

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



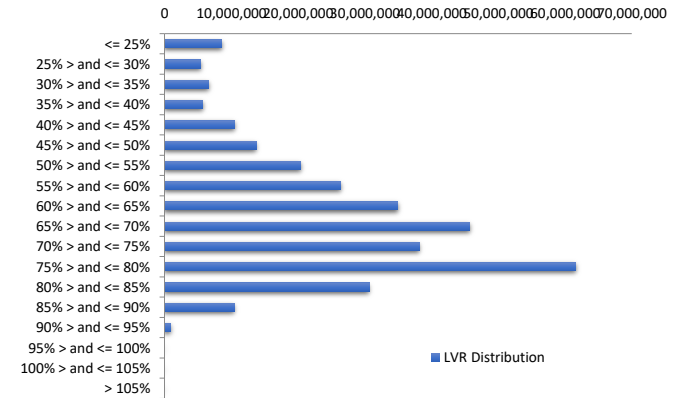
Model Period	12
Collection Period Start	1-Oct-21
Collection Period End	31-Oct-21
No. of Days	31
Interest Period Start	11-Oct-21
Interest Period End	9-Nov-21
No. of Days	30
Determination Date	5-Nov-21
Payment Date	10-Nov-21

**Pool Statistics**

Closing Balance of Mortgages	320,015,652
No. of Loans (Unconsolidated)	897
No. of Loans (Consolidated)	711
Average Loan Size (Unconsolidated)	356,762
Average Loan Size (Consolidated)	450,092
Largest Loan Size (Unconsolidated)	1,965,934
Largest Loan Size (Consolidated)	1,965,934
Smallest Loan Size (Unconsolidated)	(18,338)
Smallest Loan Size (Consolidated)	(13,953)
Weighted Average Interest Rate	3.71%
Weighted Average LVR	64.71%
Weighted Average Seasoning	27.67
Weighted Average Remaining Term	319.82

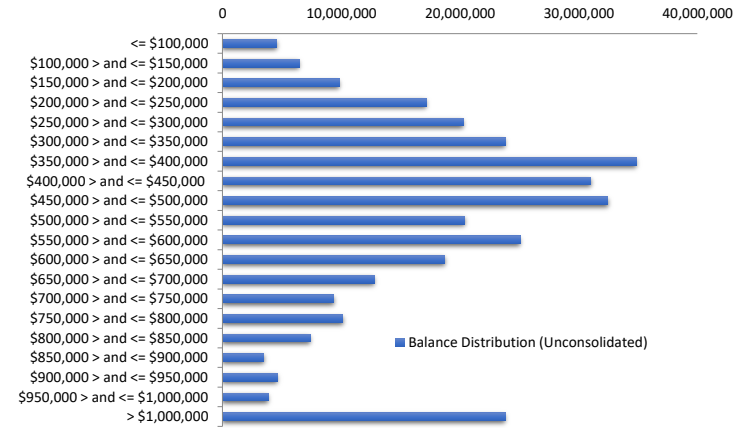
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,608,131	2.69%	69	9.70%
25% > and <= 30%	5,465,026	1.71%	23	3.23%
30% > and <= 35%	6,655,676	2.08%	21	2.95%
35% > and <= 40%	5,732,163	1.79%	17	2.39%
40% > and <= 45%	10,479,131	3.27%	29	4.08%
45% > and <= 50%	13,718,355	4.29%	32	4.50%
50% > and <= 55%	20,393,193	6.37%	38	5.34%
55% > and <= 60%	26,385,936	8.25%	47	6.61%
60% > and <= 65%	34,965,183	10.93%	69	9.70%
65% > and <= 70%	45,723,986	14.29%	84	11.81%
70% > and <= 75%	38,196,329	11.94%	70	9.85%
75% > and <= 80%	61,634,876	19.26%	128	18.00%
80% > and <= 85%	30,634,339	9.57%	58	8.16%
85% > and <= 90%	10,459,739	3.27%	24	3.38%
90% > and <= 95%	963,589	0.30%	2	0.28%
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>320,015,652</b>	<b>100.00%</b>	<b>711</b>	<b>100.00%</b>



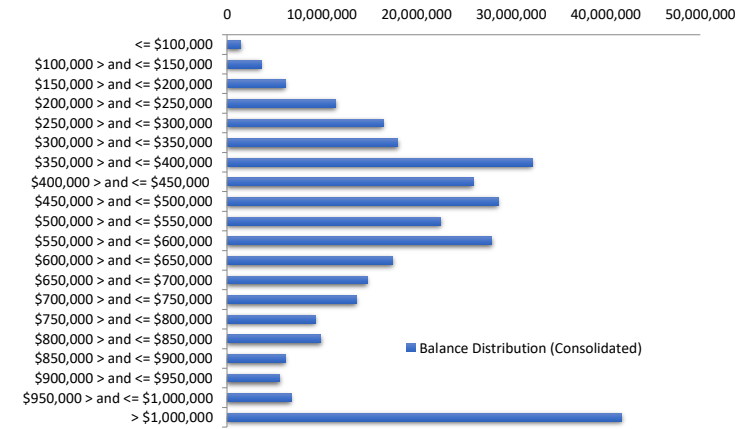
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,571,701	1.43%	135	15.05%
\$100,000 > and <= \$150,000	6,454,410	2.02%	51	5.69%
\$150,000 > and <= \$200,000	9,853,222	3.08%	56	6.24%
\$200,000 > and <= \$250,000	17,170,043	5.37%	76	8.47%
\$250,000 > and <= \$300,000	20,280,387	6.34%	73	8.14%
\$300,000 > and <= \$350,000	23,804,348	7.44%	74	8.25%
\$350,000 > and <= \$400,000	34,838,307	10.89%	93	10.37%
\$400,000 > and <= \$450,000	31,006,177	9.69%	73	8.14%
\$450,000 > and <= \$500,000	32,448,898	10.14%	68	7.58%
\$500,000 > and <= \$550,000	20,382,225	6.37%	39	4.35%
\$550,000 > and <= \$600,000	25,064,306	7.83%	44	4.91%
\$600,000 > and <= \$650,000	18,730,526	5.85%	30	3.34%
\$650,000 > and <= \$700,000	12,770,995	3.99%	19	2.12%
\$700,000 > and <= \$750,000	9,386,264	2.93%	13	1.45%
\$750,000 > and <= \$800,000	10,121,235	3.16%	13	1.45%
\$800,000 > and <= \$850,000	7,378,244	2.31%	9	1.00%
\$850,000 > and <= \$900,000	3,471,072	1.08%	4	0.45%
\$900,000 > and <= \$950,000	4,604,476	1.44%	5	0.56%
\$950,000 > and <= \$1,000,000	3,866,682	1.21%	4	0.45%
> \$1,000,000	23,812,133	7.44%	18	2.01%
<b>Total</b>	<b>320,015,652</b>	<b>100.00%</b>	<b>897</b>	<b>100.00%</b>



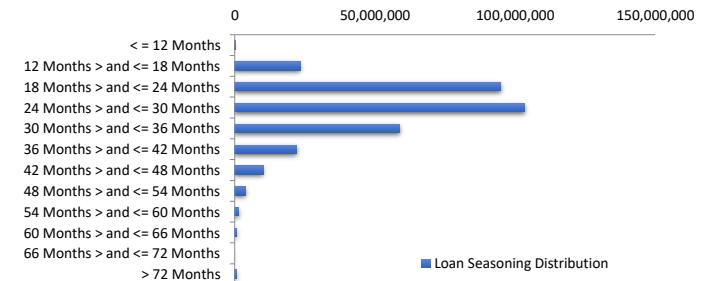
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,450,421	0.45%	37	5.20%
\$100,000 > and <= \$150,000	3,614,423	1.13%	28	3.94%
\$150,000 > and <= \$200,000	6,185,650	1.93%	35	4.92%
\$200,000 > and <= \$250,000	11,459,769	3.58%	51	7.17%
\$250,000 > and <= \$300,000	16,488,194	5.15%	59	8.30%
\$300,000 > and <= \$350,000	18,012,556	5.63%	56	7.88%
\$350,000 > and <= \$400,000	32,228,883	10.07%	86	12.10%
\$400,000 > and <= \$450,000	25,987,745	8.12%	61	8.58%
\$450,000 > and <= \$500,000	28,641,946	8.95%	60	8.44%
\$500,000 > and <= \$550,000	22,547,971	7.05%	43	6.05%
\$550,000 > and <= \$600,000	27,989,681	8.75%	49	6.89%
\$600,000 > and <= \$650,000	17,481,585	5.46%	28	3.94%
\$650,000 > and <= \$700,000	14,802,742	4.63%	22	3.09%
\$700,000 > and <= \$750,000	13,695,523	4.28%	19	2.67%
\$750,000 > and <= \$800,000	9,350,091	2.92%	12	1.69%
\$800,000 > and <= \$850,000	9,921,224	3.10%	12	1.69%
\$850,000 > and <= \$900,000	6,131,685	1.92%	7	0.98%
\$900,000 > and <= \$950,000	5,543,680	1.73%	6	0.84%
\$950,000 > and <= \$1,000,000	6,768,482	2.12%	7	0.98%
> \$1,000,000	41,713,403	13.03%	33	4.64%
<b>Total</b>	<b>320,015,652</b>	<b>100.00%</b>	<b>711</b>	<b>100.00%</b>



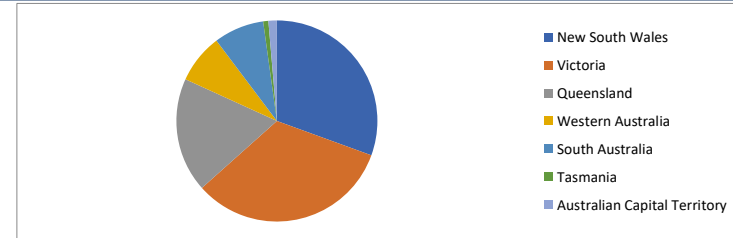
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	208,931	0.07%	1	0.11%
12 Months > and <= 18 Months	23,462,208	7.33%	64	7.13%
18 Months > and <= 24 Months	94,961,097	29.67%	274	30.55%
24 Months > and <= 30 Months	103,531,859	32.35%	285	31.77%
30 Months > and <= 36 Months	58,756,227	18.36%	164	18.28%
36 Months > and <= 42 Months	22,060,641	6.89%	62	6.91%
42 Months > and <= 48 Months	10,157,802	3.17%	26	2.90%
48 Months > and <= 54 Months	3,929,836	1.23%	11	1.23%
54 Months > and <= 60 Months	1,489,890	0.47%	6	0.67%
60 Months > and <= 66 Months	747,102	0.23%	2	0.22%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	710,059	0.22%	2	0.22%
<b>Total</b>	<b>320,015,652</b>	<b>100.00%</b>	<b>897</b>	<b>100.00%</b>



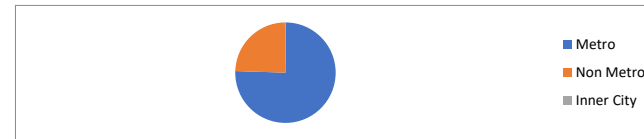
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	97,753,276	30.55%	193	27.14%
Victoria	105,163,455	32.86%	229	32.21%
Queensland	58,878,999	18.40%	144	20.25%
Western Australia	25,355,283	7.92%	73	10.27%
South Australia	25,863,591	8.08%	54	7.59%
Tasmania	2,664,916	0.83%	8	1.13%
Australian Capital Territory	4,336,131	1.35%	10	1.41%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>320,015,652</b>	<b>100.00%</b>	<b>711</b>	<b>100.00%</b>



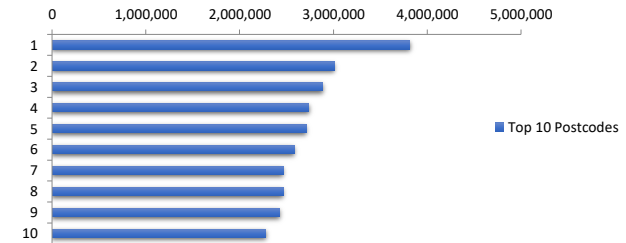
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	241,627,273	75.50%	505	71.03%
Non Metro	77,844,887	24.33%	205	28.83%
Inner City	543,492	0.17%	1	0.14%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>320,015,652</b>	<b>100.00%</b>	<b>711</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,816,386	1.19%	6	0.67%
3064	3,009,879	0.94%	9	1.00%
2219	2,887,540	0.90%	3	0.33%
4171	2,737,371	0.86%	2	0.22%
3041	2,713,635	0.85%	3	0.33%
4151	2,583,890	0.81%	3	0.33%
3207	2,467,132	0.77%	3	0.33%
5032	2,466,981	0.77%	3	0.33%
2280	2,424,864	0.76%	4	0.45%
4211	2,280,217	0.71%	5	0.56%
<b>Total</b>	<b>27,387,896</b>	<b>8.56%</b>	<b>41</b>	<b>4.57%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	212,844,088	66.51%	636	70.90%
Low Verified	107,171,564	33.49%	261	29.10%
<b>Total</b>	<b>320,015,652</b>	<b>100.00%</b>	<b>897</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	320,015,652	100.00%	897	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>320,015,652</b>	<b>100.00%</b>	<b>897</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	254,047,542	79.39%	738	82.27%
Interest Only	65,968,110	20.61%	159	17.73%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>320,015,652</b>	<b>100.00%</b>	<b>897</b>	<b>100.00%</b>



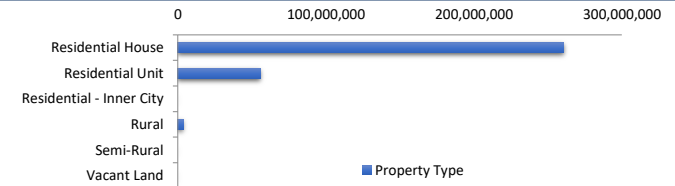
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	320,015,652	100.00%	897	100.00%
<b>Total</b>	<b>320,015,652</b>	<b>100.00%</b>	<b>897</b>	<b>100.00%</b>



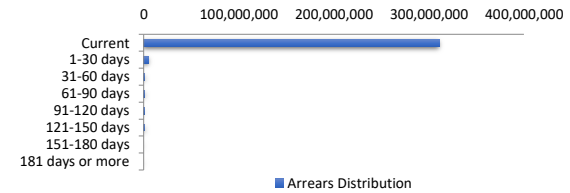
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	260,602,415	81.43%	564	79.32%
Residential Unit	55,888,140	17.46%	140	19.69%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,525,098	1.10%	7	0.98%
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>320,015,652</b>	<b>100.00%</b>	<b>711</b>	<b>100.00%</b>



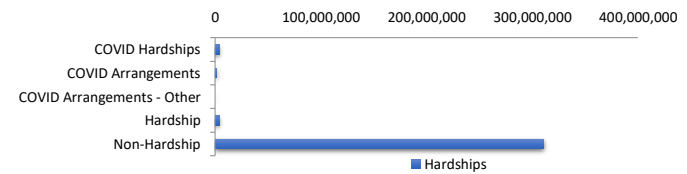
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	310,775,807	97.11%	879	97.99%
1-30 days	4,751,283	1.48%	10	1.11%
31-60 days	1,368,674	0.43%	3	0.33%
61-90 days	1,311,998	0.41%	2	0.22%
91-120 days	564,065	0.18%	1	0.11%
121-150 days	1,243,825	0.39%	2	0.22%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
<b>Total</b>	<b>320,015,652</b>	<b>100.00%</b>	<b>897</b>	<b>100.00%</b>



**Hardships**

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	3,772,763	1.18%	5	0.70%
COVID Arrangements	1,640,750	0.51%	3	0.42%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	3,757,330	1.17%	6	0.84%
Non-Hardship	310,844,810	97.13%	697	98.03%
<b>Total</b>	<b>320,015,652</b>	<b>100.00%</b>	<b>711</b>	<b>100.00%</b>

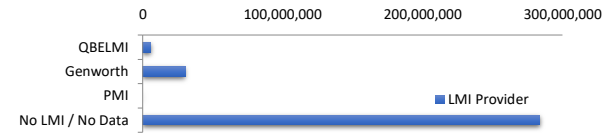


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

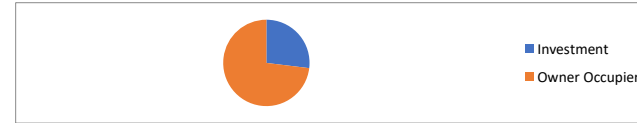
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,840,571	1.83%	13	1.83%
Genworth	30,281,525	9.46%	66	9.28%
PMI	0	0.00%	0	0.00%
No LMI / No Data	283,893,556	88.71%	632	88.89%
<b>Total</b>	<b>320,015,652</b>	<b>100.00%</b>	<b>711</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	86,205,981	26.94%	250	27.87%
Owner Occupier	233,809,671	73.06%	647	72.13%
<b>Total</b>	<b>320,015,652</b>	<b>100.00%</b>	<b>897</b>	<b>100.00%</b>



**Number of Credit Events**

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	296,801,188	92.75%	819	91.30%
1	23,214,465	7.25%	78	8.70%
<b>Total</b>	<b>320,015,652</b>	<b>100.00%</b>	<b>897</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	1,807,890.07	3
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