

AFG Series 2020-1NC
Collateral Report



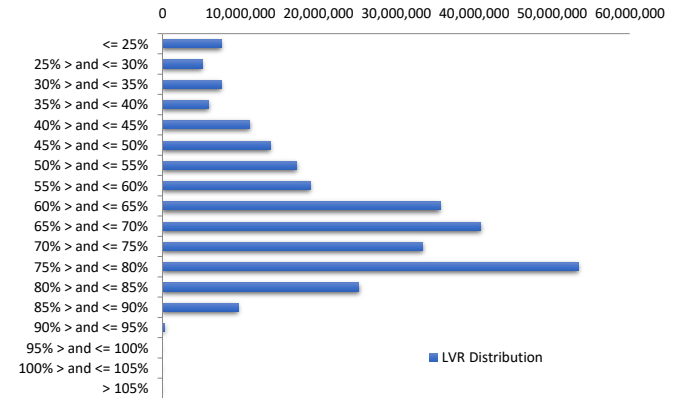
Model Period	14
Collection Period Start	1-Dec-21
Collection Period End	31-Dec-21
No. of Days	31
Interest Period Start	10-Dec-21
Interest Period End	9-Jan-22
No. of Days	31
Determination Date	5-Jan-22
Payment Date	10-Jan-22

Pool Statistics

Closing Balance of Mortgages	285,789,996
No. of Loans (Unconsolidated)	832
No. of Loans (Consolidated)	650
Average Loan Size (Unconsolidated)	343,498
Average Loan Size (Consolidated)	439,677
Largest Loan Size (Unconsolidated)	1,960,458
Largest Loan Size (Consolidated)	1,960,458
Smallest Loan Size (Unconsolidated)	(35,843)
Smallest Loan Size (Consolidated)	(22,538)
Weighted Average Interest Rate	3.67%
Weighted Average LVR	64.09%
Weighted Average Seasoning	29.93
Weighted Average Remaining Term	317.05

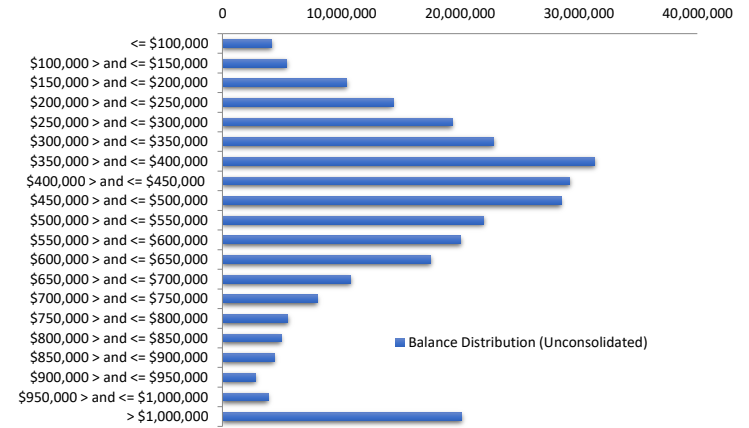
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,536,085	2.64%	63	9.69%
25% > and <= 30%	5,105,790	1.79%	21	3.23%
30% > and <= 35%	7,511,383	2.63%	22	3.38%
35% > and <= 40%	5,907,952	2.07%	17	2.62%
40% > and <= 45%	11,181,977	3.91%	32	4.92%
45% > and <= 50%	13,833,827	4.84%	30	4.62%
50% > and <= 55%	17,196,269	6.02%	39	6.00%
55% > and <= 60%	18,967,102	6.64%	33	5.08%
60% > and <= 65%	35,637,548	12.47%	71	10.92%
65% > and <= 70%	40,835,548	14.29%	75	11.54%
70% > and <= 75%	33,442,654	11.70%	63	9.69%
75% > and <= 80%	53,422,120	18.69%	114	17.54%
80% > and <= 85%	25,205,803	8.82%	48	7.38%
85% > and <= 90%	9,699,431	3.39%	21	3.23%
90% > and <= 95%	306,509	0.11%	1	0.15%
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	285,789,996	100.00%	650	100.00%



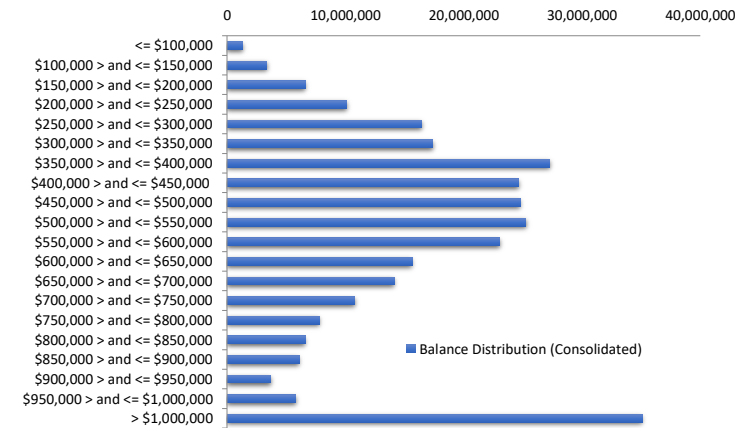
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,135,832	1.45%	140	16.83%
\$100,000 > and <= \$150,000	5,420,769	1.90%	43	5.17%
\$150,000 > and <= \$200,000	10,462,917	3.66%	59	7.09%
\$200,000 > and <= \$250,000	14,374,091	5.03%	64	7.69%
\$250,000 > and <= \$300,000	19,387,660	6.78%	70	8.41%
\$300,000 > and <= \$350,000	22,871,165	8.00%	71	8.53%
\$350,000 > and <= \$400,000	31,355,089	10.97%	84	10.10%
\$400,000 > and <= \$450,000	29,239,873	10.23%	69	8.29%
\$450,000 > and <= \$500,000	28,547,193	9.99%	60	7.21%
\$500,000 > and <= \$550,000	22,021,163	7.71%	42	5.05%
\$550,000 > and <= \$600,000	20,086,556	7.03%	35	4.21%
\$600,000 > and <= \$650,000	17,516,633	6.13%	28	3.37%
\$650,000 > and <= \$700,000	10,784,097	3.77%	16	1.92%
\$700,000 > and <= \$750,000	7,966,011	2.79%	11	1.32%
\$750,000 > and <= \$800,000	5,503,433	1.93%	7	0.84%
\$800,000 > and <= \$850,000	4,951,628	1.73%	6	0.72%
\$850,000 > and <= \$900,000	4,377,343	1.53%	5	0.60%
\$900,000 > and <= \$950,000	2,773,816	0.97%	3	0.36%
\$950,000 > and <= \$1,000,000	3,854,523	1.35%	4	0.48%
> \$1,000,000	20,160,205	7.05%	15	1.80%
Total	285,789,996	100.00%	832	100.00%



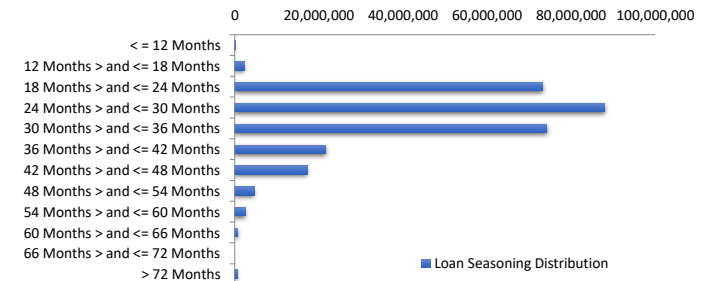
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,323,847	0.46%	34	5.23%
\$100,000 > and <= \$150,000	3,371,688	1.18%	26	4.00%
\$150,000 > and <= \$200,000	6,626,562	2.32%	37	5.69%
\$200,000 > and <= \$250,000	10,103,590	3.54%	45	6.92%
\$250,000 > and <= \$300,000	16,414,893	5.74%	59	9.08%
\$300,000 > and <= \$350,000	17,373,223	6.08%	54	8.31%
\$350,000 > and <= \$400,000	27,245,921	9.53%	73	11.23%
\$400,000 > and <= \$450,000	24,624,146	8.62%	58	8.92%
\$450,000 > and <= \$500,000	24,782,084	8.67%	52	8.00%
\$500,000 > and <= \$550,000	25,245,778	8.83%	48	7.38%
\$550,000 > and <= \$600,000	23,039,702	8.06%	40	6.15%
\$600,000 > and <= \$650,000	15,653,163	5.48%	25	3.85%
\$650,000 > and <= \$700,000	14,140,773	4.95%	21	3.23%
\$700,000 > and <= \$750,000	10,795,910	3.78%	15	2.31%
\$750,000 > and <= \$800,000	7,800,101	2.73%	10	1.54%
\$800,000 > and <= \$850,000	6,600,526	2.31%	8	1.23%
\$850,000 > and <= \$900,000	6,094,999	2.13%	7	1.08%
\$900,000 > and <= \$950,000	3,675,346	1.29%	4	0.62%
\$950,000 > and <= \$1,000,000	5,789,124	2.03%	6	0.92%
> \$1,000,000	35,088,621	12.28%	28	4.31%
Total	285,789,996	100.00%	650	100.00%



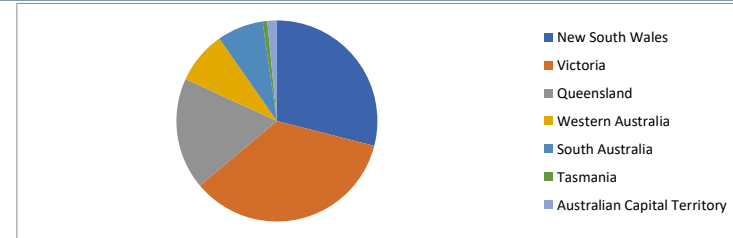
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	205,900	0.07%	1	0.12%
12 Months > and <= 18 Months	2,311,064	0.81%	11	1.32%
18 Months > and <= 24 Months	73,332,258	25.66%	214	25.72%
24 Months > and <= 30 Months	88,084,030	30.82%	257	30.89%
30 Months > and <= 36 Months	74,282,356	25.99%	208	25.00%
36 Months > and <= 42 Months	21,707,982	7.60%	71	8.53%
42 Months > and <= 48 Months	17,286,004	6.05%	45	5.41%
48 Months > and <= 54 Months	4,617,198	1.62%	11	1.32%
54 Months > and <= 60 Months	2,487,534	0.87%	9	1.08%
60 Months > and <= 66 Months	769,632	0.27%	3	0.36%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	706,037	0.25%	2	0.24%
Total	285,789,996	100.00%	832	100.00%



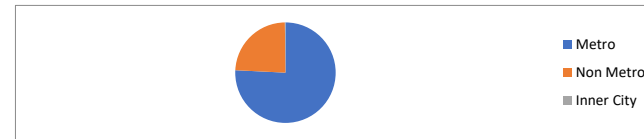
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	82,838,347	28.99%	172	26.46%
Victoria	99,768,307	34.91%	217	33.38%
Queensland	51,268,294	17.94%	129	19.85%
Western Australia	24,167,292	8.46%	71	10.92%
South Australia	21,212,240	7.42%	44	6.77%
Tasmania	2,168,173	0.76%	7	1.08%
Australian Capital Territory	4,367,344	1.53%	10	1.54%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	285,789,996	100.00%	650	100.00%



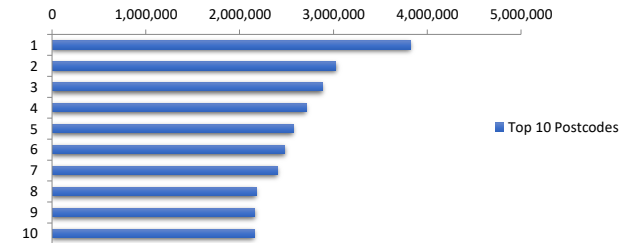
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	216,547,324	75.77%	462	71.08%
Non Metro	68,705,382	24.04%	187	28.77%
Inner City	537,290	0.19%	1	0.15%
No Data	0	0.00%	0	0.00%
Total	285,789,996	100.00%	650	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,817,567	1.34%	6	0.72%
3064	3,027,014	1.06%	9	1.08%
2219	2,879,665	1.01%	3	0.36%
3041	2,709,169	0.95%	3	0.36%
4151	2,570,584	0.90%	3	0.36%
2280	2,477,085	0.87%	4	0.48%
3207	2,401,788	0.84%	3	0.36%
4121	2,176,579	0.76%	4	0.48%
3754	2,158,743	0.76%	5	0.60%
3978	2,154,123	0.75%	6	0.72%
Total	26,372,317	9.23%	46	5.53%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	193,023,000	67.54%	592	71.15%
Low Verified	92,766,996	32.46%	240	28.85%
Total	285,789,996	100.00%	832	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	285,789,996	100.00%	832	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	285,789,996	100.00%	832	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	231,534,988	81.02%	697	83.77%
Interest Only	54,255,008	18.98%	135	16.23%
Non-Billing	0	0.00%	0	0.00%
Total	285,789,996	100.00%	832	100.00%



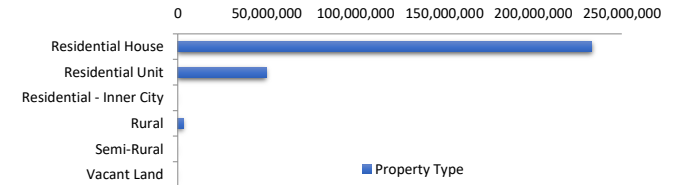
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	285,789,996	100.00%	832	100.00%
Total	285,789,996	100.00%	832	100.00%



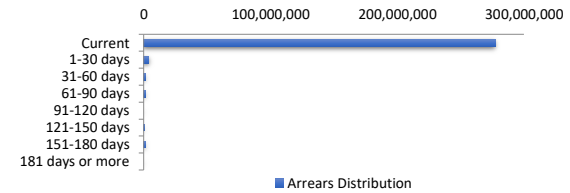
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	232,916,643	81.50%	520	80.00%
Residential Unit	49,745,451	17.41%	125	19.23%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,127,902	1.09%	5	0.77%
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	285,789,996	100.00%	650	100.00%



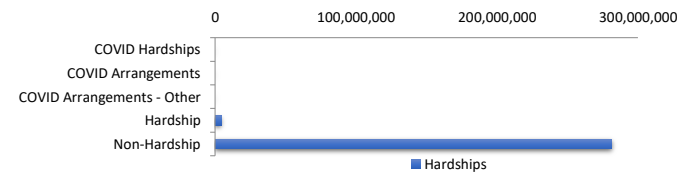
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	277,388,146	97.06%	814	97.84%
1-30 days	4,152,168	1.45%	11	1.32%
31-60 days	1,273,330	0.45%	2	0.24%
61-90 days	1,311,153	0.46%	2	0.24%
91-120 days	0	0.00%	0	0.00%
121-150 days	413,332	0.14%	1	0.12%
151-180 days	1,251,869	0.44%	2	0.24%
181 days or more	0	0.00%	0	0.00%
Total	285,789,996	100.00%	832	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	4,249,683	1.49%	7	1.08%
Non-Hardship	281,540,313	98.51%	643	98.92%
Total	285,789,996	100.00%	650	100.00%

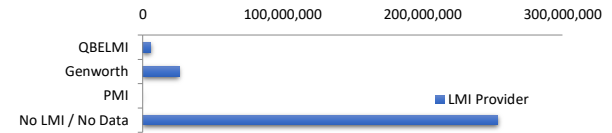


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

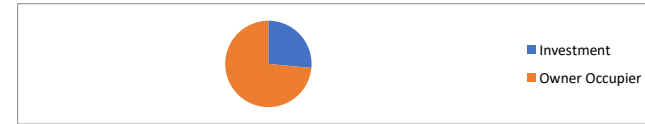
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,822,458	2.04%	13	2.00%
Genworth	26,204,551	9.17%	58	8.92%
PMI	0	0.00%	0	0.00%
No LMI / No Data	253,762,987	88.79%	579	89.08%
Total	285,789,996	100.00%	650	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	75,701,318	26.49%	234	28.13%
Owner Occupier	210,088,679	73.51%	598	71.88%
Total	285,789,996	100.00%	832	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	266,094,322	93.11%	765	91.95%
1	19,695,674	6.89%	67	8.05%
Total	285,789,996	100.00%	832	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	1,665,200.50	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