

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



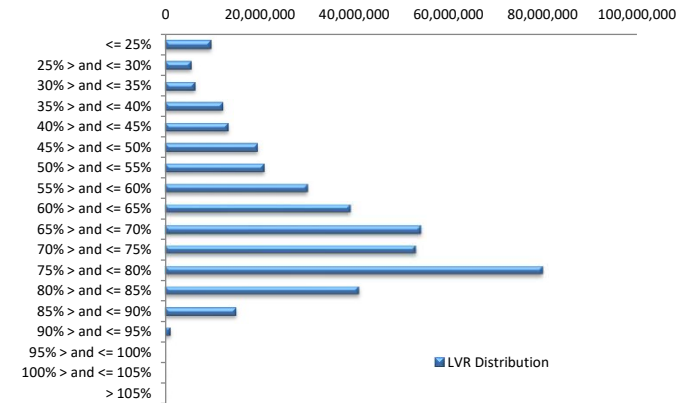
Model Period	6
Collection Period Start	1-Apr-21
Collection Period End	30-Apr-21
No. of Days	30
Interest Period Start	12-Apr-21
Interest Period End	9-May-21
No. of Days	28
Determination Date	5-May-21
Payment Date	10-May-21

**Pool Statistics**

Closing Balance of Mortgages	399,469,195
No. of Loans (Unconsolidated)	1,083
No. of Loans (Consolidated)	858
Average Loan Size (Unconsolidated)	368,854
Average Loan Size (Consolidated)	465,582
Largest Loan Size (Unconsolidated)	1,981,491
Largest Loan Size (Consolidated)	1,981,491
Smallest Loan Size (Unconsolidated)	(34,054)
Smallest Loan Size (Consolidated)	(34,054)
Weighted Average Interest Rate	3.82%
Weighted Average LVR	65.51%
Weighted Average Seasoning	21.50
Weighted Average Remaining Term	326.37

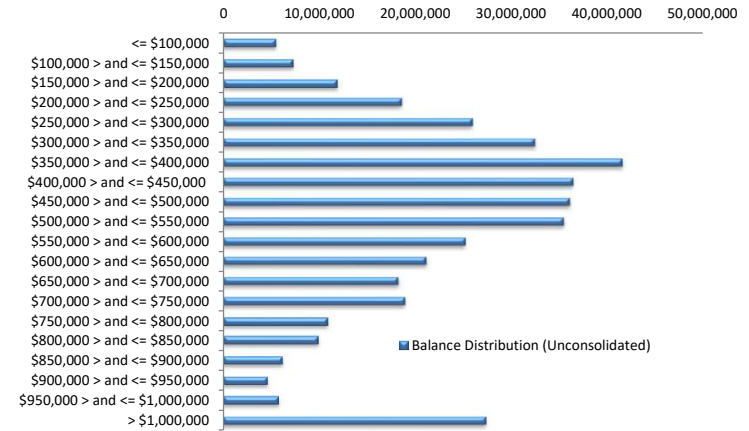
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,542,538	2.39%	64	7.46%
25% > and <= 30%	5,444,880	1.36%	19	2.21%
30% > and <= 35%	6,216,535	1.56%	22	2.56%
35% > and <= 40%	12,007,097	3.01%	31	3.61%
40% > and <= 45%	13,119,887	3.28%	34	3.96%
45% > and <= 50%	19,440,304	4.87%	41	4.78%
50% > and <= 55%	20,675,864	5.18%	41	4.78%
55% > and <= 60%	30,030,626	7.52%	57	6.64%
60% > and <= 65%	39,173,750	9.81%	75	8.74%
65% > and <= 70%	54,046,099	13.53%	98	11.42%
70% > and <= 75%	53,064,089	13.28%	99	11.54%
75% > and <= 80%	79,842,298	19.99%	164	19.11%
80% > and <= 85%	40,902,553	10.24%	78	9.09%
85% > and <= 90%	14,999,181	3.75%	34	3.96%
90% > and <= 95%	963,494	0.24%	2	0.23%
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>399,469,195</b>	<b>100.00%</b>	<b>858</b>	<b>100.12%</b>



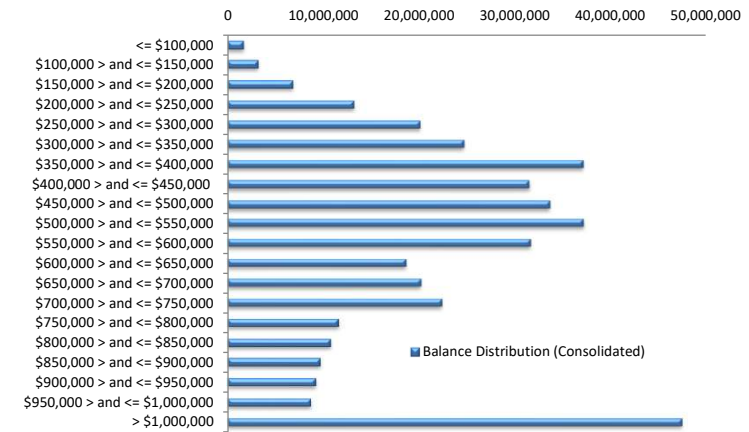
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,451,079	1.36%	146	13.48%
\$100,000 > and <= \$150,000	7,231,434	1.81%	58	5.36%
\$150,000 > and <= \$200,000	11,777,617	2.95%	66	6.09%
\$200,000 > and <= \$250,000	18,638,519	4.67%	82	7.57%
\$250,000 > and <= \$300,000	26,006,169	6.51%	94	8.68%
\$300,000 > and <= \$350,000	32,532,302	8.14%	100	9.23%
\$350,000 > and <= \$400,000	41,605,484	10.42%	111	10.25%
\$400,000 > and <= \$450,000	36,468,117	9.13%	86	7.94%
\$450,000 > and <= \$500,000	36,127,284	9.04%	76	7.02%
\$500,000 > and <= \$550,000	35,516,467	8.89%	68	6.28%
\$550,000 > and <= \$600,000	25,241,978	6.32%	44	4.06%
\$600,000 > and <= \$650,000	21,102,129	5.28%	34	3.14%
\$650,000 > and <= \$700,000	18,208,113	4.56%	27	2.49%
\$700,000 > and <= \$750,000	18,902,514	4.73%	26	2.40%
\$750,000 > and <= \$800,000	10,855,319	2.72%	14	1.29%
\$800,000 > and <= \$850,000	9,879,818	2.47%	12	1.11%
\$850,000 > and <= \$900,000	6,165,278	1.54%	7	0.65%
\$900,000 > and <= \$950,000	4,612,514	1.15%	5	0.46%
\$950,000 > and <= \$1,000,000	5,803,760	1.45%	6	0.55%
> \$1,000,000	27,343,300	6.84%	21	1.94%
<b>Total</b>	<b>399,469,195</b>	<b>100.00%</b>	<b>1,083</b>	<b>100.00%</b>



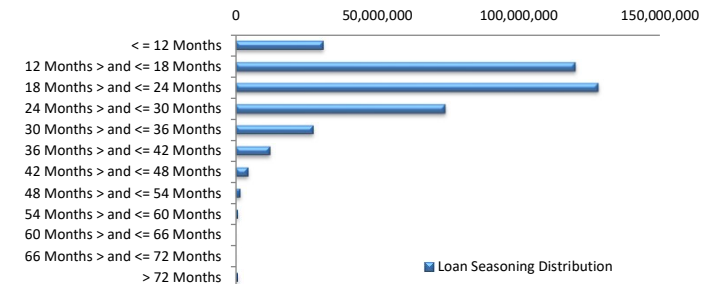
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,623,012	0.41%	32	3.73%
\$100,000 > and <= \$150,000	3,199,792	0.80%	25	2.91%
\$150,000 > and <= \$200,000	6,818,812	1.71%	38	4.43%
\$200,000 > and <= \$250,000	13,145,146	3.29%	58	6.76%
\$250,000 > and <= \$300,000	20,032,810	5.01%	72	8.39%
\$300,000 > and <= \$350,000	24,714,678	6.19%	76	8.86%
\$350,000 > and <= \$400,000	37,157,216	9.30%	99	11.54%
\$400,000 > and <= \$450,000	31,494,282	7.88%	74	8.62%
\$450,000 > and <= \$500,000	33,665,092	8.43%	71	8.28%
\$500,000 > and <= \$550,000	37,193,729	9.31%	71	8.28%
\$550,000 > and <= \$600,000	31,645,503	7.92%	55	6.41%
\$600,000 > and <= \$650,000	18,643,576	4.67%	30	3.50%
\$650,000 > and <= \$700,000	20,216,198	5.06%	30	3.50%
\$700,000 > and <= \$750,000	22,395,140	5.61%	31	3.61%
\$750,000 > and <= \$800,000	11,615,256	2.91%	15	1.75%
\$800,000 > and <= \$850,000	10,777,262	2.70%	13	1.52%
\$850,000 > and <= \$900,000	9,707,492	2.43%	11	1.28%
\$900,000 > and <= \$950,000	9,228,472	2.31%	10	1.17%
\$950,000 > and <= \$1,000,000	8,730,270	2.19%	9	1.05%
> \$1,000,000	47,465,459	11.88%	38	4.43%
<b>Total</b>	<b>399,469,195</b>	<b>100.00%</b>	<b>858</b>	<b>100.00%</b>



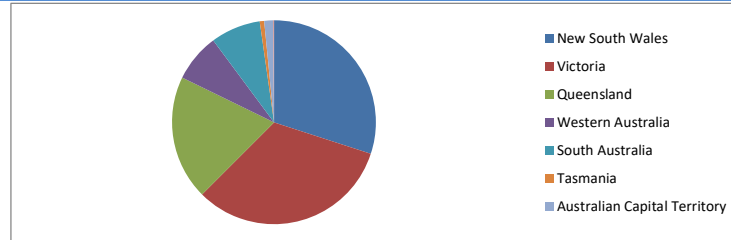
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	30,655,835	7.67%	82	7.57%
12 Months > and <= 18 Months	120,101,795	30.07%	324	29.92%
18 Months > and <= 24 Months	127,978,373	32.04%	337	31.12%
24 Months > and <= 30 Months	73,974,872	18.52%	210	19.39%
30 Months > and <= 36 Months	27,252,418	6.82%	74	6.83%
36 Months > and <= 42 Months	11,999,778	3.00%	33	3.05%
42 Months > and <= 48 Months	4,388,105	1.10%	12	1.11%
48 Months > and <= 54 Months	1,641,228	0.41%	7	0.65%
54 Months > and <= 60 Months	753,777	0.19%	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	723,014	0.18%	2	0.18%
<b>Total</b>	<b>399,469,195</b>	<b>100.00%</b>	<b>1,083</b>	<b>100.00%</b>



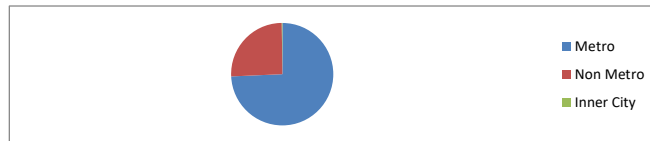
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	119,911,891	30.02%	234	27.27%
Victoria	129,786,147	32.49%	271	31.59%
Queensland	78,680,483	19.70%	181	21.10%
Western Australia	30,526,163	7.64%	86	10.02%
South Australia	31,664,985	7.93%	65	7.58%
Tasmania	2,669,510	0.67%	8	0.93%
Australian Capital Territory	5,712,547	1.43%	12	1.40%
Northern Territory	517,470	0.13%	1	0.12%
No Data	0	0.00%	1	0.12%
<b>Total</b>	<b>399,469,195</b>	<b>100.00%</b>	<b>858</b>	<b>100.12%</b>



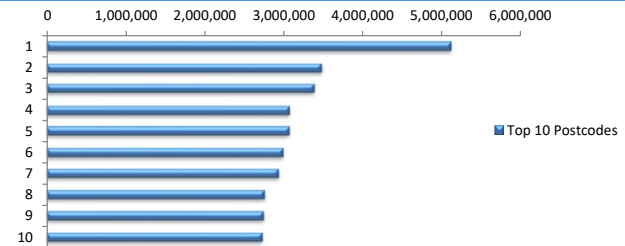
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	296,804,430	74.30%	601	70.05%
Non Metro	101,906,883	25.51%	255	29.72%
Inner City	757,881	0.19%	2	0.23%
No Data	0	0.00%	1	0.12%
<b>Total</b>	<b>399,469,195</b>	<b>100.00%</b>	<b>858</b>	<b>100.12%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,117,172	1.28%	9	0.83%
2570	3,476,028	0.87%	7	0.65%
2224	3,377,903	0.85%	3	0.28%
3806	3,068,263	0.77%	5	0.46%
3064	3,058,049	0.77%	9	0.83%
4567	2,991,466	0.75%	5	0.46%
2219	2,932,554	0.73%	3	0.28%
4171	2,753,768	0.69%	2	0.18%
2280	2,742,586	0.69%	5	0.46%
3041	2,725,777	0.68%	3	0.28%
<b>Total</b>	<b>32,243,565</b>	<b>8.07%</b>	<b>51</b>	<b>4.71%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	267,830,910	67.05%	763	70.45%
Low Verified	131,638,285	32.95%	320	29.55%
<b>Total</b>	<b>399,469,195</b>	<b>100.00%</b>	<b>1,083</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	399,469,195	100.00%	1,083	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>399,469,195</b>	<b>100.00%</b>	<b>1,083</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	319,537,839	79.99%	897	82.83%
Interest Only	79,931,356	20.01%	186	17.17%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>399,469,195</b>	<b>100.00%</b>	<b>1,083</b>	<b>100.00%</b>



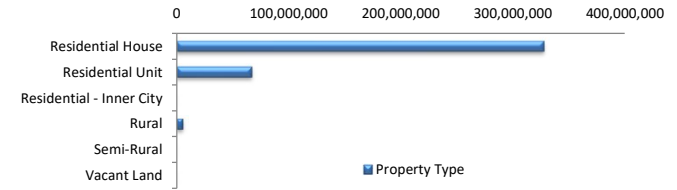
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	399,469,195	100.00%	1,083	100.00%
<b>Total</b>	<b>399,469,195</b>	<b>100.00%</b>	<b>1,083</b>	<b>100.00%</b>



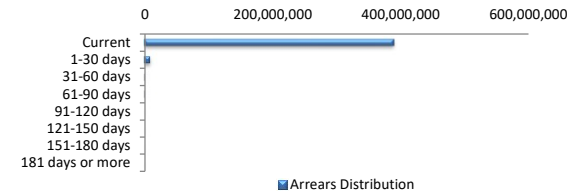
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	327,372,437	81.95%	688	80.19%
Residential Unit	66,722,576	16.70%	160	18.65%
Residential - Inner City	0	0.00%	0	0.00%
Rural	5,374,182	1.35%	10	1.17%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	1	0.12%
<b>Total</b>	<b>399,469,195</b>	<b>100.00%</b>	<b>858</b>	<b>100.12%</b>



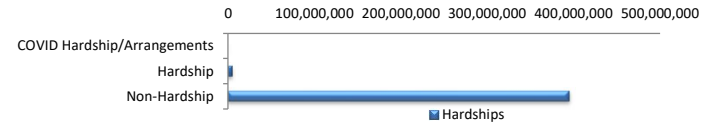
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	389,679,291	97.55%	1,060	97.88%
1-30 days	9,357,971	2.34%	21	1.94%
31-60 days	299,757	0.08%	1	0.09%
61-90 days	132,176	0.03%	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>399,469,195</b>	<b>100.00%</b>	<b>1,083</b>	<b>100.00%</b>



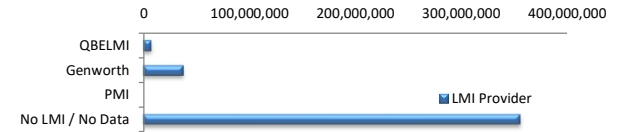
**Hardships**

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	0	0.00%	0	0.00%
Hardship	4,774,409	1.20%	9	1.05%
Non-Hardship	394,694,787	98.80%	850	99.07%
<b>Total</b>	<b>399,469,195</b>	<b>100.00%</b>	<b>858</b>	<b>100.12%</b>



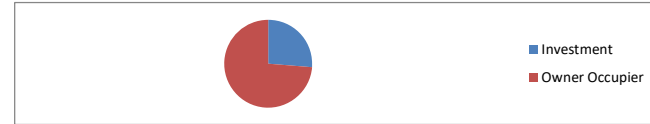
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	7,043,344	1.76%	16	1.86%
Genworth	37,368,179	9.35%	80	9.32%
PMI	0	0.00%	0	0.00%
No LMI / No Data	355,057,672	88.88%	763	88.93%
<b>Total</b>	<b>399,469,195</b>	<b>100.00%</b>	<b>858</b>	<b>100.12%</b>



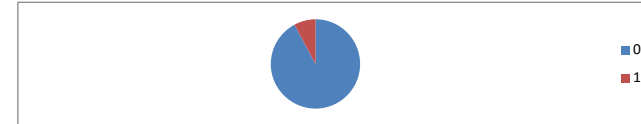
**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	104,903,174	26.26%	301	27.79%
Owner Occupier	294,566,021	73.74%	782	72.21%
<b>Total</b>	<b>399,469,195</b>	<b>100.00%</b>	<b>1,083</b>	<b>100.00%</b>



**Number of Credit Events**

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	368,053,526	92.14%	984	90.86%
1	31,415,669	7.86%	99	9.14%
<b>Total</b>	<b>399,469,195</b>	<b>100.00%</b>	<b>1,083</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