

AFG Series 2020-1NC
Collateral Report



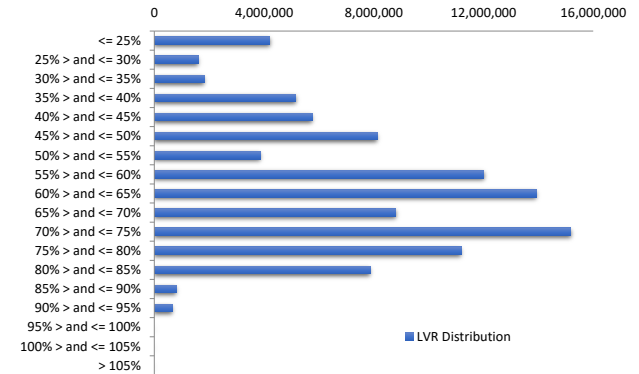
Model Period	39
Collection Period Start	1-Jan-24
Collection Period End	31-Jan-24
No. of Days	31
Interest Period Start	10-Jan-24
Interest Period End	11-Feb-24
No. of Days	33
Determination Date	7-Feb-24
Payment Date	12-Feb-24

Pool Statistics

Closing Balance of Mortgages	100,946,001
No. of Loans (Unconsolidated)	327
No. of Loans (Consolidated)	280
Average Loan Size (Unconsolidated)	308,703
Average Loan Size (Consolidated)	360,521
Largest Loan Size (Unconsolidated)	1,918,583
Largest Loan Size (Consolidated)	1,918,583
Smallest Loan Size (Unconsolidated)	(8,030)
Smallest Loan Size (Consolidated)	(8,030)
Weighted Average Interest Rate	7.79%
Weighted Average LVR	60.32%
Weighted Average Seasoning	55.03
Weighted Average Remaining Term	290.60

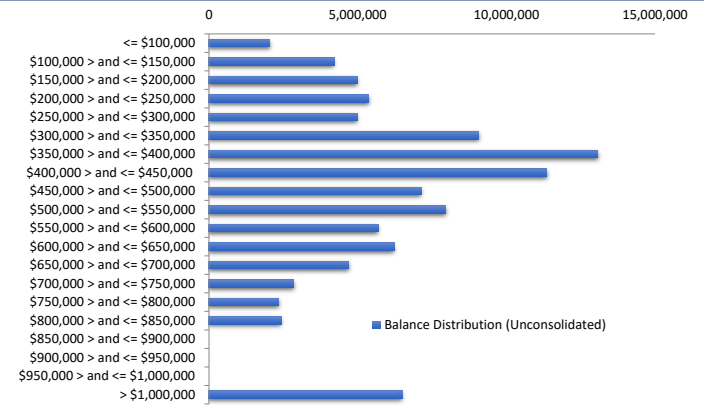
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,207,951	4.17%	54	19.29%
25% > and <= 30%	1,601,028	1.59%	10	3.57%
30% > and <= 35%	1,813,423	1.80%	9	3.21%
35% > and <= 40%	5,159,176	5.11%	16	5.71%
40% > and <= 45%	5,754,684	5.70%	19	6.79%
45% > and <= 50%	8,123,186	8.05%	18	6.43%
50% > and <= 55%	3,873,400	3.84%	7	2.50%
55% > and <= 60%	12,005,968	11.89%	27	9.64%
60% > and <= 65%	13,931,281	13.80%	28	10.00%
65% > and <= 70%	8,787,897	8.71%	17	6.07%
70% > and <= 75%	15,178,124	15.04%	32	11.43%
75% > and <= 80%	11,183,563	11.08%	25	8.93%
80% > and <= 85%	7,866,438	7.79%	14	5.00%
85% > and <= 90%	796,780	0.79%	2	0.71%
90% > and <= 95%	663,102	0.66%	2	0.71%
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	100,946,001	100.00%	280	100.00%



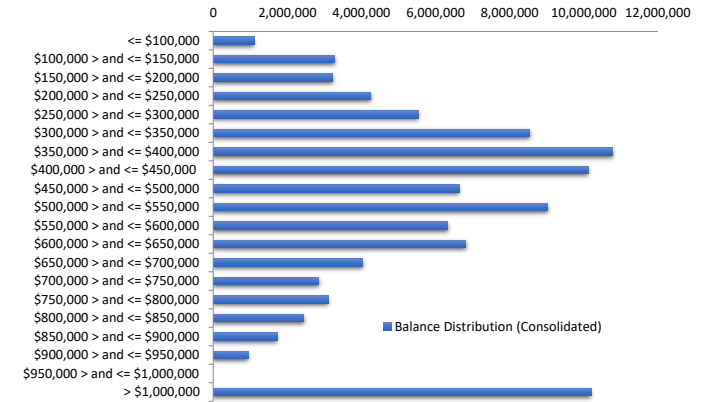
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,045,777	2.03%	61	18.65%
\$100,000 > and <= \$150,000	4,207,493	4.17%	34	10.40%
\$150,000 > and <= \$200,000	4,988,323	4.94%	28	8.56%
\$200,000 > and <= \$250,000	5,372,316	5.32%	24	7.34%
\$250,000 > and <= \$300,000	4,987,125	4.94%	18	5.50%
\$300,000 > and <= \$350,000	9,076,292	8.99%	28	8.56%
\$350,000 > and <= \$400,000	13,072,018	12.95%	35	10.70%
\$400,000 > and <= \$450,000	11,361,396	11.25%	27	8.26%
\$450,000 > and <= \$500,000	7,129,307	7.06%	15	4.59%
\$500,000 > and <= \$550,000	7,966,683	7.89%	15	4.59%
\$550,000 > and <= \$600,000	5,690,974	5.64%	10	3.06%
\$600,000 > and <= \$650,000	6,221,773	6.16%	10	3.06%
\$650,000 > and <= \$700,000	4,701,246	4.66%	7	2.14%
\$700,000 > and <= \$750,000	2,842,388	2.82%	4	1.22%
\$750,000 > and <= \$800,000	2,354,070	2.33%	3	0.92%
\$800,000 > and <= \$850,000	2,435,162	2.41%	3	0.92%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$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	6,493,659	6.43%	5	1.53%
Total	100,946,001	100.00%	327	100.00%



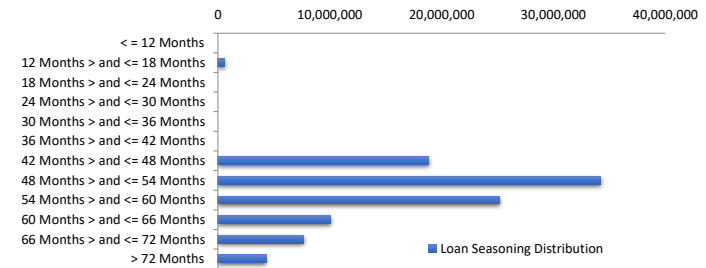
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,103,301	1.09%	37	13.21%
\$100,000 > and <= \$150,000	3,278,215	3.25%	26	9.29%
\$150,000 > and <= \$200,000	3,224,404	3.19%	18	6.43%
\$200,000 > and <= \$250,000	4,248,070	4.21%	19	6.79%
\$250,000 > and <= \$300,000	5,538,146	5.49%	20	7.14%
\$300,000 > and <= \$350,000	8,532,729	8.45%	26	9.29%
\$350,000 > and <= \$400,000	10,785,862	10.68%	29	10.36%
\$400,000 > and <= \$450,000	10,117,104	10.02%	24	8.57%
\$450,000 > and <= \$500,000	6,636,325	6.57%	14	5.00%
\$500,000 > and <= \$550,000	9,034,083	8.95%	17	6.07%
\$550,000 > and <= \$600,000	6,320,863	6.26%	11	3.93%
\$600,000 > and <= \$650,000	6,816,008	6.75%	11	3.93%
\$650,000 > and <= \$700,000	4,035,137	4.00%	6	2.14%
\$700,000 > and <= \$750,000	2,852,449	2.83%	4	1.43%
\$750,000 > and <= \$800,000	3,108,841	3.08%	4	1.43%
\$800,000 > and <= \$850,000	2,447,336	2.42%	3	1.07%
\$850,000 > and <= \$900,000	1,727,653	1.71%	2	0.71%
\$900,000 > and <= \$950,000	940,471	0.93%	1	0.36%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	10,199,005	10.10%	8	2.86%
Total	100,946,001	100.00%	280	100.00%



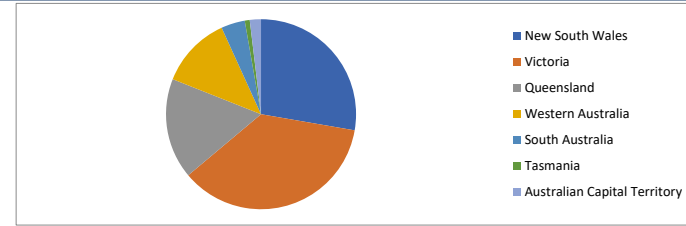
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	586,904	0.58%	1	0.31%
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	0	0.00%	0	0.00%
42 Months > and <= 48 Months	18,853,486	18.68%	58	17.74%
48 Months > and <= 54 Months	34,243,752	33.92%	113	34.56%
54 Months > and <= 60 Months	25,173,592	24.94%	84	25.69%
60 Months > and <= 66 Months	10,100,959	10.01%	34	10.40%
66 Months > and <= 72 Months	7,684,479	7.61%	22	6.73%
> 72 Months	4,302,828	4.26%	15	4.59%
Total	100,946,001	100.00%	327	100.00%



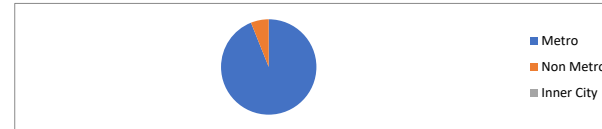
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	27,976,529	27.71%	67	23.93%
Victoria	36,516,413	36.17%	94	33.57%
Queensland	17,285,034	17.12%	56	20.00%
Western Australia	12,300,270	12.19%	39	13.93%
South Australia	4,095,518	4.06%	15	5.36%
Tasmania	848,153	0.84%	4	1.43%
Australian Capital Territory	1,924,083	1.91%	5	1.79%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	100,946,001	100.00%	280	100.00%



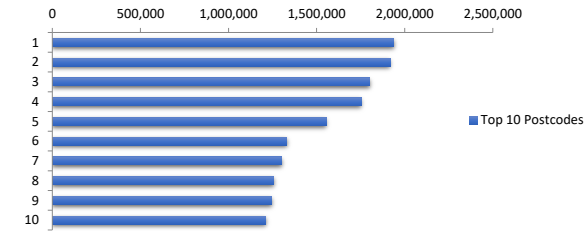
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	94,826,421	93.94%	251	89.64%
Non Metro	6,119,580	6.06%	29	10.36%
Inner City	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	100,946,001	100.00%	280	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6015	1,937,274	1.92%	2	0.71%
3187	1,918,580	1.90%	2	0.71%
4121	1,799,973	1.78%	3	1.07%
3977	1,754,006	1.74%	3	1.07%
3072	1,555,638	1.54%	3	1.07%
3070	1,330,339	1.32%	2	0.71%
3978	1,300,218	1.29%	4	1.43%
3115	1,257,127	1.25%	1	0.36%
4007	1,246,142	1.23%	1	0.36%
3754	1,211,705	1.20%	3	1.07%
Total	15,311,000	15.17%	24	8.57%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	63,342,105	62.75%	225	68.81%
Low Verified	37,603,897	37.25%	102	31.19%
Total	100,946,001	100.00%	327	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	100,946,001	100.00%	327	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	100,946,001	100.00%	327	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	89,016,011	88.18%	289	88.38%
Interest Only	11,929,991	11.82%	38	11.62%
Non-Billing	0	0.00%	0	0.00%
Total	100,946,001	100.00%	327	100.00%



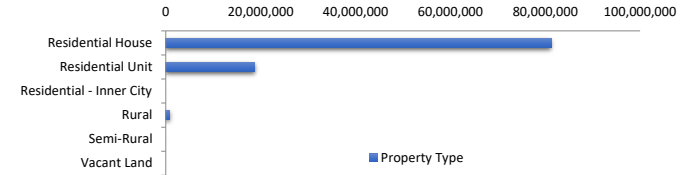
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	100,946,001	100.00%	327	100.00%
Total	100,946,001	100.00%	327	100.00%



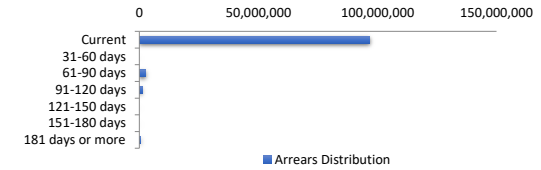
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	81,283,408	80.52%	223	79.64%
Residential Unit	18,776,324	18.60%	55	19.64%
Residential - Inner City	0	0.00%	0	0.00%
Rural	886,270	0.88%	2	0.71%
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	100,946,001	100.00%	280	100.00%



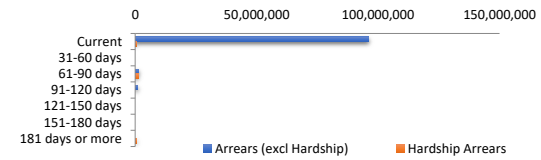
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	96,713,254	95.81%	320	97.86%
31-60 days	0	0.00%	0	0.00%
61-90 days	2,558,007	2.53%	5	1.53%
91-120 days	1,128,764	1.12%	1	0.31%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	545,976	0.54%	1	0.31%
Total	100,946,001	100.00%	327	100.00%



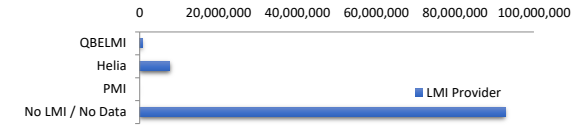
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	96,249,918	319	463,336	1	96,713,254
31-60 days	0	0	0	0	-
61-90 days	1,379,797	3	1,178,210	2	2,558,007
91-120 days	1,128,764	1	0	0	1,128,764
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	0	0	545,976	1	545,976
Total	98,758,479	323	2,187,523	4	100,946,001



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	639,795	0.63%	2	0.71%
Helia	7,634,188	7.56%	19	6.79%
PMI	0	0.00%	0	0.00%
No LMI / No Data	92,672,019	91.80%	259	92.50%
Total	100,946,001	100.00%	280	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	31,489,067	31.19%	92	28.13%
Owner Occupier	69,456,934	68.81%	235	71.87%
Total	100,946,001	100.00%	327	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	93,988,428	93.11%	300	91.74%
1	6,957,574	6.89%	27	8.26%
Total	100,946,001	100.00%	327	100.00%



Default Statistics

Default Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans - Current Month	1,128,764.26	1
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