

AFG Series 2020-1NC
Collateral Report



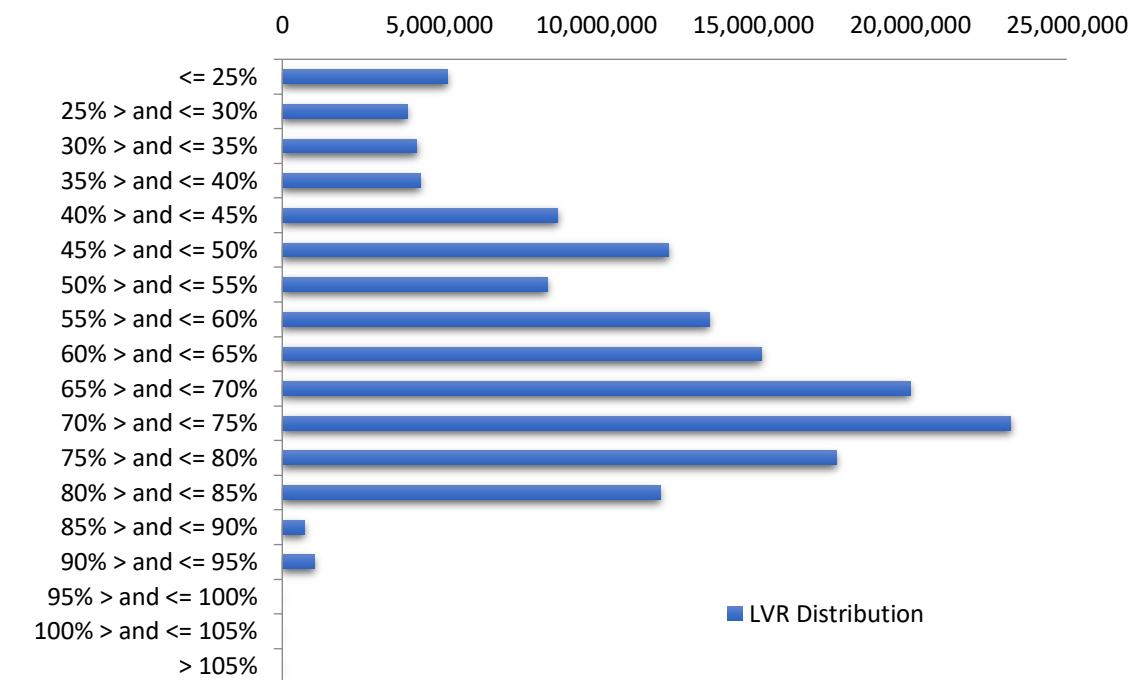
Model Period	29
Collection Period Start	1-Mar-23
Collection Period End	31-Mar-23
No. of Days	31
Interest Period Start	10-Mar-23
Interest Period End	10-Apr-23
No. of Days	32
Determination Date	4-Apr-23
Payment Date	11-Apr-23

Pool Statistics

Closing Balance of Mortgages	150,966,158
No. of Loans (Unconsolidated)	462
No. of Loans (Consolidated)	389
Average Loan Size (Unconsolidated)	326,767
Average Loan Size (Consolidated)	388,088
Largest Loan Size (Unconsolidated)	1,932,683
Largest Loan Size (Consolidated)	1,932,683
Smallest Loan Size (Unconsolidated)	(451,050)
Smallest Loan Size (Consolidated)	(19,814)
Weighted Average Interest Rate	7.22%
Weighted Average LVR	60.70%
Weighted Average Seasoning	45.34
Weighted Average Remaining Term	296.99

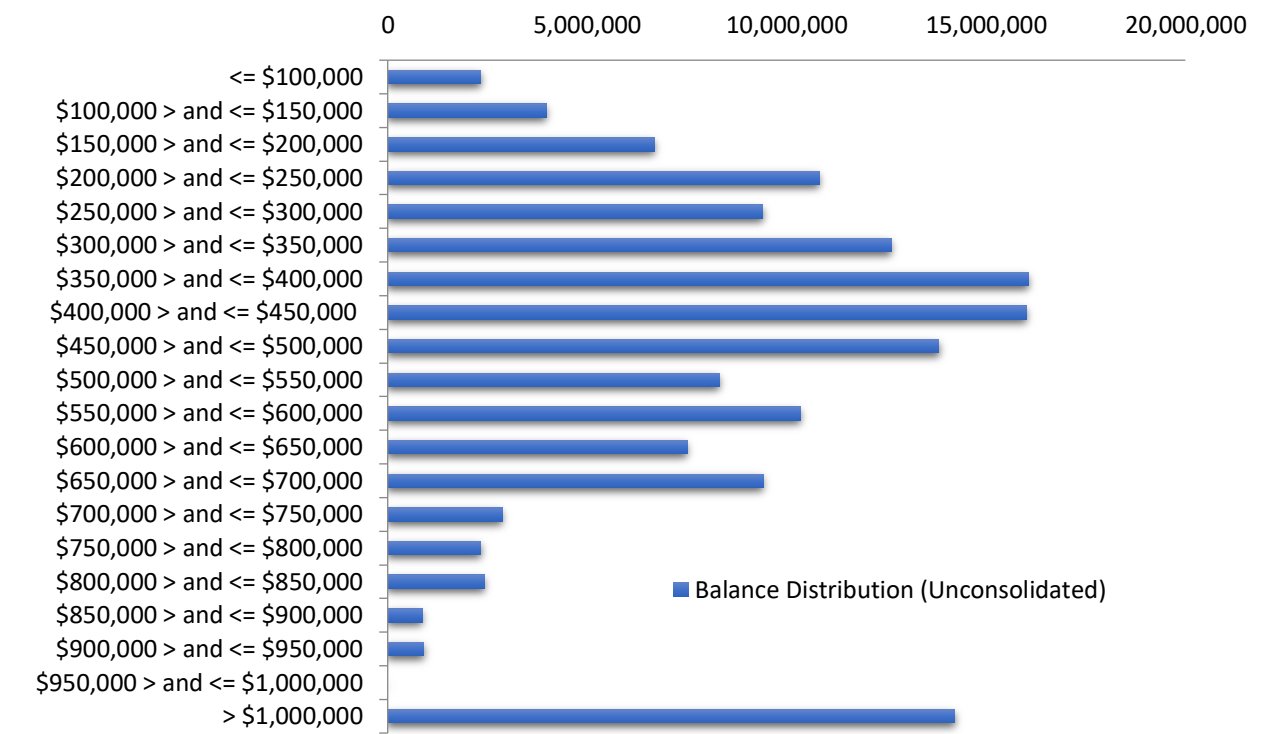
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,254,193	3.48%	56	14.40%
25% > and <= 30%	3,979,375	2.64%	19	4.88%
30% > and <= 35%	4,282,946	2.84%	17	4.37%
35% > and <= 40%	4,393,349	2.91%	16	4.11%
40% > and <= 45%	8,783,761	5.82%	23	5.91%
45% > and <= 50%	12,297,999	8.15%	28	7.20%
50% > and <= 55%	8,445,644	5.59%	18	4.63%
55% > and <= 60%	13,614,044	9.02%	28	7.20%
60% > and <= 65%	15,257,198	10.11%	32	8.23%
65% > and <= 70%	20,003,479	13.25%	38	9.77%
70% > and <= 75%	23,207,846	15.37%	49	12.60%
75% > and <= 80%	17,660,229	11.70%	38	9.77%
80% > and <= 85%	12,053,080	7.98%	22	5.66%
85% > and <= 90%	708,170	0.47%	2	0.51%
90% > and <= 95%	1,024,844	0.68%	3	0.77%
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	150,966,158	100.00%	389	100.00%



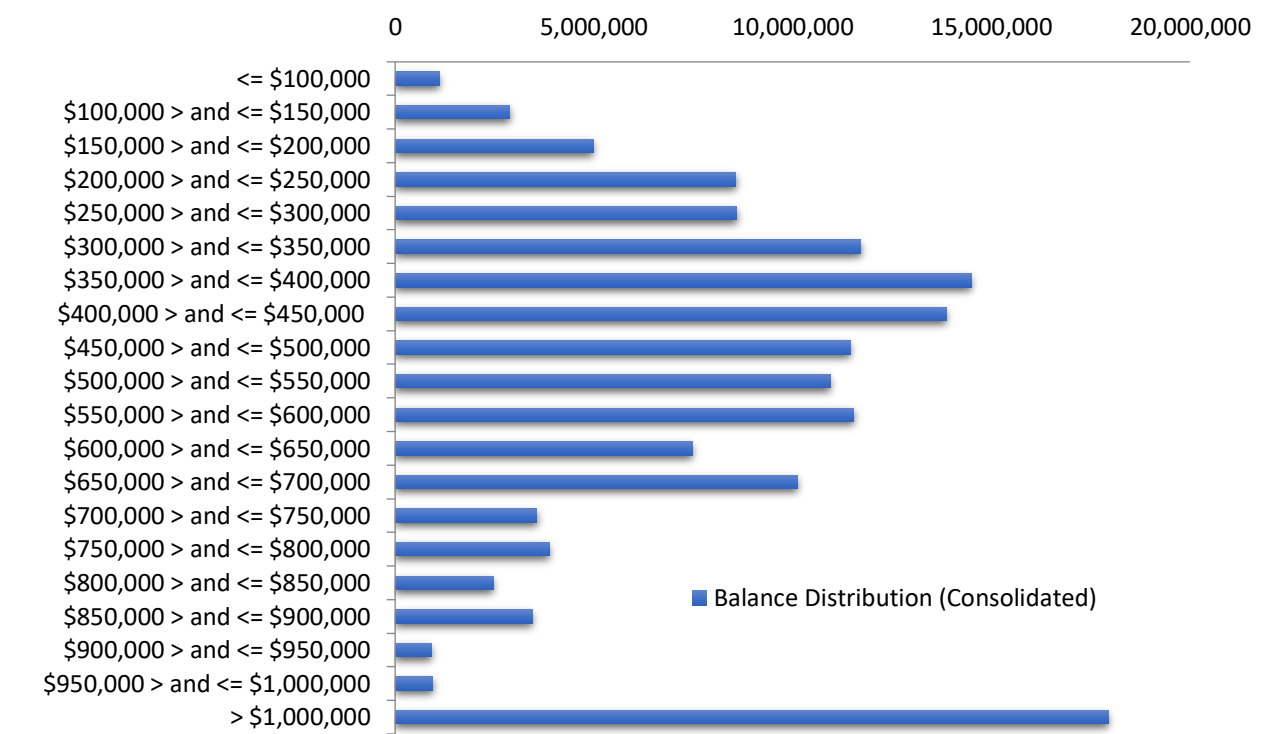
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,331,890	1.54%	79	17.10%
\$100,000 > and <= \$150,000	3,983,390	2.64%	32	6.93%
\$150,000 > and <= \$200,000	6,689,714	4.43%	38	8.23%
\$200,000 > and <= \$250,000	10,827,240	7.17%	48	10.39%
\$250,000 > and <= \$300,000	9,406,716	6.23%	34	7.36%
\$300,000 > and <= \$350,000	12,632,435	8.37%	39	8.44%
\$350,000 > and <= \$400,000	16,055,580	10.64%	43	9.31%
\$400,000 > and <= \$450,000	16,012,614	10.61%	38	8.23%
\$450,000 > and <= \$500,000	13,819,646	9.15%	29	6.28%
\$500,000 > and <= \$550,000	8,319,313	5.51%	16	3.46%
\$550,000 > and <= \$600,000	10,337,464	6.85%	18	3.90%
\$600,000 > and <= \$650,000	7,507,875	4.97%	12	2.60%
\$650,000 > and <= \$700,000	9,421,043	6.24%	14	3.03%
\$700,000 > and <= \$750,000	2,873,342	1.90%	4	0.87%
\$750,000 > and <= \$800,000	2,333,597	1.55%	3	0.65%
\$800,000 > and <= \$850,000	2,427,729	1.61%	3	0.65%
\$850,000 > and <= \$900,000	862,862	0.57%	1	0.22%
\$900,000 > and <= \$950,000	904,340	0.60%	1	0.22%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	14,219,367	9.42%	10	2.16%
Total	150,966,158	100.00%	462	100.00%



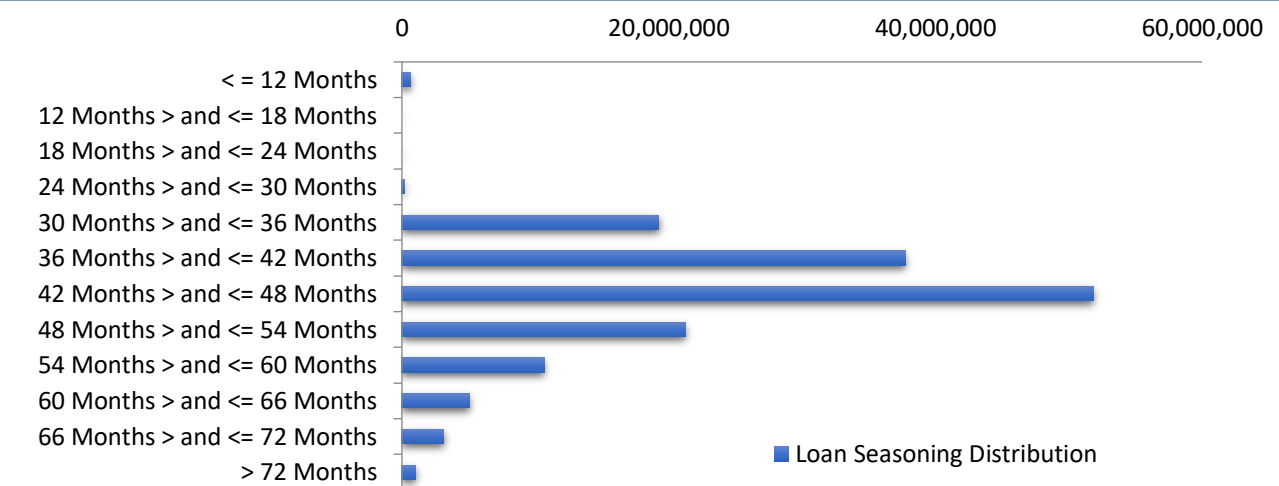
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,121,930	0.74%	37	9.51%
\$100,000 > and <= \$150,000	2,882,457	1.91%	23	5.91%
\$150,000 > and <= \$200,000	4,979,054	3.30%	28	7.20%
\$200,000 > and <= \$250,000	8,571,893	5.68%	38	9.77%
\$250,000 > and <= \$300,000	8,596,735	5.69%	31	7.97%
\$300,000 > and <= \$350,000	11,712,390	7.76%	36	9.25%
\$350,000 > and <= \$400,000	14,502,236	9.61%	39	10.03%
\$400,000 > and <= \$450,000	13,872,790	9.19%	33	8.48%
\$450,000 > and <= \$500,000	11,458,883	7.59%	24	6.17%
\$500,000 > and <= \$550,000	10,955,830	7.26%	21	5.40%
\$550,000 > and <= \$600,000	11,537,495	7.64%	20	5.14%
\$600,000 > and <= \$650,000	7,492,655	4.96%	12	3.08%
\$650,000 > and <= \$700,000	10,114,449	6.70%	15	3.86%
\$700,000 > and <= \$750,000	3,568,814	2.36%	5	1.29%
\$750,000 > and <= \$800,000	3,871,683	2.56%	5	1.29%
\$800,000 > and <= \$850,000	2,463,532	1.63%	3	0.77%
\$850,000 > and <= \$900,000	3,463,263	2.29%	4	1.03%
\$900,000 > and <= \$950,000	904,340	0.60%	1	0.26%
\$950,000 > and <= \$1,000,000	951,683	0.63%	1	0.26%
> \$1,000,000	17,944,047	11.89%	13	3.34%
Total	150,966,158	100.00%	389	100.00%



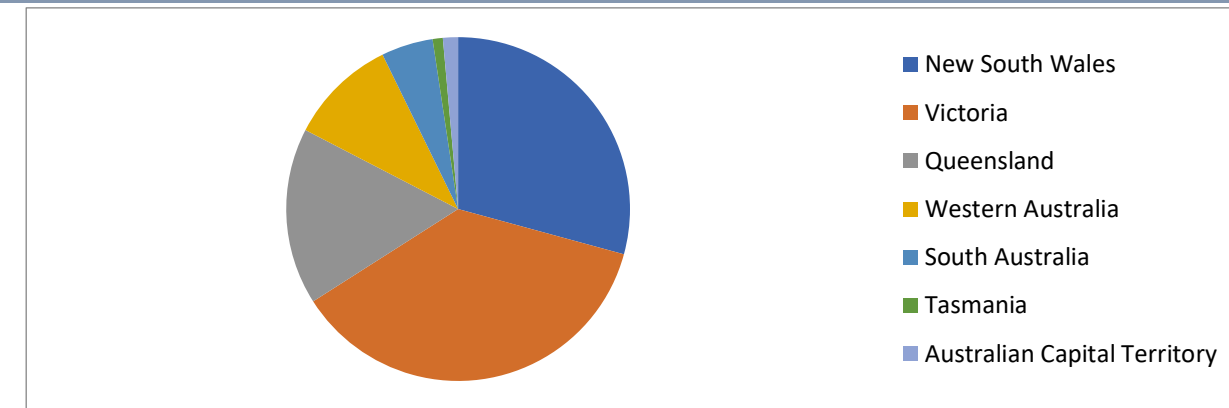
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	651,398	0.43%	1	0.22%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	206,384	0.14%	1	0.22%
30 Months > and <= 36 Months	19,271,405	12.77%	51	11.04%
36 Months > and <= 42 Months	37,771,758	25.02%	130	28.14%
42 Months > and <= 48 Months	51,864,014	34.35%	149	32.25%
48 Months > and <= 54 Months	21,236,301	14.07%	71	15.37%
54 Months > and <= 60 Months	10,665,338	7.06%	31	6.71%
60 Months > and <= 66 Months	5,102,132	3.38%	13	2.81%
66 Months > and <= 72 Months	3,148,242	2.09%	11	2.38%
> 72 Months	1,049,187	0.69%	4	0.87%
Total	150,966,158	100.00%	462	100.00%



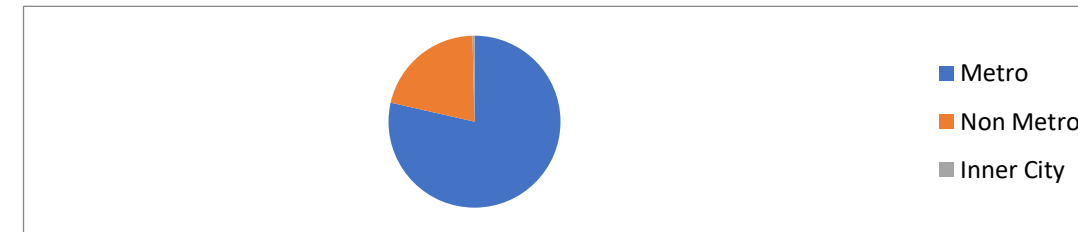
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	44,144,643	29.24%	103	26.48%
Victoria	55,456,312	36.73%	133	34.19%
Queensland	25,096,665	16.62%	76	19.54%
Western Australia	15,327,207	10.15%	47	12.08%
South Australia	7,350,945	4.87%	20	5.14%
Tasmania	1,446,673	0.96%	5	1.29%
Australian Capital Territory	2,143,713	1.42%	5	1.29%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	150,966,158	100.00%	389	100.00%



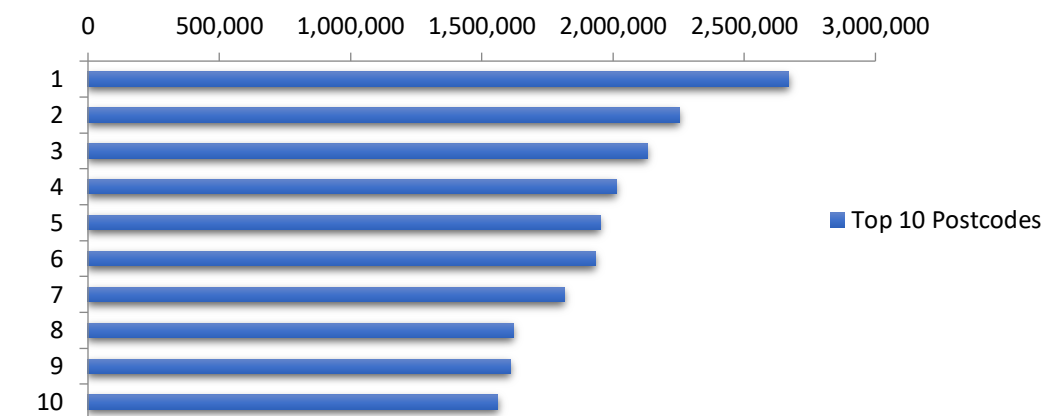
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	118,587,040	78.55%	287	73.78%
Non Metro	31,816,545	21.08%	101	25.96%
Inner City	562,573	0.37%	1	0.26%
No Data	0	0.00%	0	0.00%
Total	150,966,158	100.00%	389	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	2,668,847	1.77%	4	0.87%
3207	2,253,755	1.49%	3	0.65%
4121	2,131,299	1.41%	4	0.87%
3070	2,013,704	1.33%	3	0.65%
6015	1,950,801	1.29%	2	0.43%
3187	1,932,683	1.28%	2	0.43%
2219	1,814,790	1.20%	2	0.43%
3072	1,619,732	1.07%	3	0.65%
2159	1,608,816	1.07%	1	0.22%
2259	1,561,410	1.03%	4	0.87%
Total	19,555,838	12.95%	28	6.06%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	93,574,631	61.98%	321	69.48%
Low Verified	57,391,527	38.02%	141	30.52%
Total	150,966,158	100.00%	462	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	150,966,158	100.00%	462	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	150,966,158	100.00%	462	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	125,250,342	82.97%	398	86.15%
Interest Only	25,715,816	17.03%	64	13.85%
Non-Billing	0	0.00%	0	0.00%
Total	150,966,158	100.00%	462	100.00%



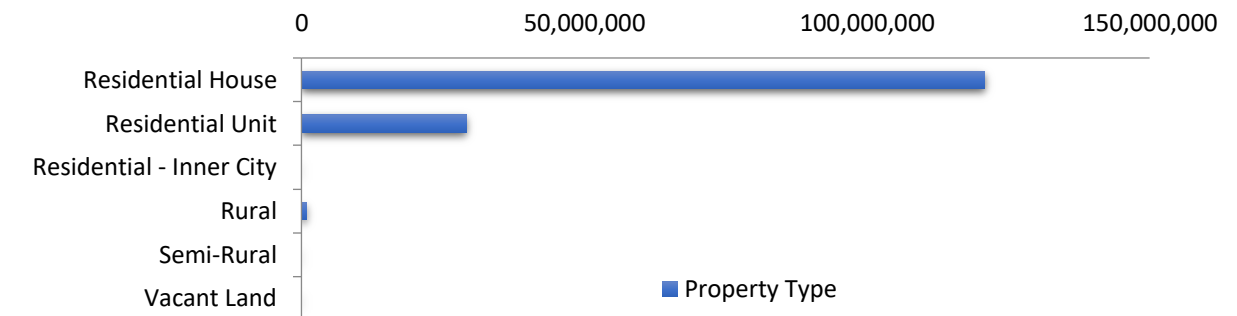
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	150,966,158	100.00%	462	100.00%
Total	150,966,158	100.00%	462	100.00%



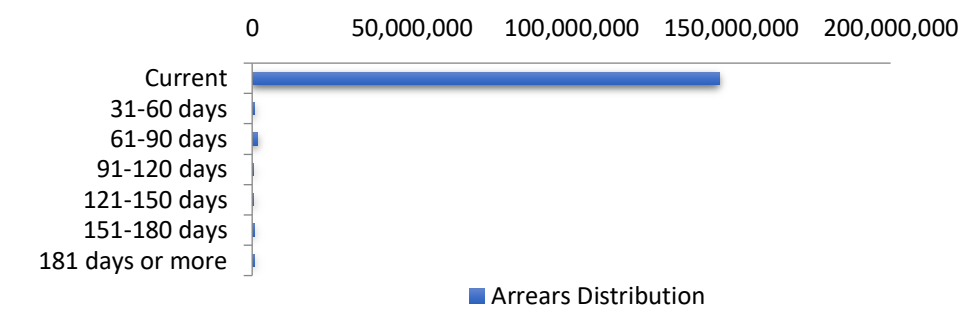
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	120,849,531	80.05%	307	78.92%
Residential Unit	29,225,951	19.36%	80	20.57%
Residential - Inner City	0	0.00%	0	0.00%
Rural	890,676	0.59%	2	0.51%
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	150,966,158	100.00%	389	100.00%



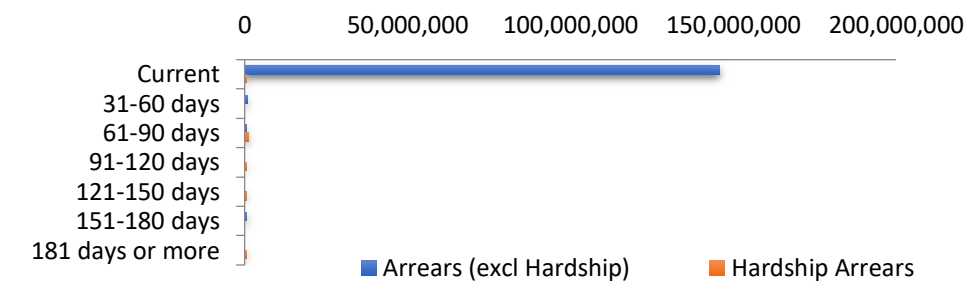
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	146,343,843	96.94%	450	97.40%
31-60 days	772,963	0.51%	3	0.65%
61-90 days	1,624,496	1.08%	5	1.08%
91-120 days	441,144	0.29%	1	0.22%
121-150 days	541,515	0.36%	1	0.22%
151-180 days	659,752	0.44%	1	0.22%
181 days or more	582,444	0.39%	1	0.22%
Total	150,966,158	100.00%	462	100.00%



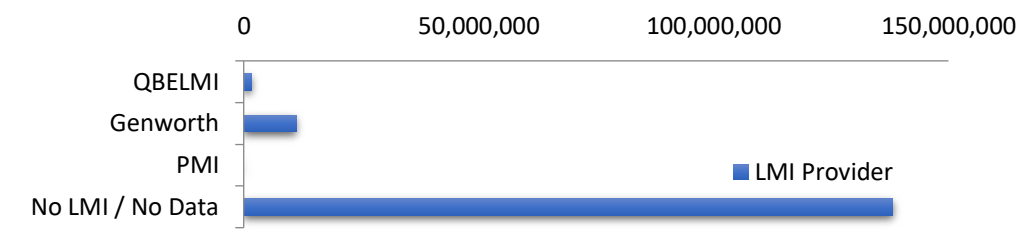
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	145,850,518	449	493,325	1	146,343,843
31-60 days	772,963	3	0	0	772,963
61-90 days	587,888	2	1,036,608	3	1,624,496
91-120 days	0	0	441,144	1	441,144
121-150 days	0	0	541,515	1	541,515
151-180 days	659,752	1	0	0	659,752
181 days or more	0	0	582,444	1	582,444
Total	147,871,121	455	3,095,037	7	150,966,158



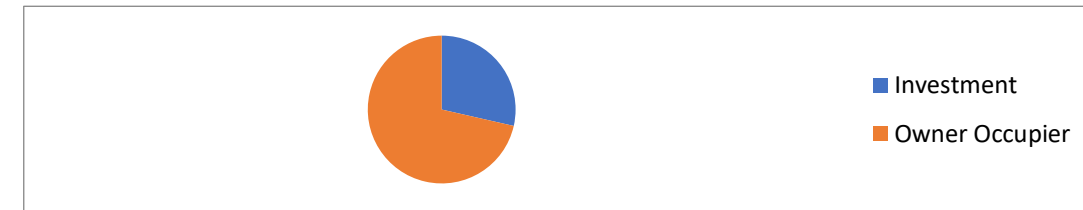
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,712,546	1.13%	4	1.03%
Genworth	11,163,599	7.39%	27	6.94%
PMI	0	0.00%	0	0.00%
No LMI / No Data	138,090,013	91.47%	358	92.03%
Total	150,966,158	100.00%	389	100.00%



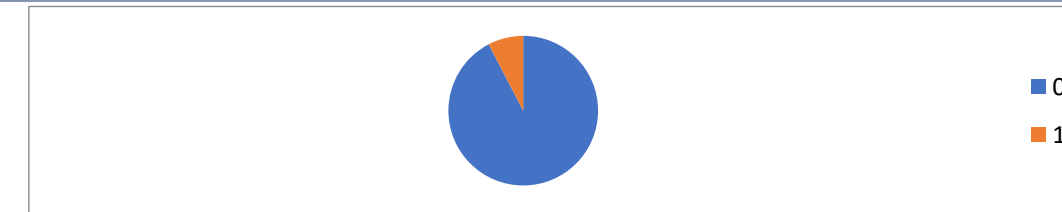
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	43,123,757	28.57%	129	27.92%
Owner Occupier	107,842,401	71.43%	333	72.08%
Total	150,966,158	100.00%	462	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	139,443,184	92.37%	424	91.77%
1	11,522,975	7.63%	38	8.23%
Total	150,966,158	100.00%	462	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	2,224,856.20	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