

AFG Series 2020-1NC
Collateral Report



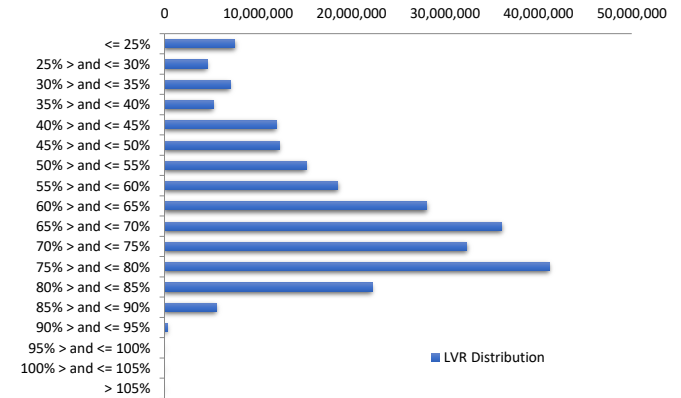
Model Period	17
Collection Period Start	1-Mar-22
Collection Period End	31-Mar-22
No. of Days	31
Interest Period Start	10-Mar-22
Interest Period End	10-Apr-22
No. of Days	32
Determination Date	6-Apr-22
Payment Date	11-Apr-22

Pool Statistics

Closing Balance of Mortgages	248,009,305
No. of Loans (Unconsolidated)	727
No. of Loans (Consolidated)	574
Average Loan Size (Unconsolidated)	341,141
Average Loan Size (Consolidated)	432,072
Largest Loan Size (Unconsolidated)	1,951,764
Largest Loan Size (Consolidated)	1,951,764
Smallest Loan Size (Unconsolidated)	(2,022)
Smallest Loan Size (Consolidated)	(2,022)
Weighted Average Interest Rate	3.66%
Weighted Average LVR	63.19%
Weighted Average Seasoning	33.08
Weighted Average Remaining Term	312.71

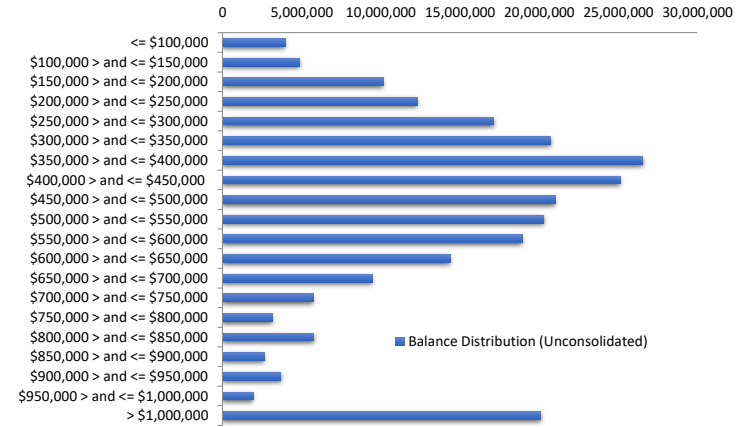
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,512,367	3.03%	63	10.98%
25% > and <= 30%	4,570,962	1.84%	19	3.31%
30% > and <= 35%	7,025,739	2.83%	21	3.66%
35% > and <= 40%	5,227,793	2.11%	17	2.96%
40% > and <= 45%	11,961,480	4.82%	35	6.10%
45% > and <= 50%	12,299,619	4.96%	24	4.18%
50% > and <= 55%	15,154,828	6.11%	35	6.10%
55% > and <= 60%	18,531,228	7.47%	32	5.57%
60% > and <= 65%	28,043,203	11.31%	57	9.93%
65% > and <= 70%	36,087,227	14.55%	66	11.50%
70% > and <= 75%	32,347,652	13.04%	62	10.80%
75% > and <= 80%	41,195,758	16.61%	88	15.33%
80% > and <= 85%	22,212,970	8.96%	41	7.14%
85% > and <= 90%	5,531,970	2.23%	13	2.26%
90% > and <= 95%	306,509	0.12%	1	0.17%
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	248,009,305	100.00%	574	100.00%



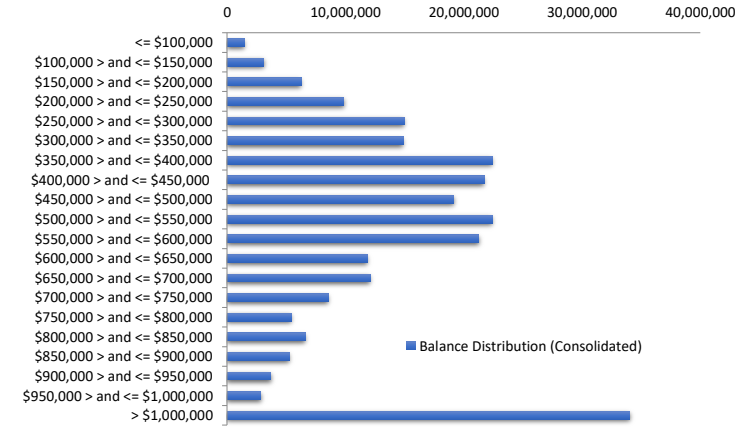
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,971,484	1.60%	124	17.06%
\$100,000 > and <= \$150,000	4,874,642	1.97%	39	5.36%
\$150,000 > and <= \$200,000	10,151,397	4.09%	57	7.84%
\$200,000 > and <= \$250,000	12,296,123	4.96%	55	7.57%
\$250,000 > and <= \$300,000	17,150,118	6.92%	62	8.53%
\$300,000 > and <= \$350,000	20,749,664	8.37%	64	8.80%
\$350,000 > and <= \$400,000	26,558,704	10.71%	71	9.77%
\$400,000 > and <= \$450,000	25,114,043	10.13%	59	8.12%
\$450,000 > and <= \$500,000	21,018,510	8.47%	44	6.05%
\$500,000 > and <= \$550,000	20,290,903	8.18%	39	5.36%
\$550,000 > and <= \$600,000	18,935,256	7.63%	33	4.54%
\$600,000 > and <= \$650,000	14,384,524	5.80%	23	3.16%
\$650,000 > and <= \$700,000	9,466,072	3.82%	14	1.93%
\$700,000 > and <= \$750,000	5,726,423	2.31%	8	1.10%
\$750,000 > and <= \$800,000	3,154,619	1.27%	4	0.55%
\$800,000 > and <= \$850,000	5,780,059	2.33%	7	0.96%
\$850,000 > and <= \$900,000	2,634,134	1.06%	3	0.41%
\$900,000 > and <= \$950,000	3,693,436	1.49%	4	0.55%
\$950,000 > and <= \$1,000,000	1,948,546	0.79%	2	0.28%
> \$1,000,000	20,110,649	8.11%	15	2.06%
Total	248,009,305	100.00%	727	100.00%



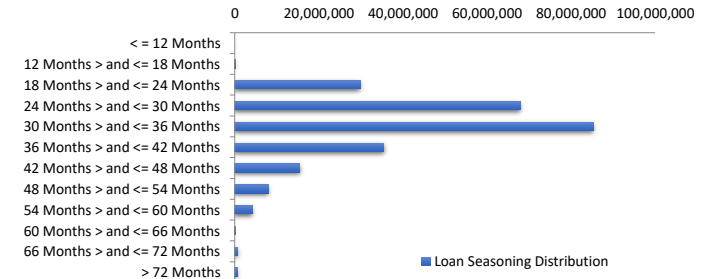
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,446,193	0.58%	36	6.27%
\$100,000 > and <= \$150,000	3,097,295	1.25%	24	4.18%
\$150,000 > and <= \$200,000	6,270,549	2.53%	35	6.10%
\$200,000 > and <= \$250,000	9,860,607	3.98%	44	7.67%
\$250,000 > and <= \$300,000	14,986,806	6.04%	54	9.41%
\$300,000 > and <= \$350,000	14,889,365	6.00%	46	8.01%
\$350,000 > and <= \$400,000	22,429,452	9.04%	60	10.45%
\$400,000 > and <= \$450,000	21,735,505	8.76%	51	8.89%
\$450,000 > and <= \$500,000	19,130,193	7.71%	40	6.97%
\$500,000 > and <= \$550,000	22,437,129	9.05%	43	7.49%
\$550,000 > and <= \$600,000	21,294,042	8.59%	37	6.45%
\$600,000 > and <= \$650,000	11,845,013	4.78%	19	3.31%
\$650,000 > and <= \$700,000	12,095,833	4.88%	18	3.14%
\$700,000 > and <= \$750,000	8,553,296	3.45%	12	2.09%
\$750,000 > and <= \$800,000	5,444,430	2.20%	7	1.22%
\$800,000 > and <= \$850,000	6,613,375	2.67%	8	1.39%
\$850,000 > and <= \$900,000	5,265,128	2.12%	6	1.05%
\$900,000 > and <= \$950,000	3,693,436	1.49%	4	0.70%
\$950,000 > and <= \$1,000,000	2,871,531	1.16%	3	0.52%
> \$1,000,000	34,050,128	13.73%	27	4.70%
Total	248,009,305	100.00%	574	100.00%



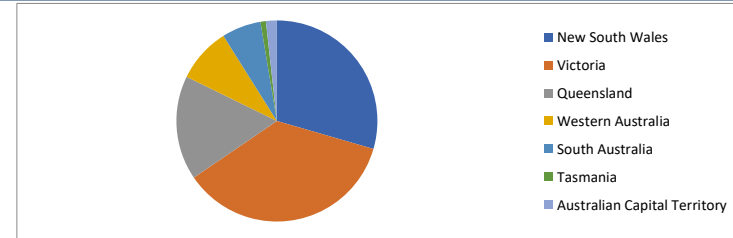
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	208,330	0.08%	1	0.14%
18 Months > and <= 24 Months	29,823,046	12.02%	80	11.00%
24 Months > and <= 30 Months	67,936,531	27.39%	212	29.16%
30 Months > and <= 36 Months	85,343,484	34.41%	239	32.87%
36 Months > and <= 42 Months	35,461,012	14.30%	109	14.99%
42 Months > and <= 48 Months	15,498,624	6.25%	42	5.78%
48 Months > and <= 54 Months	8,025,106	3.24%	25	3.44%
54 Months > and <= 60 Months	4,233,145	1.71%	14	1.93%
60 Months > and <= 66 Months	26,786	0.01%	1	0.14%
66 Months > and <= 72 Months	754,423	0.30%	2	0.28%
> 72 Months	698,819	0.28%	2	0.28%
Total	248,009,305	100.00%	727	100.00%



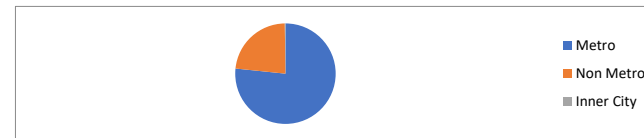
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	73,126,334	29.49%	155	27.00%
Victoria	89,268,240	35.99%	196	34.15%
Queensland	41,581,599	16.77%	107	18.64%
Western Australia	21,870,867	8.82%	65	11.32%
South Australia	15,651,969	6.31%	34	5.92%
Tasmania	2,155,399	0.87%	7	1.22%
Australian Capital Territory	4,354,897	1.76%	10	1.74%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	248,009,305	100.00%	574	100.00%



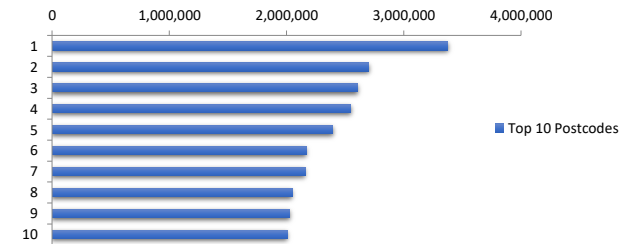
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	190,053,517	76.63%	412	71.78%
Non Metro	57,427,293	23.16%	161	28.05%
Inner City	528,494	0.21%	1	0.17%
No Data	0	0.00%	0	0.00%
Total	248,009,305	100.00%	574	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,376,227	1.36%	5	0.69%
3041	2,702,018	1.09%	3	0.41%
3064	2,604,529	1.05%	8	1.10%
4151	2,548,763	1.03%	3	0.41%
3207	2,393,524	0.97%	3	0.41%
4121	2,166,677	0.87%	4	0.55%
3754	2,159,325	0.87%	5	0.69%
3123	2,046,857	0.83%	2	0.28%
3187	2,026,623	0.82%	2	0.28%
3070	2,007,792	0.81%	3	0.41%
Total	24,032,336	9.69%	38	5.23%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	163,049,908	65.74%	514	70.70%
Low Verified	84,959,397	34.26%	213	29.30%
Total	248,009,305	100.00%	727	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	248,009,305	100.00%	727	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	248,009,305	100.00%	727	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	201,714,481	81.33%	618	85.01%
Interest Only	46,294,824	18.67%	109	14.99%
Non-Billing	0	0.00%	0	0.00%
Total	248,009,305	100.00%	727	100.00%



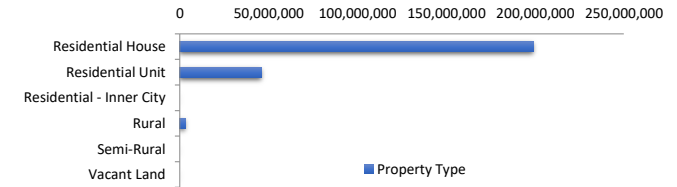
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	248,009,305	100.00%	727	100.00%
Total	248,009,305	100.00%	727	100.00%



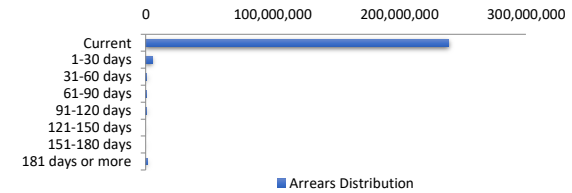
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	198,978,323	80.23%	453	78.92%
Residential Unit	45,915,468	18.51%	116	20.21%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,115,514	1.26%	5	0.87%
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	248,009,305	100.00%	574	100.00%



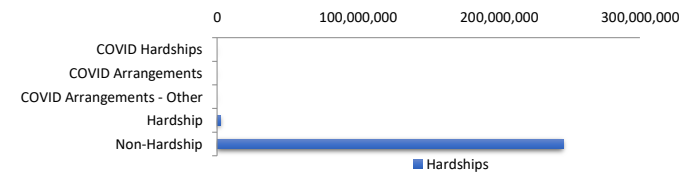
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	239,057,377	96.39%	706	97.11%
1-30 days	5,311,445	2.14%	14	1.93%
31-60 days	945,602	0.38%	2	0.28%
61-90 days	504,290	0.20%	1	0.14%
91-120 days	935,921	0.38%	2	0.28%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	1,254,670	0.51%	2	0.28%
Total	248,009,305	100.00%	727	100.00%



Hardships

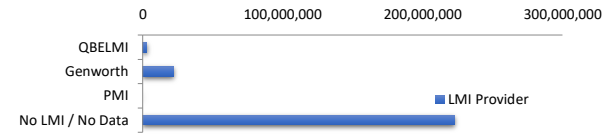
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	2,401,193	0.97%	4	0.70%
Non-Hardship	245,608,112	99.03%	570	99.30%
Total	248,009,305	100.00%	574	100.00%



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

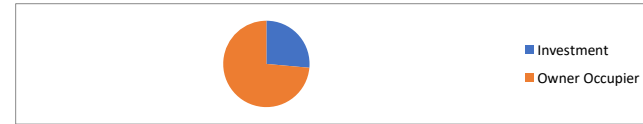
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,074,839	1.24%	7	1.22%
Genworth	22,235,941	8.97%	50	8.71%
PMI	0	0.00%	0	0.00%
No LMI / No Data	222,698,525	89.79%	517	90.07%
Total	248,009,305	100.00%	574	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	65,540,500	26.43%	201	27.65%
Owner Occupier	182,468,805	73.57%	526	72.35%
Total	248,009,305	100.00%	727	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	229,172,820	92.40%	664	91.33%
1	18,836,485	7.60%	63	8.67%
Total	248,009,305	100.00%	727	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	2,190,590.30	4
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