

AFG Series 2020-1NC
Collateral Report



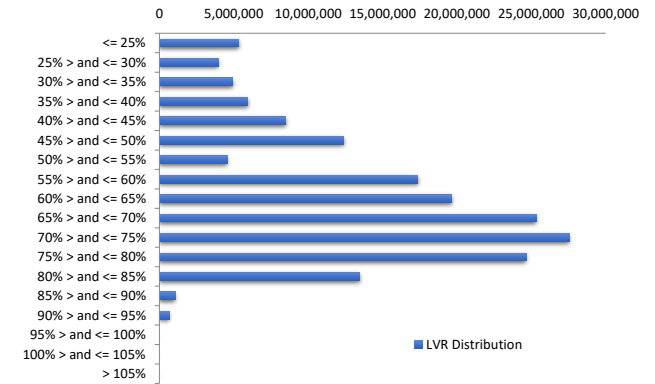
Model Period	25
Collection Period Start	1-Nov-22
Collection Period End	30-Nov-22
No. of Days	30
Interest Period Start	10-Nov-22
Interest Period End	11-Dec-22
No. of Days	32
Determination Date	7-Dec-22
Payment Date	12-Dec-22

Pool Statistics

Closing Balance of Mortgages	175,342,717
No. of Loans (Unconsolidated)	515
No. of Loans (Consolidated)	432
Average Loan Size (Unconsolidated)	340,471
Average Loan Size (Consolidated)	405,886
Largest Loan Size (Unconsolidated)	1,937,893
Largest Loan Size (Consolidated)	1,937,893
Smallest Loan Size (Unconsolidated)	(11,074)
Smallest Loan Size (Consolidated)	(11,074)
Weighted Average Interest Rate	6.59%
Weighted Average LVR	61.75%
Weighted Average Seasoning	41.13
Weighted Average Remaining Term	302.25

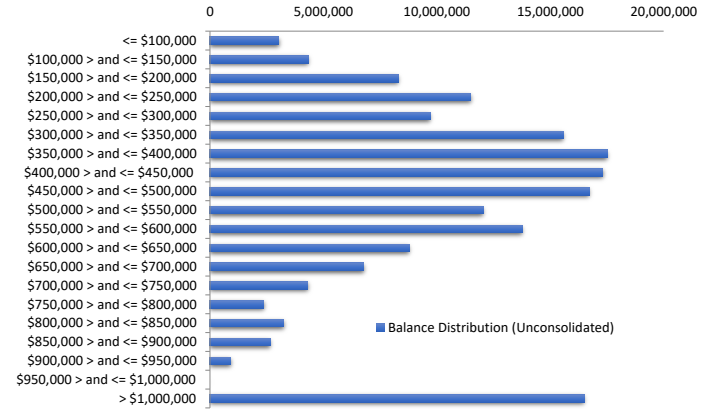
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,349,167	3.05%	56	12.96%
25% > and <= 30%	3,955,062	2.26%	17	3.94%
30% > and <= 35%	4,918,963	2.81%	18	4.17%
35% > and <= 40%	5,953,215	3.40%	21	4.86%
40% > and <= 45%	8,471,705	4.83%	26	6.02%
45% > and <= 50%	12,388,163	7.07%	24	5.56%
50% > and <= 55%	4,556,786	2.60%	14	3.24%
55% > and <= 60%	17,362,470	9.90%	32	7.41%
60% > and <= 65%	19,640,410	11.20%	41	9.49%
65% > and <= 70%	25,335,446	14.45%	48	11.11%
70% > and <= 75%	27,569,957	15.72%	53	12.27%
75% > and <= 80%	24,648,955	14.06%	53	12.27%
80% > and <= 85%	13,462,333	7.68%	24	5.56%
85% > and <= 90%	1,067,197	0.61%	3	0.69%
90% > and <= 95%	662,889	0.38%	2	0.46%
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	175,342,717	100.00%	432	100.00%



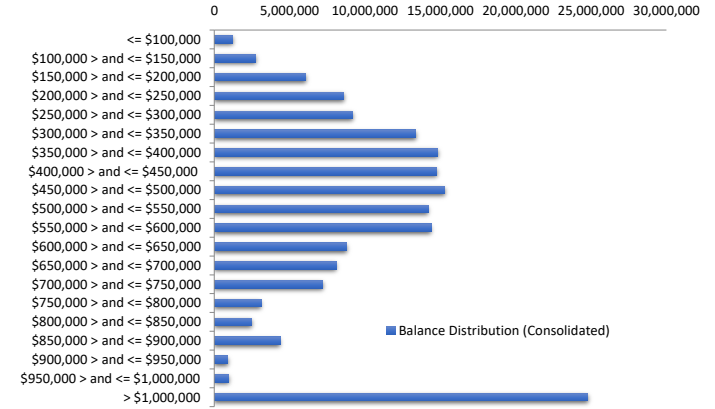
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,033,938	1.73%	76	14.76%
\$100,000 > and <= \$150,000	4,342,022	2.48%	35	6.80%
\$150,000 > and <= \$200,000	8,295,645	4.73%	47	9.13%
\$200,000 > and <= \$250,000	11,505,944	6.56%	51	9.90%
\$250,000 > and <= \$300,000	9,718,891	5.54%	35	6.80%
\$300,000 > and <= \$350,000	15,567,190	8.88%	48	9.32%
\$350,000 > and <= \$400,000	17,521,056	9.99%	47	9.13%
\$400,000 > and <= \$450,000	17,317,304	9.88%	41	7.96%
\$450,000 > and <= \$500,000	16,717,417	9.53%	35	6.80%
\$500,000 > and <= \$550,000	12,047,744	6.87%	23	4.47%
\$550,000 > and <= \$600,000	13,760,866	7.85%	24	4.66%
\$600,000 > and <= \$650,000	8,786,313	5.01%	14	2.72%
\$650,000 > and <= \$700,000	6,763,362	3.86%	10	1.94%
\$700,000 > and <= \$750,000	4,291,664	2.45%	6	1.17%
\$750,000 > and <= \$800,000	2,362,973	1.35%	3	0.58%
\$800,000 > and <= \$850,000	3,247,501	1.85%	4	0.78%
\$850,000 > and <= \$900,000	2,653,072	1.51%	3	0.58%
\$900,000 > and <= \$950,000	906,153	0.52%	1	0.19%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	16,503,664	9.41%	12	2.33%
Total	175,342,717	100.00%	515	100.00%



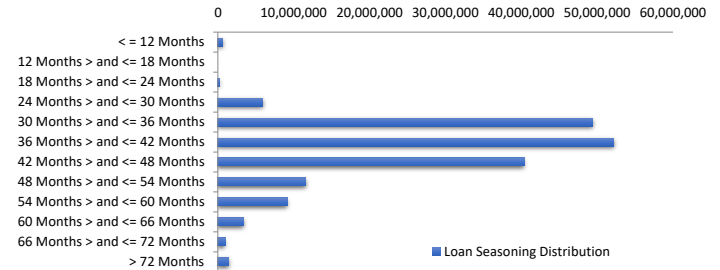
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,235,856	0.70%	36	8.33%
\$100,000 > and <= \$150,000	2,756,805	1.57%	22	5.09%
\$150,000 > and <= \$200,000	6,057,396	3.45%	34	7.87%
\$200,000 > and <= \$250,000	8,591,216	4.90%	38	8.80%
\$250,000 > and <= \$300,000	9,173,304	5.23%	33	7.64%
\$300,000 > and <= \$350,000	13,383,349	7.63%	41	9.49%
\$350,000 > and <= \$400,000	14,829,844	8.46%	40	9.26%
\$400,000 > and <= \$450,000	14,742,333	8.41%	35	8.10%
\$450,000 > and <= \$500,000	15,301,565	8.73%	32	7.41%
\$500,000 > and <= \$550,000	14,193,669	8.09%	27	6.25%
\$550,000 > and <= \$600,000	14,400,388	8.21%	25	5.79%
\$600,000 > and <= \$650,000	8,771,489	5.00%	14	3.24%
\$650,000 > and <= \$700,000	8,101,357	4.62%	12	2.78%
\$700,000 > and <= \$750,000	7,208,153	4.11%	10	2.31%
\$750,000 > and <= \$800,000	3,120,978	1.78%	4	0.93%
\$800,000 > and <= \$850,000	2,468,883	1.41%	3	0.69%
\$850,000 > and <= \$900,000	4,370,322	2.49%	5	1.16%
\$900,000 > and <= \$950,000	906,153	0.52%	1	0.23%
\$950,000 > and <= \$1,000,000	956,450	0.55%	1	0.23%
> \$1,000,000	24,773,208	14.13%	19	4.40%
Total	175,342,717	100.00%	432	100.00%



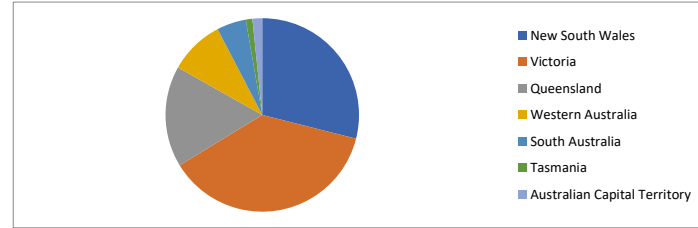
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	654,610	0.37%	1	0.19%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	204,390	0.12%	1	0.19%
24 Months > and <= 30 Months	5,933,800	3.38%	18	3.50%
30 Months > and <= 36 Months	49,410,171	28.18%	146	28.35%
36 Months > and <= 42 Months	52,209,379	29.78%	148	28.74%
42 Months > and <= 48 Months	40,389,179	23.03%	116	22.52%
48 Months > and <= 54 Months	11,614,840	6.62%	45	8.74%
54 Months > and <= 60 Months	9,175,056	5.23%	21	4.08%
60 Months > and <= 66 Months	3,370,428	1.92%	11	2.14%
66 Months > and <= 72 Months	960,115	0.55%	4	0.78%
> 72 Months	1,420,749	0.81%	4	0.78%
Total	175,342,717	100.00%	515	100.00%



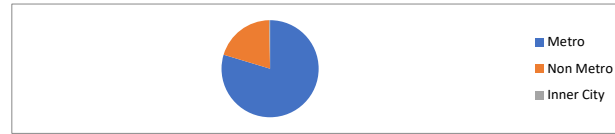
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	50,753,136	28.95%	114	26.39%
Victoria	65,472,238	37.34%	151	34.95%
Queensland	29,593,607	16.88%	82	18.98%
Western Australia	16,131,456	9.20%	49	11.34%
South Australia	8,584,807	4.90%	23	5.32%
Tasmania	1,940,792	1.11%	6	1.39%
Australian Capital Territory	2,866,682	1.63%	7	1.62%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	175,342,717	100.00%	432	100.00%



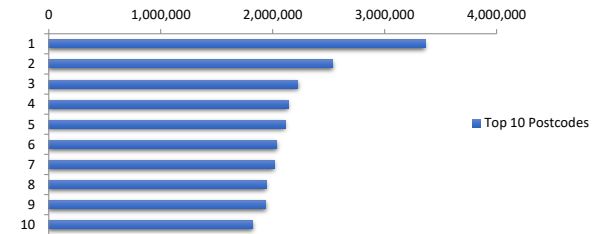
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	139,683,048	79.66%	322	74.54%
Non Metro	35,095,083	20.02%	109	25.23%
Inner City	564,587	0.32%	1	0.23%
No Data	0	0.00%	0	0.00%
Total	175,342,717	100.00%	432	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,363,707	1.92%	5	0.97%
4151	2,536,601	1.45%	3	0.58%
3207	2,224,107	1.27%	3	0.58%
4121	2,137,258	1.22%	4	0.78%
3041	2,110,152	1.20%	2	0.39%
3123	2,037,514	1.16%	2	0.39%
3070	2,012,178	1.15%	3	0.58%
6015	1,943,834	1.11%	2	0.39%
3187	1,937,278	1.10%	2	0.39%
2219	1,821,226	1.04%	2	0.39%
Total	22,123,856	12.62%	28	5.44%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	109,263,732	62.31%	356	69.13%
Low Verified	66,078,985	37.69%	159	30.87%
Total	175,342,717	100.00%	515	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	175,342,717	100.00%	515	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	175,342,717	100.00%	515	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	143,027,373	81.57%	438	85.05%
Interest Only	32,315,345	18.43%	77	14.95%
Non-Billing	0	0.00%	0	0.00%
Total	175,342,717	100.00%	515	100.00%



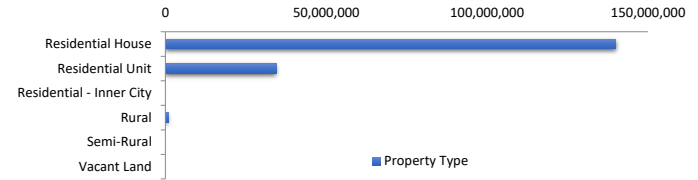
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	175,342,717	100.00%	515	100.00%
Total	175,342,717	100.00%	515	100.00%



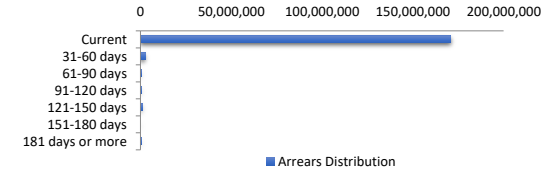
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	139,975,140	79.83%	340	78.70%
Residential Unit	34,471,263	19.66%	90	20.83%
Residential - Inner City	0	0.00%	0	0.00%
Rural	896,314	0.51%	2	0.46%
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	175,342,717	100.00%	432	100.00%



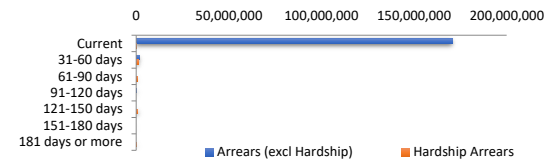
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	170,774,771	97.39%	505	98.06%
31-60 days	2,536,623	1.45%	5	0.97%
61-90 days	439,979	0.25%	1	0.19%
91-120 days	405,408	0.23%	1	0.19%
121-150 days	877,256	0.50%	2	0.39%
151-180 days	0	0.00%	0	0.00%
181 days or more	308,679	0.18%	1	0.19%
Total	175,342,717	100.00%	515	100.00%



Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	170,569,714	504	205,057	1	170,774,771
31-60 days	1,535,660	3	1,000,963	2	2,536,623
61-90 days	0	0	439,979	1	439,979
91-120 days	405,408	1	0	0	405,408
121-150 days	0	0	877,256	2	877,256
151-180 days	0	0	0	0	-
181 days or more	0	0	308,679	1	308,679
Total	172,510,782	508	2,831,935	7	175,342,717



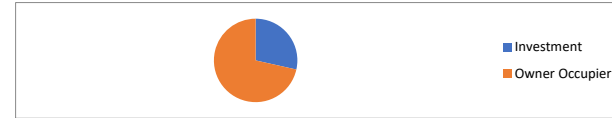
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,715,011	0.98%	4	0.93%
Genworth	12,895,283	7.35%	31	7.18%
PMI	0	0.00%	0	0.00%
No LMI / No Data	160,732,423	91.67%	397	91.90%
Total	175,342,717	100.00%	432	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	49,968,180	28.50%	145	28.16%
Owner Occupier	125,374,537	71.50%	370	71.84%
Total	175,342,717	100.00%	515	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	162,414,962	92.63%	474	92.04%
1	12,927,755	7.37%	41	7.96%
Total	175,342,717	100.00%	515	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	1,591,343.88	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