

AFG Series 2020-1NC
Collateral Report



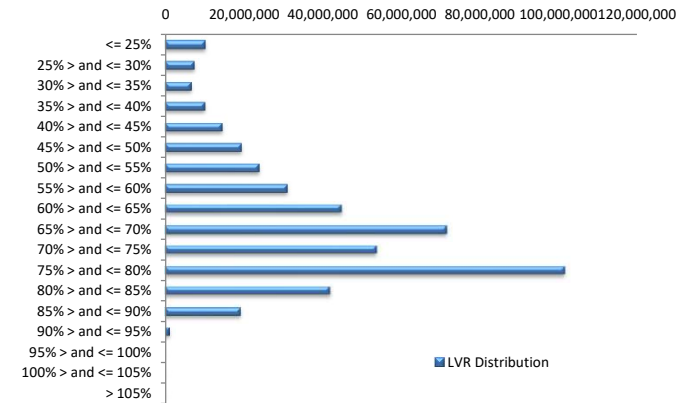
Model Period	2
Collection Period Start	1-Dec-20
Collection Period End	31-Dec-20
No. of Days	31
Interest Period Start	10-Dec-20
Interest Period End	10-Jan-21
No. of Days	32
Determination Date	6-Jan-21
Payment Date	11-Jan-21

Pool Statistics

Closing Balance of Mortgages	454,875,159
No. of Loans (Unconsolidated)	1,171
No. of Loans (Consolidated)	943
Average Loan Size (Unconsolidated)	388,450
Average Loan Size (Consolidated)	482,370
Largest Loan Size (Unconsolidated)	1,992,582
Largest Loan Size (Consolidated)	1,992,582
Smallest Loan Size (Unconsolidated)	(91,978)
Smallest Loan Size (Consolidated)	(91,978)
Weighted Average Interest Rate	3.87%
Weighted Average LVR	66.17%
Weighted Average Seasoning	17.71
Weighted Average Remaining Term	330.18

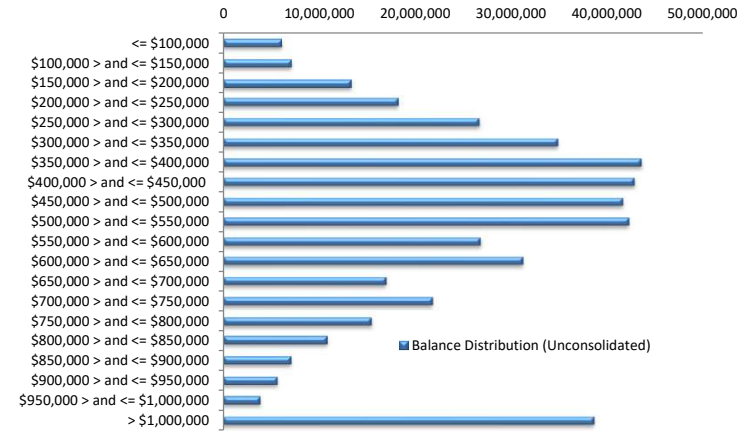
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,972,116	2.19%	62	6.57%
25% > and <= 30%	7,292,541	1.60%	24	2.55%
30% > and <= 35%	6,550,707	1.44%	23	2.44%
35% > and <= 40%	9,864,353	2.17%	27	2.86%
40% > and <= 45%	14,160,297	3.11%	36	3.82%
45% > and <= 50%	19,089,045	4.20%	38	4.03%
50% > and <= 55%	23,683,876	5.21%	48	5.09%
55% > and <= 60%	30,812,087	6.77%	55	5.83%
60% > and <= 65%	44,750,626	9.84%	77	8.17%
65% > and <= 70%	71,456,935	15.71%	124	13.15%
70% > and <= 75%	53,809,216	11.83%	103	10.92%
75% > and <= 80%	101,689,486	22.36%	201	21.31%
80% > and <= 85%	41,707,003	9.17%	82	8.70%
85% > and <= 90%	19,073,281	4.19%	41	4.35%
90% > and <= 95%	963,589	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	454,875,159	100.00%	943	100.00%



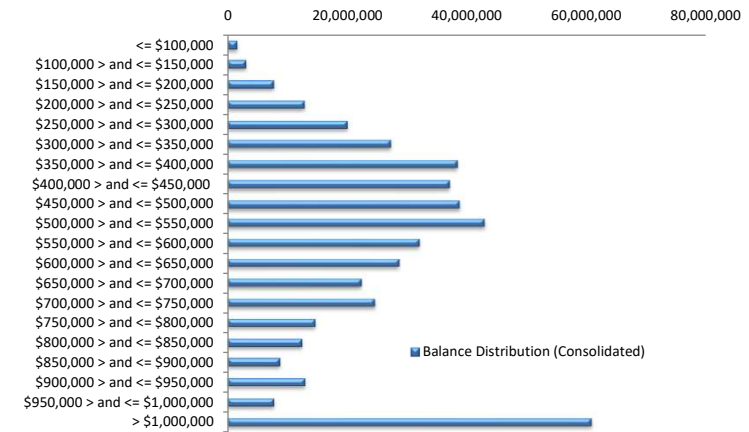
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,077,743	1.34%	135	11.53%
\$100,000 > and <= \$150,000	7,070,514	1.55%	58	4.95%
\$150,000 > and <= \$200,000	13,247,369	2.91%	75	6.40%
\$200,000 > and <= \$250,000	18,226,667	4.01%	81	6.92%
\$250,000 > and <= \$300,000	26,697,729	5.87%	97	8.28%
\$300,000 > and <= \$350,000	34,806,332	7.65%	107	9.14%
\$350,000 > and <= \$400,000	43,557,732	9.58%	116	9.91%
\$400,000 > and <= \$450,000	42,920,127	9.44%	101	8.63%
\$450,000 > and <= \$500,000	41,662,681	9.16%	88	7.51%
\$500,000 > and <= \$550,000	42,324,458	9.30%	81	6.92%
\$550,000 > and <= \$600,000	26,861,220	5.91%	47	4.01%
\$600,000 > and <= \$650,000	31,172,779	6.85%	50	4.27%
\$650,000 > and <= \$700,000	16,993,341	3.74%	25	2.13%
\$700,000 > and <= \$750,000	21,788,538	4.79%	30	2.56%
\$750,000 > and <= \$800,000	15,464,706	3.40%	20	1.71%
\$800,000 > and <= \$850,000	10,780,799	2.37%	13	1.11%
\$850,000 > and <= \$900,000	7,023,952	1.54%	8	0.68%
\$900,000 > and <= \$950,000	5,622,551	1.24%	6	0.51%
\$950,000 > and <= \$1,000,000	3,892,124	0.86%	4	0.34%
> \$1,000,000	38,683,796	8.50%	29	2.48%
Total	454,875,159	100.00%	1,171	100.00%



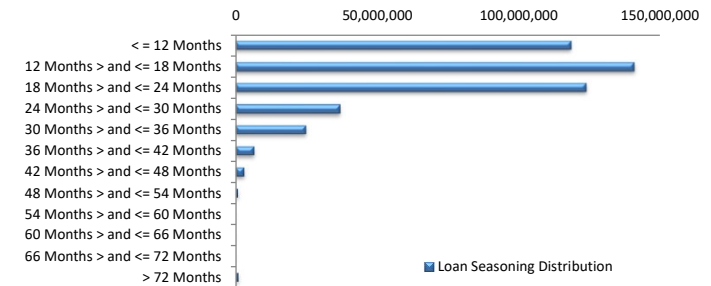
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,517,036	0.33%	27	2.86%
\$100,000 > and <= \$150,000	3,113,307	0.68%	25	2.65%
\$150,000 > and <= \$200,000	7,707,653	1.69%	43	4.56%
\$200,000 > and <= \$250,000	12,822,108	2.82%	57	6.04%
\$250,000 > and <= \$300,000	19,942,356	4.38%	72	7.64%
\$300,000 > and <= \$350,000	27,294,631	6.00%	84	8.91%
\$350,000 > and <= \$400,000	38,362,021	8.43%	102	10.82%
\$400,000 > and <= \$450,000	37,048,339	8.14%	87	9.23%
\$450,000 > and <= \$500,000	38,740,095	8.52%	82	8.70%
\$500,000 > and <= \$550,000	42,943,162	9.44%	82	8.70%
\$550,000 > and <= \$600,000	32,119,030	7.06%	56	5.94%
\$600,000 > and <= \$650,000	28,701,438	6.31%	46	4.88%
\$650,000 > and <= \$700,000	22,436,342	4.93%	33	3.50%
\$700,000 > and <= \$750,000	24,627,541	5.41%	34	3.61%
\$750,000 > and <= \$800,000	14,693,821	3.23%	19	2.01%
\$800,000 > and <= \$850,000	12,466,349	2.74%	15	1.59%
\$850,000 > and <= \$900,000	8,780,557	1.93%	10	1.06%
\$900,000 > and <= \$950,000	12,977,592	2.85%	14	1.48%
\$950,000 > and <= \$1,000,000	7,797,656	1.71%	8	0.85%
> \$1,000,000	60,784,127	13.36%	47	4.98%
Total	454,875,159	100.00%	943	100.00%



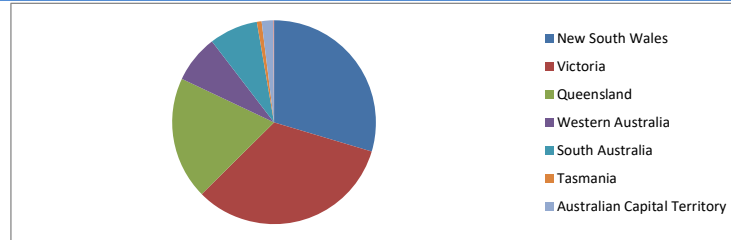
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	118,383,254	26.03%	303	25.88%
12 Months > and <= 18 Months	140,724,369	30.94%	364	31.08%
18 Months > and <= 24 Months	123,673,339	27.19%	313	26.73%
24 Months > and <= 30 Months	36,696,350	8.07%	100	8.54%
30 Months > and <= 36 Months	24,620,966	5.41%	59	5.04%
36 Months > and <= 42 Months	6,262,444	1.38%	16	1.37%
42 Months > and <= 48 Months	2,876,337	0.63%	10	0.85%
48 Months > and <= 54 Months	781,675	0.17%	3	0.26%
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	856,424	0.19%	3	0.26%
Total	454,875,159	100.00%	1,171	100.00%



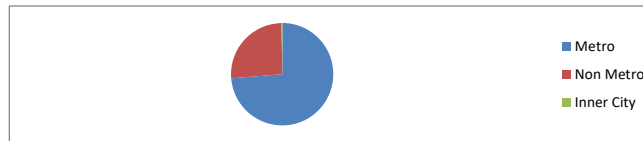
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	134,847,734	29.64%	254	26.94%
Victoria	149,682,120	32.91%	299	31.71%
Queensland	88,421,367	19.44%	199	21.10%
Western Australia	34,552,958	7.60%	93	9.86%
South Australia	35,177,439	7.73%	70	7.42%
Tasmania	3,443,970	0.76%	9	0.95%
Australian Capital Territory	8,230,218	1.81%	18	1.91%
Northern Territory	519,354	0.11%	1	0.11%
No Data	0	0.00%	0	0.00%
Total	454,875,159	100.00%	943	100.00%



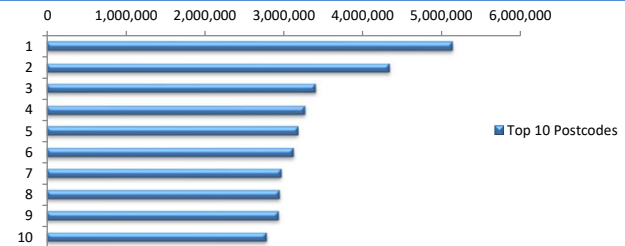
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	335,264,209	73.70%	657	69.67%
Non Metro	118,464,331	26.04%	283	30.01%
Inner City	1,146,619	0.25%	3	0.32%
No Data	0	0.00%	0	0.00%
Total	454,875,159	100.00%	943	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,137,997	1.13%	9	0.77%
3064	4,339,728	0.95%	11	0.94%
2224	3,398,711	0.75%	3	0.26%
2570	3,265,177	0.72%	6	0.51%
3806	3,178,472	0.70%	5	0.43%
4566	3,119,304	0.69%	3	0.26%
4151	2,958,817	0.65%	4	0.34%
2219	2,942,641	0.65%	3	0.26%
2261	2,929,089	0.64%	6	0.51%
3029	2,774,810	0.61%	6	0.51%
Total	34,044,746	7.48%	56	4.78%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	303,093,928	66.63%	827	70.62%
Low Verified	151,781,231	33.37%	344	29.38%
Total	454,875,159	100.00%	1,171	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	454,875,159	100.00%	1,171	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	454,875,159	100.00%	1,171	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	358,825,925	78.88%	956	81.64%
Interest Only	96,049,234	21.12%	215	18.36%
Non-Billing	0	0.00%	0	0.00%
Total	454,875,159	100.00%	1,171	100.00%



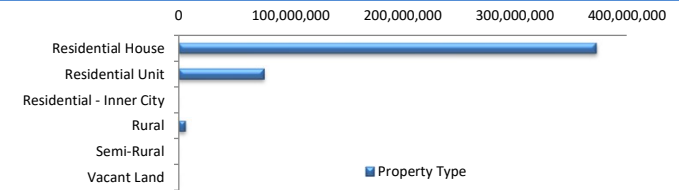
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	454,875,159	100.00%	1,171	100.00%
Total	454,875,159	100.00%	1,171	100.00%



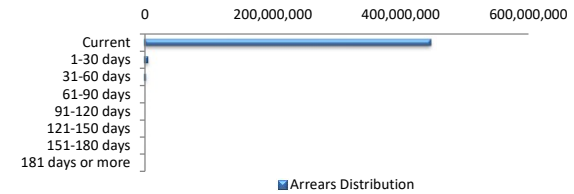
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	373,149,440	82.03%	759	80.49%
Residential Unit	75,763,864	16.66%	173	18.35%
Residential - Inner City	0	0.00%	0	0.00%
Rural	5,961,855	1.31%	11	1.17%
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	454,875,159	100.00%	943	100.00%



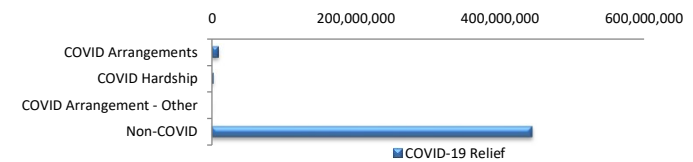
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	446,330,085	98.12%	1,154	98.55%
1-30 days	5,958,240	1.31%	13	1.11%
31-60 days	2,586,834	0.57%	4	0.34%
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	454,875,159	100.00%	1,171	100.00%



COVID-19 Relief

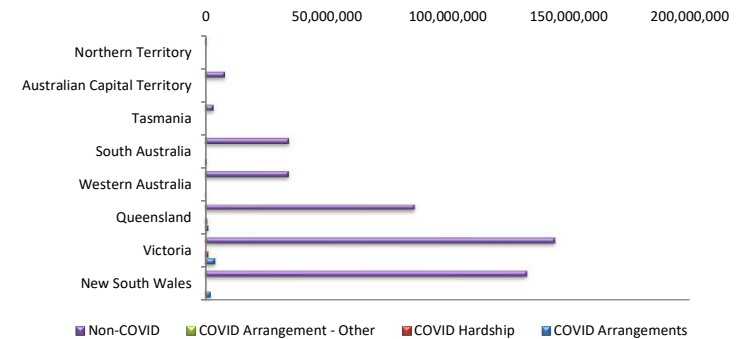
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	8,436,053	1.85%	15	1.59%
COVID Hardship	2,233,475	0.49%	4	0.42%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	444,205,632	97.65%	924	97.99%
Total	454,875,159	100.00%	943	100.00%



COVID Hardship – A deferral of loan repayments for a period from 3 to 12 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

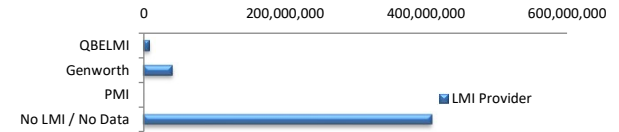
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangements	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	2,286,966	0	0	132,560,768
Victoria	1.70%	0.00%	0.00%	98.30%
Queensland	4,114,699	1,437,691	0	144,129,730
Western Australia	2.75%	0.96%	0.00%	96.29%
South Australia	1,347,024	795,784	0	86,278,559
Tasmania	1.52%	0.90%	0.00%	97.58%
Australian Capital Territory	130,398	0	0	34,422,560
Northern Territory	0.38%	0.00%	0.00%	99.62%
	556,967	0	0	34,620,472
	1.58%	0.00%	0.00%	98.42%
	0	0	0	3,443,970
	0.00%	0.00%	0.00%	100.00%
	0	0	0	8,230,218
	0.00%	0.00%	0.00%	100.00%
	0	0	0	519,354
	0.00%	0.00%	0.00%	100.00%
Total	8,436,053	2,233,475	0	444,205,632



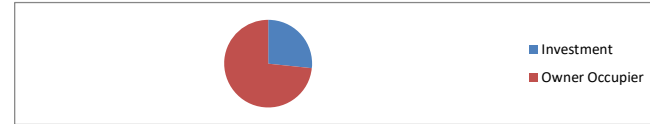
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	7,484,826	1.65%	16	1.70%
Genworth	40,214,623	8.84%	84	8.91%
PMI	0	0.00%	0	0.00%
No LMI / No Data	407,175,709	89.51%	843	89.40%
Total	454,875,159	100.00%	943	100.00%



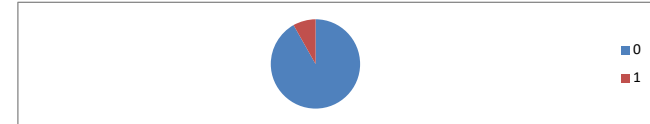
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	121,002,472	26.60%	317	27.07%
Owner Occupier	333,872,687	73.40%	854	72.93%
Total	454,875,159	100.00%	1,171	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	417,617,058	91.81%	1,059	90.44%
1	37,258,101	8.19%	112	9.56%
Total	454,875,159	100.00%	1,171	100.00%



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