

AFG Series 2020-1NC
Collateral Report



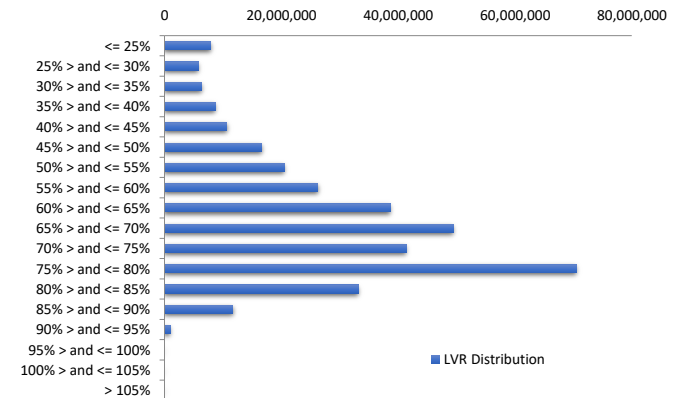
Model Period	10
Collection Period Start	1-Aug-21
Collection Period End	31-Aug-21
No. of Days	31
Interest Period Start	10-Aug-21
Interest Period End	9-Sep-21
No. of Days	31
Determination Date	7-Sep-21
Payment Date	10-Sep-21

Pool Statistics

Closing Balance of Mortgages	348,650,335
No. of Loans (Unconsolidated)	965
No. of Loans (Consolidated)	760
Average Loan Size (Unconsolidated)	361,296
Average Loan Size (Consolidated)	458,750
Largest Loan Size (Unconsolidated)	1,971,366
Largest Loan Size (Consolidated)	1,971,366
Smallest Loan Size (Unconsolidated)	(24,927)
Smallest Loan Size (Consolidated)	(24,927)
Weighted Average Interest Rate	3.74%
Weighted Average LVR	65.06%
Weighted Average Seasoning	25.53
Weighted Average Remaining Term	322.53

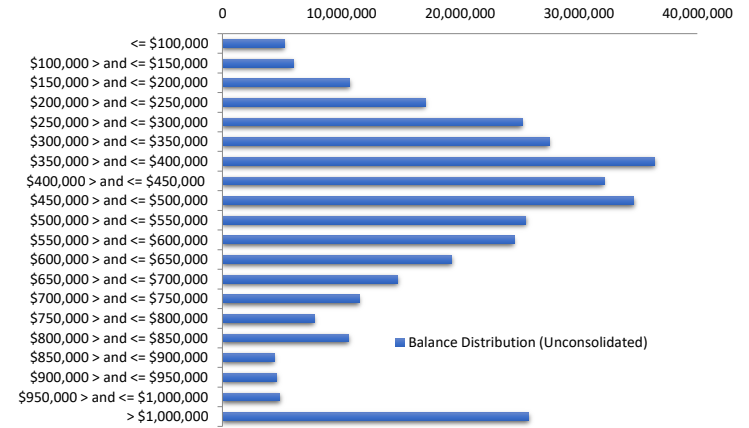
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,885,178	2.26%	59	7.76%
25% > and <= 30%	5,834,483	1.67%	24	3.16%
30% > and <= 35%	6,318,436	1.81%	20	2.63%
35% > and <= 40%	8,660,670	2.48%	24	3.16%
40% > and <= 45%	10,672,329	3.06%	30	3.95%
45% > and <= 50%	16,626,760	4.77%	39	5.13%
50% > and <= 55%	20,529,234	5.89%	39	5.13%
55% > and <= 60%	26,274,456	7.54%	48	6.32%
60% > and <= 65%	38,692,265	11.10%	72	9.47%
65% > and <= 70%	49,391,495	14.17%	92	12.11%
70% > and <= 75%	41,407,748	11.88%	77	10.13%
75% > and <= 80%	70,485,715	20.22%	143	18.82%
80% > and <= 85%	33,222,876	9.53%	64	8.42%
85% > and <= 90%	11,685,102	3.35%	27	3.55%
90% > and <= 95%	963,589	0.28%	2	0.26%
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	348,650,335	100.00%	760	100.00%



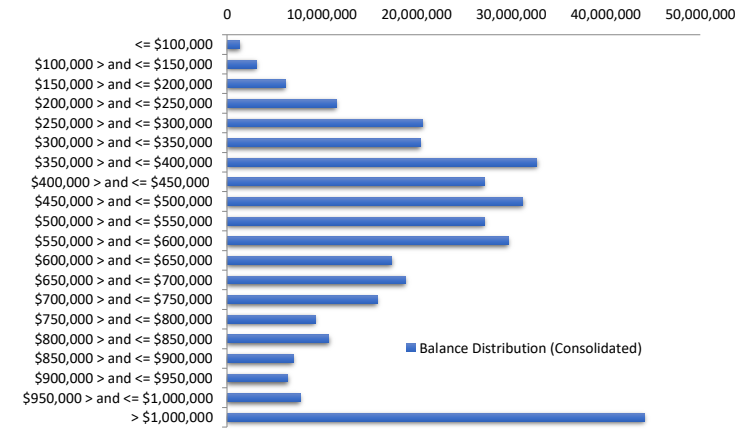
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,193,825	1.49%	140	14.51%
\$100,000 > and <= \$150,000	6,003,488	1.72%	48	4.97%
\$150,000 > and <= \$200,000	10,737,388	3.08%	61	6.32%
\$200,000 > and <= \$250,000	17,090,369	4.90%	76	7.88%
\$250,000 > and <= \$300,000	25,268,728	7.25%	91	9.43%
\$300,000 > and <= \$350,000	27,509,961	7.89%	85	8.81%
\$350,000 > and <= \$400,000	36,374,124	10.43%	97	10.05%
\$400,000 > and <= \$450,000	32,153,958	9.22%	76	7.88%
\$450,000 > and <= \$500,000	34,659,494	9.94%	73	7.56%
\$500,000 > and <= \$550,000	25,541,477	7.33%	49	5.08%
\$550,000 > and <= \$600,000	24,561,422	7.04%	43	4.46%
\$600,000 > and <= \$650,000	19,319,346	5.54%	31	3.21%
\$650,000 > and <= \$700,000	14,778,212	4.24%	22	2.28%
\$700,000 > and <= \$750,000	11,521,905	3.30%	16	1.66%
\$750,000 > and <= \$800,000	7,742,145	2.22%	10	1.04%
\$800,000 > and <= \$850,000	10,636,981	3.05%	13	1.35%
\$850,000 > and <= \$900,000	4,366,660	1.25%	5	0.52%
\$900,000 > and <= \$950,000	4,575,311	1.31%	5	0.52%
\$950,000 > and <= \$1,000,000	4,827,597	1.38%	5	0.52%
> \$1,000,000	25,787,944	7.40%	19	1.97%
Total	348,650,335	100.00%	965	100.00%



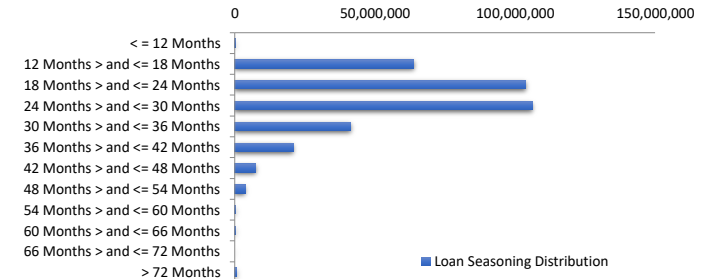
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,366,648	0.39%	31	4.08%
\$100,000 > and <= \$150,000	3,100,770	0.89%	24	3.16%
\$150,000 > and <= \$200,000	6,173,488	1.77%	35	4.61%
\$200,000 > and <= \$250,000	11,532,644	3.31%	52	6.84%
\$250,000 > and <= \$300,000	20,652,505	5.92%	74	9.74%
\$300,000 > and <= \$350,000	20,392,551	5.85%	63	8.29%
\$350,000 > and <= \$400,000	32,731,867	9.39%	87	11.45%
\$400,000 > and <= \$450,000	27,186,432	7.80%	64	8.42%
\$450,000 > and <= \$500,000	31,262,095	8.97%	66	8.68%
\$500,000 > and <= \$550,000	27,161,324	7.79%	52	6.84%
\$550,000 > and <= \$600,000	29,737,130	8.53%	52	6.84%
\$600,000 > and <= \$650,000	17,373,876	4.98%	28	3.68%
\$650,000 > and <= \$700,000	18,820,978	5.40%	28	3.68%
\$700,000 > and <= \$750,000	15,850,562	4.55%	22	2.89%
\$750,000 > and <= \$800,000	9,318,938	2.67%	12	1.58%
\$800,000 > and <= \$850,000	10,750,655	3.08%	13	1.71%
\$850,000 > and <= \$900,000	7,033,610	2.02%	8	1.05%
\$900,000 > and <= \$950,000	6,394,736	1.83%	7	0.92%
\$950,000 > and <= \$1,000,000	7,741,494	2.22%	8	1.05%
> \$1,000,000	44,068,033	12.64%	34	4.47%
Total	348,650,335	100.00%	760	100.00%



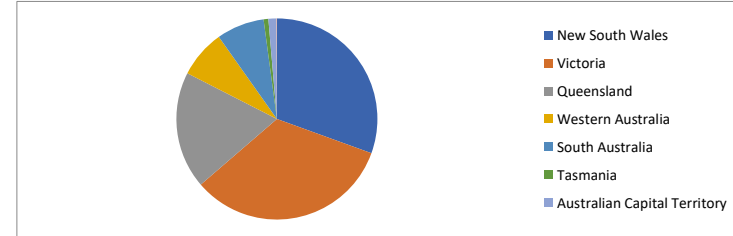
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	333,964	0.10%	3	0.31%
12 Months > and <= 18 Months	63,793,438	18.30%	169	17.51%
18 Months > and <= 24 Months	103,680,239	29.74%	305	31.61%
24 Months > and <= 30 Months	106,135,269	30.44%	274	28.39%
30 Months > and <= 36 Months	41,234,576	11.83%	121	12.54%
36 Months > and <= 42 Months	20,852,932	5.98%	56	5.80%
42 Months > and <= 48 Months	7,435,812	2.13%	19	1.97%
48 Months > and <= 54 Months	3,692,896	1.06%	13	1.35%
54 Months > and <= 60 Months	421,244	0.12%	2	0.21%
60 Months > and <= 66 Months	355,256	0.10%	1	0.10%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	714,707	0.20%	2	0.21%
Total	348,650,335	100.00%	965	100.00%



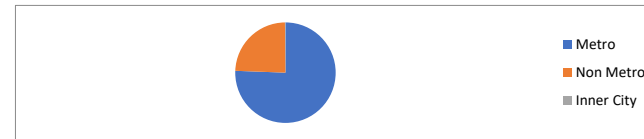
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	106,438,853	30.53%	208	27.37%
Victoria	115,581,062	33.15%	246	32.37%
Queensland	65,654,440	18.83%	157	20.66%
Western Australia	28,803,557	7.69%	76	10.00%
South Australia	26,777,561	7.68%	54	7.11%
Tasmania	2,672,969	0.77%	8	1.05%
Australian Capital Territory	4,479,251	1.28%	10	1.32%
Northern Territory	242,641	0.07%	1	0.13%
No Data	0	0.00%	0	0.00%
Total	348,650,335	100.00%	760	100.00%



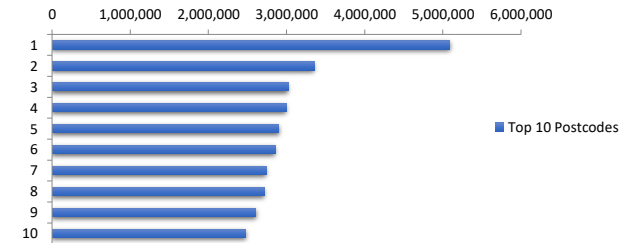
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	263,538,133	75.59%	541	71.18%
Non Metro	84,544,799	24.25%	218	28.68%
Inner City	567,403	0.16%	1	0.13%
No Data	0	0.00%	0	0.00%
Total	348,650,335	100.00%	760	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,090,923	1.46%	9	0.93%
2224	3,356,568	0.96%	3	0.31%
3064	3,020,663	0.87%	9	0.93%
3806	2,995,878	0.86%	5	0.52%
2219	2,901,168	0.83%	3	0.31%
4567	2,858,060	0.82%	4	0.41%
4171	2,742,963	0.79%	2	0.21%
3041	2,718,069	0.78%	3	0.31%
4151	2,608,004	0.75%	3	0.31%
5032	2,475,109	0.71%	3	0.31%
Total	30,767,406	8.82%	44	4.56%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	233,680,321	67.02%	678	70.26%
Low Verified	114,970,014	32.98%	287	29.74%
Total	348,650,335	100.00%	965	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	348,650,335	100.00%	965	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	348,650,335	100.00%	965	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	277,365,870	79.55%	793	82.18%
Interest Only	71,284,465	20.45%	172	17.82%
Non-Billing	0	0.00%	0	0.00%
Total	348,650,335	100.00%	965	100.00%



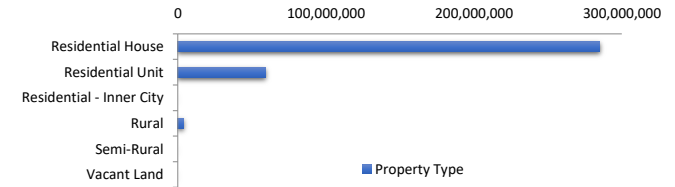
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	348,650,335	100.00%	965	100.00%
Total	348,650,335	100.00%	965	100.00%



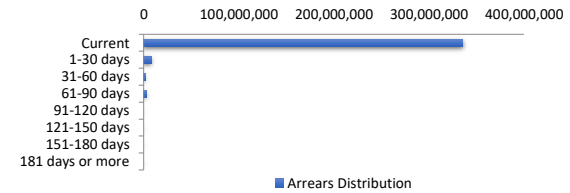
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	285,015,094	81.75%	610	80.26%
Residential Unit	59,529,750	17.07%	143	18.82%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,105,492	1.18%	7	0.92%
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	348,650,335	100.00%	760	100.00%



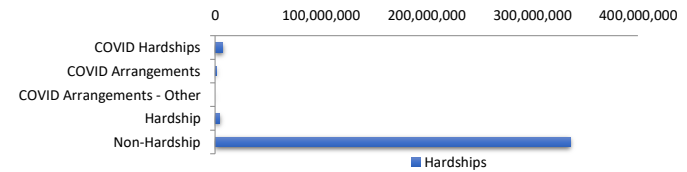
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	335,816,317	96.32%	941	97.51%
1-30 days	8,300,141	2.38%	16	1.66%
31-60 days	1,913,124	0.55%	3	0.31%
61-90 days	2,620,753	0.75%	5	0.52%
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	348,650,335	100.00%	965	100.00%



Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	7,232,577	2.07%	11	1.45%
COVID Arrangements	1,350,780	0.39%	3	0.39%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	4,147,766	1.19%	7	0.92%
Non-Hardship	335,919,212	96.35%	739	97.24%
Total	348,650,335	100.00%	760	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

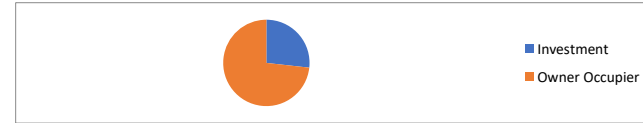
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,891,228	1.69%	13	1.71%
Genworth	32,060,449	9.20%	70	9.21%
PMI	0	0.00%	0	0.00%
No LMI / No Data	310,698,659	89.11%	677	89.08%
Total	348,650,335	100.00%	760	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	93,293,323	26.76%	271	28.08%
Owner Occupier	255,357,013	73.24%	694	71.92%
Total	348,650,335	100.00%	965	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	322,408,428	92.47%	880	91.19%
1	26,241,907	7.53%	85	8.81%
Total	348,650,335	100.00%	965	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