727	0.79%	2	0.30%
\$900,000 > and <= \$950,000	911,465	0.41%	1	0.15%
\$950,000 > and <= \$1,000,000	1,954,041	0.88%	2	0.30%
> \$1,000,000	16,851,558	7.60%	12	1.81%
<b>Total</b>	<b>221,845,585</b>	<b>100.00%</b>	<b>662</b>	<b>100.00%</b>



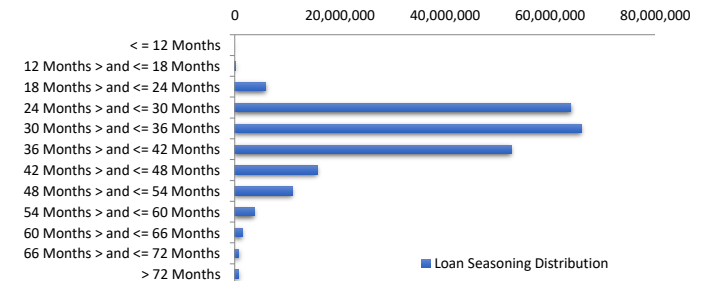
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,604,205	0.72%	37	6.98%
\$100,000 > and <= \$150,000	2,508,127	1.13%	20	3.77%
\$150,000 > and <= \$200,000	6,803,942	3.07%	38	7.17%
\$200,000 > and <= \$250,000	9,222,741	4.16%	41	7.74%
\$250,000 > and <= \$300,000	14,369,342	6.48%	52	9.81%
\$300,000 > and <= \$350,000	15,310,757	6.90%	47	8.87%
\$350,000 > and <= \$400,000	19,379,408	8.74%	52	9.81%
\$400,000 > and <= \$450,000	19,580,147	8.83%	46	8.68%
\$450,000 > and <= \$500,000	17,707,895	7.98%	37	6.98%
\$500,000 > and <= \$550,000	20,882,524	9.41%	40	7.55%
\$550,000 > and <= \$600,000	17,894,568	8.07%	31	5.85%
\$600,000 > and <= \$650,000	10,578,702	4.77%	17	3.21%
\$650,000 > and <= \$700,000	10,062,192	4.54%	15	2.83%
\$700,000 > and <= \$750,000	7,823,840	3.53%	11	2.08%
\$750,000 > and <= \$800,000	5,387,365	2.43%	7	1.32%
\$800,000 > and <= \$850,000	7,392,022	3.33%	9	1.70%
\$850,000 > and <= \$900,000	4,374,230	1.97%	5	0.94%
\$900,000 > and <= \$950,000	911,465	0.41%	1	0.19%
\$950,000 > and <= \$1,000,000	2,869,521	1.29%	3	0.57%
> \$1,000,000	27,182,592	12.25%	21	3.96%
<b>Total</b>	<b>221,845,585</b>	<b>100.00%</b>	<b>530</b>	<b>100.00%</b>



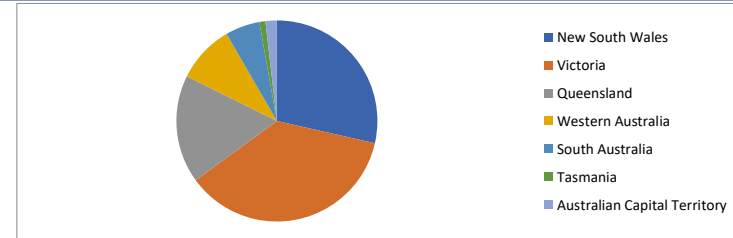
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	207,218	0.09%	1	0.15%
18 Months > and <= 24 Months	5,869,940	2.65%	20	3.02%
24 Months > and <= 30 Months	63,986,082	28.84%	185	27.95%
30 Months > and <= 36 Months	65,930,709	29.72%	197	29.76%
36 Months > and <= 42 Months	52,591,952	23.71%	155	23.41%
42 Months > and <= 48 Months	15,763,744	7.11%	55	8.31%
48 Months > and <= 54 Months	10,905,550	4.92%	27	4.08%
54 Months > and <= 60 Months	3,700,603	1.67%	12	1.81%
60 Months > and <= 66 Months	1,453,408	0.66%	6	0.91%
66 Months > and <= 72 Months	742,219	0.33%	2	0.30%
> 72 Months	694,159	0.31%	2	0.30%
<b>Total</b>	<b>221,845,585</b>	<b>100.00%</b>	<b>662</b>	<b>100.00%</b>



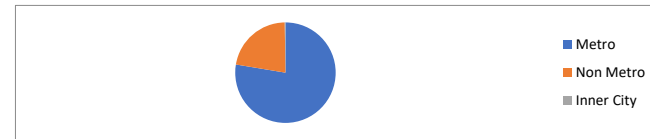
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	63,347,248	28.55%	140	26.42%
Victoria	80,769,179	36.41%	181	34.15%
Queensland	38,523,143	17.36%	101	19.06%
Western Australia	20,694,260	9.33%	63	11.89%
South Australia	12,296,150	5.54%	29	5.47%
Tasmania	2,151,674	0.97%	7	1.32%
Australian Capital Territory	4,063,931	1.83%	9	1.70%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>221,845,585</b>	<b>100.00%</b>	<b>530</b>	<b>100.00%</b>



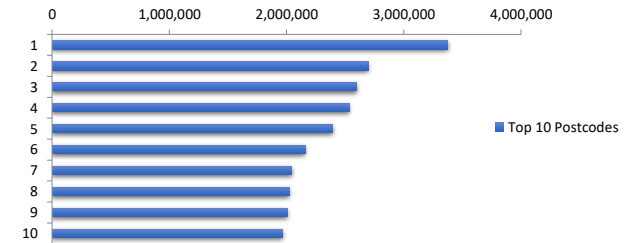
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	172,150,849	77.60%	386	72.83%
Non Metro	49,173,778	22.17%	143	26.98%
Inner City	520,959	0.23%	1	0.19%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>221,845,585</b>	<b>100.00%</b>	<b>530</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,376,384	1.52%	5	0.76%
3041	2,698,730	1.22%	3	0.45%
3064	2,595,149	1.17%	8	1.21%
4151	2,534,812	1.14%	3	0.45%
3207	2,395,537	1.08%	3	0.45%
4121	2,161,053	0.97%	4	0.60%
3123	2,046,413	0.92%	2	0.30%
3187	2,021,597	0.91%	2	0.30%
3070	2,007,629	0.90%	3	0.45%
2259	1,967,496	0.89%	5	0.76%
<b>Total</b>	<b>23,804,801</b>	<b>10.73%</b>	<b>38</b>	<b>5.74%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	144,661,439	65.21%	462	69.79%
Low Verified	77,184,146	34.79%	200	30.21%
<b>Total</b>	<b>221,845,585</b>	<b>100.00%</b>	<b>662</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	221,845,585	100.00%	662	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>221,845,585</b>	<b>100.00%</b>	<b>662</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	180,557,278	81.39%	563	85.05%
Interest Only	41,288,308	18.61%	99	14.95%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>221,845,585</b>	<b>100.00%</b>	<b>662</b>	<b>100.00%</b>



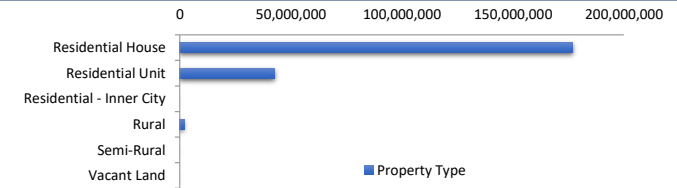
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	221,845,585	100.00%	662	100.00%
<b>Total</b>	<b>221,845,585</b>	<b>100.00%</b>	<b>662</b>	<b>100.00%</b>



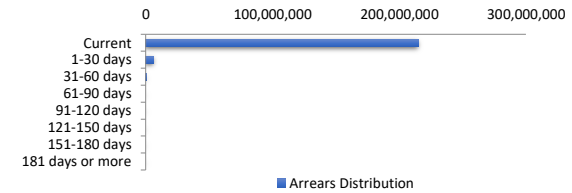
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	176,916,755	79.75%	415	78.30%
Residential Unit	42,870,336	19.32%	111	20.94%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,058,495	0.93%	4	0.75%
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>221,845,585</b>	<b>100.00%</b>	<b>530</b>	<b>100.00%</b>



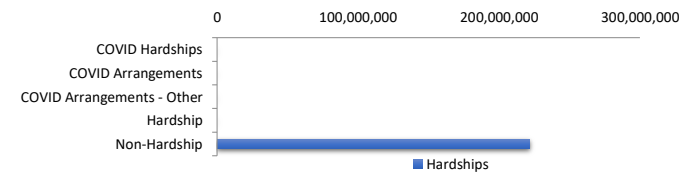
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	215,020,185	96.92%	646	97.58%
1-30 days	6,188,753	2.79%	14	2.11%
31-60 days	636,648	0.29%	2	0.30%
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%
<b>Total</b>	<b>221,845,585</b>	<b>100.00%</b>	<b>662</b>	<b>100.00%</b>



**Hardships**

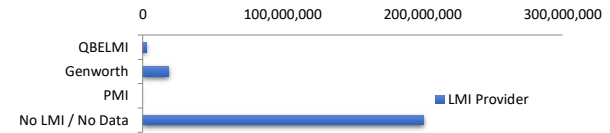
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	0	0.00%	0	0.00%
Non-Hardship	221,845,585	100.00%	530	100.00%
<b>Total</b>	<b>221,845,585</b>	<b>100.00%</b>	<b>530</b>	<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

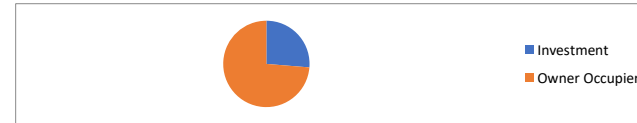
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	2,692,468	1.21%	6	1.13%
Genworth	18,541,582	8.36%	43	8.11%
PMI	0	0.00%	0	0.00%
No LMI / No Data	200,611,535	90.43%	481	90.75%
<b>Total</b>	<b>221,845,585</b>	<b>100.00%</b>	<b>530</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	58,334,527	26.30%	177	26.74%
Owner Occupier	163,511,058	73.70%	485	73.26%
<b>Total</b>	<b>221,845,585</b>	<b>100.00%</b>	<b>662</b>	<b>100.00%</b>



**Number of Credit Events**

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	205,760,511	92.75%	603	91.09%
1	16,085,075	7.25%	59	8.91%
<b>Total</b>	<b>221,845,585</b>	<b>100.00%</b>	<b>662</b>	<b>100.00%</b>



**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