

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

Model Period	4
Collection Period Start	1-Jun-22
Collection Period End	30-Jun-22
No. of Days	30
Interest Period Start	10-Jun-22
Interest Period End	10-Jul-22
No. of Days	31
Determination Date	6-Jul-22
Payment Date	11-Jul-22

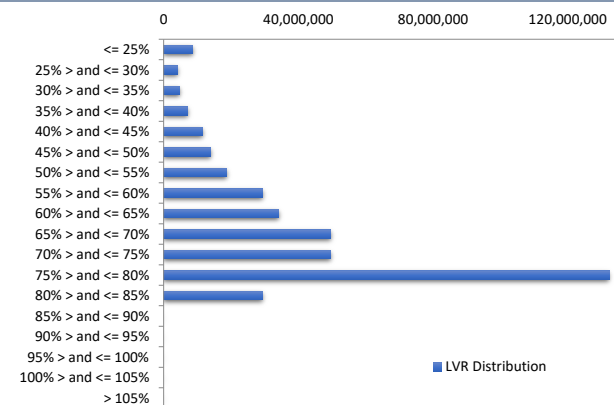


**Pool Statistics**

Closing Balance of Mortgages	393,715,538
No. of Loans (Unconsolidated)	840
No. of Loans (Consolidated)	686
Average Loan Size (Unconsolidated)	468,709
Average Loan Size (Consolidated)	573,929
Largest Loan Size (Unconsolidated)	2,105,880
Largest Loan Size (Consolidated)	2,134,843
Smallest Loan Size (Unconsolidated)	(9,637)
Smallest Loan Size (Consolidated)	(19)
Weighted Average Interest Rate	4.08%
Weighted Average LVR	66.90%
Weighted Average Seasoning	11.24
Weighted Average Remaining Term	342.59

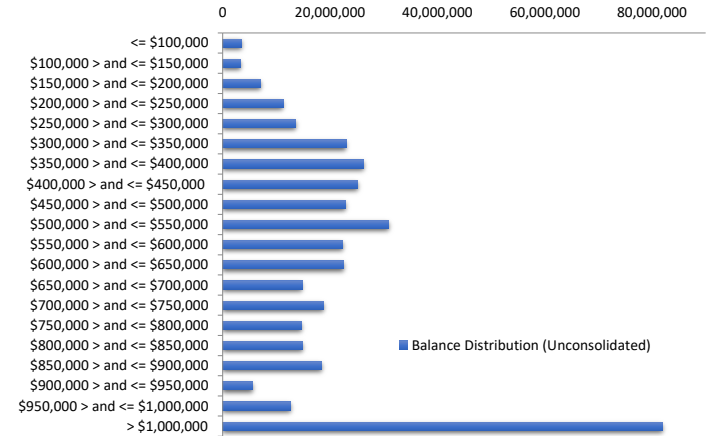
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,711,359	2.21%	48	7.00%
25% > and <= 30%	4,164,119	1.06%	14	2.04%
30% > and <= 35%	4,842,336	1.23%	12	1.75%
35% > and <= 40%	7,066,098	1.79%	16	2.33%
40% > and <= 45%	11,678,863	2.97%	28	4.08%
45% > and <= 50%	13,915,955	3.53%	25	3.64%
50% > and <= 55%	18,727,709	4.76%	35	5.10%
55% > and <= 60%	29,483,420	7.49%	51	7.43%
60% > and <= 65%	34,195,084	8.69%	52	7.58%
65% > and <= 70%	49,698,824	12.62%	77	11.22%
70% > and <= 75%	49,544,433	12.58%	71	10.35%
75% > and <= 80%	132,327,781	33.61%	217	31.63%
80% > and <= 85%	29,359,557	7.46%	40	5.83%
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>393,715,538</b>	<b>100.00%</b>	<b>686</b>	<b>100.00%</b>



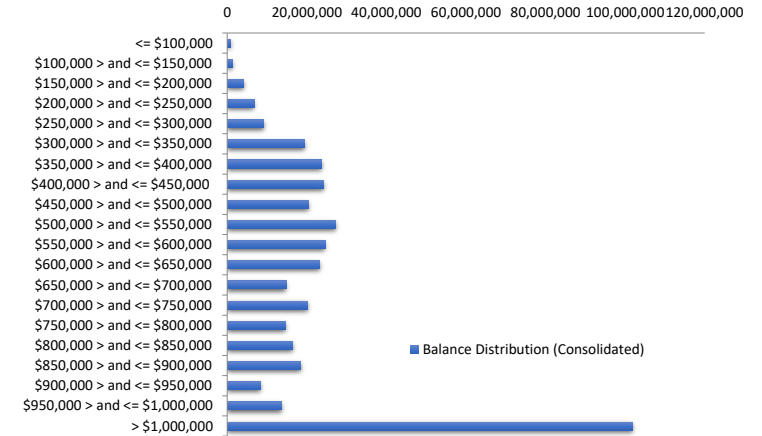
### Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,451,211	0.88%	108	12.86%
\$100,000 > and <= \$150,000	3,315,560	0.84%	26	3.10%
\$150,000 > and <= \$200,000	7,117,989	1.81%	40	4.76%
\$200,000 > and <= \$250,000	11,273,776	2.86%	50	5.95%
\$250,000 > and <= \$300,000	13,603,133	3.46%	49	5.83%
\$300,000 > and <= \$350,000	22,977,878	5.84%	70	8.33%
\$350,000 > and <= \$400,000	26,281,381	6.68%	70	8.33%
\$400,000 > and <= \$450,000	25,120,323	6.38%	59	7.02%
\$450,000 > and <= \$500,000	22,918,718	5.82%	48	5.71%
\$500,000 > and <= \$550,000	30,949,260	7.86%	59	7.02%
\$550,000 > and <= \$600,000	22,379,098	5.68%	39	4.64%
\$600,000 > and <= \$650,000	22,596,321	5.74%	36	4.29%
\$650,000 > and <= \$700,000	14,784,428	3.76%	22	2.62%
\$700,000 > and <= \$750,000	18,805,556	4.78%	26	3.10%
\$750,000 > and <= \$800,000	14,751,968	3.75%	19	2.26%
\$800,000 > and <= \$850,000	14,825,984	3.77%	18	2.14%
\$850,000 > and <= \$900,000	18,435,001	4.68%	21	2.50%
\$900,000 > and <= \$950,000	5,528,149	1.40%	6	0.71%
\$950,000 > and <= \$1,000,000	12,676,409	3.22%	13	1.55%
> \$1,000,000	81,923,393	20.81%	61	7.26%
<b>Total</b>	<b>393,715,538</b>	<b>100.00%</b>	<b>840</b>	<b>100.00%</b>



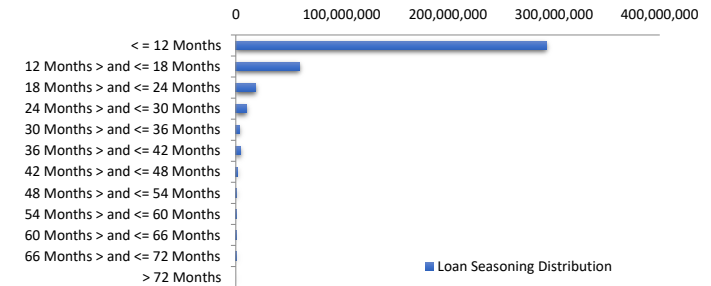
### Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	769,162	0.20%	29	4.23%
\$100,000 > and <= \$150,000	1,223,435	0.31%	9	1.31%
\$150,000 > and <= \$200,000	4,164,868	1.06%	23	3.35%
\$200,000 > and <= \$250,000	6,755,286	1.72%	30	4.37%
\$250,000 > and <= \$300,000	9,236,345	2.35%	33	4.81%
\$300,000 > and <= \$350,000	19,336,509	4.91%	59	8.60%
\$350,000 > and <= \$400,000	23,709,370	6.02%	63	9.18%
\$400,000 > and <= \$450,000	24,324,252	6.18%	57	8.31%
\$450,000 > and <= \$500,000	20,526,763	5.21%	43	6.27%
\$500,000 > and <= \$550,000	27,301,246	6.93%	52	7.58%
\$550,000 > and <= \$600,000	24,611,973	6.25%	43	6.27%
\$600,000 > and <= \$650,000	23,294,710	5.92%	37	5.39%
\$650,000 > and <= \$700,000	14,790,727	3.76%	22	3.21%
\$700,000 > and <= \$750,000	20,225,712	5.14%	28	4.08%
\$750,000 > and <= \$800,000	14,728,958	3.74%	19	2.77%
\$800,000 > and <= \$850,000	16,487,008	4.19%	20	2.92%
\$850,000 > and <= \$900,000	18,503,802	4.70%	21	3.06%
\$900,000 > and <= \$950,000	8,296,269	2.11%	9	1.31%
\$950,000 > and <= \$1,000,000	13,638,040	3.46%	14	2.04%
> \$1,000,000	101,791,104	25.85%	75	10.93%
<b>Total</b>	<b>393,715,538</b>	<b>100.00%</b>	<b>686</b>	<b>100.00%</b>



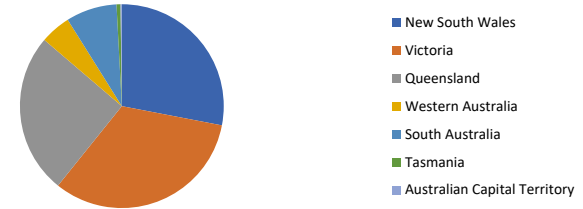
### Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	293,063,312	74.44%	560	66.67%
12 Months > and <= 18 Months	60,526,746	15.37%	159	18.93%
18 Months > and <= 24 Months	19,044,391	4.84%	60	7.14%
24 Months > and <= 30 Months	9,905,311	2.52%	29	3.45%
30 Months > and <= 36 Months	3,439,075	0.87%	8	0.95%
36 Months > and <= 42 Months	4,300,685	1.09%	9	1.07%
42 Months > and <= 48 Months	1,411,403	0.36%	8	0.95%
48 Months > and <= 54 Months	960,390	0.24%	4	0.48%
54 Months > and <= 60 Months	326,836	0.08%	1	0.12%
60 Months > and <= 66 Months	301,697	0.08%	1	0.12%
66 Months > and <= 72 Months	435,694	0.11%	1	0.12%
> 72 Months	0	0.00%	0	0.00%
<b>Total</b>	<b>393,715,538</b>	<b>100.00%</b>	<b>840</b>	<b>100.00%</b>



## Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	110,331,951	28.02%	159	23.18%
Victoria	128,955,542	32.75%	215	31.34%
Queensland	100,304,050	25.48%	189	27.55%
Western Australia	19,049,072	4.84%	47	6.85%
South Australia	31,790,868	8.07%	70	10.20%
Tasmania	2,455,067	0.62%	5	0.73%
Australian Capital Territory	828,988	0.21%	1	0.15%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>393,715,538</b>	<b>100.00%</b>	<b>686</b>	<b>100.00%</b>



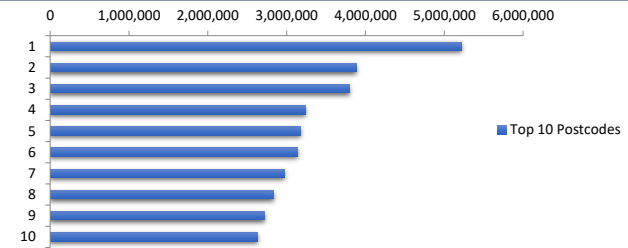
## Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	288,203,565	73.20%	472	68.80%
Non Metro	102,986,523	26.16%	205	29.88%
Inner City	2,525,450	0.64%	9	1.31%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>393,715,538</b>	<b>100.00%</b>	<b>686</b>	<b>100.00%</b>



## Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,217,310	1.33%	7	0.83%
4564	3,881,432	0.99%	4	0.48%
3930	3,801,610	0.97%	3	0.36%
3023	3,244,900	0.82%	7	0.83%
4218	3,177,232	0.81%	4	0.48%
2170	3,141,902	0.80%	4	0.48%
2773	2,973,253	0.76%	2	0.24%
3059	2,833,146	0.72%	4	0.48%
4217	2,725,307	0.69%	6	0.71%
3162	2,630,008	0.67%	3	0.36%
<b>Total</b>	<b>33,626,101</b>	<b>8.54%</b>	<b>44</b>	<b>5.24%</b>



## Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	151,598,427	38.50%	349	41.55%
Low Verified	242,117,111	61.50%	491	58.45%
<b>Total</b>	<b>393,715,538</b>	<b>100.00%</b>	<b>840</b>	<b>100.00%</b>



## Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	393,715,538	100.00%	840	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>393,715,538</b>	<b>100.00%</b>	<b>840</b>	<b>100.00%</b>



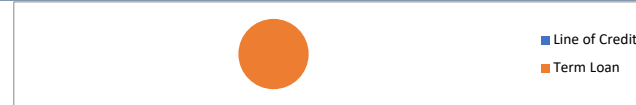
## Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	313,301,987	79.58%	694	82.62%
Interest Only	80,413,550	20.42%	146	17.38%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>393,715,538</b>	<b>100.00%</b>	<b>840</b>	<b>100.00%</b>



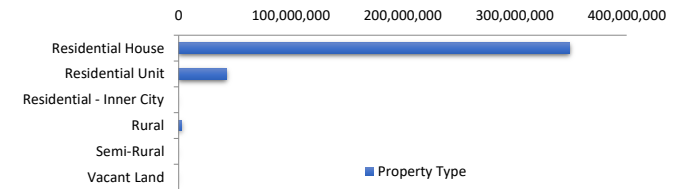
## Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	393,715,538	100.00%	840	100.00%
<b>Total</b>	<b>393,715,538</b>	<b>100.00%</b>	<b>840</b>	<b>100.00%</b>



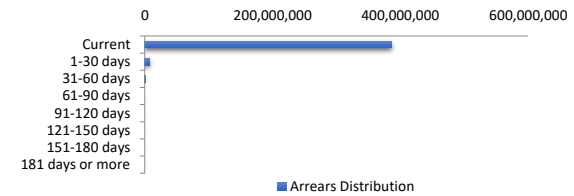
## Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	348,910,161	88.62%	583	84.99%
Residential Unit	42,275,048	10.74%	99	14.43%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,530,329	0.64%	4	0.58%
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>393,715,538</b>	<b>100.00%</b>	<b>686</b>	<b>100.00%</b>



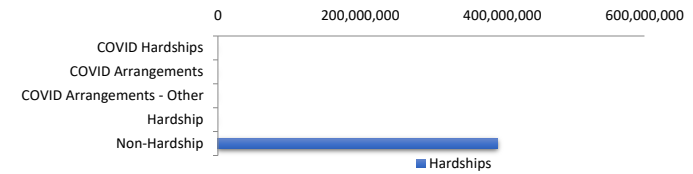
## Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	385,587,478	97.94%	825	98.21%
1-30 days	7,351,413	1.87%	13	1.55%
31-60 days	776,647	0.20%	2	0.24%
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>393,715,538</b>	<b>100.00%</b>	<b>840</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	0	0.00%	0	0.00%
Non-Hardship	393,715,538	100.00%	686	100.00%
<b>Total</b>	<b>393,715,538</b>	<b>100.00%</b>	<b>686</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

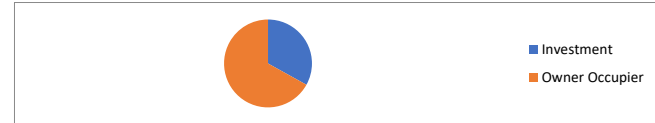
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	1,163,828	0.30%	1	0.15%
PMI	0	0.00%	0	0.00%
No LMI / No Data	392,551,709	99.70%	685	99.85%
<b>Total</b>	<b>393,715,538</b>	<b>100.00%</b>	<b>686</b>	<b>100.00%</b>



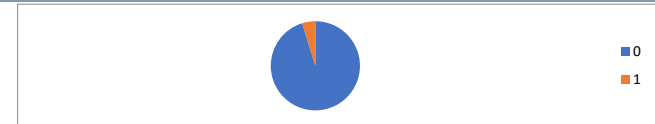
### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	130,127,946	33.05%	260	30.95%
Owner Occupier	263,587,592	66.95%	580	69.05%
<b>Total</b>	<b>393,715,538</b>	<b>100.00%</b>	<b>840</b>	<b>100.00%</b>



### Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	374,925,163	95.23%	786	93.57%
1	18,790,375	4.77%	54	6.43%
<b>Total</b>	<b>393,715,538</b>	<b>100.00%</b>	<b>840</b>	<b>100.00%</b>



### 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