

AFG Series 2020-1NC
Collateral Report



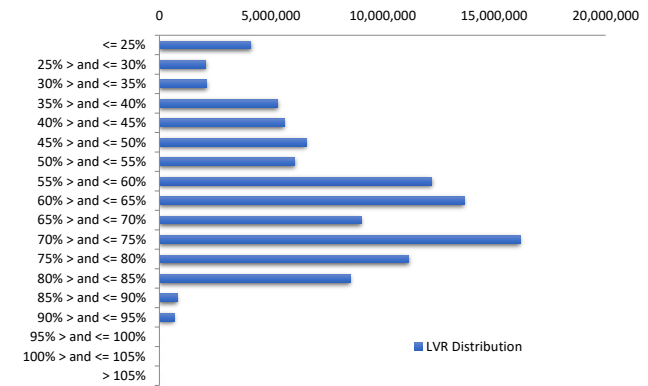
Model Period	38
Collection Period Start	1-Dec-23
Collection Period End	31-Dec-23
No. of Days	31
Interest Period Start	11-Dec-23
Interest Period End	9-Jan-24
No. of Days	30
Determination Date	5-Jan-24
Payment Date	10-Jan-24

Pool Statistics

Closing Balance of Mortgages	104,161,178
No. of Loans (Unconsolidated)	335
No. of Loans (Consolidated)	288
Average Loan Size (Unconsolidated)	310,929
Average Loan Size (Consolidated)	361,671
Largest Loan Size (Unconsolidated)	1,920,298
Largest Loan Size (Consolidated)	1,920,298
Smallest Loan Size (Unconsolidated)	(89,370)
Smallest Loan Size (Consolidated)	(7,457)
Weighted Average Interest Rate	7.81%
Weighted Average LVR	60.27%
Weighted Average Seasoning	53.94
Weighted Average Remaining Term	289.90

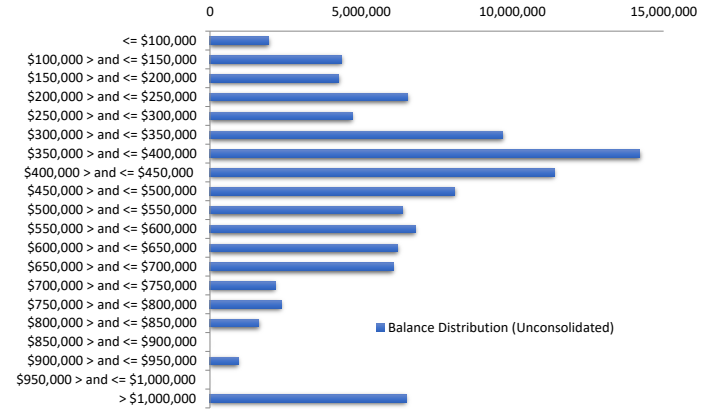
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,104,059	3.94%	53	18.40%
25% > and <= 30%	2,082,497	2.00%	12	4.17%
30% > and <= 35%	2,127,937	2.04%	10	3.47%
35% > and <= 40%	5,283,462	5.07%	17	5.90%
40% > and <= 45%	5,597,455	5.37%	18	6.25%
45% > and <= 50%	6,581,741	6.32%	16	5.56%
50% > and <= 55%	6,074,986	5.83%	11	3.82%
55% > and <= 60%	12,216,108	11.73%	27	9.38%
60% > and <= 65%	13,670,687	13.12%	29	10.07%
65% > and <= 70%	9,054,699	8.69%	17	5.90%
70% > and <= 75%	16,163,599	15.52%	34	11.81%
75% > and <= 80%	11,180,781	10.73%	25	8.68%
80% > and <= 85%	8,563,200	8.22%	15	5.21%
85% > and <= 90%	796,865	0.77%	2	0.69%
90% > and <= 95%	663,102	0.64%	2	0.69%
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	104,161,178	100.00%	288	100.00%



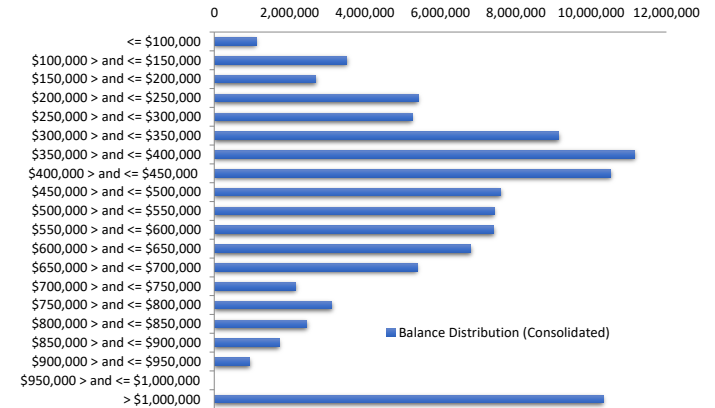
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,950,113	1.87%	61	18.21%
\$100,000 > and <= \$150,000	4,353,074	4.18%	35	10.45%
\$150,000 > and <= \$200,000	4,255,570	4.09%	24	7.16%
\$200,000 > and <= \$250,000	6,536,212	6.28%	29	8.66%
\$250,000 > and <= \$300,000	4,709,735	4.52%	17	5.07%
\$300,000 > and <= \$350,000	9,682,968	9.30%	30	8.96%
\$350,000 > and <= \$400,000	14,213,269	13.65%	38	11.34%
\$400,000 > and <= \$450,000	11,378,496	10.92%	27	8.06%
\$450,000 > and <= \$500,000	8,095,314	7.77%	17	5.07%
\$500,000 > and <= \$550,000	6,371,662	6.12%	12	3.58%
\$550,000 > and <= \$600,000	6,793,986	6.52%	12	3.58%
\$600,000 > and <= \$650,000	6,207,174	5.96%	10	2.99%
\$650,000 > and <= \$700,000	6,059,937	5.82%	9	2.69%
\$700,000 > and <= \$750,000	2,150,227	2.06%	3	0.90%
\$750,000 > and <= \$800,000	2,359,337	2.27%	3	0.90%
\$800,000 > and <= \$850,000	1,618,740	1.55%	2	0.60%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	933,186	0.90%	1	0.30%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	6,492,178	6.23%	5	1.49%
Total	104,161,178	100.00%	335	100.00%



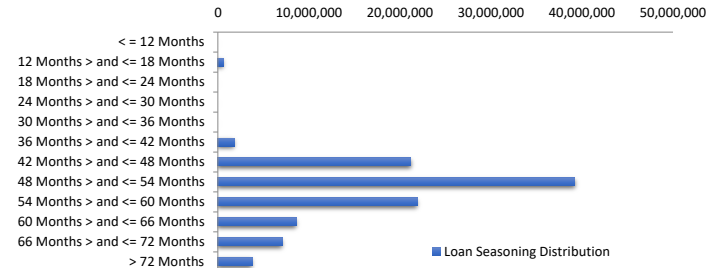
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,114,322	1.07%	36	12.50%
\$100,000 > and <= \$150,000	3,522,430	3.38%	28	9.72%
\$150,000 > and <= \$200,000	2,685,514	2.58%	15	5.21%
\$200,000 > and <= \$250,000	5,410,561	5.19%	24	8.33%
\$250,000 > and <= \$300,000	5,251,714	5.04%	19	6.60%
\$300,000 > and <= \$350,000	9,139,256	8.77%	28	9.72%
\$350,000 > and <= \$400,000	11,152,013	10.71%	30	10.42%
\$400,000 > and <= \$450,000	10,519,607	10.10%	25	8.68%
\$450,000 > and <= \$500,000	7,598,855	7.30%	16	5.56%
\$500,000 > and <= \$550,000	7,438,688	7.14%	14	4.86%
\$550,000 > and <= \$600,000	7,418,860	7.12%	13	4.51%
\$600,000 > and <= \$650,000	6,806,822	6.53%	11	3.82%
\$650,000 > and <= \$700,000	5,387,299	5.17%	8	2.78%
\$700,000 > and <= \$750,000	2,165,817	2.08%	3	1.04%
\$750,000 > and <= \$800,000	3,113,663	2.99%	4	1.39%
\$800,000 > and <= \$850,000	2,447,962	2.35%	3	1.04%
\$850,000 > and <= \$900,000	1,729,055	1.66%	2	0.69%
\$900,000 > and <= \$950,000	941,584	0.90%	1	0.35%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	10,317,157	9.90%	8	2.78%
Total	104,161,178	100.00%	288	100.00%



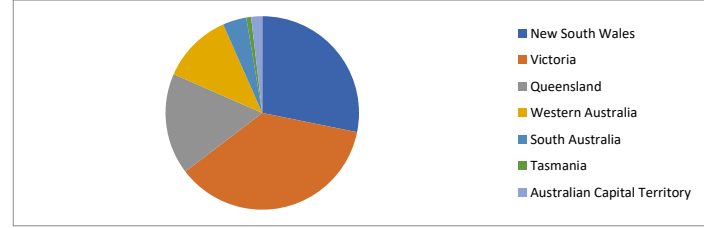
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	572,381	0.55%	1	0.30%
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	1,799,632	1.73%	4	1.19%
42 Months > and <= 48 Months	21,216,423	20.37%	70	20.90%
48 Months > and <= 54 Months	39,219,696	37.65%	122	36.42%
54 Months > and <= 60 Months	21,909,135	21.03%	73	21.79%
60 Months > and <= 66 Months	8,625,155	8.28%	32	9.55%
66 Months > and <= 72 Months	7,058,571	6.78%	19	5.67%
> 72 Months	3,760,183	3.61%	14	4.18%
Total	104,161,178	100.00%	335	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	29,357,781	28.18%	71	24.65%
Victoria	37,969,151	36.45%	97	33.68%
Queensland	17,634,925	16.93%	57	19.79%
Western Australia	12,306,744	11.82%	39	13.54%
South Australia	4,132,685	3.97%	15	5.21%
Tasmania	839,772	0.81%	4	1.39%
Australian Capital Territory	1,920,118	1.84%	5	1.74%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	104,161,178	100.00%	288	100.00%



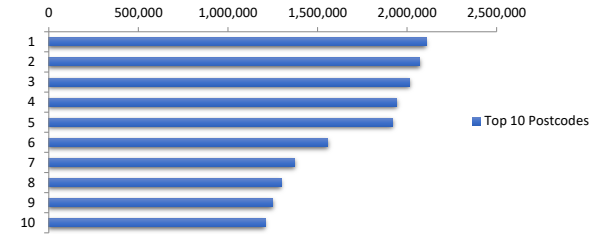
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	83,536,731	80.20%	218	75.69%
Non Metro	20,624,447	19.80%	70	24.31%
Inner City	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	104,161,178	100.00%	288	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
4121	2,106,235	2.02%	4	1.39%
3977	2,070,082	1.99%	3	1.04%
3070	2,015,634	1.94%	3	1.04%
6015	1,943,656	1.87%	2	0.69%
3187	1,920,295	1.84%	2	0.69%
3072	1,557,696	1.50%	3	1.04%
3115	1,374,299	1.32%	1	0.35%
3978	1,298,672	1.25%	4	1.39%
4007	1,251,538	1.20%	1	0.35%
3754	1,208,582	1.16%	3	1.04%
Total	16,746,690	16.08%	26	9.03%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	65,045,317	62.45%	230	68.66%
Low Verified	39,115,861	37.55%	105	31.34%
Total	104,161,178	100.00%	335	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	104,161,178	100.00%	335	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	104,161,178	100.00%	335	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	90,270,175	86.66%	294	87.76%
Interest Only	13,891,003	13.34%	41	12.24%
Non-Billing	0	0.00%	0	0.00%
Total	104,161,178	100.00%	335	100.00%



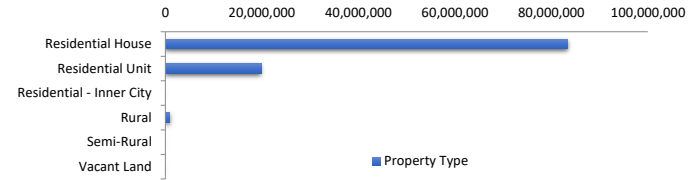
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	104,161,178	100.00%	335	100.00%
Total	104,161,178	100.00%	335	100.00%



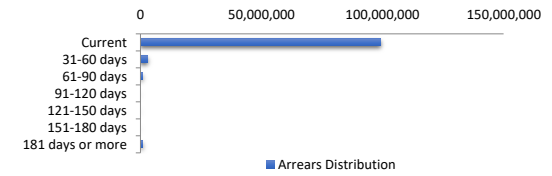
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	83,445,105	80.11%	228	79.17%
Residential Unit	19,828,453	19.04%	58	20.14%
Residential - Inner City	0	0.00%	0	0.00%
Rural	887,620	0.85%	2	0.69%
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	104,161,178	100.00%	288	100.00%



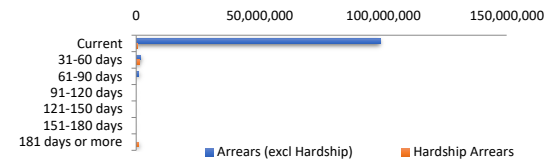
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	99,213,649	95.25%	326	97.31%
31-60 days	2,957,459	2.84%	5	1.49%
61-90 days	989,565	0.95%	2	0.60%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	1,000,505	0.96%	2	0.60%
Total	104,161,178	100.00%	335	100.00%



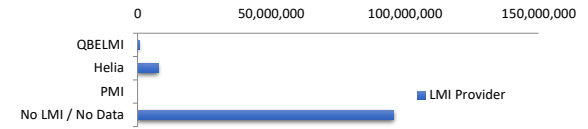
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	98,749,981	325	463,667	1	99,213,649
31-60 days	1,786,664	3	1,170,795	2	2,957,459
61-90 days	989,565	2	0	0	989,565
91-120 days	0	0	0	0	-
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	0	0	1,000,505	2	1,000,505
Total	101,526,210	330	2,634,968	5	104,161,178



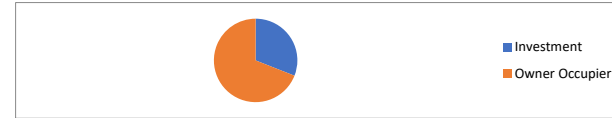
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	640,487	0.61%	2	0.69%
Helia	7,660,291	7.35%	19	6.60%
PMI	0	0.00%	0	0.00%
No LMI / No Data	95,860,400	92.03%	267	92.71%
Total	104,161,178	100.00%	288	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	32,264,438	30.98%	94	28.06%
Owner Occupier	71,896,739	69.02%	241	71.94%
Total	104,161,178	100.00%	335	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	96,648,881	92.79%	307	91.64%
1	7,512,297	7.21%	28	8.36%
Total	104,161,178	100.00%	335	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	1,000,505.33	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