

AFG Series 2020-1NC
Collateral Report



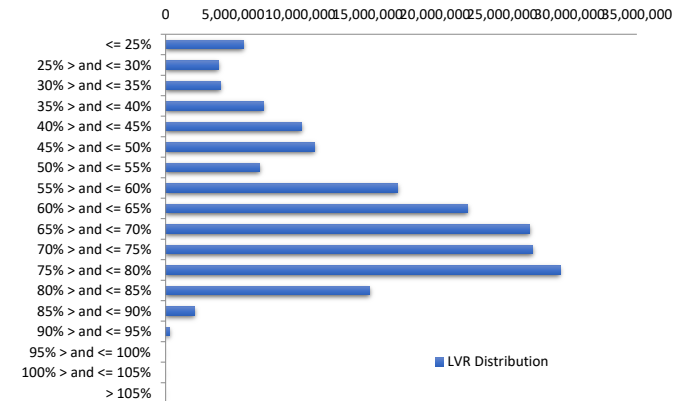
Model Period	23
Collection Period Start	1-Sep-22
Collection Period End	30-Sep-22
No. of Days	30
Interest Period Start	12-Sep-22
Interest Period End	9-Oct-22
No. of Days	28
Determination Date	5-Oct-22
Payment Date	10-Oct-22

Pool Statistics

Closing Balance of Mortgages	190,057,014
No. of Loans (Unconsolidated)	553
No. of Loans (Consolidated)	466
Average Loan Size (Unconsolidated)	343,684
Average Loan Size (Consolidated)	407,848
Largest Loan Size (Unconsolidated)	1,939,912
Largest Loan Size (Consolidated)	1,939,912
Smallest Loan Size (Unconsolidated)	(7,666)
Smallest Loan Size (Consolidated)	(7,666)
Weighted Average Interest Rate	6.14%
Weighted Average LVR	62.05%
Weighted Average Seasoning	39.09
Weighted Average Remaining Term	305.52

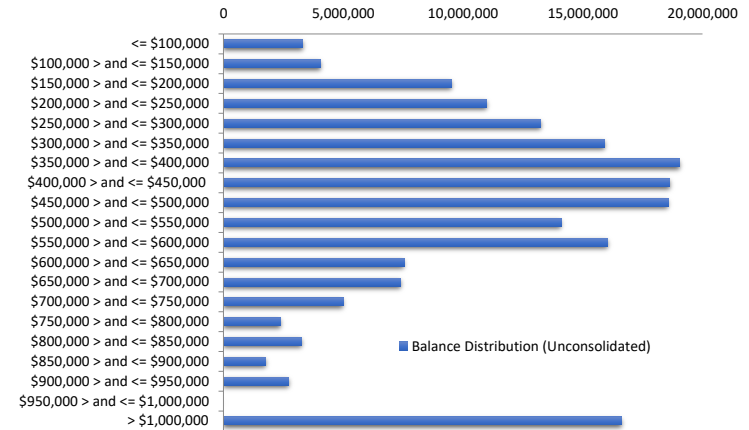
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,798,455	3.05%	58	12.45%
25% > and <= 30%	3,917,745	2.06%	16	3.43%
30% > and <= 35%	4,086,376	2.15%	16	3.43%
35% > and <= 40%	7,265,506	3.82%	23	4.94%
40% > and <= 45%	10,116,293	5.32%	32	6.87%
45% > and <= 50%	11,082,367	5.83%	21	4.51%
50% > and <= 55%	6,975,535	3.67%	20	4.29%
55% > and <= 60%	17,218,700	9.06%	33	7.08%
60% > and <= 65%	22,398,186	11.78%	46	9.87%
65% > and <= 70%	27,025,925	14.22%	49	10.52%
70% > and <= 75%	27,279,263	14.35%	54	11.59%
75% > and <= 80%	29,300,817	15.42%	64	13.73%
80% > and <= 85%	15,158,964	7.98%	27	5.79%
85% > and <= 90%	2,125,821	1.12%	6	1.29%
90% > and <= 95%	307,063	0.16%	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	190,057,014	100.00%	466	100.00%



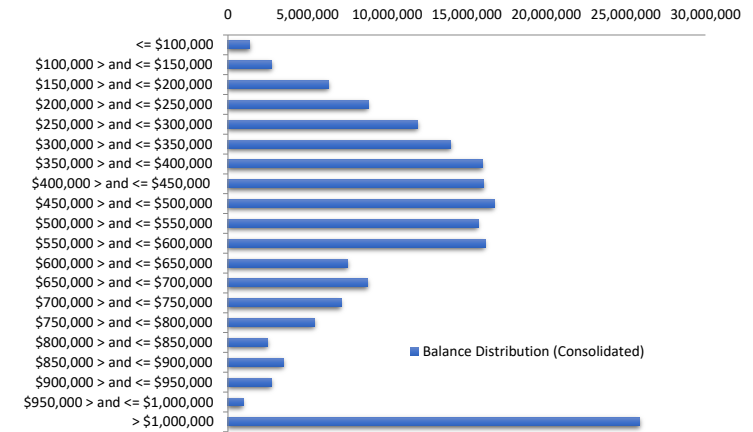
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,311,384	1.74%	77	13.92%
\$100,000 > and <= \$150,000	4,047,797	2.13%	33	5.97%
\$150,000 > and <= \$200,000	9,529,582	5.01%	54	9.76%
\$200,000 > and <= \$250,000	10,998,126	5.79%	49	8.86%
\$250,000 > and <= \$300,000	13,251,652	6.97%	48	8.68%
\$300,000 > and <= \$350,000	15,903,317	8.37%	49	8.86%
\$350,000 > and <= \$400,000	19,042,976	10.02%	51	9.22%
\$400,000 > and <= \$450,000	18,639,806	9.81%	44	7.96%
\$450,000 > and <= \$500,000	18,559,380	9.77%	39	7.05%
\$500,000 > and <= \$550,000	14,096,552	7.42%	27	4.88%
\$550,000 > and <= \$600,000	16,049,526	8.44%	28	5.06%
\$600,000 > and <= \$650,000	7,539,687	3.97%	12	2.17%
\$650,000 > and <= \$700,000	7,405,669	3.90%	11	1.99%
\$700,000 > and <= \$750,000	4,994,914	2.63%	7	1.27%
\$750,000 > and <= \$800,000	2,363,907	1.24%	3	0.54%
\$800,000 > and <= \$850,000	3,252,099	1.71%	4	0.72%
\$850,000 > and <= \$900,000	1,753,721	0.92%	2	0.36%
\$900,000 > and <= \$950,000	2,718,316	1.43%	3	0.54%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	16,598,604	8.73%	12	2.17%
Total	190,057,014	100.00%	553	100.00%



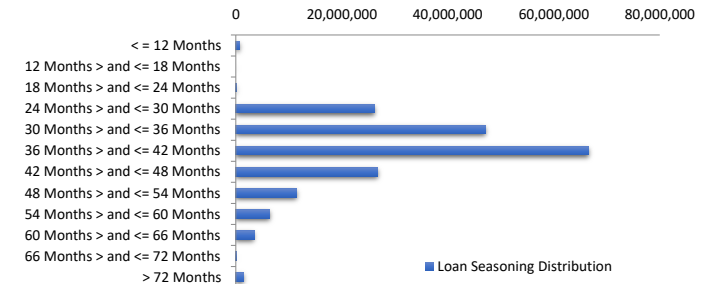
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,375,140	0.72%	37	7.94%
\$100,000 > and <= \$150,000	2,748,143	1.45%	22	4.72%
\$150,000 > and <= \$200,000	6,289,989	3.31%	35	7.51%
\$200,000 > and <= \$250,000	8,801,063	4.63%	39	8.37%
\$250,000 > and <= \$300,000	11,910,584	6.27%	43	9.23%
\$300,000 > and <= \$350,000	14,008,471	7.37%	43	9.23%
\$350,000 > and <= \$400,000	15,986,379	8.41%	43	9.23%
\$400,000 > and <= \$450,000	16,061,661	8.45%	38	8.15%
\$450,000 > and <= \$500,000	16,719,403	8.80%	35	7.51%
\$500,000 > and <= \$550,000	15,712,800	8.27%	30	6.44%
\$550,000 > and <= \$600,000	16,151,321	8.50%	28	6.01%
\$600,000 > and <= \$650,000	7,524,114	3.96%	12	2.58%
\$650,000 > and <= \$700,000	8,748,098	4.60%	13	2.79%
\$700,000 > and <= \$750,000	7,110,447	3.74%	10	2.15%
\$750,000 > and <= \$800,000	5,409,711	2.85%	7	1.50%
\$800,000 > and <= \$850,000	2,472,271	1.30%	3	0.64%
\$850,000 > and <= \$900,000	3,474,989	1.83%	4	0.86%
\$900,000 > and <= \$950,000	2,718,316	1.43%	3	0.64%
\$950,000 > and <= \$1,000,000	957,610	0.50%	1	0.21%
> \$1,000,000	25,876,505	13.62%	20	4.29%
Total	190,057,014	100.00%	466	100.00%



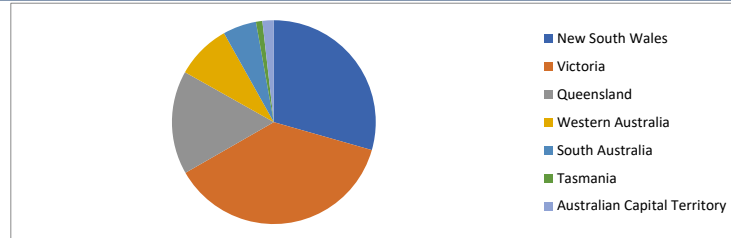
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	656,108	0.35%	1	0.18%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	205,863	0.11%	1	0.18%
24 Months > and <= 30 Months	26,114,212	13.74%	64	11.57%
30 Months > and <= 36 Months	47,074,353	24.77%	153	27.67%
36 Months > and <= 42 Months	66,615,582	35.05%	179	32.37%
42 Months > and <= 48 Months	26,700,677	14.05%	86	15.55%
48 Months > and <= 54 Months	11,456,053	6.03%	34	6.15%
54 Months > and <= 60 Months	6,348,087	3.34%	18	3.25%
60 Months > and <= 66 Months	3,433,396	1.81%	12	2.17%
66 Months > and <= 72 Months	26,565	0.01%	1	0.18%
> 72 Months	1,426,118	0.75%	4	0.72%
Total	190,057,014	100.00%	553	100.00%



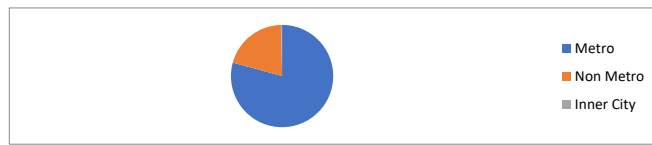
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	55,920,661	29.42%	128	27.47%
Victoria	70,872,177	37.29%	163	34.98%
Queensland	31,231,417	16.43%	85	18.24%
Western Australia	16,580,871	8.72%	50	10.73%
South Australia	10,097,783	5.31%	26	5.58%
Tasmania	1,931,614	1.02%	6	1.29%
Australian Capital Territory	3,422,490	1.80%	8	1.72%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	190,057,014	100.00%	466	100.00%



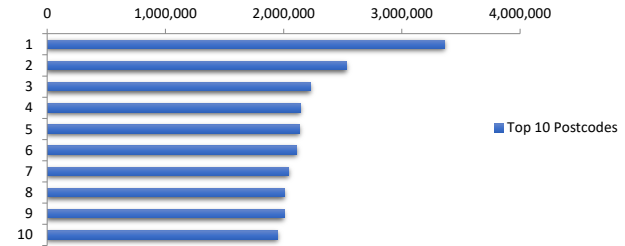
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	150,606,840	79.24%	345	74.03%
Non Metro	38,914,630	20.48%	120	25.75%
Inner City	535,544	0.28%	1	0.21%
No Data	0	0.00%	0	0.00%
Total	190,057,014	100.00%	466	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,364,234	1.77%	5	0.90%
4151	2,531,108	1.33%	3	0.54%
3207	2,230,381	1.17%	3	0.54%
4121	2,143,744	1.13%	4	0.72%
3064	2,134,069	1.12%	7	1.27%
3041	2,110,956	1.11%	2	0.36%
3123	2,040,524	1.07%	2	0.36%
3070	2,011,120	1.06%	3	0.54%
3187	2,003,383	1.05%	2	0.36%
6015	1,950,545	1.03%	2	0.36%
Total	22,520,066	11.85%	33	5.97%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	119,840,696	63.06%	383	69.26%
Low Verified	70,216,318	36.94%	170	30.74%
Total	190,057,014	100.00%	553	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	190,057,014	100.00%	553	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	190,057,014	100.00%	553	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	154,880,867	81.49%	469	84.81%
Interest Only	35,176,147	18.51%	84	15.19%
Non-Billing	0	0.00%	0	0.00%
Total	190,057,014	100.00%	553	100.00%



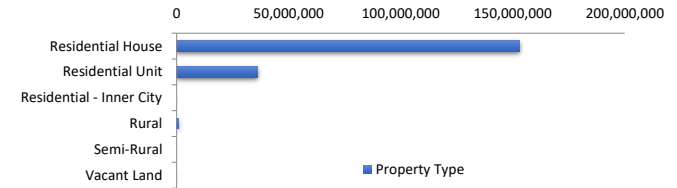
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	190,057,014	100.00%	553	100.00%
Total	190,057,014	100.00%	553	100.00%



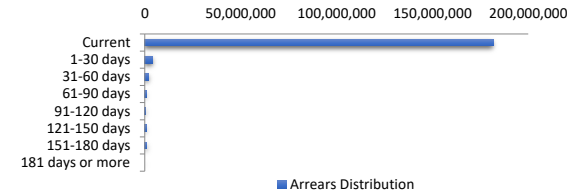
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	153,239,961	80.63%	370	79.40%
Residential Unit	35,918,891	18.90%	94	20.17%
Residential - Inner City	0	0.00%	0	0.00%
Rural	898,162	0.47%	2	0.43%
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	190,057,014	100.00%	466	100.00%



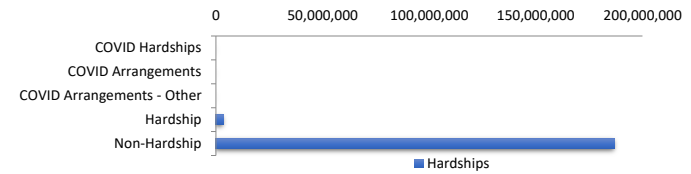
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	181,657,920	95.58%	532	96.20%
1-30 days	3,892,425	2.05%	10	1.81%
31-60 days	1,789,999	0.94%	5	0.90%
61-90 days	671,797	0.35%	2	0.36%
91-120 days	571,132	0.30%	1	0.18%
121-150 days	647,221	0.34%	1	0.18%
151-180 days	826,520	0.43%	2	0.36%
181 days or more	0	0.00%	0	0.00%
Total	190,057,014	100.00%	553	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	3,342,034	1.76%	6	1.29%
Non-Hardship	186,714,980	98.24%	460	98.71%
Total	190,057,014	100.00%	466	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

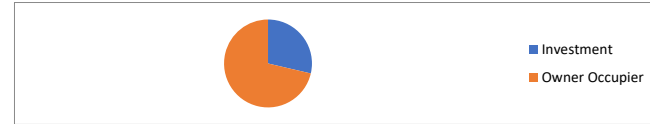
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,714,582	0.90%	4	0.86%
Genworth	15,217,168	8.01%	36	7.73%
PMI	0	0.00%	0	0.00%
No LMI / No Data	173,125,264	91.09%	426	91.42%
Total	190,057,014	100.00%	466	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	54,458,078	28.65%	155	28.03%
Owner Occupier	135,598,936	71.35%	398	71.97%
Total	190,057,014	100.00%	553	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	175,702,684	92.45%	506	91.50%
1	14,354,330	7.55%	47	8.50%
Total	190,057,014	100.00%	553	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	2,044,873.63	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