

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



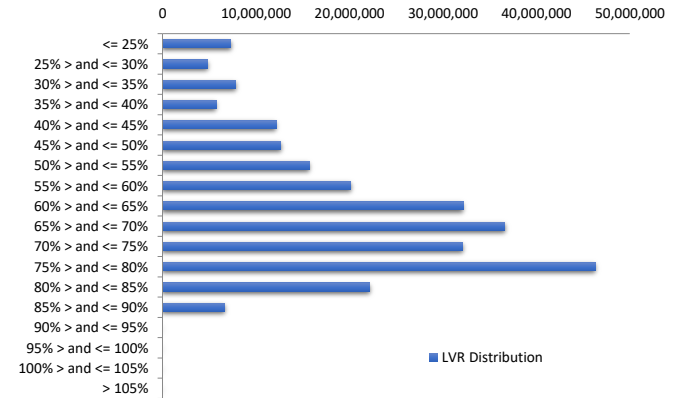
Model Period	16
Collection Period Start	1-Feb-22
Collection Period End	28-Feb-22
No. of Days	28
Interest Period Start	10-Feb-22
Interest Period End	9-Mar-22
No. of Days	28
Determination Date	4-Mar-22
Payment Date	10-Mar-22

**Pool Statistics**

Closing Balance of Mortgages	262,431,097
No. of Loans (Unconsolidated)	762
No. of Loans (Consolidated)	601
Average Loan Size (Unconsolidated)	344,398
Average Loan Size (Consolidated)	436,657
Largest Loan Size (Unconsolidated)	1,954,413
Largest Loan Size (Consolidated)	1,954,413
Smallest Loan Size (Unconsolidated)	(3,366)
Smallest Loan Size (Consolidated)	(954)
Weighted Average Interest Rate	3.67%
Weighted Average LVR	63.33%
Weighted Average Seasoning	32.03
Weighted Average Remaining Term	314.27

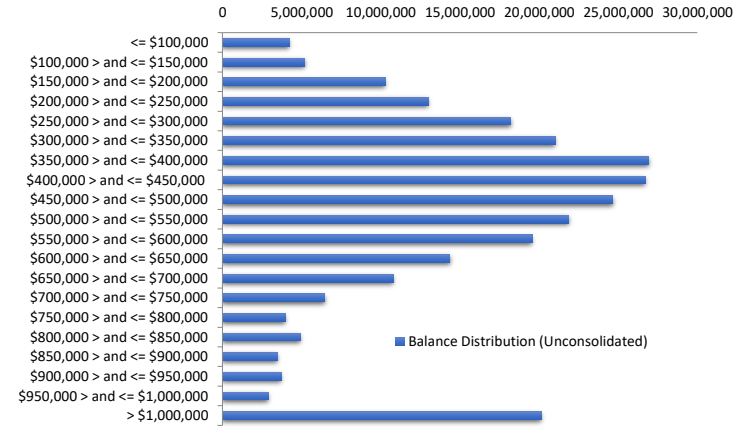
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,303,016	2.78%	61	10.15%
25% > and <= 30%	4,863,774	1.85%	21	3.49%
30% > and <= 35%	7,838,232	2.99%	21	3.49%
35% > and <= 40%	5,729,676	2.18%	18	3.00%
40% > and <= 45%	12,159,308	4.63%	35	5.82%
45% > and <= 50%	12,650,590	4.82%	24	3.99%
50% > and <= 55%	15,692,098	5.98%	37	6.16%
55% > and <= 60%	20,128,182	7.67%	37	6.16%
60% > and <= 65%	32,156,920	12.25%	65	10.82%
65% > and <= 70%	36,634,278	13.96%	66	10.98%
70% > and <= 75%	32,099,714	12.23%	60	9.98%
75% > and <= 80%	46,340,701	17.66%	99	16.47%
80% > and <= 85%	22,148,023	8.44%	41	6.82%
85% > and <= 90%	6,686,585	2.55%	16	2.66%
90% > and <= 95%	0	0.00%	0	0.00%
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>262,431,097</b>	<b>100.00%</b>	<b>601</b>	<b>100.00%</b>



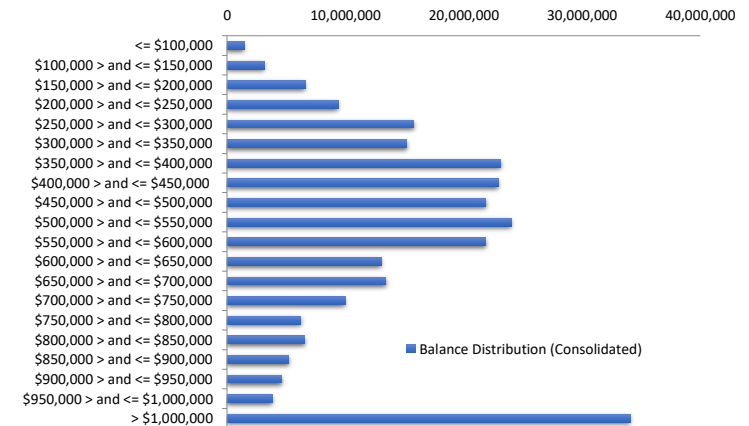
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,215,555	1.61%	126	16.54%
\$100,000 > and <= \$150,000	5,186,925	1.98%	41	5.38%
\$150,000 > and <= \$200,000	10,283,479	3.92%	58	7.61%
\$200,000 > and <= \$250,000	13,008,989	4.96%	58	7.61%
\$250,000 > and <= \$300,000	18,227,648	6.95%	66	8.66%
\$300,000 > and <= \$350,000	21,033,183	8.01%	65	8.53%
\$350,000 > and <= \$400,000	26,914,117	10.26%	72	9.45%
\$400,000 > and <= \$450,000	26,703,959	10.18%	63	8.27%
\$450,000 > and <= \$500,000	24,670,635	9.40%	52	6.82%
\$500,000 > and <= \$550,000	21,858,057	8.33%	42	5.51%
\$550,000 > and <= \$600,000	19,574,437	7.46%	34	4.46%
\$600,000 > and <= \$650,000	14,373,831	5.48%	23	3.02%
\$650,000 > and <= \$700,000	10,792,242	4.11%	16	2.10%
\$700,000 > and <= \$750,000	6,463,084	2.46%	9	1.18%
\$750,000 > and <= \$800,000	3,955,309	1.51%	5	0.66%
\$800,000 > and <= \$850,000	4,939,168	1.88%	6	0.79%
\$850,000 > and <= \$900,000	3,489,117	1.33%	4	0.52%
\$900,000 > and <= \$950,000	3,703,060	1.41%	4	0.52%
\$950,000 > and <= \$1,000,000	2,905,781	1.11%	3	0.39%
> \$1,000,000	20,132,521	7.67%	15	1.97%
<b>Total</b>	<b>262,431,097</b>	<b>100.00%</b>	<b>762</b>	<b>100.00%</b>



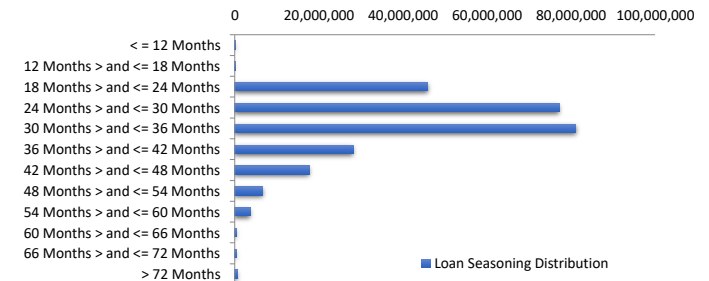
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,467,526	0.56%	35	5.82%
\$100,000 > and <= \$150,000	3,138,605	1.20%	24	3.99%
\$150,000 > and <= \$200,000	6,598,838	2.51%	37	6.16%
\$200,000 > and <= \$250,000	9,387,194	3.58%	42	6.99%
\$250,000 > and <= \$300,000	15,792,474	6.02%	57	9.48%
\$300,000 > and <= \$350,000	15,174,344	5.78%	47	7.82%
\$350,000 > and <= \$400,000	23,145,643	8.82%	62	10.32%
\$400,000 > and <= \$450,000	22,944,844	8.74%	54	8.99%
\$450,000 > and <= \$500,000	21,854,800	8.33%	46	7.65%
\$500,000 > and <= \$550,000	24,019,006	9.15%	46	7.65%
\$550,000 > and <= \$600,000	21,875,536	8.34%	38	6.32%
\$600,000 > and <= \$650,000	13,070,782	4.98%	21	3.49%
\$650,000 > and <= \$700,000	13,425,736	5.12%	20	3.33%
\$700,000 > and <= \$750,000	9,993,163	3.81%	14	2.33%
\$750,000 > and <= \$800,000	6,246,717	2.38%	8	1.33%
\$800,000 > and <= \$850,000	6,589,623	2.51%	8	1.33%
\$850,000 > and <= \$900,000	5,207,134	1.98%	6	1.00%
\$900,000 > and <= \$950,000	4,603,238	1.75%	5	0.83%
\$950,000 > and <= \$1,000,000	3,832,288	1.46%	4	0.67%
> \$1,000,000	34,063,607	12.98%	27	4.49%
<b>Total</b>	<b>262,431,097</b>	<b>100.00%</b>	<b>601</b>	<b>100.00%</b>



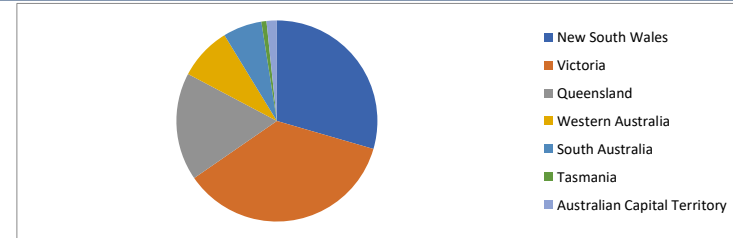
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	206,790	0.08%	1	0.13%
12 Months > and <= 18 Months	117,727	0.04%	2	0.26%
18 Months > and <= 24 Months	45,922,676	17.50%	124	16.27%
24 Months > and <= 30 Months	77,169,711	29.41%	239	31.36%
30 Months > and <= 36 Months	81,142,171	30.92%	221	29.00%
36 Months > and <= 42 Months	28,202,653	10.75%	89	11.68%
42 Months > and <= 48 Months	17,790,827	6.78%	52	6.82%
48 Months > and <= 54 Months	6,700,057	2.55%	16	2.10%
54 Months > and <= 60 Months	3,693,363	1.41%	13	1.71%
60 Months > and <= 66 Months	417,799	0.16%	2	0.26%
66 Months > and <= 72 Months	366,295	0.14%	1	0.13%
> 72 Months	701,028	0.27%	2	0.26%
<b>Total</b>	<b>262,431,097</b>	<b>100.00%</b>	<b>762</b>	<b>100.00%</b>



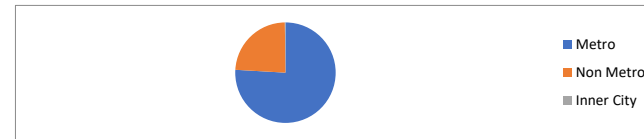
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	77,383,167	29.49%	164	27.29%
Victoria	94,225,784	35.90%	205	34.11%
Queensland	45,514,702	17.34%	114	18.97%
Western Australia	22,373,284	8.53%	65	10.82%
South Australia	16,426,362	6.26%	36	5.99%
Tasmania	2,150,802	0.82%	7	1.16%
Australian Capital Territory	4,356,995	1.66%	10	1.66%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>262,431,097</b>	<b>100.00%</b>	<b>601</b>	<b>100.00%</b>



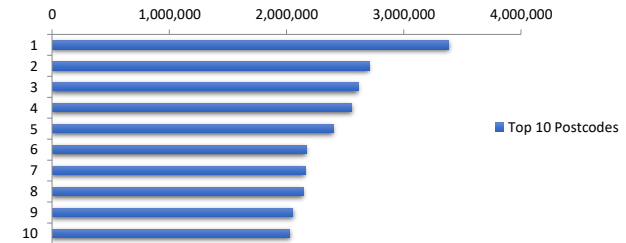
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	199,218,812	75.91%	428	71.21%
Non Metro	62,680,205	23.88%	172	28.62%
Inner City	532,080	0.20%	1	0.17%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>262,431,097</b>	<b>100.00%</b>	<b>601</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,384,784	1.29%	5	0.66%
3041	2,705,058	1.03%	3	0.39%
3064	2,609,703	0.99%	8	1.05%
4151	2,555,793	0.97%	3	0.39%
3207	2,397,947	0.91%	3	0.39%
4121	2,169,968	0.83%	4	0.52%
3754	2,158,990	0.82%	5	0.66%
3978	2,143,495	0.82%	6	0.79%
3123	2,053,237	0.78%	2	0.26%
3187	2,029,070	0.77%	2	0.26%
<b>Total</b>	<b>24,208,045</b>	<b>9.22%</b>	<b>41</b>	<b>5.38%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	174,034,464	66.32%	541	71.00%
Low Verified	88,396,633	33.68%	221	29.00%
<b>Total</b>	<b>262,431,097</b>	<b>100.00%</b>	<b>762</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	262,431,097	100.00%	762	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>262,431,097</b>	<b>100.00%</b>	<b>762</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	214,141,779	81.60%	649	85.17%
Interest Only	48,289,318	18.40%	113	14.83%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>262,431,097</b>	<b>100.00%</b>	<b>762</b>	<b>100.00%</b>



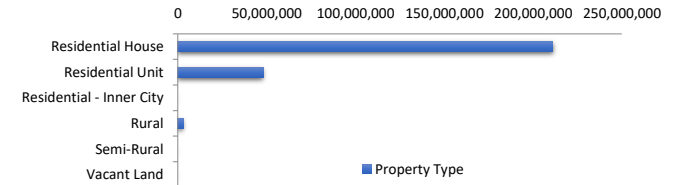
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	262,431,097	100.00%	762	100.00%
<b>Total</b>	<b>262,431,097</b>	<b>100.00%</b>	<b>762</b>	<b>100.00%</b>



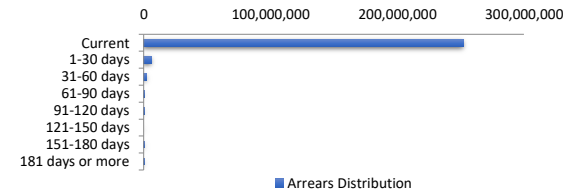
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	211,103,493	80.44%	475	79.03%
Residential Unit	48,203,733	18.37%	121	20.13%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,123,871	1.19%	5	0.83%
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>262,431,097</b>	<b>100.00%</b>	<b>601</b>	<b>100.00%</b>



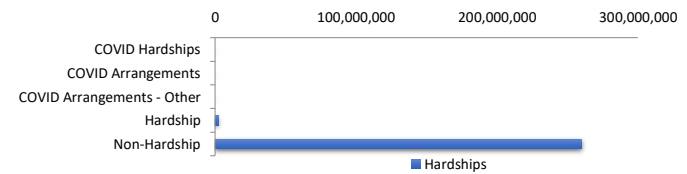
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	252,177,910	96.09%	737	96.72%
1-30 days	6,112,571	2.33%	17	2.23%
31-60 days	1,951,117	0.74%	4	0.52%
61-90 days	421,674	0.16%	1	0.13%
91-120 days	513,534	0.20%	1	0.13%
121-150 days	0	0.00%	0	0.00%
151-180 days	685,283	0.26%	1	0.13%
181 days or more	569,009	0.22%	1	0.13%
<b>Total</b>	<b>262,431,097</b>	<b>100.00%</b>	<b>762</b>	<b>100.00%</b>



**Hardships**

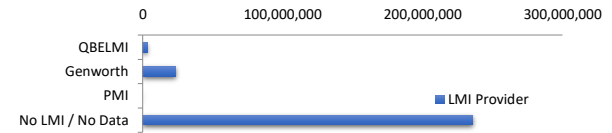
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	2,403,681	0.92%	4	0.67%
Non-Hardship	260,027,416	99.08%	597	99.33%
<b>Total</b>	<b>262,431,097</b>	<b>100.00%</b>	<b>601</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

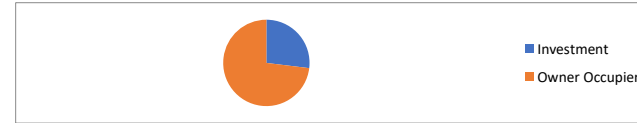
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,081,956	1.17%	7	1.16%
Genworth	23,522,932	8.96%	53	8.82%
PMI	0	0.00%	0	0.00%
No LMI / No Data	235,826,209	89.86%	541	90.02%
<b>Total</b>	<b>262,431,097</b>	<b>100.00%</b>	<b>601</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	70,677,676	26.93%	209	27.43%
Owner Occupier	191,753,421	73.07%	553	72.57%
<b>Total</b>	<b>262,431,097</b>	<b>100.00%</b>	<b>762</b>	<b>100.00%</b>



**Number of Credit Events**

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	242,979,273	92.59%	698	91.60%
1	19,451,824	7.41%	64	8.40%
<b>Total</b>	<b>262,431,097</b>	<b>100.00%</b>	<b>762</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	1,767,825.22	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