

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



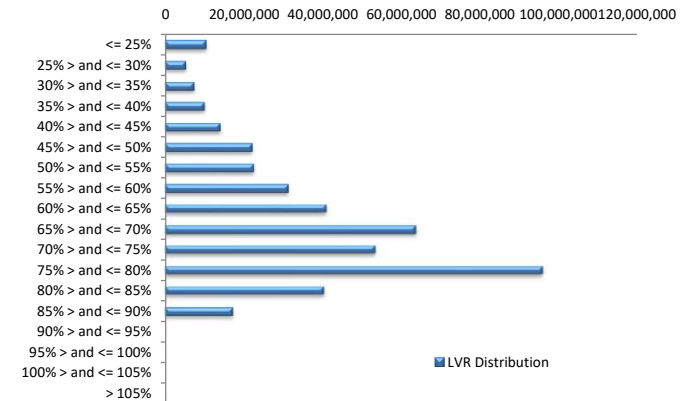
Model Period	4
Collection Period Start	1-Feb-21
Collection Period End	28-Feb-21
No. of Days	28
Interest Period Start	10-Feb-21
Interest Period End	9-Mar-21
No. of Days	28
Determination Date	4-Mar-21
Payment Date	10-Mar-21

**Pool Statistics**

Closing Balance of Mortgages	432,301,216
No. of Loans (Unconsolidated)	1,138
No. of Loans (Consolidated)	915
Average Loan Size (Unconsolidated)	379,878
Average Loan Size (Consolidated)	472,460
Largest Loan Size (Unconsolidated)	1,986,793
Largest Loan Size (Consolidated)	1,986,793
Smallest Loan Size (Unconsolidated)	(93,566)
Smallest Loan Size (Consolidated)	(93,566)
Weighted Average Interest Rate	3.85%
Weighted Average LVR	65.84%
Weighted Average Seasoning	19.56
Weighted Average Remaining Term	328.41

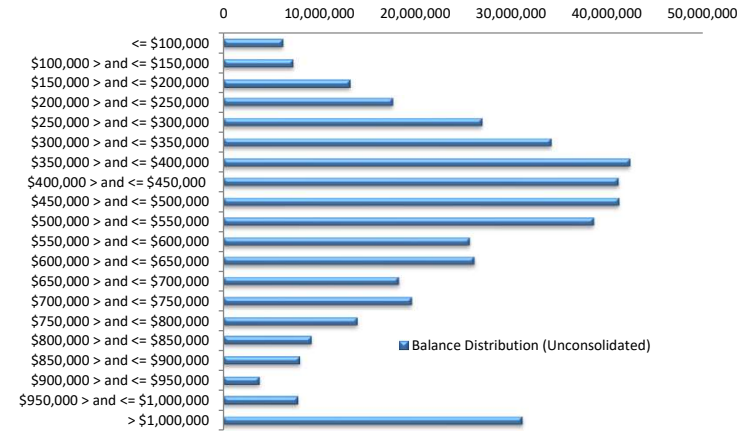
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,165,446	2.35%	67	7.32%
25% > and <= 30%	5,093,601	1.18%	18	1.97%
30% > and <= 35%	7,079,104	1.64%	24	2.62%
35% > and <= 40%	9,824,041	2.27%	26	2.84%
40% > and <= 45%	13,743,076	3.18%	36	3.93%
45% > and <= 50%	21,905,389	5.07%	42	4.59%
50% > and <= 55%	22,259,540	5.15%	47	5.14%
55% > and <= 60%	31,048,061	7.18%	55	6.01%
60% > and <= 65%	40,979,393	9.48%	77	8.42%
65% > and <= 70%	63,715,143	14.74%	114	12.46%
70% > and <= 75%	53,382,534	12.35%	101	11.04%
75% > and <= 80%	95,773,400	22.15%	191	20.87%
80% > and <= 85%	40,189,442	9.30%	78	8.52%
85% > and <= 90%	17,143,046	3.97%	39	4.26%
90% > and <= 95%	0	0.00%	0	0.00%
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>432,301,216</b>	<b>100.00%</b>	<b>915</b>	<b>100.00%</b>



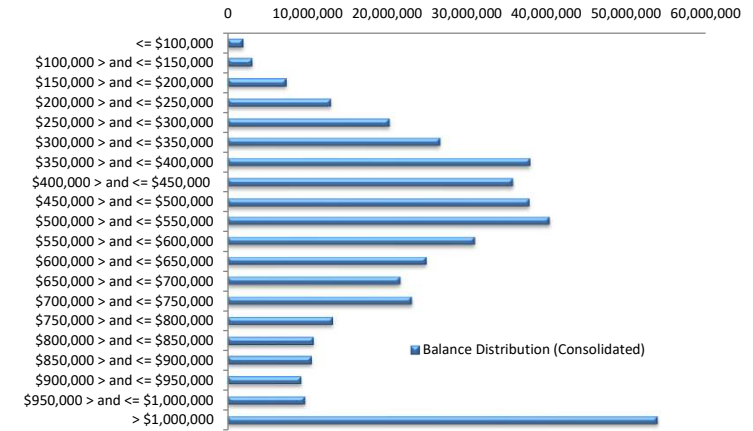
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,186,121	1.43%	138	12.13%
\$100,000 > and <= \$150,000	7,263,987	1.68%	60	5.27%
\$150,000 > and <= \$200,000	13,133,729	3.04%	74	6.50%
\$200,000 > and <= \$250,000	17,696,375	4.09%	78	6.85%
\$250,000 > and <= \$300,000	26,975,637	6.24%	98	8.61%
\$300,000 > and <= \$350,000	34,167,419	7.90%	105	9.23%
\$350,000 > and <= \$400,000	42,375,946	9.80%	113	9.93%
\$400,000 > and <= \$450,000	41,234,445	9.54%	97	8.52%
\$450,000 > and <= \$500,000	41,283,064	9.55%	87	7.64%
\$500,000 > and <= \$550,000	38,685,530	8.95%	74	6.50%
\$550,000 > and <= \$600,000	25,723,491	5.95%	45	3.95%
\$600,000 > and <= \$650,000	26,125,992	6.04%	42	3.69%
\$650,000 > and <= \$700,000	18,290,676	4.23%	27	2.37%
\$700,000 > and <= \$750,000	19,592,222	4.53%	27	2.37%
\$750,000 > and <= \$800,000	13,960,991	3.23%	18	1.58%
\$800,000 > and <= \$850,000	9,075,069	2.10%	11	0.97%
\$850,000 > and <= \$900,000	7,877,367	1.82%	9	0.79%
\$900,000 > and <= \$950,000	3,723,433	0.86%	4	0.35%
\$950,000 > and <= \$1,000,000	7,773,582	1.80%	8	0.70%
> \$1,000,000	31,156,142	7.21%	23	2.02%
<b>Total</b>	<b>432,301,216</b>	<b>100.00%</b>	<b>1,138</b>	<b>100.00%</b>



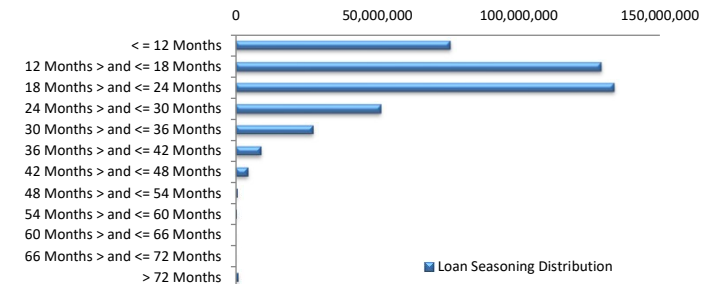
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,884,554	0.44%	33	3.61%
\$100,000 > and <= \$150,000	3,125,141	0.72%	25	2.73%
\$150,000 > and <= \$200,000	7,359,948	1.70%	41	4.48%
\$200,000 > and <= \$250,000	12,891,922	2.98%	57	6.23%
\$250,000 > and <= \$300,000	20,233,661	4.68%	73	7.98%
\$300,000 > and <= \$350,000	26,687,830	6.17%	82	8.96%
\$350,000 > and <= \$400,000	37,953,112	8.78%	101	11.04%
\$400,000 > and <= \$450,000	35,812,627	8.28%	84	9.18%
\$450,000 > and <= \$500,000	37,849,268	8.76%	80	8.74%
\$500,000 > and <= \$550,000	40,332,214	9.33%	77	8.42%
\$550,000 > and <= \$600,000	30,965,559	7.16%	54	5.90%
\$600,000 > and <= \$650,000	24,922,906	5.77%	40	4.37%
\$650,000 > and <= \$700,000	21,674,329	5.01%	32	3.50%
\$700,000 > and <= \$750,000	23,127,038	5.35%	32	3.50%
\$750,000 > and <= \$800,000	13,199,993	3.05%	17	1.86%
\$800,000 > and <= \$850,000	10,803,050	2.50%	13	1.42%
\$850,000 > and <= \$900,000	10,574,106	2.45%	12	1.31%
\$900,000 > and <= \$950,000	9,266,232	2.14%	10	1.09%
\$950,000 > and <= \$1,000,000	9,727,624	2.25%	10	1.09%
> \$1,000,000	53,910,101	12.47%	42	4.59%
<b>Total</b>	<b>432,301,216</b>	<b>100.00%</b>	<b>915</b>	<b>100.00%</b>



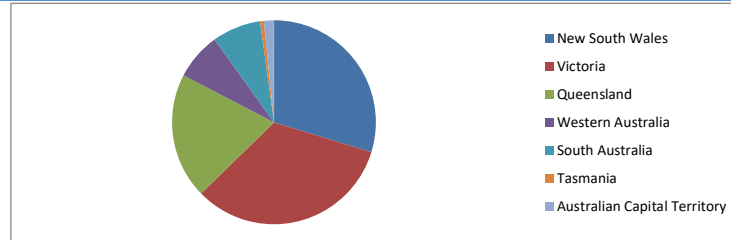
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	75,898,715	17.56%	192	16.87%
12 Months > and <= 18 Months	129,250,915	29.90%	357	31.37%
18 Months > and <= 24 Months	133,844,185	30.96%	329	28.91%
24 Months > and <= 30 Months	51,291,913	11.86%	147	12.92%
30 Months > and <= 36 Months	27,184,812	6.29%	71	6.24%
36 Months > and <= 42 Months	8,745,297	2.02%	21	1.85%
42 Months > and <= 48 Months	4,337,560	1.00%	14	1.23%
48 Months > and <= 54 Months	552,291	0.13%	3	0.26%
54 Months > and <= 60 Months	360,768	0.08%	1	0.09%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	834,760	0.19%	3	0.26%
<b>Total</b>	<b>432,301,216</b>	<b>100.00%</b>	<b>1,138</b>	<b>100.00%</b>



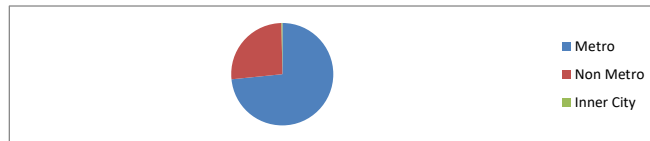
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	128,606,080	29.75%	248	27.10%
Victoria	142,298,243	32.92%	289	31.58%
Queensland	86,272,701	19.96%	196	21.42%
Western Australia	32,139,147	7.43%	90	9.84%
South Australia	33,551,691	7.76%	69	7.54%
Tasmania	2,637,527	0.61%	8	0.87%
Australian Capital Territory	6,276,358	1.45%	14	1.53%
Northern Territory	519,470	0.12%	1	0.11%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>432,301,216</b>	<b>100.00%</b>	<b>915</b>	<b>100.00%</b>



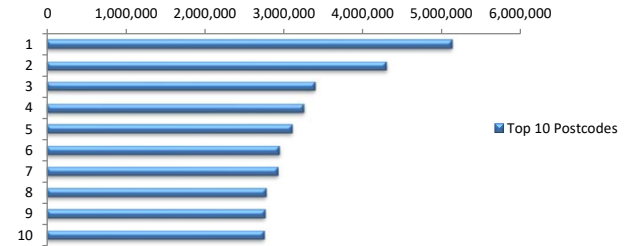
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	317,381,233	73.42%	633	69.18%
Non Metro	113,779,059	26.32%	279	30.49%
Inner City	1,140,925	0.26%	3	0.33%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>432,301,216</b>	<b>100.00%</b>	<b>915</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,131,194	1.19%	9	0.79%
3064	4,308,177	1.00%	11	0.97%
2224	3,393,129	0.78%	3	0.26%
2570	3,253,864	0.75%	6	0.53%
3806	3,102,319	0.72%	5	0.44%
2219	2,943,427	0.68%	3	0.26%
2261	2,923,750	0.68%	6	0.53%
3029	2,770,489	0.64%	6	0.53%
4171	2,758,310	0.64%	2	0.18%
2280	2,750,154	0.64%	5	0.44%
<b>Total</b>	<b>33,334,814</b>	<b>7.71%</b>	<b>56</b>	<b>4.92%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	289,543,396	66.98%	804	70.65%
Low Verified	142,757,821	33.02%	334	29.35%
<b>Total</b>	<b>432,301,216</b>	<b>100.00%</b>	<b>1,138</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	432,301,216	100.00%	1,138	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>432,301,216</b>	<b>100.00%</b>	<b>1,138</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	344,349,733	79.66%	935	82.16%
Interest Only	87,951,484	20.34%	203	17.84%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>432,301,216</b>	<b>100.00%</b>	<b>1,138</b>	<b>100.00%</b>



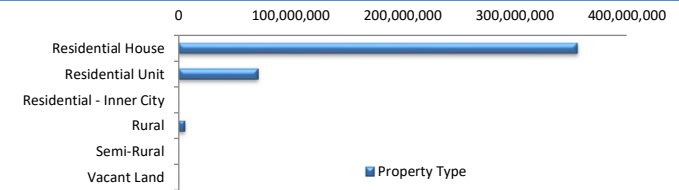
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	432,301,216	100.00%	1,138	100.00%
<b>Total</b>	<b>432,301,216</b>	<b>100.00%</b>	<b>1,138</b>	<b>100.00%</b>



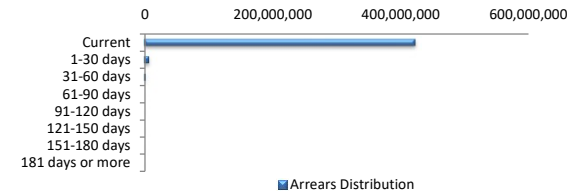
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	355,997,425	82.35%	738	80.66%
Residential Unit	70,906,845	16.40%	167	18.25%
Residential - Inner City	0	0.00%	0	0.00%
Rural	5,396,946	1.25%	10	1.09%
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>432,301,216</b>	<b>100.00%</b>	<b>915</b>	<b>100.00%</b>



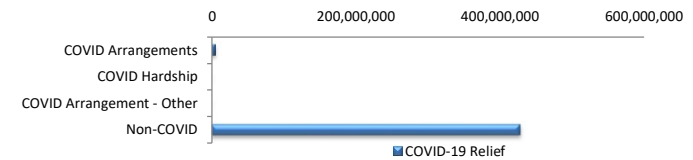
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	423,174,406	97.89%	1,119	98.33%
1-30 days	7,531,840	1.74%	16	1.41%
31-60 days	1,594,970	0.37%	3	0.26%
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>432,301,216</b>	<b>100.00%</b>	<b>1,138</b>	<b>100.00%</b>



**COVID-19 Relief**

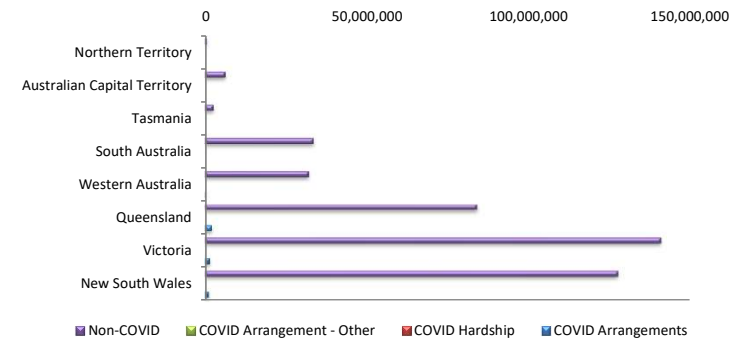
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	4,828,814	1.12%	9	0.98%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	427,472,403	98.88%	906	99.02%
<b>Total</b>	<b>432,301,216</b>	<b>100.00%</b>	<b>915</b>	<b>100.00%</b>



COVID Hardship – A deferral of loan repayments for a period from 3 to 12 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

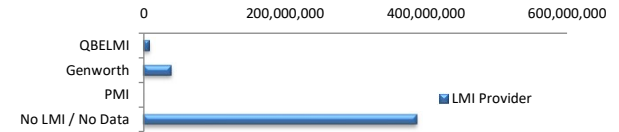
**COVID-19 Relief by State**

COVID-19 Relief by State	COVID Arrangements	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	1,090,882	0	0	127,515,198
Victoria	1,462,307	0	0	140,835,936
Queensland	2,144,443	0	0	84,128,257
Western Australia	131,182	0	0	32,007,965
South Australia	0	0	0	33,551,691
Tasmania	0	0	0	2,637,527
Australian Capital Territory	0	0	0	6,276,358
Northern Territory	0	0	0	519,470
<b>Total</b>	<b>4,828,814</b>	<b>0</b>	<b>0</b>	<b>427,472,403</b>



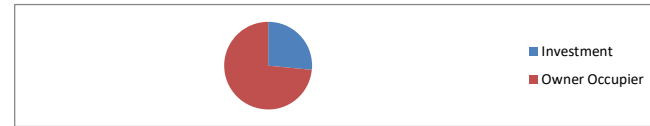
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	7,461,380	1.73%	16	1.75%
Genworth	39,030,806	9.03%	83	9.07%
PMI	0	0.00%	0	0.00%
No LMI / No Data	385,809,031	89.25%	816	89.18%
<b>Total</b>	<b>432,301,216</b>	<b>100.00%</b>	<b>915</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	114,566,299	26.50%	308	27.07%
Owner Occupier	317,734,917	73.50%	830	72.93%
<b>Total</b>	<b>432,301,216</b>	<b>100.00%</b>	<b>1,138</b>	<b>100.00%</b>



**Number of Credit Events**

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	398,162,861	92.10%	1,031	90.60%
1	34,138,356	7.90%	107	9.40%
<b>Total</b>	<b>432,301,216</b>	<b>100.00%</b>	<b>1,138</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0
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