

AFG Series 2020-1NC
Collateral Report



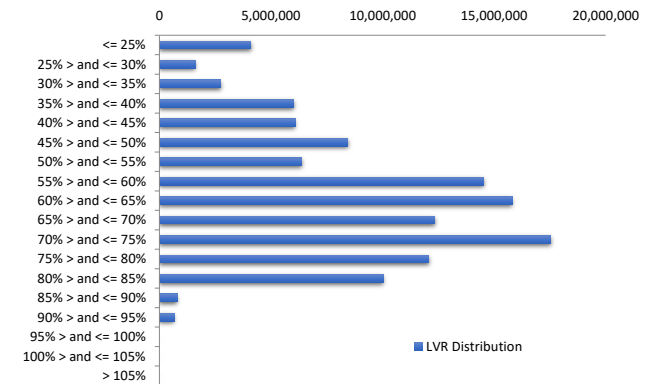
Model Period	35
Collection Period Start	1-Sep-23
Collection Period End	30-Sep-23
No. of Days	30
Interest Period Start	11-Sep-23
Interest Period End	9-Oct-23
No. of Days	29
Determination Date	5-Oct-23
Payment Date	10-Oct-23

Pool Statistics

Closing Balance of Mortgages	119,179,963
No. of Loans (Unconsolidated)	368
No. of Loans (Consolidated)	314
Average Loan Size (Unconsolidated)	323,859
Average Loan Size (Consolidated)	379,554
Largest Loan Size (Unconsolidated)	1,925,344
Largest Loan Size (Consolidated)	1,925,344
Smallest Loan Size (Unconsolidated)	(2,357)
Smallest Loan Size (Consolidated)	(2,357)
Weighted Average Interest Rate	7.51%
Weighted Average LVR	60.63%
Weighted Average Seasoning	50.89
Weighted Average Remaining Term	292.85

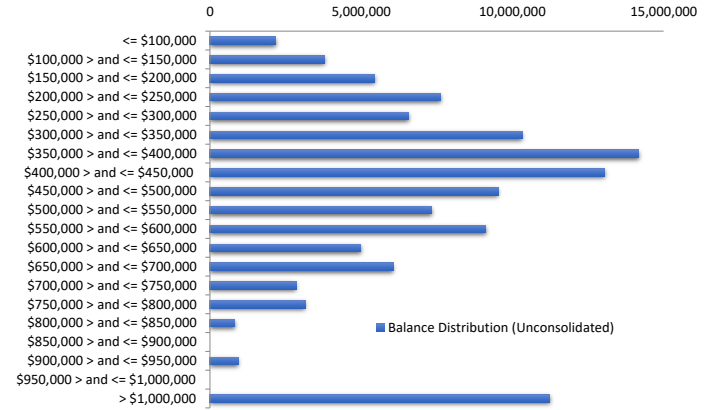
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,103,303	3.44%	51	16.24%
25% > and <= 30%	1,608,720	1.35%	9	2.87%
30% > and <= 35%	2,757,855	2.31%	13	4.14%
35% > and <= 40%	6,031,057	5.06%	19	6.05%
40% > and <= 45%	6,086,428	5.11%	19	6.05%
45% > and <= 50%	8,450,466	7.09%	20	6.37%
50% > and <= 55%	6,363,209	5.34%	11	3.50%
55% > and <= 60%	14,527,388	12.19%	30	9.55%
60% > and <= 65%	15,822,082	13.28%	33	10.51%
65% > and <= 70%	12,337,602	10.35%	26	8.28%
70% > and <= 75%	17,523,611	14.70%	35	11.15%
75% > and <= 80%	12,062,655	10.12%	26	8.28%
80% > and <= 85%	10,045,673	8.43%	18	5.73%
85% > and <= 90%	796,791	0.67%	2	0.64%
90% > and <= 95%	663,122	0.56%	2	0.64%
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	119,179,963	100.00%	314	100.00%



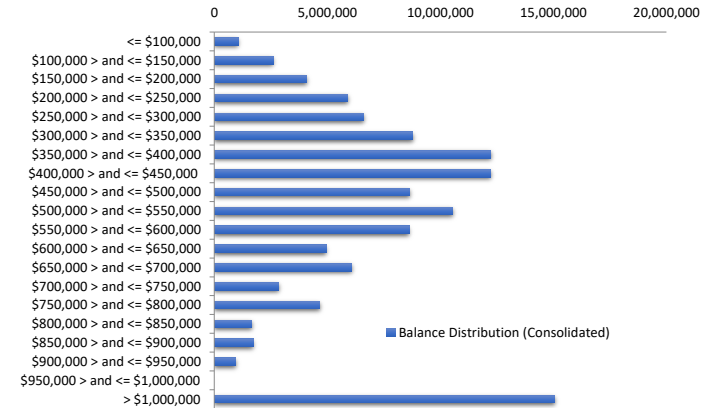
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,177,848	1.83%	62	16.85%
\$100,000 > and <= \$150,000	3,791,660	3.18%	31	8.42%
\$150,000 > and <= \$200,000	5,455,465	4.58%	31	8.42%
\$200,000 > and <= \$250,000	7,636,025	6.41%	34	9.24%
\$250,000 > and <= \$300,000	6,576,634	5.52%	24	6.52%
\$300,000 > and <= \$350,000	10,318,098	8.66%	32	8.70%
\$350,000 > and <= \$400,000	14,169,717	11.89%	38	10.33%
\$400,000 > and <= \$450,000	13,053,755	10.95%	31	8.42%
\$450,000 > and <= \$500,000	9,523,612	7.99%	20	5.43%
\$500,000 > and <= \$550,000	7,326,532	6.15%	14	3.80%
\$550,000 > and <= \$600,000	9,124,505	7.66%	16	4.35%
\$600,000 > and <= \$650,000	4,983,803	4.18%	8	2.17%
\$650,000 > and <= \$700,000	6,064,758	5.09%	9	2.45%
\$700,000 > and <= \$750,000	2,849,027	2.39%	4	1.09%
\$750,000 > and <= \$800,000	3,151,978	2.64%	4	1.09%
\$800,000 > and <= \$850,000	815,693	0.68%	1	0.27%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	931,511	0.78%	1	0.27%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	11,229,342	9.42%	8	2.17%
Total	119,179,963	100.00%	368	100.00%



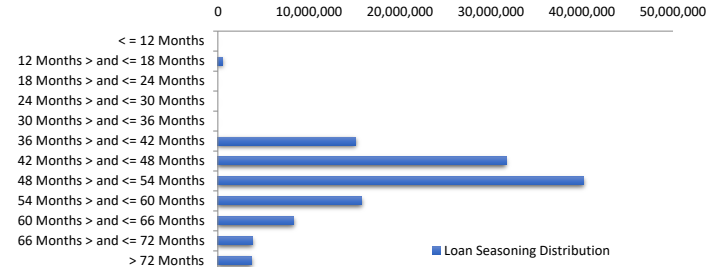
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,054,897	0.89%	35	11.15%
\$100,000 > and <= \$150,000	2,607,615	2.19%	21	6.69%
\$150,000 > and <= \$200,000	4,073,945	3.42%	23	7.32%
\$200,000 > and <= \$250,000	5,892,085	4.94%	26	8.28%
\$250,000 > and <= \$300,000	6,596,006	5.53%	24	7.64%
\$300,000 > and <= \$350,000	8,768,361	7.36%	27	8.60%
\$350,000 > and <= \$400,000	12,228,427	10.26%	33	10.51%
\$400,000 > and <= \$450,000	12,219,570	10.25%	29	9.24%
\$450,000 > and <= \$500,000	8,637,827	7.25%	18	5.73%
\$500,000 > and <= \$550,000	10,548,025	8.85%	20	6.37%
\$550,000 > and <= \$600,000	8,620,735	7.23%	15	4.78%
\$600,000 > and <= \$650,000	4,958,774	4.16%	8	2.55%
\$650,000 > and <= \$700,000	6,075,397	5.10%	9	2.87%
\$700,000 > and <= \$750,000	2,843,818	2.39%	4	1.27%
\$750,000 > and <= \$800,000	4,661,486	3.91%	6	1.91%
\$800,000 > and <= \$850,000	1,648,216	1.38%	2	0.64%
\$850,000 > and <= \$900,000	1,734,275	1.46%	2	0.64%
\$900,000 > and <= \$950,000	945,070	0.79%	1	0.32%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	15,065,435	12.64%	11	3.50%
Total	119,179,963	100.00%	314	100.00%



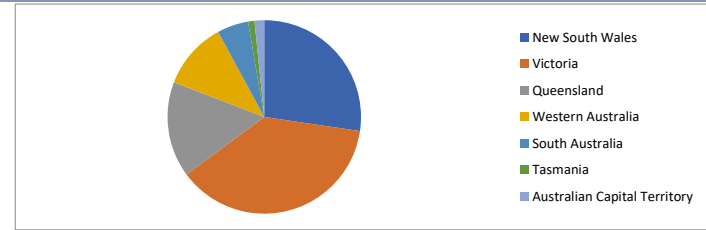
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	522,145	0.44%	1	0.27%
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	15,131,230	12.70%	34	9.24%
42 Months > and <= 48 Months	31,689,043	26.59%	110	29.89%
48 Months > and <= 54 Months	40,162,622	33.70%	118	32.07%
54 Months > and <= 60 Months	15,799,151	13.26%	54	14.67%
60 Months > and <= 66 Months	8,342,134	7.00%	27	7.34%
66 Months > and <= 72 Months	3,797,416	3.19%	10	2.72%
> 72 Months	3,736,222	3.13%	14	3.80%
Total	119,179,963	100.00%	368	100.00%



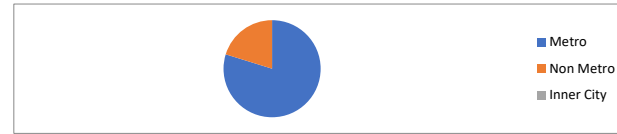
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	32,575,353	27.33%	76	24.20%
Victoria	44,711,474	37.52%	108	34.39%
Queensland	19,056,996	15.99%	63	20.06%
Western Australia	13,407,853	11.25%	41	13.06%
South Australia	6,226,830	5.22%	17	5.41%
Tasmania	1,266,549	1.06%	4	1.27%
Australian Capital Territory	1,934,908	1.62%	5	1.59%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	119,179,963	100.00%	314	100.00%



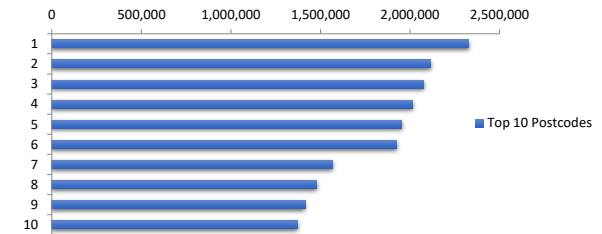
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	95,095,016	79.79%	236	75.16%
Non Metro	24,084,947	20.21%	78	24.84%
Inner City	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	119,179,963	100.00%	314	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3207	2,327,529	1.95%	3	0.96%
4121	2,114,875	1.77%	4	1.27%
3977	2,076,020	1.74%	3	0.96%
3070	2,014,588	1.69%	3	0.96%
6015	1,954,642	1.64%	2	0.64%
3187	1,925,354	1.62%	2	0.64%
3072	1,569,335	1.32%	3	0.96%
5061	1,480,319	1.24%	1	0.32%
3123	1,413,728	1.19%	1	0.32%
3115	1,372,298	1.15%	1	0.32%
Total	18,248,687	15.31%	23	7.32%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	73,977,502	62.07%	254	69.02%
Low Verified	45,202,461	37.93%	114	30.98%
Total	119,179,963	100.00%	368	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	119,179,963	100.00%	368	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	119,179,963	100.00%	368	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	98,514,555	82.66%	317	86.14%
Interest Only	20,665,408	17.34%	51	13.86%
Non-Billing	0	0.00%	0	0.00%
Total	119,179,963	100.00%	368	100.00%



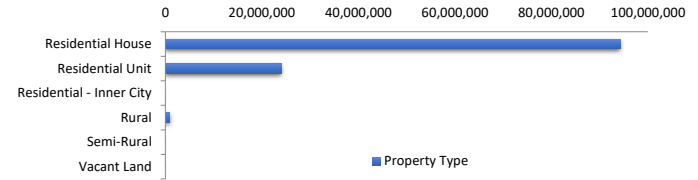
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	119,179,963	100.00%	368	100.00%
Total	119,179,963	100.00%	368	100.00%



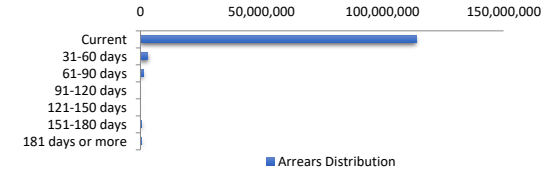
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	94,247,189	79.08%	248	78.98%
Residential Unit	24,046,691	20.18%	64	20.38%
Residential - Inner City	0	0.00%	0	0.00%
Rural	886,083	0.74%	2	0.64%
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	119,179,963	100.00%	314	100.00%



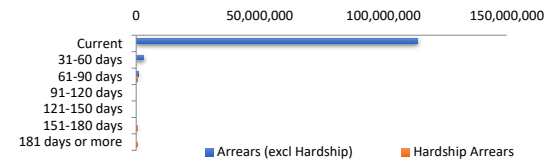
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	113,935,025	95.60%	357	97.01%
31-60 days	3,102,072	2.60%	6	1.63%
61-90 days	1,158,751	0.97%	3	0.82%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	534,512	0.45%	1	0.27%
181 days or more	449,603	0.38%	1	0.27%
Total	119,179,963	100.00%	368	100.00%



Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	113,935,025	357	0	0	113,935,025
31-60 days	3,102,072	6	0	0	3,102,072
61-90 days	795,774	2	362,977	1	1,158,751
91-120 days	0	0	0	0	-
121-150 days	0	0	0	0	-
151-180 days	0	0	534,512	1	534,512
181 days or more	0	0	449,603	1	449,603
Total	117,832,871	365	1,347,092	3	119,179,963



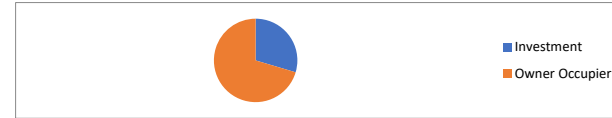
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	644,275	0.54%	2	0.64%
Helia	8,940,601	7.50%	21	6.69%
PMI	0	0.00%	0	0.00%
No LMI / No Data	109,595,088	91.96%	291	92.68%
Total	119,179,963	100.00%	314	100.00%



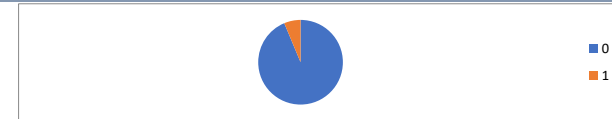
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	35,263,840	29.59%	106	28.80%
Owner Occupier	83,916,123	70.41%	262	71.20%
Total	119,179,963	100.00%	368	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	111,679,349	93.71%	340	92.39%
1	7,500,614	6.29%	28	7.61%
Total	119,179,963	100.00%	368	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	984,115.46	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