

AFG Series 2020-1NC
Collateral Report



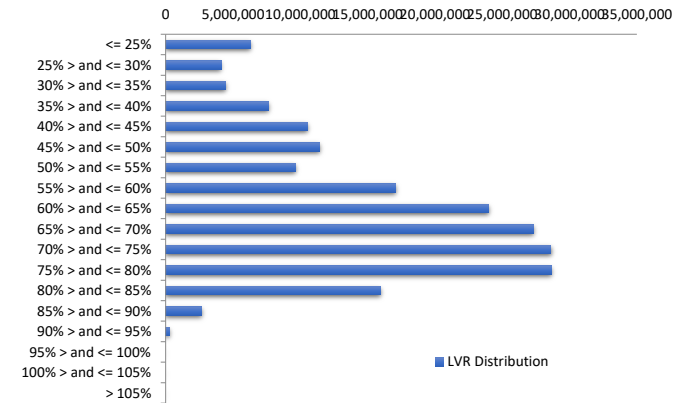
Model Period	22
Collection Period Start	1-Aug-22
Collection Period End	31-Aug-22
No. of Days	31
Interest Period Start	10-Aug-22
Interest Period End	11-Sep-22
No. of Days	33
Determination Date	7-Sep-22
Payment Date	12-Sep-22

Pool Statistics

Closing Balance of Mortgages	198,779,873
No. of Loans (Unconsolidated)	575
No. of Loans (Consolidated)	483
Average Loan Size (Unconsolidated)	345,704
Average Loan Size (Consolidated)	411,553
Largest Loan Size (Unconsolidated)	1,941,582
Largest Loan Size (Consolidated)	1,941,582
Smallest Loan Size (Unconsolidated)	(6,100)
Smallest Loan Size (Consolidated)	(6,100)
Weighted Average Interest Rate	5.65%
Weighted Average LVR	61.79%
Weighted Average Seasoning	38.18
Weighted Average Remaining Term	306.58

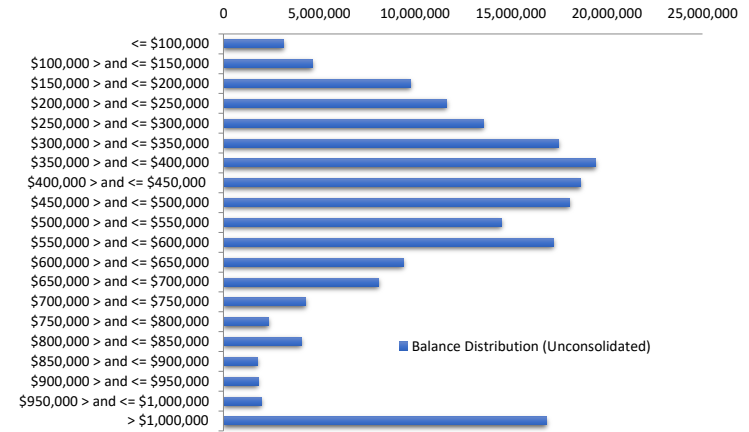
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,320,217	3.18%	58	12.01%
25% > and <= 30%	4,125,398	2.08%	18	3.73%
30% > and <= 35%	4,435,308	2.23%	17	3.52%
35% > and <= 40%	7,610,133	3.83%	24	4.97%
40% > and <= 45%	10,553,560	5.31%	33	6.83%
45% > and <= 50%	11,425,245	5.75%	22	4.55%
50% > and <= 55%	9,632,331	4.85%	25	5.18%
55% > and <= 60%	17,062,103	8.58%	31	6.42%
60% > and <= 65%	23,999,845	12.07%	51	10.56%
65% > and <= 70%	27,345,631	13.76%	48	9.94%
70% > and <= 75%	28,619,900	14.40%	56	11.59%
75% > and <= 80%	28,667,391	14.42%	63	13.04%
80% > and <= 85%	15,980,552	8.04%	29	6.00%
85% > and <= 90%	2,695,322	1.36%	7	1.45%
90% > and <= 95%	306,937	0.15%	1	0.21%
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	198,779,873	100.00%	483	100.00%



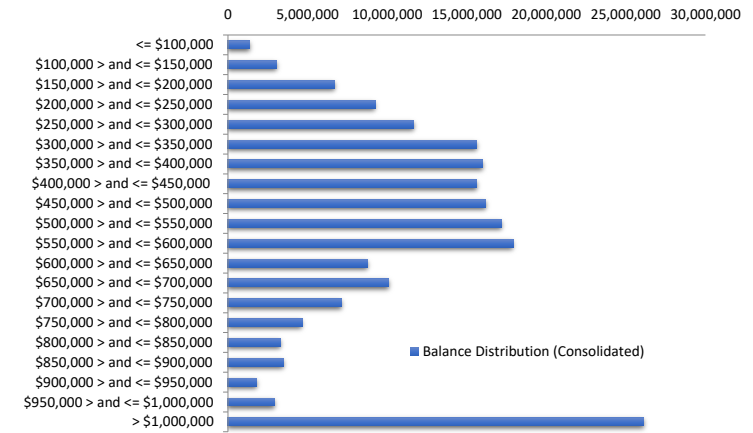
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,151,571	1.59%	76	13.22%
\$100,000 > and <= \$150,000	4,647,480	2.34%	38	6.61%
\$150,000 > and <= \$200,000	9,750,094	4.90%	55	9.57%
\$200,000 > and <= \$250,000	11,650,819	5.86%	52	9.04%
\$250,000 > and <= \$300,000	13,584,645	6.83%	49	8.52%
\$300,000 > and <= \$350,000	17,506,382	8.81%	54	9.39%
\$350,000 > and <= \$400,000	19,418,240	9.77%	52	9.04%
\$400,000 > and <= \$450,000	18,630,609	9.37%	44	7.65%
\$450,000 > and <= \$500,000	18,065,766	9.09%	38	6.61%
\$500,000 > and <= \$550,000	14,534,590	7.31%	28	4.87%
\$550,000 > and <= \$600,000	17,210,376	8.66%	30	5.22%
\$600,000 > and <= \$650,000	9,388,940	4.72%	15	2.61%
\$650,000 > and <= \$700,000	8,109,515	4.08%	12	2.09%
\$700,000 > and <= \$750,000	4,303,924	2.17%	6	1.04%
\$750,000 > and <= \$800,000	2,357,208	1.19%	3	0.52%
\$800,000 > and <= \$850,000	4,073,491	2.05%	5	0.87%
\$850,000 > and <= \$900,000	1,754,338	0.88%	2	0.35%
\$900,000 > and <= \$950,000	1,815,586	0.91%	2	0.35%
\$950,000 > and <= \$1,000,000	1,972,072	0.99%	2	0.35%
> \$1,000,000	16,854,225	8.48%	12	2.09%
Total	198,779,873	100.00%	575	100.00%



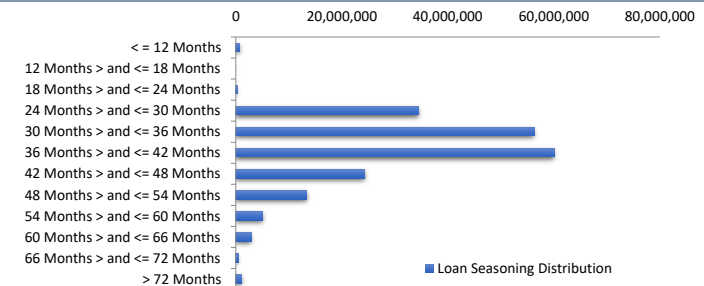
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,336,876	0.67%	35	7.25%
\$100,000 > and <= \$150,000	3,037,727	1.53%	24	4.97%
\$150,000 > and <= \$200,000	6,696,990	3.37%	37	7.66%
\$200,000 > and <= \$250,000	9,242,449	4.65%	41	8.49%
\$250,000 > and <= \$300,000	11,672,289	5.87%	42	8.70%
\$300,000 > and <= \$350,000	15,633,524	7.86%	48	9.94%
\$350,000 > and <= \$400,000	15,970,357	8.03%	43	8.90%
\$400,000 > and <= \$450,000	15,614,635	7.86%	37	7.66%
\$450,000 > and <= \$500,000	16,179,619	8.14%	34	7.04%
\$500,000 > and <= \$550,000	17,174,334	8.64%	33	6.83%
\$550,000 > and <= \$600,000	17,909,343	9.01%	31	6.42%
\$600,000 > and <= \$650,000	8,743,551	4.40%	14	2.90%
\$650,000 > and <= \$700,000	10,107,153	5.08%	15	3.11%
\$700,000 > and <= \$750,000	7,157,772	3.60%	10	2.07%
\$750,000 > and <= \$800,000	4,654,469	2.34%	6	1.24%
\$800,000 > and <= \$850,000	3,291,951	1.66%	4	0.83%
\$850,000 > and <= \$900,000	3,477,644	1.75%	4	0.83%
\$900,000 > and <= \$950,000	1,815,586	0.91%	2	0.41%
\$950,000 > and <= \$1,000,000	2,929,735	1.47%	3	0.62%
> \$1,000,000	26,133,870	13.15%	20	4.14%
Total	198,779,873	100.00%	483	100.00%



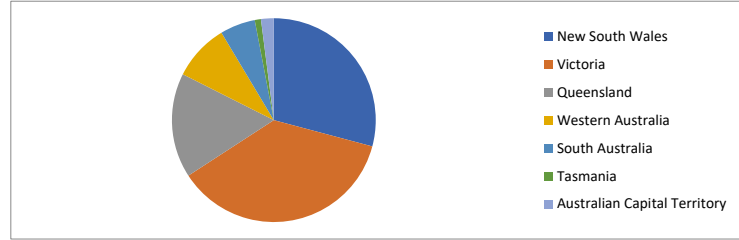
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	657,068	0.33%	1	0.17%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	226,618	0.11%	2	0.35%
24 Months > and <= 30 Months	34,460,823	17.34%	91	15.83%
30 Months > and <= 36 Months	56,300,491	28.32%	175	30.43%
36 Months > and <= 42 Months	60,046,812	30.21%	164	28.52%
42 Months > and <= 48 Months	24,341,554	12.25%	74	12.87%
48 Months > and <= 54 Months	13,400,193	6.74%	39	6.78%
54 Months > and <= 60 Months	4,985,086	2.51%	13	2.26%
60 Months > and <= 66 Months	2,909,475	1.46%	11	1.91%
66 Months > and <= 72 Months	413,728	0.21%	2	0.35%
> 72 Months	1,038,025	0.52%	3	0.52%
Total	198,779,873	100.00%	575	100.00%



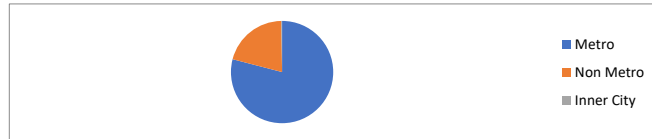
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	57,949,073	29.15%	131	27.12%
Victoria	72,909,425	36.68%	167	34.58%
Queensland	32,998,024	16.60%	87	18.01%
Western Australia	17,840,726	8.98%	55	11.39%
South Australia	11,102,132	5.59%	28	5.80%
Tasmania	1,948,204	0.98%	6	1.24%
Australian Capital Territory	4,032,287	2.03%	9	1.86%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	198,779,873	100.00%	483	100.00%



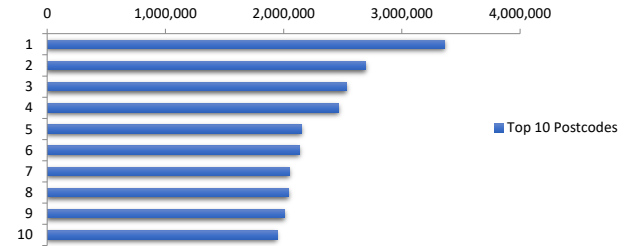
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	157,130,916	79.05%	357	73.91%
Non Metro	41,131,291	20.69%	125	25.88%
Inner City	517,666	0.26%	1	0.21%
No Data	0	0.00%	0	0.00%
Total	198,779,873	100.00%	483	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,358,271	1.69%	5	0.87%
3041	2,695,017	1.36%	3	0.52%
4151	2,528,647	1.27%	3	0.52%
3207	2,461,734	1.24%	3	0.52%
4121	2,152,642	1.08%	4	0.70%
3064	2,132,963	1.07%	7	1.22%
3187	2,048,753	1.03%	2	0.35%
3123	2,042,155	1.03%	2	0.35%
3070	2,009,598	1.01%	3	0.52%
6015	1,944,709	0.98%	2	0.35%
Total	23,374,490	11.76%	34	5.91%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	125,898,257	63.34%	395	68.70%
Low Verified	72,881,616	36.66%	180	31.30%
Total	198,779,873	100.00%	575	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	198,779,873	100.00%	575	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	198,779,873	100.00%	575	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	160,419,022	80.70%	487	84.70%
Interest Only	38,360,851	19.30%	88	15.30%
Non-Billing	0	0.00%	0	0.00%
Total	198,779,873	100.00%	575	100.00%



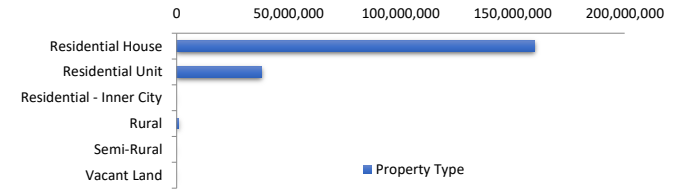
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	198,779,873	100.00%	575	100.00%
Total	198,779,873	100.00%	575	100.00%



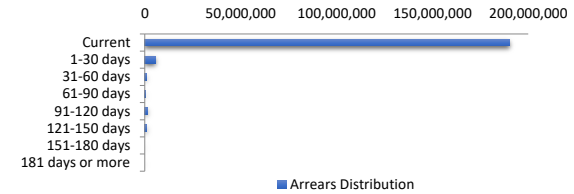
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	159,903,305	80.44%	382	79.09%
Residential Unit	37,977,263	19.11%	99	20.50%
Residential - Inner City	0	0.00%	0	0.00%
Rural	899,304	0.45%	2	0.41%
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	198,779,873	100.00%	483	100.00%



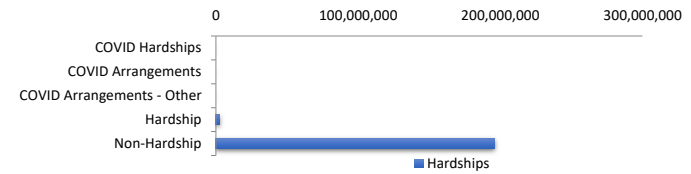
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	190,255,564	95.71%	554	96.35%
1-30 days	5,480,650	2.76%	14	2.43%
31-60 days	710,110	0.36%	2	0.35%
61-90 days	296,545	0.15%	1	0.17%
91-120 days	1,214,617	0.61%	2	0.35%
121-150 days	822,387	0.41%	2	0.35%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	198,779,873	100.00%	575	100.00%



Hardships

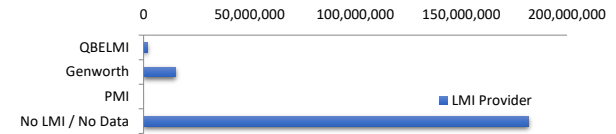
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	2,808,332	1.41%	6	1.24%
Non-Hardship	195,971,541	98.59%	477	98.76%
Total	198,779,873	100.00%	483	100.00%



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

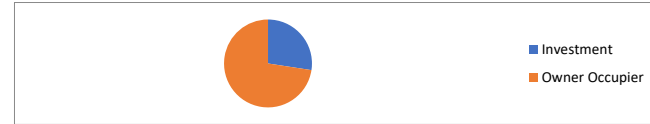
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,708,686	0.86%	4	0.83%
Genworth	15,291,562	7.69%	36	7.45%
PMI	0	0.00%	0	0.00%
No LMI / No Data	181,779,625	91.45%	443	91.72%
Total	198,779,873	100.00%	483	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	54,497,948	27.42%	158	27.48%
Owner Occupier	144,281,925	72.58%	417	72.52%
Total	198,779,873	100.00%	575	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	183,345,898	92.24%	523	90.96%
1	15,433,974	7.76%	52	9.04%
Total	198,779,873	100.00%	575	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	2,037,003.76	4
Loss on Sale - Current Month	0.00	0
Claims on LMI - Current Month	0.00	0
Claims paid by LMI - Current Month	0.00	0
Claims Denied/Reduced - Current Month	0.00	0
Loss covered by Excess Spread - Current Month	0.00	N/A
Accumulated Loss on Sale	0.00	0
Accumulated Claims on LMI	0.00	0
Accumulated Claims paid by LMI	0.00	0
Accumulated Claims Denied/Reduced	0.00	0
Accumulated Loss Covered by Excess Spread	0.00	N/A