

AFG Series 2020-1NC
Collateral Report



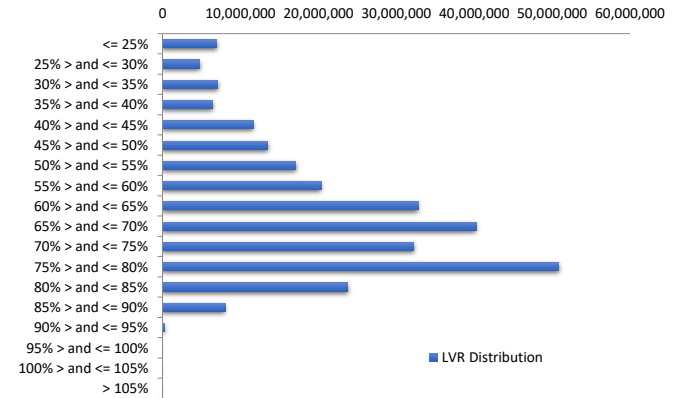
Model Period	15
Collection Period Start	1-Jan-22
Collection Period End	31-Jan-22
No. of Days	31
Interest Period Start	10-Jan-22
Interest Period End	9-Feb-22
No. of Days	31
Determination Date	7-Feb-22
Payment Date	10-Feb-22

Pool Statistics

Closing Balance of Mortgages	276,377,529
No. of Loans (Unconsolidated)	786
No. of Loans (Consolidated)	633
Average Loan Size (Unconsolidated)	351,625
Average Loan Size (Consolidated)	436,615
Largest Loan Size (Unconsolidated)	1,957,835
Largest Loan Size (Consolidated)	1,957,835
Smallest Loan Size (Unconsolidated)	(36,238)
Smallest Loan Size (Consolidated)	(26,354)
Weighted Average Interest Rate	3.67%
Weighted Average LVR	63.82%
Weighted Average Seasoning	31.04
Weighted Average Remaining Term	315.86

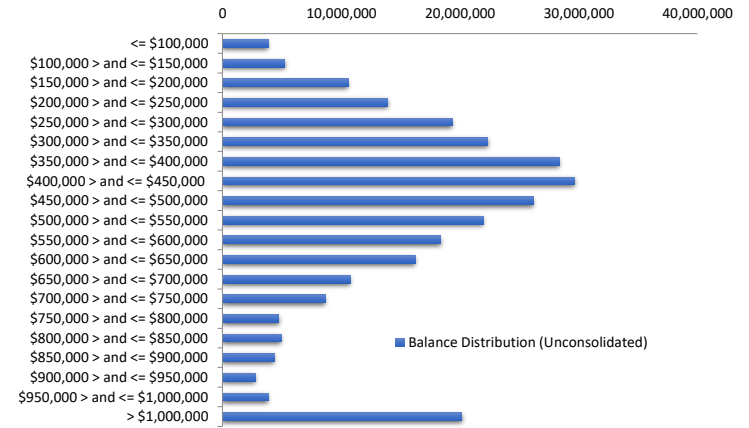
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,954,324	2.52%	64	10.11%
25% > and <= 30%	4,786,050	1.73%	20	3.16%
30% > and <= 35%	7,117,057	2.58%	20	3.16%
35% > and <= 40%	6,466,125	2.34%	19	3.00%
40% > and <= 45%	11,630,850	4.21%	34	5.37%
45% > and <= 50%	13,531,705	4.90%	28	4.42%
50% > and <= 55%	17,116,816	6.19%	38	6.00%
55% > and <= 60%	20,363,737	7.37%	38	6.00%
60% > and <= 65%	32,844,268	11.88%	65	10.27%
65% > and <= 70%	40,298,217	14.58%	73	11.53%
70% > and <= 75%	32,250,419	11.67%	61	9.64%
75% > and <= 80%	50,868,765	18.41%	108	17.06%
80% > and <= 85%	23,817,239	8.62%	46	7.27%
85% > and <= 90%	8,025,447	2.90%	18	2.84%
90% > and <= 95%	306,509	0.11%	1	0.16%
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	276,377,529	100.00%	633	100.00%



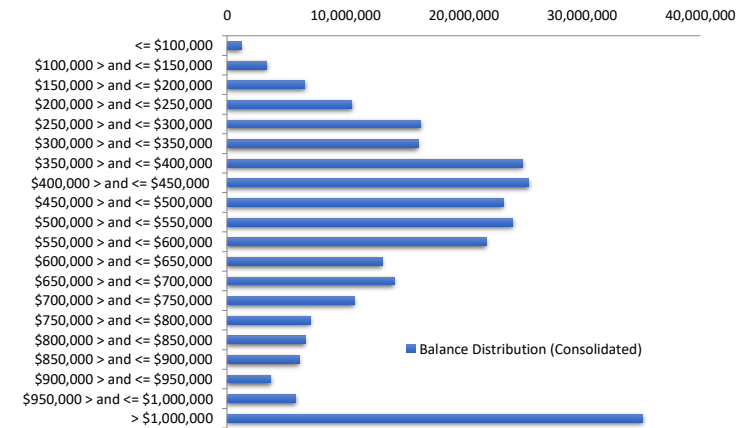
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,862,881	1.40%	115	14.63%
\$100,000 > and <= \$150,000	5,267,602	1.91%	42	5.34%
\$150,000 > and <= \$200,000	10,605,088	3.84%	60	7.63%
\$200,000 > and <= \$250,000	13,918,171	5.04%	62	7.89%
\$250,000 > and <= \$300,000	19,370,144	7.01%	70	8.91%
\$300,000 > and <= \$350,000	22,336,411	8.08%	69	8.78%
\$350,000 > and <= \$400,000	28,369,206	10.26%	76	9.67%
\$400,000 > and <= \$450,000	29,680,241	10.74%	70	8.91%
\$450,000 > and <= \$500,000	26,173,386	9.47%	55	7.00%
\$500,000 > and <= \$550,000	21,971,354	7.95%	42	5.34%
\$550,000 > and <= \$600,000	18,376,129	6.65%	32	4.07%
\$600,000 > and <= \$650,000	16,221,904	5.87%	26	3.31%
\$650,000 > and <= \$700,000	10,749,392	3.89%	16	2.04%
\$700,000 > and <= \$750,000	8,640,322	3.13%	12	1.53%
\$750,000 > and <= \$800,000	4,734,645	1.71%	6	0.76%
\$800,000 > and <= \$850,000	4,946,353	1.79%	6	0.76%
\$850,000 > and <= \$900,000	4,374,028	1.58%	5	0.64%
\$900,000 > and <= \$950,000	2,768,626	1.00%	3	0.38%
\$950,000 > and <= \$1,000,000	3,862,573	1.40%	4	0.51%
> \$1,000,000	20,149,074	7.29%	15	1.91%
Total	276,377,529	100.00%	786	100.00%



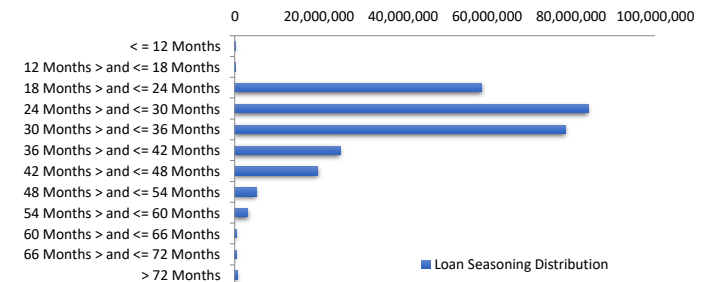
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,184,810	0.43%	35	5.53%
\$100,000 > and <= \$150,000	3,352,468	1.21%	26	4.11%
\$150,000 > and <= \$200,000	6,583,800	2.38%	37	5.85%
\$200,000 > and <= \$250,000	10,537,681	3.81%	47	7.42%
\$250,000 > and <= \$300,000	16,389,700	5.93%	59	9.32%
\$300,000 > and <= \$350,000	16,147,907	5.84%	50	7.90%
\$350,000 > and <= \$400,000	24,982,727	9.04%	67	10.58%
\$400,000 > and <= \$450,000	25,501,395	9.23%	60	9.48%
\$450,000 > and <= \$500,000	23,353,556	8.45%	49	7.74%
\$500,000 > and <= \$550,000	24,148,599	8.74%	46	7.27%
\$550,000 > and <= \$600,000	21,890,626	7.92%	38	6.00%
\$600,000 > and <= \$650,000	13,107,402	4.74%	21	3.32%
\$650,000 > and <= \$700,000	14,117,637	5.11%	21	3.32%
\$700,000 > and <= \$750,000	10,766,984	3.90%	15	2.37%
\$750,000 > and <= \$800,000	7,028,293	2.54%	9	1.42%
\$800,000 > and <= \$850,000	6,600,962	2.39%	8	1.26%
\$850,000 > and <= \$900,000	6,092,469	2.20%	7	1.11%
\$900,000 > and <= \$950,000	3,669,677	1.33%	4	0.63%
\$950,000 > and <= \$1,000,000	5,788,218	2.09%	6	0.95%
> \$1,000,000	35,132,618	12.71%	28	4.42%
Total	276,377,529	100.00%	633	100.00%



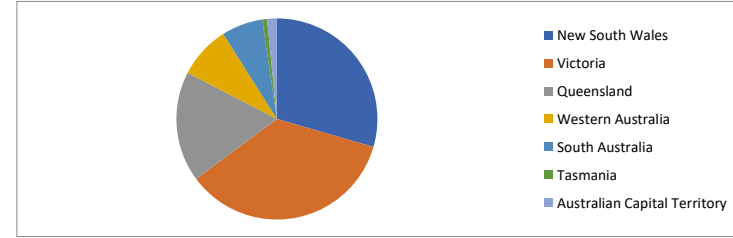
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	206,369	0.07%	1	0.13%
12 Months > and <= 18 Months	117,976	0.04%	2	0.25%
18 Months > and <= 24 Months	58,731,833	21.25%	170	21.63%
24 Months > and <= 30 Months	84,126,691	30.44%	242	30.79%
30 Months > and <= 36 Months	78,617,174	28.45%	216	27.48%
36 Months > and <= 42 Months	25,092,948	9.08%	75	9.54%
42 Months > and <= 48 Months	19,805,282	7.17%	51	6.49%
48 Months > and <= 54 Months	5,120,860	1.85%	13	1.65%
54 Months > and <= 60 Months	3,087,330	1.12%	11	1.40%
60 Months > and <= 66 Months	418,746	0.15%	2	0.25%
66 Months > and <= 72 Months	348,466	0.13%	1	0.13%
> 72 Months	703,854	0.25%	2	0.25%
Total	276,377,529	100.00%	786	100.00%



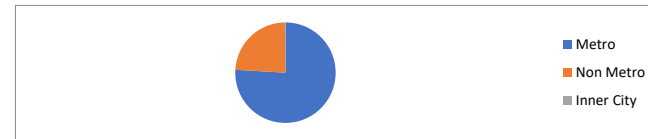
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	81,457,538	29.47%	170	26.86%
Victoria	97,772,417	35.38%	214	33.81%
Queensland	49,070,174	17.75%	123	19.43%
Western Australia	23,303,839	8.43%	68	10.74%
South Australia	18,299,129	6.62%	41	6.48%
Tasmania	2,150,954	0.78%	7	1.11%
Australian Capital Territory	4,323,478	1.56%	10	1.58%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	276,377,529	100.00%	633	100.00%



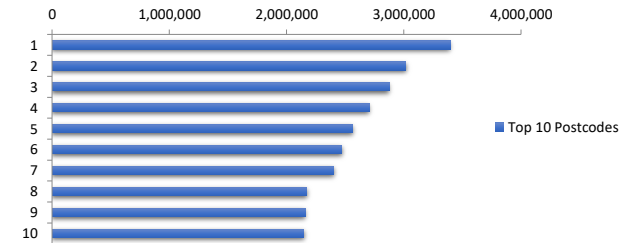
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	209,786,090	75.91%	451	71.25%
Non Metro	66,056,337	23.90%	181	28.59%
Inner City	535,101	0.19%	1	0.16%
No Data	0	0.00%	0	0.00%
Total	276,377,529	100.00%	633	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,396,019	1.23%	5	0.64%
3064	3,017,859	1.09%	9	1.15%
2219	2,874,221	1.04%	3	0.38%
3041	2,706,837	0.98%	3	0.38%
4151	2,563,611	0.93%	3	0.38%
2280	2,471,413	0.89%	4	0.51%
3207	2,401,909	0.87%	3	0.38%
4121	2,174,141	0.79%	4	0.51%
3754	2,160,352	0.78%	5	0.64%
3978	2,148,529	0.78%	6	0.76%
Total	25,914,890	9.38%	45	5.73%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	185,112,321	66.98%	561	71.37%
Low Verified	91,265,208	33.02%	225	28.63%
Total	276,377,529	100.00%	786	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	276,377,529	100.00%	786	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	276,377,529	100.00%	786	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	224,751,770	81.32%	661	84.10%
Interest Only	51,625,759	18.68%	125	15.90%
Non-Billing	0	0.00%	0	0.00%
Total	276,377,529	100.00%	786	100.00%



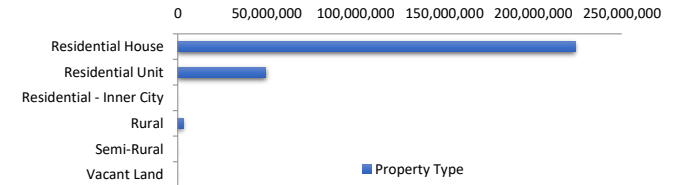
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	276,377,529	100.00%	786	100.00%
Total	276,377,529	100.00%	786	100.00%



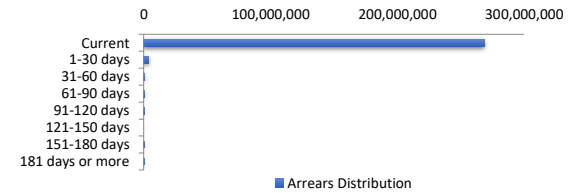
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	223,668,260	80.93%	503	79.46%
Residential Unit	49,583,747	17.94%	125	19.75%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,125,522	1.13%	5	0.79%
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	276,377,529	100.00%	633	100.00%



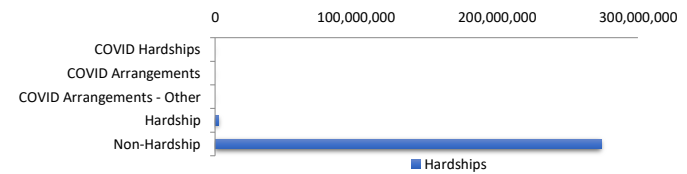
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	268,816,082	97.26%	770	97.96%
1-30 days	3,831,424	1.39%	9	1.15%
31-60 days	1,038,694	0.38%	2	0.25%
61-90 days	923,534	0.33%	2	0.25%
91-120 days	514,654	0.19%	1	0.13%
121-150 days	0	0.00%	0	0.00%
151-180 days	685,211	0.25%	1	0.13%
181 days or more	567,930	0.21%	1	0.13%
Total	276,377,529	100.00%	786	100.00%



Hardships

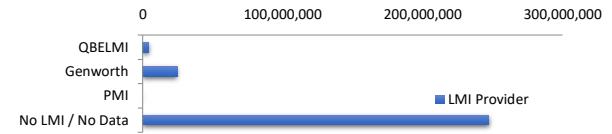
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	2,404,791	0.87%	4	0.63%
Non-Hardship	273,972,738	99.13%	629	99.37%
Total	276,377,529	100.00%	633	100.00%



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

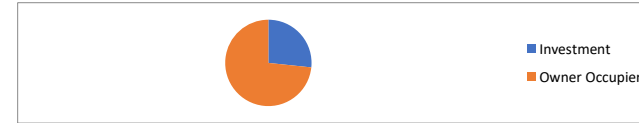
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,404,130	1.59%	11	1.74%
Genworth	24,540,118	8.88%	55	8.69%
PMI	0	0.00%	0	0.00%
No LMI / No Data	247,433,282	89.53%	567	89.57%
Total	276,377,529	100.00%	633	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	73,688,192	26.66%	213	27.10%
Owner Occupier	202,689,337	73.34%	573	72.90%
Total	276,377,529	100.00%	786	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	256,780,019	92.91%	722	91.86%
1	19,597,510	7.09%	64	8.14%
Total	276,377,529	100.00%	786	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	1,767,795.29	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