

AFG Series 2022-1NC
Collateral Report



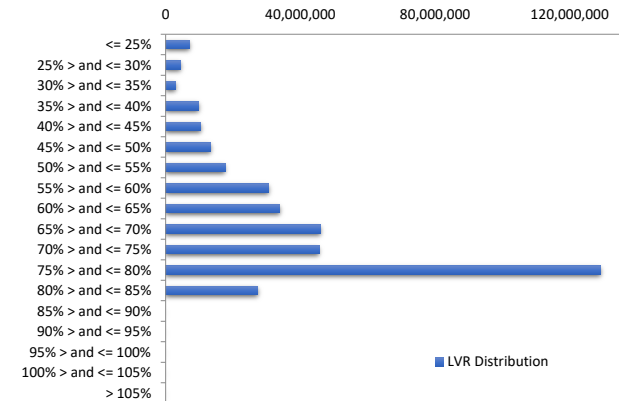
Model Period	5
Collection Period Start	1-Jul-22
Collection Period End	31-Jul-22
No. of Days	31
Interest Period Start	11-Jul-22
Interest Period End	9-Aug-22
No. of Days	30
Determination Date	5-Aug-22
Payment Date	10-Aug-22

Pool Statistics

Closing Balance of Mortgages	377,959,324
No. of Loans (Unconsolidated)	786
No. of Loans (Consolidated)	664
Average Loan Size (Unconsolidated)	480,864
Average Loan Size (Consolidated)	569,216
Largest Loan Size (Unconsolidated)	1,961,991
Largest Loan Size (Consolidated)	2,134,939
Smallest Loan Size (Unconsolidated)	(10,437)
Smallest Loan Size (Consolidated)	(312)
Weighted Average Interest Rate	4.80%
Weighted Average LVR	66.90%
Weighted Average Seasoning	12.25
Weighted Average Remaining Term	341.49

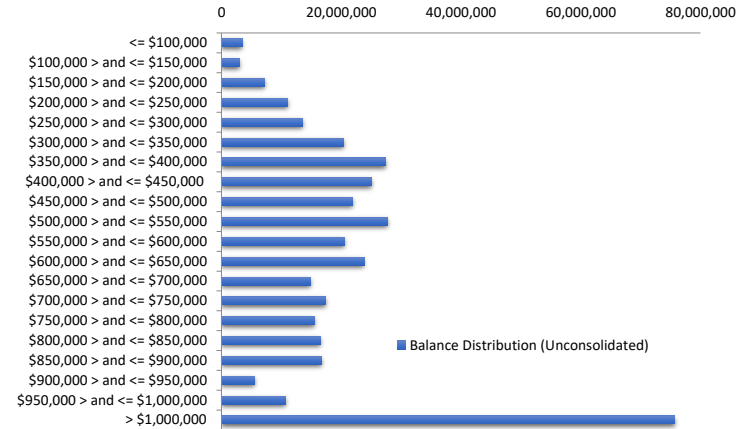
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,018,091	1.86%	45	6.78%
25% > and <= 30%	4,384,005	1.16%	13	1.96%
30% > and <= 35%	2,877,234	0.76%	11	1.66%
35% > and <= 40%	9,804,670	2.59%	20	3.01%
40% > and <= 45%	10,490,037	2.78%	25	3.77%
45% > and <= 50%	13,398,062	3.54%	26	3.92%
50% > and <= 55%	17,650,888	4.67%	32	4.82%
55% > and <= 60%	30,446,058	8.06%	52	7.83%
60% > and <= 65%	33,821,457	8.95%	50	7.53%
65% > and <= 70%	45,907,973	12.15%	71	10.69%
70% > and <= 75%	45,600,324	12.06%	67	10.09%
75% > and <= 80%	129,146,727	34.17%	213	32.08%
80% > and <= 85%	27,413,799	7.25%	39	5.87%
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	377,959,324	100.00%	664	100.00%



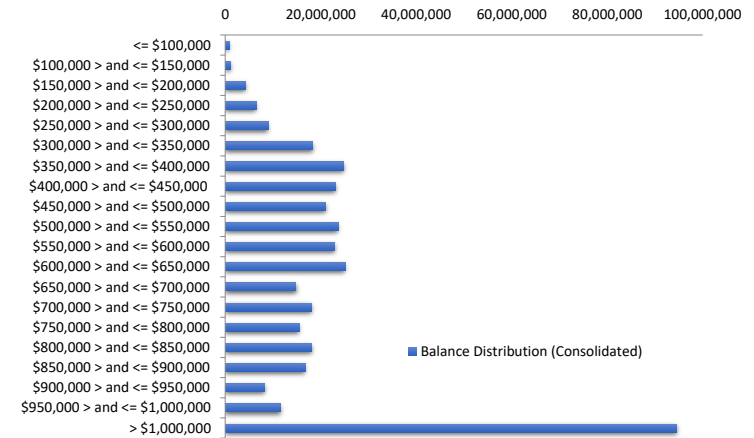
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,457,558	0.91%	77	9.80%
\$100,000 > and <= \$150,000	2,993,729	0.79%	24	3.05%
\$150,000 > and <= \$200,000	7,201,453	1.91%	41	5.22%
\$200,000 > and <= \$250,000	10,994,761	2.91%	49	6.23%
\$250,000 > and <= \$300,000	13,603,259	3.60%	49	6.23%
\$300,000 > and <= \$350,000	20,345,292	5.38%	62	7.89%
\$350,000 > and <= \$400,000	27,382,917	7.24%	73	9.29%
\$400,000 > and <= \$450,000	25,118,119	6.65%	59	7.51%
\$450,000 > and <= \$500,000	21,947,706	5.81%	46	5.85%
\$500,000 > and <= \$550,000	27,788,176	7.35%	53	6.74%
\$550,000 > and <= \$600,000	20,625,996	5.46%	36	4.58%
\$600,000 > and <= \$650,000	23,804,314	6.30%	38	4.83%
\$650,000 > and <= \$700,000	14,811,510	3.92%	22	2.80%
\$700,000 > and <= \$750,000	17,325,287	4.58%	24	3.05%
\$750,000 > and <= \$800,000	15,492,519	4.10%	20	2.54%
\$800,000 > and <= \$850,000	16,466,486	4.36%	20	2.54%
\$850,000 > and <= \$900,000	16,687,650	4.42%	19	2.42%
\$900,000 > and <= \$950,000	5,533,324	1.46%	6	0.76%
\$950,000 > and <= \$1,000,000	10,706,816	2.83%	11	1.40%
> \$1,000,000	75,672,449	20.02%	57	7.25%
Total	377,959,324	100.00%	786	100.00%



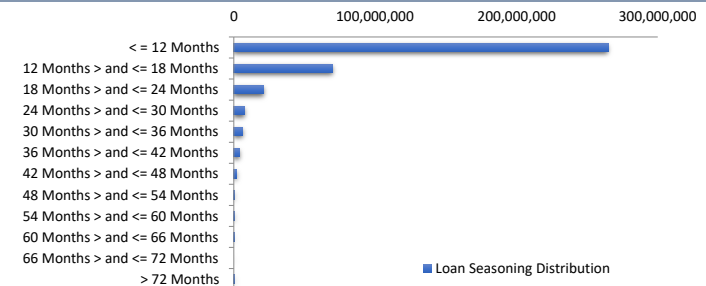
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	802,822	0.21%	27	4.07%
\$100,000 > and <= \$150,000	1,040,603	0.28%	8	1.20%
\$150,000 > and <= \$200,000	4,245,248	1.12%	24	3.61%
\$200,000 > and <= \$250,000	6,475,670	1.71%	29	4.37%
\$250,000 > and <= \$300,000	8,968,628	2.37%	32	4.82%
\$300,000 > and <= \$350,000	18,349,582	4.85%	56	8.43%
\$350,000 > and <= \$400,000	24,796,597	6.56%	66	9.94%
\$400,000 > and <= \$450,000	23,012,130	6.09%	54	8.13%
\$450,000 > and <= \$500,000	21,045,493	5.57%	44	6.63%
\$500,000 > and <= \$550,000	23,644,625	6.26%	45	6.78%
\$550,000 > and <= \$600,000	22,855,521	6.05%	40	6.02%
\$600,000 > and <= \$650,000	25,110,177	6.64%	40	6.02%
\$650,000 > and <= \$700,000	14,826,175	3.92%	22	3.31%
\$700,000 > and <= \$750,000	17,986,865	4.76%	25	3.77%
\$750,000 > and <= \$800,000	15,467,902	4.09%	20	3.01%
\$800,000 > and <= \$850,000	18,092,350	4.79%	22	3.31%
\$850,000 > and <= \$900,000	16,756,558	4.43%	19	2.86%
\$900,000 > and <= \$950,000	8,301,863	2.20%	9	1.36%
\$950,000 > and <= \$1,000,000	11,668,568	3.09%	12	1.81%
> \$1,000,000	94,511,947	25.01%	70	10.54%
Total	377,959,324	100.00%	664	100.00%



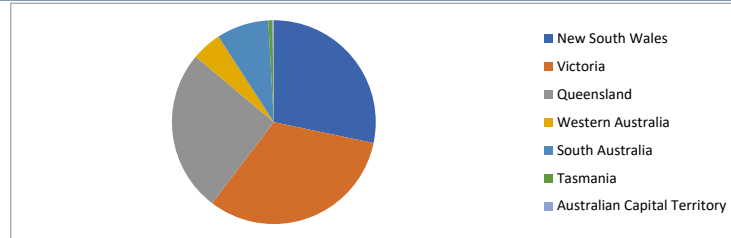
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	264,843,018	70.07%	786	100.00%
12 Months > and <= 18 Months	70,086,497	18.54%	0	0.00%
18 Months > and <= 24 Months	21,243,845	5.62%	0	0.00%
24 Months > and <= 30 Months	7,597,516	2.01%	0	0.00%
30 Months > and <= 36 Months	6,122,000	1.62%	0	0.00%
36 Months > and <= 42 Months	4,126,994	1.09%	0	0.00%
42 Months > and <= 48 Months	1,918,070	0.51%	0	0.00%
48 Months > and <= 54 Months	636,983	0.17%	0	0.00%
54 Months > and <= 60 Months	647,379	0.17%	0	0.00%
60 Months > and <= 66 Months	301,408	0.08%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	435,615	0.12%	0	0.00%
Total	377,959,324	100.00%	786	100.00%



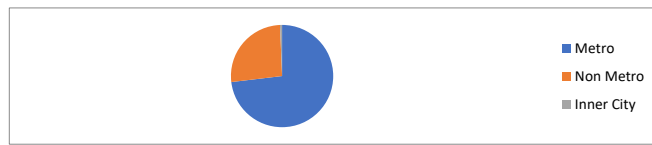
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	106,928,101	28.29%	153	23.04%
Victoria	121,221,740	32.07%	207	31.17%
Queensland	97,296,881	25.74%	185	27.86%
Western Australia	17,922,709	4.74%	45	6.78%
South Australia	31,306,476	8.28%	69	10.39%
Tasmania	2,455,488	0.65%	4	0.60%
Australian Capital Territory	827,929	0.22%	1	0.15%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	377,959,324	100.00%	664	100.00%



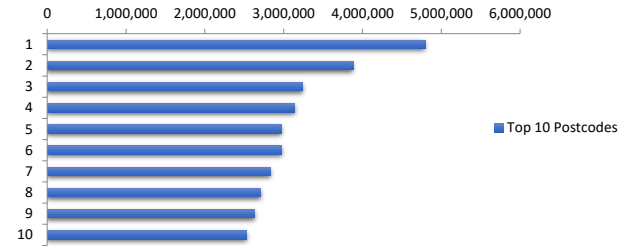
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	276,404,163	73.13%	460	69.28%
Non Metro	99,079,533	26.21%	196	29.52%
Inner City	2,475,629	0.65%	8	1.20%
No Data	0	0.00%	0	0.00%
Total	377,959,324	100.00%	664	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,794,956	1.27%	6	0.76%
4564	3,881,007	1.03%	4	0.51%
3023	3,242,174	0.86%	7	0.89%
2170	3,141,028	0.83%	4	0.51%
2773	2,972,330	0.79%	2	0.25%
4218	2,970,522	0.79%	4	0.51%
3059	2,833,905	0.75%	4	0.51%
4217	2,706,559	0.72%	6	0.76%
3162	2,628,703	0.70%	3	0.38%
3807	2,527,520	0.67%	3	0.38%
Total	31,698,703	8.39%	43	5.47%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	143,510,322	37.97%	324	41.22%
Low Verified	234,449,002	62.03%	462	58.78%
Total	377,959,324	100.00%	786	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	377,959,324	100.00%	786	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	377,959,324	100.00%	786	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	299,984,491	79.37%	647	82.32%
Interest Only	77,974,833	20.63%	139	17.68%
Non-Billing	0	0.00%	0	0.00%
Total	377,959,324	100.00%	786	100.00%



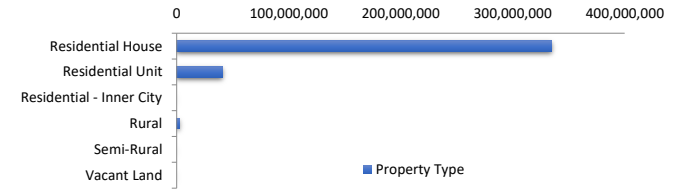
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	377,959,324	100.00%	786	100.00%
Total	377,959,324	100.00%	786	100.00%



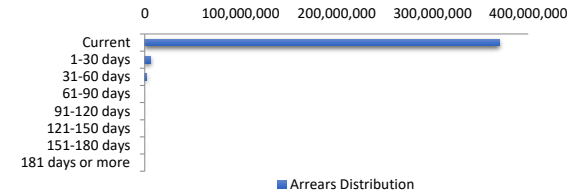
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	334,543,472	88.51%	563	84.79%
Residential Unit	40,859,469	10.81%	97	14.61%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,556,383	0.68%	4	0.60%
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	377,959,324	100.00%	664	100.00%



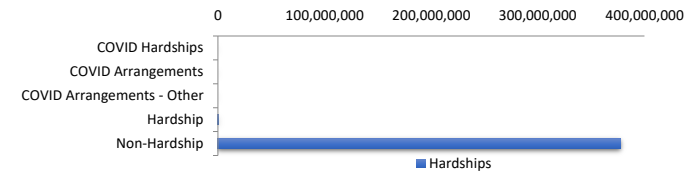
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	369,776,625	97.84%	771	98.09%
1-30 days	6,211,256	1.64%	10	1.27%
31-60 days	1,971,443	0.52%	5	0.64%
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	377,959,324	100.00%	786	100.00%



Hardships

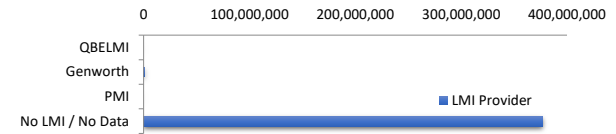
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	601,723	0.16%	1	0.15%
Non-Hardship	377,357,601	99.84%	663	99.85%
Total	377,959,324	100.00%	664	100.00%



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

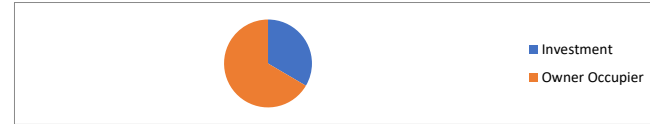
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	1,184,165	0.31%	2	0.30%
PMI	0	0.00%	0	0.00%
No LMI / No Data	376,775,159	99.69%	662	99.70%
Total	377,959,324	100.00%	664	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	126,404,707	33.44%	248	31.55%
Owner Occupier	251,554,617	66.56%	538	68.45%
Total	377,959,324	100.00%	786	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	359,384,627	95.09%	739	94.02%
1	18,574,697	4.91%	47	5.98%
Total	377,959,324	100.00%	786	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