

AFG Series 2020-1NC
Collateral Report



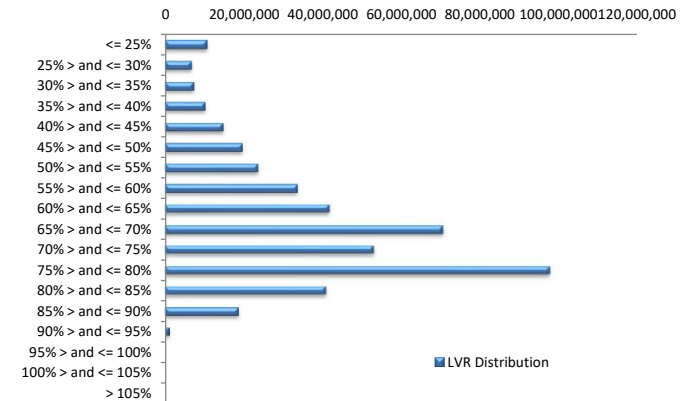
Model Period	3
Collection Period Start	1-Jan-21
Collection Period End	31-Jan-21
No. of Days	31
Interest Period Start	11-Jan-21
Interest Period End	9-Feb-21
No. of Days	30
Determination Date	5-Feb-21
Payment Date	10-Feb-21

Pool Statistics

Closing Balance of Mortgages	447,392,512
No. of Loans (Unconsolidated)	1,150
No. of Loans (Consolidated)	934
Average Loan Size (Unconsolidated)	389,037
Average Loan Size (Consolidated)	479,007
Largest Loan Size (Unconsolidated)	1,990,094
Largest Loan Size (Consolidated)	1,990,094
Smallest Loan Size (Unconsolidated)	(94,266)
Smallest Loan Size (Consolidated)	(94,266)
Weighted Average Interest Rate	3.86%
Weighted Average LVR	65.92%
Weighted Average Seasoning	18.68
Weighted Average Remaining Term	329.20

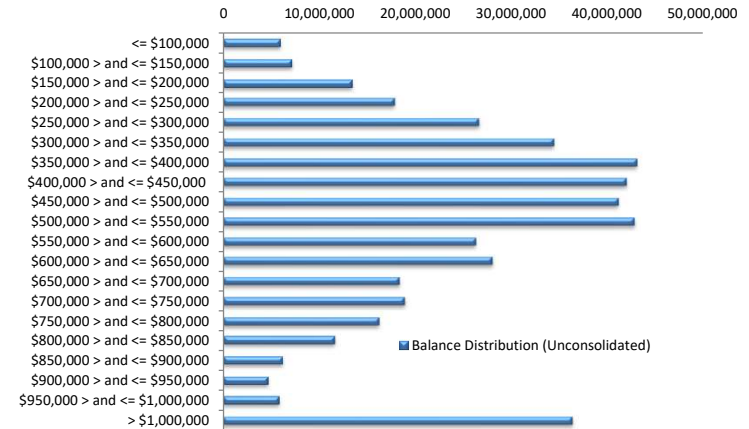
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,345,176	2.31%	65	6.96%
25% > and <= 30%	6,479,190	1.45%	21	2.25%
30% > and <= 35%	6,969,767	1.56%	25	2.68%
35% > and <= 40%	9,930,702	2.22%	25	2.68%
40% > and <= 45%	14,363,707	3.21%	36	3.85%
45% > and <= 50%	19,516,356	4.36%	39	4.18%
50% > and <= 55%	23,405,438	5.23%	49	5.25%
55% > and <= 60%	33,306,003	7.44%	59	6.32%
60% > and <= 65%	41,559,019	9.29%	75	8.03%
65% > and <= 70%	70,365,913	15.73%	125	13.38%
70% > and <= 75%	53,007,571	11.85%	100	10.71%
75% > and <= 80%	97,699,899	21.84%	194	20.77%
80% > and <= 85%	40,854,494	9.13%	79	8.46%
85% > and <= 90%	18,625,690	4.16%	40	4.28%
90% > and <= 95%	963,589	0.22%	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	447,392,512	100.00%	934	100.00%



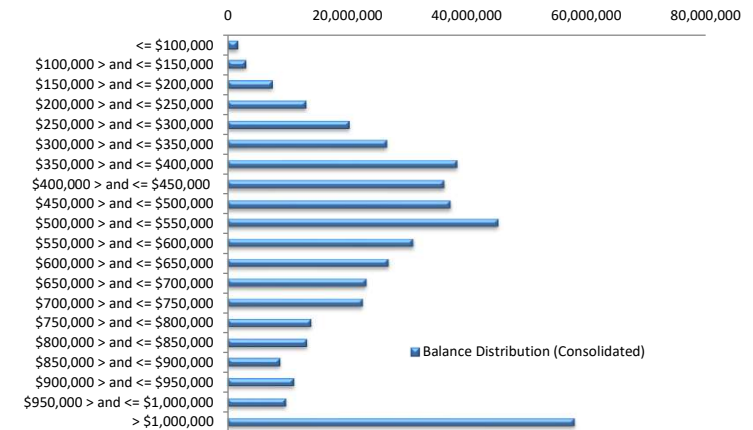
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,961,409	1.33%	126	10.96%
\$100,000 > and <= \$150,000	7,165,955	1.60%	59	5.13%
\$150,000 > and <= \$200,000	13,408,767	3.00%	76	6.61%
\$200,000 > and <= \$250,000	17,886,017	4.00%	79	6.87%
\$250,000 > and <= \$300,000	26,689,365	5.97%	97	8.43%
\$300,000 > and <= \$350,000	34,439,076	7.70%	106	9.22%
\$350,000 > and <= \$400,000	43,108,024	9.64%	115	10.00%
\$400,000 > and <= \$450,000	42,072,441	9.40%	99	8.61%
\$450,000 > and <= \$500,000	41,209,316	9.21%	87	7.57%
\$500,000 > and <= \$550,000	42,886,535	9.59%	82	7.13%
\$550,000 > and <= \$600,000	26,340,303	5.89%	46	4.00%
\$600,000 > and <= \$650,000	28,050,591	6.27%	45	3.91%
\$650,000 > and <= \$700,000	18,349,719	4.10%	27	2.35%
\$700,000 > and <= \$750,000	18,923,171	4.23%	26	2.26%
\$750,000 > and <= \$800,000	16,256,489	3.63%	21	1.83%
\$800,000 > and <= \$850,000	11,554,488	2.58%	14	1.22%
\$850,000 > and <= \$900,000	6,160,079	1.38%	7	0.61%
\$900,000 > and <= \$950,000	4,652,198	1.04%	5	0.43%
\$950,000 > and <= \$1,000,000	5,846,425	1.31%	6	0.52%
> \$1,000,000	36,432,145	8.14%	27	2.35%
Total	447,392,512	100.00%	1,150	100.00%



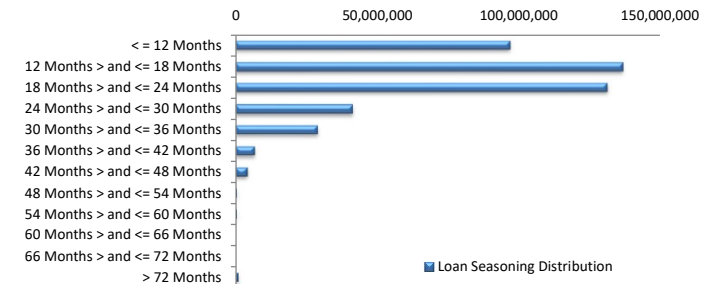
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,608,591	0.36%	29	3.10%
\$100,000 > and <= \$150,000	3,098,270	0.69%	25	2.68%
\$150,000 > and <= \$200,000	7,490,369	1.67%	42	4.50%
\$200,000 > and <= \$250,000	13,063,888	2.92%	58	6.21%
\$250,000 > and <= \$300,000	20,221,729	4.52%	73	7.82%
\$300,000 > and <= \$350,000	26,618,843	5.95%	82	8.78%
\$350,000 > and <= \$400,000	38,337,889	8.57%	102	10.92%
\$400,000 > and <= \$450,000	36,208,222	8.09%	85	9.10%
\$450,000 > and <= \$500,000	37,269,290	8.33%	79	8.46%
\$500,000 > and <= \$550,000	45,043,848	10.07%	86	9.21%
\$550,000 > and <= \$600,000	30,993,445	6.93%	54	5.78%
\$600,000 > and <= \$650,000	26,848,215	6.00%	43	4.60%
\$650,000 > and <= \$700,000	23,133,930	5.17%	34	3.64%
\$700,000 > and <= \$750,000	22,510,784	5.03%	31	3.32%
\$750,000 > and <= \$800,000	13,943,378	3.12%	18	1.93%
\$800,000 > and <= \$850,000	13,249,637	2.96%	16	1.71%
\$850,000 > and <= \$900,000	8,810,255	1.97%	10	1.07%
\$900,000 > and <= \$950,000	11,114,374	2.48%	12	1.28%
\$950,000 > and <= \$1,000,000	9,771,521	2.18%	10	1.07%
> \$1,000,000	58,056,035	12.98%	45	4.82%
Total	447,392,512	100.00%	934	100.00%



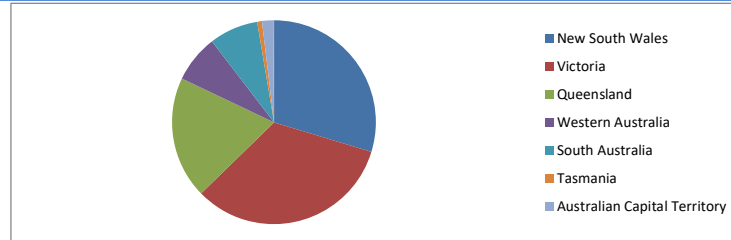
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	96,773,774	21.63%	249	21.65%
12 Months > and <= 18 Months	136,816,393	30.58%	352	30.61%
18 Months > and <= 24 Months	131,411,804	29.37%	329	28.61%
24 Months > and <= 30 Months	41,263,881	9.22%	113	9.83%
30 Months > and <= 36 Months	28,917,647	6.46%	71	6.17%
36 Months > and <= 42 Months	6,691,354	1.50%	17	1.48%
42 Months > and <= 48 Months	3,897,945	0.87%	13	1.13%
48 Months > and <= 54 Months	421,244	0.09%	2	0.17%
54 Months > and <= 60 Months	361,660	0.08%	1	0.09%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	836,810	0.19%	3	0.26%
Total	447,392,512	100.00%	1,150	100.00%



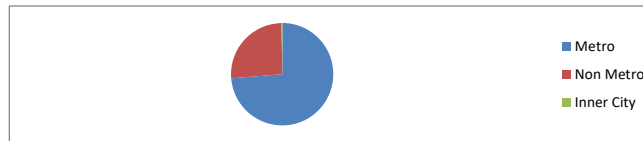
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	132,846,815	29.69%	252	26.98%
Victoria	147,511,789	32.97%	295	31.58%
Queensland	86,881,177	19.42%	198	21.20%
Western Australia	33,518,196	7.49%	92	9.85%
South Australia	34,789,443	7.78%	70	7.49%
Tasmania	3,454,158	0.77%	9	0.96%
Australian Capital Territory	7,871,203	1.76%	17	1.82%
Northern Territory	519,732	0.12%	1	0.11%
No Data	0	0.00%	0	0.00%
Total	447,392,512	100.00%	934	100.00%



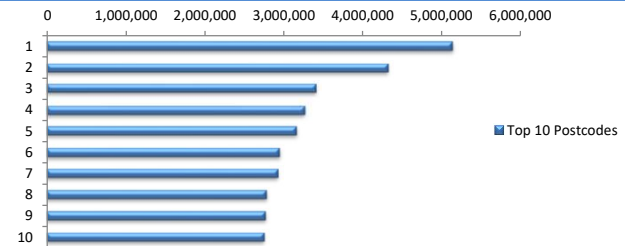
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	329,743,594	73.70%	650	69.59%
Non Metro	116,507,928	26.04%	281	30.09%
Inner City	1,140,990	0.26%	3	0.32%
No Data	0	0.00%	0	0.00%
Total	447,392,512	100.00%	934	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,136,766	1.15%	9	0.78%
3064	4,321,644	0.97%	11	0.96%
2224	3,399,040	0.76%	3	0.26%
2570	3,260,505	0.73%	6	0.52%
3806	3,164,702	0.71%	5	0.43%
2219	2,944,081	0.66%	3	0.26%
2261	2,924,414	0.65%	6	0.52%
3029	2,775,557	0.62%	6	0.52%
4171	2,761,513	0.62%	2	0.17%
2280	2,746,748	0.61%	5	0.43%
Total	33,434,970	7.47%	56	4.87%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	299,250,833	66.89%	812	70.61%
Low Verified	148,141,679	33.11%	338	29.39%
Total	447,392,512	100.00%	1,150	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	447,392,512	100.00%	1,150	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	447,392,512	100.00%	1,150	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	354,145,539	79.16%	942	81.91%
Interest Only	93,246,973	20.84%	208	18.09%
Non-Billing	0	0.00%	0	0.00%
Total	447,392,512	100.00%	1,150	100.00%



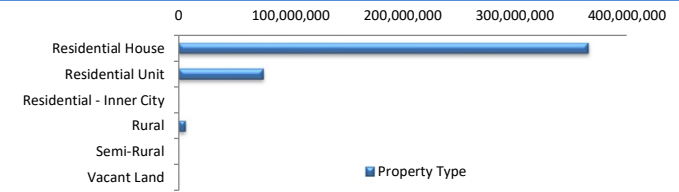
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	447,392,512	100.00%	1,150	100.00%
Total	447,392,512	100.00%	1,150	100.00%



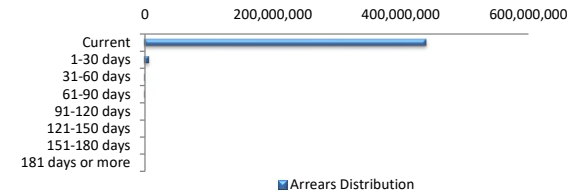
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	366,226,731	81.86%	751	80.41%
Residential Unit	75,208,248	16.81%	172	18.42%
Residential - Inner City	0	0.00%	0	0.00%
Rural	5,957,534	1.33%	11	1.18%
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	447,392,512	100.00%	934	100.00%



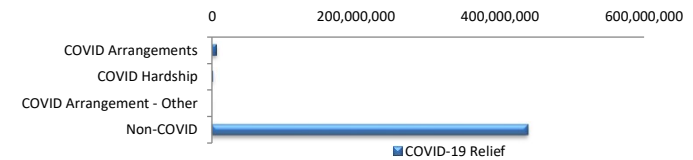
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	439,300,477	98.19%	1,134	98.61%
1-30 days	6,887,321	1.54%	14	1.22%
31-60 days	643,331	0.14%	1	0.09%
61-90 days	561,384	0.13%	1	0.09%
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	447,392,512	100.00%	1,150	100.00%



COVID-19 Relief

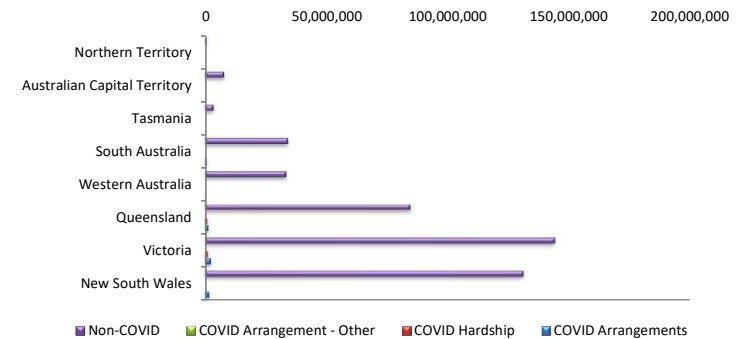
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	6,190,671	1.38%	12	1.28%
COVID Hardship	1,918,772	0.43%	3	0.32%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	439,283,070	98.19%	919	98.39%
Total	447,392,512	100.00%	934	100.00%



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

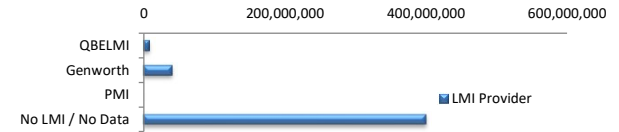
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangements	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	1,788,463	0	0	131,058,352
Victoria	2,367,995	1,120,687	0	144,023,108
Queensland	1,346,848	798,085	0	84,736,244
Western Australia	130,398	0	0	33,387,797
South Australia	556,967	0	0	34,232,476
Tasmania	0	0	0	3,454,158
Australian Capital Territory	0	0	0	7,871,203
Northern Territory	0	0	0	519,732
Total	6,190,671	1,918,772	0	439,283,070



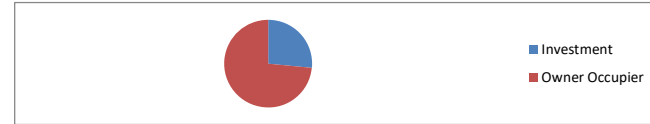
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	7,476,077	1.67%	16	1.71%
Genworth	39,970,996	8.93%	84	8.99%
PMI	0	0.00%	0	0.00%
No LMI / No Data	399,945,439	89.39%	834	89.29%
Total	447,392,512	100.00%	934	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	118,624,709	26.51%	310	26.96%
Owner Occupier	328,767,803	73.49%	840	73.04%
Total	447,392,512	100.00%	1,150	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	411,144,398	91.90%	1,041	90.52%
1	36,248,114	8.10%	109	9.48%
Total	447,392,512	100.00%	1,150	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