

AFG Series 2020-1NC
Collateral Report



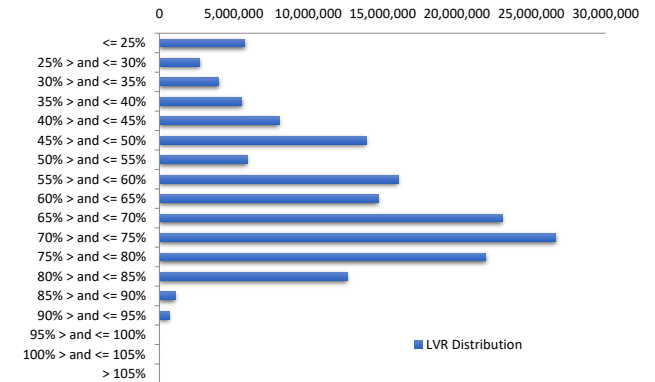
Model Period	27
Collection Period Start	1-Jan-23
Collection Period End	31-Jan-23
No. of Days	31
Interest Period Start	10-Jan-23
Interest Period End	9-Feb-23
No. of Days	31
Determination Date	7-Feb-23
Payment Date	10-Feb-23

Pool Statistics

Closing Balance of Mortgages	162,569,183
No. of Loans (Unconsolidated)	487
No. of Loans (Consolidated)	411
Average Loan Size (Unconsolidated)	333,818
Average Loan Size (Consolidated)	395,545
Largest Loan Size (Unconsolidated)	1,935,923
Largest Loan Size (Consolidated)	1,935,923
Smallest Loan Size (Unconsolidated)	(578,603)
Smallest Loan Size (Consolidated)	(14,745)
Weighted Average Interest Rate	6.78%
Weighted Average LVR	61.66%
Weighted Average Seasoning	43.30
Weighted Average Remaining Term	299.83

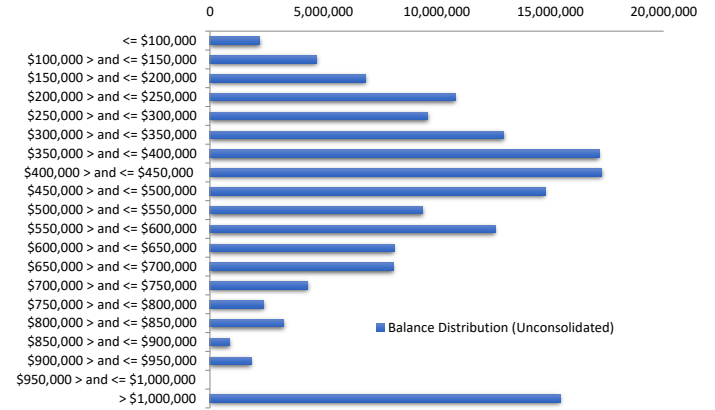
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,746,831	3.54%	60	14.60%
25% > and <= 30%	2,721,354	1.67%	14	3.41%
30% > and <= 35%	3,968,173	2.44%	17	4.14%
35% > and <= 40%	5,547,179	3.41%	19	4.62%
40% > and <= 45%	8,054,404	4.95%	23	5.60%
45% > and <= 50%	13,894,893	8.55%	26	6.33%
50% > and <= 55%	5,906,204	3.63%	16	3.89%
55% > and <= 60%	16,051,839	9.87%	33	8.03%
60% > and <= 65%	14,698,661	9.04%	31	7.54%
65% > and <= 70%	23,050,517	14.18%	44	10.71%
70% > and <= 75%	26,637,595	16.39%	53	12.90%
75% > and <= 80%	21,933,094	13.49%	47	11.44%
80% > and <= 85%	12,627,912	7.77%	23	5.60%
85% > and <= 90%	1,067,579	0.66%	3	0.73%
90% > and <= 95%	662,946	0.41%	2	0.49%
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	162,569,183	100.00%	411	100.00%



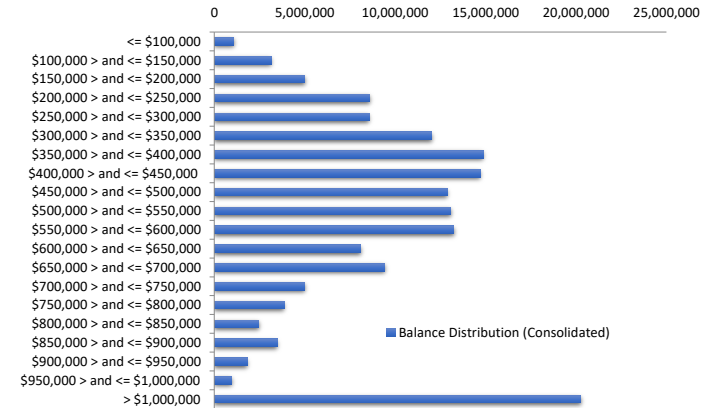
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,190,756	1.35%	77	15.81%
\$100,000 > and <= \$150,000	4,687,294	2.88%	38	7.80%
\$150,000 > and <= \$200,000	6,874,009	4.23%	39	8.01%
\$200,000 > and <= \$250,000	10,810,673	6.65%	48	9.86%
\$250,000 > and <= \$300,000	9,607,844	5.91%	35	7.19%
\$300,000 > and <= \$350,000	12,950,206	7.97%	40	8.21%
\$350,000 > and <= \$400,000	17,164,469	10.56%	46	9.45%
\$400,000 > and <= \$450,000	17,282,225	10.63%	41	8.42%
\$450,000 > and <= \$500,000	14,779,536	9.09%	31	6.37%
\$500,000 > and <= \$550,000	9,386,500	5.77%	18	3.70%
\$550,000 > and <= \$600,000	12,584,190	7.74%	22	4.52%
\$600,000 > and <= \$650,000	8,118,147	4.99%	13	2.67%
\$650,000 > and <= \$700,000	8,084,244	4.97%	12	2.46%
\$700,000 > and <= \$750,000	4,310,716	2.65%	6	1.23%
\$750,000 > and <= \$800,000	2,365,117	1.45%	3	0.62%
\$800,000 > and <= \$850,000	3,240,952	1.99%	4	0.82%
\$850,000 > and <= \$900,000	866,235	0.53%	1	0.21%
\$900,000 > and <= \$950,000	1,813,191	1.12%	2	0.41%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	15,452,880	9.51%	11	2.26%
Total	162,569,183	100.00%	487	100.00%



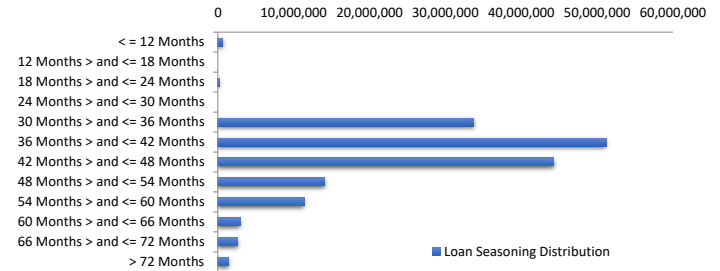
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,069,081	0.66%	38	9.25%
\$100,000 > and <= \$150,000	3,158,327	1.94%	25	6.08%
\$150,000 > and <= \$200,000	5,011,489	3.08%	28	6.81%
\$200,000 > and <= \$250,000	8,580,010	5.28%	38	9.25%
\$250,000 > and <= \$300,000	8,563,571	5.27%	31	7.54%
\$300,000 > and <= \$350,000	12,030,521	7.40%	37	9.00%
\$350,000 > and <= \$400,000	14,874,905	9.15%	40	9.73%
\$400,000 > and <= \$450,000	14,719,536	9.05%	35	8.52%
\$450,000 > and <= \$500,000	12,876,028	7.92%	27	6.57%
\$500,000 > and <= \$550,000	13,081,907	8.05%	25	6.08%
\$550,000 > and <= \$600,000	13,229,368	8.14%	23	5.60%
\$600,000 > and <= \$650,000	8,105,938	4.99%	13	3.16%
\$650,000 > and <= \$700,000	9,430,456	5.80%	14	3.41%
\$700,000 > and <= \$750,000	5,007,322	3.08%	7	1.70%
\$750,000 > and <= \$800,000	3,875,549	2.38%	5	1.22%
\$800,000 > and <= \$850,000	2,466,674	1.52%	3	0.73%
\$850,000 > and <= \$900,000	3,471,833	2.14%	4	0.97%
\$900,000 > and <= \$950,000	1,813,191	1.12%	2	0.49%
\$950,000 > and <= \$1,000,000	954,218	0.59%	1	0.24%
> \$1,000,000	20,249,259	12.46%	15	3.65%
Total	162,569,183	100.00%	411	100.00%



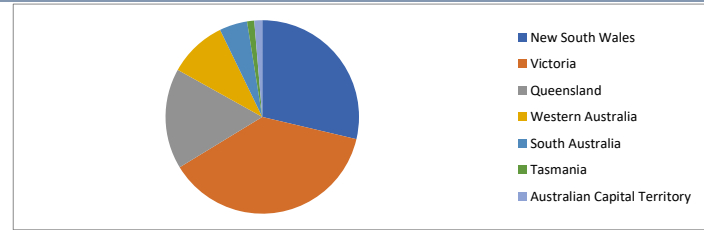
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	653,128	0.40%	1	0.21%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	203,117	0.12%	1	0.21%
24 Months > and <= 30 Months	0	0.00%	0	0.00%
30 Months > and <= 36 Months	33,734,328	20.75%	101	20.74%
36 Months > and <= 42 Months	51,192,090	31.49%	155	31.83%
42 Months > and <= 48 Months	44,283,525	27.24%	129	26.49%
48 Months > and <= 54 Months	14,046,941	8.64%	48	9.86%
54 Months > and <= 60 Months	11,397,233	7.01%	30	6.16%
60 Months > and <= 66 Months	2,966,096	1.82%	8	1.64%
66 Months > and <= 72 Months	2,653,520	1.63%	9	1.85%
> 72 Months	1,439,205	0.89%	5	1.03%
Total	162,569,183	100.00%	487	100.00%



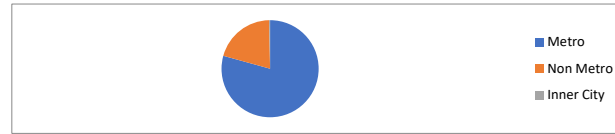
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	46,635,797	28.69%	109	26.52%
Victoria	61,131,222	37.60%	143	34.79%
Queensland	27,305,998	16.80%	79	19.22%
Western Australia	15,818,744	9.73%	49	11.92%
South Australia	7,578,727	4.66%	20	4.87%
Tasmania	1,939,797	1.19%	6	1.46%
Australian Capital Territory	2,158,897	1.33%	5	1.22%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	162,569,183	100.00%	411	100.00%



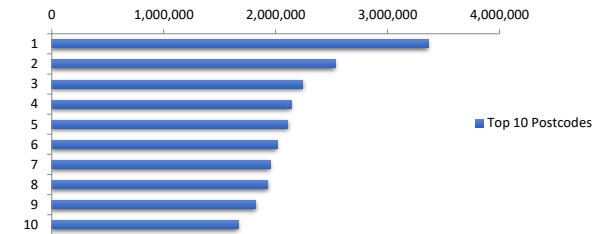
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	128,900,619	79.29%	303	73.72%
Non Metro	33,107,530	20.37%	107	26.03%
Inner City	561,033	0.35%	1	0.24%
No Data	0	0.00%	0	0.00%
Total	162,569,183	100.00%	411	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,363,022	2.07%	5	1.03%
4151	2,531,649	1.56%	3	0.62%
3207	2,242,494	1.38%	3	0.62%
4121	2,139,055	1.32%	4	0.82%
3041	2,109,261	1.30%	2	0.41%
3070	2,012,962	1.24%	3	0.62%
6015	1,950,674	1.20%	2	0.41%
3187	1,930,808	1.19%	2	0.41%
2219	1,818,514	1.12%	2	0.41%
2259	1,666,357	1.03%	4	0.82%
Total	21,764,796	13.39%	30	6.16%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	100,716,348	61.95%	336	68.99%
Low Verified	61,852,834	38.05%	151	31.01%
Total	162,569,183	100.00%	487	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	162,569,183	100.00%	487	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	162,569,183	100.00%	487	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	133,559,511	82.16%	417	85.63%
Interest Only	29,009,672	17.84%	70	14.37%
Non-Billing	0	0.00%	0	0.00%
Total	162,569,183	100.00%	487	100.00%



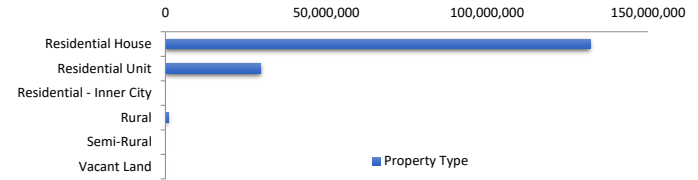
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	162,569,183	100.00%	487	100.00%
Total	162,569,183	100.00%	487	100.00%



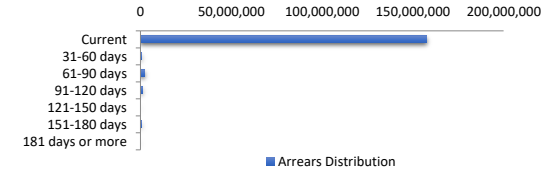
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	132,053,088	81.23%	326	79.32%
Residential Unit	29,621,498	18.22%	83	20.19%
Residential - Inner City	0	0.00%	0	0.00%
Rural	894,598	0.55%	2	0.49%
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	162,569,183	100.00%	411	100.00%



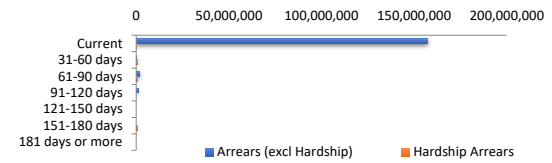
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	157,722,629	97.02%	477	97.95%
31-60 days	820,682	0.50%	2	0.41%
61-90 days	2,391,017	1.47%	5	1.03%
91-120 days	1,054,927	0.65%	2	0.41%
121-150 days	0	0.00%	0	0.00%
151-180 days	579,928	0.36%	1	0.21%
181 days or more	0	0.00%	0	0.00%
Total	162,569,183	100.00%	487	100.00%



Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	157,520,066	476	202,563	1	157,722,629
31-60 days	336,823	1	483,859	1	820,682
61-90 days	1,950,527	4	440,490	1	2,391,017
91-120 days	1,054,927	2	0	0	1,054,927
121-150 days	0	0	0	0	-
151-180 days	0	0	579,928	1	579,928
181 days or more	0	0	0	0	-
Total	160,862,343	483	1,706,840	4	162,569,183



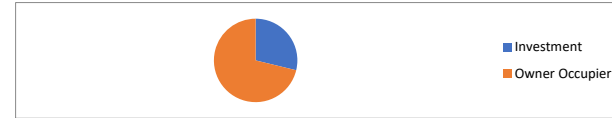
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,715,614	1.06%	4	0.97%
Genworth	12,208,089	7.51%	29	7.06%
PMI	0	0.00%	0	0.00%
No LMI / No Data	148,645,480	91.44%	378	91.97%
Total	162,569,183	100.00%	411	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	46,782,361	28.78%	136	27.93%
Owner Occupier	115,786,822	71.22%	351	72.07%
Total	162,569,183	100.00%	487	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	150,388,651	92.51%	448	91.99%
1	12,180,531	7.49%	39	8.01%
Total	162,569,183	100.00%	487	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	1,634,854.42	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