

AFG Series 2020-1NC
Collateral Report

Model Period	26
Collection Period Start	1-Dec-22
Collection Period End	31-Dec-22
No. of Days	31
Interest Period Start	12-Dec-22
Interest Period End	9-Jan-23
No. of Days	29
Determination Date	5-Jan-23
Payment Date	10-Jan-23

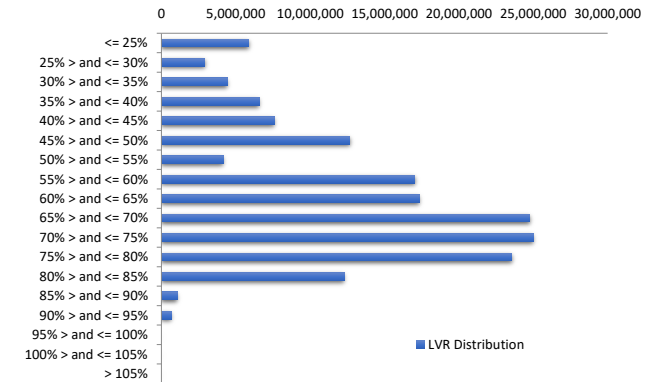


Pool Statistics

Closing Balance of Mortgages	165,940,593
No. of Loans (Unconsolidated)	495
No. of Loans (Consolidated)	417
Average Loan Size (Unconsolidated)	335,234
Average Loan Size (Consolidated)	397,939
Largest Loan Size (Unconsolidated)	1,937,025
Largest Loan Size (Consolidated)	1,937,025
Smallest Loan Size (Unconsolidated)	(13,378)
Smallest Loan Size (Consolidated)	(13,378)
Weighted Average Interest Rate	6.80%
Weighted Average LVR	61.50%
Weighted Average Seasoning	42.14
Weighted Average Remaining Term	300.81

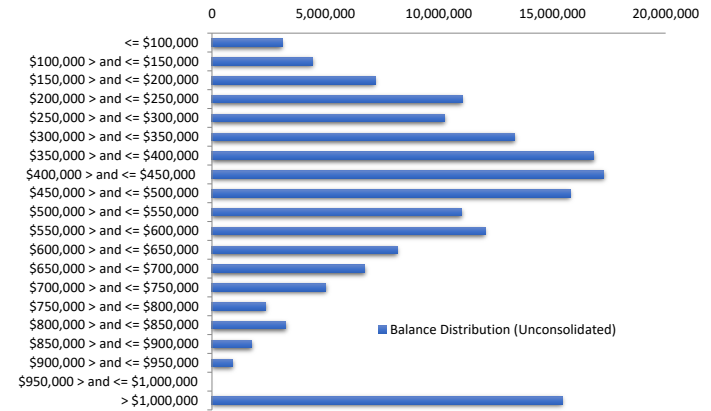
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,881,281	3.54%	61	14.63%
25% > and <= 30%	2,923,791	1.76%	13	3.12%
30% > and <= 35%	4,435,492	2.67%	18	4.32%
35% > and <= 40%	6,574,691	3.96%	22	5.28%
40% > and <= 45%	7,595,480	4.58%	22	5.28%
45% > and <= 50%	12,650,417	7.62%	24	5.76%
50% > and <= 55%	4,169,573	2.51%	14	3.36%
55% > and <= 60%	17,027,088	10.26%	33	7.91%
60% > and <= 65%	17,325,005	10.44%	35	8.39%
65% > and <= 70%	24,779,492	14.93%	48	11.51%
70% > and <= 75%	24,988,312	15.06%	49	11.75%
75% > and <= 80%	23,561,418	14.20%	51	12.23%
80% > and <= 85%	12,300,027	7.41%	22	5.28%
85% > and <= 90%	1,065,404	0.64%	3	0.72%
90% > and <= 95%	663,121	0.40%	2	0.48%
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	165,940,593	100.00%	417	100.00%



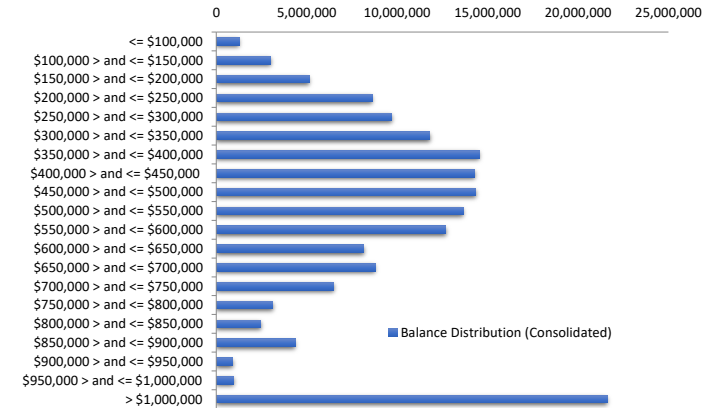
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,088,173	1.86%	79	15.96%
\$100,000 > and <= \$150,000	4,436,430	2.67%	36	7.27%
\$150,000 > and <= \$200,000	7,191,250	4.33%	41	8.28%
\$200,000 > and <= \$250,000	11,035,238	6.65%	49	9.90%
\$250,000 > and <= \$300,000	10,248,173	6.18%	37	7.47%
\$300,000 > and <= \$350,000	13,337,661	8.04%	41	8.28%
\$350,000 > and <= \$400,000	16,830,319	10.14%	45	9.09%
\$400,000 > and <= \$450,000	17,274,690	10.41%	41	8.28%
\$450,000 > and <= \$500,000	15,786,889	9.51%	33	6.67%
\$500,000 > and <= \$550,000	11,011,461	6.64%	21	4.24%
\$550,000 > and <= \$600,000	12,039,973	7.26%	21	4.24%
\$600,000 > and <= \$650,000	8,168,936	4.92%	13	2.63%
\$650,000 > and <= \$700,000	6,743,713	4.06%	10	2.02%
\$700,000 > and <= \$750,000	5,023,811	3.03%	7	1.41%
\$750,000 > and <= \$800,000	2,363,822	1.42%	3	0.61%
\$800,000 > and <= \$850,000	3,244,182	1.96%	4	0.81%
\$850,000 > and <= \$900,000	1,758,815	1.06%	2	0.40%
\$900,000 > and <= \$950,000	905,447	0.55%	1	0.20%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	15,451,609	9.31%	11	2.22%
Total	165,940,593	100.00%	495	100.00%



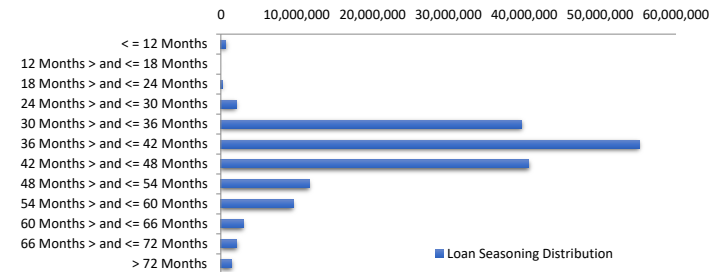
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,276,762	0.77%	39	9.35%
\$100,000 > and <= \$150,000	3,005,850	1.81%	24	5.76%
\$150,000 > and <= \$200,000	5,142,769	3.10%	29	6.95%
\$200,000 > and <= \$250,000	8,611,801	5.19%	38	9.11%
\$250,000 > and <= \$300,000	9,714,623	5.85%	35	8.39%
\$300,000 > and <= \$350,000	11,808,138	7.12%	36	8.63%
\$350,000 > and <= \$400,000	14,540,579	8.76%	39	9.35%
\$400,000 > and <= \$450,000	14,301,225	8.62%	34	8.15%
\$450,000 > and <= \$500,000	14,334,954	8.64%	30	7.19%
\$500,000 > and <= \$550,000	13,657,796	8.23%	26	6.24%
\$550,000 > and <= \$600,000	12,694,696	7.65%	22	5.28%
\$600,000 > and <= \$650,000	8,160,312	4.92%	13	3.12%
\$650,000 > and <= \$700,000	8,776,778	5.29%	13	3.12%
\$700,000 > and <= \$750,000	6,478,205	3.90%	9	2.16%
\$750,000 > and <= \$800,000	3,121,557	1.88%	4	0.96%
\$800,000 > and <= \$850,000	2,467,009	1.49%	3	0.72%
\$850,000 > and <= \$900,000	4,366,314	2.63%	5	1.20%
\$900,000 > and <= \$950,000	905,447	0.55%	1	0.24%
\$950,000 > and <= \$1,000,000	955,427	0.58%	1	0.24%
> \$1,000,000	21,620,350	13.03%	16	3.84%
Total	165,940,593	100.00%	417	100.00%



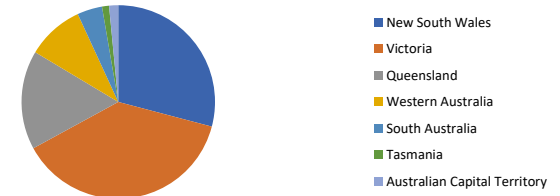
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	653,902	0.39%	1	0.20%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	203,513	0.12%	1	0.20%
24 Months > and <= 30 Months	2,035,837	1.23%	5	1.01%
30 Months > and <= 36 Months	39,620,462	23.88%	121	24.44%
36 Months > and <= 42 Months	55,123,110	33.22%	160	32.32%
42 Months > and <= 48 Months	40,608,363	24.47%	117	23.64%
48 Months > and <= 54 Months	11,626,865	7.01%	44	8.89%
54 Months > and <= 60 Months	9,547,738	5.75%	25	5.05%
60 Months > and <= 66 Months	2,983,141	1.80%	9	1.82%
66 Months > and <= 72 Months	2,095,026	1.26%	7	1.41%
> 72 Months	1,442,636	0.87%	5	1.01%
Total	165,940,593	100.00%	495	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	48,299,290	29.11%	110	26.38%
Victoria	62,973,937	37.95%	147	35.25%
Queensland	27,434,491	16.53%	79	18.94%
Western Australia	15,825,266	9.54%	49	11.75%
South Australia	6,936,721	4.18%	20	4.80%
Tasmania	1,935,497	1.17%	6	1.44%
Australian Capital Territory	2,535,389	1.53%	6	1.44%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	165,940,593	100.00%	417	100.00%



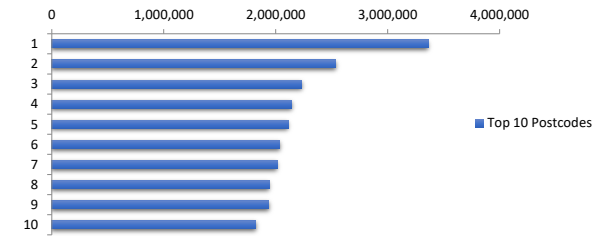
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	132,410,075	79.79%	309	74.10%
Non Metro	32,967,307	19.87%	107	25.66%
Inner City	563,211	0.34%	1	0.24%
No Data	0	0.00%	0	0.00%
Total	165,940,593	100.00%	417	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,363,391	2.03%	5	1.01%
4151	2,536,390	1.53%	3	0.61%
3207	2,233,176	1.35%	3	0.61%
4121	2,141,645	1.29%	4	0.81%
3041	2,109,950	1.27%	2	0.40%
3123	2,036,173	1.23%	2	0.40%
3070	2,012,866	1.21%	3	0.61%
6015	1,942,536	1.17%	2	0.40%
3187	1,936,410	1.17%	2	0.40%
2219	1,819,965	1.10%	2	0.40%
Total	22,132,502	13.34%	28	5.66%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	103,398,511	62.31%	343	69.29%
Low Verified	62,542,082	37.69%	152	30.71%
Total	165,940,593	100.00%	495	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	165,940,593	100.00%	495	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	165,940,593	100.00%	495	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	135,029,142	81.37%	421	85.05%
Interest Only	30,911,451	18.63%	74	14.95%
Non-Billing	0	0.00%	0	0.00%
Total	165,940,593	100.00%	495	100.00%



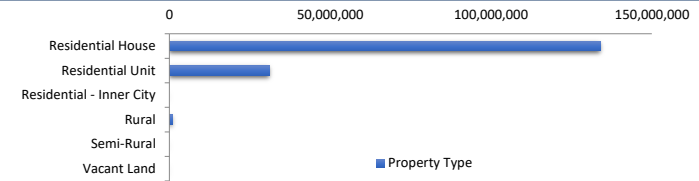
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	165,940,593	100.00%	495	100.00%
Total	165,940,593	100.00%	495	100.00%



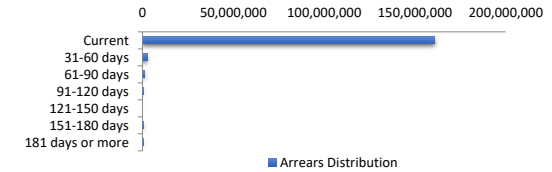
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	133,965,687	80.73%	330	79.14%
Residential Unit	31,079,406	18.73%	85	20.38%
Residential - Inner City	0	0.00%	0	0.00%
Rural	895,500	0.54%	2	0.48%
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	165,940,593	100.00%	417	100.00%



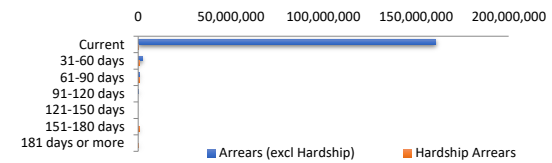
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	160,799,256	96.90%	484	97.78%
31-60 days	2,760,748	1.66%	6	1.21%
61-90 days	1,086,227	0.65%	2	0.40%
91-120 days	404,394	0.24%	1	0.20%
121-150 days	0	0.00%	0	0.00%
151-180 days	579,507	0.35%	1	0.20%
181 days or more	310,461	0.19%	1	0.20%
Total	165,940,593	100.00%	495	100.00%



Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	160,595,449	483	203,808	1	160,799,256
31-60 days	2,275,953	5	484,795	1	2,760,748
61-90 days	645,762	1	440,465	1	1,086,227
91-120 days	404,394	1	0	0	404,394
121-150 days	0	0	0	0	-
151-180 days	0	0	579,507	1	579,507
181 days or more	0	0	310,461	1	310,461
Total	163,921,558	490	2,019,035	5	165,940,593



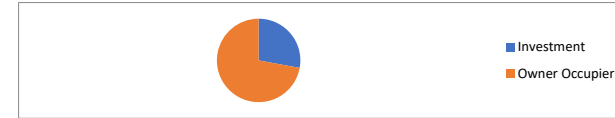
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,715,551	1.03%	4	0.96%
Genworth	12,372,509	7.46%	30	7.19%
PMI	0	0.00%	0	0.00%
No LMI / No Data	151,852,533	91.51%	383	91.85%
Total	165,940,593	100.00%	417	100.00%



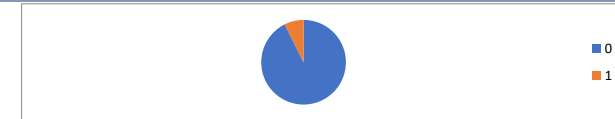
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	46,253,993	27.87%	136	27.47%
Owner Occupier	119,686,600	72.13%	359	72.53%
Total	165,940,593	100.00%	495	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	153,729,809	92.64%	456	92.12%
1	12,210,784	7.36%	39	7.88%
Total	165,940,593	100.00%	495	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	1,294,361.95	3
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