

AFG Series 2022-1NC
Collateral Report



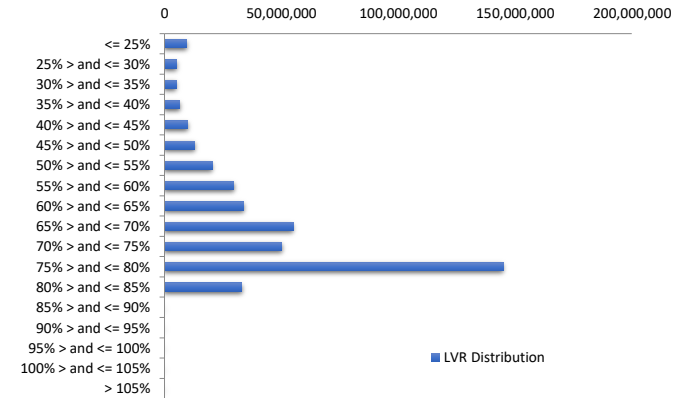
Model Period	2
Collection Period Start	1-Apr-22
Collection Period End	30-Apr-22
No. of Days	30
Interest Period Start	11-Apr-22
Interest Period End	9-May-22
No. of Days	29
Determination Date	5-May-22
Payment Date	10-May-22

Pool Statistics

Closing Balance of Mortgages	416,240,477
No. of Loans (Unconsolidated)	866
No. of Loans (Consolidated)	719
Average Loan Size (Unconsolidated)	480,647
Average Loan Size (Consolidated)	578,916
Largest Loan Size (Unconsolidated)	2,105,166
Largest Loan Size (Consolidated)	2,136,770
Smallest Loan Size (Unconsolidated)	(7,635)
Smallest Loan Size (Consolidated)	(958)
Weighted Average Interest Rate	3.36%
Weighted Average LVR	67.40%
Weighted Average Seasoning	9.32
Weighted Average Remaining Term	344.33

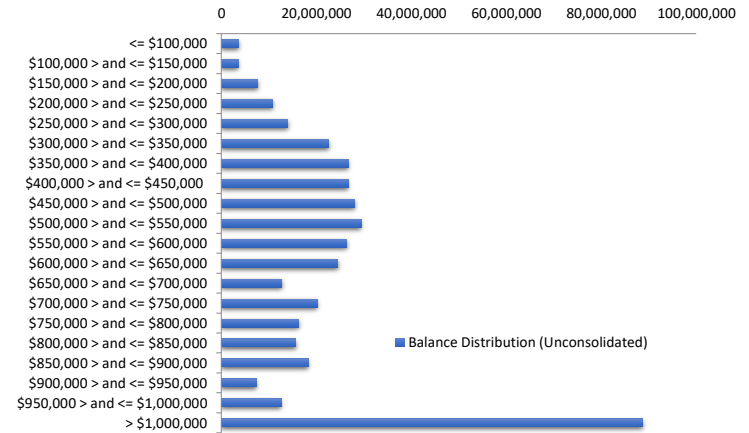
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,457,856	2.27%	49	6.82%
25% > and <= 30%	5,116,875	1.23%	17	2.36%
30% > and <= 35%	4,966,503	1.19%	14	1.95%
35% > and <= 40%	6,577,588	1.58%	17	2.36%
40% > and <= 45%	9,922,222	2.38%	22	3.06%
45% > and <= 50%	12,859,060	3.09%	26	3.62%
50% > and <= 55%	20,522,709	4.93%	36	5.01%
55% > and <= 60%	29,670,394	7.13%	49	6.82%
60% > and <= 65%	33,868,838	8.14%	52	7.23%
65% > and <= 70%	55,129,095	13.24%	85	11.82%
70% > and <= 75%	50,174,155	12.05%	74	10.29%
75% > and <= 80%	144,894,837	34.81%	233	32.41%
80% > and <= 85%	33,080,345	7.95%	45	6.26%
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%
Total	416,240,477	100.00%	719	100.00%



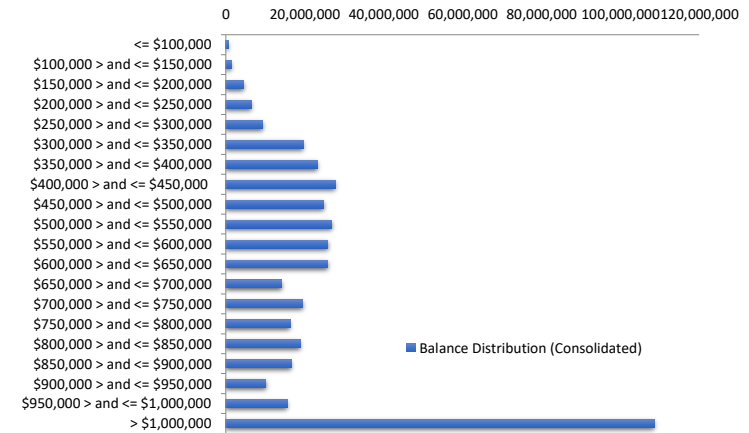
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,704,027	0.89%	99	11.43%
\$100,000 > and <= \$150,000	3,559,524	0.86%	28	3.23%
\$150,000 > and <= \$200,000	7,665,045	1.84%	43	4.97%
\$200,000 > and <= \$250,000	10,821,248	2.60%	48	5.54%
\$250,000 > and <= \$300,000	13,983,982	3.36%	50	5.77%
\$300,000 > and <= \$350,000	22,587,673	5.43%	69	7.97%
\$350,000 > and <= \$400,000	26,697,107	6.41%	71	8.20%
\$400,000 > and <= \$450,000	26,693,874	6.41%	63	7.27%
\$450,000 > and <= \$500,000	28,095,807	6.75%	59	6.81%
\$500,000 > and <= \$550,000	29,434,431	7.07%	56	6.47%
\$550,000 > and <= \$600,000	26,424,174	6.35%	46	5.31%
\$600,000 > and <= \$650,000	24,545,777	5.90%	39	4.50%
\$650,000 > and <= \$700,000	12,756,770	3.06%	19	2.19%
\$700,000 > and <= \$750,000	20,169,060	4.85%	28	3.23%
\$750,000 > and <= \$800,000	16,295,960	3.92%	21	2.42%
\$800,000 > and <= \$850,000	15,647,884	3.76%	19	2.19%
\$850,000 > and <= \$900,000	18,384,807	4.42%	21	2.42%
\$900,000 > and <= \$950,000	7,391,015	1.78%	8	0.92%
\$950,000 > and <= \$1,000,000	12,648,680	3.04%	13	1.50%
> \$1,000,000	88,733,631	21.32%	66	7.62%
Total	416,240,477	100.00%	866	100.00%



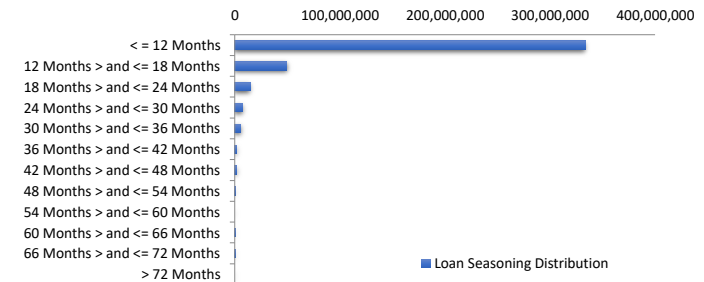
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	658,781	0.16%	28	3.89%
\$100,000 > and <= \$150,000	1,350,388	0.32%	10	1.39%
\$150,000 > and <= \$200,000	4,529,116	1.09%	25	3.48%
\$200,000 > and <= \$250,000	6,522,371	1.57%	29	4.03%
\$250,000 > and <= \$300,000	9,376,056	2.25%	33	4.59%
\$300,000 > and <= \$350,000	19,603,959	4.71%	60	8.34%
\$350,000 > and <= \$400,000	23,292,345	5.60%	62	8.62%
\$400,000 > and <= \$450,000	27,735,708	6.66%	65	9.04%
\$450,000 > and <= \$500,000	24,836,299	5.97%	52	7.23%
\$500,000 > and <= \$550,000	26,852,903	6.45%	51	7.09%
\$550,000 > and <= \$600,000	25,848,052	6.21%	45	6.26%
\$600,000 > and <= \$650,000	25,882,359	6.22%	41	5.70%
\$650,000 > and <= \$700,000	14,146,213	3.40%	21	2.92%
\$700,000 > and <= \$750,000	19,404,322	4.66%	27	3.76%
\$750,000 > and <= \$800,000	16,272,273	3.91%	21	2.92%
\$800,000 > and <= \$850,000	18,954,436	4.55%	23	3.20%
\$850,000 > and <= \$900,000	16,663,209	4.00%	19	2.64%
\$900,000 > and <= \$950,000	10,146,197	2.44%	11	1.53%
\$950,000 > and <= \$1,000,000	15,570,536	3.74%	16	2.23%
> \$1,000,000	108,594,953	26.09%	80	11.13%
Total	416,240,477	100.00%	719	100.00%



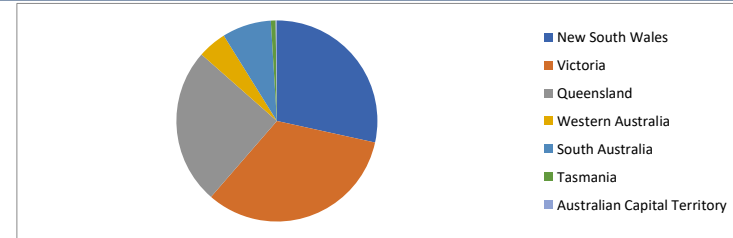
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	333,483,860	80.12%	639	73.79%
12 Months > and <= 18 Months	49,539,950	11.90%	135	15.59%
18 Months > and <= 24 Months	14,670,368	3.52%	41	4.73%
24 Months > and <= 30 Months	7,517,418	1.81%	22	2.54%
30 Months > and <= 36 Months	5,776,523	1.39%	10	1.15%
36 Months > and <= 42 Months	1,855,211	0.45%	7	0.81%
42 Months > and <= 48 Months	2,004,714	0.48%	7	0.81%
48 Months > and <= 54 Months	652,376	0.16%	3	0.35%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	303,134	0.07%	1	0.12%
66 Months > and <= 72 Months	436,921	0.10%	1	0.12%
> 72 Months	0	0.00%	0	0.00%
Total	416,240,477	100.00%	866	100.00%



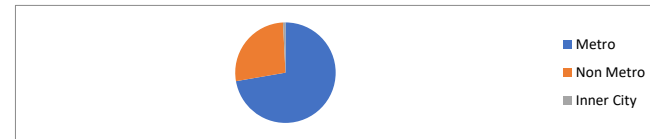
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	118,370,813	28.44%	169	23.50%
Victoria	137,130,520	32.95%	228	31.71%
Queensland	104,541,363	25.12%	196	27.26%
Western Australia	19,296,036	4.64%	47	6.54%
South Australia	32,878,080	7.90%	73	10.15%
Tasmania	3,191,612	0.77%	5	0.70%
Australian Capital Territory	832,054	0.20%	1	0.14%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	416,240,477	100.00%	719	100.00%



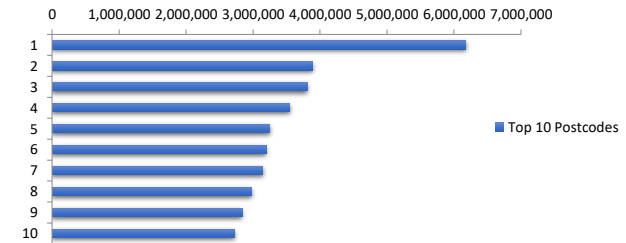
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	300,872,290	72.28%	492	68.43%
Non Metro	112,114,805	26.94%	218	30.32%
Inner City	3,253,382	0.78%	9	1.25%
No Data	0	0.00%	0	0.00%
Total	416,240,477	100.00%	719	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	6,178,891	1.48%	8	0.92%
4564	3,888,648	0.93%	4	0.46%
3930	3,816,204	0.92%	3	0.35%
3807	3,549,791	0.85%	4	0.46%
3023	3,250,266	0.78%	7	0.81%
4218	3,199,342	0.77%	4	0.46%
2170	3,146,730	0.76%	4	0.46%
2773	2,981,955	0.72%	2	0.23%
3059	2,838,951	0.68%	4	0.46%
4217	2,726,268	0.65%	6	0.69%
Total	35,577,047	8.55%	46	5.31%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	157,444,893	37.83%	361	41.69%
Low Verified	258,795,584	62.17%	505	58.31%
Total	416,240,477	100.00%	866	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	416,240,477	100.00%	866	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	416,240,477	100.00%	866	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	329,433,051	79.14%	715	82.56%
Interest Only	86,807,426	20.86%	151	17.44%
Non-Billing	0	0.00%	0	0.00%
Total	416,240,477	100.00%	866	100.00%



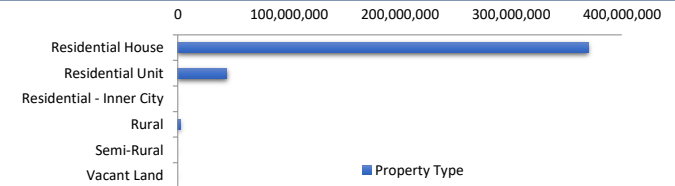
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	416,240,477	100.00%	866	100.00%
Total	416,240,477	100.00%	866	100.00%



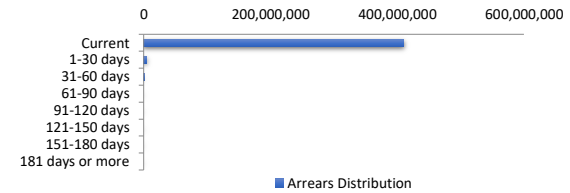
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	369,532,397	88.78%	612	85.12%
Residential Unit	44,243,011	10.63%	103	14.33%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,465,070	0.59%	4	0.56%
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	416,240,477	100.00%	719	100.00%



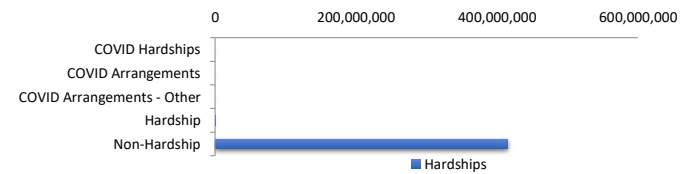
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	410,511,346	98.62%	856	98.85%
1-30 days	5,097,479	1.22%	9	1.04%
31-60 days	631,652	0.15%	1	0.12%
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%
Total	416,240,477	100.00%	866	100.00%



Hardships

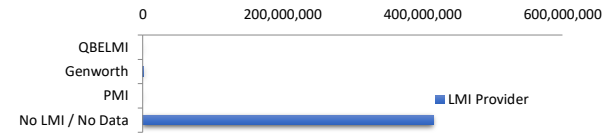
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	631,652	0.15%	1	0.14%
Non-Hardship	415,608,825	99.85%	718	99.86%
Total	416,240,477	100.00%	719	100.00%



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

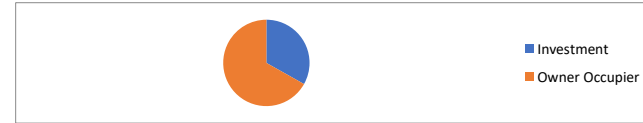
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	1,164,443	0.28%	2	0.28%
PMI	0	0.00%	0	0.00%
No LMI / No Data	415,076,034	99.72%	717	99.72%
Total	416,240,477	100.00%	719	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	137,968,572	33.15%	270	31.18%
Owner Occupier	278,271,905	66.85%	596	68.82%
Total	416,240,477	100.00%	866	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	394,900,346	94.87%	811	93.65%
1	21,340,131	5.13%	55	6.35%
Total	416,240,477	100.00%	866	100.00%



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