

AFG Series 2020-1NC
Collateral Report



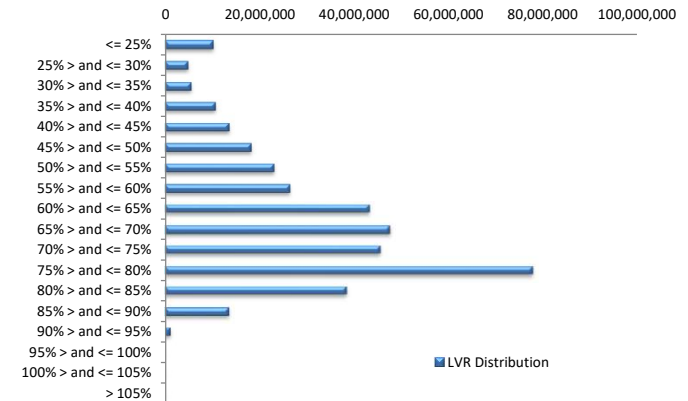
Model Period	8
Collection Period Start	1-Jun-21
Collection Period End	30-Jun-21
No. of Days	30
Interest Period Start	10-Jun-21
Interest Period End	11-Jul-21
No. of Days	32
Determination Date	7-Jul-21
Payment Date	12-Jul-21

Pool Statistics

Closing Balance of Mortgages	377,696,870
No. of Loans (Unconsolidated)	1,023
No. of Loans (Consolidated)	815
Average Loan Size (Unconsolidated)	369,205
Average Loan Size (Consolidated)	463,432
Largest Loan Size (Unconsolidated)	1,976,161
Largest Loan Size (Consolidated)	1,976,161
Smallest Loan Size (Unconsolidated)	(77,047)
Smallest Loan Size (Consolidated)	(77,047)
Weighted Average Interest Rate	3.80%
Weighted Average LVR	65.29%
Weighted Average Seasoning	23.56
Weighted Average Remaining Term	324.51

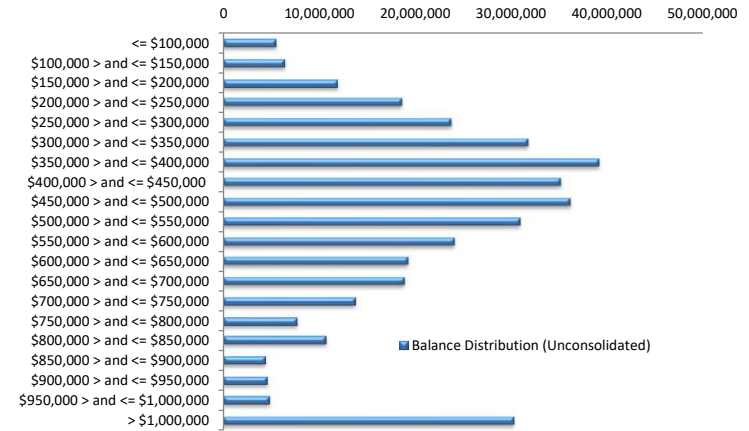
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,974,644	2.64%	64	7.85%
25% > and <= 30%	4,684,603	1.24%	19	2.33%
30% > and <= 35%	5,358,731	1.42%	18	2.21%
35% > and <= 40%	10,421,674	2.76%	28	3.44%
40% > and <= 45%	13,280,108	3.52%	35	4.29%
45% > and <= 50%	18,081,731	4.79%	39	4.79%
50% > and <= 55%	22,860,626	6.05%	42	5.15%
55% > and <= 60%	26,331,461	6.97%	49	6.01%
60% > and <= 65%	43,178,439	11.43%	81	9.94%
65% > and <= 70%	47,520,569	12.58%	89	10.92%
70% > and <= 75%	45,578,233	12.07%	85	10.43%
75% > and <= 80%	77,845,395	20.61%	161	19.75%
80% > and <= 85%	38,172,249	10.11%	72	8.83%
85% > and <= 90%	13,444,913	3.56%	31	3.80%
90% > and <= 95%	963,494	0.26%	2	0.25%
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	377,696,870	100.00%	815	100.00%



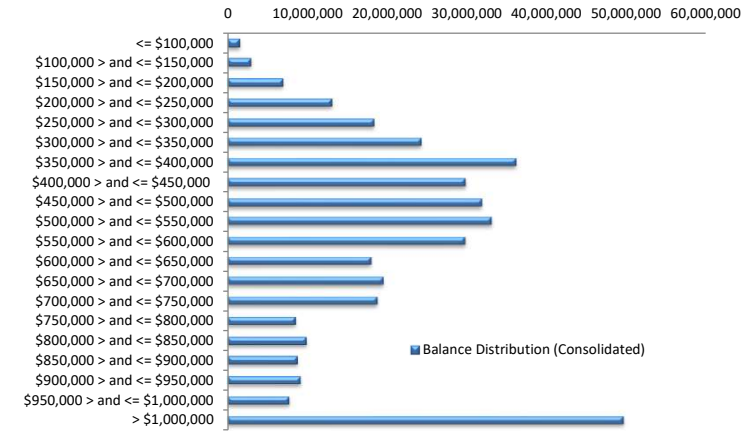
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,512,527	1.46%	136	13.29%
\$100,000 > and <= \$150,000	6,407,307	1.70%	51	4.99%
\$150,000 > and <= \$200,000	11,904,212	3.15%	67	6.55%
\$200,000 > and <= \$250,000	18,601,159	4.92%	82	8.02%
\$250,000 > and <= \$300,000	23,746,168	6.29%	86	8.41%
\$300,000 > and <= \$350,000	31,737,784	8.40%	98	9.58%
\$350,000 > and <= \$400,000	39,120,742	10.36%	104	10.17%
\$400,000 > and <= \$450,000	35,132,875	9.30%	83	8.11%
\$450,000 > and <= \$500,000	36,173,729	9.58%	76	7.43%
\$500,000 > and <= \$550,000	30,927,075	8.19%	59	5.77%
\$550,000 > and <= \$600,000	24,051,963	6.37%	42	4.11%
\$600,000 > and <= \$650,000	19,262,432	5.10%	31	3.03%
\$650,000 > and <= \$700,000	18,863,220	4.99%	28	2.74%
\$700,000 > and <= \$750,000	13,781,452	3.65%	19	1.86%
\$750,000 > and <= \$800,000	7,716,185	2.04%	10	0.98%
\$800,000 > and <= \$850,000	10,668,929	2.82%	13	1.27%
\$850,000 > and <= \$900,000	4,405,729	1.17%	5	0.49%
\$900,000 > and <= \$950,000	4,592,064	1.22%	5	0.49%
\$950,000 > and <= \$1,000,000	4,840,282	1.28%	5	0.49%
> \$1,000,000	30,251,035	8.01%	23	2.25%
Total	377,696,870	100.00%	1,023	100.00%



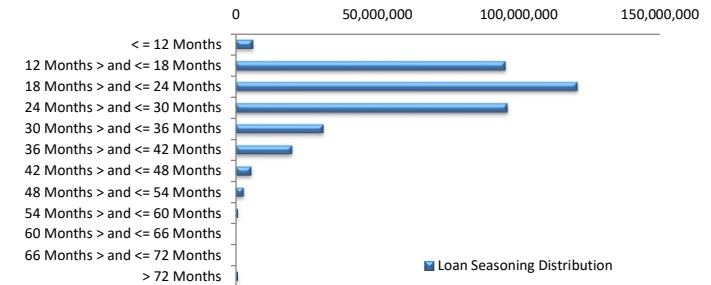
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,426,285	0.38%	32	3.93%
\$100,000 > and <= \$150,000	2,949,424	0.78%	23	2.82%
\$150,000 > and <= \$200,000	6,977,917	1.85%	39	4.79%
\$200,000 > and <= \$250,000	13,050,201	3.46%	58	7.12%
\$250,000 > and <= \$300,000	18,323,740	4.85%	66	8.10%
\$300,000 > and <= \$350,000	24,247,395	6.42%	75	9.20%
\$350,000 > and <= \$400,000	36,093,654	9.56%	96	11.78%
\$400,000 > and <= \$450,000	29,812,544	7.89%	70	8.59%
\$450,000 > and <= \$500,000	31,806,358	8.42%	67	8.22%
\$500,000 > and <= \$550,000	33,064,905	8.75%	63	7.73%
\$550,000 > and <= \$600,000	29,807,395	7.89%	52	6.38%
\$600,000 > and <= \$650,000	18,008,720	4.77%	29	3.56%
\$650,000 > and <= \$700,000	19,535,105	5.17%	29	3.56%
\$700,000 > and <= \$750,000	18,782,250	4.97%	26	3.19%
\$750,000 > and <= \$800,000	8,527,454	2.26%	11	1.35%
\$800,000 > and <= \$850,000	9,911,918	2.62%	12	1.47%
\$850,000 > and <= \$900,000	8,790,780	2.33%	10	1.23%
\$900,000 > and <= \$950,000	9,180,019	2.43%	10	1.23%
\$950,000 > and <= \$1,000,000	7,753,824	2.05%	8	0.98%
> \$1,000,000	49,646,982	13.14%	39	4.79%
Total	377,696,870	100.00%	815	100.00%



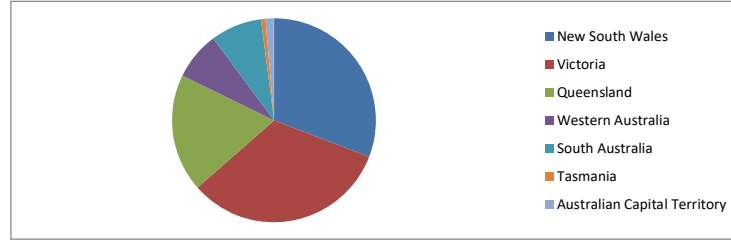
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	5,846,920	1.55%	17	1.66%
12 Months > and <= 18 Months	95,381,954	25.25%	258	25.22%
18 Months > and <= 24 Months	120,626,214	31.94%	322	31.48%
24 Months > and <= 30 Months	95,965,346	25.41%	260	25.42%
30 Months > and <= 36 Months	30,621,629	8.11%	86	8.41%
36 Months > and <= 42 Months	19,678,864	5.21%	50	4.89%
42 Months > and <= 48 Months	5,371,322	1.42%	15	1.47%
48 Months > and <= 54 Months	2,707,113	0.72%	10	0.98%
54 Months > and <= 60 Months	778,491	0.21%	3	0.29%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	719,017	0.19%	2	0.20%
Total	377,696,870	100.00%	1,023	100.00%



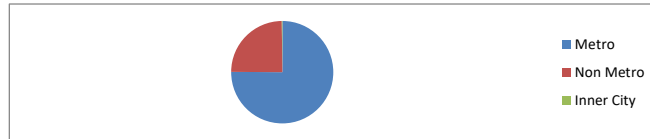
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	116,552,980	30.86%	224	27.48%
Victoria	123,359,152	32.66%	260	31.90%
Queensland	70,745,754	18.73%	169	20.74%
Western Australia	28,738,409	7.61%	79	9.69%
South Australia	30,641,753	8.11%	63	7.73%
Tasmania	2,666,674	0.71%	8	0.98%
Australian Capital Territory	4,749,940	1.26%	11	1.35%
Northern Territory	242,208	0.06%	1	0.12%
No Data	0	0.00%	0	0.00%
Total	377,696,870	100.00%	815	100.00%



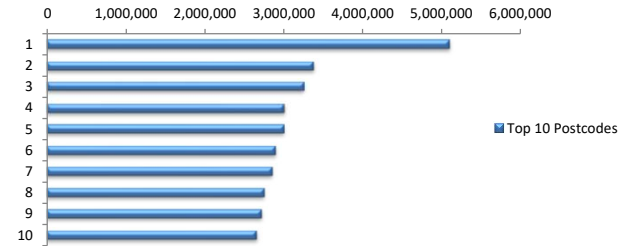
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	283,660,573	75.10%	577	70.80%
Non Metro	93,466,445	24.75%	237	29.08%
Inner City	569,852	0.15%	1	0.12%
No Data	0	0.00%	0	0.00%
Total	377,696,870	100.00%	815	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,106,072	1.35%	9	0.88%
2224	3,373,866	0.89%	3	0.29%
2570	3,257,046	0.86%	6	0.59%
3806	3,007,403	0.80%	5	0.49%
3064	3,002,948	0.80%	9	0.88%
2219	2,899,539	0.77%	3	0.29%
4567	2,849,921	0.75%	5	0.49%
4171	2,748,241	0.73%	2	0.20%
3041	2,721,061	0.72%	3	0.29%
2280	2,655,376	0.70%	5	0.49%
Total	31,621,472	8.37%	50	4.89%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	250,430,740	66.30%	719	70.28%
Low Verified	127,266,130	33.70%	304	29.72%
Total	377,696,870	100.00%	1,023	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	377,696,870	100.00%	1,023	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	377,696,870	100.00%	1,023	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	301,315,878	79.78%	849	82.99%
Interest Only	76,380,992	20.22%	174	17.01%
Non-Billing	0	0.00%	0	0.00%
Total	377,696,870	100.00%	1,023	100.00%



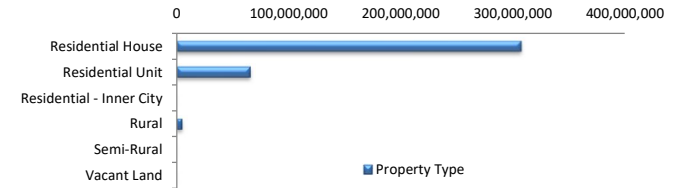
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	377,696,870	100.00%	1,023	100.00%
Total	377,696,870	100.00%	1,023	100.00%



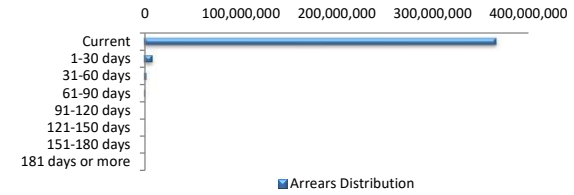
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	307,328,927	81.37%	652	80.00%
Residential Unit	65,625,119	17.38%	154	18.90%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,742,823	1.26%	9	1.10%
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	377,696,870	100.00%	815	100.00%



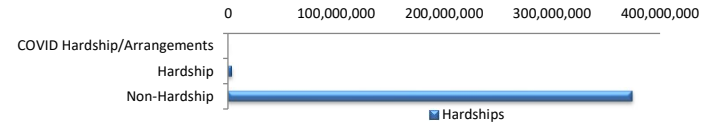
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	366,716,691	97.09%	999	97.65%
1-30 days	8,402,912	2.22%	19	1.86%
31-60 days	1,805,540	0.48%	3	0.29%
61-90 days	771,727	0.20%	2	0.20%
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	377,696,870	100.00%	1,023	100.00%



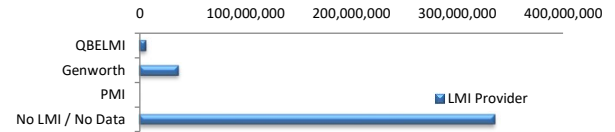
Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	0	0.00%	0	0.00%
Hardship	3,593,873	0.95%	6	0.74%
Non-Hardship	374,102,998	99.05%	809	99.26%
Total	377,696,870	100.00%	815	100.00%



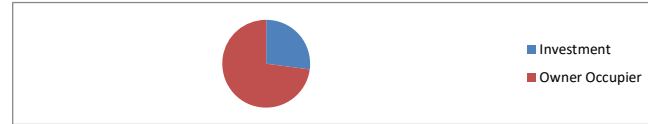
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,918,963	1.57%	13	1.60%
Genworth	36,036,652	9.54%	78	9.57%
PMI	0	0.00%	0	0.00%
No LMI / No Data	335,741,255	88.89%	724	88.83%
Total	377,696,870	100.00%	815	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	102,497,340	27.14%	283	27.66%
Owner Occupier	275,199,530	72.86%	740	72.34%
Total	377,696,870	100.00%	1,023	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	349,049,269	92.42%	934	91.30%
1	28,647,602	7.58%	89	8.70%
Total	377,696,870	100.00%	1,023	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