

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

Model Period	21
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

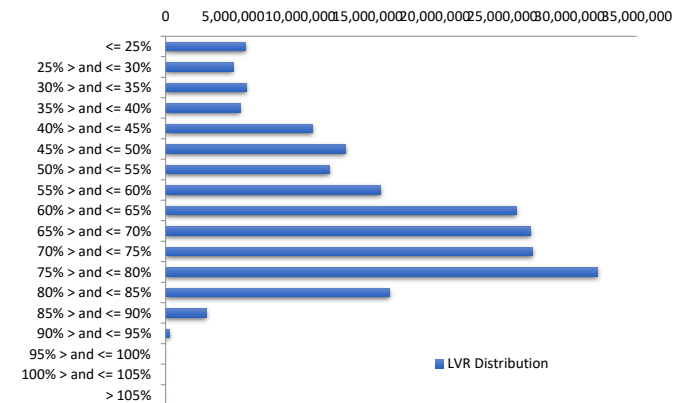


**Pool Statistics**

Closing Balance of Mortgages	207,445,925
No. of Loans (Unconsolidated)	600
No. of Loans (Consolidated)	501
Average Loan Size (Unconsolidated)	345,743
Average Loan Size (Consolidated)	414,064
Largest Loan Size (Unconsolidated)	1,942,824
Largest Loan Size (Consolidated)	1,942,824
Smallest Loan Size (Unconsolidated)	(11,134)
Smallest Loan Size (Consolidated)	(11,134)
Weighted Average Interest Rate	5.06%
Weighted Average LVR	61.79%
Weighted Average Seasoning	37.18
Weighted Average Remaining Term	307.97

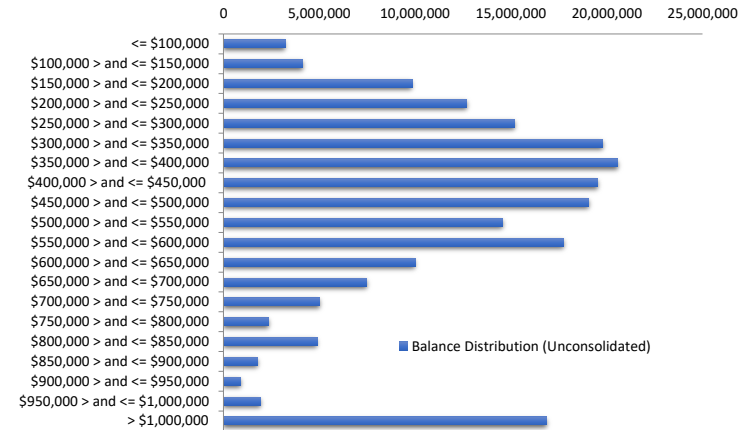
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,931,758	2.86%	55	10.98%
25% > and <= 30%	5,005,677	2.41%	19	3.79%
30% > and <= 35%	6,008,273	2.90%	20	3.99%
35% > and <= 40%	5,531,135	2.67%	20	3.99%
40% > and <= 45%	10,920,736	5.26%	34	6.79%
45% > and <= 50%	13,388,152	6.45%	26	5.19%
50% > and <= 55%	12,193,751	5.88%	31	6.19%
55% > and <= 60%	15,976,174	7.70%	30	5.99%
60% > and <= 65%	26,027,715	12.55%	54	10.78%
65% > and <= 70%	27,130,268	13.08%	49	9.78%
70% > and <= 75%	27,262,838	13.14%	54	10.78%
75% > and <= 80%	32,050,944	15.45%	69	13.77%
80% > and <= 85%	16,652,090	8.03%	31	6.19%
85% > and <= 90%	3,059,639	1.47%	8	1.60%
90% > and <= 95%	306,776	0.15%	1	0.20%
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>207,445,925</b>	<b>100.00%</b>	<b>501</b>	<b>100.00%</b>



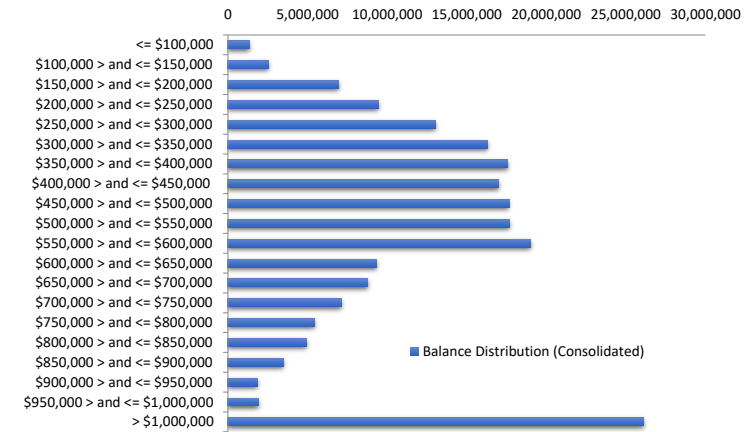
### Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,217,381	1.55%	77	12.83%
\$100,000 > and <= \$150,000	4,135,439	1.99%	34	5.67%
\$150,000 > and <= \$200,000	9,841,726	4.74%	56	9.33%
\$200,000 > and <= \$250,000	12,690,109	6.12%	57	9.50%
\$250,000 > and <= \$300,000	15,186,562	7.32%	55	9.17%
\$300,000 > and <= \$350,000	19,775,228	9.53%	61	10.17%
\$350,000 > and <= \$400,000	20,557,035	9.91%	55	9.17%
\$400,000 > and <= \$450,000	19,502,109	9.40%	46	7.67%
\$450,000 > and <= \$500,000	19,056,655	9.19%	40	6.67%
\$500,000 > and <= \$550,000	14,557,438	7.02%	28	4.67%
\$550,000 > and <= \$600,000	17,745,991	8.55%	31	5.17%
\$600,000 > and <= \$650,000	10,001,300	4.82%	16	2.67%
\$650,000 > and <= \$700,000	7,458,883	3.60%	11	1.83%
\$700,000 > and <= \$750,000	5,012,591	2.42%	7	1.17%
\$750,000 > and <= \$800,000	2,356,100	1.14%	3	0.50%
\$800,000 > and <= \$850,000	4,881,316	2.35%	6	1.00%
\$850,000 > and <= \$900,000	1,755,201	0.85%	2	0.33%
\$900,000 > and <= \$950,000	909,039	0.44%	1	0.17%
\$950,000 > and <= \$1,000,000	1,951,897	0.94%	2	0.33%
> \$1,000,000	16,853,925	8.12%	12	2.00%
<b>Total</b>	<b>207,445,925</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



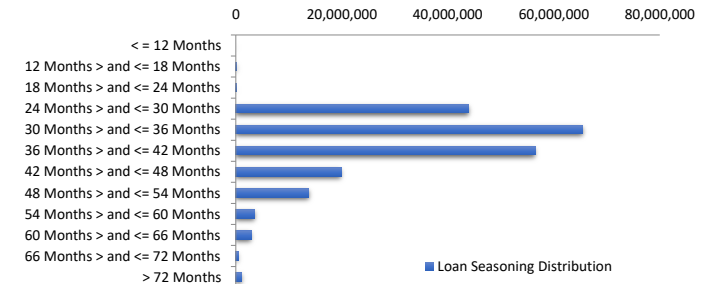
### Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,328,343	0.64%	33	6.59%
\$100,000 > and <= \$150,000	2,536,410	1.22%	20	3.99%
\$150,000 > and <= \$200,000	6,968,470	3.36%	39	7.78%
\$200,000 > and <= \$250,000	9,449,292	4.56%	42	8.38%
\$250,000 > and <= \$300,000	13,046,768	6.29%	47	9.38%
\$300,000 > and <= \$350,000	16,293,512	7.85%	50	9.98%
\$350,000 > and <= \$400,000	17,547,092	8.46%	47	9.38%
\$400,000 > and <= \$450,000	16,981,960	8.19%	40	7.98%
\$450,000 > and <= \$500,000	17,656,756	8.51%	37	7.39%
\$500,000 > and <= \$550,000	17,705,522	8.54%	34	6.79%
\$550,000 > and <= \$600,000	19,016,931	9.17%	33	6.59%
\$600,000 > and <= \$650,000	9,356,894	4.51%	15	2.99%
\$650,000 > and <= \$700,000	8,761,793	4.22%	13	2.59%
\$700,000 > and <= \$750,000	7,116,060	3.43%	10	2.00%
\$750,000 > and <= \$800,000	5,419,705	2.61%	7	1.40%
\$800,000 > and <= \$850,000	4,908,893	2.37%	6	1.20%
\$850,000 > and <= \$900,000	3,477,213	1.68%	4	0.80%
\$900,000 > and <= \$950,000	1,824,575	0.88%	2	0.40%
\$950,000 > and <= \$1,000,000	1,912,639	0.92%	2	0.40%
> \$1,000,000	26,137,093	12.60%	20	3.99%
<b>Total</b>	<b>207,445,925</b>	<b>100.00%</b>	<b>501</b>	<b>100.00%</b>



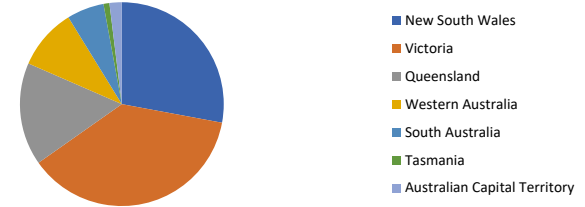
### Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	207,782	0.10%	1	0.17%
18 Months > and <= 24 Months	19,299	0.01%	1	0.17%
24 Months > and <= 30 Months	43,880,507	21.15%	126	21.00%
30 Months > and <= 36 Months	65,396,268	31.52%	187	31.17%
36 Months > and <= 42 Months	56,477,555	27.23%	161	26.83%
42 Months > and <= 48 Months	19,868,129	9.58%	62	10.33%
48 Months > and <= 54 Months	13,717,250	6.61%	37	6.17%
54 Months > and <= 60 Months	3,525,161	1.70%	10	1.67%
60 Months > and <= 66 Months	2,894,252	1.40%	10	1.67%
66 Months > and <= 72 Months	414,108	0.20%	2	0.33%
> 72 Months	1,045,614	0.50%	3	0.50%
<b>Total</b>	<b>207,445,925</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



## Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	57,924,337	27.92%	131	26.15%
Victoria	77,412,855	37.32%	176	35.13%
Queensland	33,799,717	16.29%	90	17.96%
Western Australia	20,083,039	9.68%	60	11.98%
South Australia	12,234,200	5.90%	29	5.79%
Tasmania	1,938,775	0.93%	6	1.20%
Australian Capital Territory	4,053,002	1.95%	9	1.80%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>207,445,925</b>	<b>100.00%</b>	<b>501</b>	<b>100.00%</b>



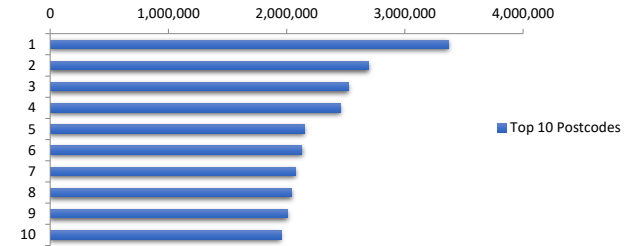
## Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	164,078,399	79.09%	370	73.85%
Non Metro	42,852,297	20.66%	130	25.95%
Inner City	515,229	0.25%	1	0.20%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>207,445,925</b>	<b>100.00%</b>	<b>501</b>	<b>100.00%</b>



## Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,371,371	1.63%	5	0.83%
3041	2,695,502	1.30%	3	0.50%
4151	2,523,096	1.22%	3	0.50%
3207	2,457,623	1.18%	3	0.50%
4121	2,154,841	1.04%	4	0.67%
3064	2,130,037	1.03%	7	1.17%
3187	2,076,488	1.00%	2	0.33%
3123	2,043,000	0.98%	2	0.33%
3070	2,009,289	0.97%	3	0.50%
6015	1,952,803	0.94%	2	0.33%
<b>Total</b>	<b>23,414,050</b>	<b>11.29%</b>	<b>34</b>	<b>5.67%</b>



## Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	133,332,960	64.27%	415	69.17%
Low Verified	74,112,965	35.73%	185	30.83%
<b>Total</b>	<b>207,445,925</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



## Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	207,445,925	100.00%	600	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>207,445,925</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



## Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	167,813,655	80.90%	507	84.50%
Interest Only	39,632,270	19.10%	93	15.50%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>207,445,925</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



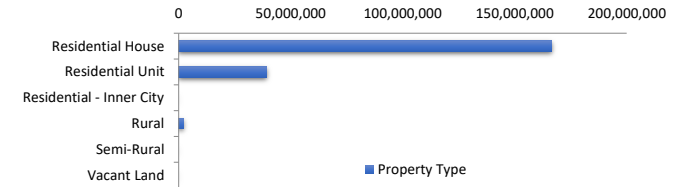
## Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	207,445,925	100.00%	600	100.00%
<b>Total</b>	<b>207,445,925</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



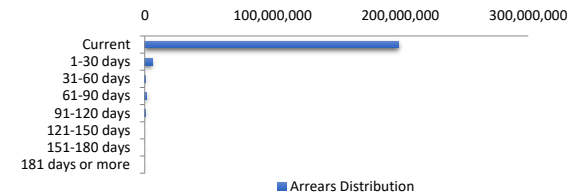
## Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	166,295,743	80.16%	394	78.64%
Residential Unit	39,099,836	18.85%	103	20.56%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,050,346	0.99%	4	0.80%
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>207,445,925</b>	<b>100.00%</b>	<b>501</b>	<b>100.00%</b>



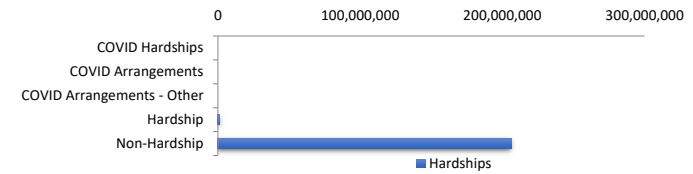
## Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	198,816,196	95.84%	579	96.50%
1-30 days	5,693,474	2.74%	14	2.33%
31-60 days	614,584	0.30%	2	0.33%
61-90 days	1,503,522	0.72%	3	0.50%
91-120 days	818,150	0.39%	2	0.33%
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>207,445,925</b>	<b>100.00%</b>	<b>600</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	1,319,265	0.64%	3	0.60%
Non-Hardship	206,126,660	99.36%	498	99.40%
<b>Total</b>	<b>207,445,925</b>	<b>100.00%</b>	<b>501</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

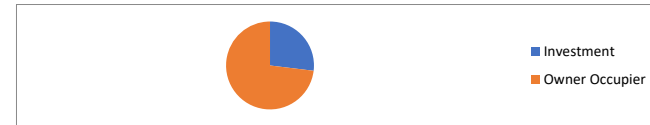
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,723,394	0.83%	4	0.80%
Genworth	16,631,238	8.02%	39	7.78%
PMI	0	0.00%	0	0.00%
No LMI / No Data	189,091,293	91.15%	458	91.42%
<b>Total</b>	<b>207,445,925</b>	<b>100.00%</b>	<b>501</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	55,874,834	26.93%	162	27.00%
Owner Occupier	151,571,091	73.07%	438	73.00%
<b>Total</b>	<b>207,445,925</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



### Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	191,739,595	92.43%	547	91.17%
1	15,706,330	7.57%	53	8.83%
<b>Total</b>	<b>207,445,925</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



### Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	818,149.99	2
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