

AFG Series 2020-1NC
Collateral Report



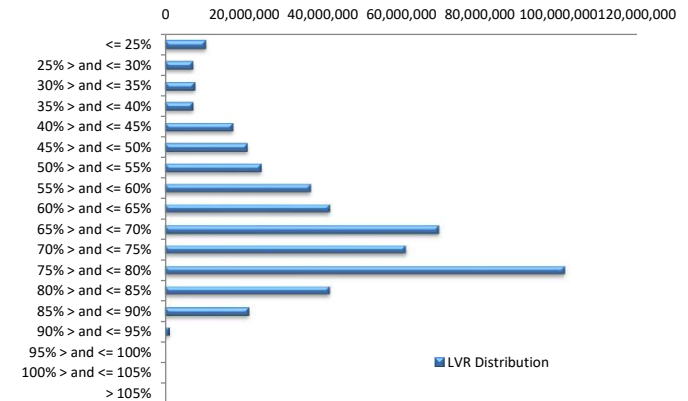
Model Period	1
Collection Period Start	15-Oct-20
Collection Period End	30-Nov-20
No. of Days	47
Interest Period Start	15-Oct-20
Interest Period End	9-Dec-20
No. of Days	56
Determination Date	7-Dec-20
Payment Date	10-Dec-20

Pool Statistics

Closing Balance of Mortgages	467,913,641
No. of Loans (Unconsolidated)	1,200
No. of Loans (Consolidated)	963
Average Loan Size (Unconsolidated)	389,928
Average Loan Size (Consolidated)	485,892
Largest Loan Size (Unconsolidated)	1,995,061
Largest Loan Size (Consolidated)	1,995,061
Smallest Loan Size (Unconsolidated)	(41,930)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	3.89%
Weighted Average LVR	66.14%
Weighted Average Seasoning	16.69
Weighted Average Remaining Term	331.25

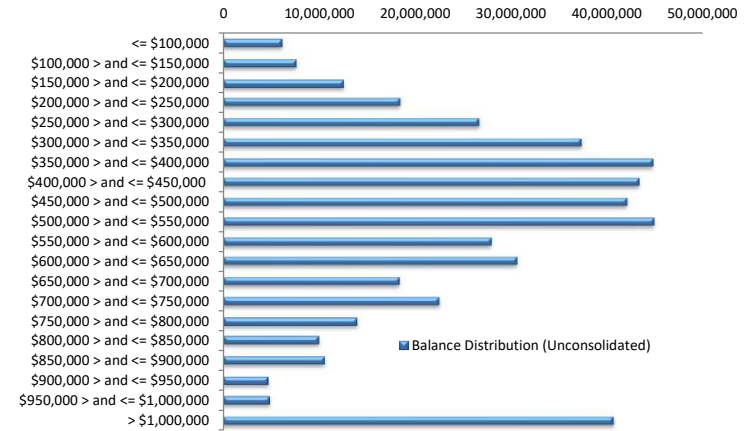
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,049,662	2.15%	61	6.33%
25% > and <= 30%	6,959,233	1.49%	23	2.39%
30% > and <= 35%	7,392,845	1.58%	25	2.60%
35% > and <= 40%	7,027,689	1.50%	19	1.97%
40% > and <= 45%	16,964,570	3.63%	40	4.15%
45% > and <= 50%	20,672,637	4.42%	42	4.36%
50% > and <= 55%	24,154,107	5.16%	49	5.09%
55% > and <= 60%	36,702,432	7.84%	64	6.65%
60% > and <= 65%	41,829,112	8.94%	75	7.79%
65% > and <= 70%	69,461,849	14.85%	126	13.08%
70% > and <= 75%	61,293,846	13.10%	112	11.63%
75% > and <= 80%	101,699,773	21.73%	199	20.66%
80% > and <= 85%	41,539,450	8.88%	81	8.41%
85% > and <= 90%	21,202,941	4.53%	45	4.67%
90% > and <= 95%	963,494	0.21%	2	0.21%
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%
Total	467,913,641	100.00%	963	100.00%



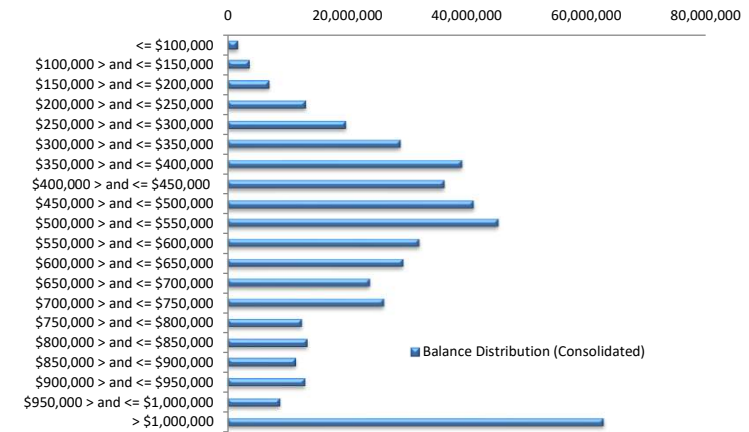
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,126,948	1.31%	138	11.50%
\$100,000 > and <= \$150,000	7,618,684	1.63%	62	5.17%
\$150,000 > and <= \$200,000	12,543,495	2.68%	71	5.92%
\$200,000 > and <= \$250,000	18,441,976	3.94%	82	6.83%
\$250,000 > and <= \$300,000	26,694,334	5.70%	97	8.08%
\$300,000 > and <= \$350,000	37,328,873	7.98%	115	9.58%
\$350,000 > and <= \$400,000	44,753,768	9.56%	119	9.92%
\$400,000 > and <= \$450,000	43,388,469	9.27%	102	8.50%
\$450,000 > and <= \$500,000	42,128,436	9.00%	89	7.42%
\$500,000 > and <= \$550,000	44,966,352	9.61%	86	7.17%
\$550,000 > and <= \$600,000	27,969,824	5.98%	49	4.08%
\$600,000 > and <= \$650,000	30,535,938	6.53%	49	4.08%
\$650,000 > and <= \$700,000	18,325,103	3.92%	27	2.25%
\$700,000 > and <= \$750,000	22,459,660	4.80%	31	2.58%
\$750,000 > and <= \$800,000	13,914,195	2.97%	18	1.50%
\$800,000 > and <= \$850,000	9,932,905	2.12%	12	1.00%
\$850,000 > and <= \$900,000	10,529,152	2.25%	12	1.00%
\$900,000 > and <= \$950,000	4,684,702	1.00%	5	0.42%
\$950,000 > and <= \$1,000,000	4,845,576	1.04%	5	0.42%
> \$1,000,000	40,725,249	8.70%	31	2.58%
Total	467,913,641	100.00%	1,200	100.00%



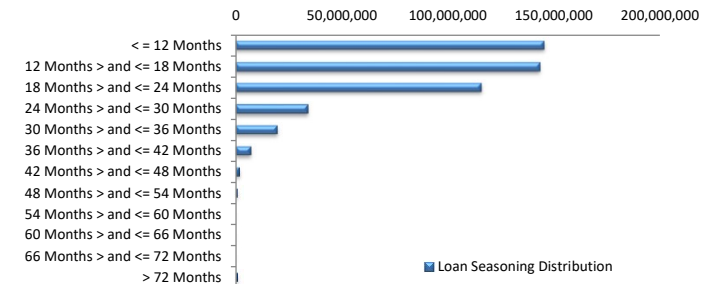
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,593,549	0.34%	24	2.49%
\$100,000 > and <= \$150,000	3,671,777	0.78%	29	3.01%
\$150,000 > and <= \$200,000	6,959,049	1.49%	39	4.05%
\$200,000 > and <= \$250,000	13,011,300	2.78%	58	6.02%
\$250,000 > and <= \$300,000	19,682,585	4.21%	71	7.37%
\$300,000 > and <= \$350,000	28,840,341	6.16%	89	9.24%
\$350,000 > and <= \$400,000	39,089,436	8.35%	104	10.80%
\$400,000 > and <= \$450,000	36,167,974	7.73%	85	8.83%
\$450,000 > and <= \$500,000	41,071,486	8.78%	87	9.03%
\$500,000 > and <= \$550,000	45,081,688	9.63%	86	8.93%
\$550,000 > and <= \$600,000	32,022,410	6.84%	56	5.82%
\$600,000 > and <= \$650,000	29,274,547	6.26%	47	4.88%
\$650,000 > and <= \$700,000	23,726,933	5.07%	35	3.63%
\$700,000 > and <= \$750,000	26,058,998	5.57%	36	3.74%
\$750,000 > and <= \$800,000	12,391,530	2.65%	16	1.66%
\$800,000 > and <= \$850,000	13,272,161	2.84%	16	1.66%
\$850,000 > and <= \$900,000	11,435,820	2.44%	13	1.35%
\$900,000 > and <= \$950,000	12,958,047	2.77%	14	1.45%
\$950,000 > and <= \$1,000,000	8,756,368	1.87%	9	0.93%
> \$1,000,000	62,847,640	13.43%	49	5.09%
Total	467,913,641	100.00%	963	100.00%



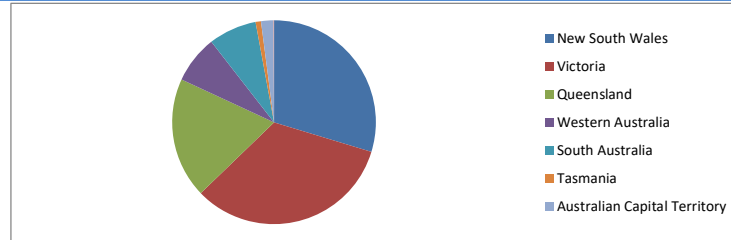
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	145,054,425	31.00%	375	31.25%
12 Months > and <= 18 Months	143,351,810	30.64%	356	29.67%
18 Months > and <= 24 Months	116,080,042	24.81%	291	24.25%
24 Months > and <= 30 Months	33,692,151	7.20%	97	8.08%
30 Months > and <= 36 Months	19,502,480	4.17%	51	4.25%
36 Months > and <= 42 Months	6,952,122	1.49%	18	1.50%
42 Months > and <= 48 Months	1,655,377	0.35%	7	0.58%
48 Months > and <= 54 Months	765,773	0.16%	2	0.17%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	859,461	0.18%	3	0.25%
Total	467,913,641	100.00%	1,200	100.00%



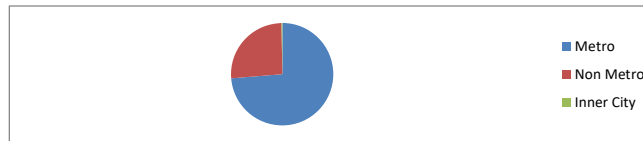
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	138,975,660	29.70%	260	27.00%
Victoria	154,814,288	33.09%	306	31.78%
Queensland	89,327,497	19.09%	201	20.87%
Western Australia	35,512,162	7.59%	94	9.76%
South Australia	35,814,772	7.65%	72	7.48%
Tasmania	3,841,178	0.82%	9	0.93%
Australian Capital Territory	9,108,108	1.95%	20	2.08%
Northern Territory	519,976	0.11%	1	0.10%
No Data	0	0.00%	0	0.00%
Total	467,913,641	100.00%	963	100.00%



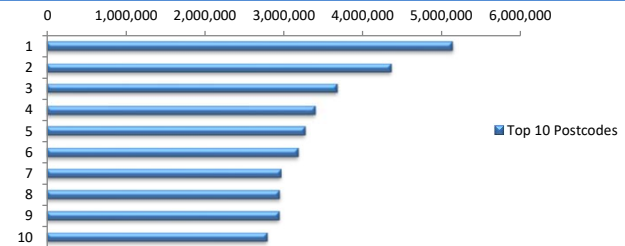
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	345,058,943	73.74%	673	69.89%
Non Metro	121,702,441	26.01%	287	29.80%
Inner City	1,152,257	0.25%	3	0.31%
No Data	0	0.00%	0	0.00%
Total	467,913,641	100.00%	963	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,136,897	1.10%	9	0.75%
3064	4,355,927	0.93%	11	0.92%
4566	3,670,782	0.78%	4	0.33%
2224	3,393,293	0.73%	3	0.25%
2570	3,269,843	0.70%	6	0.50%
3806	3,182,000	0.68%	5	0.42%
4151	2,957,107	0.63%	4	0.33%
2219	2,942,601	0.63%	3	0.25%
2261	2,935,205	0.63%	6	0.50%
3029	2,783,132	0.59%	6	0.50%
Total	34,626,788	7.40%	57	4.75%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	310,151,822	66.28%	842	70.17%
Low Verified	157,761,818	33.72%	358	29.83%
Total	467,913,641	100.00%	1,200	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	467,913,641	100.00%	1,200	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	467,913,641	100.00%	1,200	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	366,138,559	78.25%	974	81.17%
Interest Only	101,775,081	21.75%	226	18.83%
Non-Billing	0	0.00%	0	0.00%
Total	467,913,641	100.00%	1,200	100.00%



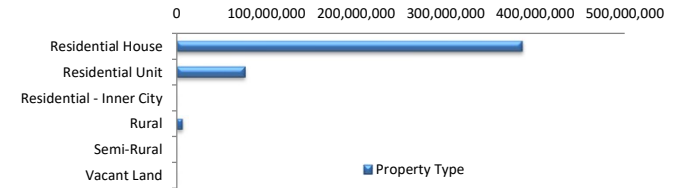
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	467,913,641	100.00%	1,200	100.00%
Total	467,913,641	100.00%	1,200	100.00%



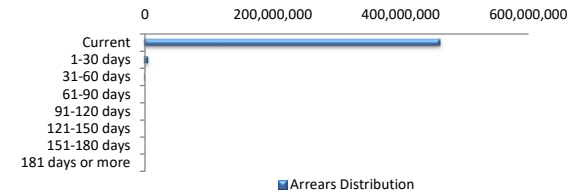
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	385,624,533	82.41%	779	80.89%
Residential Unit	75,970,362	16.24%	173	17.96%
Residential - Inner City	0	0.00%	0	0.00%
Rural	6,318,745	1.35%	11	1.14%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	467,913,641	100.00%	963	100.00%



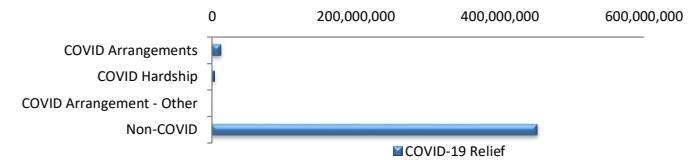
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	461,048,140	98.53%	1,187	98.92%
1-30 days	6,302,479	1.35%	12	1.00%
31-60 days	563,021	0.12%	1	0.08%
61-90 days	0	0.00%	0	0.00%
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%
Total	467,913,641	100.00%	1,200	100.00%



COVID-19 Relief

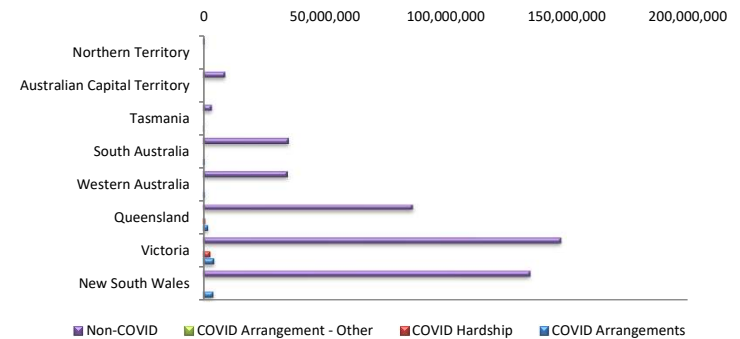
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	12,291,052	2.63%	21	2.18%
COVID Hardship	3,710,503	0.79%	6	0.62%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	451,912,086	96.58%	936	97.20%
Total	467,913,641	100.00%	963	100.00%



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

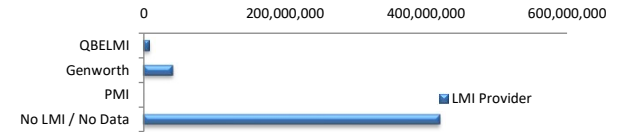
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangements	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	4,213,698	0	0	134,761,963
Victoria	3,03%	0.00%	0.00%	96.97%
Queensland	4,527,113	2,915,340	0	147,371,835
Western Australia	2.92%	1.88%	0.00%	95.19%
South Australia	2,067,819	795,162	0	86,464,516
Tasmania	2.31%	0.89%	0.00%	96.79%
Australian Capital Territory	699,669	0	0	34,812,493
Northern Territory	1.97%	0.00%	0.00%	98.03%
Victoria	556,900	0	0	35,257,872
Queensland	1.55%	0.00%	0.00%	98.45%
Western Australia	225,854	0	0	3,615,324
South Australia	5.88%	0.00%	0.00%	94.12%
Tasmania	0	0	0	9,108,108
Australian Capital Territory	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	519,976
Victoria	0.00%	0.00%	0.00%	100.00%
Queensland	0.00%	0.00%	0.00%	100.00%
Western Australia	0.00%	0.00%	0.00%	100.00%
South Australia	0.00%	0.00%	0.00%	100.00%
Tasmania	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0.00%	0.00%	0.00%	100.00%
Northern Territory	0.00%	0.00%	0.00%	100.00%
Total	12,291,052	3,710,503	0	451,912,086



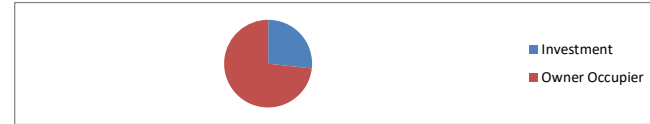
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	7,489,057	1.60%	16	1.66%
Genworth	40,763,075	8.71%	84	8.72%
PMI	0	0.00%	0	0.00%
No LMI / No Data	419,661,509	89.69%	863	89.62%
Total	467,913,641	100.00%	963	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	125,129,063	26.74%	326	27.17%
Owner Occupier	342,784,578	73.26%	874	72.83%
Total	467,913,641	100.00%	1,200	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	429,730,386	91.84%	1,082	90.17%
1	38,183,254	8.16%	118	9.83%
Total	467,913,641	100.00%	1,200	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0.00
Loss on Sale	0.00	0.00
Claims on LMI	0.00	0.00
Claims paid by LMI	0.00	0.00
Claims Denied/Reduced	0.00	0.00
Loss covered by Excess Spread	0.00	N/A