

AFG Series 2020-1NC
Collateral Report



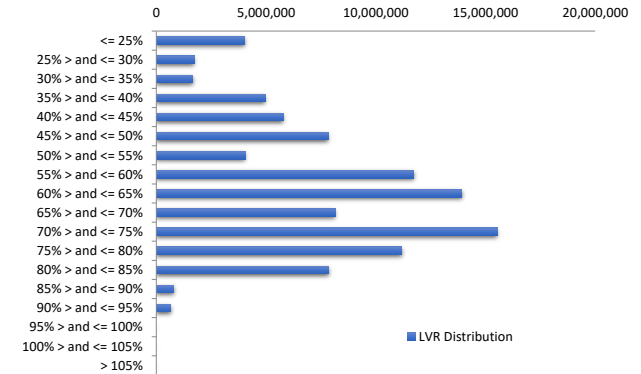
Model Period	40
Collection Period Start	1-Feb-24
Collection Period End	29-Feb-24
No. of Days	29
Interest Period Start	12-Feb-24
Interest Period End	11-Mar-24
No. of Days	29
Determination Date	6-Mar-24
Payment Date	12-Mar-24

Pool Statistics

Closing Balance of Mortgages	99,868,617
No. of Loans (Unconsolidated)	323
No. of Loans (Consolidated)	277
Average Loan Size (Unconsolidated)	309,191
Average Loan Size (Consolidated)	360,537
Largest Loan Size (Unconsolidated)	1,916,038
Largest Loan Size (Consolidated)	1,916,038
Smallest Loan Size (Unconsolidated)	(10,565)
Smallest Loan Size (Consolidated)	(10,565)
Weighted Average Interest Rate	7.77%
Weighted Average LVR	60.45%
Weighted Average Seasoning	56.05
Weighted Average Remaining Term	289.81

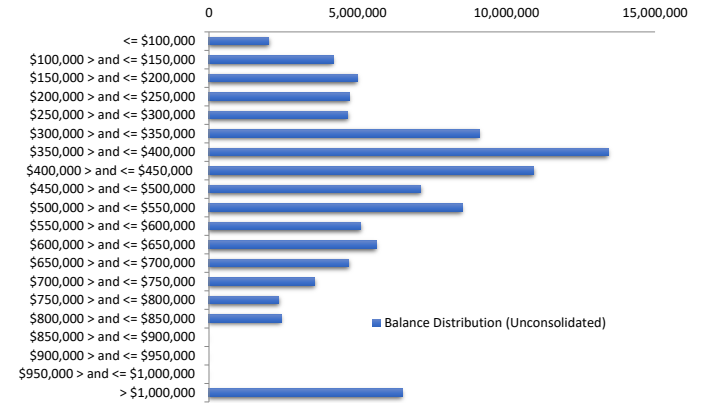
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,015,214	4.02%	54	19.49%
25% > and <= 30%	1,717,607	1.72%	11	3.97%
30% > and <= 35%	1,671,872	1.67%	8	2.89%
35% > and <= 40%	4,967,967	4.97%	15	5.42%
40% > and <= 45%	5,774,164	5.78%	19	6.86%
45% > and <= 50%	7,829,536	7.84%	18	6.50%
50% > and <= 55%	4,046,418	4.05%	7	2.53%
55% > and <= 60%	11,721,290	11.74%	26	9.39%
60% > and <= 65%	13,928,749	13.95%	28	10.11%
65% > and <= 70%	8,160,184	8.17%	16	5.78%
70% > and <= 75%	15,526,865	15.55%	32	11.55%
75% > and <= 80%	11,182,400	11.20%	25	9.03%
80% > and <= 85%	7,864,490	7.87%	14	5.05%
85% > and <= 90%	799,007	0.80%	2	0.72%
90% > and <= 95%	662,854	0.66%	2	0.72%
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	99,868,617	100.00%	277	100.00%



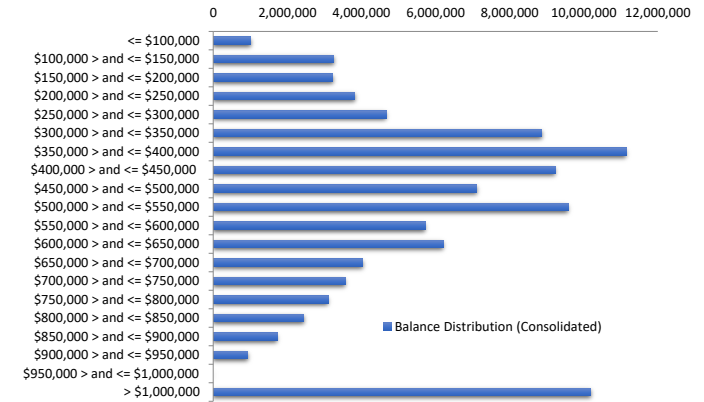
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,005,994	2.01%	61	18.89%
\$100,000 > and <= \$150,000	4,178,534	4.18%	34	10.53%
\$150,000 > and <= \$200,000	4,981,328	4.99%	28	8.67%
\$200,000 > and <= \$250,000	4,717,761	4.72%	21	6.50%
\$250,000 > and <= \$300,000	4,661,647	4.67%	17	5.26%
\$300,000 > and <= \$350,000	9,085,023	9.10%	28	8.67%
\$350,000 > and <= \$400,000	13,418,827	13.44%	36	11.15%
\$400,000 > and <= \$450,000	10,925,553	10.94%	26	8.05%
\$450,000 > and <= \$500,000	7,124,988	7.13%	15	4.64%
\$500,000 > and <= \$550,000	8,510,499	8.52%	16	4.95%
\$550,000 > and <= \$600,000	5,101,171	5.11%	9	2.79%
\$600,000 > and <= \$650,000	5,628,659	5.64%	9	2.79%
\$650,000 > and <= \$700,000	4,694,544	4.70%	7	2.17%
\$700,000 > and <= \$750,000	3,558,450	3.56%	5	1.55%
\$750,000 > and <= \$800,000	2,350,711	2.35%	3	0.93%
\$800,000 > and <= \$850,000	2,432,964	2.44%	3	0.93%
\$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	6,491,964	6.50%	5	1.55%
Total	99,868,617	100.00%	323	100.00%



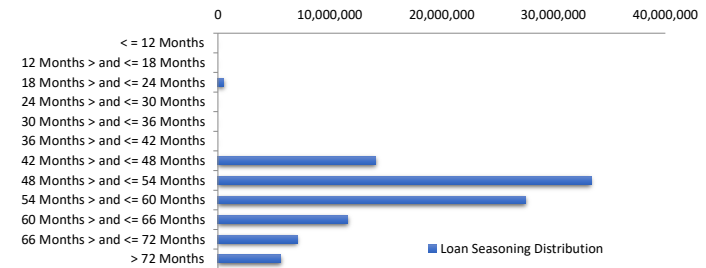
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,010,380	1.01%	38	13.72%
\$100,000 > and <= \$150,000	3,248,939	3.25%	26	9.39%
\$150,000 > and <= \$200,000	3,225,255	3.23%	18	6.50%
\$200,000 > and <= \$250,000	3,825,478	3.83%	17	6.14%
\$250,000 > and <= \$300,000	4,670,209	4.68%	17	6.14%
\$300,000 > and <= \$350,000	8,864,703	8.88%	27	9.75%
\$350,000 > and <= \$400,000	11,141,353	11.16%	30	10.83%
\$400,000 > and <= \$450,000	9,234,402	9.25%	22	7.94%
\$450,000 > and <= \$500,000	7,114,484	7.12%	15	5.42%
\$500,000 > and <= \$550,000	9,577,487	9.59%	18	6.50%
\$550,000 > and <= \$600,000	5,728,307	5.74%	10	3.61%
\$600,000 > and <= \$650,000	6,213,873	6.22%	10	3.61%
\$650,000 > and <= \$700,000	4,038,084	4.04%	6	2.17%
\$700,000 > and <= \$750,000	3,570,888	3.58%	5	1.81%
\$750,000 > and <= \$800,000	3,104,985	3.11%	4	1.44%
\$800,000 > and <= \$850,000	2,444,999	2.45%	3	1.08%
\$850,000 > and <= \$900,000	1,725,499	1.73%	2	0.72%
\$900,000 > and <= \$950,000	939,028	0.94%	1	0.36%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	10,190,267	10.20%	8	2.89%
Total	99,868,617	100.00%	277	100.00%



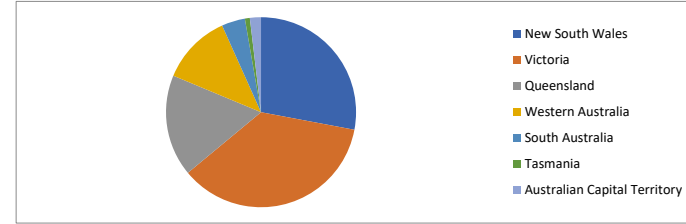
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	542,771	0.54%	1	0.31%
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	14,088,121	14.11%	41	12.69%
48 Months > and <= 54 Months	33,372,665	33.42%	114	35.29%
54 Months > and <= 60 Months	27,536,575	27.57%	87	26.93%
60 Months > and <= 66 Months	11,604,858	11.62%	39	12.07%
66 Months > and <= 72 Months	7,091,720	7.10%	24	7.43%
> 72 Months	5,631,908	5.64%	17	5.26%
Total	99,868,617	100.00%	323	100.00%



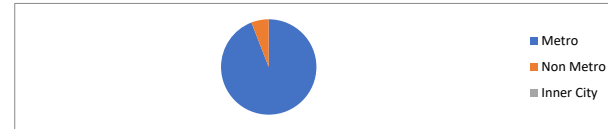
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	27,921,572	27.96%	66	23.83%
Victoria	35,982,140	36.03%	93	33.57%
Queensland	17,270,461	17.29%	56	20.22%
Western Australia	11,986,988	12.00%	38	13.72%
South Australia	3,989,919	4.00%	15	5.42%
Tasmania	833,365	0.83%	4	1.44%
Australian Capital Territory	1,884,173	1.89%	5	1.81%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	99,868,617	100.00%	277	100.00%



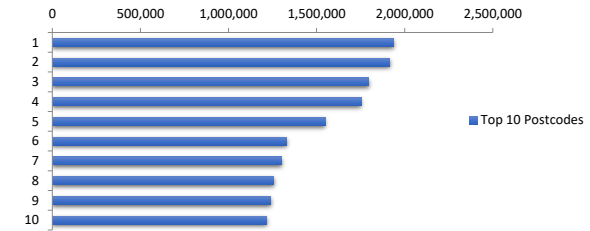
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	93,965,800	94.09%	249	89.89%
Non Metro	5,902,817	5.91%	28	10.11%
Inner City	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	99,868,617	100.00%	277	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6015	1,938,164	1.94%	2	0.72%
3187	1,916,035	1.92%	2	0.72%
4121	1,795,377	1.80%	3	1.08%
3977	1,753,683	1.76%	3	1.08%
3072	1,548,845	1.55%	3	1.08%
3070	1,329,389	1.33%	2	0.72%
3978	1,302,309	1.30%	4	1.44%
3115	1,256,233	1.26%	1	0.36%
4007	1,240,100	1.24%	1	0.36%
3754	1,216,591	1.22%	3	1.08%
Total	15,296,727	15.32%	24	8.66%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	62,181,752	62.26%	221	68.42%
Low Verified	37,686,865	37.74%	102	31.58%
Total	99,868,617	100.00%	323	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	99,868,617	100.00%	323	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	99,868,617	100.00%	323	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	87,856,245	87.97%	286	88.54%
Interest Only	12,012,373	12.03%	37	11.46%
Non-Billing	0	0.00%	0	0.00%
Total	99,868,617	100.00%	323	100.00%



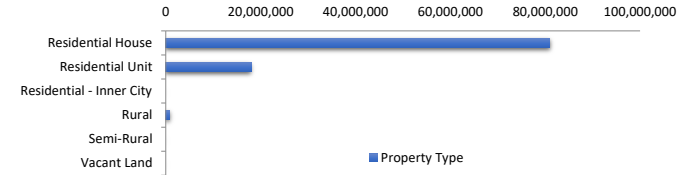
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	99,868,617	100.00%	323	100.00%
Total	99,868,617	100.00%	323	100.00%



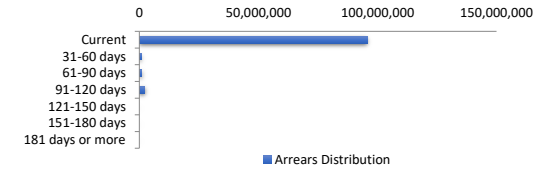
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	80,967,734	81.07%	221	79.78%
Residential Unit	18,014,898	18.04%	54	19.49%
Residential - Inner City	0	0.00%	0	0.00%
Rural	885,985	0.89%	2	0.72%
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	99,868,617	100.00%	277	100.00%



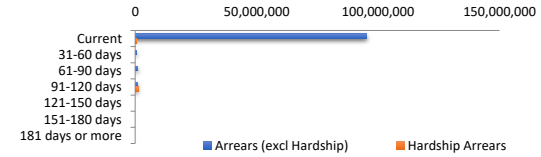
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	95,795,042	95.92%	315	97.52%
31-60 days	749,015	0.75%	3	0.93%
61-90 days	1,001,699	1.00%	2	0.62%
91-120 days	2,322,861	2.33%	3	0.93%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	99,868,617	100.00%	323	100.00%



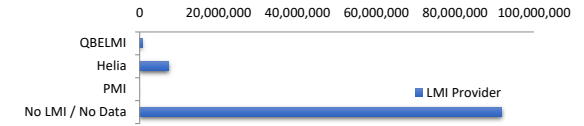
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	95,331,419	314	463,623	1	95,795,042
31-60 days	749,015	3	0	0	749,015
61-90 days	1,001,699	2	0	0	1,001,699
91-120 days	1,137,670	1	1,185,191	2	2,322,861
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
Total	98,219,803	320	1,648,814	3	99,868,617



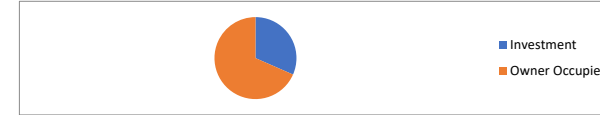
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	638,795	0.64%	2	0.72%
Helia	7,413,085	7.42%	19	6.86%
PMI	0	0.00%	0	0.00%
No LMI / No Data	91,816,737	91.94%	256	92.42%
Total	99,868,617	100.00%	277	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	31,529,491	31.57%	92	28.48%
Owner Occupier	68,339,126	68.43%	231	71.52%
Total	99,868,617	100.00%	323	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	92,923,968	93.05%	296	91.64%
1	6,944,649	6.95%	27	8.36%
Total	99,868,617	100.00%	323	100.00%



Default Statistics

Default Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans - Current Month	1,137,670.10	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