

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



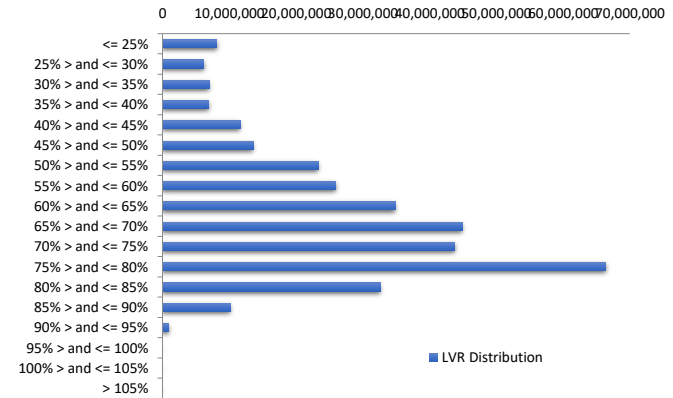
Model Period	11
Collection Period Start	1-Sep-21
Collection Period End	30-Sep-21
No. of Days	30
Interest Period Start	10-Sep-21
Interest Period End	10-Oct-21
No. of Days	31
Determination Date	6-Oct-21
Payment Date	11-Oct-21

**Pool Statistics**

Closing Balance of Mortgages	336,389,526
No. of Loans (Unconsolidated)	933
No. of Loans (Consolidated)	737
Average Loan Size (Unconsolidated)	360,546
Average Loan Size (Consolidated)	456,431
Largest Loan Size (Unconsolidated)	1,968,524
Largest Loan Size (Consolidated)	1,968,524
Smallest Loan Size (Unconsolidated)	(16,458)
Smallest Loan Size (Consolidated)	(9,183)
Weighted Average Interest Rate	3.73%
Weighted Average LVR	64.80%
Weighted Average Seasoning	26.58
Weighted Average Remaining Term	321.36

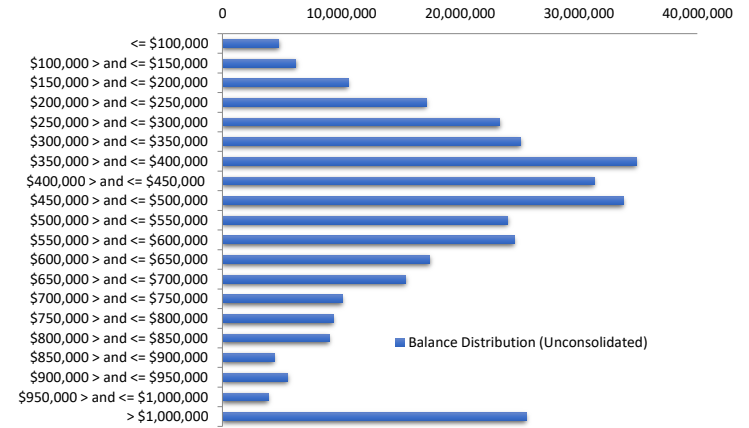
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,124,531	2.42%	64	8.68%
25% > and <= 30%	6,213,307	1.85%	25	3.39%
30% > and <= 35%	6,993,256	2.08%	23	3.12%
35% > and <= 40%	6,963,901	2.07%	19	2.58%
40% > and <= 45%	11,616,747	3.45%	29	3.93%
45% > and <= 50%	13,605,636	4.04%	35	4.75%
50% > and <= 55%	23,315,485	6.93%	43	5.83%
55% > and <= 60%	25,973,211	7.72%	44	5.97%
60% > and <= 65%	34,895,086	10.37%	69	9.36%
65% > and <= 70%	44,890,893	13.34%	83	11.26%
70% > and <= 75%	43,735,185	13.00%	79	10.72%
75% > and <= 80%	66,373,153	19.73%	136	18.45%
80% > and <= 85%	32,586,002	9.69%	62	8.41%
85% > and <= 90%	10,139,640	3.01%	24	3.26%
90% > and <= 95%	963,494	0.29%	2	0.27%
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>336,389,526</b>	<b>100.00%</b>	<b>737</b>	<b>100.00%</b>



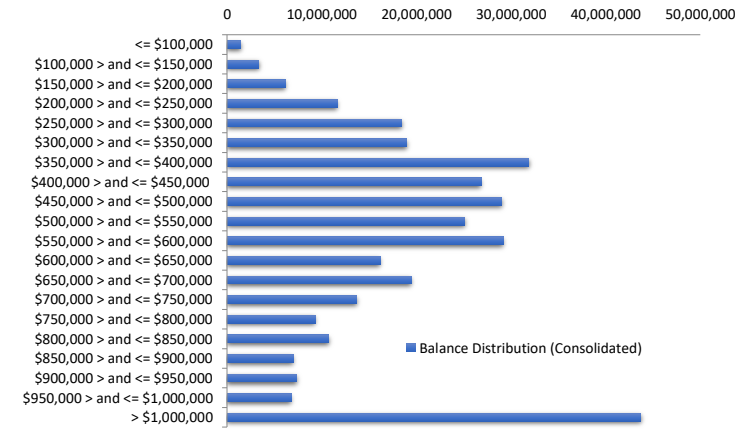
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,735,723	1.41%	137	14.68%
\$100,000 > and <= \$150,000	6,180,838	1.84%	49	5.25%
\$150,000 > and <= \$200,000	10,598,142	3.15%	60	6.43%
\$200,000 > and <= \$250,000	17,189,237	5.11%	76	8.15%
\$250,000 > and <= \$300,000	23,349,298	6.94%	84	9.00%
\$300,000 > and <= \$350,000	25,146,116	7.48%	78	8.36%
\$350,000 > and <= \$400,000	34,846,253	10.36%	93	9.97%
\$400,000 > and <= \$450,000	31,329,956	9.31%	74	7.93%
\$450,000 > and <= \$500,000	33,765,796	10.04%	71	7.61%
\$500,000 > and <= \$550,000	24,024,985	7.14%	46	4.93%
\$550,000 > and <= \$600,000	24,589,217	7.31%	43	4.61%
\$600,000 > and <= \$650,000	17,477,107	5.20%	28	3.00%
\$650,000 > and <= \$700,000	15,447,825	4.59%	23	2.47%
\$700,000 > and <= \$750,000	10,088,233	3.00%	14	1.50%
\$750,000 > and <= \$800,000	9,322,386	2.77%	12	1.29%
\$800,000 > and <= \$850,000	8,992,095	2.67%	11	1.18%
\$850,000 > and <= \$900,000	4,356,084	1.29%	5	0.54%
\$900,000 > and <= \$950,000	5,513,570	1.64%	6	0.64%
\$950,000 > and <= \$1,000,000	3,867,265	1.15%	4	0.43%
> \$1,000,000	25,569,400	7.60%	19	2.04%
<b>Total</b>	<b>336,389,526</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



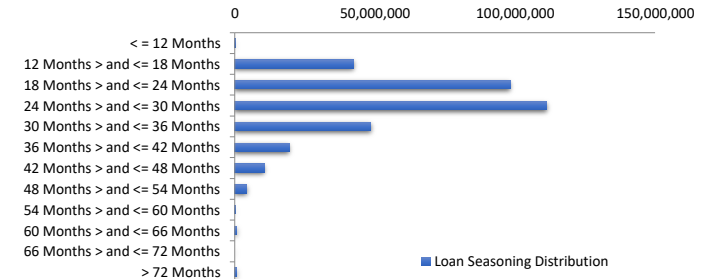
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,449,592	0.43%	35	4.75%
\$100,000 > and <= \$150,000	3,374,493	1.00%	26	3.53%
\$150,000 > and <= \$200,000	6,196,177	1.84%	35	4.75%
\$200,000 > and <= \$250,000	11,647,841	3.46%	52	7.06%
\$250,000 > and <= \$300,000	18,446,228	5.48%	66	8.96%
\$300,000 > and <= \$350,000	19,004,586	5.65%	59	8.01%
\$350,000 > and <= \$400,000	31,893,157	9.48%	85	11.53%
\$400,000 > and <= \$450,000	26,835,045	7.98%	63	8.55%
\$450,000 > and <= \$500,000	28,992,867	8.62%	61	8.28%
\$500,000 > and <= \$550,000	25,096,792	7.46%	48	6.51%
\$550,000 > and <= \$600,000	29,173,012	8.67%	51	6.92%
\$600,000 > and <= \$650,000	16,190,615	4.81%	26	3.53%
\$650,000 > and <= \$700,000	19,492,313	5.79%	29	3.93%
\$700,000 > and <= \$750,000	13,702,088	4.07%	19	2.58%
\$750,000 > and <= \$800,000	9,317,769	2.77%	12	1.63%
\$800,000 > and <= \$850,000	10,731,688	3.19%	13	1.76%
\$850,000 > and <= \$900,000	7,018,224	2.09%	8	1.09%
\$900,000 > and <= \$950,000	7,332,244	2.18%	8	1.09%
\$950,000 > and <= \$1,000,000	6,779,976	2.02%	7	0.95%
> \$1,000,000	43,714,820	13.00%	34	4.61%
<b>Total</b>	<b>336,389,526</b>	<b>100.00%</b>	<b>737</b>	<b>100.00%</b>



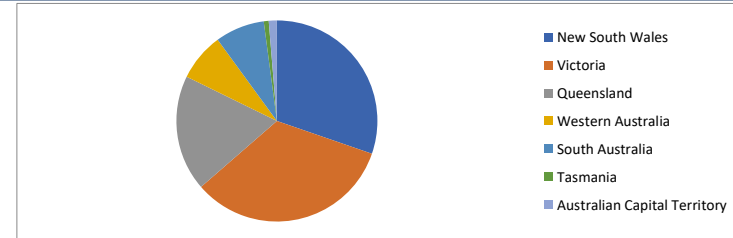
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	213,297	0.06%	1	0.11%
12 Months > and <= 18 Months	42,374,443	12.60%	113	12.11%
18 Months > and <= 24 Months	98,246,831	29.21%	286	30.65%
24 Months > and <= 30 Months	111,285,158	33.08%	295	31.62%
30 Months > and <= 36 Months	48,574,411	14.44%	141	15.11%
36 Months > and <= 42 Months	19,420,691	5.77%	52	5.57%
42 Months > and <= 48 Months	10,568,569	3.14%	26	2.79%
48 Months > and <= 54 Months	4,218,390	1.25%	14	1.50%
54 Months > and <= 60 Months	26,608	0.01%	1	0.11%
60 Months > and <= 66 Months	748,849	0.22%	2	0.21%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	712,279	0.21%	2	0.21%
<b>Total</b>	<b>336,389,526</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



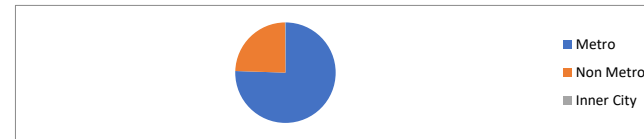
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	101,869,791	30.28%	198	26.87%
Victoria	112,134,582	33.33%	241	32.70%
Queensland	62,702,303	18.64%	152	20.62%
Western Australia	25,949,858	7.71%	74	10.04%
South Australia	26,688,763	7.93%	54	7.33%
Tasmania	2,668,857	0.79%	8	1.09%
Australian Capital Territory	4,375,373	1.30%	10	1.36%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>336,389,526</b>	<b>100.00%</b>	<b>737</b>	<b>100.00%</b>



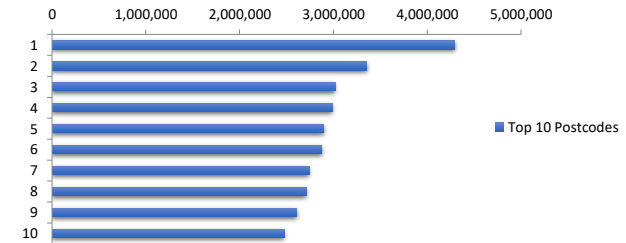
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	254,050,362	75.52%	526	71.37%
Non Metro	81,773,551	24.31%	210	28.49%
Inner City	565,613	0.17%	1	0.14%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>336,389,526</b>	<b>100.00%</b>	<b>737</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,293,151	1.28%	8	0.86%
2224	3,356,607	1.00%	3	0.32%
3064	3,017,022	0.90%	9	0.96%
3806	2,985,770	0.89%	5	0.54%
2219	2,898,473	0.86%	3	0.32%
4567	2,876,467	0.86%	4	0.43%
4171	2,739,951	0.81%	2	0.21%
3041	2,714,355	0.81%	3	0.32%
4151	2,607,331	0.78%	3	0.32%
3207	2,473,661	0.74%	3	0.32%
<b>Total</b>	<b>29,962,788</b>	<b>8.91%</b>	<b>43</b>	<b>4.61%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	224,944,185	66.87%	664	71.17%
Low Verified	111,445,341	33.13%	269	28.83%
<b>Total</b>	<b>336,389,526</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	336,389,526	100.00%	933	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>336,389,526</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	266,772,086	79.30%	765	81.99%
Interest Only	69,617,440	20.70%	168	18.01%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>336,389,526</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



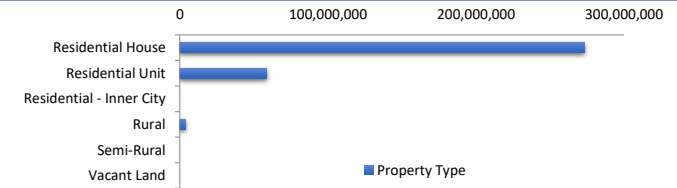
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	336,389,526	100.00%	933	100.00%
<b>Total</b>	<b>336,389,526</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



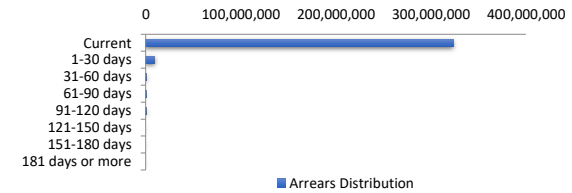
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	273,582,483	81.33%	588	79.78%
Residential Unit	58,711,431	17.45%	142	19.27%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,095,612	1.22%	7	0.95%
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>336,389,526</b>	<b>100.00%</b>	<b>737</b>	<b>100.00%</b>



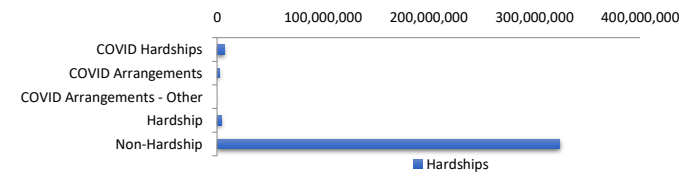
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	323,526,786	96.18%	908	97.32%
1-30 days	9,748,222	2.90%	20	2.14%
31-60 days	1,310,820	0.39%	2	0.21%
61-90 days	562,743	0.17%	1	0.11%
91-120 days	1,240,955	0.37%	2	0.21%
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>336,389,526</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



**Hardships**

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	6,779,209	2.02%	9	1.22%
COVID Arrangements	1,887,660	0.56%	4	0.54%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	3,752,080	1.12%	6	0.81%
Non-Hardship	323,970,578	96.31%	718	97.42%
<b>Total</b>	<b>336,389,526</b>	<b>100.00%</b>	<b>737</b>	<b>100.00%</b>



COVID Hardship – A deferral of loan repayments for a period from 3 to 6 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

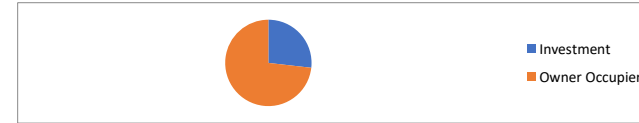
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,847,102	1.74%	13	1.76%
Genworth	30,671,976	9.12%	67	9.09%
PMI	0	0.00%	0	0.00%
No LMI / No Data	299,870,449	89.14%	657	89.15%
<b>Total</b>	<b>336,389,526</b>	<b>100.00%</b>	<b>737</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	90,128,398	26.79%	258	27.65%
Owner Occupier	246,261,128	73.21%	675	72.35%
<b>Total</b>	<b>336,389,526</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



**Number of Credit Events**

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	311,591,850	92.63%	850	91.10%
1	24,797,677	7.37%	83	8.90%
<b>Total</b>	<b>336,389,526</b>	<b>100.00%</b>	<b>933</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	1,240,955.35	2
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