

**AFG Series 2020-1NC**  
Collateral Report



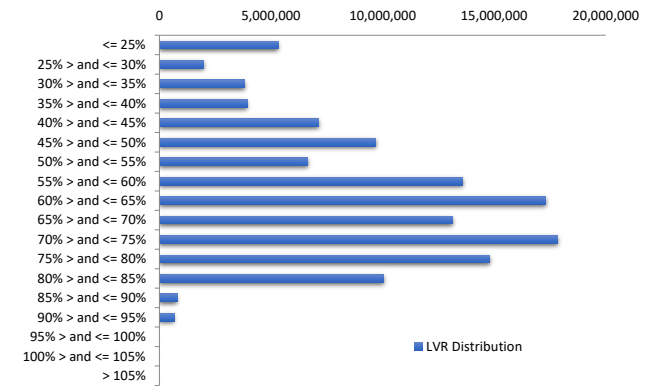
Model Period	33
Collection Period Start	1-Jul-23
Collection Period End	31-Jul-23
No. of Days	31
Interest Period Start	10-Jul-23
Interest Period End	9-Aug-23
No. of Days	31
Determination Date	4-Aug-23
Payment Date	10-Aug-23

**Pool Statistics**

Closing Balance of Mortgages	126,741,866
No. of Loans (Unconsolidated)	393
No. of Loans (Consolidated)	334
Average Loan Size (Unconsolidated)	322,498
Average Loan Size (Consolidated)	379,467
Largest Loan Size (Unconsolidated)	1,928,247
Largest Loan Size (Consolidated)	1,928,247
Smallest Loan Size (Unconsolidated)	(26,351)
Smallest Loan Size (Consolidated)	(26,351)
Weighted Average Interest Rate	7.59%
Weighted Average LVR	60.38%
Weighted Average Seasoning	49.49
Weighted Average Remaining Term	293.99

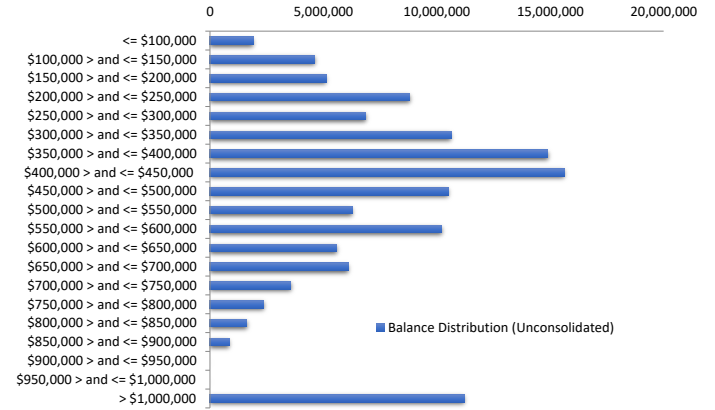
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,322,605	4.20%	57	17.07%
25% > and <= 30%	1,978,019	1.56%	8	2.40%
30% > and <= 35%	3,820,831	3.01%	16	4.79%
35% > and <= 40%	3,931,544	3.10%	13	3.89%
40% > and <= 45%	7,134,026	5.63%	22	6.59%
45% > and <= 50%	9,698,727	7.65%	20	5.99%
50% > and <= 55%	6,639,706	5.24%	14	4.19%
55% > and <= 60%	13,582,236	10.72%	29	8.68%
60% > and <= 65%	17,319,528	13.67%	37	11.08%
65% > and <= 70%	13,146,016	10.37%	27	8.08%
70% > and <= 75%	17,857,330	14.09%	37	11.08%
75% > and <= 80%	14,798,565	11.68%	32	9.58%
80% > and <= 85%	10,051,336	7.93%	18	5.39%
85% > and <= 90%	797,999	0.63%	2	0.60%
90% > and <= 95%	663,398	0.52%	2	0.60%
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%
<b>Total</b>	<b>126,741,866</b>	<b>100.00%</b>	<b>334</b>	<b>100.00%</b>



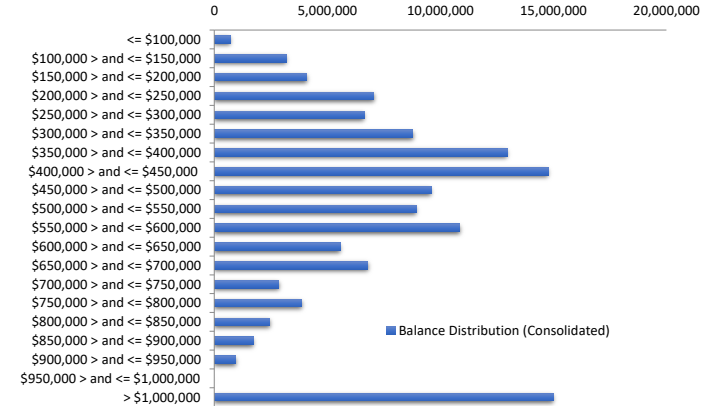
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,898,680	1.50%	63	16.03%
\$100,000 > and <= \$150,000	4,618,011	3.64%	38	9.67%
\$150,000 > and <= \$200,000	5,124,564	4.04%	29	7.38%
\$200,000 > and <= \$250,000	8,808,105	6.95%	39	9.92%
\$250,000 > and <= \$300,000	6,877,362	5.43%	25	6.36%
\$300,000 > and <= \$350,000	10,628,353	8.39%	33	8.40%
\$350,000 > and <= \$400,000	14,889,440	11.75%	40	10.18%
\$400,000 > and <= \$450,000	15,607,303	12.31%	37	9.41%
\$450,000 > and <= \$500,000	10,514,673	8.30%	22	5.60%
\$500,000 > and <= \$550,000	6,278,748	4.95%	12	3.05%
\$550,000 > and <= \$600,000	10,222,295	8.07%	18	4.58%
\$600,000 > and <= \$650,000	5,590,297	4.41%	9	2.29%
\$650,000 > and <= \$700,000	6,094,973	4.81%	9	2.29%
\$700,000 > and <= \$750,000	3,553,932	2.80%	5	1.27%
\$750,000 > and <= \$800,000	2,359,265	1.86%	3	0.76%
\$800,000 > and <= \$850,000	1,617,582	1.28%	2	0.51%
\$850,000 > and <= \$900,000	853,755	0.67%	1	0.25%
\$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	11,204,528	8.84%	8	2.04%
<b>Total</b>	<b>126,741,866</b>	<b>100.00%</b>	<b>393</b>	<b>100.00%</b>



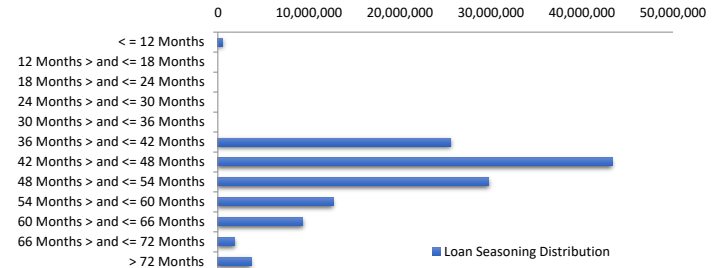
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	714,804	0.56%	32	9.58%
\$100,000 > and <= \$150,000	3,173,188	2.50%	26	7.78%
\$150,000 > and <= \$200,000	4,091,460	3.23%	23	6.89%
\$200,000 > and <= \$250,000	7,058,469	5.57%	31	9.28%
\$250,000 > and <= \$300,000	6,623,491	5.23%	24	7.19%
\$300,000 > and <= \$350,000	8,771,397	6.92%	27	8.08%
\$350,000 > and <= \$400,000	12,951,221	10.22%	35	10.48%
\$400,000 > and <= \$450,000	14,766,538	11.65%	35	10.48%
\$450,000 > and <= \$500,000	9,599,402	7.57%	20	5.99%
\$500,000 > and <= \$550,000	8,939,274	7.05%	17	5.09%
\$550,000 > and <= \$600,000	10,845,036	8.56%	19	5.69%
\$600,000 > and <= \$650,000	5,568,333	4.39%	9	2.69%
\$650,000 > and <= \$700,000	6,788,809	5.36%	10	2.99%
\$700,000 > and <= \$750,000	2,862,161	2.26%	4	1.20%
\$750,000 > and <= \$800,000	3,863,079	3.05%	5	1.50%
\$800,000 > and <= \$850,000	2,451,772	1.93%	3	0.90%
\$850,000 > and <= \$900,000	1,736,789	1.37%	2	0.60%
\$900,000 > and <= \$950,000	947,458	0.75%	1	0.30%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	14,989,186	11.83%	11	3.29%
<b>Total</b>	<b>126,741,866</b>	<b>100.00%</b>	<b>334</b>	<b>100.00%</b>



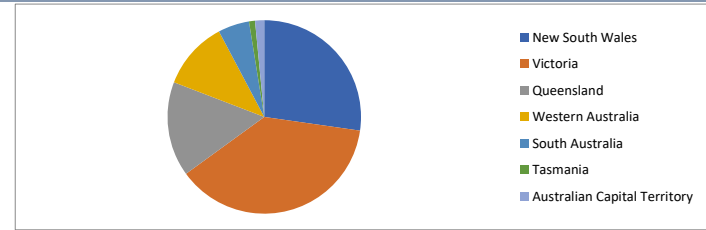
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	557,075	0.44%	1	0.25%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
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	25,597,874	20.20%	77	19.59%
42 Months > and <= 48 Months	43,326,600	34.18%	131	33.33%
48 Months > and <= 54 Months	29,777,639	23.49%	97	24.68%
54 Months > and <= 60 Months	12,675,536	10.00%	42	10.69%
60 Months > and <= 66 Months	9,303,764	7.34%	26	6.62%
66 Months > and <= 72 Months	1,838,906	1.45%	6	1.53%
> 72 Months	3,664,473	2.89%	13	3.31%
<b>Total</b>	<b>126,741,866</b>	<b>100.00%</b>	<b>393</b>	<b>100.00%</b>



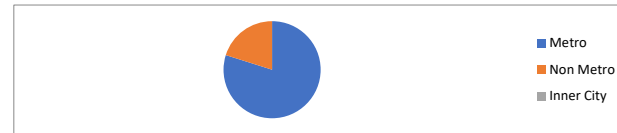
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	34,552,958	27.26%	82	24.55%
Victoria	47,829,292	37.74%	116	34.73%
Queensland	20,068,200	15.83%	66	19.76%
Western Australia	14,467,953	11.42%	43	12.87%
South Australia	6,616,283	5.22%	18	5.39%
Tasmania	1,267,727	1.00%	4	1.20%
Australian Capital Territory	1,939,452	1.53%	5	1.50%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>126,741,866</b>	<b>100.00%</b>	<b>334</b>	<b>100.00%</b>



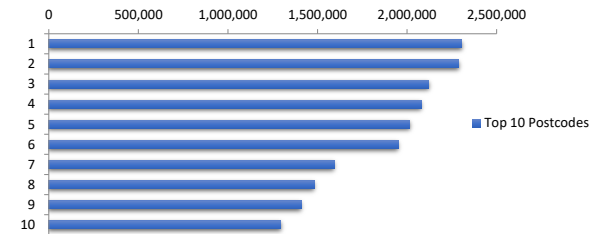
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	101,231,526	79.87%	252	75.45%
Non Metro	25,510,340	20.13%	82	24.55%
Inner City	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>126,741,866</b>	<b>100.00%</b>	<b>334</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3207	2,304,291	1.82%	3	0.90%
3187	2,287,891	1.81%	2	0.60%
4121	2,119,650	1.67%	4	1.20%
3977	2,079,864	1.64%	3	0.90%
3070	2,014,031	1.59%	3	0.90%
6015	1,950,542	1.54%	2	0.60%
3072	1,592,701	1.26%	3	0.90%
5061	1,480,630	1.17%	1	0.30%
3123	1,408,986	1.11%	1	0.30%
3115	1,294,711	1.02%	1	0.30%
<b>Total</b>	<b>18,533,296</b>	<b>14.62%</b>	<b>23</b>	<b>6.89%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	79,389,856	62.64%	274	69.72%
Low Verified	47,352,011	37.36%	119	30.28%
<b>Total</b>	<b>126,741,866</b>	<b>100.00%</b>	<b>393</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	126,741,866	100.00%	393	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>126,741,866</b>	<b>100.00%</b>	<b>393</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	105,534,538	83.27%	339	86.26%
Interest Only	21,207,328	16.73%	54	13.74%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>126,741,866</b>	<b>100.00%</b>	<b>393</b>	<b>100.00%</b>



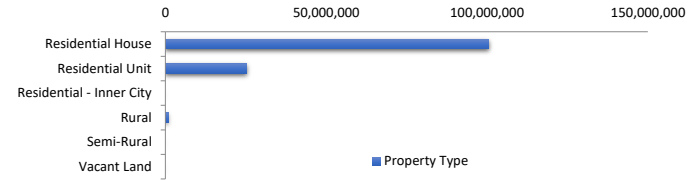
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	126,741,866	100.00%	393	100.00%
<b>Total</b>	<b>126,741,866</b>	<b>100.00%</b>	<b>393</b>	<b>100.00%</b>



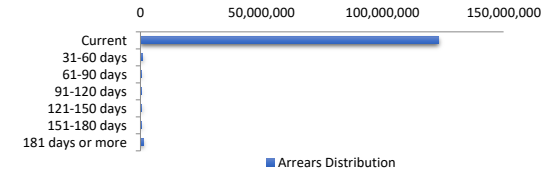
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	100,559,230	79.34%	262	78.44%
Residential Unit	25,295,867	19.96%	70	20.96%
Residential - Inner City	0	0.00%	0	0.00%
Rural	886,769	0.70%	2	0.60%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>126,741,866</b>	<b>100.00%</b>	<b>334</b>	<b>100.00%</b>



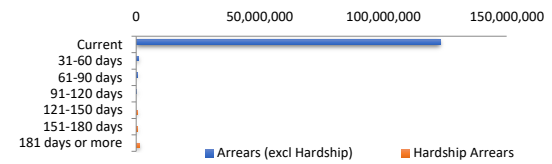
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	123,104,646	97.13%	385	97.96%
31-60 days	793,616	0.63%	2	0.51%
61-90 days	400,737	0.32%	1	0.25%
91-120 days	322,249	0.25%	1	0.25%
121-150 days	530,984	0.42%	1	0.25%
151-180 days	444,621	0.35%	1	0.25%
181 days or more	1,145,014	0.90%	2	0.51%
<b>Total</b>	<b>126,741,866</b>	<b>100.00%</b>	<b>393</b>	<b>100.00%</b>



**Hardships**

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	123,104,646	385	0	0	123,104,646
31-60 days	793,616	2	0	0	793,616
61-90 days	400,737	1	0	0	400,737
91-120 days	322,249	1	0	0	322,249
121-150 days	0	0	530,984	1	530,984
151-180 days	0	0	444,621	1	444,621
181 days or more	0	0	1,145,014	2	1,145,014
<b>Total</b>	<b>124,621,247</b>	<b>389</b>	<b>2,120,619</b>	<b>4</b>	<b>126,741,866</b>



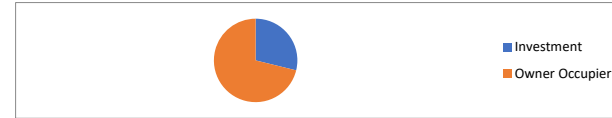
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,110,768	0.88%	3	0.90%
Genworth	9,529,675	7.52%	22	6.59%
PMI	0	0.00%	0	0.00%
No LMI / No Data	116,101,423	91.60%	309	92.51%
<b>Total</b>	<b>126,741,866</b>	<b>100.00%</b>	<b>334</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	36,532,824	28.82%	114	29.01%
Owner Occupier	90,209,043	71.18%	279	70.99%
<b>Total</b>	<b>126,741,866</b>	<b>100.00%</b>	<b>393</b>	<b>100.00%</b>



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	118,692,479	93.65%	363	92.37%
1	8,049,387	6.35%	30	7.63%
<b>Total</b>	<b>126,741,866</b>	<b>100.00%</b>	<b>393</b>	<b>100.00%</b>



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	2,442,867.57	5
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