

AFG Series 2020-1NC
Collateral Report



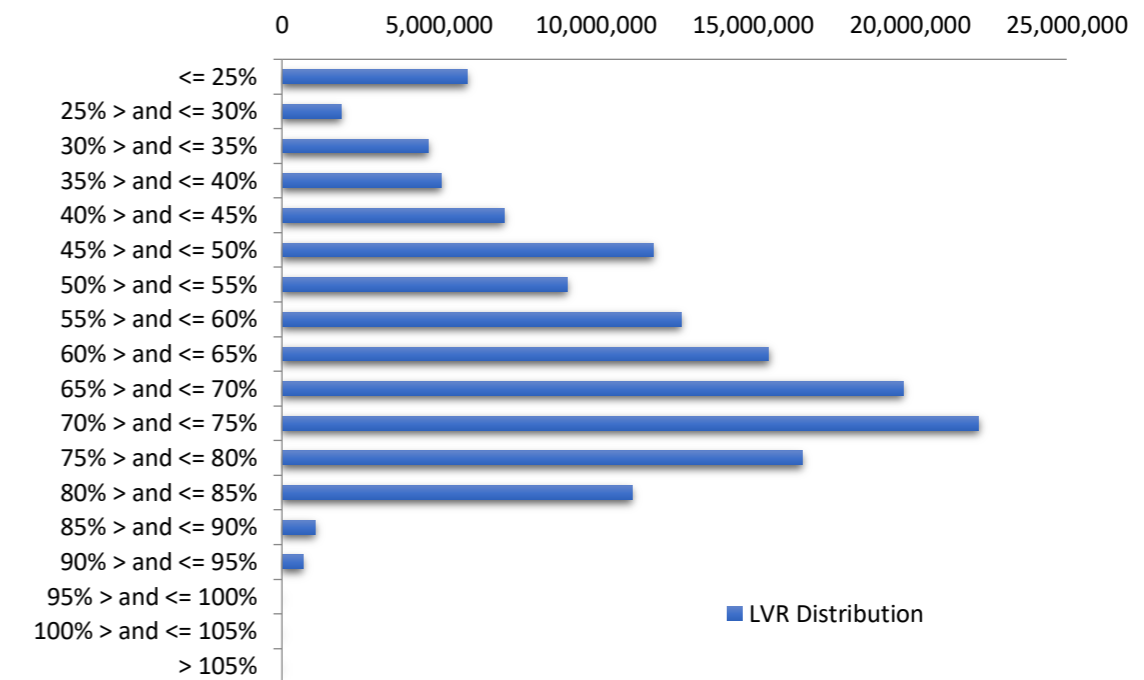
Model Period	30
Collection Period Start	1-Apr-23
Collection Period End	30-Apr-23
No. of Days	30
Interest Period Start	11-Apr-23
Interest Period End	9-May-23
No. of Days	29
Determination Date	5-May-23
Payment Date	10-May-23

Pool Statistics

Closing Balance of Mortgages	145,200,071
No. of Loans (Unconsolidated)	443
No. of Loans (Consolidated)	376
Average Loan Size (Unconsolidated)	327,765
Average Loan Size (Consolidated)	386,170
Largest Loan Size (Unconsolidated)	1,931,249
Largest Loan Size (Consolidated)	1,931,249
Smallest Loan Size (Unconsolidated)	(402,303)
Smallest Loan Size (Consolidated)	(19,814)
Weighted Average Interest Rate	7.20%
Weighted Average LVR	60.67%
Weighted Average Seasoning	46.44
Weighted Average Remaining Term	295.50

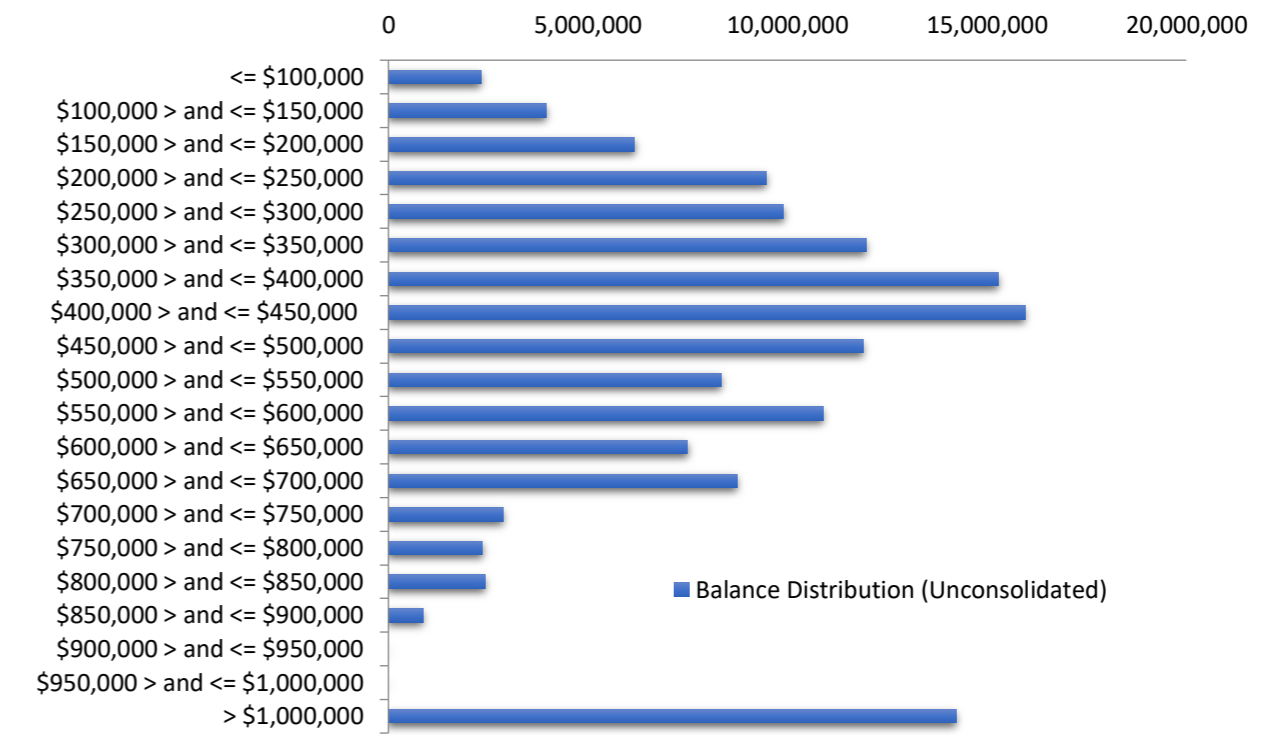
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,900,090	4.06%	58	15.43%
25% > and <= 30%	1,881,098	1.30%	10	2.66%
30% > and <= 35%	4,665,046	3.21%	19	5.05%
35% > and <= 40%	5,073,041	3.49%	18	4.79%
40% > and <= 45%	7,077,092	4.87%	20	5.32%
45% > and <= 50%	11,840,229	8.15%	26	6.91%
50% > and <= 55%	9,090,610	6.26%	20	5.32%
55% > and <= 60%	12,719,239	8.76%	27	7.18%
60% > and <= 65%	15,506,580	10.68%	33	8.78%
65% > and <= 70%	19,783,818	13.63%	37	9.84%
70% > and <= 75%	22,193,019	15.28%	47	12.50%
75% > and <= 80%	16,584,131	11.42%	36	9.57%
80% > and <= 85%	11,156,530	7.68%	20	5.32%
85% > and <= 90%	1,066,572	0.73%	3	0.80%
90% > and <= 95%	662,976	0.46%	2	0.53%
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	145,200,071	100.00%	376	100.00%



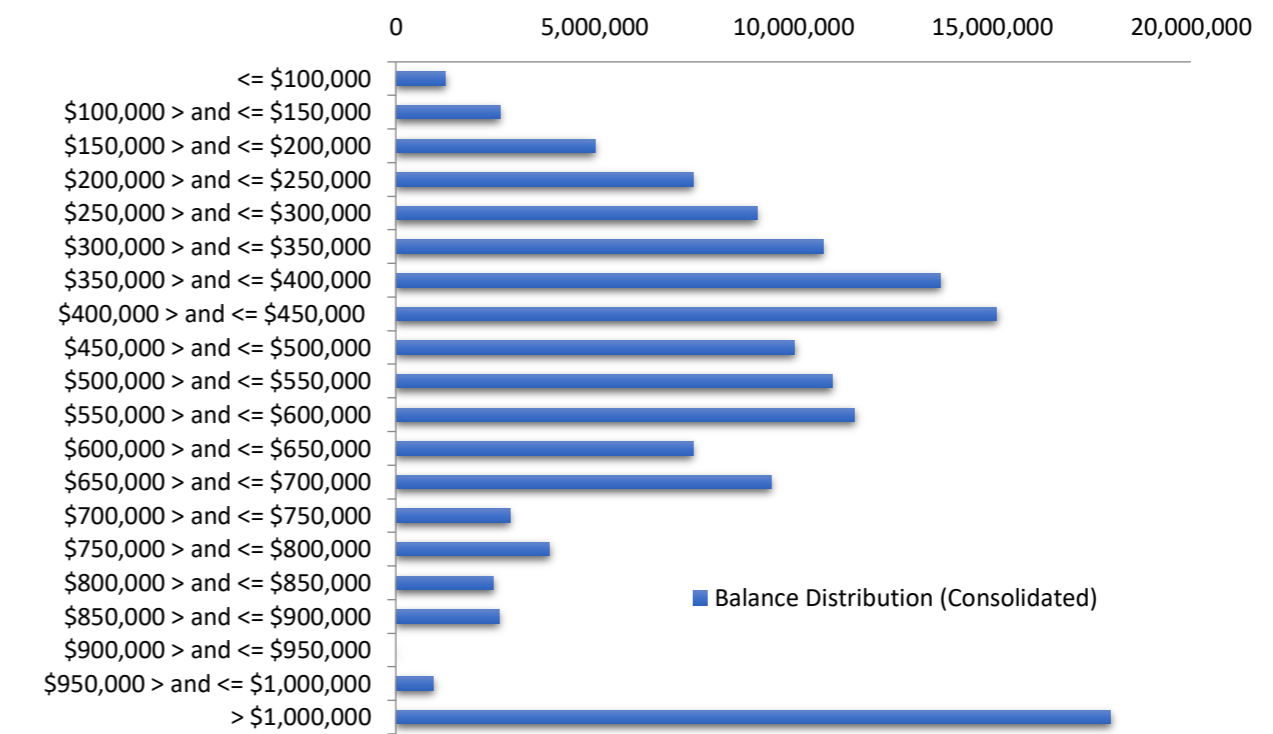
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,317,795	1.60%	76	17.16%
\$100,000 > and <= \$150,000	3,961,973	2.73%	32	7.22%
\$150,000 > and <= \$200,000	6,174,123	4.25%	35	7.90%
\$200,000 > and <= \$250,000	9,476,060	6.53%	42	9.48%
\$250,000 > and <= \$300,000	9,908,516	6.82%	36	8.13%
\$300,000 > and <= \$350,000	11,978,882	8.25%	37	8.35%
\$350,000 > and <= \$400,000	15,281,222	10.52%	41	9.26%
\$400,000 > and <= \$450,000	15,954,787	10.99%	38	8.58%
\$450,000 > and <= \$500,000	11,911,002	8.20%	25	5.64%
\$500,000 > and <= \$550,000	8,336,085	5.74%	16	3.61%
\$550,000 > and <= \$600,000	10,900,989	7.51%	19	4.29%
\$600,000 > and <= \$650,000	7,500,386	5.17%	12	2.71%
\$650,000 > and <= \$700,000	8,739,813	6.02%	13	2.93%
\$700,000 > and <= \$750,000	2,880,193	1.98%	4	0.90%
\$750,000 > and <= \$800,000	2,363,314	1.63%	3	0.68%
\$800,000 > and <= \$850,000	2,425,045	1.67%	3	0.68%
\$850,000 > and <= \$900,000	862,368	0.59%	1	0.23%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	14,227,517	9.80%	10	2.26%
Total	145,200,071	100.00%	443	100.00%



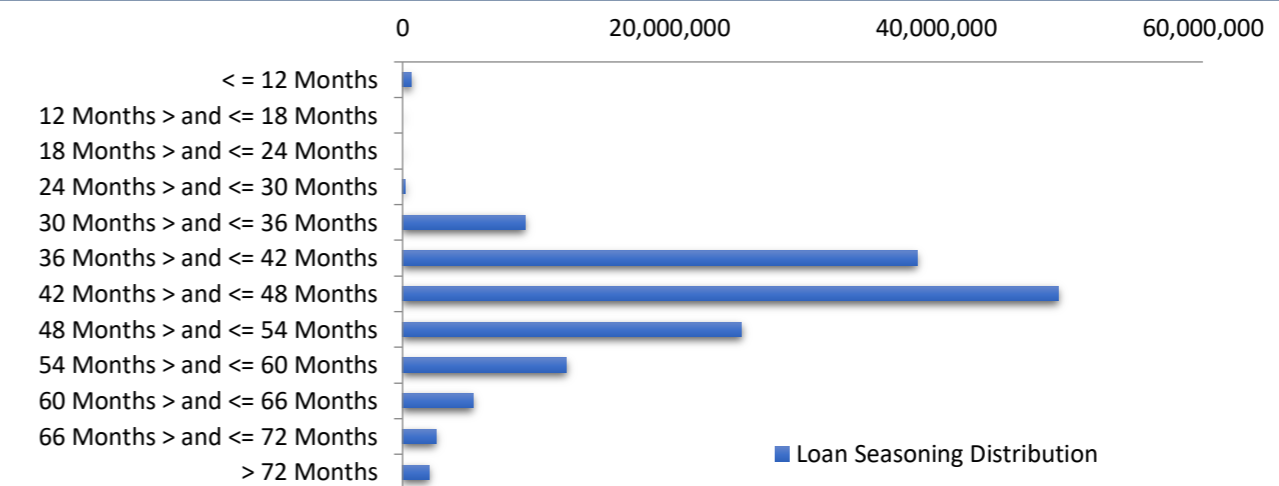
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,246,013	0.86%	38	10.11%
\$100,000 > and <= \$150,000	2,620,730	1.80%	21	5.59%
\$150,000 > and <= \$200,000	5,006,974	3.45%	28	7.45%
\$200,000 > and <= \$250,000	7,471,176	5.15%	33	8.78%
\$250,000 > and <= \$300,000	9,089,941	6.26%	33	8.78%
\$300,000 > and <= \$350,000	10,746,898	7.40%	33	8.78%
\$350,000 > and <= \$400,000	13,703,060	9.44%	37	9.84%
\$400,000 > and <= \$450,000	15,114,288	10.41%	36	9.57%
\$450,000 > and <= \$500,000	10,035,418	6.91%	21	5.59%
\$500,000 > and <= \$550,000	10,976,612	7.56%	21	5.59%
\$550,000 > and <= \$600,000	11,540,019	7.95%	20	5.32%
\$600,000 > and <= \$650,000	7,481,572	5.15%	12	3.19%
\$650,000 > and <= \$700,000	9,435,773	6.50%	14	3.72%
\$700,000 > and <= \$750,000	2,869,211	1.98%	4	1.06%
\$750,000 > and <= \$800,000	3,866,898	2.66%	5	1.33%
\$800,000 > and <= \$850,000	2,460,986	1.69%	3	0.80%
\$850,000 > and <= \$900,000	2,602,370	1.79%	3	0.80%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	950,488	0.65%	1	0.27%
> \$1,000,000	17,981,645	12.38%	13	3.46%
Total	145,200,071	100.00%	376	100.00%



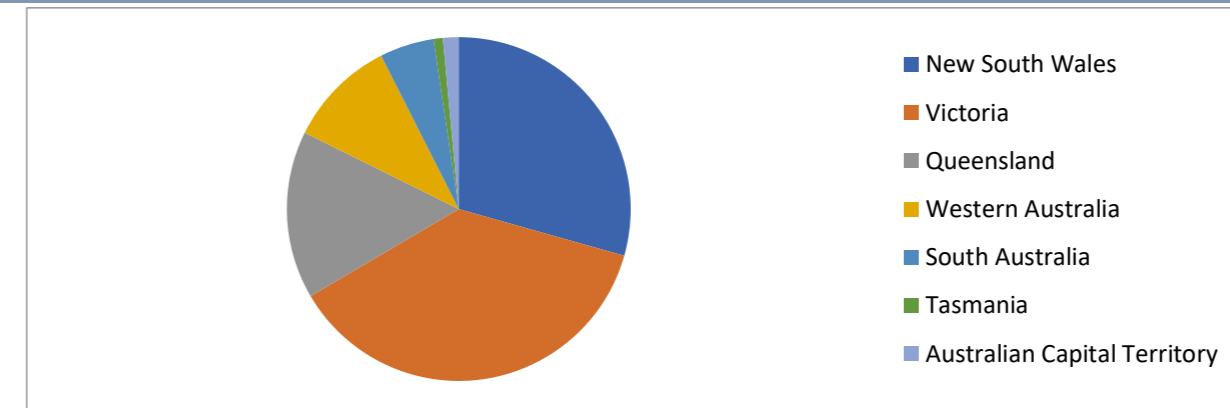
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	650,569	0.45%	1	0.23%
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	204,673	0.14%	1	0.23%
30 Months > and <= 36 Months	9,172,317	6.32%	24	5.42%
36 Months > and <= 42 Months	38,579,683	26.57%	126	28.44%
42 Months > and <= 48 Months	49,170,395	33.86%	147	33.18%
48 Months > and <= 54 Months	25,400,607	17.49%	78	17.61%
54 Months > and <= 60 Months	12,259,378	8.44%	37	8.35%
60 Months > and <= 66 Months	5,293,458	3.65%	13	2.93%
66 Months > and <= 72 Months	2,485,066	1.71%	9	2.03%
> 72 Months	1,983,927	1.37%	7	1.58%
Total	145,200,071	100.00%	443	100.00%



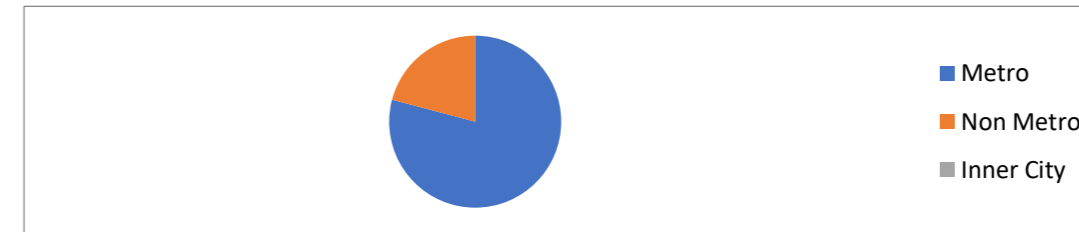
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	42,657,211	29.38%	98	26.06%
Victoria	53,960,108	37.16%	130	34.57%
Queensland	22,911,479	15.78%	73	19.41%
Western Australia	14,845,302	10.22%	46	12.23%
South Australia	7,416,217	5.11%	20	5.32%
Tasmania	1,267,821	0.87%	4	1.06%
Australian Capital Territory	2,141,932	1.48%	5	1.33%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	145,200,071	100.00%	376	100.00%



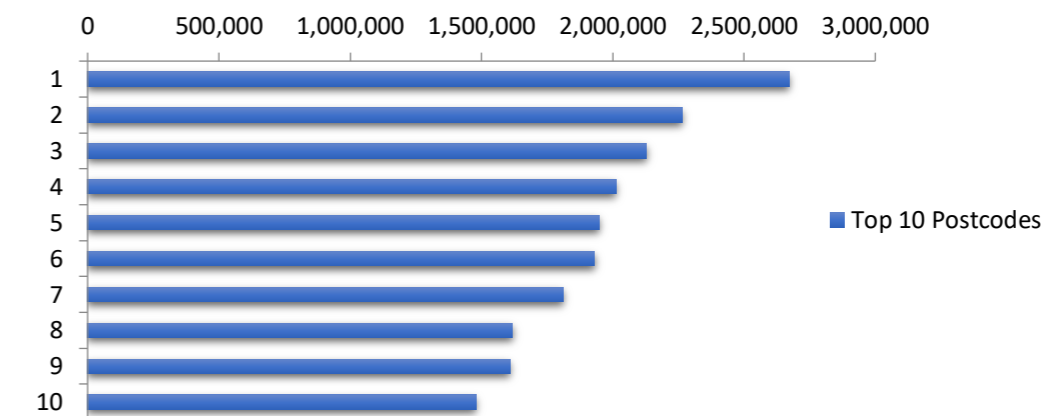
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	114,870,263	79.11%	280	74.47%
Non Metro	30,329,809	20.89%	96	25.53%
Inner City	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	145,200,071	100.00%	376	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	2,670,618	1.84%	4	0.90%
3207	2,264,598	1.56%	3	0.68%
4121	2,128,260	1.47%	4	0.90%
3070	2,013,416	1.39%	3	0.68%
6015	1,948,319	1.34%	2	0.45%
3187	1,931,249	1.33%	2	0.45%
2219	1,813,089	1.25%	2	0.45%
3072	1,618,355	1.11%	3	0.68%
2159	1,607,715	1.11%	1	0.23%
5061	1,479,325	1.02%	1	0.23%
Total	19,474,945	13.41%	25	5.64%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	88,234,409	60.77%	304	68.62%
Low Verified	56,965,663	39.23%	139	31.38%
Total	145,200,071	100.00%	443	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	145,200,071	100.00%	443	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	145,200,071	100.00%	443	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	120,388,671	82.91%	380	85.78%
Interest Only	24,811,400	17.09%	63	14.22%
Non-Billing	0	0.00%	0	0.00%
Total	145,200,071	100.00%	443	100.00%



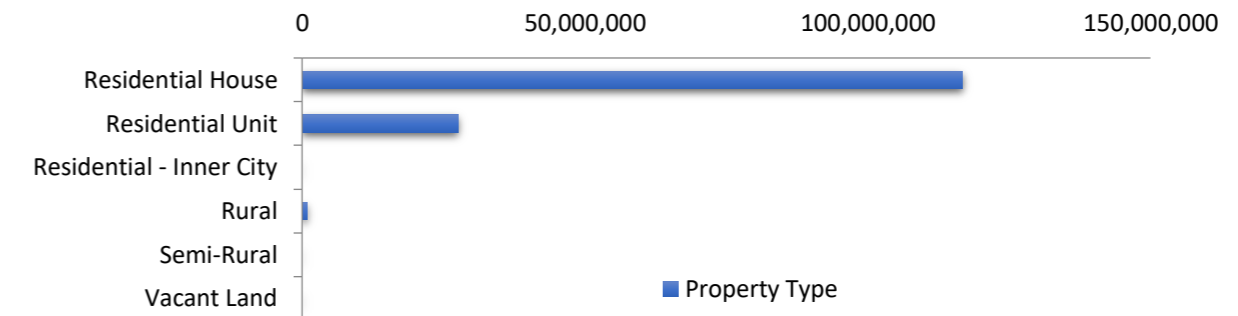
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	145,200,071	100.00%	443	100.00%
Total	145,200,071	100.00%	443	100.00%



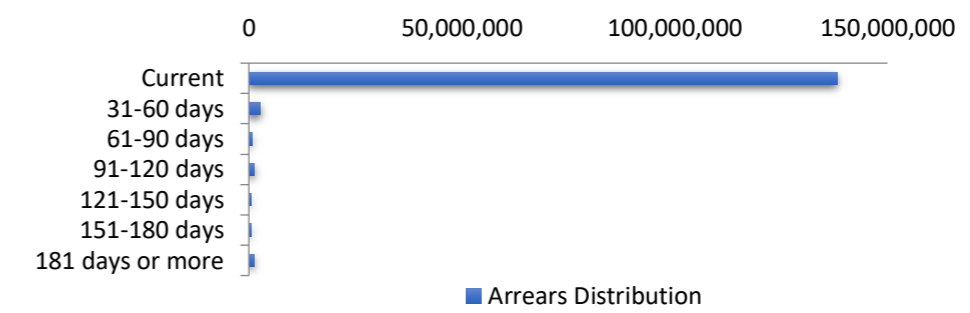
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	116,725,046	80.39%	297	78.99%
Residential Unit	27,585,614	19.00%	77	20.48%
Residential - Inner City	0	0.00%	0	0.00%
Rural	889,411	0.61%	2	0.53%
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	145,200,071	100.00%	376	100.00%



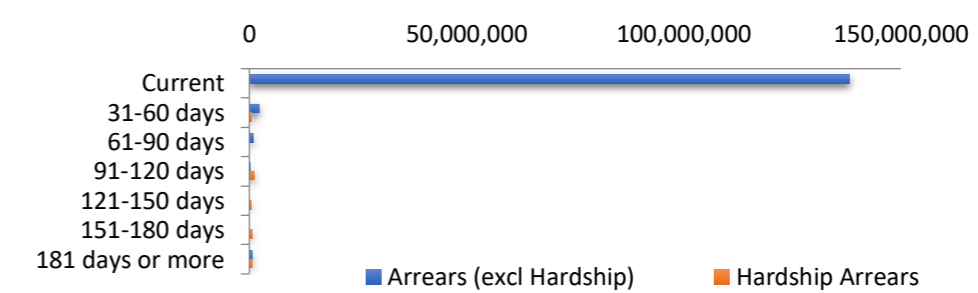
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	138,219,156	95.19%	427	96.39%
31-60 days	2,656,924	1.83%	5	1.13%
61-90 days	797,346	0.55%	3	0.68%
91-120 days	1,290,569	0.89%	4	0.90%
121-150 days	441,390	0.30%	1	0.23%
151-180 days	545,073	0.38%	1	0.23%
181 days or more	1,249,613	0.86%	2	0.45%
Total	145,200,071	100.00%	443	100.00%



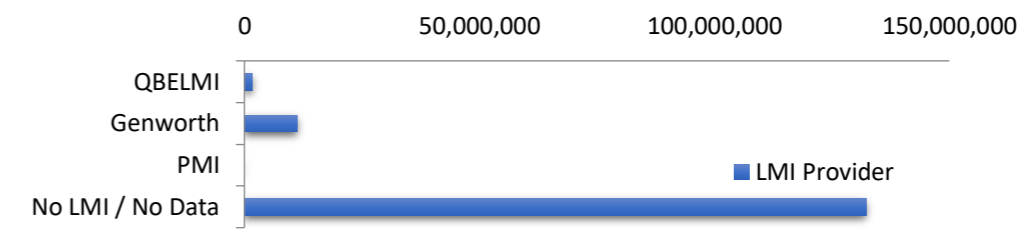
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	138,219,156	427	0	0	138,219,156
31-60 days	2,160,417	4	496,507	1	2,656,924
61-90 days	797,346	3	0	0	797,346
91-120 days	250,694	1	1,039,875	3	1,290,569
121-150 days	0	0	441,390	1	441,390
151-180 days	0	0	545,073	1	545,073
181 days or more	664,522	1	585,091	1	1,249,613
Total	142,092,135	436	3,107,936	7	145,200,071



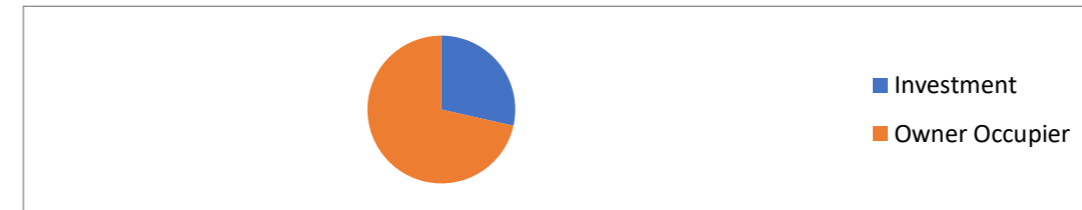
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,711,619	1.18%	4	1.06%
Genworth	11,214,706	7.72%	27	7.18%
PMI	0	0.00%	0	0.00%
No LMI / No Data	132,273,747	91.10%	345	91.76%
Total	145,200,071	100.00%	376	100.00%



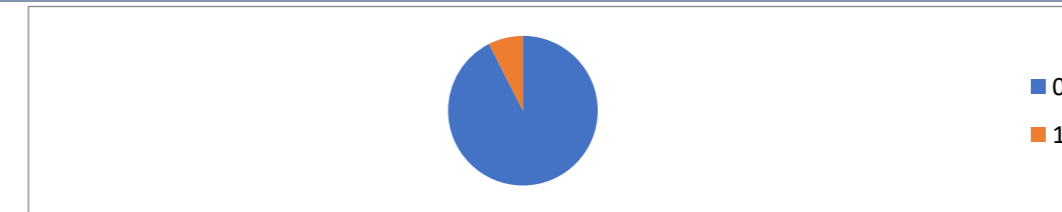
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	41,405,755	28.52%	125	28.22%
Owner Occupier	103,794,316	71.48%	318	71.78%
Total	145,200,071	100.00%	443	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	134,333,182	92.52%	407	91.87%
1	10,866,890	7.48%	36	8.13%
Total	145,200,071	100.00%	443	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	3,526,645.32	8
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