

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



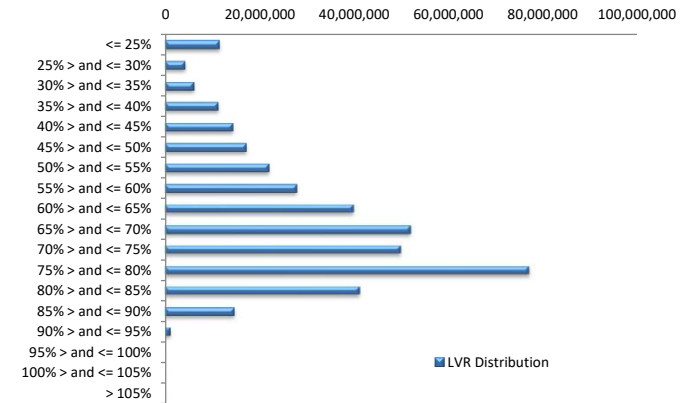
Model Period	7
Collection Period Start	1-May-21
Collection Period End	31-May-21
No. of Days	31
Interest Period Start	10-May-21
Interest Period End	9-Jun-21
No. of Days	31
Determination Date	4-Jun-21
Payment Date	10-Jun-21

**Pool Statistics**

Closing Balance of Mortgages	388,034,179
No. of Loans (Unconsolidated)	1,045
No. of Loans (Consolidated)	835
Average Loan Size (Unconsolidated)	371,325
Average Loan Size (Consolidated)	464,712
Largest Loan Size (Unconsolidated)	1,978,956
Largest Loan Size (Consolidated)	1,978,956
Smallest Loan Size (Unconsolidated)	(37,870)
Smallest Loan Size (Consolidated)	(37,870)
Weighted Average Interest Rate	3.80%
Weighted Average LVR	65.44%
Weighted Average Seasoning	22.53
Weighted Average Remaining Term	325.33

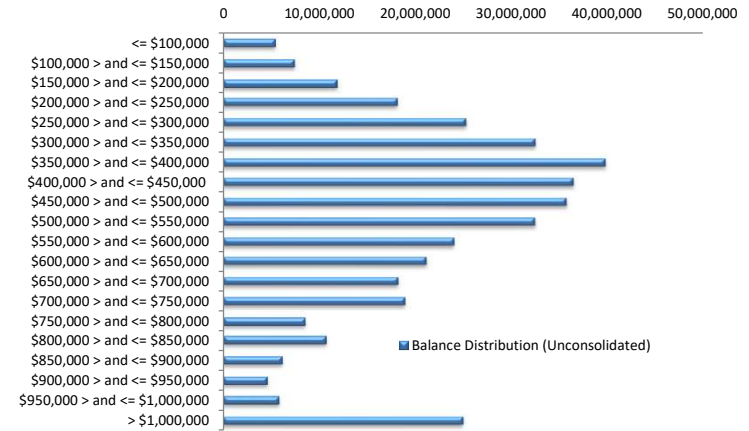
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,311,620	2.92%	67	8.02%
25% > and <= 30%	4,086,806	1.05%	17	2.04%
30% > and <= 35%	5,856,207	1.51%	20	2.40%
35% > and <= 40%	11,112,348	2.86%	28	3.35%
40% > and <= 45%	14,131,411	3.64%	35	4.19%
45% > and <= 50%	16,993,566	4.38%	36	4.31%
50% > and <= 55%	21,740,195	5.60%	41	4.91%
55% > and <= 60%	27,632,135	7.12%	55	6.59%
60% > and <= 65%	39,862,324	10.27%	77	9.22%
65% > and <= 70%	51,882,990	13.37%	95	11.38%
70% > and <= 75%	49,846,785	12.85%	93	11.14%
75% > and <= 80%	77,010,211	19.85%	159	19.04%
80% > and <= 85%	40,984,621	10.56%	78	9.34%
85% > and <= 90%	14,619,372	3.77%	33	3.95%
90% > and <= 95%	963,590	0.25%	2	0.24%
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>388,034,179</b>	<b>100.00%</b>	<b>835</b>	<b>100.12%</b>



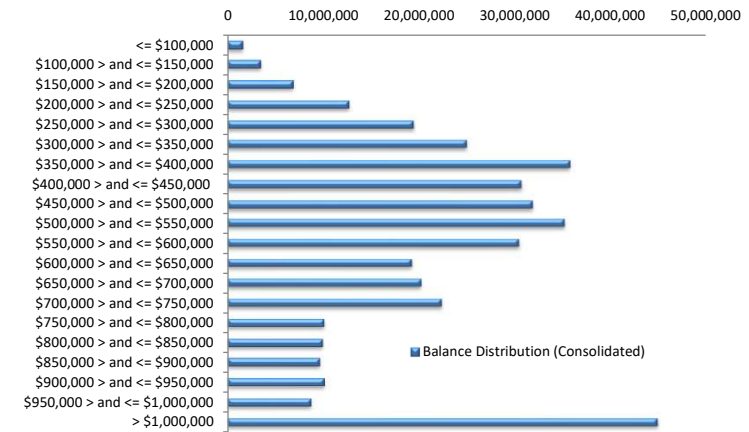
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,386,553	1.39%	129	12.34%
\$100,000 > and <= \$150,000	7,373,652	1.90%	59	5.65%
\$150,000 > and <= \$200,000	11,764,357	3.03%	66	6.32%
\$200,000 > and <= \$250,000	18,139,764	4.67%	80	7.66%
\$250,000 > and <= \$300,000	25,299,659	6.52%	92	8.80%
\$300,000 > and <= \$350,000	32,478,884	8.37%	100	9.57%
\$350,000 > and <= \$400,000	39,808,258	10.26%	106	10.14%
\$400,000 > and <= \$450,000	36,498,270	9.41%	86	8.23%
\$450,000 > and <= \$500,000	35,770,797	9.22%	75	7.18%
\$500,000 > and <= \$550,000	32,501,153	8.38%	62	5.93%
\$550,000 > and <= \$600,000	24,059,610	6.20%	42	4.02%
\$600,000 > and <= \$650,000	21,124,628	5.44%	34	3.25%
\$650,000 > and <= \$700,000	18,176,888	4.68%	27	2.58%
\$700,000 > and <= \$750,000	18,870,395	4.86%	26	2.49%
\$750,000 > and <= \$800,000	8,527,870	2.20%	11	1.05%
\$800,000 > and <= \$850,000	10,681,768	2.75%	13	1.24%
\$850,000 > and <= \$900,000	6,134,025	1.58%	7	0.67%
\$900,000 > and <= \$950,000	4,600,610	1.19%	5	0.48%
\$950,000 > and <= \$1,000,000	5,824,995	1.50%	6	0.57%
> \$1,000,000	25,012,043	6.45%	19	1.82%
<b>Total</b>	<b>388,034,179</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>



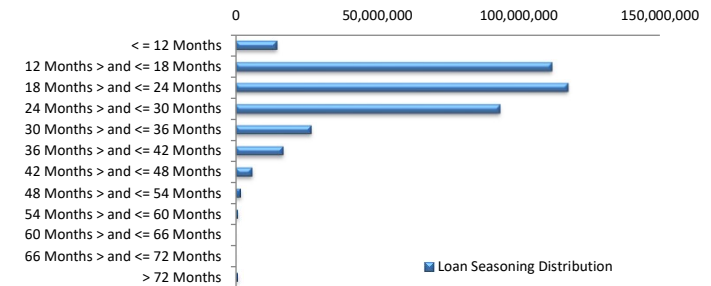
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,526,920	0.39%	29	3.47%
\$100,000 > and <= \$150,000	3,468,169	0.89%	27	3.23%
\$150,000 > and <= \$200,000	6,840,120	1.76%	38	4.55%
\$200,000 > and <= \$250,000	12,627,031	3.25%	56	6.71%
\$250,000 > and <= \$300,000	19,368,871	4.99%	70	8.38%
\$300,000 > and <= \$350,000	24,970,608	6.44%	77	9.22%
\$350,000 > and <= \$400,000	35,740,342	9.21%	95	11.38%
\$400,000 > and <= \$450,000	30,692,103	7.91%	72	8.62%
\$450,000 > and <= \$500,000	31,878,805	8.22%	67	8.02%
\$500,000 > and <= \$550,000	35,166,165	9.06%	67	8.02%
\$550,000 > and <= \$600,000	30,429,460	7.84%	53	6.35%
\$600,000 > and <= \$650,000	19,250,251	4.96%	31	3.71%
\$650,000 > and <= \$700,000	20,198,265	5.21%	30	3.59%
\$700,000 > and <= \$750,000	22,366,226	5.76%	31	3.71%
\$750,000 > and <= \$800,000	10,083,532	2.60%	13	1.56%
\$800,000 > and <= \$850,000	9,926,598	2.56%	12	1.44%
\$850,000 > and <= \$900,000	9,661,615	2.49%	11	1.32%
\$900,000 > and <= \$950,000	10,147,013	2.61%	11	1.32%
\$950,000 > and <= \$1,000,000	8,746,860	2.25%	9	1.08%
> \$1,000,000	44,945,226	11.58%	36	4.31%
<b>Total</b>	<b>388,034,179</b>	<b>100.00%</b>	<b>835</b>	<b>100.00%</b>



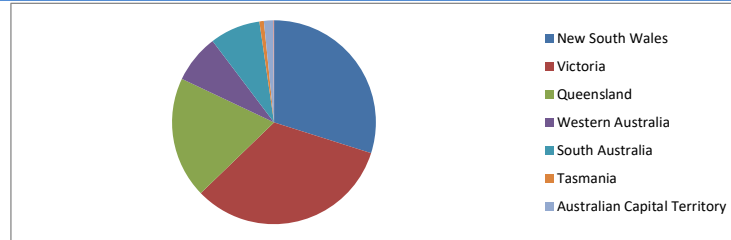
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	14,162,150	3.65%	44	4.21%
12 Months > and <= 18 Months	111,529,510	28.74%	296	28.33%
18 Months > and <= 24 Months	117,453,807	30.27%	309	29.57%
24 Months > and <= 30 Months	93,361,445	24.06%	250	23.92%
30 Months > and <= 36 Months	26,303,179	6.78%	80	7.66%
36 Months > and <= 42 Months	16,413,247	4.23%	39	3.73%
42 Months > and <= 48 Months	5,702,525	1.47%	16	1.53%
48 Months > and <= 54 Months	1,634,450	0.42%	7	0.67%
54 Months > and <= 60 Months	752,944	0.19%	2	0.19%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	720,921	0.19%	2	0.19%
<b>Total</b>	<b>388,034,179</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>



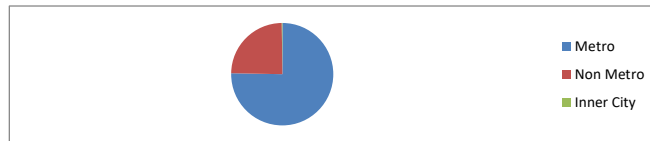
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	115,998,333	29.89%	228	27.31%
Victoria	127,480,550	32.85%	265	31.74%
Queensland	74,679,991	19.25%	175	20.96%
Western Australia	29,851,745	7.69%	83	9.94%
South Australia	31,124,728	8.02%	64	7.66%
Tasmania	2,667,025	0.69%	8	0.96%
Australian Capital Territory	5,714,382	1.47%	12	1.44%
Northern Territory	517,424	0.13%	1	0.12%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>388,034,179</b>	<b>100.00%</b>	<b>835</b>	<b>100.12%</b>



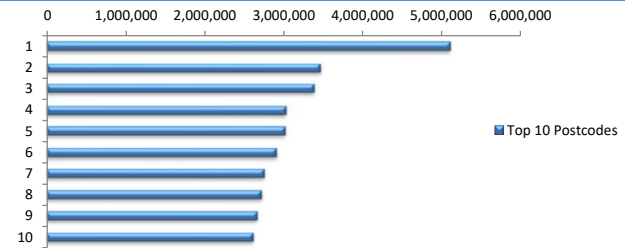
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	292,017,563	75.26%	592	70.90%
Non Metro	95,443,672	24.60%	243	29.10%
Inner City	572,943	0.15%	1	0.12%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>388,034,179</b>	<b>100.00%</b>	<b>835</b>	<b>100.12%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,110,668	1.32%	9	0.86%
2570	3,461,394	0.89%	7	0.67%
2224	3,380,079	0.87%	3	0.29%
3064	3,025,509	0.78%	9	0.86%
3806	3,016,210	0.78%	5	0.48%
2219	2,913,405	0.75%	3	0.29%
4171	2,751,225	0.71%	2	0.19%
3041	2,723,643	0.70%	3	0.29%
2280	2,661,503	0.69%	5	0.48%
4151	2,602,876	0.67%	3	0.29%
<b>Total</b>	<b>31,646,513</b>	<b>8.16%</b>	<b>49</b>	<b>4.69%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	258,771,077	66.69%	739	70.72%
Low Verified	129,263,101	33.31%	306	29.28%
<b>Total</b>	<b>388,034,179</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	388,034,179	100.00%	1,045	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>388,034,179</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	311,013,177	80.15%	867	82.97%
Interest Only	77,021,001	19.85%	178	17.03%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>388,034,179</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>



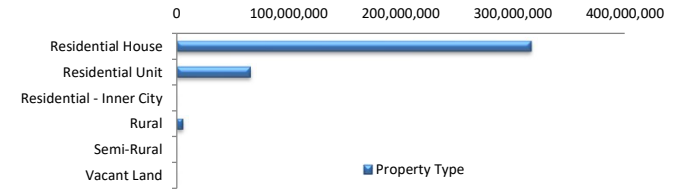
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	388,034,179	100.00%	1,045	100.00%
<b>Total</b>	<b>388,034,179</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>



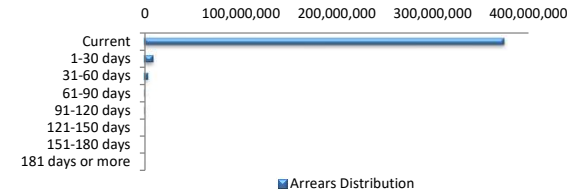
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	316,841,142	81.65%	669	80.12%
Residential Unit	65,816,484	16.96%	157	18.80%
Residential - Inner City	0	0.00%	0	0.00%
Rural	5,376,553	1.39%	10	1.20%
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>388,034,179</b>	<b>100.00%</b>	<b>835</b>	<b>100.12%</b>



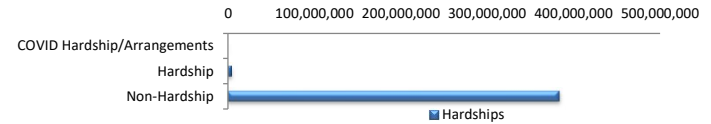
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	374,562,712	96.53%	1,015	97.13%
1-30 days	9,270,642	2.39%	20	1.91%
31-60 days	3,767,427	0.97%	8	0.77%
61-90 days	300,713	0.08%	1	0.10%
91-120 days	132,685	0.03%	1	0.10%
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>388,034,179</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>



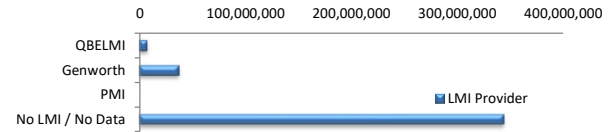
**Hardships**

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	0	0.00%	0	0.00%
Hardship	4,211,531	1.09%	7	0.84%
Non-Hardship	383,822,648	98.91%	829	99.28%
<b>Total</b>	<b>388,034,179</b>	<b>100.00%</b>	<b>835</b>	<b>100.12%</b>



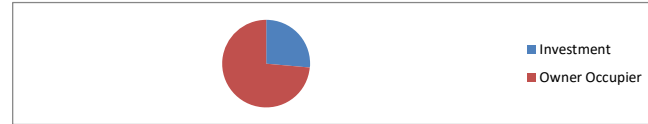
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	7,027,593	1.81%	15	1.80%
Genworth	37,034,680	9.54%	79	9.46%
PMI	0	0.00%	0	0.00%
No LMI / No Data	343,971,905	88.64%	742	88.86%
<b>Total</b>	<b>388,034,179</b>	<b>100.00%</b>	<b>835</b>	<b>100.12%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	102,685,060	26.46%	286	27.37%
Owner Occupier	285,349,118	73.54%	759	72.63%
<b>Total</b>	<b>388,034,179</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>



**Number of Credit Events**

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	359,136,212	92.55%	950	90.91%
1	28,897,967	7.45%	95	9.09%
<b>Total</b>	<b>388,034,179</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	132,684.53	1
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