

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



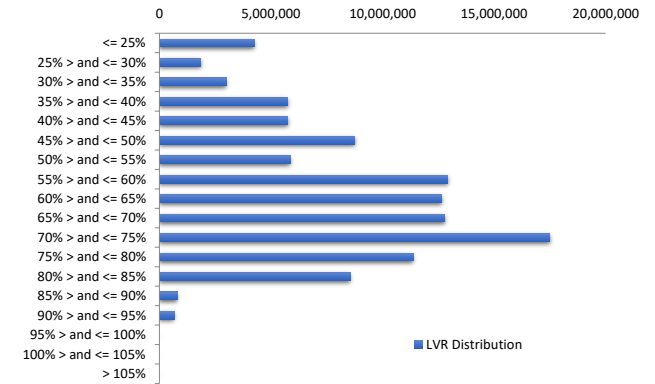
Model Period	36
Collection Period Start	1-Oct-23
Collection Period End	31-Oct-23
No. of Days	31
Interest Period Start	10-Oct-23
Interest Period End	9-Nov-23
No. of Days	31
Determination Date	6-Nov-23
Payment Date	10-Nov-23

**Pool Statistics**

Closing Balance of Mortgages	112,480,657
No. of Loans (Unconsolidated)	356
No. of Loans (Consolidated)	305
Average Loan Size (Unconsolidated)	315,957
Average Loan Size (Consolidated)	368,789
Largest Loan Size (Unconsolidated)	1,923,537
Largest Loan Size (Consolidated)	1,923,537
Smallest Loan Size (Unconsolidated)	(2,997)
Smallest Loan Size (Consolidated)	(2,997)
Weighted Average Interest Rate	7.50%
Weighted Average LVR	60.14%
Weighted Average Seasoning	51.94
Weighted Average Remaining Term	291.16

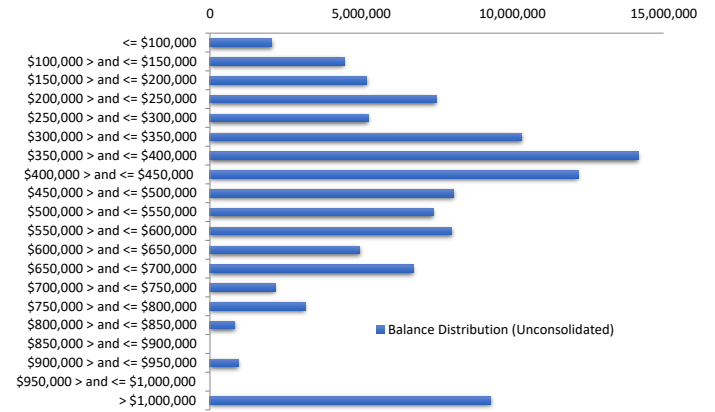
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,261,583	3.79%	52	17.05%
25% > and <= 30%	1,855,597	1.65%	11	3.61%
30% > and <= 35%	2,992,546	2.66%	15	4.92%
35% > and <= 40%	5,756,297	5.12%	15	4.92%
40% > and <= 45%	5,750,442	5.11%	18	5.90%
45% > and <= 50%	8,745,207	7.77%	20	6.56%
50% > and <= 55%	5,866,159	5.22%	13	4.26%
55% > and <= 60%	12,930,688	11.50%	28	9.18%
60% > and <= 65%	12,648,408	11.24%	27	8.85%
65% > and <= 70%	12,776,484	11.36%	27	8.85%
70% > and <= 75%	17,499,624	15.56%	35	11.48%
75% > and <= 80%	11,377,141	10.11%	25	8.20%
80% > and <= 85%	8,560,721	7.61%	15	4.92%
85% > and <= 90%	796,801	0.71%	2	0.66%
90% > and <= 95%	662,959	0.59%	2	0.66%
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>112,480,657</b>	<b>100.00%</b>	<b>305</b>	<b>100.00%</b>



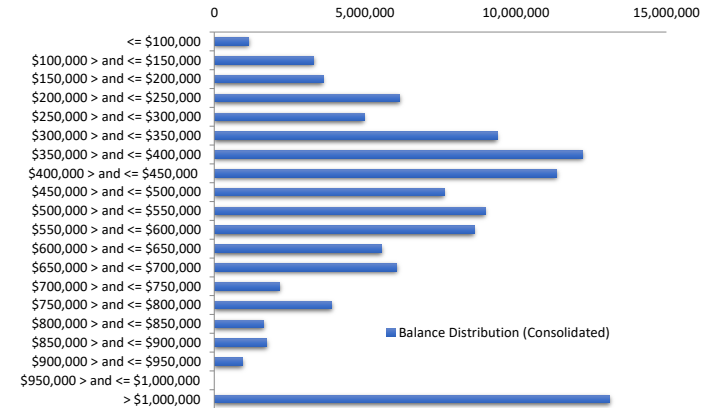
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,042,203	1.82%	61	17.13%
\$100,000 > and <= \$150,000	4,442,929	3.95%	36	10.11%
\$150,000 > and <= \$200,000	5,182,862	4.61%	29	8.15%
\$200,000 > and <= \$250,000	7,474,783	6.65%	33	9.27%
\$250,000 > and <= \$300,000	5,238,827	4.66%	19	5.34%
\$300,000 > and <= \$350,000	10,312,531	9.17%	32	8.99%
\$350,000 > and <= \$400,000	14,157,668	12.59%	38	10.67%
\$400,000 > and <= \$450,000	12,174,028	10.82%	29	8.15%
\$450,000 > and <= \$500,000	8,058,482	7.16%	17	4.78%
\$500,000 > and <= \$550,000	7,377,410	6.56%	14	3.93%
\$550,000 > and <= \$600,000	7,999,362	7.11%	14	3.93%
\$600,000 > and <= \$650,000	4,958,955	4.41%	8	2.25%
\$650,000 > and <= \$700,000	6,730,090	5.98%	10	2.81%
\$700,000 > and <= \$750,000	2,150,905	1.91%	3	0.84%
\$750,000 > and <= \$800,000	3,147,373	2.80%	4	1.12%
\$800,000 > and <= \$850,000	814,916	0.72%	1	0.28%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	932,002	0.83%	1	0.28%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	9,285,331	8.26%	7	1.97%
<b>Total</b>	<b>112,480,657</b>	<b>100.00%</b>	<b>356</b>	<b>100.00%</b>



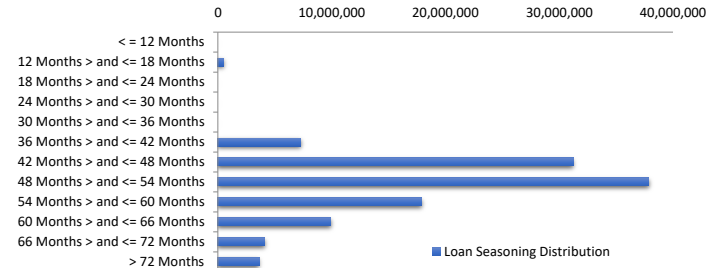
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,138,116	1.01%	36	11.80%
\$100,000 > and <= \$150,000	3,297,275	2.93%	26	8.52%
\$150,000 > and <= \$200,000	3,607,273	3.21%	20	6.56%
\$200,000 > and <= \$250,000	6,145,844	5.46%	27	8.85%
\$250,000 > and <= \$300,000	4,967,109	4.42%	18	5.90%
\$300,000 > and <= \$350,000	9,386,012	8.34%	29	9.51%
\$350,000 > and <= \$400,000	12,211,974	10.86%	33	10.82%
\$400,000 > and <= \$450,000	11,359,467	10.10%	27	8.85%
\$450,000 > and <= \$500,000	7,627,114	6.78%	16	5.25%
\$500,000 > and <= \$550,000	8,988,779	7.99%	17	5.57%
\$550,000 > and <= \$600,000	8,625,450	7.67%	15	4.92%
\$600,000 > and <= \$650,000	5,564,004	4.95%	9	2.95%
\$650,000 > and <= \$700,000	6,056,455	5.38%	9	2.95%
\$700,000 > and <= \$750,000	2,167,646	1.93%	3	0.98%
\$750,000 > and <= \$800,000	3,900,784	3.47%	5	1.64%
\$800,000 > and <= \$850,000	1,646,653	1.46%	2	0.66%
\$850,000 > and <= \$900,000	1,732,559	1.54%	2	0.66%
\$900,000 > and <= \$950,000	943,906	0.84%	1	0.33%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	13,114,237	11.66%	10	3.28%
<b>Total</b>	<b>112,480,657</b>	<b>100.00%</b>	<b>305</b>	<b>100.00%</b>



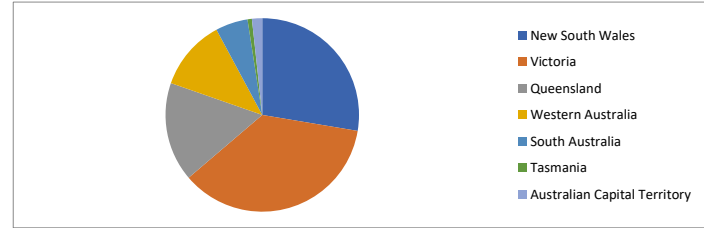
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	528,534	0.47%	1	0.28%
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	7,268,278	6.46%	15	4.21%
42 Months > and <= 48 Months	31,245,668	27.78%	101	28.37%
48 Months > and <= 54 Months	37,883,854	33.68%	123	34.55%
54 Months > and <= 60 Months	17,891,089	15.91%	58	16.29%
60 Months > and <= 66 Months	9,917,001	8.82%	33	9.27%
66 Months > and <= 72 Months	4,112,792	3.66%	11	3.09%
> 72 Months	3,633,441	3.23%	14	3.93%
<b>Total</b>	<b>112,480,657</b>	<b>100.00%</b>	<b>356</b>	<b>100.00%</b>



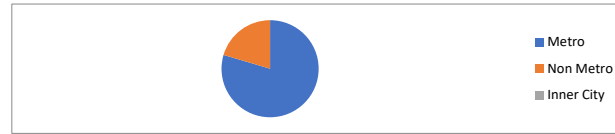
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	31,089,019	27.64%	74	24.26%
Victoria	40,630,869	36.12%	102	33.44%
Queensland	18,646,477	16.58%	62	20.33%
Western Australia	13,287,686	11.81%	41	13.44%
South Australia	6,074,230	5.40%	17	5.57%
Tasmania	823,934	0.73%	4	1.31%
Australian Capital Territory	1,928,443	1.71%	5	1.64%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>112,480,657</b>	<b>100.00%</b>	<b>305</b>	<b>100.00%</b>



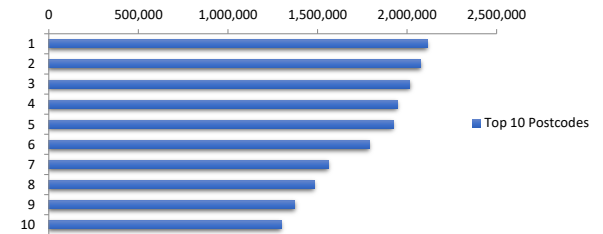
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	89,517,418	79.58%	230	75.41%
Non Metro	22,963,239	20.42%	75	24.59%
Inner City	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>112,480,657</b>	<b>100.00%</b>	<b>305</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
4121	2,111,703	1.88%	4	1.31%
3977	2,074,587	1.84%	3	0.98%
3070	2,015,013	1.79%	3	0.98%
6015	1,945,893	1.73%	2	0.66%
3187	1,923,547	1.71%	2	0.66%
3207	1,789,996	1.59%	3	0.98%
3072	1,561,304	1.39%	3	0.98%
5061	1,480,630	1.32%	1	0.33%
3115	1,372,870	1.22%	1	0.33%
3978	1,298,156	1.15%	4	1.31%
<b>Total</b>	<b>17,573,699</b>	<b>15.62%</b>	<b>26</b>	<b>8.52%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	68,525,160	60.92%	242	67.98%
Low Verified	43,955,497	39.08%	114	32.02%
<b>Total</b>	<b>112,480,657</b>	<b>100.00%</b>	<b>356</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	112,480,657	100.00%	356	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>112,480,657</b>	<b>100.00%</b>	<b>356</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	95,535,526	84.94%	311	87.36%
Interest Only	16,945,131	15.06%	45	12.64%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>112,480,657</b>	<b>100.00%</b>	<b>356</b>	<b>100.00%</b>



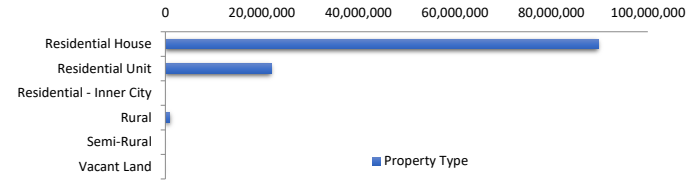
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	112,480,657	100.00%	356	100.00%
<b>Total</b>	<b>112,480,657</b>	<b>100.00%</b>	<b>356</b>	<b>100.00%</b>



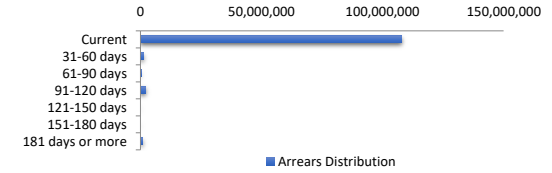
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	89,695,580	79.74%	241	79.02%
Residential Unit	21,897,989	19.47%	62	20.33%
Residential - Inner City	0	0.00%	0	0.00%
Rural	887,089	0.79%	2	0.66%
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>112,480,657</b>	<b>100.00%</b>	<b>305</b>	<b>100.00%</b>



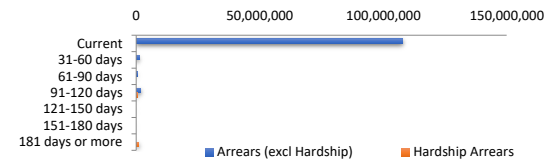
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	107,768,234	95.81%	347	97.47%
31-60 days	1,219,681	1.08%	3	0.84%
61-90 days	386,546	0.34%	1	0.28%
91-120 days	2,115,478	1.88%	3	0.84%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	990,719	0.88%	2	0.56%
<b>Total</b>	<b>112,480,657</b>	<b>100.00%</b>	<b>356</b>	<b>100.00%</b>



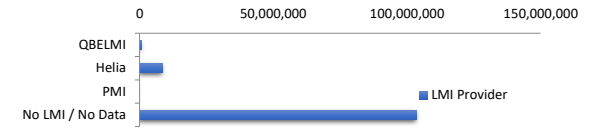
**Hardships**

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	107,768,234	347	0	0	107,768,234
31-60 days	1,219,681	3	0	0	1,219,681
61-90 days	386,546	1	0	0	386,546
91-120 days	1,748,119	2	367,360	1	2,115,478
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	0	0	990,719	2	990,719
<b>Total</b>	<b>111,122,579</b>	<b>353</b>	<b>1,358,078</b>	<b>3</b>	<b>112,480,657</b>



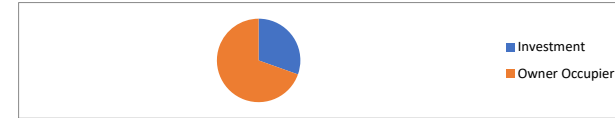
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	643,049	0.57%	2	0.66%
Helia	8,431,753	7.50%	20	6.56%
PMI	0	0.00%	0	0.00%
No LMI / No Data	103,405,856	91.93%	283	92.79%
<b>Total</b>	<b>112,480,657</b>	<b>100.00%</b>	<b>305</b>	<b>100.00%</b>



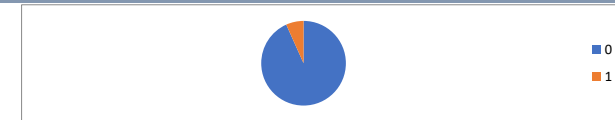
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	34,231,625	30.43%	103	28.93%
Owner Occupier	78,249,032	69.57%	253	71.07%
<b>Total</b>	<b>112,480,657</b>	<b>100.00%</b>	<b>356</b>	<b>100.00%</b>



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	104,938,141	93.29%	327	91.85%
1	7,542,516	6.71%	29	8.15%
<b>Total</b>	<b>112,480,657</b>	<b>100.00%</b>	<b>356</b>	<b>100.00%</b>



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	3,106,196.84	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