

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



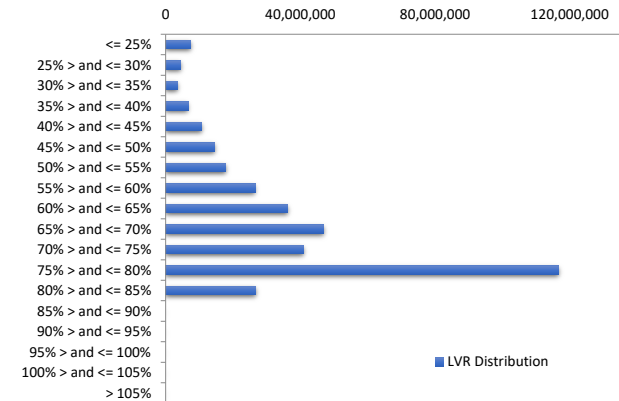
Model Period	6
Collection Period Start	1-Aug-22
Collection Period End	31-Aug-22
No. of Days	31
Interest Period Start	10-Aug-22
Interest Period End	11-Sep-22
No. of Days	33
Determination Date	7-Sep-22
Payment Date	12-Sep-22

**Pool Statistics**

Closing Balance of Mortgages	358,946,533
No. of Loans (Unconsolidated)	757
No. of Loans (Consolidated)	641
Average Loan Size (Unconsolidated)	474,170
Average Loan Size (Consolidated)	559,979
Largest Loan Size (Unconsolidated)	1,961,587
Largest Loan Size (Consolidated)	2,135,001
Smallest Loan Size (Unconsolidated)	(11,238)
Smallest Loan Size (Consolidated)	(6,027)
Weighted Average Interest Rate	5.40%
Weighted Average LVR	66.65%
Weighted Average Seasoning	13.25
Weighted Average Remaining Term	340.24

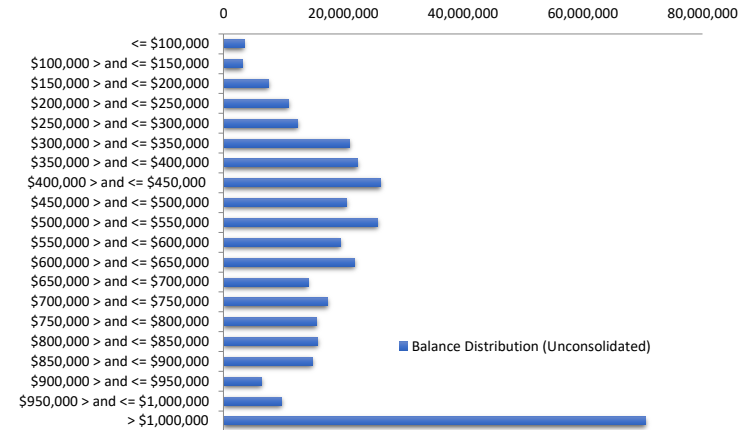
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,357,604	2.05%	51	7.96%
25% > and <= 30%	4,415,188	1.23%	13	2.03%
30% > and <= 35%	3,600,225	1.00%	14	2.18%
35% > and <= 40%	6,649,685	1.85%	15	2.34%
40% > and <= 45%	10,600,658	2.95%	23	3.59%
45% > and <= 50%	14,450,103	4.03%	28	4.37%
50% > and <= 55%	17,912,591	4.99%	33	5.15%
55% > and <= 60%	26,569,398	7.40%	46	7.18%
60% > and <= 65%	36,155,819	10.07%	54	8.42%
65% > and <= 70%	46,906,298	13.07%	73	11.39%
70% > and <= 75%	40,883,639	11.39%	62	9.67%
75% > and <= 80%	116,678,936	32.51%	190	29.64%
80% > and <= 85%	26,766,390	7.46%	39	6.08%
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>358,946,533</b>	<b>100.00%</b>	<b>641</b>	<b>100.00%</b>



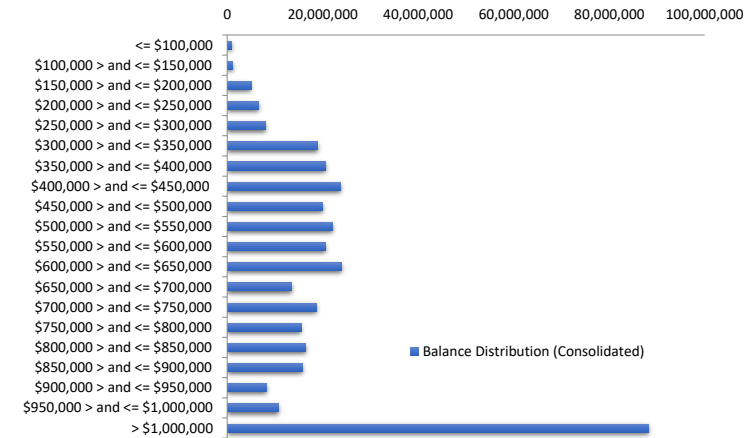
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,449,758	0.96%	78	10.30%
\$100,000 > and <= \$150,000	3,150,653	0.88%	25	3.30%
\$150,000 > and <= \$200,000	7,546,185	2.10%	43	5.68%
\$200,000 > and <= \$250,000	10,869,962	3.03%	48	6.34%
\$250,000 > and <= \$300,000	12,435,894	3.46%	45	5.94%
\$300,000 > and <= \$350,000	21,012,145	5.85%	64	8.45%
\$350,000 > and <= \$400,000	22,393,224	6.24%	60	7.93%
\$400,000 > and <= \$450,000	26,268,864	7.32%	62	8.19%
\$450,000 > and <= \$500,000	20,494,850	5.71%	43	5.68%
\$500,000 > and <= \$550,000	25,689,804	7.16%	49	6.47%
\$550,000 > and <= \$600,000	19,518,529	5.44%	34	4.49%
\$600,000 > and <= \$650,000	21,947,512	6.11%	35	4.62%
\$650,000 > and <= \$700,000	14,141,309	3.94%	21	2.77%
\$700,000 > and <= \$750,000	17,323,627	4.83%	24	3.17%
\$750,000 > and <= \$800,000	15,503,575	4.32%	20	2.64%
\$800,000 > and <= \$850,000	15,702,144	4.37%	19	2.51%
\$850,000 > and <= \$900,000	14,924,041	4.16%	17	2.25%
\$900,000 > and <= \$950,000	6,435,015	1.79%	7	0.92%
\$950,000 > and <= \$1,000,000	9,714,895	2.71%	10	1.32%
> \$1,000,000	70,424,546	19.62%	53	7.00%
<b>Total</b>	<b>358,946,533</b>	<b>100.00%</b>	<b>757</b>	<b>100.00%</b>



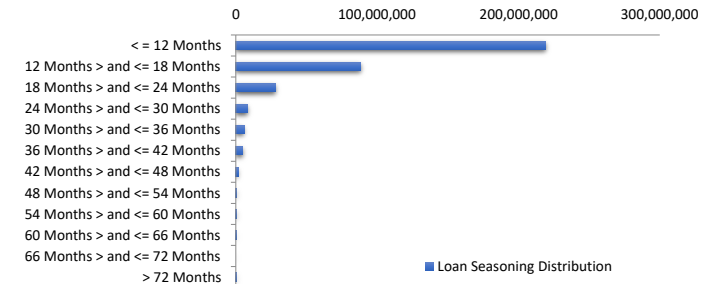
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	941,983	0.26%	30	4.68%
\$100,000 > and <= \$150,000	1,200,286	0.33%	9	1.40%
\$150,000 > and <= \$200,000	4,985,471	1.39%	28	4.37%
\$200,000 > and <= \$250,000	6,563,578	1.83%	29	4.52%
\$250,000 > and <= \$300,000	8,074,671	2.25%	29	4.52%
\$300,000 > and <= \$350,000	19,006,970	5.30%	58	9.05%
\$350,000 > and <= \$400,000	20,565,108	5.73%	55	8.58%
\$400,000 > and <= \$450,000	23,730,646	6.61%	56	8.74%
\$450,000 > and <= \$500,000	20,045,040	5.58%	42	6.55%
\$500,000 > and <= \$550,000	22,087,891	6.15%	42	6.55%
\$550,000 > and <= \$600,000	20,628,035	5.75%	36	5.62%
\$600,000 > and <= \$650,000	23,899,933	6.66%	38	5.93%
\$650,000 > and <= \$700,000	13,476,874	3.75%	20	3.12%
\$700,000 > and <= \$750,000	18,708,715	5.21%	26	4.06%
\$750,000 > and <= \$800,000	15,480,060	4.31%	20	3.12%
\$800,000 > and <= \$850,000	16,477,540	4.59%	20	3.12%
\$850,000 > and <= \$900,000	15,837,724	4.41%	18	2.81%
\$900,000 > and <= \$950,000	8,258,526	2.30%	9	1.40%
\$950,000 > and <= \$1,000,000	10,677,482	2.97%	11	1.72%
> \$1,000,000	88,300,001	24.60%	65	10.14%
<b>Total</b>	<b>358,946,533</b>	<b>100.00%</b>	<b>641</b>	<b>100.00%</b>



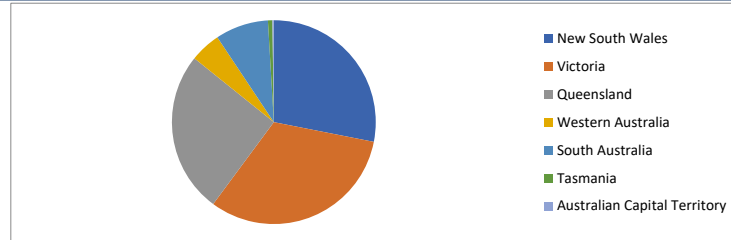
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	219,489,962	61.15%	757	100.00%
12 Months > and <= 18 Months	88,566,213	24.67%	0	0.00%
18 Months > and <= 24 Months	28,182,409	7.85%	0	0.00%
24 Months > and <= 30 Months	8,297,895	2.31%	0	0.00%
30 Months > and <= 36 Months	5,822,402	1.62%	0	0.00%
36 Months > and <= 42 Months	4,959,139	1.38%	0	0.00%
42 Months > and <= 48 Months	1,607,349	0.45%	0	0.00%
48 Months > and <= 54 Months	636,608	0.18%	0	0.00%
54 Months > and <= 60 Months	648,594	0.18%	0	0.00%
60 Months > and <= 66 Months	300,728	0.08%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	435,236	0.12%	0	0.00%
<b>Total</b>	<b>358,946,533</b>	<b>100.00%</b>	<b>757</b>	<b>100.00%</b>



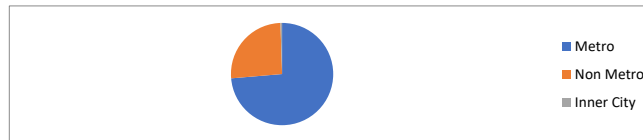
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	100,867,803	28.10%	146	22.78%
Victoria	115,012,809	32.04%	198	30.89%
Queensland	91,976,259	25.62%	180	28.08%
Western Australia	17,519,557	4.88%	45	7.02%
South Australia	30,242,568	8.43%	67	10.45%
Tasmania	2,500,443	0.70%	4	0.62%
Australian Capital Territory	827,094	0.23%	1	0.16%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>358,946,533</b>	<b>100.00%</b>	<b>641</b>	<b>100.00%</b>



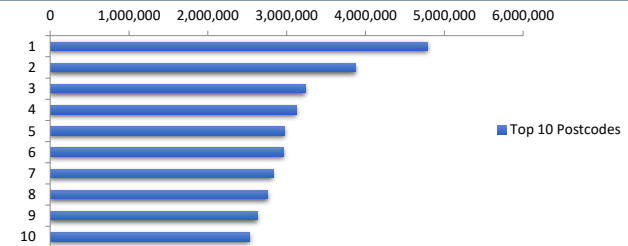
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	264,394,918	73.66%	446	69.58%
Non Metro	92,685,403	25.82%	189	29.49%
Inner City	1,866,213	0.52%	6	0.94%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>358,946,533</b>	<b>100.00%</b>	<b>641</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,789,761	1.33%	6	0.79%
4564	3,879,926	1.08%	4	0.53%
3023	3,240,005	0.90%	7	0.92%
2170	3,125,844	0.87%	4	0.53%
2773	2,970,960	0.83%	2	0.26%
4218	2,962,207	0.83%	4	0.53%
3059	2,827,376	0.79%	4	0.53%
4217	2,756,192	0.77%	6	0.79%
3162	2,627,218	0.73%	3	0.40%
3807	2,527,762	0.70%	3	0.40%
<b>Total</b>	<b>31,707,252</b>	<b>8.83%</b>	<b>43</b>	<b>5.68%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	136,444,246	38.01%	307	40.55%
Low Verified	222,502,288	61.99%	450	59.45%
<b>Total</b>	<b>358,946,533</b>	<b>100.00%</b>	<b>757</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	358,946,533	100.00%	757	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>358,946,533</b>	<b>100.00%</b>	<b>757</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	283,412,271	78.96%	621	82.03%
Interest Only	75,534,263	21.04%	136	17.97%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>358,946,533</b>	<b>100.00%</b>	<b>757</b>	<b>100.00%</b>



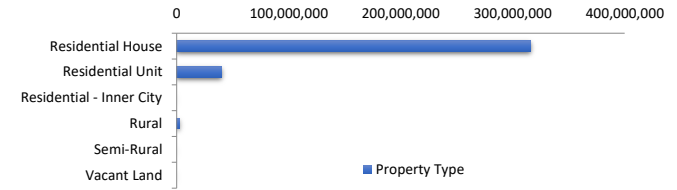
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	358,946,533	100.00%	757	100.00%
<b>Total</b>	<b>358,946,533</b>	<b>100.00%</b>	<b>757</b>	<b>100.00%</b>



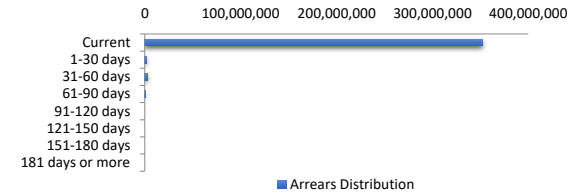
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	316,232,821	88.10%	543	84.71%
Residential Unit	40,151,577	11.19%	94	14.66%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,562,136	0.71%	4	0.62%
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>358,946,533</b>	<b>100.00%</b>	<b>641</b>	<b>100.00%</b>



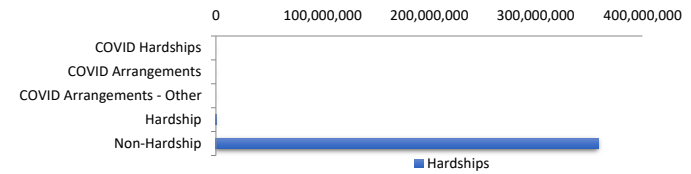
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	352,554,911	98.22%	745	98.41%
1-30 days	2,196,807	0.61%	6	0.79%
31-60 days	3,271,661	0.91%	4	0.53%
61-90 days	923,155	0.26%	2	0.26%
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>358,946,533</b>	<b>100.00%</b>	<b>757</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	599,803	0.17%	1	0.16%
Non-Hardship	358,346,730	99.83%	640	99.84%
<b>Total</b>	<b>358,946,533</b>	<b>100.00%</b>	<b>641</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

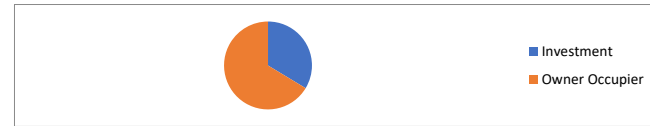
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	1,194,919	0.33%	1	0.16%
PMI	0	0.00%	0	0.00%
No LMI / No Data	357,751,615	99.67%	640	99.84%
<b>Total</b>	<b>358,946,533</b>	<b>100.00%</b>	<b>641</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	120,761,836	33.64%	239	31.57%
Owner Occupier	238,184,697	66.36%	518	68.43%
<b>Total</b>	<b>358,946,533</b>	<b>100.00%</b>	<b>757</b>	<b>100.00%</b>



**Number of Credit Events**

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	341,772,903	95.22%	713	94.19%
1	17,173,630	4.78%	44	5.81%
<b>Total</b>	<b>358,946,533</b>	<b>100.00%</b>	<b>757</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