

**AFG Series 2022-1NC**  
Collateral Report



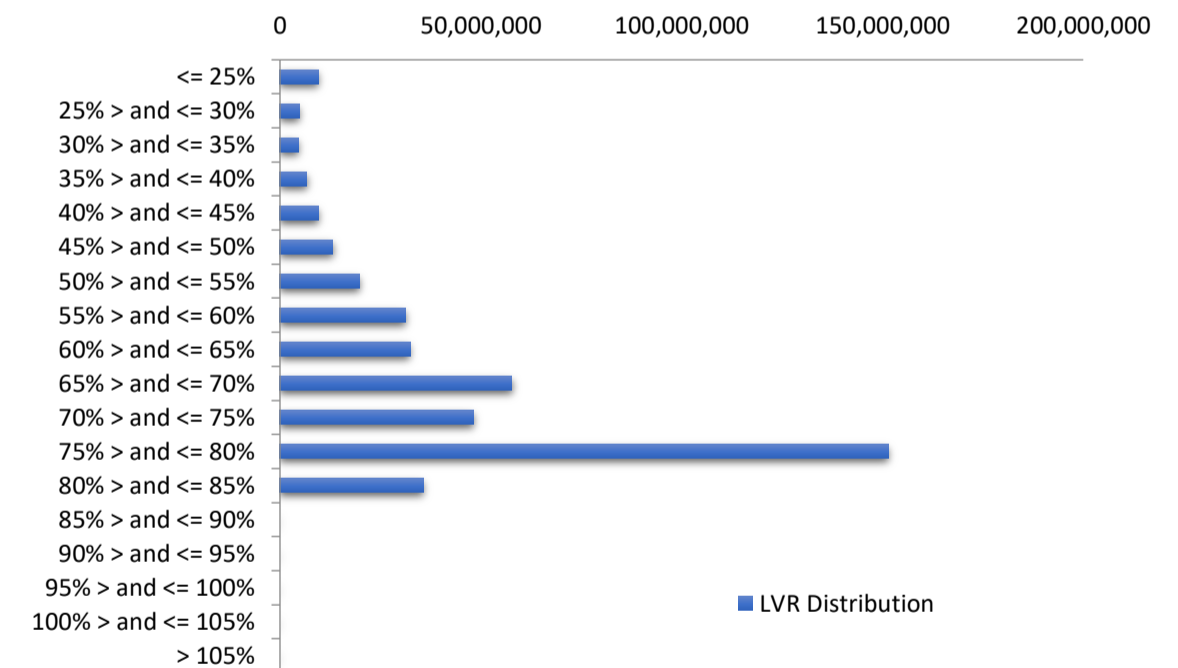
Model Period	1
Collection Period Start	24-Feb-22
Collection Period End	31-Mar-22
No. of Days	36
Interest Period Start	24-Feb-22
Interest Period End	10-Apr-22
No. of Days	46
Determination Date	6-Apr-22
Payment Date	11-Apr-22

**Pool Statistics**

Closing Balance of Mortgages	424,878,816
No. of Loans (Unconsolidated)	886
No. of Loans (Consolidated)	734
Average Loan Size (Unconsolidated)	479,547
Average Loan Size (Consolidated)	578,854
Largest Loan Size (Unconsolidated)	2,105,338
Largest Loan Size (Consolidated)	2,138,267
Smallest Loan Size (Unconsolidated)	(6,835)
Smallest Loan Size (Consolidated)	(80)
Weighted Average Interest Rate	3.36%
Weighted Average LVR	67.76%
Weighted Average Seasoning	8.36
Weighted Average Remaining Term	345.22

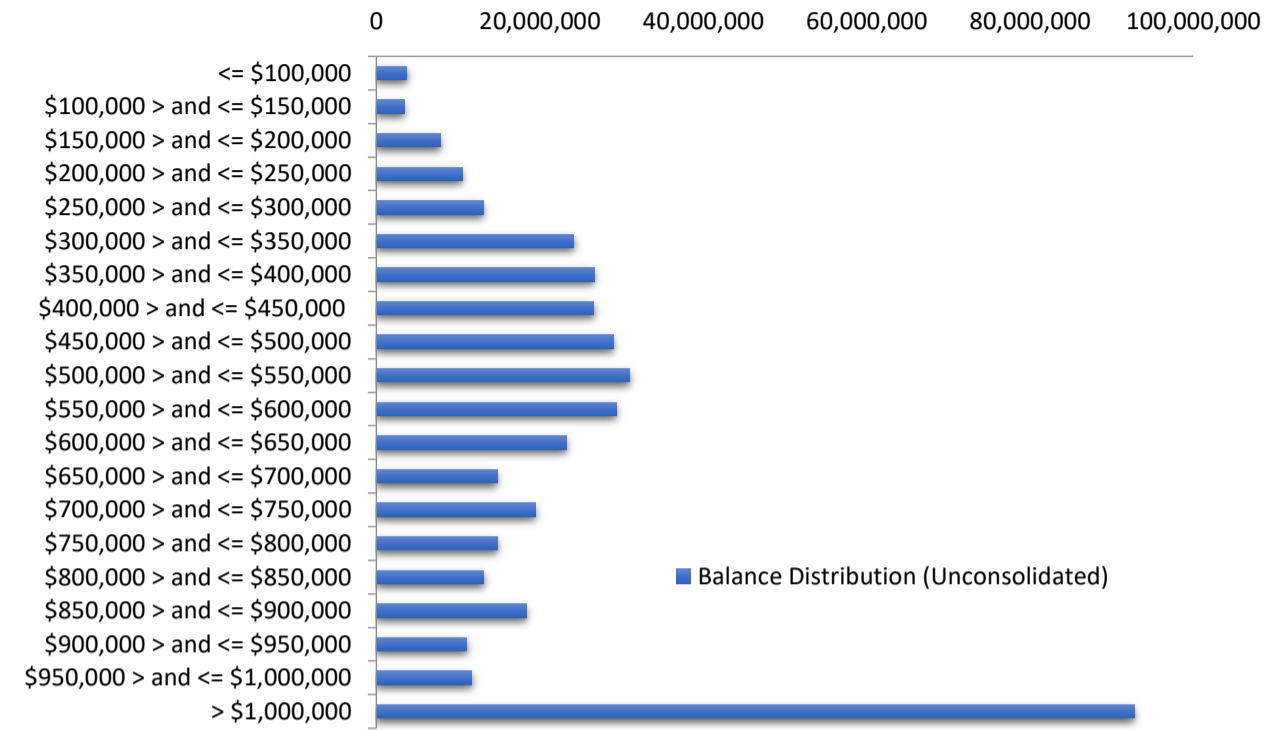
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,595,788	2.26%	51	6.95%
25% > and <= 30%	4,817,527	1.13%	18	2.45%
30% > and <= 35%	4,568,544	1.08%	15	2.04%
35% > and <= 40%	6,718,844	1.58%	16	2.18%
40% > and <= 45%	9,540,388	2.25%	21	2.86%
45% > and <= 50%	13,168,948	3.10%	25	3.41%
50% > and <= 55%	19,844,097	4.67%	36	4.90%
55% > and <= 60%	31,129,891	7.33%	51	6.95%
60% > and <= 65%	32,372,434	7.62%	50	6.81%
65% > and <= 70%	57,742,753	13.59%	87	11.85%
70% > and <= 75%	48,166,916	11.34%	72	9.81%
75% > and <= 80%	151,515,533	35.66%	243	33.11%
80% > and <= 85%	35,697,153	8.40%	49	6.68%
85% > and <= 90%	0	0.00%	0	0.00%
90% > and <= 95%	0	0.00%	0	0.00%
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>424,878,816</b>	<b>100.00%</b>	<b>734</b>	<b>100.00%</b>



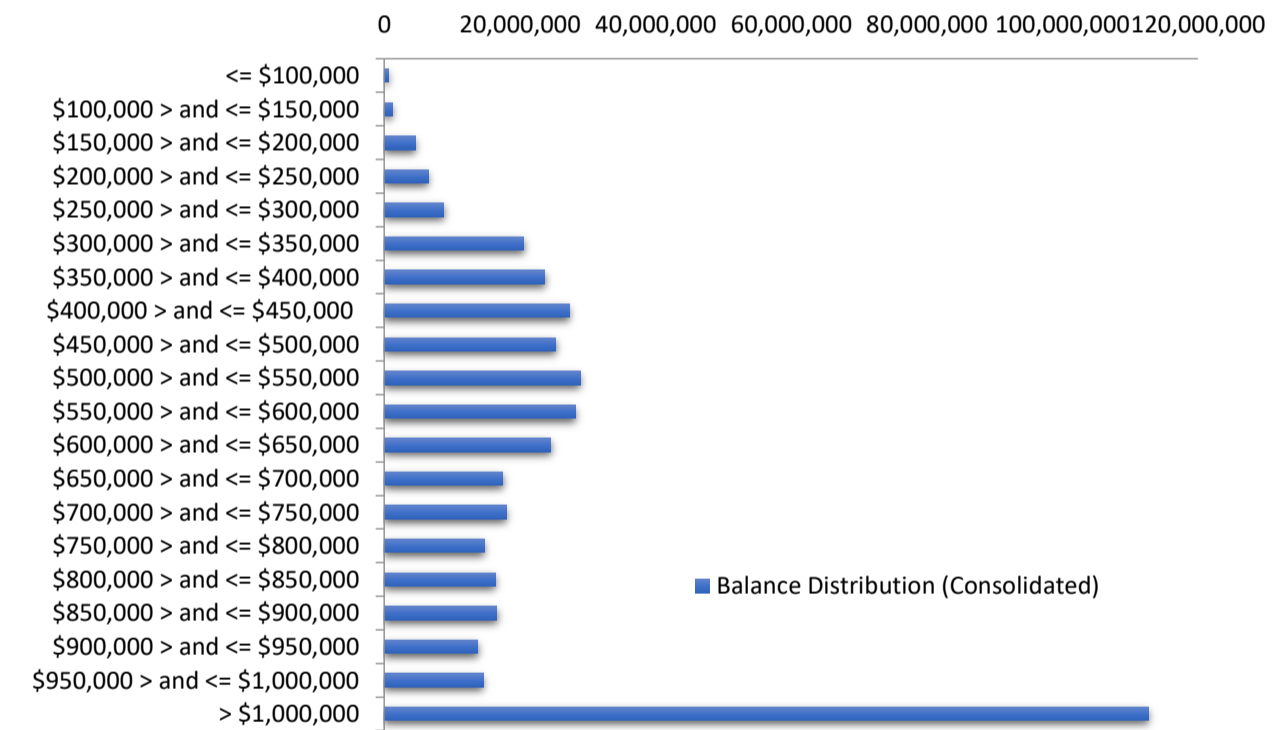
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,745,513	0.88%	107	12.08%
\$100,000 > and <= \$150,000	3,414,703	0.80%	27	3.05%
\$150,000 > and <= \$200,000	7,795,297	1.83%	44	4.97%
\$200,000 > and <= \$250,000	10,526,496	2.48%	47	5.30%
\$250,000 > and <= \$300,000	13,111,786	3.09%	47	5.30%
\$300,000 > and <= \$350,000	24,187,856	5.69%	74	8.35%
\$350,000 > and <= \$400,000	26,699,747	6.28%	71	8.01%
\$400,000 > and <= \$450,000	26,642,288	6.27%	63	7.11%
\$450,000 > and <= \$500,000	29,018,623	6.83%	61	6.88%
\$500,000 > and <= \$550,000	30,989,818	7.29%	59	6.66%
\$550,000 > and <= \$600,000	29,360,218	6.91%	51	5.76%
\$600,000 > and <= \$650,000	23,269,740	5.48%	37	4.18%
\$650,000 > and <= \$700,000	14,788,445	3.48%	22	2.48%
\$700,000 > and <= \$750,000	19,489,720	4.59%	27	3.05%
\$750,000 > and <= \$800,000	14,775,887	3.48%	19	2.14%
\$800,000 > and <= \$850,000	13,164,174	3.10%	16	1.81%
\$850,000 > and <= \$900,000	18,350,153	4.32%	21	2.37%
\$900,000 > and <= \$950,000	11,072,698	2.61%	12	1.35%
\$950,000 > and <= \$1,000,000	11,704,785	2.75%	12	1.35%
> \$1,000,000	92,770,869	21.83%	69	7.79%
<b>Total</b>	<b>424,878,816</b>	<b>100.00%</b>	<b>886</b>	<b>100.00%</b>



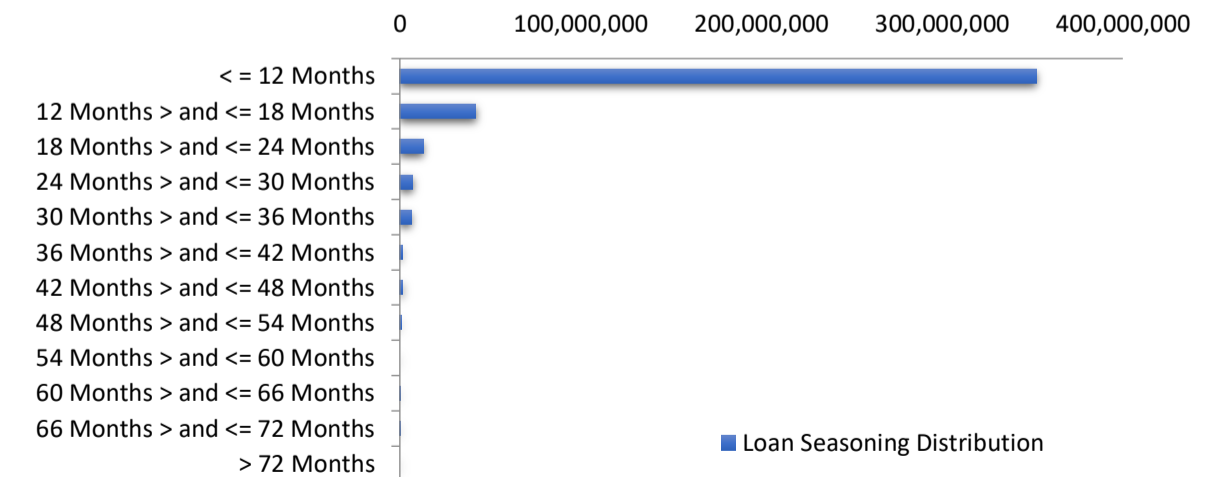
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	694,210	0.16%	31	4.22%
\$100,000 > and <= \$150,000	1,221,888	0.29%	9	1.23%
\$150,000 > and <= \$200,000	4,663,397	1.10%	26	3.54%
\$200,000 > and <= \$250,000	6,501,993	1.53%	29	3.95%
\$250,000 > and <= \$300,000	8,789,093	2.07%	31	4.22%
\$300,000 > and <= \$350,000	20,583,952	4.84%	63	8.58%
\$350,000 > and <= \$400,000	23,689,504	5.58%	63	8.58%
\$400,000 > and <= \$450,000	27,281,937	6.42%	64	8.72%
\$450,000 > and <= \$500,000	25,291,918	5.95%	53	7.22%
\$500,000 > and <= \$550,000	28,900,316	6.80%	55	7.49%
\$550,000 > and <= \$600,000	28,202,391	6.64%	49	6.68%
\$600,000 > and <= \$650,000	24,569,974	5.78%	39	5.31%
\$650,000 > and <= \$700,000	17,513,057	4.12%	26	3.54%
\$700,000 > and <= \$750,000	18,005,664	4.24%	25	3.41%
\$750,000 > and <= \$800,000	14,753,077	3.47%	19	2.59%
\$800,000 > and <= \$850,000	16,477,724	3.88%	20	2.72%
\$850,000 > and <= \$900,000	16,628,093	3.91%	19	2.59%
\$900,000 > and <= \$950,000	13,832,756	3.26%	15	2.04%
\$950,000 > and <= \$1,000,000	14,631,137	3.44%	15	2.04%
> \$1,000,000	112,646,735	26.51%	83	11.31%
<b>Total</b>	<b>424,878,816</b>	<b>100.00%</b>	<b>734</b>	<b>100.00%</b>



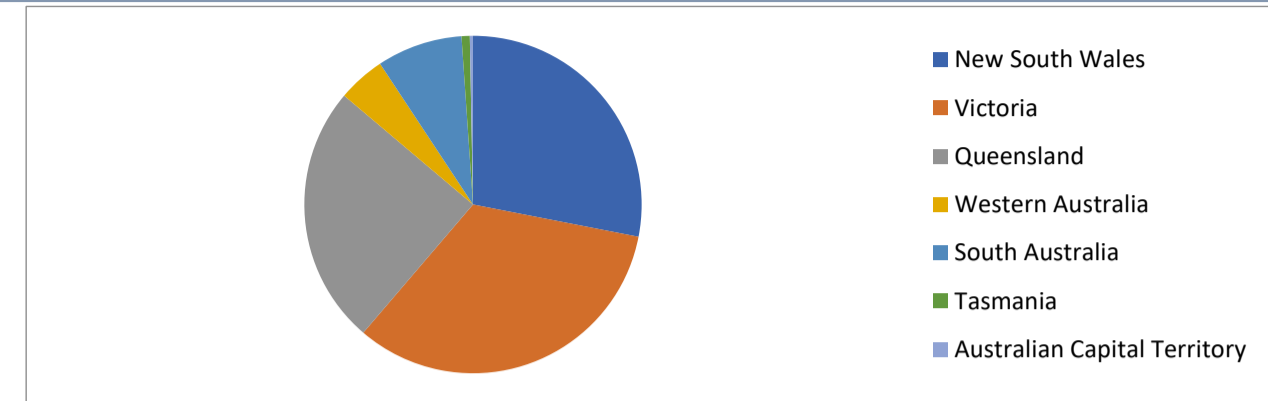
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	351,993,972	82.85%	687	77.54%
12 Months > and <= 18 Months	42,046,397	9.90%	114	12.87%
18 Months > and <= 24 Months	13,029,926	3.07%	39	4.40%
24 Months > and <= 30 Months	7,164,148	1.69%	18	2.03%
30 Months > and <= 36 Months	6,261,368	1.47%	11	1.24%
36 Months > and <= 42 Months	1,338,857	0.32%	6	0.68%
42 Months > and <= 48 Months	1,651,033	0.39%	6	0.68%
48 Months > and <= 54 Months	651,769	0.15%	3	0.34%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	303,688	0.07%	1	0.11%
66 Months > and <= 72 Months	437,657	0.10%	1	0.11%
> 72 Months	0	0.00%	0	0.00%
<b>Total</b>	<b>424,878,816</b>	<b>100.00%</b>	<b>886</b>	<b>100.00%</b>



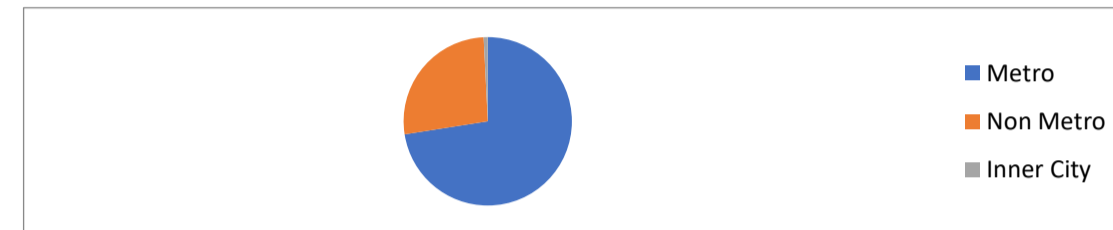
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	119,250,100	28.07%	170	23.16%
Victoria	141,067,063	33.20%	235	32.02%
Queensland	105,769,989	24.89%	200	27.25%
Western Australia	19,321,938	4.55%	47	6.40%
South Australia	34,844,501	8.20%	75	10.22%
Tasmania	3,340,248	0.79%	6	0.82%
Australian Capital Territory	1,284,976	0.30%	1	0.14%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>424,878,816</b>	<b>100.00%</b>	<b>734</b>	<b>100.00%</b>



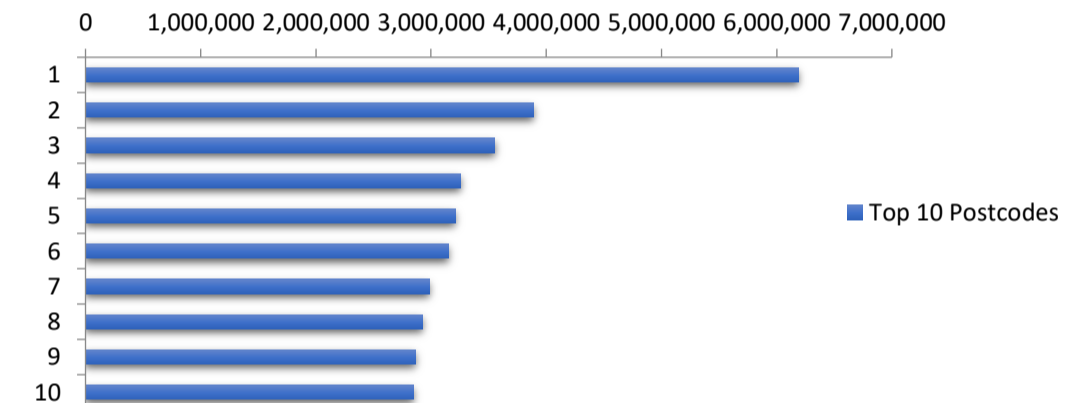
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	308,135,709	72.52%	504	68.66%
Non Metro	113,412,706	26.69%	221	30.11%
Inner City	3,330,401	0.78%	9	1.23%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>424,878,816</b>	<b>100.00%</b>	<b>734</b>	<b>100.00%</b>



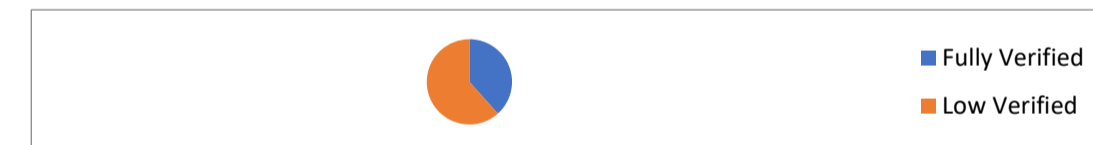
### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	6,190,310	1.46%	8	0.90%
4564	3,892,098	0.92%	4	0.45%
3807	3,553,624	0.84%	4	0.45%
3023	3,255,165	0.77%	7	0.79%
4218	3,208,028	0.76%	4	0.45%
2170	3,149,561	0.74%	4	0.45%
2773	2,985,324	0.70%	2	0.23%
2570	2,923,699	0.69%	4	0.45%
3930	2,866,325	0.67%	2	0.23%
3059	2,843,177	0.67%	5	0.56%
<b>Total</b>	<b>34,867,310</b>	<b>8.21%</b>	<b>44</b>	<b>4.97%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	162,852,910	38.33%	366	41.31%
Low Verified	262,025,907	61.67%	520	58.69%
<b>Total</b>	<b>424,878,816</b>	<b>100.00%</b>	<b>886</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	424,878,816	100.00%	886	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>424,878,816</b>	<b>100.00%</b>	<b>886</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	336,345,915	79.16%	732	82.62%
Interest Only	88,532,901	20.84%	154	17.38%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>424,878,816</b>	<b>100.00%</b>	<b>886</b>	<b>100.00%</b>



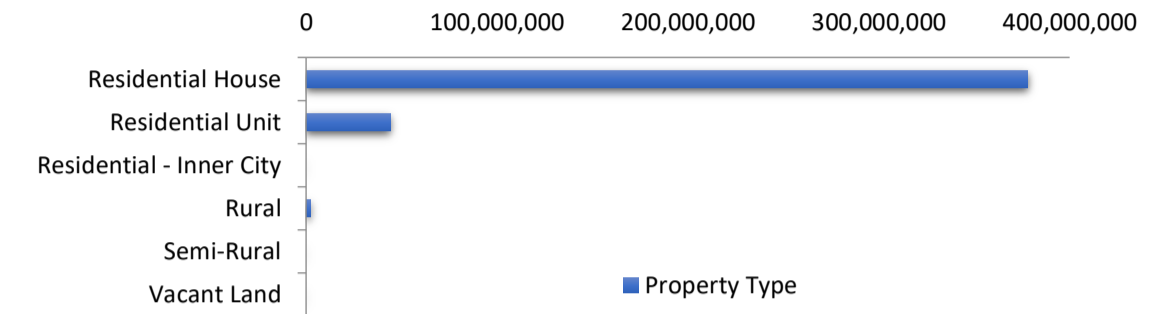
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	424,878,816	100.00%	886	100.00%
<b>Total</b>	<b>424,878,816</b>	<b>100.00%</b>	<b>886</b>	<b>100.00%</b>



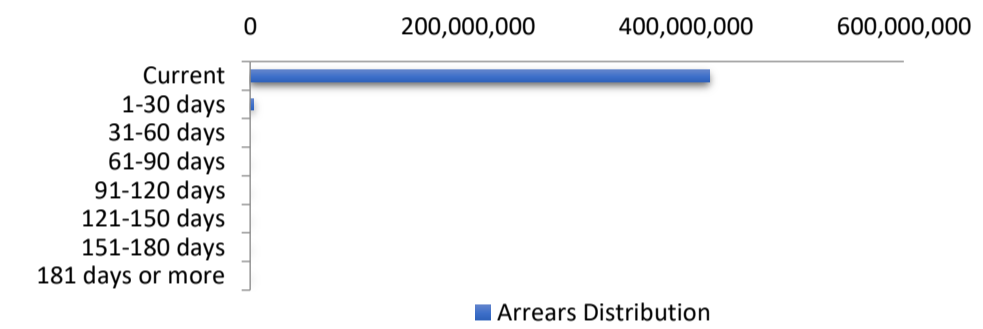
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	378,095,710	88.99%	625	85.15%
Residential Unit	44,315,802	10.43%	105	14.31%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,467,304	0.58%	4	0.54%
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>424,878,816</b>	<b>100.00%</b>	<b>734</b>	<b>100.00%</b>



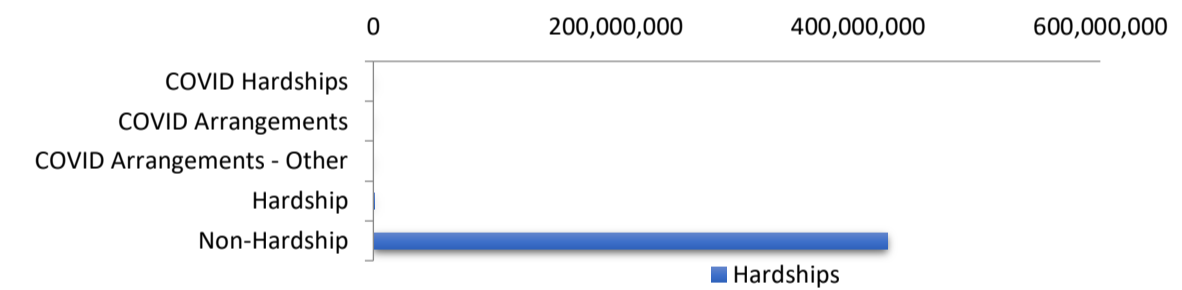
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	421,541,792	99.21%	877	98.98%
1-30 days	3,337,025	0.79%	9	1.02%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
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%
<b>Total</b>	<b>424,878,816</b>	<b>100.00%</b>	<b>886</b>	<b>100.00%</b>



**Hardships**

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	629,631	0.15%	1	0.14%
Non-Hardship	424,249,185	99.85%	733	99.86%
<b>Total</b>	<b>424,878,816</b>	<b>100.00%</b>	<b>734</b>	<b>100.00%</b>



COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19  
 COVID Arrangement - A temporary change to the loan repayment type from 'Principal & Interest' to 'Interest Only' as a result of financial stresses due to Covid-19

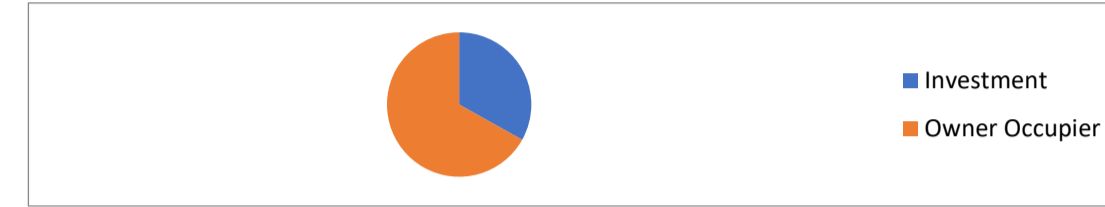
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	1,091,974	0.26%	1	0.14%
PMI	0	0.00%	0	0.00%
No LMI / No Data	423,786,842	99.74%	733	99.86%
<b>Total</b>	<b>424,878,816</b>	<b>100.00%</b>	<b>734</b>	<b>100.00%</b>



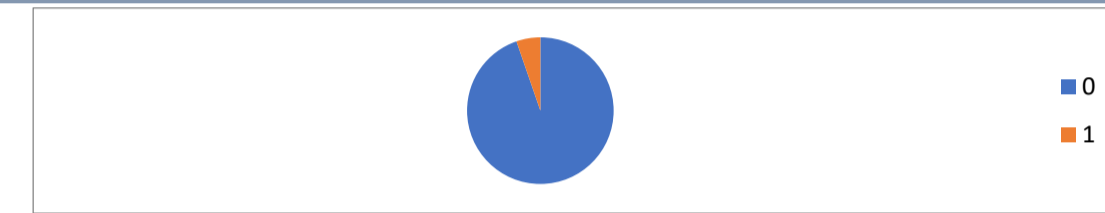
### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	140,716,840	33.12%	276	31.15%
Owner Occupier	284,161,976	66.88%	610	68.85%
<b>Total</b>	<b>424,878,816</b>	<b>100.00%</b>	<b>886</b>	<b>100.00%</b>



### Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	402,392,567	94.71%	830	93.68%
1	22,486,249	5.29%	56	6.32%
<b>Total</b>	<b>424,878,816</b>	<b>100.00%</b>	<b>886</b>	<b>100.00%</b>



### Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0
Loss on Sale	0.00	0
Claims on LMI	0.00	0
Claims paid by LMI	0.00	0
Claims Denied/Reduced	0.00	0
Loss covered by Excess Spread	0.00	N/A