

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



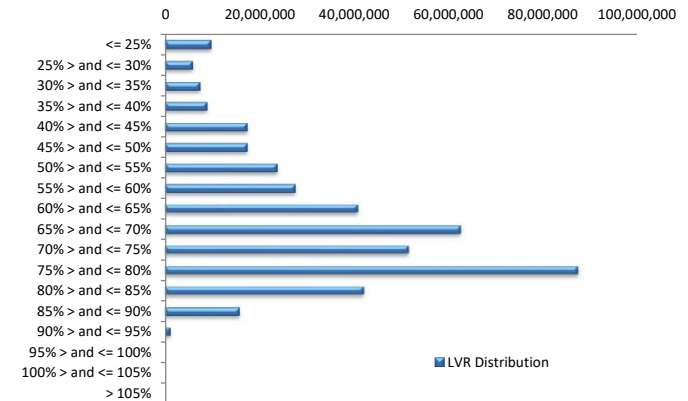
Model Period	5
Collection Period Start	1-Mar-21
Collection Period End	31-Mar-21
No. of Days	31
Interest Period Start	10-Mar-21
Interest Period End	11-Apr-21
No. of Days	33
Determination Date	7-Apr-21
Payment Date	12-Apr-21

**Pool Statistics**

Closing Balance of Mortgages	416,942,063
No. of Loans (Unconsolidated)	1,118
No. of Loans (Consolidated)	893
Average Loan Size (Unconsolidated)	372,936
Average Loan Size (Consolidated)	466,900
Largest Loan Size (Unconsolidated)	1,984,280
Largest Loan Size (Consolidated)	1,984,280
Smallest Loan Size (Unconsolidated)	(29,614)
Smallest Loan Size (Consolidated)	(29,614)
Weighted Average Interest Rate	3.84%
Weighted Average LVR	65.76%
Weighted Average Seasoning	20.57
Weighted Average Remaining Term	327.25

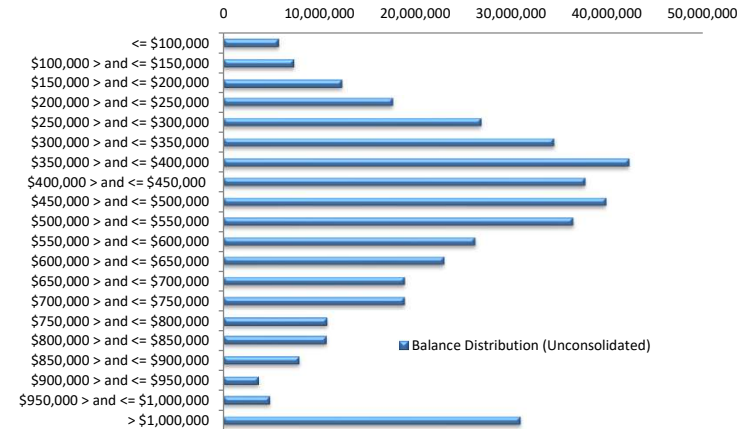
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,524,447	2.28%	69	7.73%
25% > and <= 30%	5,642,608	1.35%	21	2.35%
30% > and <= 35%	7,158,438	1.72%	22	2.46%
35% > and <= 40%	8,796,304	2.11%	25	2.80%
40% > and <= 45%	17,168,907	4.12%	43	4.82%
45% > and <= 50%	17,163,090	4.12%	36	4.03%
50% > and <= 55%	23,484,311	5.63%	46	5.15%
55% > and <= 60%	27,326,197	6.55%	53	5.94%
60% > and <= 65%	40,743,015	9.77%	77	8.62%
65% > and <= 70%	62,386,918	14.96%	107	11.98%
70% > and <= 75%	51,512,848	12.35%	98	10.97%
75% > and <= 80%	87,380,873	20.96%	177	19.82%
80% > and <= 85%	41,959,581	10.06%	81	9.07%
85% > and <= 90%	15,730,937	3.77%	36	4.03%
90% > and <= 95%	963,589	0.23%	2	0.22%
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>416,942,063</b>	<b>100.00%</b>	<b>893</b>	<b>100.00%</b>



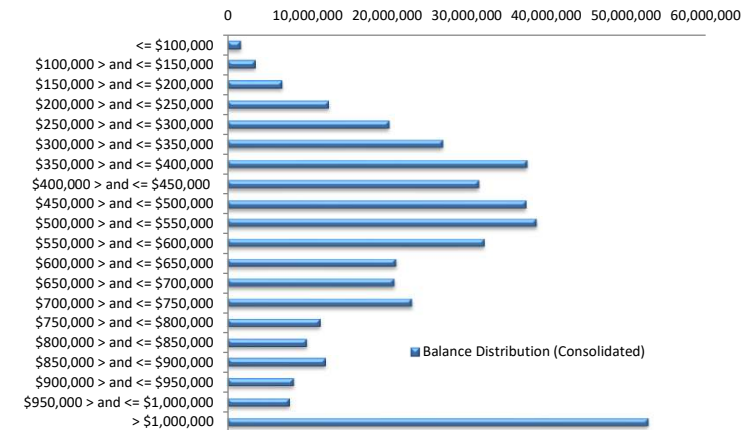
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,736,630	1.38%	146	13.06%
\$100,000 > and <= \$150,000	7,340,159	1.76%	60	5.37%
\$150,000 > and <= \$200,000	12,298,488	2.95%	69	6.17%
\$200,000 > and <= \$250,000	17,701,168	4.25%	78	6.98%
\$250,000 > and <= \$300,000	26,896,062	6.45%	98	8.77%
\$300,000 > and <= \$350,000	34,492,550	8.27%	106	9.48%
\$350,000 > and <= \$400,000	42,325,630	10.15%	113	10.11%
\$400,000 > and <= \$450,000	37,755,488	9.06%	89	7.96%
\$450,000 > and <= \$500,000	39,910,667	9.57%	84	7.51%
\$500,000 > and <= \$550,000	36,508,890	8.76%	70	6.26%
\$550,000 > and <= \$600,000	26,330,078	6.32%	46	4.11%
\$600,000 > and <= \$650,000	22,976,027	5.51%	37	3.31%
\$650,000 > and <= \$700,000	18,908,067	4.53%	28	2.50%
\$700,000 > and <= \$750,000	18,869,191	4.53%	26	2.33%
\$750,000 > and <= \$800,000	10,814,001	2.59%	14	1.25%
\$800,000 > and <= \$850,000	10,701,306	2.57%	13	1.16%
\$850,000 > and <= \$900,000	7,896,092	1.89%	9	0.81%
\$900,000 > and <= \$950,000	3,679,727	0.88%	4	0.36%
\$950,000 > and <= \$1,000,000	4,854,883	1.16%	5	0.45%
> \$1,000,000	30,946,961	7.42%	23	2.06%
<b>Total</b>	<b>416,942,063</b>	<b>100.00%</b>	<b>1,118</b>	<b>100.00%</b>



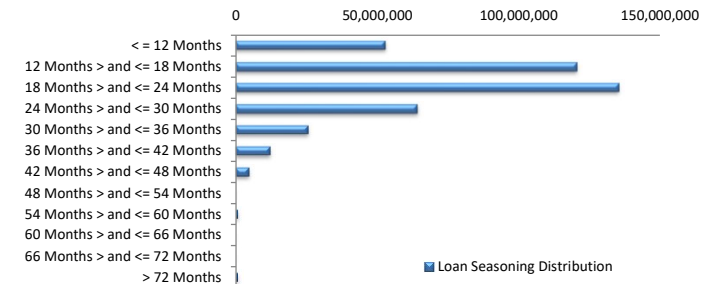
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,601,153	0.38%	36	4.03%
\$100,000 > and <= \$150,000	3,487,697	0.84%	28	3.14%
\$150,000 > and <= \$200,000	6,851,849	1.64%	38	4.26%
\$200,000 > and <= \$250,000	12,666,354	3.04%	56	6.27%
\$250,000 > and <= \$300,000	20,208,487	4.85%	73	8.17%
\$300,000 > and <= \$350,000	27,003,180	6.48%	83	9.29%
\$350,000 > and <= \$400,000	37,548,802	9.01%	100	11.20%
\$400,000 > and <= \$450,000	31,511,256	7.56%	74	8.29%
\$450,000 > and <= \$500,000	37,412,469	8.97%	79	8.85%
\$500,000 > and <= \$550,000	38,709,078	9.28%	74	8.29%
\$550,000 > and <= \$600,000	32,146,500	7.71%	56	6.27%
\$600,000 > and <= \$650,000	21,147,015	5.07%	34	3.81%
\$650,000 > and <= \$700,000	20,930,762	5.02%	31	3.47%
\$700,000 > and <= \$750,000	23,109,482	5.54%	32	3.58%
\$750,000 > and <= \$800,000	11,610,621	2.78%	15	1.68%
\$800,000 > and <= \$850,000	9,939,424	2.38%	12	1.34%
\$850,000 > and <= \$900,000	12,290,920	2.95%	14	1.57%
\$900,000 > and <= \$950,000	8,301,303	1.99%	9	1.01%
\$950,000 > and <= \$1,000,000	7,786,603	1.87%	8	0.90%
> \$1,000,000	52,679,108	12.63%	41	4.59%
<b>Total</b>	<b>416,942,063</b>	<b>100.00%</b>	<b>893</b>	<b>100.00%</b>



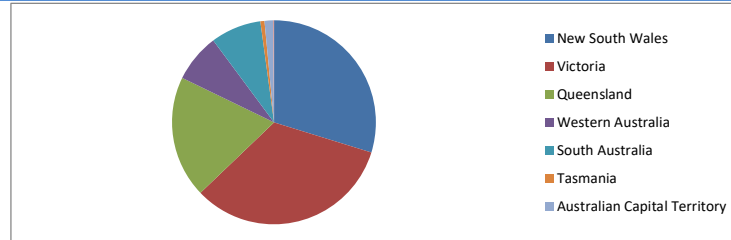
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	52,988,394	12.71%	135	12.08%
12 Months > and <= 18 Months	120,440,072	28.89%	334	29.87%
18 Months > and <= 24 Months	135,662,391	32.54%	349	31.22%
24 Months > and <= 30 Months	64,130,770	15.38%	179	16.01%
30 Months > and <= 36 Months	25,346,403	6.08%	68	6.08%
36 Months > and <= 42 Months	12,055,616	2.89%	30	2.68%
42 Months > and <= 48 Months	4,680,172	1.12%	16	1.43%
48 Months > and <= 54 Months	158,297	0.04%	2	0.18%
54 Months > and <= 60 Months	754,731	0.18%	2	0.18%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	725,217	0.17%	3	0.27%
<b>Total</b>	<b>416,942,063</b>	<b>100.00%</b>	<b>1,118</b>	<b>100.00%</b>



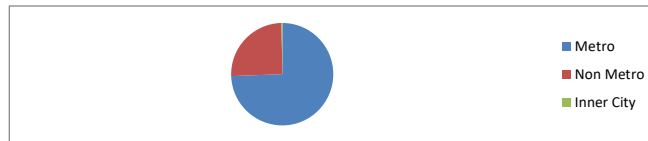
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	124,261,034	29.80%	242	27.10%
Victoria	137,756,252	33.04%	287	32.14%
Queensland	80,654,641	19.34%	185	20.72%
Western Australia	31,800,635	7.63%	89	9.97%
South Australia	33,551,056	8.05%	69	7.73%
Tasmania	2,672,886	0.64%	8	0.90%
Australian Capital Territory	5,726,314	1.37%	12	1.34%
Northern Territory	519,246	0.12%	1	0.11%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>416,942,063</b>	<b>100.00%</b>	<b>893</b>	<b>100.00%</b>



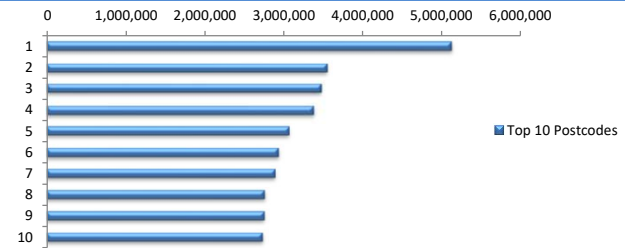
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	310,282,557	74.42%	628	70.32%
Non Metro	105,541,302	25.31%	262	29.34%
Inner City	1,118,204	0.27%	3	0.34%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>416,942,063</b>	<b>100.00%</b>	<b>893</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,127,399	1.23%	9	0.81%
3064	3,546,155	0.85%	10	0.89%
2570	3,481,321	0.83%	7	0.63%
2224	3,388,073	0.81%	3	0.27%
3806	3,069,028	0.74%	5	0.45%
2219	2,932,646	0.70%	3	0.27%
4567	2,890,550	0.69%	5	0.45%
4171	2,756,738	0.66%	2	0.18%
2280	2,748,437	0.66%	5	0.45%
3041	2,729,783	0.65%	3	0.27%
<b>Total</b>	<b>32,670,130</b>	<b>7.84%</b>	<b>52</b>	<b>4.65%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	278,452,981	66.78%	788	70.48%
Low Verified	138,489,082	33.22%	330	29.52%
<b>Total</b>	<b>416,942,063</b>	<b>100.00%</b>	<b>1,118</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	416,942,063	100.00%	1,118	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>416,942,063</b>	<b>100.00%</b>	<b>1,118</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	330,219,661	79.20%	921	82.38%
Interest Only	86,722,403	20.80%	197	17.62%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>416,942,063</b>	<b>100.00%</b>	<b>1,118</b>	<b>100.00%</b>



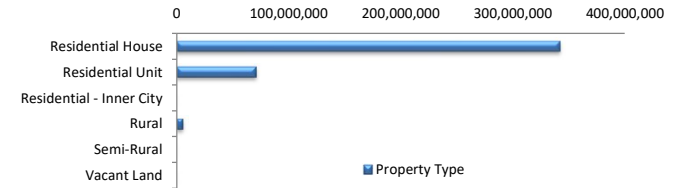
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	416,942,063	100.00%	1,118	100.00%
<b>Total</b>	<b>416,942,063</b>	<b>100.00%</b>	<b>1,118</b>	<b>100.00%</b>



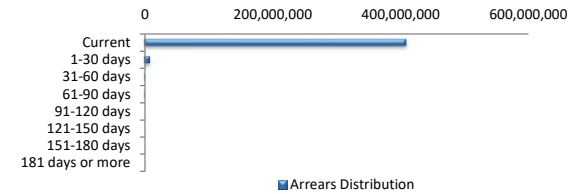
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	341,248,114	81.85%	718	80.40%
Residential Unit	70,309,275	16.86%	165	18.48%
Residential - Inner City	0	0.00%	0	0.00%
Rural	5,384,675	1.29%	10	1.12%
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>416,942,063</b>	<b>100.00%</b>	<b>893</b>	<b>100.00%</b>



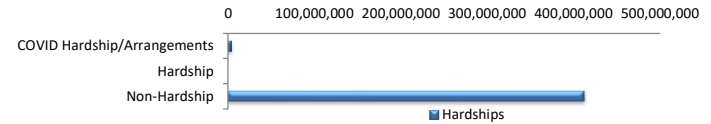
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	407,661,307	97.77%	1,098	98.21%
1-30 days	8,542,467	2.05%	18	1.61%
31-60 days	304,731	0.07%	1	0.09%
61-90 days	433,558	0.10%	1	0.09%
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>416,942,063</b>	<b>100.00%</b>	<b>1,118</b>	<b>100.00%</b>



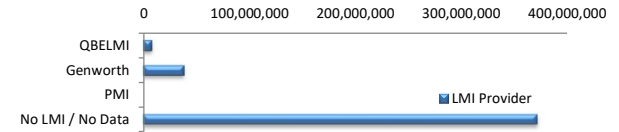
**Hardships**

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	3,993,792	0.96%	6	0.67%
Hardship	0	0.00%	0	0.00%
Non-Hardship	412,948,272	99.04%	887	99.33%
<b>Total</b>	<b>416,942,063</b>	<b>100.00%</b>	<b>893</b>	<b>100.00%</b>



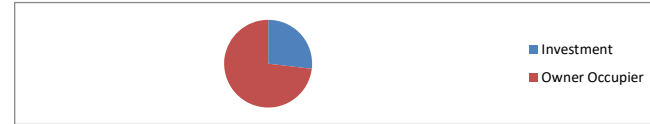
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	7,448,481	1.79%	16	1.79%
Genworth	37,889,631	9.09%	81	9.07%
PMI	0	0.00%	0	0.00%
No LMI / No Data	371,603,951	89.13%	796	89.14%
<b>Total</b>	<b>416,942,063</b>	<b>100.00%</b>	<b>893</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	111,978,337	26.86%	305	27.28%
Owner Occupier	304,963,726	73.14%	813	72.72%
<b>Total</b>	<b>416,942,063</b>	<b>100.00%</b>	<b>1,118</b>	<b>100.00%</b>



**Number of Credit Events**

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	384,246,518	92.16%	1,016	90.88%
1	32,695,545	7.84%	102	9.12%
<b>Total</b>	<b>416,942,063</b>	<b>100.00%</b>	<b>1,118</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