

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



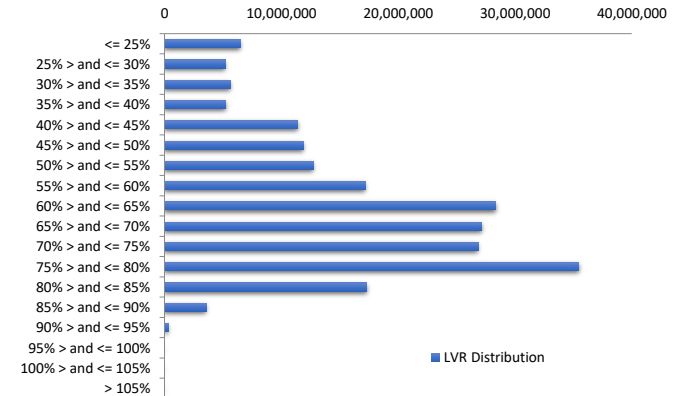
Model Period	20
Collection Period Start	1-Jun-22
Collection Period End	30-Jun-22
No. of Days	30
Interest Period Start	10-Jun-22
Interest Period End	10-Jul-22
No. of Days	31
Determination Date	6-Jul-22
Payment Date	11-Jul-22

**Pool Statistics**

Closing Balance of Mortgages	214,734,428
No. of Loans (Unconsolidated)	634
No. of Loans (Consolidated)	516
Average Loan Size (Unconsolidated)	338,698
Average Loan Size (Consolidated)	416,152
Largest Loan Size (Unconsolidated)	1,944,069
Largest Loan Size (Consolidated)	1,944,069
Smallest Loan Size (Unconsolidated)	(9,080)
Smallest Loan Size (Consolidated)	(9,080)
Weighted Average Interest Rate	4.37%
Weighted Average LVR	62.14%
Weighted Average Seasoning	36.18
Weighted Average Remaining Term	308.91

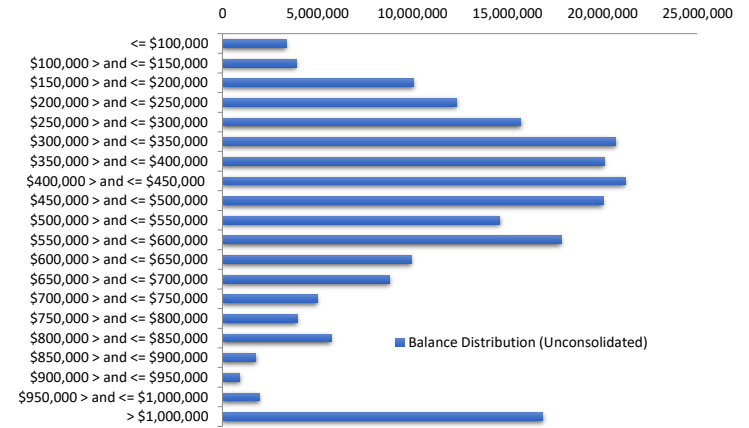
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,480,401	3.02%	60	11.63%
25% > and <= 30%	5,197,865	2.42%	20	3.88%
30% > and <= 35%	5,613,593	2.61%	17	3.29%
35% > and <= 40%	5,208,331	2.43%	19	3.68%
40% > and <= 45%	11,372,556	5.30%	34	6.59%
45% > and <= 50%	11,915,146	5.55%	24	4.65%
50% > and <= 55%	12,729,182	5.93%	31	6.01%
55% > and <= 60%	17,208,722	8.01%	32	6.20%
60% > and <= 65%	28,358,202	13.21%	59	11.43%
65% > and <= 70%	27,126,026	12.63%	49	9.50%
70% > and <= 75%	26,855,969	12.51%	52	10.08%
75% > and <= 80%	35,456,839	16.51%	76	14.73%
80% > and <= 85%	17,324,535	8.07%	33	6.40%
85% > and <= 90%	3,580,477	1.67%	9	1.74%
90% > and <= 95%	306,585	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>214,734,428</b>	<b>100.00%</b>	<b>516</b>	<b>100.00%</b>



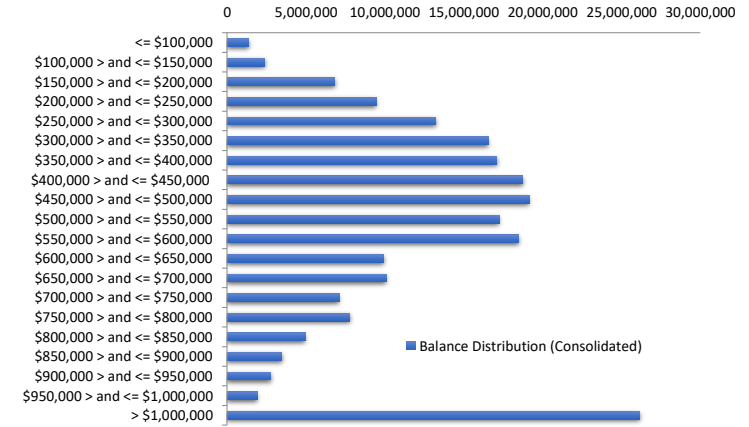
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,352,833	1.56%	99	15.62%
\$100,000 > and <= \$150,000	3,890,581	1.81%	32	5.05%
\$150,000 > and <= \$200,000	10,071,830	4.69%	57	8.99%
\$200,000 > and <= \$250,000	12,321,753	5.74%	55	8.68%
\$250,000 > and <= \$300,000	15,699,119	7.31%	57	8.99%
\$300,000 > and <= \$350,000	20,713,795	9.65%	64	10.09%
\$350,000 > and <= \$400,000	20,109,742	9.36%	54	8.52%
\$400,000 > and <= \$450,000	21,215,526	9.88%	50	7.89%
\$450,000 > and <= \$500,000	20,042,684	9.33%	42	6.62%
\$500,000 > and <= \$550,000	14,605,481	6.80%	28	4.42%
\$550,000 > and <= \$600,000	17,825,187	8.30%	31	4.89%
\$600,000 > and <= \$650,000	9,957,366	4.64%	16	2.52%
\$650,000 > and <= \$700,000	8,784,736	4.09%	13	2.05%
\$700,000 > and <= \$750,000	5,015,496	2.34%	7	1.10%
\$750,000 > and <= \$800,000	3,937,754	1.83%	5	0.79%
\$800,000 > and <= \$850,000	5,722,682	2.67%	7	1.10%
\$850,000 > and <= \$900,000	1,757,150	0.82%	2	0.32%
\$900,000 > and <= \$950,000	910,011	0.42%	1	0.16%
\$950,000 > and <= \$1,000,000	1,952,507	0.91%	2	0.32%
> \$1,000,000	16,848,196	7.85%	12	1.89%
<b>Total</b>	<b>214,734,428</b>	<b>100.00%</b>	<b>634</b>	<b>100.00%</b>



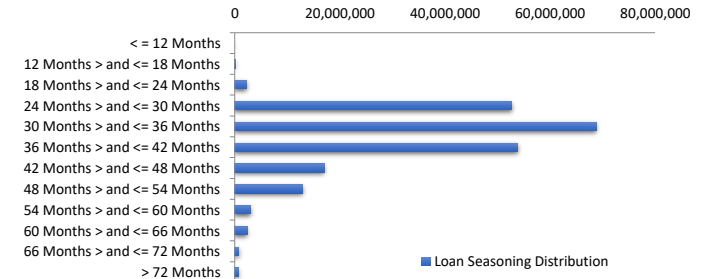
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,377,151	0.64%	37	7.17%
\$100,000 > and <= \$150,000	2,393,834	1.11%	19	3.68%
\$150,000 > and <= \$200,000	6,821,849	3.18%	38	7.36%
\$200,000 > and <= \$250,000	9,453,071	4.40%	42	8.14%
\$250,000 > and <= \$300,000	13,240,012	6.17%	48	9.30%
\$300,000 > and <= \$350,000	16,562,355	7.71%	51	9.88%
\$350,000 > and <= \$400,000	17,109,604	7.97%	46	8.91%
\$400,000 > and <= \$450,000	18,749,255	8.73%	44	8.53%
\$450,000 > and <= \$500,000	19,146,250	8.92%	40	7.75%
\$500,000 > and <= \$550,000	17,253,078	8.03%	33	6.40%
\$550,000 > and <= \$600,000	18,468,605	8.60%	32	6.20%
\$600,000 > and <= \$650,000	9,919,021	4.62%	16	3.10%
\$650,000 > and <= \$700,000	10,088,506	4.70%	15	2.91%
\$700,000 > and <= \$750,000	7,108,512	3.31%	10	1.94%
\$750,000 > and <= \$800,000	7,792,911	3.63%	10	1.94%
\$800,000 > and <= \$850,000	4,948,582	2.30%	6	1.16%
\$850,000 > and <= \$900,000	3,481,554	1.62%	4	0.78%
\$900,000 > and <= \$950,000	2,760,163	1.29%	3	0.58%
\$950,000 > and <= \$1,000,000	1,915,394	0.89%	2	0.39%
> \$1,000,000	26,144,720	12.18%	20	3.88%
<b>Total</b>	<b>214,734,428</b>	<b>100.00%</b>	<b>516</b>	<b>100.00%</b>



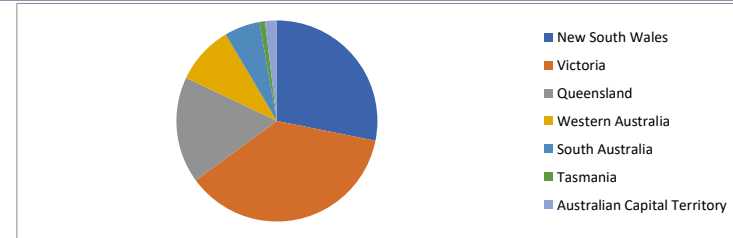
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	205,494	0.10%	1	0.16%
18 Months > and <= 24 Months	2,312,958	1.08%	7	1.10%
24 Months > and <= 30 Months	52,765,274	24.57%	153	24.13%
30 Months > and <= 36 Months	68,875,415	32.07%	204	32.18%
36 Months > and <= 42 Months	53,785,356	25.05%	156	24.61%
42 Months > and <= 48 Months	16,992,114	7.91%	56	8.83%
48 Months > and <= 54 Months	12,966,332	6.04%	34	5.36%
54 Months > and <= 60 Months	3,026,983	1.41%	9	1.42%
60 Months > and <= 66 Months	2,345,483	1.09%	9	1.42%
66 Months > and <= 72 Months	766,671	0.36%	3	0.47%
> 72 Months	692,347	0.32%	2	0.32%
<b>Total</b>	<b>214,734,428</b>	<b>100.00%</b>	<b>634</b>	<b>100.00%</b>



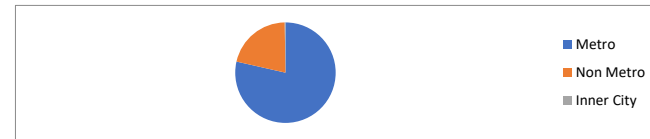
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	60,434,396	28.14%	136	26.36%
Victoria	79,051,710	36.81%	178	34.50%
Queensland	36,768,702	17.12%	96	18.60%
Western Australia	20,193,923	9.40%	62	12.02%
South Australia	12,274,573	5.72%	29	5.62%
Tasmania	1,934,798	0.90%	6	1.16%
Australian Capital Territory	4,076,328	1.90%	9	1.74%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>214,734,428</b>	<b>100.00%</b>	<b>516</b>	<b>100.00%</b>



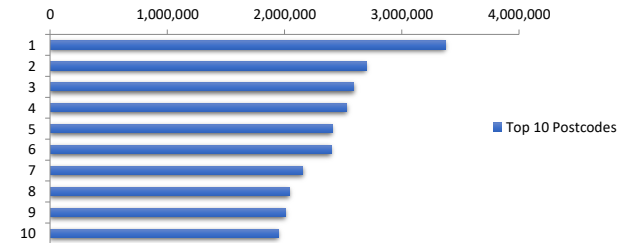
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	168,664,183	78.55%	377	73.06%
Non Metro	45,551,845	21.21%	138	26.74%
Inner City	518,400	0.24%	1	0.19%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>214,734,428</b>	<b>100.00%</b>	<b>516</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,372,112	1.57%	5	0.79%
3041	2,696,361	1.26%	3	0.47%
3064	2,588,990	1.21%	8	1.26%
4151	2,528,250	1.18%	3	0.47%
3187	2,405,831	1.12%	2	0.32%
3207	2,396,713	1.12%	3	0.47%
4121	2,157,135	1.00%	4	0.63%
3123	2,044,273	0.95%	2	0.32%
3070	2,007,911	0.94%	3	0.47%
6015	1,947,469	0.91%	2	0.32%
<b>Total</b>	<b>24,145,046</b>	<b>11.24%</b>	<b>35</b>	<b>5.52%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	138,942,634	64.70%	443	69.87%
Low Verified	75,791,794	35.30%	191	30.13%
<b>Total</b>	<b>214,734,428</b>	<b>100.00%</b>	<b>634</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	214,734,428	100.00%	634	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>214,734,428</b>	<b>100.00%</b>	<b>634</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	174,303,027	81.17%	537	84.70%
Interest Only	40,431,401	18.83%	97	15.30%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>214,734,428</b>	<b>100.00%</b>	<b>634</b>	<b>100.00%</b>



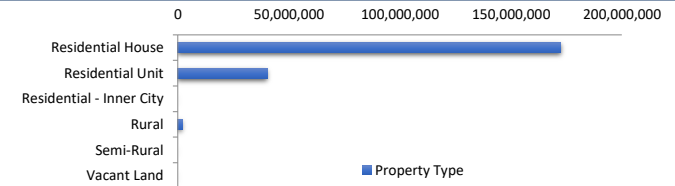
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	214,734,428	100.00%	634	100.00%
<b>Total</b>	<b>214,734,428</b>	<b>100.00%</b>	<b>634</b>	<b>100.00%</b>



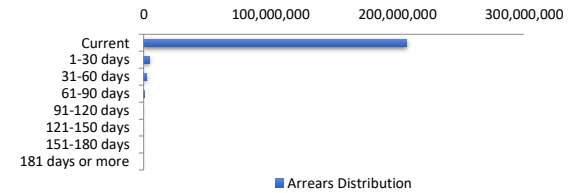
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	172,374,385	80.27%	404	78.29%
Residential Unit	40,306,308	18.77%	108	20.93%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,053,736	0.96%	4	0.78%
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>214,734,428</b>	<b>100.00%</b>	<b>516</b>	<b>100.00%</b>



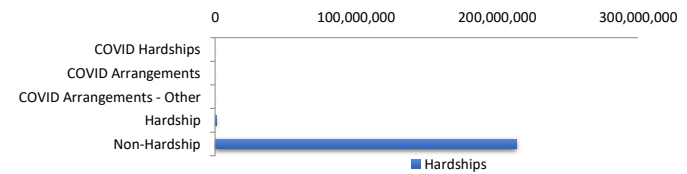
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	207,399,546	96.58%	616	97.16%
1-30 days	4,503,392	2.10%	12	1.89%
31-60 days	2,530,566	1.18%	5	0.79%
61-90 days	300,925	0.14%	1	0.16%
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>214,734,428</b>	<b>100.00%</b>	<b>634</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	1,023,268	0.48%	2	0.39%
Non-Hardship	213,711,160	99.52%	514	99.61%
<b>Total</b>	<b>214,734,428</b>	<b>100.00%</b>	<b>516</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

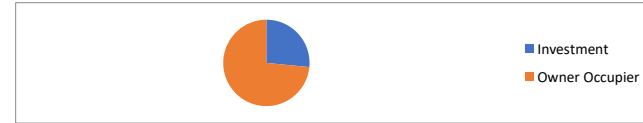
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	2,172,975	1.01%	6	1.16%
Genworth	17,476,383	8.14%	41	7.95%
PMI	0	0.00%	0	0.00%
No LMI / No Data	195,085,070	90.85%	469	90.89%
<b>Total</b>	<b>214,734,428</b>	<b>100.00%</b>	<b>516</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	56,984,955	26.54%	169	26.66%
Owner Occupier	157,749,474	73.46%	465	73.34%
<b>Total</b>	<b>214,734,428</b>	<b>100.00%</b>	<b>634</b>	<b>100.00%</b>



**Number of Credit Events**

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	198,695,479	92.53%	580	91.48%
1	16,038,950	7.47%	54	8.52%
<b>Total</b>	<b>214,734,428</b>	<b>100.00%</b>	<b>634</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