

AFG Series 2020-1NC
Collateral Report



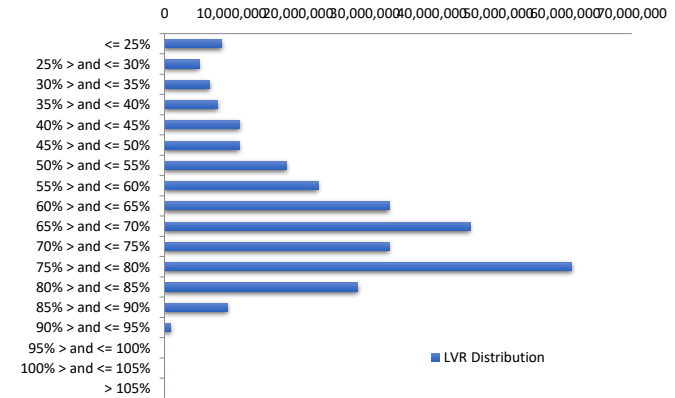
Model Period	13
Collection Period Start	1-Nov-21
Collection Period End	30-Nov-21
No. of Days	30
Interest Period Start	10-Nov-21
Interest Period End	9-Dec-21
No. of Days	30
Determination Date	7-Dec-21
Payment Date	10-Dec-21

Pool Statistics

Closing Balance of Mortgages	305,857,975
No. of Loans (Unconsolidated)	859
No. of Loans (Consolidated)	684
Average Loan Size (Unconsolidated)	356,063
Average Loan Size (Consolidated)	447,161
Largest Loan Size (Unconsolidated)	1,963,070
Largest Loan Size (Consolidated)	1,963,070
Smallest Loan Size (Unconsolidated)	(34,958)
Smallest Loan Size (Consolidated)	(17,769)
Weighted Average Interest Rate	3.68%
Weighted Average LVR	64.46%
Weighted Average Seasoning	28.73
Weighted Average Remaining Term	318.76

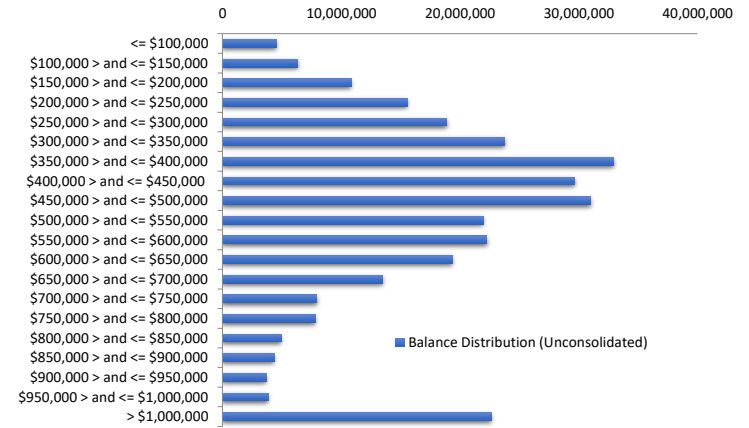
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,583,390	2.81%	62	9.06%
25% > and <= 30%	5,221,941	1.71%	24	3.51%
30% > and <= 35%	6,801,161	2.22%	20	2.92%
35% > and <= 40%	7,942,381	2.60%	21	3.07%
40% > and <= 45%	11,276,242	3.69%	32	4.68%
45% > and <= 50%	11,165,530	3.65%	27	3.95%
50% > and <= 55%	18,314,216	5.99%	40	5.85%
55% > and <= 60%	23,043,457	7.53%	38	5.56%
60% > and <= 65%	33,644,035	11.00%	67	9.80%
65% > and <= 70%	45,795,223	14.97%	85	12.43%
70% > and <= 75%	33,685,826	11.01%	65	9.50%
75% > and <= 80%	61,003,797	19.95%	126	18.42%
80% > and <= 85%	28,973,605	9.47%	54	7.89%
85% > and <= 90%	9,443,678	3.09%	21	3.07%
90% > and <= 95%	963,494	0.32%	2	0.29%
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	305,857,975	100.00%	684	100.00%



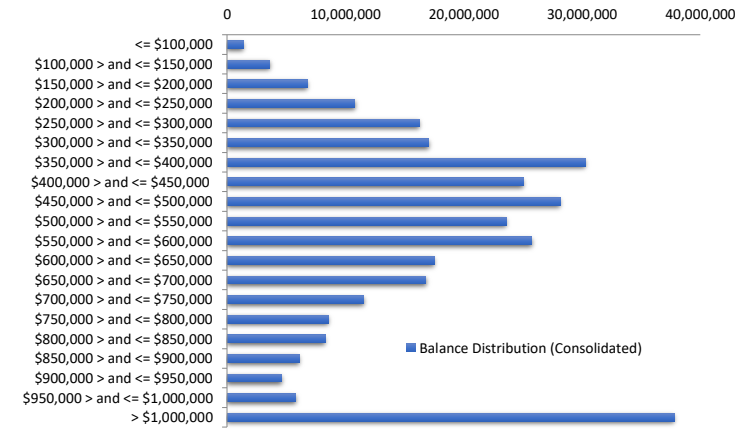
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,515,578	1.48%	125	14.55%
\$100,000 > and <= \$150,000	6,321,365	2.07%	50	5.82%
\$150,000 > and <= \$200,000	10,836,701	3.54%	61	7.10%
\$200,000 > and <= \$250,000	15,566,386	5.09%	69	8.03%
\$250,000 > and <= \$300,000	18,869,730	6.17%	68	7.92%
\$300,000 > and <= \$350,000	23,795,410	7.78%	74	8.61%
\$350,000 > and <= \$400,000	32,922,224	10.76%	88	10.24%
\$400,000 > and <= \$450,000	29,683,975	9.71%	70	8.15%
\$450,000 > and <= \$500,000	30,988,640	10.13%	65	7.57%
\$500,000 > and <= \$550,000	21,980,856	7.19%	42	4.89%
\$550,000 > and <= \$600,000	22,251,721	7.28%	39	4.54%
\$600,000 > and <= \$650,000	19,388,361	6.34%	31	3.61%
\$650,000 > and <= \$700,000	13,464,003	4.40%	20	2.33%
\$700,000 > and <= \$750,000	7,958,728	2.60%	11	1.28%
\$750,000 > and <= \$800,000	7,819,396	2.56%	10	1.16%
\$800,000 > and <= \$850,000	4,956,721	1.62%	6	0.70%
\$850,000 > and <= \$900,000	4,360,082	1.43%	5	0.58%
\$900,000 > and <= \$950,000	3,704,009	1.21%	4	0.47%
\$950,000 > and <= \$1,000,000	3,854,296	1.26%	4	0.47%
> \$1,000,000	22,619,790	7.40%	17	1.98%
Total	305,857,975	100.00%	859	100.00%



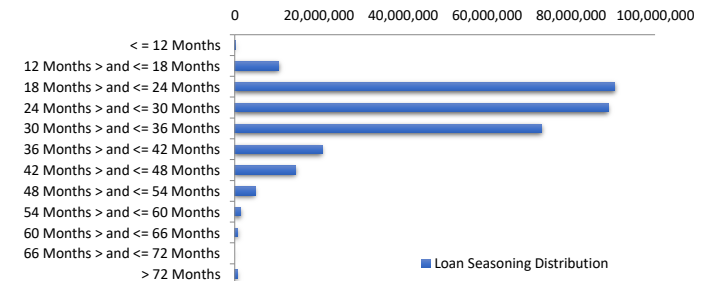
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,399,676	0.46%	32	4.68%
\$100,000 > and <= \$150,000	3,618,679	1.18%	28	4.09%
\$150,000 > and <= \$200,000	6,795,974	2.22%	38	5.56%
\$200,000 > and <= \$250,000	10,810,499	3.53%	48	7.02%
\$250,000 > and <= \$300,000	16,266,192	5.32%	58	8.48%
\$300,000 > and <= \$350,000	17,045,374	5.57%	53	7.75%
\$350,000 > and <= \$400,000	30,288,891	9.90%	81	11.84%
\$400,000 > and <= \$450,000	25,053,120	8.19%	59	8.63%
\$450,000 > and <= \$500,000	28,150,374	9.20%	59	8.63%
\$500,000 > and <= \$550,000	23,608,169	7.72%	45	6.58%
\$550,000 > and <= \$600,000	25,760,042	8.42%	45	6.58%
\$600,000 > and <= \$650,000	17,522,949	5.73%	28	4.09%
\$650,000 > and <= \$700,000	16,816,643	5.50%	25	3.65%
\$700,000 > and <= \$750,000	11,559,555	3.78%	16	2.34%
\$750,000 > and <= \$800,000	8,565,025	2.80%	11	1.61%
\$800,000 > and <= \$850,000	8,303,728	2.71%	10	1.46%
\$850,000 > and <= \$900,000	6,119,964	2.00%	7	1.02%
\$900,000 > and <= \$950,000	4,605,943	1.51%	5	0.73%
\$950,000 > and <= \$1,000,000	5,775,997	1.89%	6	0.88%
> \$1,000,000	37,791,182	12.36%	30	4.39%
Total	305,857,975	100.00%	684	100.00%



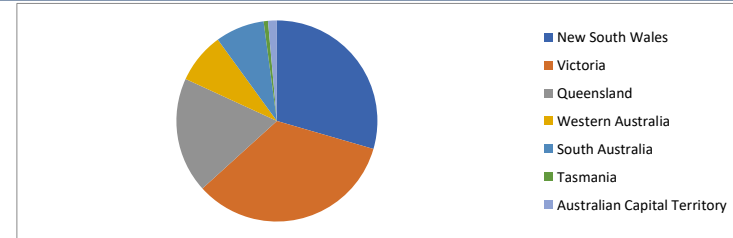
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	207,572	0.07%	1	0.12%
12 Months > and <= 18 Months	10,444,059	3.41%	33	3.84%
18 Months > and <= 24 Months	90,371,337	29.55%	252	29.34%
24 Months > and <= 30 Months	88,863,515	29.05%	249	28.99%
30 Months > and <= 36 Months	72,964,882	23.86%	196	22.82%
36 Months > and <= 42 Months	20,805,975	6.80%	70	8.15%
42 Months > and <= 48 Months	14,432,787	4.72%	35	4.07%
48 Months > and <= 54 Months	4,830,979	1.58%	13	1.51%
54 Months > and <= 60 Months	1,483,692	0.49%	6	0.70%
60 Months > and <= 66 Months	744,968	0.24%	2	0.23%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	708,208	0.23%	2	0.23%
Total	305,857,975	100.00%	859	100.00%



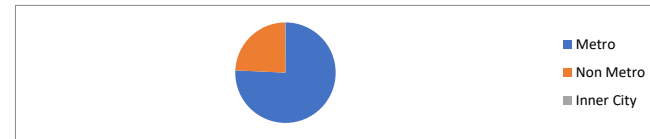
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	90,193,678	29.49%	185	27.05%
Victoria	103,372,923	33.80%	222	32.46%
Queensland	56,809,730	18.57%	140	20.47%
Western Australia	24,884,051	8.14%	72	10.53%
South Australia	24,123,505	7.89%	48	7.02%
Tasmania	2,149,864	0.70%	7	1.02%
Australian Capital Territory	4,324,223	1.41%	10	1.46%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	305,857,975	100.00%	684	100.00%



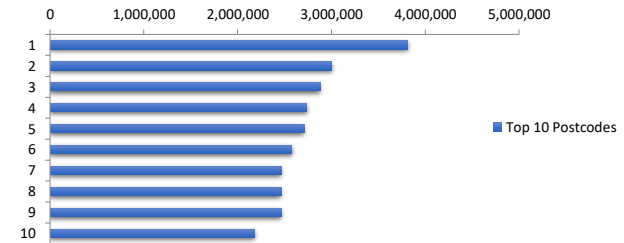
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	231,641,553	75.74%	485	70.91%
Non Metro	73,676,950	24.09%	198	28.95%
Inner City	539,471	0.18%	1	0.15%
No Data	0	0.00%	0	0.00%
Total	305,857,975	100.00%	684	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,813,886	1.25%	6	0.70%
3064	3,002,488	0.98%	9	1.05%
2219	2,883,095	0.94%	3	0.35%
4171	2,734,350	0.89%	2	0.23%
3041	2,711,352	0.89%	3	0.35%
4151	2,577,265	0.84%	3	0.35%
3207	2,467,639	0.81%	3	0.35%
2280	2,465,192	0.81%	4	0.47%
5032	2,464,549	0.81%	3	0.35%
4121	2,180,270	0.71%	4	0.47%
Total	27,300,086	8.93%	40	4.66%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	206,276,936	67.44%	607	70.66%
Low Verified	99,581,038	32.56%	252	29.34%
Total	305,857,975	100.00%	859	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	305,857,975	100.00%	859	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	305,857,975	100.00%	859	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	246,060,641	80.45%	715	83.24%
Interest Only	59,797,333	19.55%	144	16.76%
Non-Billing	0	0.00%	0	0.00%
Total	305,857,975	100.00%	859	100.00%



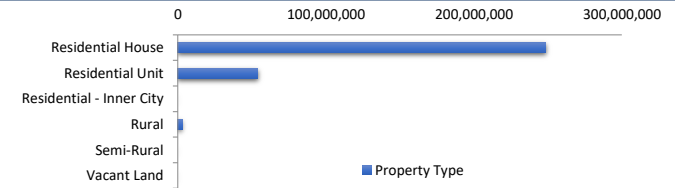
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	305,857,975	100.00%	859	100.00%
Total	305,857,975	100.00%	859	100.00%



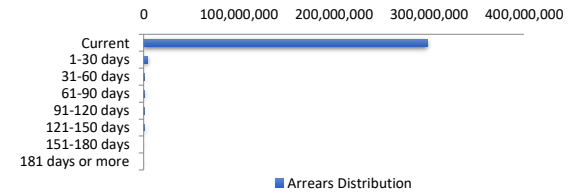
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	248,652,494	81.30%	545	79.68%
Residential Unit	54,070,111	17.68%	134	19.59%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,135,370	1.03%	5	0.73%
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	305,857,975	100.00%	684	100.00%



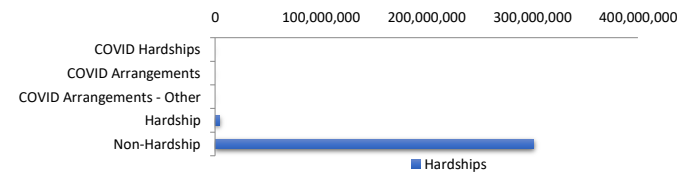
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	298,248,496	97.51%	844	98.25%
1-30 days	3,998,112	1.31%	9	1.05%
31-60 days	637,237	0.21%	1	0.12%
61-90 days	1,310,858	0.43%	2	0.23%
91-120 days	413,330	0.14%	1	0.12%
121-150 days	1,249,941	0.41%	2	0.23%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	305,857,975	100.00%	859	100.00%



Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	4,247,580	1.39%	7	1.02%
Non-Hardship	301,610,395	98.61%	677	98.98%
Total	305,857,975	100.00%	684	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

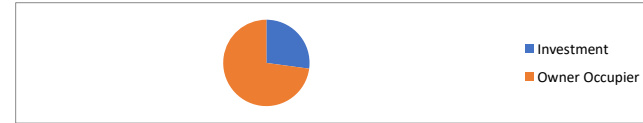
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,820,553	1.90%	13	1.90%
Genworth	29,041,760	9.50%	63	9.21%
PMI	0	0.00%	0	0.00%
No LMI / No Data	270,995,662	88.60%	608	88.89%
Total	305,857,975	100.00%	684	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	83,007,335	27.14%	240	27.94%
Owner Occupier	222,850,640	72.86%	619	72.06%
Total	305,857,975	100.00%	859	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	284,972,416	93.17%	788	91.73%
1	20,885,559	6.83%	71	8.27%
Total	305,857,975	100.00%	859	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	1,663,271.71	3
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