

AFG Series 2020-1NC
Collateral Report



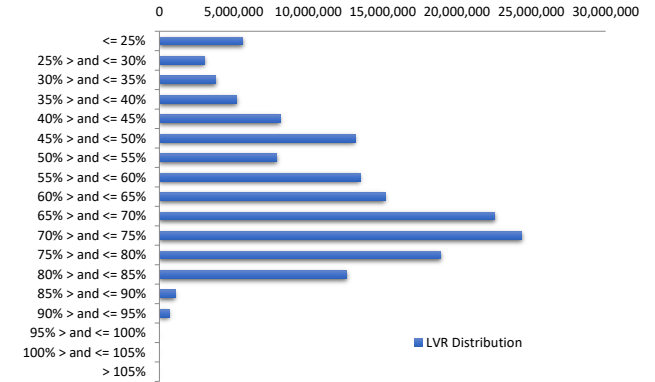
| | |
|-------------------------|-----------|
| Model Period | 28 |
| Collection Period Start | 1-Feb-23 |
| Collection Period End | 28-Feb-23 |
| No. of Days | 28 |
| Interest Period Start | 10-Feb-23 |
| Interest Period End | 9-Mar-23 |
| No. of Days | 28 |
| Determination Date | 7-Mar-23 |
| Payment Date | 10-Mar-23 |

Pool Statistics

| | |
|-------------------------------------|-------------|
| Closing Balance of Mortgages | 155,552,287 |
| No. of Loans (Unconsolidated) | 472 |
| No. of Loans (Consolidated) | 398 |
| Average Loan Size (Unconsolidated) | 329,560 |
| Average Loan Size (Consolidated) | 390,835 |
| Largest Loan Size (Unconsolidated) | 1,933,435 |
| Largest Loan Size (Consolidated) | 1,933,435 |
| Smallest Loan Size (Unconsolidated) | (579,840) |
| Smallest Loan Size (Consolidated) | (21,670) |
| Weighted Average Interest Rate | 7.01% |
| Weighted Average LVR | 61.19% |
| Weighted Average Seasoning | 44.36 |
| Weighted Average Remaining Term | 298.20 |

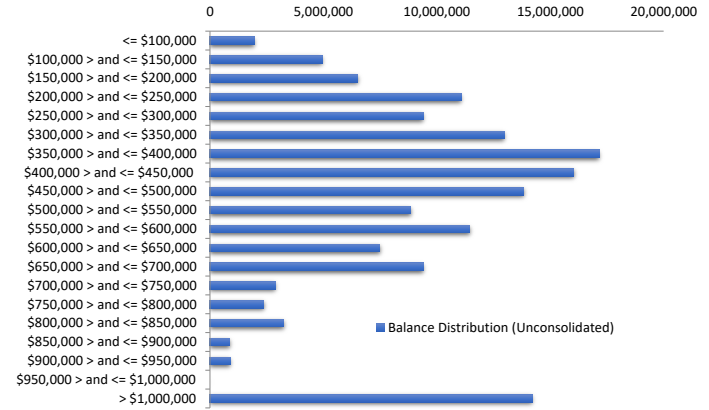
LVR Distribution

| Current LTV | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25% | 5,591,687 | 3.59% | 58 | 14.57% |
| 25% > and <= 30% | 3,018,318 | 1.94% | 16 | 4.02% |
| 30% > and <= 35% | 3,781,234 | 2.43% | 15 | 3.77% |
| 35% > and <= 40% | 5,199,682 | 3.34% | 18 | 4.52% |
| 40% > and <= 45% | 8,126,196 | 5.22% | 24 | 6.03% |
| 45% > and <= 50% | 13,168,763 | 8.47% | 27 | 6.78% |
| 50% > and <= 55% | 7,876,432 | 5.06% | 18 | 4.52% |
| 55% > and <= 60% | 13,506,615 | 8.68% | 28 | 7.04% |
| 60% > and <= 65% | 15,186,358 | 9.76% | 32 | 8.04% |
| 65% > and <= 70% | 22,528,080 | 14.48% | 43 | 10.80% |
| 70% > and <= 75% | 24,354,318 | 15.66% | 50 | 12.56% |
| 75% > and <= 80% | 18,905,612 | 12.15% | 41 | 10.30% |
| 80% > and <= 85% | 12,579,333 | 8.09% | 23 | 5.78% |
| 85% > and <= 90% | 1,067,101 | 0.69% | 3 | 0.75% |
| 90% > and <= 95% | 662,557 | 0.43% | 2 | 0.50% |
| 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 | 155,552,287 | 100.00% | 398 | 100.00% |



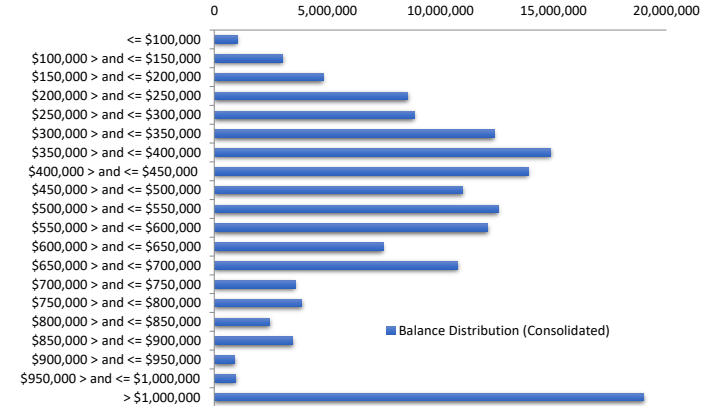
Balance Distribution (Unconsolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|------------|----------------|
| <= \$100,000 | 1,962,462 | 1.26% | 73 | 15.47% |
| \$100,000 > and <= \$150,000 | 4,939,551 | 3.18% | 40 | 8.47% |
| \$150,000 > and <= \$200,000 | 6,522,061 | 4.19% | 37 | 7.84% |
| \$200,000 > and <= \$250,000 | 11,073,689 | 7.12% | 49 | 10.38% |
| \$250,000 > and <= \$300,000 | 9,406,058 | 6.05% | 34 | 7.20% |
| \$300,000 > and <= \$350,000 | 12,968,552 | 8.34% | 40 | 8.47% |
| \$350,000 > and <= \$400,000 | 17,165,932 | 11.04% | 46 | 9.75% |
| \$400,000 > and <= \$450,000 | 16,025,363 | 10.30% | 38 | 8.05% |
| \$450,000 > and <= \$500,000 | 13,836,243 | 8.89% | 29 | 6.14% |
| \$500,000 > and <= \$550,000 | 8,853,001 | 5.69% | 17 | 3.60% |
| \$550,000 > and <= \$600,000 | 11,446,714 | 7.36% | 20 | 4.24% |
| \$600,000 > and <= \$650,000 | 7,491,859 | 4.82% | 12 | 2.54% |
| \$650,000 > and <= \$700,000 | 9,411,888 | 6.05% | 14 | 2.97% |
| \$700,000 > and <= \$750,000 | 2,876,865 | 1.85% | 4 | 0.85% |
| \$750,000 > and <= \$800,000 | 2,363,388 | 1.52% | 3 | 0.64% |
| \$800,000 > and <= \$850,000 | 3,236,184 | 2.08% | 4 | 0.85% |
| \$850,000 > and <= \$900,000 | 865,003 | 0.56% | 1 | 0.21% |
| \$900,000 > and <= \$950,000 | 903,329 | 0.58% | 1 | 0.21% |
| \$950,000 > and <= \$1,000,000 | 0 | 0.00% | 0 | 0.00% |
| > \$1,000,000 | 14,204,146 | 9.13% | 10 | 2.12% |
| Total | 155,552,287 | 100.00% | 472 | 100.00% |



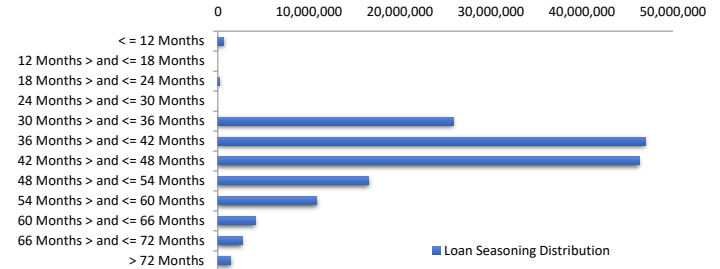
Balance Distribution (Consolidated)

| Current Balance | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------------|--------------------|----------------|----------------------|----------------|
| <= \$100,000 | 1,013,623 | 0.65% | 37 | 9.30% |
| \$100,000 > and <= \$150,000 | 3,013,995 | 1.94% | 24 | 6.03% |
| \$150,000 > and <= \$200,000 | 4,811,500 | 3.09% | 27 | 6.78% |
| \$200,000 > and <= \$250,000 | 8,566,988 | 5.51% | 38 | 9.55% |
| \$250,000 > and <= \$300,000 | 8,857,925 | 5.69% | 32 | 8.04% |
| \$300,000 > and <= \$350,000 | 12,392,465 | 7.97% | 38 | 9.55% |
| \$350,000 > and <= \$400,000 | 14,878,982 | 9.57% | 40 | 10.05% |
| \$400,000 > and <= \$450,000 | 13,898,490 | 8.93% | 33 | 8.29% |
| \$450,000 > and <= \$500,000 | 10,997,851 | 7.07% | 23 | 5.78% |
| \$500,000 > and <= \$550,000 | 12,569,183 | 8.07% | 24 | 6.03% |
| \$550,000 > and <= \$600,000 | 12,089,246 | 7.77% | 21 | 5.28% |
| \$600,000 > and <= \$650,000 | 7,477,279 | 4.81% | 12 | 3.02% |
| \$650,000 > and <= \$700,000 | 10,758,478 | 6.92% | 16 | 4.02% |
| \$700,000 > and <= \$750,000 | 3,572,039 | 2.30% | 5 | 1.26% |
| \$750,000 > and <= \$800,000 | 3,873,046 | 2.49% | 5 | 1.26% |
| \$800,000 > and <= \$850,000 | 2,463,468 | 1.58% | 3 | 0.75% |
| \$850,000 > and <= \$900,000 | 3,467,046 | 2.23% | 4 | 1.01% |
| \$900,000 > and <= \$950,000 | 903,329 | 0.58% | 1 | 0.25% |
| \$950,000 > and <= \$1,000,000 | 952,639 | 0.61% | 1 | 0.25% |
| > \$1,000,000 | 19,004,716 | 12.22% | 14 | 3.52% |
| Total | 155,552,287 | 100.00% | 398 | 100.00% |



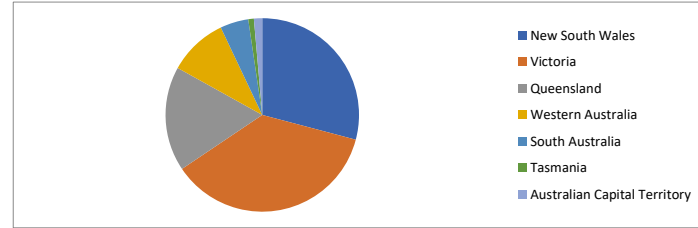
Loan Seasoning Distribution

| Seasoning (Months) | Balance | % Balance | Loan Count | % Loan Count |
|------------------------------|--------------------|----------------|------------|----------------|
| <= 12 Months | 652,054 | 0.42% | 1 | 0.21% |
| 12 Months > and <= 18 Months | 0 | 0.00% | 0 | 0.00% |
| 18 Months > and <= 24 Months | 204,376 | 0.13% | 1 | 0.21% |
| 24 Months > and <= 30 Months | 0 | 0.00% | 0 | 0.00% |
| 30 Months > and <= 36 Months | 25,833,906 | 16.61% | 73 | 15.47% |
| 36 Months > and <= 42 Months | 46,959,013 | 30.19% | 151 | 31.99% |
| 42 Months > and <= 48 Months | 46,270,537 | 29.75% | 132 | 27.97% |
| 48 Months > and <= 54 Months | 16,561,349 | 10.65% | 58 | 12.29% |
| 54 Months > and <= 60 Months | 10,873,477 | 6.99% | 32 | 6.78% |
| 60 Months > and <= 66 Months | 4,102,021 | 2.64% | 9 | 1.91% |
| 66 Months > and <= 72 Months | 2,658,384 | 1.71% | 10 | 2.12% |
| > 72 Months | 1,437,169 | 0.92% | 5 | 1.06% |
| Total | 155,552,287 | 100.00% | 472 | 100.00% |



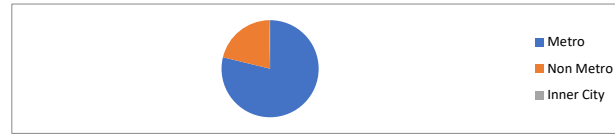
Geographic Distribution

| Jurisdiction State | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales | 45,291,784 | 29.12% | 106 | 26.63% |
| Victoria | 56,716,011 | 36.46% | 136 | 34.17% |
| Queensland | 27,200,773 | 17.49% | 79 | 19.85% |
| Western Australia | 15,377,698 | 9.89% | 47 | 11.81% |
| South Australia | 7,356,157 | 4.73% | 20 | 5.03% |
| Tasmania | 1,447,737 | 0.93% | 5 | 1.26% |
| Australian Capital Territory | 2,162,127 | 1.39% | 5 | 1.26% |
| Northern Territory | 0 | 0.00% | 0 | 0.00% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 155,552,287 | 100.00% | 398 | 100.00% |



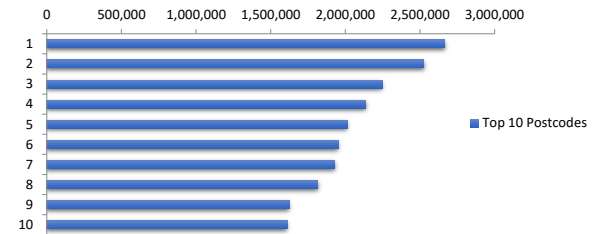
Locality

| S&P Category | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro | 122,561,711 | 78.79% | 293 | 73.62% |
| Non Metro | 32,431,470 | 20.85% | 104 | 26.13% |
| Inner City | 559,106 | 0.36% | 1 | 0.25% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 155,552,287 | 100.00% | 398 | 100.00% |



Top 10 Postcodes

| Postcode | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|---------------|----------------------|--------------|
| 3977 | 2,666,584 | 1.71% | 4 | 0.85% |
| 4151 | 2,525,595 | 1.62% | 3 | 0.64% |
| 3207 | 2,246,463 | 1.44% | 3 | 0.64% |
| 4121 | 2,134,811 | 1.37% | 4 | 0.85% |
| 3070 | 2,012,082 | 1.29% | 3 | 0.64% |
| 6015 | 1,951,041 | 1.25% | 2 | 0.42% |
| 3187 | 1,928,320 | 1.24% | 2 | 0.42% |
| 2219 | 1,815,916 | 1.17% | 2 | 0.42% |
| 3072 | 1,624,669 | 1.04% | 3 | 0.64% |
| 2159 | 1,609,325 | 1.03% | 1 | 0.21% |
| Total | 20,514,805 | 13.19% | 27 | 5.72% |



Documentation

| Document Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------|--------------------|----------------|------------|----------------|
| Fully Verified | 96,784,973 | 62.22% | 326 | 69.07% |
| Low Verified | 58,767,313 | 37.78% | 146 | 30.93% |
| Total | 155,552,287 | 100.00% | 472 | 100.00% |



Rate Type

| Rate Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|------------|----------------|
| Variable Rate | 155,552,287 | 100.00% | 472 | 100.00% |
| Fixed Rate | 0 | 0.00% | 0 | 0.00% |
| Total | 155,552,287 | 100.00% | 472 | 100.00% |



Repayment Type

| Repayment Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------------|--------------------|----------------|------------|----------------|
| Principal & Interest | 128,833,962 | 82.82% | 406 | 86.02% |
| Interest Only | 26,718,325 | 17.18% | 66 | 13.98% |
| Non-Billing | 0 | 0.00% | 0 | 0.00% |
| Total | 155,552,287 | 100.00% | 472 | 100.00% |



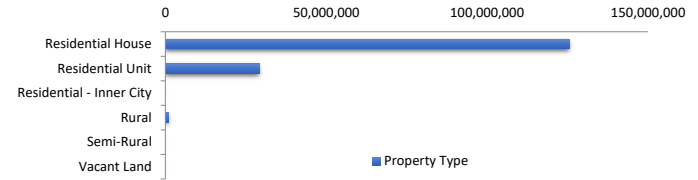
Loan Type

| Product Category | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Line of Credit | 0 | 0.00% | 0 | 0.00% |
| Term Loan | 155,552,287 | 100.00% | 472 | 100.00% |
| Total | 155,552,287 | 100.00% | 472 | 100.00% |



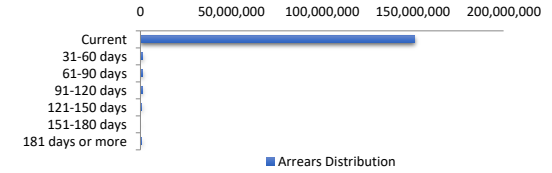
Property Type

| Property Type | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House | 125,492,759 | 80.68% | 316 | 79.40% |
| Residential Unit | 29,166,400 | 18.75% | 80 | 20.10% |
| Residential - Inner City | 0 | 0.00% | 0 | 0.00% |
| Rural | 893,128 | 0.57% | 2 | 0.50% |
| 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 | 155,552,287 | 100.00% | 398 | 100.00% |



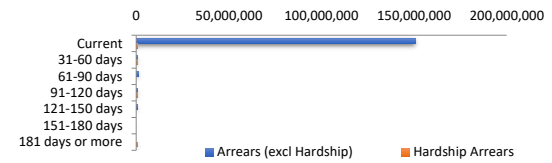
Arrears Distribution

| Arrears Band | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Current | 151,170,825 | 97.18% | 462 | 97.88% |
| 31-60 days | 1,054,795 | 0.68% | 3 | 0.64% |
| 61-90 days | 1,110,459 | 0.71% | 3 | 0.64% |
| 91-120 days | 978,706 | 0.63% | 2 | 0.42% |
| 121-150 days | 654,895 | 0.42% | 1 | 0.21% |
| 151-180 days | 0 | 0.00% | 0 | 0.00% |
| 181 days or more | 582,608 | 0.37% | 1 | 0.21% |
| Total | 155,552,287 | 100.00% | 472 | 100.00% |



Hardships

| Arrears Band | Arrears (excl Hardship) | Loan Count | Hardship Arrears | Loan Count | Total Arrears |
|------------------|-------------------------|------------|------------------|------------|--------------------|
| Current | 150,680,735 | 461 | 490,090 | 1 | 151,170,825 |
| 31-60 days | 553,627 | 1 | 501,168 | 2 | 1,054,795 |
| 61-90 days | 1,110,459 | 3 | 0 | 0 | 1,110,459 |
| 91-120 days | 537,893 | 1 | 440,813 | 1 | 978,706 |
| 121-150 days | 654,895 | 1 | 0 | 0 | 654,895 |
| 151-180 days | 0 | 0 | 0 | 0 | - |
| 181 days or more | 0 | 0 | 582,608 | 1 | 582,608 |
| Total | 153,537,609 | 467 | 2,014,678 | 5 | 155,552,287 |



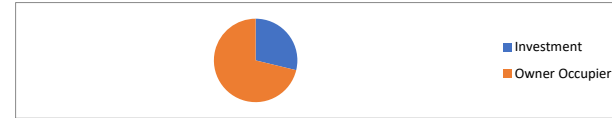
LMI Provider

| LMI Provider | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------|--------------------|----------------|----------------------|----------------|
| QBELMI | 1,715,317 | 1.10% | 4 | 1.01% |
| Genworth | 11,516,177 | 7.40% | 28 | 7.04% |
| PMI | 0 | 0.00% | 0 | 0.00% |
| No LMI / No Data | 142,320,793 | 91.49% | 366 | 91.96% |
| Total | 155,552,287 | 100.00% | 398 | 100.00% |



Property Occupancy

| Property Occupancy | Balance | % Balance | Loan Count | % Loan Count |
|--------------------|--------------------|----------------|------------|----------------|
| Investment | 44,729,051 | 28.75% | 134 | 28.39% |
| Owner Occupier | 110,823,236 | 71.25% | 338 | 71.61% |
| Total | 155,552,287 | 100.00% | 472 | 100.00% |



Number of Credit Events

| Credit Events at Lodgement | Balance | % Balance | Loan Count | % Loan Count |
|----------------------------|--------------------|----------------|------------|----------------|
| 0 | 144,015,990 | 92.58% | 434 | 91.95% |
| 1 | 11,536,297 | 7.42% | 38 | 8.05% |
| Total | 155,552,287 | 100.00% | 472 | 100.00% |



Default Statistics

| Default Data | Amount | No. of Loans |
|---|--------------|--------------|
| Defaulted Loans - Current Month | 2,216,208.25 | 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 |