

AFG Series 2020-1NC
Collateral Report



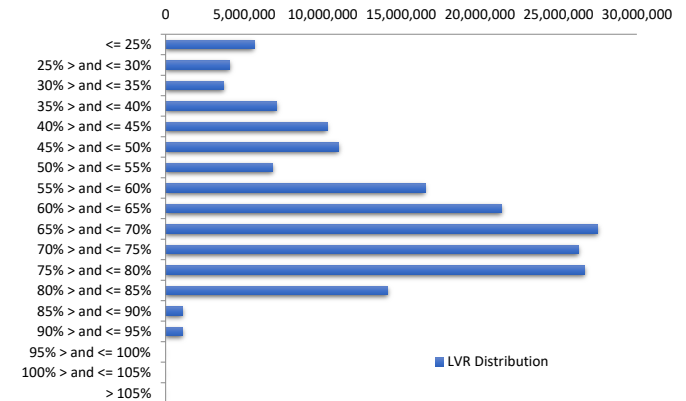
Model Period	24
Collection Period Start	1-Oct-22
Collection Period End	31-Oct-22
No. of Days	31
Interest Period Start	10-Oct-22
Interest Period End	9-Nov-22
No. of Days	31
Determination Date	7-Nov-22
Payment Date	10-Nov-22

Pool Statistics

Closing Balance of Mortgages	183,205,333
No. of Loans (Unconsolidated)	534
No. of Loans (Consolidated)	449
Average Loan Size (Unconsolidated)	343,081
Average Loan Size (Consolidated)	408,030
Largest Loan Size (Unconsolidated)	1,939,190
Largest Loan Size (Consolidated)	1,939,190
Smallest Loan Size (Unconsolidated)	(9,204)
Smallest Loan Size (Consolidated)	(9,204)
Weighted Average Interest Rate	6.36%
Weighted Average LVR	61.86%
Weighted Average Seasoning	40.07
Weighted Average Remaining Term	304.10

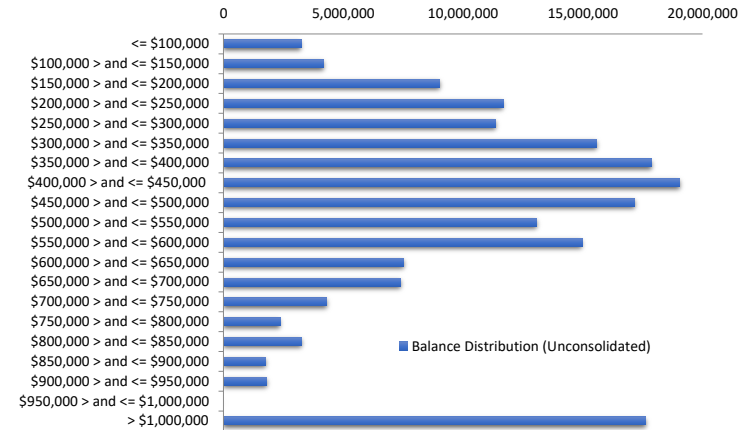
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,626,800	3.07%	55	12.25%
25% > and <= 30%	4,081,924	2.23%	17	3.79%
30% > and <= 35%	3,699,349	2.02%	14	3.12%
35% > and <= 40%	7,063,337	3.86%	25	5.57%
40% > and <= 45%	10,277,947	5.61%	32	7.13%
45% > and <= 50%	10,983,777	6.00%	21	4.68%
50% > and <= 55%	6,818,415	3.72%	20	4.45%
55% > and <= 60%	16,515,744	9.01%	30	6.68%
60% > and <= 65%	21,402,926	11.68%	45	10.02%
65% > and <= 70%	27,472,248	15.00%	50	11.14%
70% > and <= 75%	26,285,357	14.35%	52	11.58%
75% > and <= 80%	26,662,989	14.55%	57	12.69%
80% > and <= 85%	14,152,050	7.72%	25	5.57%
85% > and <= 90%	1,067,190	0.58%	3	0.67%
90% > and <= 95%	1,095,280	0.60%	3	0.67%
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	183,205,333	100.00%	449	100.00%



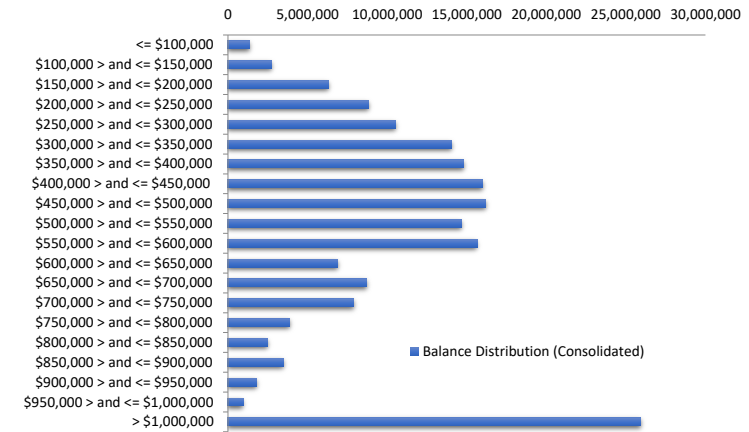
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,239,138	1.77%	75	14.04%
\$100,000 > and <= \$150,000	4,195,452	2.29%	34	6.37%
\$150,000 > and <= \$200,000	9,030,610	4.93%	51	9.55%
\$200,000 > and <= \$250,000	11,672,992	6.37%	52	9.74%
\$250,000 > and <= \$300,000	11,347,489	6.19%	41	7.68%
\$300,000 > and <= \$350,000	15,586,490	8.51%	48	8.99%
\$350,000 > and <= \$400,000	17,882,575	9.76%	48	8.99%
\$400,000 > and <= \$450,000	19,039,023	10.39%	45	8.43%
\$450,000 > and <= \$500,000	17,154,121	9.36%	36	6.74%
\$500,000 > and <= \$550,000	13,059,457	7.13%	25	4.68%
\$550,000 > and <= \$600,000	14,973,978	8.17%	26	4.87%
\$600,000 > and <= \$650,000	7,519,342	4.10%	12	2.25%
\$650,000 > and <= \$700,000	7,392,058	4.03%	11	2.06%
\$700,000 > and <= \$750,000	4,296,373	2.35%	6	1.12%
\$750,000 > and <= \$800,000	2,362,001	1.29%	3	0.56%
\$800,000 > and <= \$850,000	3,250,245	1.77%	4	0.75%
\$850,000 > and <= \$900,000	1,754,767	0.96%	2	0.37%
\$900,000 > and <= \$950,000	1,811,666	0.99%	2	0.37%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	17,637,557	9.63%	13	2.43%
Total	183,205,333	100.00%	534	100.00%



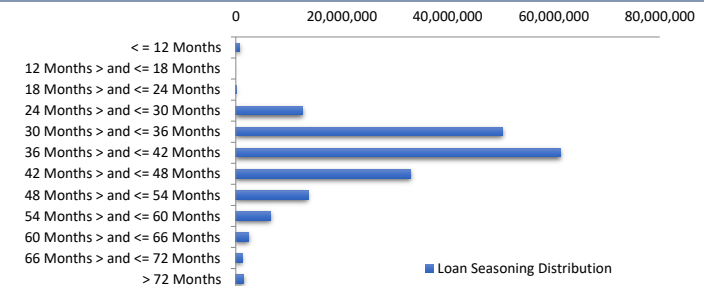
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,348,871	0.74%	35	7.80%
\$100,000 > and <= \$150,000	2,752,925	1.50%	22	4.90%
\$150,000 > and <= \$200,000	6,311,197	3.44%	35	7.80%
\$200,000 > and <= \$250,000	8,811,783	4.81%	39	8.69%
\$250,000 > and <= \$300,000	10,554,796	5.76%	38	8.46%
\$300,000 > and <= \$350,000	14,042,074	7.66%	43	9.58%
\$350,000 > and <= \$400,000	14,823,554	8.09%	40	8.91%
\$400,000 > and <= \$450,000	16,008,898	8.74%	38	8.46%
\$450,000 > and <= \$500,000	16,197,598	8.84%	34	7.57%
\$500,000 > and <= \$550,000	14,676,120	8.01%	28	6.24%
\$550,000 > and <= \$600,000	15,645,877	8.54%	27	6.01%
\$600,000 > and <= \$650,000	6,885,807	3.76%	11	2.45%
\$650,000 > and <= \$700,000	8,733,500	4.77%	13	2.90%
\$700,000 > and <= \$750,000	7,914,110	4.32%	11	2.45%
\$750,000 > and <= \$800,000	3,872,092	2.11%	5	1.11%
\$800,000 > and <= \$850,000	2,471,454	1.35%	3	0.67%
\$850,000 > and <= \$900,000	3,473,656	1.90%	4	0.89%
\$900,000 > and <= \$950,000	1,811,666	0.99%	2	0.45%
\$950,000 > and <= \$1,000,000	957,459	0.52%	1	0.22%
> \$1,000,000	25,911,894	14.14%	20	4.45%
Total	183,205,333	100.00%	449	100.00%



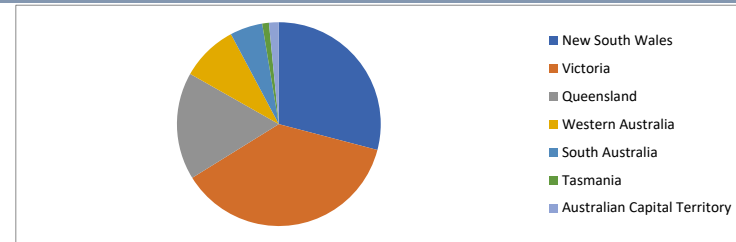
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	655,424	0.36%	1	0.19%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	205,589	0.11%	1	0.19%
24 Months > and <= 30 Months	12,559,303	6.86%	33	6.18%
30 Months > and <= 36 Months	50,381,329	27.50%	148	27.72%
36 Months > and <= 42 Months	61,215,001	33.41%	175	32.77%
42 Months > and <= 48 Months	32,926,895	17.97%	99	18.54%
48 Months > and <= 54 Months	13,637,173	7.44%	41	7.68%
54 Months > and <= 60 Months	6,507,349	3.55%	18	3.37%
60 Months > and <= 66 Months	2,482,227	1.35%	9	1.69%
66 Months > and <= 72 Months	1,214,044	0.66%	5	0.94%
> 72 Months	1,420,999	0.78%	4	0.75%
Total	183,205,333	100.00%	534	100.00%



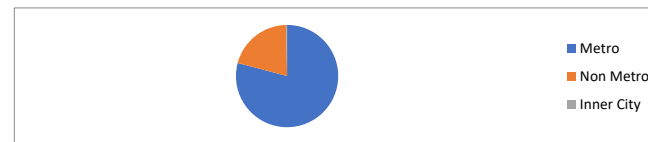
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	53,277,693	29.08%	122	27.17%
Victoria	67,946,275	37.09%	154	34.30%
Queensland	31,204,530	17.03%	84	18.71%
Western Australia	16,506,994	9.01%	50	11.14%
South Australia	9,476,908	5.17%	25	5.57%
Tasmania	1,935,669	1.06%	6	1.34%
Australian Capital Territory	2,857,264	1.56%	8	1.78%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	183,205,333	100.00%	449	100.00%



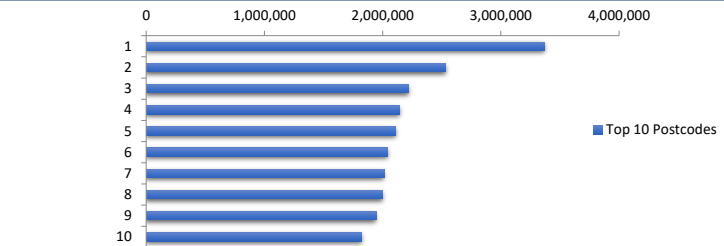
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	144,978,608	79.13%	332	73.94%
Non Metro	37,693,445	20.57%	116	25.84%
Inner City	533,280	0.29%	1	0.22%
No Data	0	0.00%	0	0.00%
Total	183,205,333	100.00%	449	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,365,024	1.84%	5	0.94%
4151	2,535,833	1.38%	3	0.56%
3207	2,219,811	1.21%	3	0.56%
4121	2,141,450	1.17%	4	0.75%
3041	2,110,939	1.15%	2	0.37%
3123	2,039,390	1.11%	2	0.37%
3070	2,012,072	1.10%	3	0.56%
3187	2,002,985	1.09%	2	0.37%
6015	1,945,221	1.06%	2	0.37%
2219	1,822,892	0.99%	2	0.37%
Total	22,195,616	12.12%	28	5.24%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	114,937,235	62.74%	368	68.91%
Low Verified	68,268,098	37.26%	166	31.09%
Total	183,205,333	100.00%	534	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	183,205,333	100.00%	534	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	183,205,333	100.00%	534	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	149,216,807	81.45%	453	84.83%
Interest Only	33,988,526	18.55%	81	15.17%
Non-Billing	0	0.00%	0	0.00%
Total	183,205,333	100.00%	534	100.00%



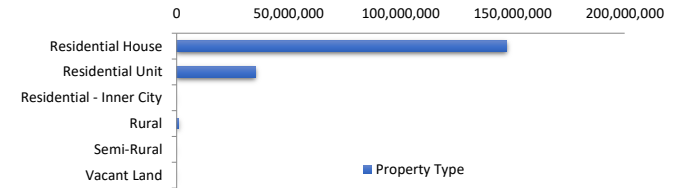
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	183,205,333	100.00%	534	100.00%
Total	183,205,333	100.00%	534	100.00%



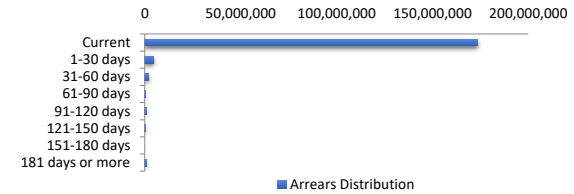
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	147,307,674	80.41%	355	79.06%
Residential Unit	35,000,296	19.10%	92	20.49%
Residential - Inner City	0	0.00%	0	0.00%
Rural	897,363	0.49%	2	0.45%
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	183,205,333	100.00%	449	100.00%



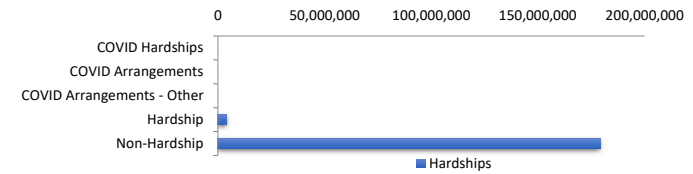
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	173,765,491	94.85%	510	95.51%
1-30 days	4,670,889	2.55%	12	2.25%
31-60 days	2,183,271	1.19%	5	0.94%
61-90 days	402,902	0.22%	1	0.19%
91-120 days	777,972	0.42%	3	0.56%
121-150 days	573,753	0.31%	1	0.19%
151-180 days	0	0.00%	0	0.00%
181 days or more	831,057	0.45%	2	0.37%
Total	183,205,333	100.00%	534	100.00%



Hardships

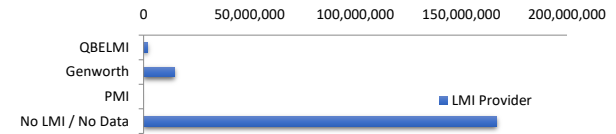
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	4,045,340	2.21%	9	2.00%
Non-Hardship	179,159,993	97.79%	440	98.00%
Total	183,205,333	100.00%	449	100.00%



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

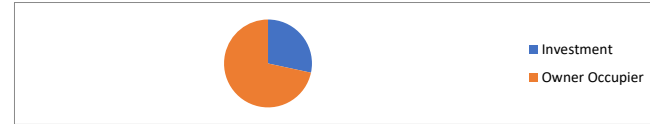
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,716,219	0.94%	4	0.89%
Genworth	14,602,115	7.97%	34	7.57%
PMI	0	0.00%	0	0.00%
No LMI / No Data	166,886,999	91.09%	411	91.54%
Total	183,205,333	100.00%	449	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	51,954,372	28.36%	149	27.90%
Owner Occupier	131,250,961	71.64%	385	72.10%
Total	183,205,333	100.00%	534	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	169,455,009	92.49%	490	91.76%
1	13,750,324	7.51%	44	8.24%
Total	183,205,333	100.00%	534	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	2,182,781.14	6
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