

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



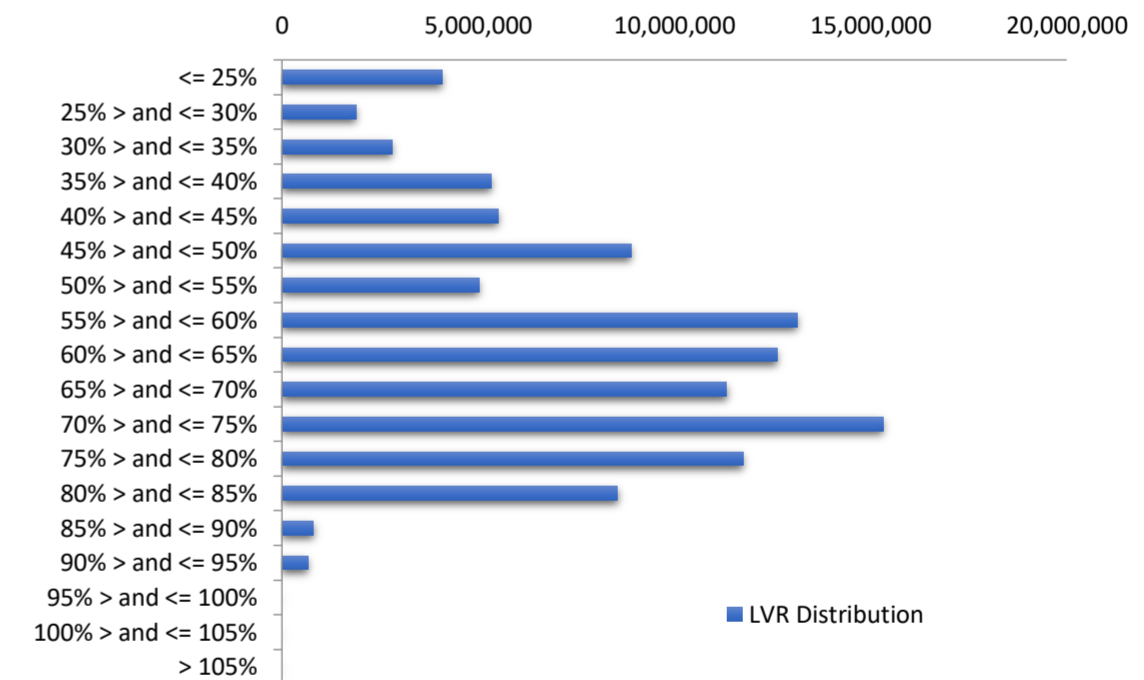
Model Period	37
Collection Period Start	1-Nov-23
Collection Period End	30-Nov-23
No. of Days	30
Interest Period Start	10-Nov-23
Interest Period End	10-Dec-23
No. of Days	31
Determination Date	6-Dec-23
Payment Date	11-Dec-23

**Pool Statistics**

Closing Balance of Mortgages	107,713,386
No. of Loans (Unconsolidated)	348
No. of Loans (Consolidated)	299
Average Loan Size (Unconsolidated)	309,521
Average Loan Size (Consolidated)	360,245
Largest Loan Size (Unconsolidated)	1,921,537
Largest Loan Size (Consolidated)	1,921,537
Smallest Loan Size (Unconsolidated)	(5,261)
Smallest Loan Size (Consolidated)	(5,261)
Weighted Average Interest Rate	7.82%
Weighted Average LVR	60.10%
Weighted Average Seasoning	52.89
Weighted Average Remaining Term	291.26

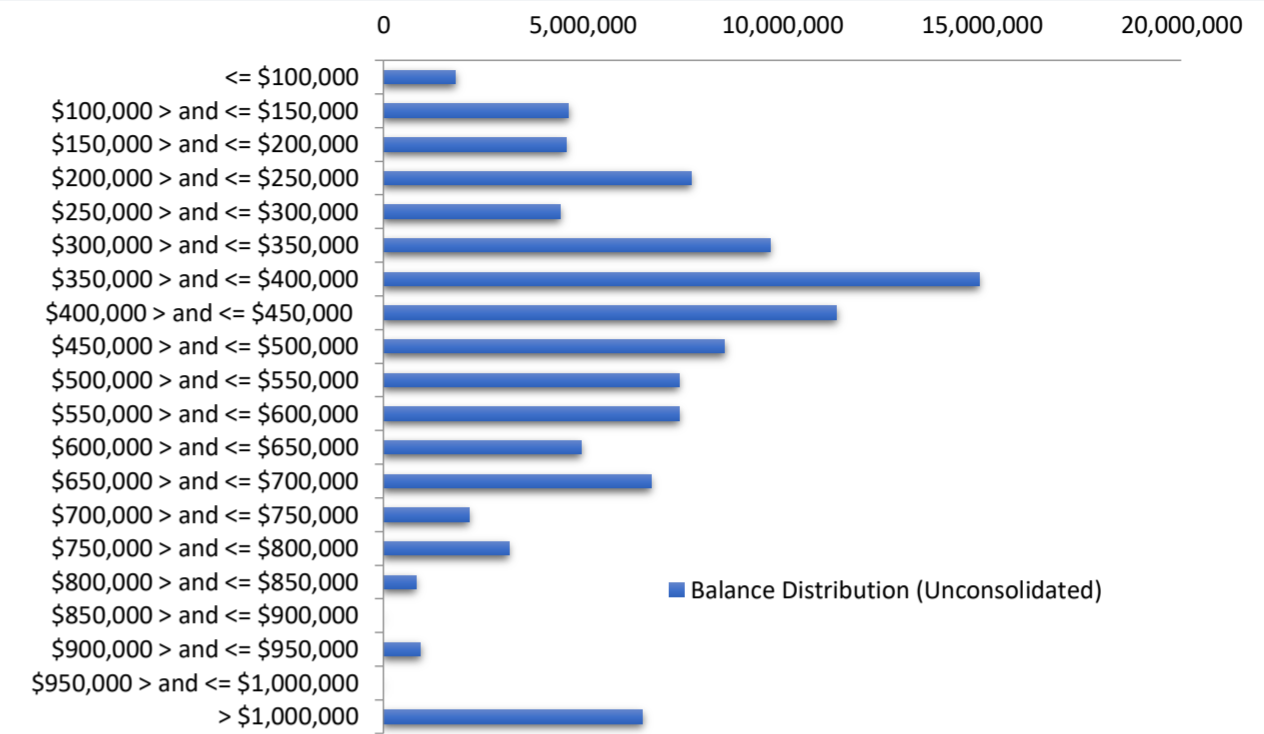
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,077,427	3.79%	53	17.73%
25% > and <= 30%	1,887,036	1.75%	12	4.01%
30% > and <= 35%	2,809,191	2.61%	13	4.35%
35% > and <= 40%	5,332,283	4.95%	17	5.69%
40% > and <= 45%	5,509,227	5.11%	17	5.69%
45% > and <= 50%	8,897,685	8.26%	20	6.69%
50% > and <= 55%	5,023,616	4.66%	10	3.34%
55% > and <= 60%	13,132,132	12.19%	29	9.70%
60% > and <= 65%	12,625,268	11.72%	27	9.03%
65% > and <= 70%	11,334,452	10.52%	23	7.69%
70% > and <= 75%	15,319,588	14.22%	33	11.04%
75% > and <= 80%	11,746,371	10.91%	26	8.70%
80% > and <= 85%	8,557,036	7.94%	15	5.02%
85% > and <= 90%	799,184	0.74%	2	0.67%
90% > and <= 95%	662,890	0.62%	2	0.67%
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>107,713,386</b>	<b>100.00%</b>	<b>299</b>	<b>100.00%</b>



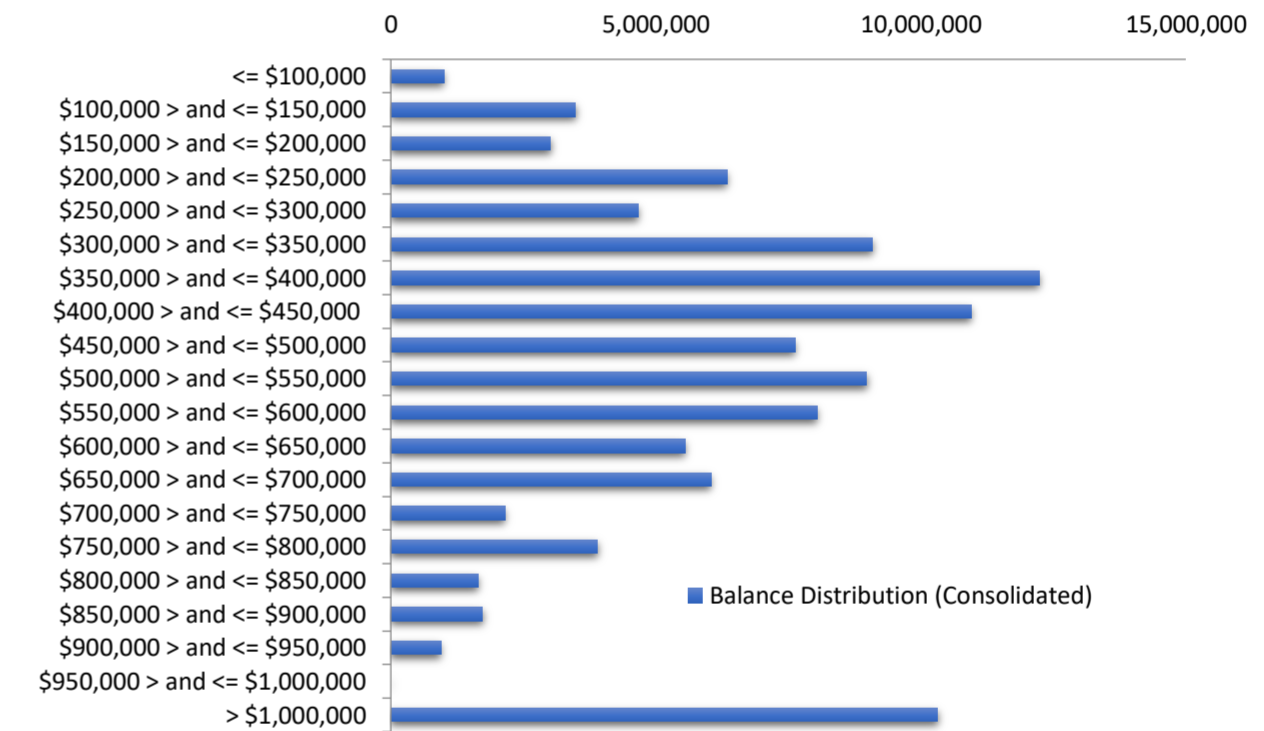
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,803,270	1.67%	60	17.24%
\$100,000 > and <= \$150,000	4,633,784	4.30%	38	10.92%
\$150,000 > and <= \$200,000	4,585,973	4.26%	26	7.47%
\$200,000 > and <= \$250,000	7,709,154	7.16%	34	9.77%
\$250,000 > and <= \$300,000	4,443,610	4.13%	16	4.60%
\$300,000 > and <= \$350,000	9,685,327	8.99%	30	8.62%
\$350,000 > and <= \$400,000	14,937,880	13.87%	40	11.49%
\$400,000 > and <= \$450,000	11,361,602	10.55%	27	7.76%
\$450,000 > and <= \$500,000	8,550,585	7.94%	18	5.17%
\$500,000 > and <= \$550,000	7,406,021	6.88%	14	4.02%
\$550,000 > and <= \$600,000	7,413,333	6.88%	13	3.74%
\$600,000 > and <= \$650,000	4,952,220	4.60%	8	2.30%
\$650,000 > and <= \$700,000	6,705,435	6.23%	10	2.87%
\$700,000 > and <= \$750,000	2,143,154	1.99%	3	0.86%
\$750,000 > and <= \$800,000	3,146,508	2.92%	4	1.15%
\$800,000 > and <= \$850,000	814,062	0.76%	1	0.29%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	932,403	0.87%	1	0.29%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	6,489,064	6.02%	5	1.44%
<b>Total</b>	<b>107,713,386</b>	<b>100.00%</b>	<b>348</b>	<b>100.00%</b>



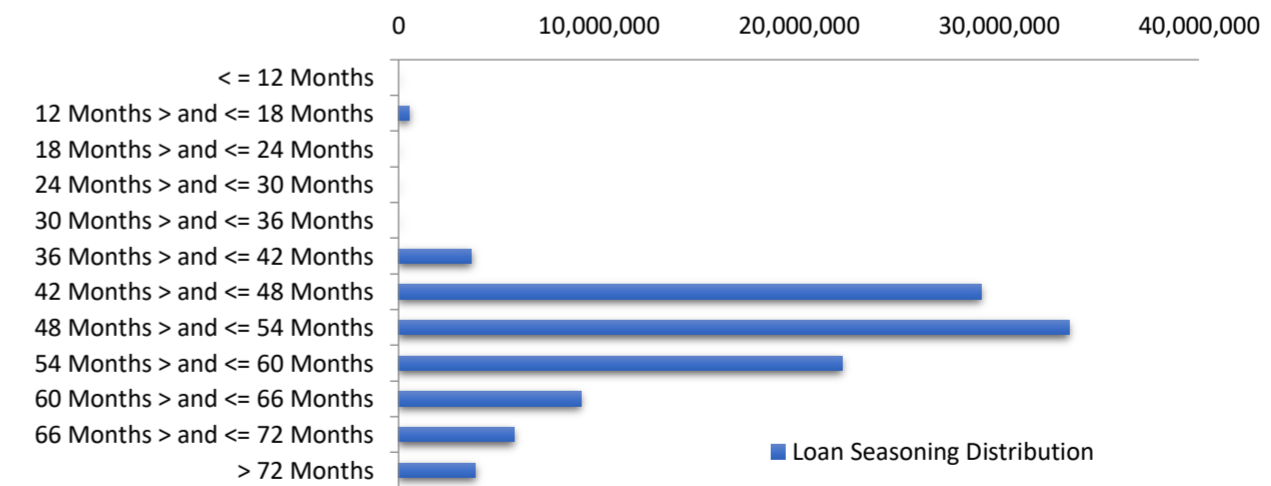
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	997,293	0.93%	36	12.04%
\$100,000 > and <= \$150,000	3,486,702	3.24%	28	9.36%
\$150,000 > and <= \$200,000	3,014,941	2.80%	17	5.69%
\$200,000 > and <= \$250,000	6,348,648	5.89%	28	9.36%
\$250,000 > and <= \$300,000	4,674,892	4.34%	17	5.69%
\$300,000 > and <= \$350,000	9,092,891	8.44%	28	9.36%
\$350,000 > and <= \$400,000	12,229,792	11.35%	33	11.04%
\$400,000 > and <= \$450,000	10,952,482	10.17%	26	8.70%
\$450,000 > and <= \$500,000	7,622,992	7.08%	16	5.35%
\$500,000 > and <= \$550,000	8,979,804	8.34%	17	5.69%
\$550,000 > and <= \$600,000	8,042,877	7.47%	14	4.68%
\$600,000 > and <= \$650,000	5,548,456	5.15%	9	3.01%
\$650,000 > and <= \$700,000	6,038,430	5.61%	9	3.01%
\$700,000 > and <= \$750,000	2,150,750	2.00%	3	1.00%
\$750,000 > and <= \$800,000	3,900,146	3.62%	5	1.67%
\$800,000 > and <= \$850,000	1,643,863	1.53%	2	0.67%
\$850,000 > and <= \$900,000	1,730,543	1.61%	2	0.67%
\$900,000 > and <= \$950,000	942,604	0.88%	1	0.33%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	10,315,280	9.58%	8	2.68%
<b>Total</b>	<b>107,713,386</b>	<b>100.00%</b>	<b>299</b>	<b>100.00%</b>



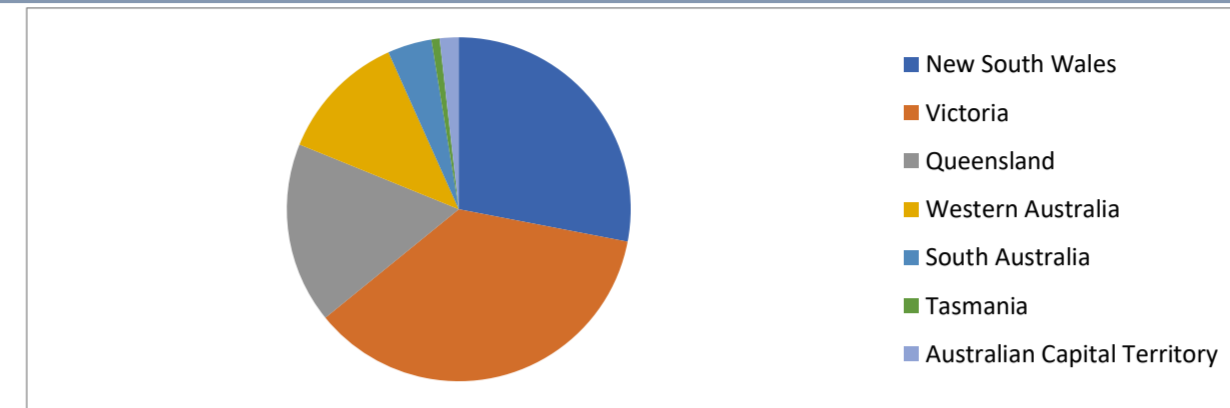
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	550,864	0.51%	1	0.29%
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	3,641,389	3.38%	8	2.30%
42 Months > and <= 48 Months	29,122,737	27.04%	94	27.01%
48 Months > and <= 54 Months	33,512,511	31.11%	107	30.75%
54 Months > and <= 60 Months	22,166,494	20.58%	73	20.98%
60 Months > and <= 66 Months	9,108,624	8.46%	37	10.63%
66 Months > and <= 72 Months	5,769,199	5.36%	13	3.74%
> 72 Months	3,841,567	3.57%	15	4.31%
<b>Total</b>	<b>107,713,386</b>	<b>100.00%</b>	<b>348</b>	<b>100.00%</b>



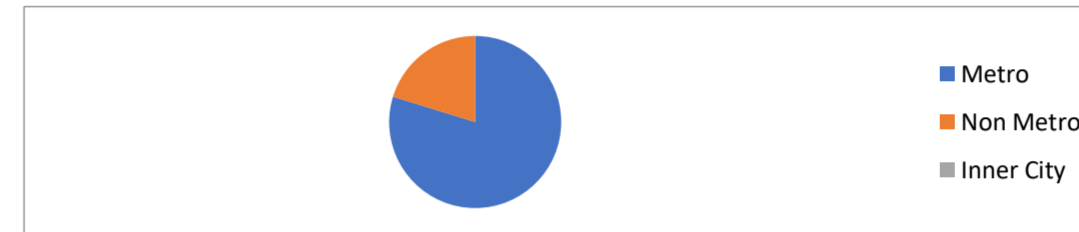
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	30,180,351	28.02%	72	24.08%
Victoria	38,902,318	36.12%	100	33.44%
Queensland	18,317,162	17.01%	61	20.40%
Western Australia	13,087,532	12.15%	41	13.71%
South Australia	4,477,133	4.16%	16	5.35%
Tasmania	829,584	0.77%	4	1.34%
Australian Capital Territory	1,919,305	1.78%	5	1.67%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>107,713,386</b>	<b>100.00%</b>	<b>299</b>	<b>100.00%</b>



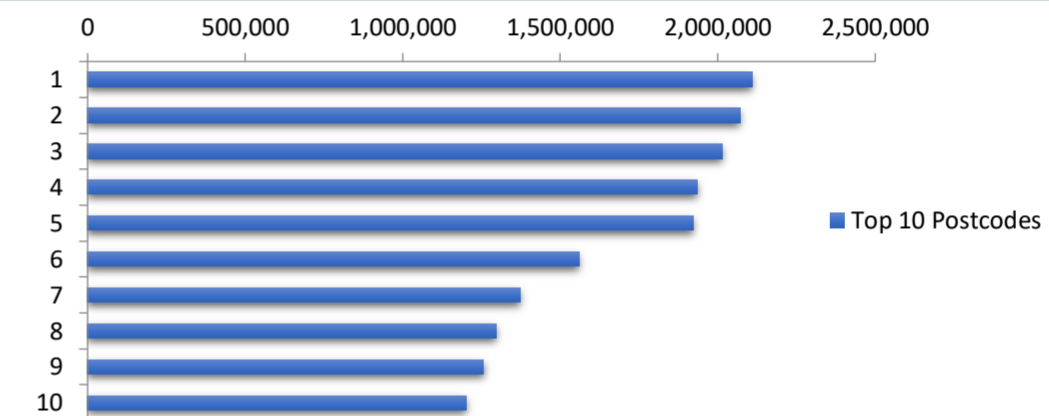
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	85,901,318	79.75%	226	75.59%
Non Metro	21,812,068	20.25%	73	24.41%
Inner City	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>107,713,386</b>	<b>100.00%</b>	<b>299</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
4121	2,108,315	1.96%	4	1.34%
3977	2,070,719	1.92%	3	1.00%
3070	2,014,813	1.87%	3	1.00%
6015	1,935,788	1.80%	2	0.67%
3187	1,921,878	1.78%	2	0.67%
3072	1,559,043	1.45%	3	1.00%
3115	1,373,298	1.27%	1	0.33%
3978	1,296,300	1.20%	4	1.34%
4007	1,256,888	1.17%	1	0.33%
3754	1,200,529	1.11%	3	1.00%
<b>Total</b>	<b>16,737,572</b>	<b>15.54%</b>	<b>26</b>	<b>8.70%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	66,656,059	61.88%	236	67.82%
Low Verified	41,057,327	38.12%	112	32.18%
<b>Total</b>	<b>107,713,386</b>	<b>100.00%</b>	<b>348</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	107,713,386	100.00%	348	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>107,713,386</b>	<b>100.00%</b>	<b>348</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	93,486,253	86.79%	305	87.64%
Interest Only	14,227,132	13.21%	43	12.36%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>107,713,386</b>	<b>100.00%</b>	<b>348</b>	<b>100.00%</b>



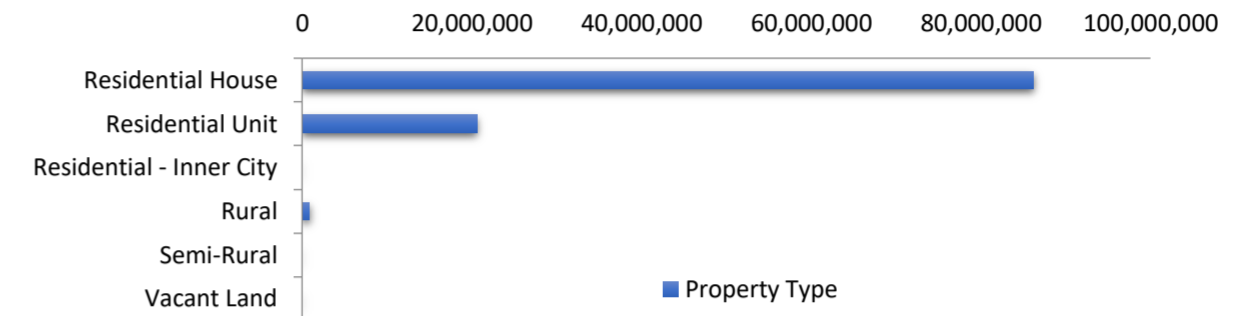
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	107,713,386	100.00%	348	100.00%
<b>Total</b>	<b>107,713,386</b>	<b>100.00%</b>	<b>348</b>	<b>100.00%</b>



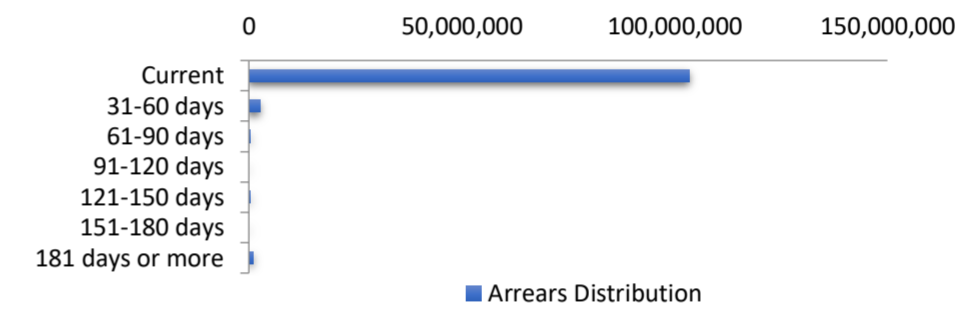
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	86,183,690	80.01%	236	78.93%
Residential Unit	20,641,308	19.16%	61	20.40%
Residential - Inner City	0	0.00%	0	0.00%
Rural	888,388	0.82%	2	0.67%
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>107,713,386</b>	<b>100.00%</b>	<b>299</b>	<b>100.00%</b>



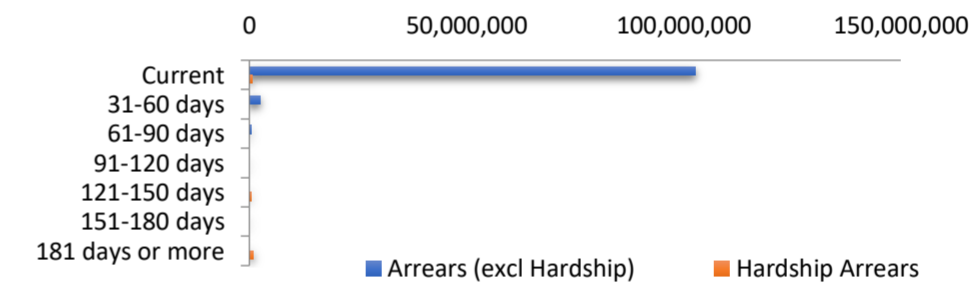
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	103,402,922	96.00%	338	97.13%
31-60 days	2,560,525	2.38%	6	1.72%
61-90 days	386,177	0.36%	1	0.29%
91-120 days	0	0.00%	0	0.00%
121-150 days	370,229	0.34%	1	0.29%
151-180 days	0	0.00%	0	0.00%
181 days or more	993,532	0.92%	2	0.57%
<b>Total</b>	<b>107,713,386</b>	<b>100.00%</b>	<b>348</b>	<b>100.00%</b>



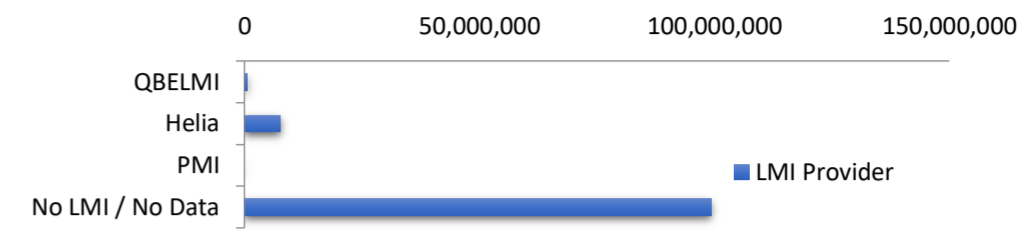
**Hardships**

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	102,710,908	337	692,015	1	103,402,922
31-60 days	2,560,525	6	0	0	2,560,525
61-90 days	386,177	1	0	0	386,177
91-120 days	0	0	0	0	-
121-150 days	0	0	370,229	1	370,229
151-180 days	0	0	0	0	-
181 days or more	0	0	993,532	2	993,532
<b>Total</b>	<b>105,657,610</b>	<b>344</b>	<b>2,055,776</b>	<b>4</b>	<b>107,713,386</b>



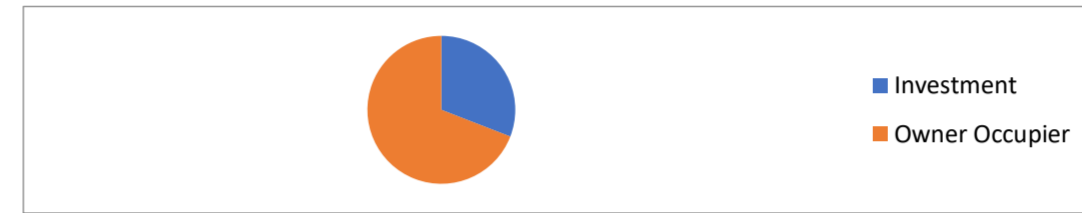
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	641,119	0.60%	2	0.67%
Helia	7,678,654	7.13%	19	6.35%
PMI	0	0.00%	0	0.00%
No LMI / No Data	99,393,613	92.28%	278	92.98%
<b>Total</b>	<b>107,713,386</b>	<b>100.00%</b>	<b>299</b>	<b>100.00%</b>



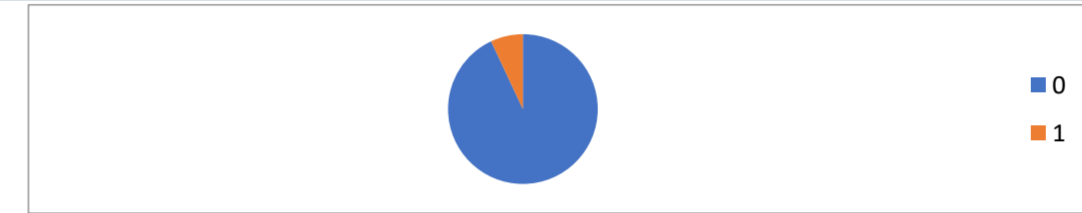
**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	33,270,847	30.89%	99	28.45%
Owner Occupier	74,442,538	69.11%	249	71.55%
<b>Total</b>	<b>107,713,386</b>	<b>100.00%</b>	<b>348</b>	<b>100.00%</b>



**Number of Credit Events**

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	100,195,402	93.02%	319	91.67%
1	7,517,984	6.98%	29	8.33%
<b>Total</b>	<b>107,713,386</b>	<b>100.00%</b>	<b>348</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	1,363,761.21	3
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