

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



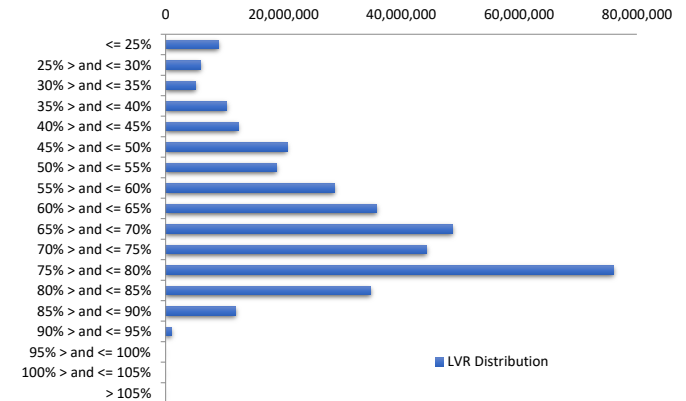
Model Period	9
Collection Period Start	1-Jul-21
Collection Period End	31-Jul-21
No. of Days	31
Interest Period Start	12-Jul-21
Interest Period End	9-Aug-21
No. of Days	29
Determination Date	5-Aug-21
Payment Date	10-Aug-21

**Pool Statistics**

Closing Balance of Mortgages	363,044,252
No. of Loans (Unconsolidated)	996
No. of Loans (Consolidated)	788
Average Loan Size (Unconsolidated)	364,502
Average Loan Size (Consolidated)	460,716
Largest Loan Size (Unconsolidated)	1,973,603
Largest Loan Size (Consolidated)	1,973,603
Smallest Loan Size (Unconsolidated)	(37,644)
Smallest Loan Size (Consolidated)	(37,644)
Weighted Average Interest Rate	3.77%
Weighted Average LVR	65.04%
Weighted Average Seasoning	24.53
Weighted Average Remaining Term	323.84

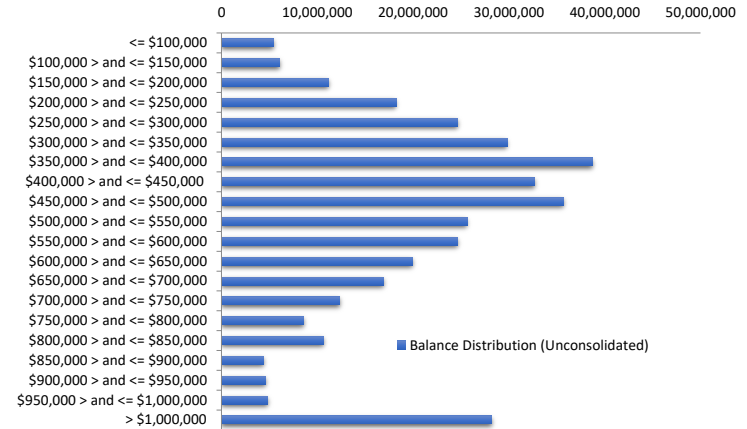
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,897,413	2.45%	62	7.87%
25% > and <= 30%	5,936,134	1.64%	25	3.17%
30% > and <= 35%	5,026,429	1.38%	17	2.16%
35% > and <= 40%	10,332,948	2.85%	27	3.43%
40% > and <= 45%	12,313,035	3.39%	33	4.19%
45% > and <= 50%	20,610,334	5.68%	41	5.20%
50% > and <= 55%	18,759,067	5.17%	38	4.82%
55% > and <= 60%	28,683,993	7.90%	51	6.47%
60% > and <= 65%	35,871,434	9.88%	68	8.63%
65% > and <= 70%	48,693,436	13.41%	92	11.68%
70% > and <= 75%	44,245,456	12.19%	81	10.28%
75% > and <= 80%	76,031,093	20.94%	156	19.80%
80% > and <= 85%	34,861,651	9.60%	68	8.63%
85% > and <= 90%	11,818,241	3.26%	27	3.43%
90% > and <= 95%	963,589	0.27%	2	0.25%
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>363,044,252</b>	<b>100.00%</b>	<b>788</b>	<b>100.00%</b>



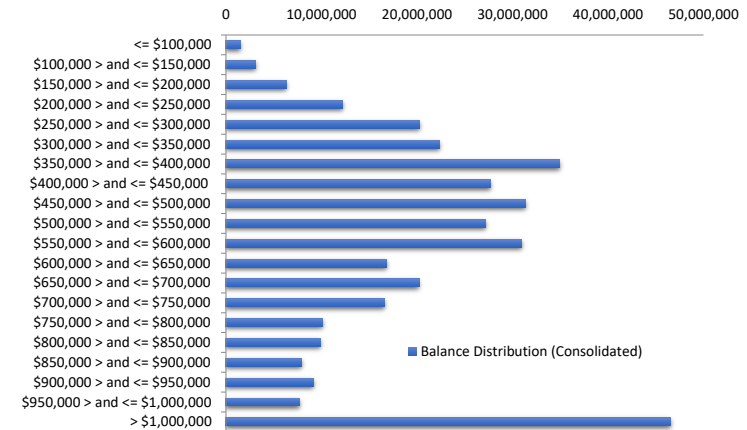
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,417,625	1.49%	141	14.16%
\$100,000 > and <= \$150,000	6,031,978	1.66%	48	4.82%
\$150,000 > and <= \$200,000	11,188,116	3.08%	64	6.43%
\$200,000 > and <= \$250,000	18,218,381	5.02%	81	8.13%
\$250,000 > and <= \$300,000	24,604,826	6.78%	89	8.94%
\$300,000 > and <= \$350,000	29,813,374	8.21%	92	9.24%
\$350,000 > and <= \$400,000	38,721,547	10.67%	103	10.34%
\$400,000 > and <= \$450,000	32,656,128	9.00%	77	7.73%
\$450,000 > and <= \$500,000	35,714,262	9.84%	75	7.53%
\$500,000 > and <= \$550,000	25,632,246	7.06%	49	4.92%
\$550,000 > and <= \$600,000	24,656,550	6.79%	43	4.32%
\$600,000 > and <= \$650,000	19,975,819	5.50%	32	3.21%
\$650,000 > and <= \$700,000	16,883,143	4.65%	25	2.51%
\$700,000 > and <= \$750,000	12,321,713	3.39%	17	1.71%
\$750,000 > and <= \$800,000	8,532,220	2.35%	11	1.10%
\$800,000 > and <= \$850,000	10,657,502	2.94%	13	1.31%
\$850,000 > and <= \$900,000	4,384,007	1.21%	5	0.50%
\$900,000 > and <= \$950,000	4,585,707	1.26%	5	0.50%
\$950,000 > and <= \$1,000,000	4,833,277	1.33%	5	0.50%
> \$1,000,000	28,215,831	7.77%	21	2.11%
<b>Total</b>	<b>363,044,252</b>	<b>100.00%</b>	<b>996</b>	<b>100.00%</b>



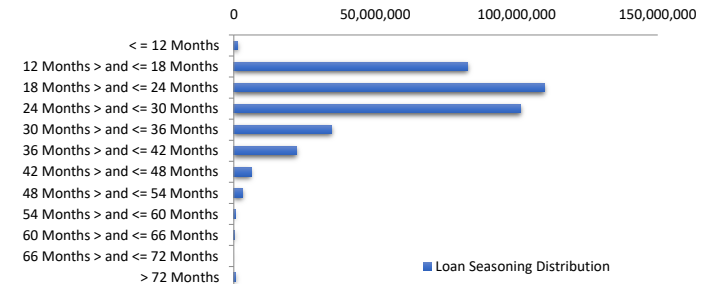
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,508,247	0.42%	33	4.19%
\$100,000 > and <= \$150,000	3,131,585	0.86%	24	3.05%
\$150,000 > and <= \$200,000	6,327,930	1.74%	36	4.57%
\$200,000 > and <= \$250,000	12,220,957	3.37%	55	6.98%
\$250,000 > and <= \$300,000	20,287,382	5.59%	73	9.26%
\$300,000 > and <= \$350,000	22,332,056	6.15%	69	8.76%
\$350,000 > and <= \$400,000	34,977,174	9.63%	93	11.80%
\$400,000 > and <= \$450,000	27,685,530	7.63%	65	8.25%
\$450,000 > and <= \$500,000	31,347,191	8.63%	66	8.38%
\$500,000 > and <= \$550,000	27,197,324	7.49%	52	6.60%
\$550,000 > and <= \$600,000	30,992,967	8.54%	54	6.85%
\$600,000 > and <= \$650,000	16,807,578	4.63%	27	3.43%
\$650,000 > and <= \$700,000	20,232,937	5.57%	30	3.81%
\$700,000 > and <= \$750,000	16,631,943	4.58%	23	2.92%
\$750,000 > and <= \$800,000	10,108,510	2.78%	13	1.65%
\$800,000 > and <= \$850,000	9,913,123	2.73%	12	1.52%
\$850,000 > and <= \$900,000	7,898,168	2.18%	9	1.14%
\$900,000 > and <= \$950,000	9,166,054	2.52%	10	1.27%
\$950,000 > and <= \$1,000,000	7,744,022	2.13%	8	1.02%
> \$1,000,000	46,533,572	12.82%	36	4.57%
<b>Total</b>	<b>363,044,252</b>	<b>100.00%</b>	<b>788</b>	<b>100.00%</b>



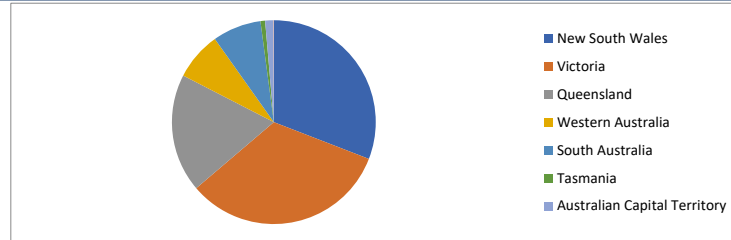
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,258,097	0.35%	4	0.40%
12 Months > and <= 18 Months	82,800,212	22.81%	228	22.89%
18 Months > and <= 24 Months	109,895,985	30.27%	304	30.52%
24 Months > and <= 30 Months	101,608,554	27.99%	271	27.21%
30 Months > and <= 36 Months	34,648,708	9.54%	100	10.04%
36 Months > and <= 42 Months	22,129,890	6.10%	57	5.72%
42 Months > and <= 48 Months	6,099,220	1.68%	16	1.61%
48 Months > and <= 54 Months	3,106,669	0.86%	11	1.10%
54 Months > and <= 60 Months	421,244	0.12%	2	0.20%
60 Months > and <= 66 Months	358,841	0.10%	1	0.10%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	716,833	0.20%	2	0.20%
<b>Total</b>	<b>363,044,252</b>	<b>100.00%</b>	<b>996</b>	<b>100.00%</b>



### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	112,100,310	30.88%	215	27.28%
Victoria	119,417,300	32.89%	254	32.23%
Queensland	68,196,650	18.78%	163	20.69%
Western Australia	27,687,205	7.63%	78	9.90%
South Australia	28,000,991	7.71%	58	7.36%
Tasmania	2,664,472	0.73%	8	1.02%
Australian Capital Territory	4,734,243	1.30%	11	1.40%
Northern Territory	243,081	0.07%	1	0.13%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>363,044,252</b>	<b>100.00%</b>	<b>788</b>	<b>100.00%</b>



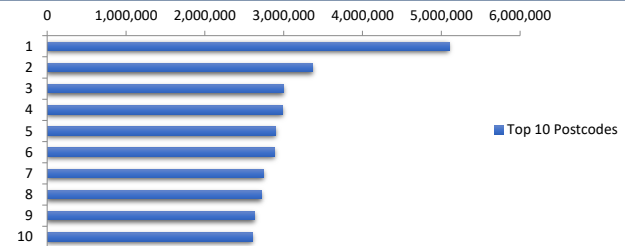
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	273,020,238	75.20%	559	70.94%
Non Metro	89,455,383	24.64%	228	28.93%
Inner City	568,631	0.16%	1	0.13%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>363,044,252</b>	<b>100.00%</b>	<b>788</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,098,365	1.40%	9	0.90%
2224	3,367,515	0.93%	3	0.30%
3806	3,001,951	0.83%	5	0.50%
3064	2,986,240	0.82%	9	0.90%
2219	2,901,141	0.80%	3	0.30%
4567	2,887,464	0.80%	5	0.50%
4171	2,745,692	0.76%	2	0.20%
3041	2,720,364	0.75%	3	0.30%
2570	2,635,606	0.73%	5	0.50%
4151	2,610,926	0.72%	3	0.30%
<b>Total</b>	<b>30,955,262</b>	<b>8.53%</b>	<b>47</b>	<b>4.72%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	239,604,873	66.00%	701	70.38%
Low Verified	123,439,379	34.00%	295	29.62%
<b>Total</b>	<b>363,044,252</b>	<b>100.00%</b>	<b>996</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	363,044,252	100.00%	996	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>363,044,252</b>	<b>100.00%</b>	<b>996</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	288,124,009	79.36%	826	82.93%
Interest Only	74,920,244	20.64%	170	17.07%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>363,044,252</b>	<b>100.00%</b>	<b>996</b>	<b>100.00%</b>



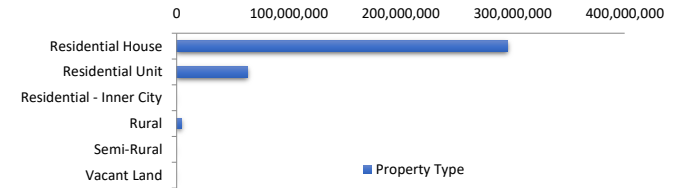
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	363,044,252	100.00%	996	100.00%
<b>Total</b>	<b>363,044,252</b>	<b>100.00%</b>	<b>996</b>	<b>100.00%</b>



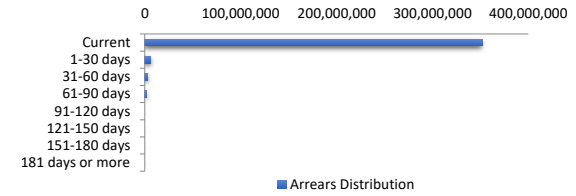
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	295,232,004	81.32%	630	79.95%
Residential Unit	63,519,267	17.50%	150	19.04%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,292,980	1.18%	8	1.02%
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>363,044,252</b>	<b>100.00%</b>	<b>788</b>	<b>100.00%</b>



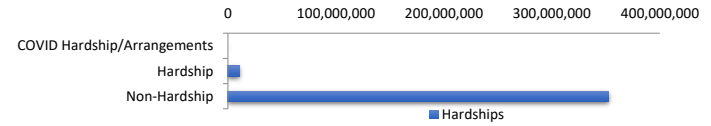
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	351,828,512	96.91%	974	97.79%
1-30 days	6,245,253	1.72%	13	1.31%
31-60 days	3,366,878	0.93%	6	0.60%
61-90 days	1,603,609	0.44%	3	0.30%
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>363,044,252</b>	<b>100.00%</b>	<b>996</b>	<b>100.00%</b>



**Hardships**

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	0	0.00%	0	0.00%
Hardship	10,592,423	2.92%	16	2.03%
Non-Hardship	352,451,829	97.08%	772	97.97%
<b>Total</b>	<b>363,044,252</b>	<b>100.00%</b>	<b>788</b>	<b>100.00%</b>



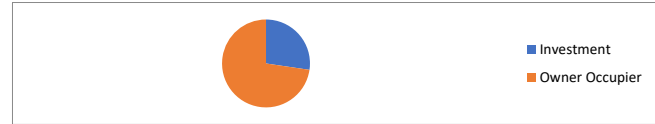
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,905,027	1.63%	13	1.65%
Genworth	33,704,754	9.28%	72	9.14%
PMI	0	0.00%	0	0.00%
No LMI / No Data	323,434,471	89.09%	703	89.21%
<b>Total</b>	<b>363,044,252</b>	<b>100.00%</b>	<b>788</b>	<b>100.00%</b>



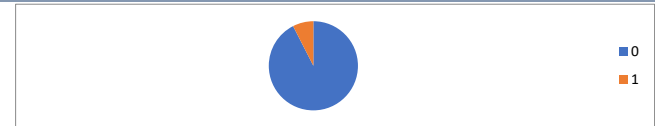
**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	99,188,386	27.32%	277	27.81%
Owner Occupier	263,855,866	72.68%	719	72.19%
<b>Total</b>	<b>363,044,252</b>	<b>100.00%</b>	<b>996</b>	<b>100.00%</b>



**Number of Credit Events**

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	335,764,688	92.49%	908	91.16%
1	27,279,564	7.51%	88	8.84%
<b>Total</b>	<b>363,044,252</b>	<b>100.00%</b>	<b>996</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