

AFG Series 2020-1NC
Collateral Report



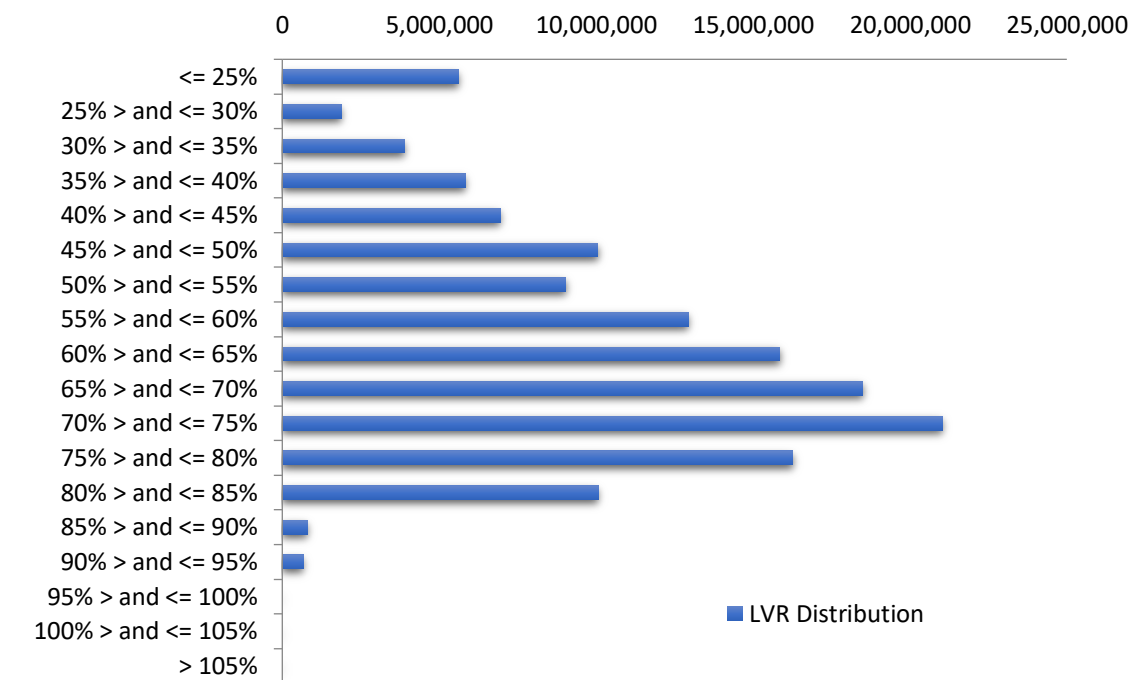
Model Period	31
Collection Period Start	1-May-23
Collection Period End	31-May-23
No. of Days	31
Interest Period Start	10-May-23
Interest Period End	12-Jun-23
No. of Days	34
Determination Date	7-Jun-23
Payment Date	13-Jun-23

Pool Statistics

Closing Balance of Mortgages	139,400,561
No. of Loans (Unconsolidated)	425
No. of Loans (Consolidated)	359
Average Loan Size (Unconsolidated)	328,001
Average Loan Size (Consolidated)	388,302
Largest Loan Size (Unconsolidated)	1,930,243
Largest Loan Size (Consolidated)	1,930,243
Smallest Loan Size (Unconsolidated)	(23,779)
Smallest Loan Size (Consolidated)	(23,779)
Weighted Average Interest Rate	7.47%
Weighted Average LVR	60.57%
Weighted Average Seasoning	47.61
Weighted Average Remaining Term	295.34

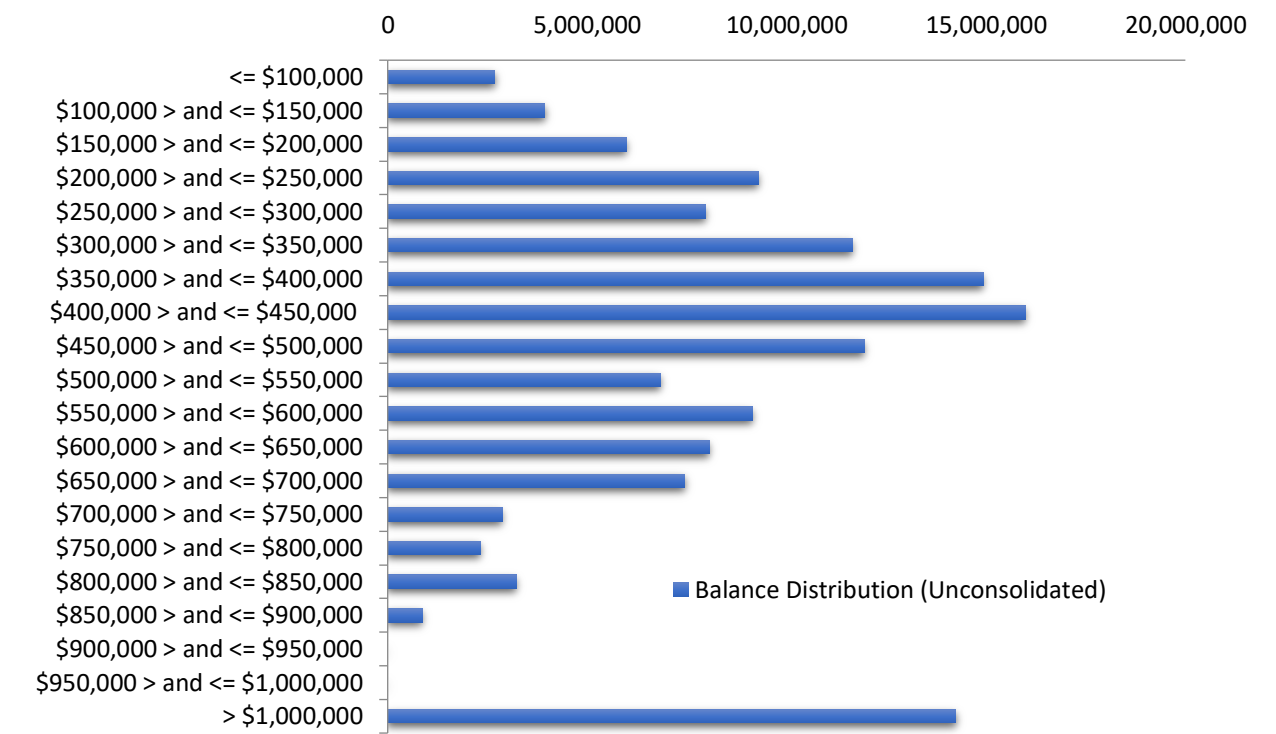
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,628,686	4.04%	57	15.88%
25% > and <= 30%	1,875,323	1.35%	10	2.79%
30% > and <= 35%	3,899,835	2.80%	15	4.18%
35% > and <= 40%	5,844,539	4.19%	20	5.57%
40% > and <= 45%	6,952,653	4.99%	21	5.85%
45% > and <= 50%	10,050,346	7.21%	22	6.13%
50% > and <= 55%	9,027,285	6.48%	19	5.29%
55% > and <= 60%	12,944,719	9.29%	27	7.52%
60% > and <= 65%	15,851,238	11.37%	34	9.47%
65% > and <= 70%	18,498,184	13.27%	34	9.47%
70% > and <= 75%	21,029,489	15.09%	44	12.26%
75% > and <= 80%	16,273,009	11.67%	34	9.47%
80% > and <= 85%	10,060,901	7.22%	18	5.01%
85% > and <= 90%	801,142	0.57%	2	0.56%
90% > and <= 95%	663,211	0.48%	2	0.56%
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	139,400,561	100.00%	359	100.00%



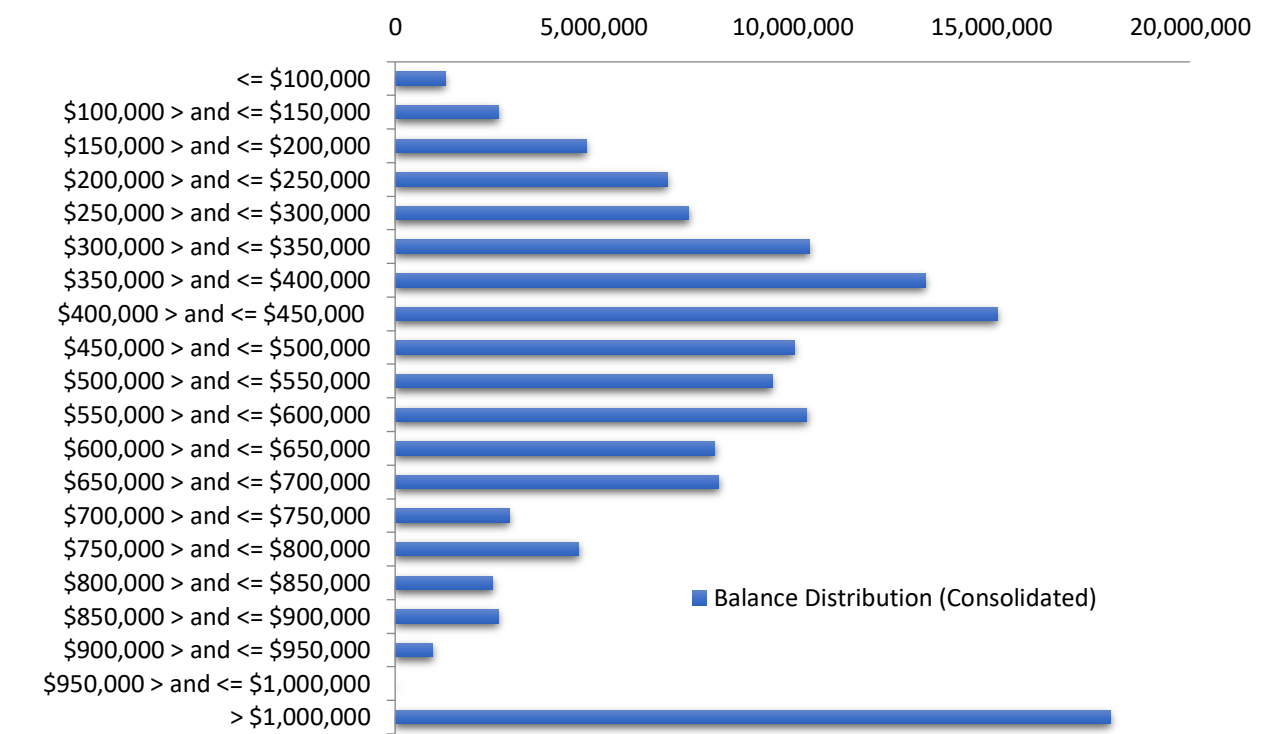
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,685,255	1.93%	75	17.65%
\$100,000 > and <= \$150,000	3,943,278	2.83%	32	7.53%
\$150,000 > and <= \$200,000	5,984,881	4.29%	34	8.00%
\$200,000 > and <= \$250,000	9,296,361	6.67%	41	9.65%
\$250,000 > and <= \$300,000	7,974,324	5.72%	29	6.82%
\$300,000 > and <= \$350,000	11,644,908	8.35%	36	8.47%
\$350,000 > and <= \$400,000	14,934,778	10.71%	40	9.41%
\$400,000 > and <= \$450,000	15,988,535	11.47%	38	8.94%
\$450,000 > and <= \$500,000	11,943,886	8.57%	25	5.88%
\$500,000 > and <= \$550,000	6,836,148	4.90%	13	3.06%
\$550,000 > and <= \$600,000	9,137,987	6.56%	16	3.76%
\$600,000 > and <= \$650,000	8,063,574	5.78%	13	3.06%
\$650,000 > and <= \$700,000	7,449,236	5.34%	11	2.59%
\$700,000 > and <= \$750,000	2,868,229	2.06%	4	0.94%
\$750,000 > and <= \$800,000	2,321,068	1.67%	3	0.71%
\$800,000 > and <= \$850,000	3,225,053	2.31%	4	0.94%
\$850,000 > and <= \$900,000	861,758	0.62%	1	0.24%
\$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	14,241,303	10.22%	10	2.35%
Total	139,400,561	100.00%	425	100.00%



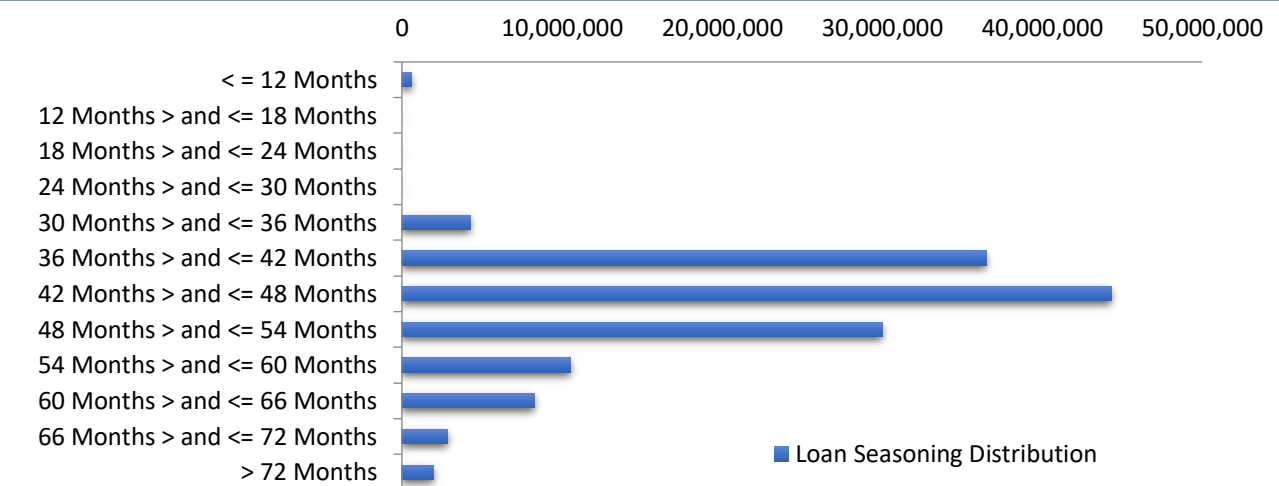
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,263,164	0.91%	38	10.58%
\$100,000 > and <= \$150,000	2,603,069	1.87%	21	5.85%
\$150,000 > and <= \$200,000	4,810,386	3.45%	27	7.52%
\$200,000 > and <= \$250,000	6,841,319	4.91%	30	8.36%
\$250,000 > and <= \$300,000	7,393,035	5.30%	27	7.52%
\$300,000 > and <= \$350,000	10,415,129	7.47%	32	8.91%
\$350,000 > and <= \$400,000	13,350,238	9.58%	36	10.03%
\$400,000 > and <= \$450,000	15,148,490	10.87%	36	10.03%
\$450,000 > and <= \$500,000	10,046,838	7.21%	21	5.85%
\$500,000 > and <= \$550,000	9,487,873	6.81%	18	5.01%
\$550,000 > and <= \$600,000	10,355,547	7.43%	18	5.01%
\$600,000 > and <= \$650,000	8,044,045	5.77%	13	3.62%
\$650,000 > and <= \$700,000	8,143,873	5.84%	12	3.34%
\$700,000 > and <= \$750,000	2,872,502	2.06%	4	1.11%
\$750,000 > and <= \$800,000	4,624,431	3.32%	6	1.67%
\$800,000 > and <= \$850,000	2,458,062	1.76%	3	0.84%
\$850,000 > and <= \$900,000	2,600,608	1.87%	3	0.84%
\$900,000 > and <= \$950,000	949,443	0.68%	1	0.28%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	17,992,508	12.91%	13	3.62%
Total	139,400,561	100.00%	359	100.00%



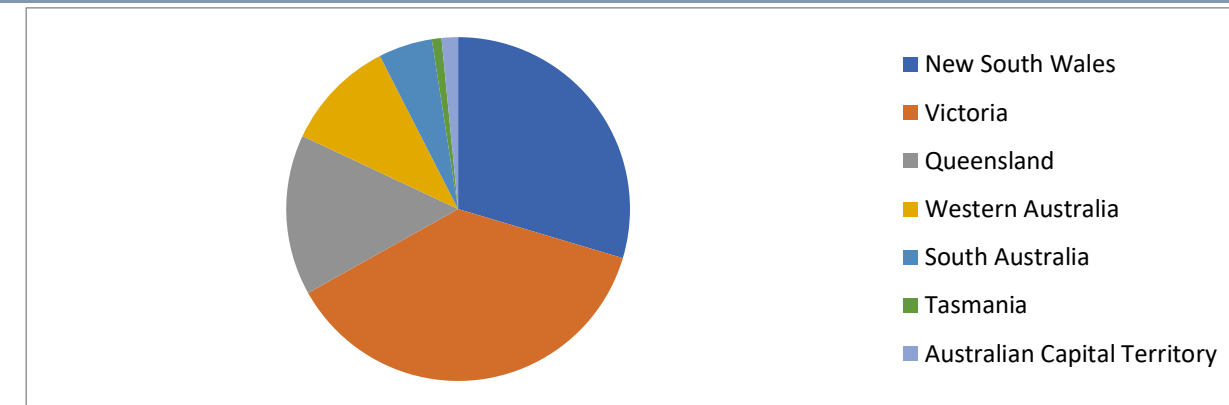
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	608,985	0.44%	1	0.24%
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	0	0.00%	0	0.00%
30 Months > and <= 36 Months	4,269,186	3.06%	14	3.29%
36 Months > and <= 42 Months	36,510,334	26.19%	114	26.82%
42 Months > and <= 48 Months	44,342,370	31.81%	129	30.35%
48 Months > and <= 54 Months	30,003,555	21.52%	91	21.41%
54 Months > and <= 60 Months	10,540,756	7.56%	41	9.65%
60 Months > and <= 66 Months	8,266,613	5.93%	18	4.24%
66 Months > and <= 72 Months	2,869,917	2.06%	10	2.35%
> 72 Months	1,988,844	1.43%	7	1.65%
Total	139,400,561	100.00%	425	100.00%



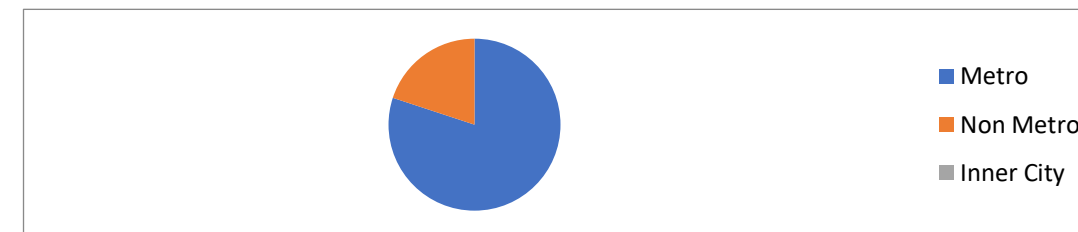
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	41,276,581	29.61%	93	25.91%
Victoria	51,955,765	37.27%	125	34.82%
Queensland	21,046,221	15.10%	68	18.94%
Western Australia	14,641,925	10.50%	45	12.53%
South Australia	7,059,534	5.06%	19	5.29%
Tasmania	1,269,868	0.91%	4	1.11%
Australian Capital Territory	2,150,668	1.54%	5	1.39%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	139,400,561	100.00%	359	100.00%



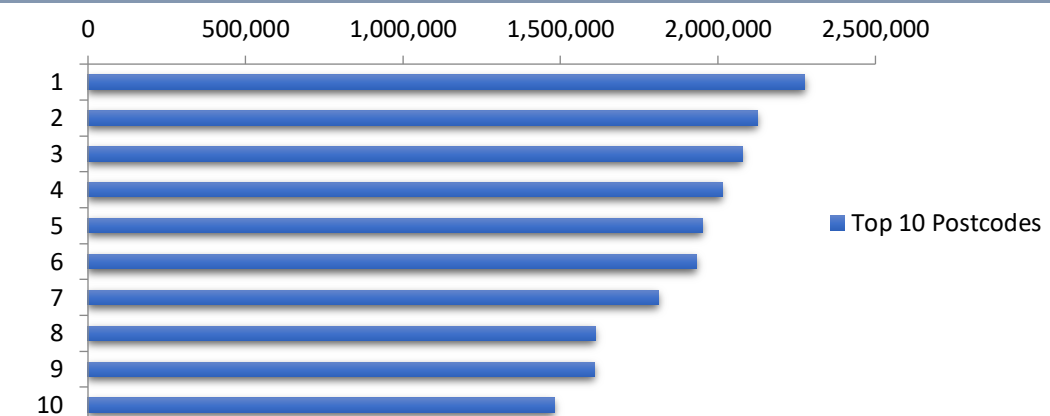
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	111,594,695	80.05%	271	75.49%
Non Metro	27,805,865	19.95%	88	24.51%
Inner City	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	139,400,561	100.00%	359	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3207	2,275,965	1.63%	3	0.71%
4121	2,125,340	1.52%	4	0.94%
3977	2,076,451	1.49%	3	0.71%
3070	2,014,172	1.44%	3	0.71%
6015	1,950,306	1.40%	2	0.47%
3187	1,930,243	1.38%	2	0.47%
2219	1,811,766	1.30%	2	0.47%
3072	1,611,077	1.16%	3	0.71%
2159	1,606,953	1.15%	1	0.24%
5061	1,480,192	1.06%	1	0.24%
Total	18,882,466	13.55%	24	5.65%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	84,654,614	60.73%	294	69.18%
Low Verified	54,745,947	39.27%	131	30.82%
Total	139,400,561	100.00%	425	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	139,400,561	100.00%	425	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	139,400,561	100.00%	425	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	116,721,636	83.73%	367	86.35%
Interest Only	22,678,924	16.27%	58	13.65%
Non-Billing	0	0.00%	0	0.00%
Total	139,400,561	100.00%	425	100.00%



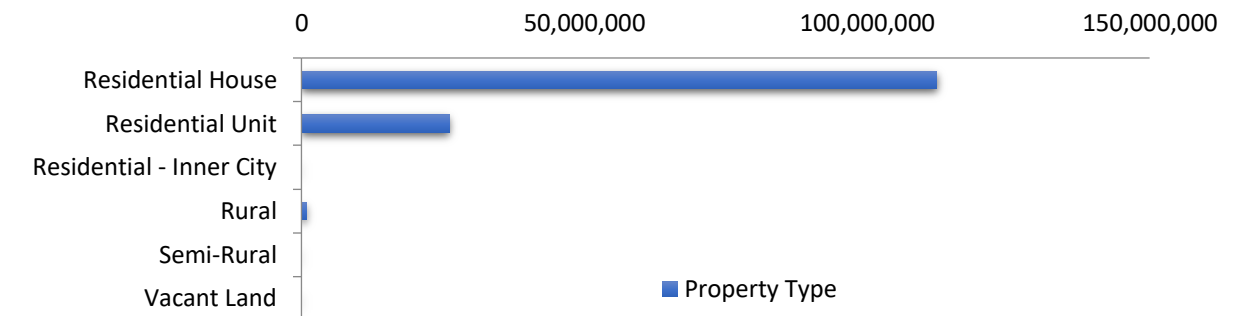
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	139,400,561	100.00%	425	100.00%
Total	139,400,561	100.00%	425	100.00%



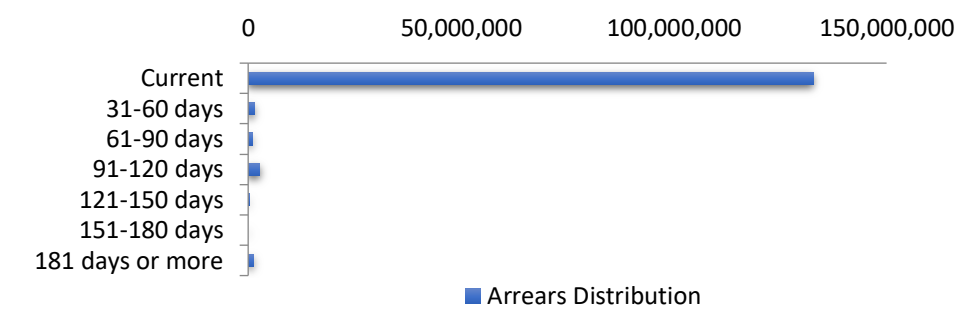
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	112,372,480	80.61%	284	79.11%
Residential Unit	26,139,718	18.75%	73	20.33%
Residential - Inner City	0	0.00%	0	0.00%
Rural	888,363	0.64%	2	0.56%
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	139,400,561	100.00%	359	100.00%



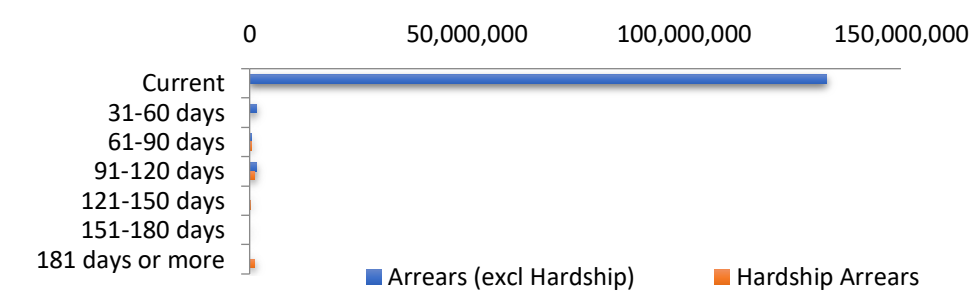
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	132,865,497	95.31%	411	96.71%
31-60 days	1,475,336	1.06%	4	0.94%
61-90 days	899,529	0.65%	2	0.47%
91-120 days	2,750,729	1.97%	5	1.18%
121-150 days	272,843	0.20%	1	0.24%
151-180 days	0	0.00%	0	0.00%
181 days or more	1,136,627	0.82%	2	0.47%
Total	139,400,561	100.00%	425	100.00%



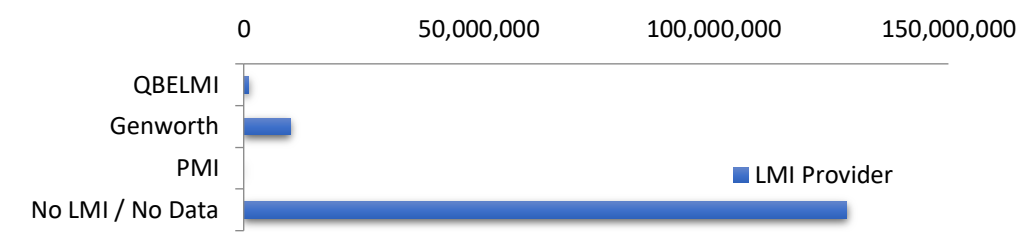
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	132,865,497	411	0	0	132,865,497
31-60 days	1,475,336	4	0	0	1,475,336
61-90 days	399,629	1	499,900	1	899,529
91-120 days	1,542,426	2	1,208,302	3	2,750,729
121-150 days	0	0	272,843	1	272,843
151-180 days	0	0	0	0	-
181 days or more	0	0	1,136,627	2	1,136,627
Total	136,282,888	418	3,117,672	7	139,400,561



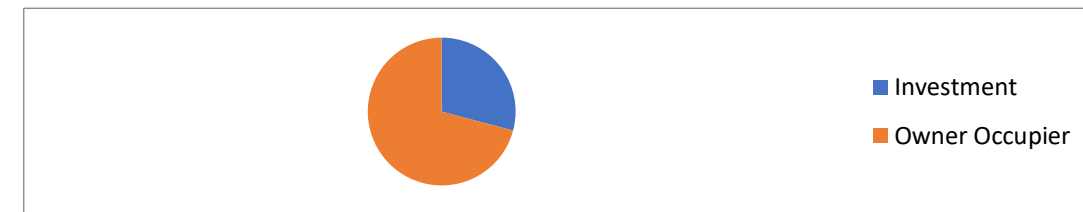
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,115,487	0.80%	3	0.84%
Genworth	9,886,449	7.09%	23	6.41%
PMI	0	0.00%	0	0.00%
No LMI / No Data	128,398,625	92.11%	333	92.76%
Total	139,400,561	100.00%	359	100.00%



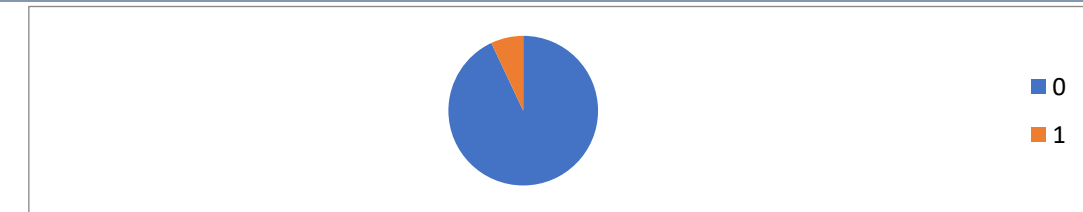
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	40,637,984	29.15%	121	28.47%
Owner Occupier	98,762,577	70.85%	304	71.53%
Total	139,400,561	100.00%	425	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	129,622,361	92.99%	391	92.00%
1	9,778,200	7.01%	34	8.00%
Total	139,400,561	100.00%	425	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	4,160,199.09	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