

AFG Series 2020-1NC
Collateral Report



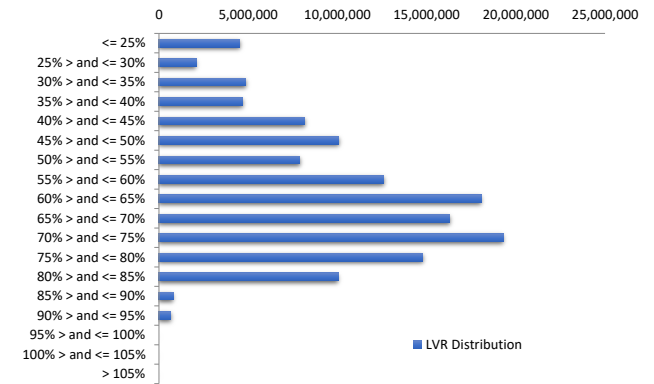
Model Period	32
Collection Period Start	1-Jun-23
Collection Period End	30-Jun-23
No. of Days	30
Interest Period Start	13-Jun-23
Interest Period End	9-Jul-23
No. of Days	27
Determination Date	5-Jul-23
Payment Date	10-Jul-23

Pool Statistics

Closing Balance of Mortgages	134,849,867
No. of Loans (Unconsolidated)	411
No. of Loans (Consolidated)	349
Average Loan Size (Unconsolidated)	328,102
Average Loan Size (Consolidated)	386,389
Largest Loan Size (Unconsolidated)	1,929,152
Largest Loan Size (Consolidated)	1,929,152
Smallest Loan Size (Unconsolidated)	(26,239)
Smallest Loan Size (Consolidated)	(26,239)
Weighted Average Interest Rate	7.69%
Weighted Average LVR	60.25%
Weighted Average Seasoning	48.62
Weighted Average Remaining Term	294.24

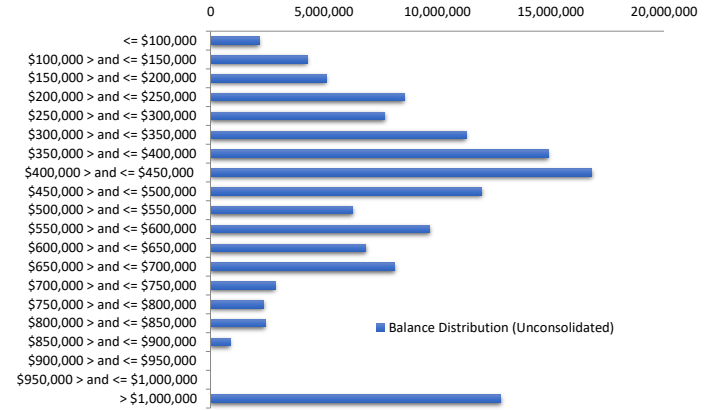
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,533,147	3.36%	55	15.76%
25% > and <= 30%	2,085,510	1.55%	9	2.58%
30% > and <= 35%	4,858,034	3.60%	17	4.87%
35% > and <= 40%	4,689,925	3.48%	16	4.58%
40% > and <= 45%	8,153,034	6.05%	24	6.88%
45% > and <= 50%	10,077,850	7.47%	22	6.30%
50% > and <= 55%	7,890,707	5.85%	16	4.58%
55% > and <= 60%	12,601,626	9.34%	27	7.74%
60% > and <= 65%	18,060,888	13.39%	38	10.89%
65% > and <= 70%	16,309,838	12.09%	31	8.88%
70% > and <= 75%	19,281,352	14.30%	40	11.46%
75% > and <= 80%	14,793,383	10.97%	32	9.17%
80% > and <= 85%	10,051,421	7.45%	18	5.16%
85% > and <= 90%	799,926	0.59%	2	0.57%
90% > and <= 95%	663,225	0.49%	2	0.57%
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	134,849,867	100.00%	349	100.00%



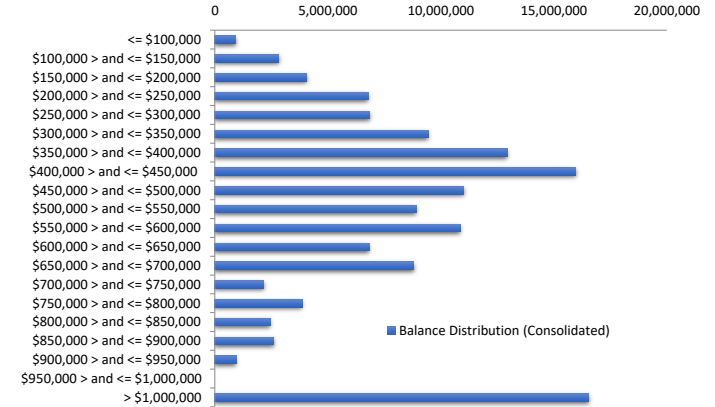
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,144,357	1.59%	69	16.79%
\$100,000 > and <= \$150,000	4,271,453	3.17%	35	8.52%
\$150,000 > and <= \$200,000	5,107,050	3.79%	29	7.06%
\$200,000 > and <= \$250,000	8,537,636	6.33%	38	9.25%
\$250,000 > and <= \$300,000	7,690,721	5.70%	28	6.81%
\$300,000 > and <= \$350,000	11,280,361	8.37%	35	8.52%
\$350,000 > and <= \$400,000	14,887,772	11.04%	40	9.73%
\$400,000 > and <= \$450,000	16,803,475	12.46%	40	9.73%
\$450,000 > and <= \$500,000	11,942,261	8.86%	25	6.08%
\$500,000 > and <= \$550,000	6,255,866	4.64%	12	2.92%
\$550,000 > and <= \$600,000	9,655,692	7.16%	17	4.14%
\$600,000 > and <= \$650,000	6,856,436	5.08%	11	2.68%
\$650,000 > and <= \$700,000	8,117,186	6.02%	12	2.92%
\$700,000 > and <= \$750,000	2,855,930	2.12%	4	0.97%
\$750,000 > and <= \$800,000	2,358,353	1.75%	3	0.73%
\$800,000 > and <= \$850,000	2,425,282	1.80%	3	0.73%
\$850,000 > and <= \$900,000	865,362	0.64%	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	12,794,675	9.49%	9	2.19%
Total	134,849,867	100.00%	411	100.00%



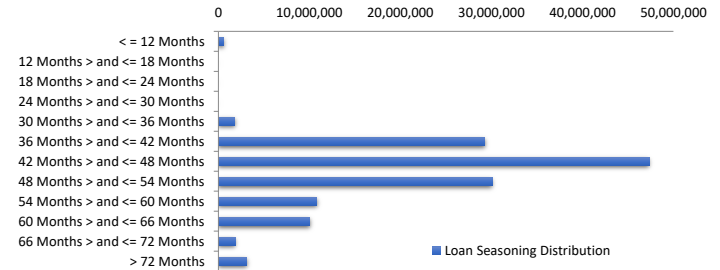
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	936,020	0.69%	36	10.32%
\$100,000 > and <= \$150,000	2,825,822	2.10%	23	6.59%
\$150,000 > and <= \$200,000	4,079,043	3.02%	23	6.59%
\$200,000 > and <= \$250,000	6,786,891	5.03%	30	8.60%
\$250,000 > and <= \$300,000	6,850,138	5.08%	25	7.16%
\$300,000 > and <= \$350,000	9,442,044	7.00%	29	8.31%
\$350,000 > and <= \$400,000	12,949,384	9.60%	35	10.03%
\$400,000 > and <= \$450,000	15,960,119	11.84%	38	10.89%
\$450,000 > and <= \$500,000	11,023,180	8.17%	23	6.59%
\$500,000 > and <= \$550,000	8,914,085	6.61%	17	4.87%
\$550,000 > and <= \$600,000	10,866,831	8.06%	19	5.44%
\$600,000 > and <= \$650,000	6,835,196	5.07%	11	3.15%
\$650,000 > and <= \$700,000	8,812,235	6.53%	13	3.72%
\$700,000 > and <= \$750,000	2,157,045	1.60%	3	0.86%
\$750,000 > and <= \$800,000	3,867,721	2.87%	5	1.43%
\$800,000 > and <= \$850,000	2,456,319	1.82%	3	0.86%
\$850,000 > and <= \$900,000	2,603,008	1.93%	3	0.86%
\$900,000 > and <= \$950,000	948,434	0.70%	1	0.29%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	16,536,352	12.26%	12	3.44%
Total	134,849,867	100.00%	349	100.00%



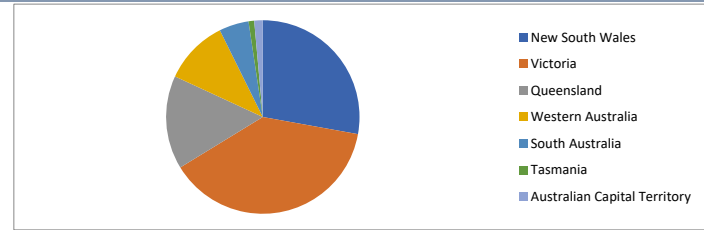
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	561,004	0.42%	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	1,783,153	1.32%	4	0.97%
36 Months > and <= 42 Months	29,273,511	21.71%	97	23.60%
42 Months > and <= 48 Months	47,334,132	35.10%	136	33.09%
48 Months > and <= 54 Months	30,076,247	22.30%	92	22.38%
54 Months > and <= 60 Months	10,803,667	8.01%	38	9.25%
60 Months > and <= 66 Months	10,062,649	7.46%	25	6.08%
66 Months > and <= 72 Months	1,848,521	1.37%	7	1.70%
> 72 Months	3,106,984	2.30%	11	2.68%
Total	134,849,867	100.00%	411	100.00%



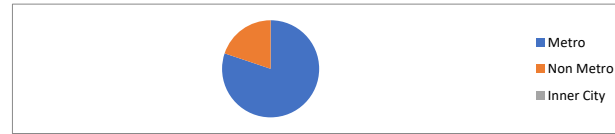
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	37,537,908	27.84%	87	24.93%
Victoria	51,827,379	38.43%	123	35.24%
Queensland	21,057,251	15.62%	67	19.20%
Western Australia	14,552,590	10.79%	45	12.89%
South Australia	6,683,332	4.96%	18	5.16%
Tasmania	1,268,053	0.94%	4	1.15%
Australian Capital Territory	1,923,354	1.43%	5	1.43%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	134,849,867	100.00%	349	100.00%



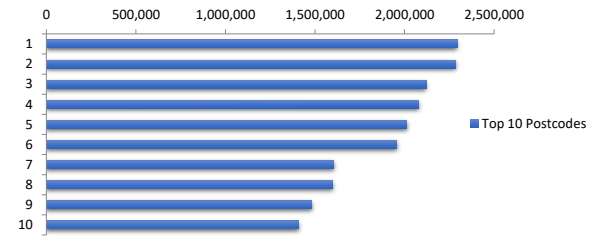
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	108,084,350	80.15%	264	75.64%
Non Metro	26,765,517	19.85%	85	24.36%
Inner City	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	134,849,867	100.00%	349	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3187	2,294,901	1.70%	2	0.57%
3207	2,287,342	1.70%	3	0.86%
4121	2,121,912	1.57%	4	1.15%
3977	2,080,644	1.54%	3	0.86%
3070	2,013,620	1.49%	3	0.86%
6015	1,956,210	1.45%	2	0.57%
2159	1,605,863	1.19%	1	0.29%
3072	1,599,288	1.19%	3	0.86%
5061	1,480,227	1.10%	1	0.29%
3123	1,408,625	1.04%	1	0.29%
Total	18,848,632	13.98%	23	6.59%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	82,898,033	61.47%	287	69.83%
Low Verified	51,951,834	38.53%	124	30.17%
Total	134,849,867	100.00%	411	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	134,849,867	100.00%	411	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	134,849,867	100.00%	411	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	112,859,764	83.69%	356	86.62%
Interest Only	21,990,103	16.31%	55	13.38%
Non-Billing	0	0.00%	0	0.00%
Total	134,849,867	100.00%	411	100.00%



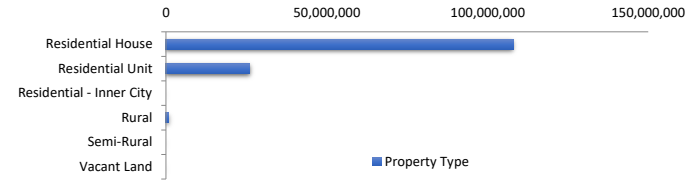
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	134,849,867	100.00%	411	100.00%
Total	134,849,867	100.00%	411	100.00%



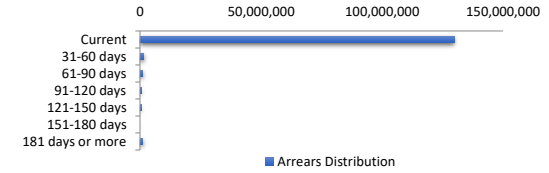
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	107,950,530	80.05%	275	78.80%
Residential Unit	26,011,997	19.29%	72	20.63%
Residential - Inner City	0	0.00%	0	0.00%
Rural	887,340	0.66%	2	0.57%
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	134,849,867	100.00%	349	100.00%



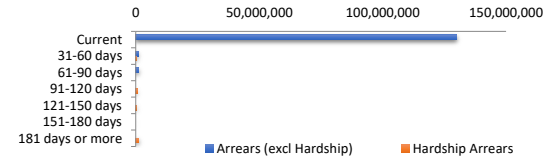
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	129,963,740	96.38%	400	97.32%
31-60 days	1,557,200	1.15%	4	0.97%
61-90 days	1,220,826	0.91%	3	0.73%
91-120 days	527,009	0.39%	1	0.24%
121-150 days	442,768	0.33%	1	0.24%
151-180 days	0	0.00%	0	0.00%
181 days or more	1,138,324	0.84%	2	0.49%
Total	134,849,867	100.00%	411	100.00%



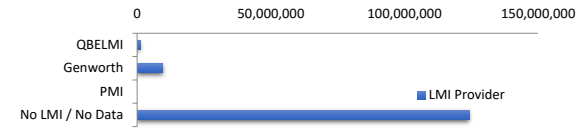
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	129,963,740	400	0	0	129,963,740
31-60 days	1,067,699	3	489,500	1	1,557,200
61-90 days	1,220,826	3	0	0	1,220,826
91-120 days	0	0	527,009	1	527,009
121-150 days	0	0	442,768	1	442,768
151-180 days	0	0	0	0	-
181 days or more	0	0	1,138,324	2	1,138,324
Total	132,252,265	406	2,597,602	5	134,849,867



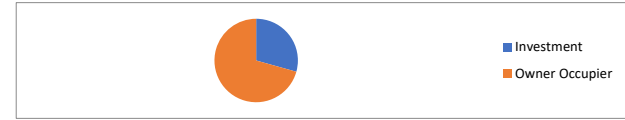
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,112,614	0.83%	3	0.86%
Genworth	9,528,853	7.07%	22	6.30%
PMI	0	0.00%	0	0.00%
No LMI / No Data	124,208,400	92.11%	324	92.84%
Total	134,849,867	100.00%	349	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	39,566,422	29.34%	117	28.47%
Owner Occupier	95,283,445	70.66%	294	71.53%
Total	134,849,867	100.00%	411	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	125,508,440	93.07%	378	91.97%
1	9,341,427	6.93%	33	8.03%
Total	134,849,867	100.00%	411	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	2,108,101.31	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