

AFG Series 2022-1NC
Collateral Report



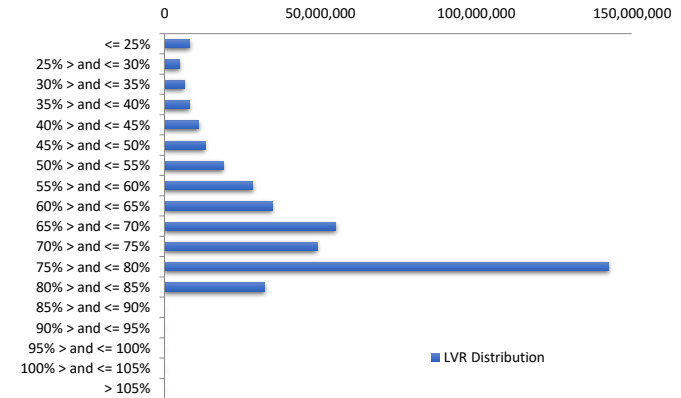
Model Period	3
Collection Period Start	1-May-22
Collection Period End	31-May-22
No. of Days	31
Interest Period Start	10-May-22
Interest Period End	9-Jun-22
No. of Days	31
Determination Date	7-Jun-22
Payment Date	10-Jun-22

Pool Statistics

Closing Balance of Mortgages	411,778,907
No. of Loans (Unconsolidated)	852
No. of Loans (Consolidated)	711
Average Loan Size (Unconsolidated)	483,309
Average Loan Size (Consolidated)	579,155
Largest Loan Size (Unconsolidated)	2,105,515
Largest Loan Size (Consolidated)	2,135,765
Smallest Loan Size (Unconsolidated)	(8,436)
Smallest Loan Size (Consolidated)	(101)
Weighted Average Interest Rate	3.60%
Weighted Average LVR	67.20%
Weighted Average Seasoning	10.29
Weighted Average Remaining Term	343.36

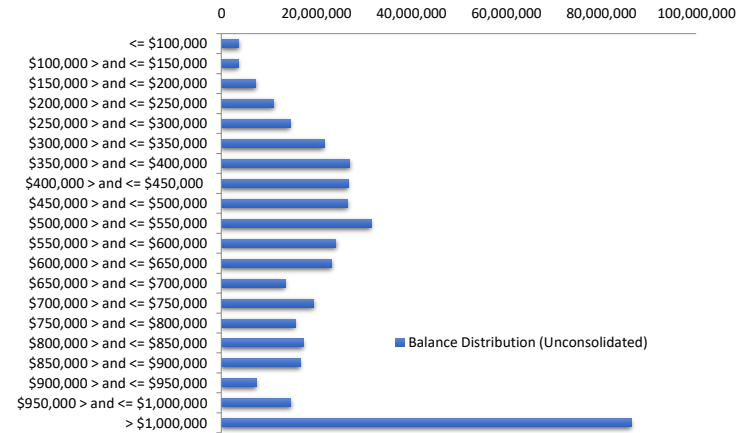
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,139,254	1.98%	46	6.47%
25% > and <= 30%	4,828,347	1.17%	15	2.11%
30% > and <= 35%	6,318,658	1.53%	16	2.25%
35% > and <= 40%	8,026,273	1.95%	18	2.53%
40% > and <= 45%	11,022,564	2.68%	26	3.66%
45% > and <= 50%	13,053,044	3.17%	26	3.66%
50% > and <= 55%	18,805,801	4.57%	32	4.50%
55% > and <= 60%	28,368,702	6.89%	50	7.03%
60% > and <= 65%	34,578,459	8.40%	54	7.59%
65% > and <= 70%	54,845,899	13.32%	84	11.81%
70% > and <= 75%	49,071,689	11.92%	71	9.99%
75% > and <= 80%	142,635,468	34.64%	229	32.21%
80% > and <= 85%	32,084,750	7.79%	44	6.19%
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	411,778,907	100.00%	711	100.00%



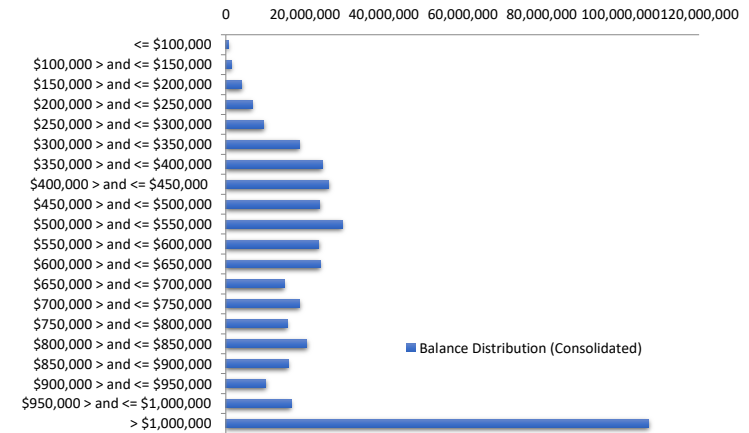
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,669,140	0.89%	93	10.92%
\$100,000 > and <= \$150,000	3,569,296	0.87%	28	3.29%
\$150,000 > and <= \$200,000	7,187,005	1.75%	40	4.69%
\$200,000 > and <= \$250,000	11,052,819	2.68%	49	5.75%
\$250,000 > and <= \$300,000	14,496,759	3.52%	52	6.10%
\$300,000 > and <= \$350,000	21,661,464	5.26%	66	7.75%
\$350,000 > and <= \$400,000	27,092,998	6.58%	72	8.45%
\$400,000 > and <= \$450,000	26,784,972	6.50%	63	7.39%
\$450,000 > and <= \$500,000	26,611,298	6.46%	56	6.57%
\$500,000 > and <= \$550,000	31,563,487	7.67%	60	7.04%
\$550,000 > and <= \$600,000	24,125,760	5.86%	42	4.93%
\$600,000 > and <= \$650,000	23,249,875	5.65%	37	4.34%
\$650,000 > and <= \$700,000	13,442,745	3.26%	20	2.35%
\$700,000 > and <= \$750,000	19,458,592	4.73%	27	3.17%
\$750,000 > and <= \$800,000	15,552,391	3.78%	20	2.35%
\$800,000 > and <= \$850,000	17,273,484	4.19%	21	2.46%
\$850,000 > and <= \$900,000	16,659,700	4.05%	19	2.23%
\$900,000 > and <= \$950,000	7,367,658	1.79%	8	0.94%
\$950,000 > and <= \$1,000,000	14,635,273	3.55%	15	1.76%
> \$1,000,000	86,324,191	20.96%	64	7.51%
Total	411,778,907	100.00%	852	100.00%



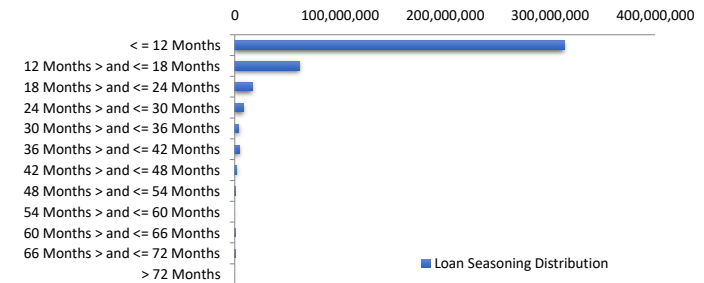
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	696,319	0.17%	29	4.08%
\$100,000 > and <= \$150,000	1,350,125	0.33%	10	1.41%
\$150,000 > and <= \$200,000	4,022,470	0.98%	22	3.09%
\$200,000 > and <= \$250,000	6,741,096	1.64%	30	4.22%
\$250,000 > and <= \$300,000	9,584,922	2.33%	34	4.78%
\$300,000 > and <= \$350,000	18,693,815	4.54%	57	8.02%
\$350,000 > and <= \$400,000	24,489,741	5.95%	65	9.14%
\$400,000 > and <= \$450,000	26,052,715	6.33%	61	8.58%
\$450,000 > and <= \$500,000	23,790,044	5.78%	50	7.03%
\$500,000 > and <= \$550,000	29,506,238	7.17%	56	7.88%
\$550,000 > and <= \$600,000	23,548,382	5.72%	41	5.77%
\$600,000 > and <= \$650,000	23,943,458	5.81%	38	5.34%
\$650,000 > and <= \$700,000	14,843,332	3.60%	22	3.09%
\$700,000 > and <= \$750,000	18,710,089	4.54%	26	3.66%
\$750,000 > and <= \$800,000	15,528,304	3.77%	20	2.81%
\$800,000 > and <= \$850,000	20,573,793	5.00%	25	3.52%
\$850,000 > and <= \$900,000	15,842,277	3.85%	18	2.53%
\$900,000 > and <= \$950,000	10,138,747	2.46%	11	1.55%
\$950,000 > and <= \$1,000,000	16,554,917	4.02%	17	2.39%
> \$1,000,000	107,168,122	26.03%	79	11.11%
Total	411,778,907	100.00%	711	100.00%



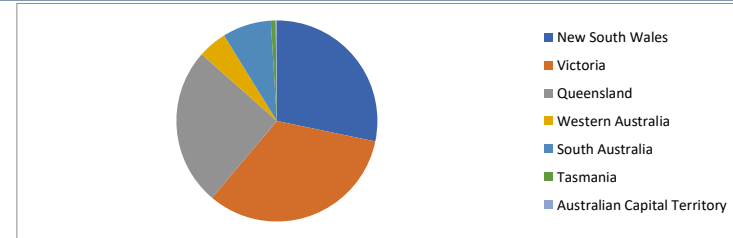
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	313,494,221	76.13%	595	69.84%
12 Months > and <= 18 Months	61,695,952	14.98%	150	17.61%
18 Months > and <= 24 Months	16,715,377	4.06%	51	5.99%
24 Months > and <= 30 Months	8,298,799	2.02%	25	2.93%
30 Months > and <= 36 Months	3,899,085	0.95%	8	0.94%
36 Months > and <= 42 Months	4,275,235	1.04%	11	1.29%
42 Months > and <= 48 Months	2,010,189	0.49%	7	0.82%
48 Months > and <= 54 Months	651,574	0.16%	3	0.35%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	302,191	0.07%	1	0.12%
66 Months > and <= 72 Months	436,284	0.11%	1	0.12%
> 72 Months	0	0.00%	0	0.00%
Total	411,778,907	100.00%	852	100.00%



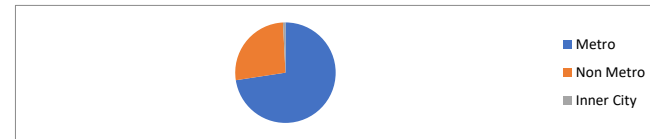
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	116,366,696	28.26%	168	23.63%
Victoria	135,507,952	32.91%	223	31.36%
Queensland	104,516,096	25.38%	194	27.29%
Western Australia	19,114,500	4.64%	47	6.61%
South Australia	32,267,499	7.84%	73	10.27%
Tasmania	3,175,719	0.77%	5	0.70%
Australian Capital Territory	830,444	0.20%	1	0.14%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	411,778,907	100.00%	711	100.00%



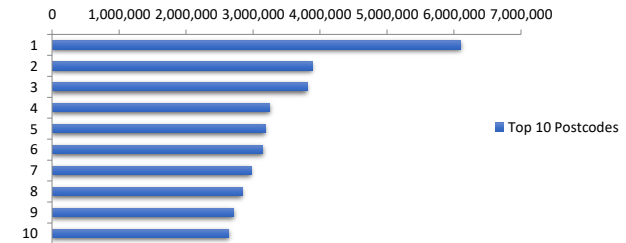
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	298,916,540	72.59%	489	68.78%
Non Metro	109,611,630	26.62%	213	29.96%
Inner City	3,250,737	0.79%	9	1.27%
No Data	0	0.00%	0	0.00%
Total	411,778,907	100.00%	711	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	6,094,429	1.48%	8	0.94%
4564	3,884,747	0.94%	4	0.47%
3930	3,810,169	0.93%	3	0.35%
3023	3,246,862	0.79%	7	0.82%
4218	3,185,744	0.77%	4	0.47%
2170	3,144,295	0.76%	4	0.47%
2773	2,975,719	0.72%	2	0.23%
3059	2,835,530	0.69%	4	0.47%
4217	2,711,359	0.66%	6	0.70%
3162	2,632,631	0.64%	3	0.35%
Total	34,521,485	8.38%	45	5.28%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	156,198,746	37.93%	355	41.67%
Low Verified	255,580,160	62.07%	497	58.33%
Total	411,778,907	100.00%	852	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	411,778,907	100.00%	852	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	411,778,907	100.00%	852	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	327,490,389	79.53%	705	82.75%
Interest Only	84,288,517	20.47%	147	17.25%
Non-Billing	0	0.00%	0	0.00%
Total	411,778,907	100.00%	852	100.00%



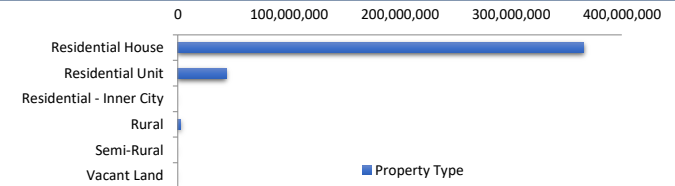
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	411,778,907	100.00%	852	100.00%
Total	411,778,907	100.00%	852	100.00%



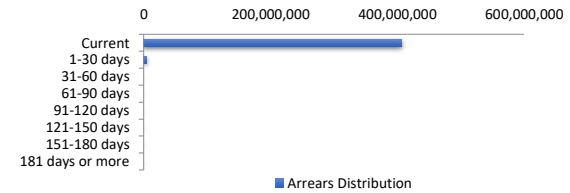
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	365,578,633	88.78%	606	85.23%
Residential Unit	43,697,999	10.61%	101	14.21%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,502,275	0.61%	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	411,778,907	100.00%	711	100.00%



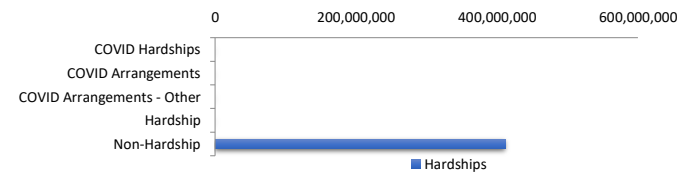
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	406,909,505	98.82%	842	98.83%
1-30 days	4,869,402	1.18%	10	1.17%
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%
Total	411,778,907	100.00%	852	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	0	0.00%	0	0.00%
Non-Hardship	411,778,907	100.00%	711	100.00%
Total	411,778,907	100.00%	711	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

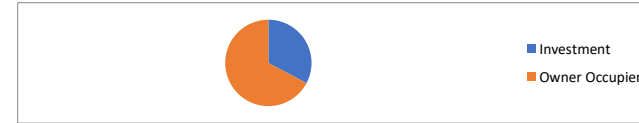
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	1,164,188	0.28%	1	0.14%
PMI	0	0.00%	0	0.00%
No LMI / No Data	410,614,719	99.72%	710	99.86%
Total	411,778,907	100.00%	711	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	134,971,413	32.78%	263	30.87%
Owner Occupier	276,807,493	67.22%	589	69.13%
Total	411,778,907	100.00%	852	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	390,836,426	94.91%	799	93.78%
1	20,942,480	5.09%	53	6.22%
Total	411,778,907	100.00%	852	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	0.00	0
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