

AFG Series 2020-1NC
Collateral Report



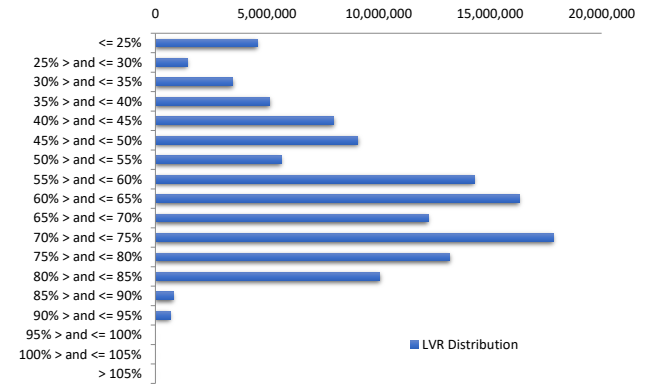
Model Period	34
Collection Period Start	1-Aug-23
Collection Period End	31-Aug-23
No. of Days	31
Interest Period Start	10-Aug-23
Interest Period End	10-Sep-23
No. of Days	32
Determination Date	6-Sep-23
Payment Date	11-Sep-23

Pool Statistics

Closing Balance of Mortgages	122,642,648
No. of Loans (Unconsolidated)	381
No. of Loans (Consolidated)	323
Average Loan Size (Unconsolidated)	321,897
Average Loan Size (Consolidated)	379,699
Largest Loan Size (Unconsolidated)	1,927,530
Largest Loan Size (Consolidated)	1,927,530
Smallest Loan Size (Unconsolidated)	(29,823)
Smallest Loan Size (Consolidated)	(29,823)
Weighted Average Interest Rate	7.55%
Weighted Average LVR	60.42%
Weighted Average Seasoning	50.37
Weighted Average Remaining Term	293.08

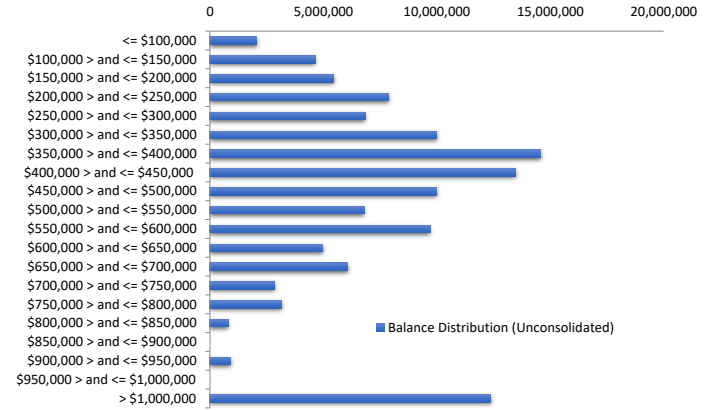
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,572,132	3.73%	54	16.72%
25% > and <= 30%	1,429,339	1.17%	8	2.48%
30% > and <= 35%	3,469,537	2.83%	15	4.64%
35% > and <= 40%	5,110,987	4.17%	17	5.26%
40% > and <= 45%	7,995,562	6.52%	21	6.50%
45% > and <= 50%	9,068,165	7.39%	19	5.88%
50% > and <= 55%	5,634,844	4.59%	12	3.72%
55% > and <= 60%	14,280,697	11.64%	29	8.98%
60% > and <= 65%	16,304,302	13.29%	35	10.84%
65% > and <= 70%	12,230,835	9.97%	25	7.74%
70% > and <= 75%	17,836,738	14.54%	37	11.46%
75% > and <= 80%	13,191,985	10.76%	29	8.98%
80% > and <= 85%	10,053,639	8.20%	18	5.57%
85% > and <= 90%	800,488	0.65%	2	0.62%
90% > and <= 95%	663,398	0.54%	2	0.62%
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	122,642,648	100.00%	323	100.00%



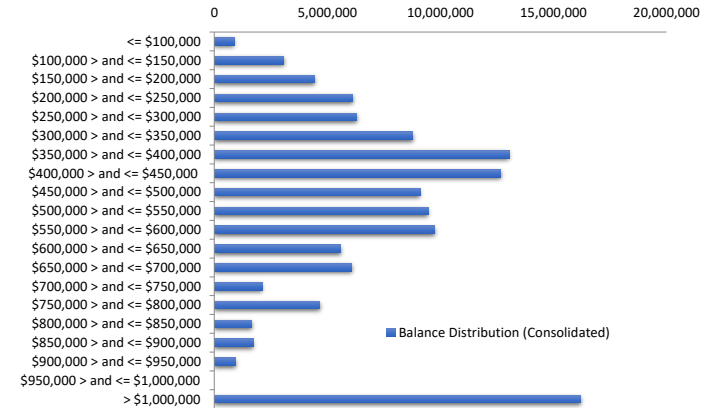
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,059,975	1.68%	63	16.54%
\$100,000 > and <= \$150,000	4,644,047	3.79%	38	9.97%
\$150,000 > and <= \$200,000	5,459,144	4.45%	31	8.14%
\$200,000 > and <= \$250,000	7,879,564	6.42%	35	9.19%
\$250,000 > and <= \$300,000	6,858,455	5.59%	25	6.56%
\$300,000 > and <= \$350,000	9,987,274	8.14%	31	8.14%
\$350,000 > and <= \$400,000	14,583,882	11.89%	39	10.24%
\$400,000 > and <= \$450,000	13,480,667	10.99%	32	8.40%
\$450,000 > and <= \$500,000	9,993,199	8.15%	21	5.51%
\$500,000 > and <= \$550,000	6,798,493	5.54%	13	3.41%
\$550,000 > and <= \$600,000	9,715,319	7.92%	17	4.46%
\$600,000 > and <= \$650,000	4,978,650	4.06%	8	2.10%
\$650,000 > and <= \$700,000	6,081,274	4.96%	9	2.36%
\$700,000 > and <= \$750,000	2,857,090	2.33%	4	1.05%
\$750,000 > and <= \$800,000	3,157,902	2.57%	4	1.05%
\$800,000 > and <= \$850,000	816,626	0.67%	1	0.26%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	906,023	0.74%	1	0.26%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	12,385,064	10.10%	9	2.36%
Total	122,642,648	100.00%	381	100.00%



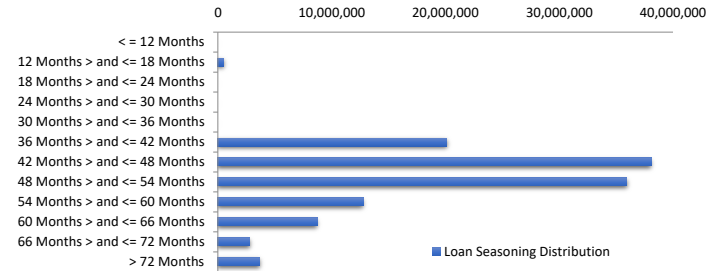
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	883,846	0.72%	33	10.22%
\$100,000 > and <= \$150,000	3,080,840	2.51%	25	7.74%
\$150,000 > and <= \$200,000	4,427,316	3.61%	25	7.74%
\$200,000 > and <= \$250,000	6,132,803	5.00%	27	8.36%
\$250,000 > and <= \$300,000	6,305,366	5.14%	23	7.12%
\$300,000 > and <= \$350,000	8,773,609	7.15%	27	8.36%
\$350,000 > and <= \$400,000	13,039,545	10.63%	35	10.84%
\$400,000 > and <= \$450,000	12,660,433	10.32%	30	9.29%
\$450,000 > and <= \$500,000	9,101,857	7.42%	19	5.88%
\$500,000 > and <= \$550,000	9,463,705	7.72%	18	5.57%
\$550,000 > and <= \$600,000	9,754,385	7.95%	17	5.26%
\$600,000 > and <= \$650,000	5,603,562	4.57%	9	2.79%
\$650,000 > and <= \$700,000	6,080,909	4.96%	9	2.79%
\$700,000 > and <= \$750,000	2,124,914	1.73%	3	0.93%
\$750,000 > and <= \$800,000	4,666,884	3.81%	6	1.86%
\$800,000 > and <= \$850,000	1,650,139	1.35%	2	0.62%
\$850,000 > and <= \$900,000	1,735,768	1.42%	2	0.62%
\$900,000 > and <= \$950,000	946,347	0.77%	1	0.31%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	16,210,420	13.22%	12	3.72%
Total	122,642,648	100.00%	323	100.00%



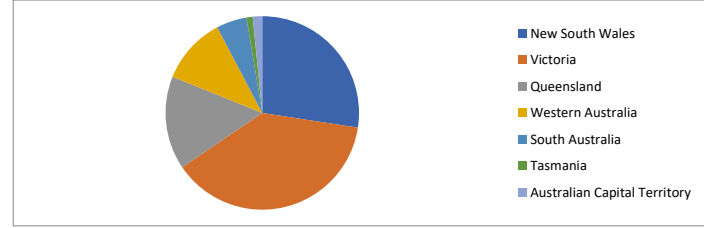
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	539,081	0.44%	1	0.26%
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	0	0.00%	0	0.00%
36 Months > and <= 42 Months	20,126,940	16.41%	54	14.17%
42 Months > and <= 48 Months	38,077,152	31.05%	129	33.86%
48 Months > and <= 54 Months	35,947,137	29.31%	105	27.56%
54 Months > and <= 60 Months	12,757,449	10.40%	44	11.55%
60 Months > and <= 66 Months	8,714,804	7.11%	28	7.35%
66 Months > and <= 72 Months	2,825,060	2.30%	6	1.57%
> 72 Months	3,655,025	2.98%	14	3.67%
Total	122,642,648	100.00%	381	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	33,646,024	27.43%	79	24.46%
Victoria	46,701,861	38.08%	112	34.67%
Queensland	19,117,673	15.59%	64	19.81%
Western Australia	13,726,988	11.19%	42	13.00%
South Australia	6,239,394	5.09%	17	5.26%
Tasmania	1,266,550	1.03%	4	1.24%
Australian Capital Territory	1,944,158	1.59%	5	1.55%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	122,642,648	100.00%	323	100.00%



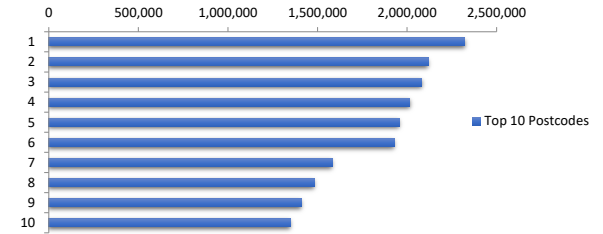
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	97,935,278	79.85%	243	75.23%
Non Metro	24,707,370	20.15%	80	24.77%
Inner City	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	122,642,648	100.00%	323	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3207	2,321,269	1.89%	3	0.93%
4121	2,117,770	1.73%	4	1.24%
3977	2,080,018	1.70%	3	0.93%
3070	2,014,017	1.64%	3	0.93%
6015	1,955,730	1.59%	2	0.62%
3187	1,927,531	1.57%	2	0.62%
3072	1,581,785	1.29%	3	0.93%
5061	1,480,630	1.21%	1	0.31%
3123	1,409,343	1.15%	1	0.31%
3115	1,346,920	1.10%	1	0.31%
Total	18,235,013	14.87%	23	7.12%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	76,112,963	62.06%	265	69.55%
Low Verified	46,529,685	37.94%	116	30.45%
Total	122,642,648	100.00%	381	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	122,642,648	100.00%	381	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	122,642,648	100.00%	381	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	101,943,195	83.12%	329	86.35%
Interest Only	20,699,454	16.88%	52	13.65%
Non-Billing	0	0.00%	0	0.00%
Total	122,642,648	100.00%	381	100.00%



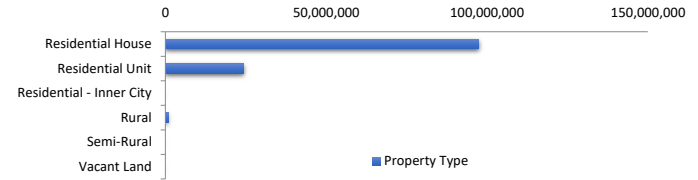
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	122,642,648	100.00%	381	100.00%
Total	122,642,648	100.00%	381	100.00%



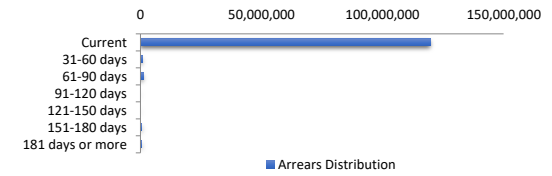
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	97,492,808	79.49%	255	78.95%
Residential Unit	24,265,442	19.79%	66	20.43%
Residential - Inner City	0	0.00%	0	0.00%
Rural	884,398	0.72%	2	0.62%
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	122,642,648	100.00%	323	100.00%



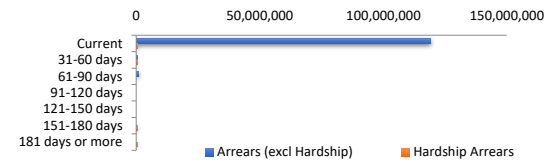
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	119,781,694	97.67%	374	98.16%
31-60 days	748,781	0.61%	2	0.52%
61-90 days	1,130,703	0.92%	3	0.79%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	534,655	0.44%	1	0.26%
181 days or more	446,815	0.36%	1	0.26%
Total	122,642,648	100.00%	381	100.00%



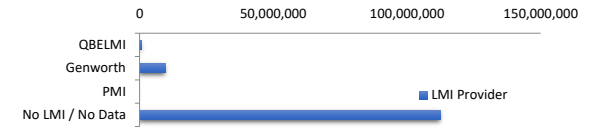
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	119,190,837	373	590,857	1	119,781,694
31-60 days	385,293	1	363,488	1	748,781
61-90 days	1,130,703	3	0	0	1,130,703
91-120 days	0	0	0	0	-
121-150 days	0	0	0	0	-
151-180 days	0	0	534,655	1	534,655
181 days or more	0	0	446,815	1	446,815
Total	120,706,833	377	1,935,815	4	122,642,648



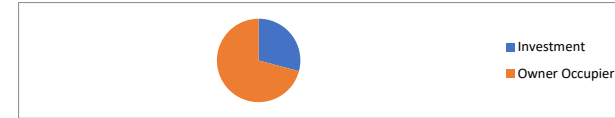
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	644,685	0.53%	2	0.62%
Genworth	9,518,287	7.76%	22	6.81%
PMI	0	0.00%	0	0.00%
No LMI / No Data	112,479,677	91.71%	299	92.57%
Total	122,642,648	100.00%	323	100.00%



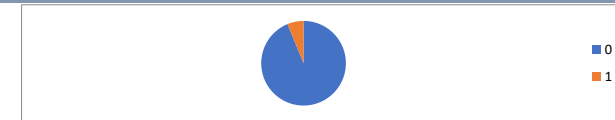
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	35,765,229	29.16%	111	29.13%
Owner Occupier	86,877,419	70.84%	270	70.87%
Total	122,642,648	100.00%	381	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	115,046,042	93.81%	353	92.65%
1	7,596,607	6.19%	28	7.35%
Total	122,642,648	100.00%	381	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	981,470.28	2
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