

AFG Series 2022-1NC
Collateral Report



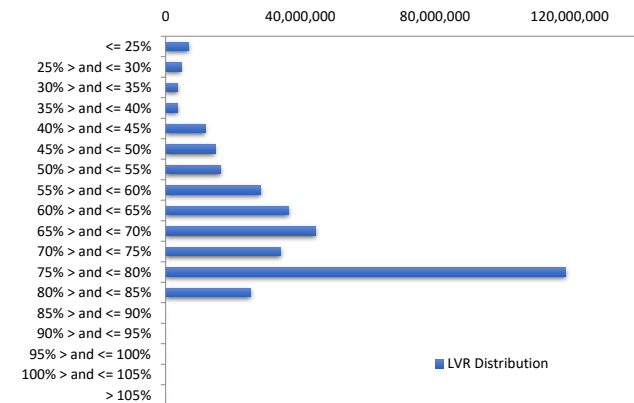
Model Period	7
Collection Period Start	1-Sep-22
Collection Period End	30-Sep-22
No. of Days	30
Interest Period Start	12-Sep-22
Interest Period End	9-Oct-22
No. of Days	28
Determination Date	5-Oct-22
Payment Date	10-Oct-22

Pool Statistics

Closing Balance of Mortgages	348,715,135
No. of Loans (Unconsolidated)	738
No. of Loans (Consolidated)	624
Average Loan Size (Unconsolidated)	472,514
Average Loan Size (Consolidated)	558,838
Largest Loan Size (Unconsolidated)	1,958,021
Largest Loan Size (Consolidated)	2,129,870
Smallest Loan Size (Unconsolidated)	(37,085)
Smallest Loan Size (Consolidated)	(18,160)
Weighted Average Interest Rate	5.87%
Weighted Average LVR	66.67%
Weighted Average Seasoning	14.20
Weighted Average Remaining Term	339.39

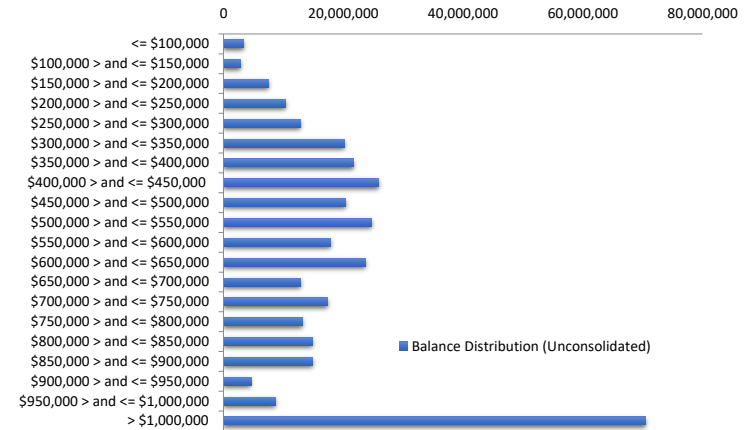
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,799,158	1.95%	51	8.17%
25% > and <= 30%	4,595,423	1.32%	13	2.08%
30% > and <= 35%	3,468,632	0.99%	12	1.92%
35% > and <= 40%	3,629,755	1.04%	12	1.92%
40% > and <= 45%	11,757,899	3.37%	23	3.69%
45% > and <= 50%	14,682,329	4.21%	29	4.65%
50% > and <= 55%	16,438,181	4.71%	29	4.65%
55% > and <= 60%	28,253,523	8.10%	52	8.33%
60% > and <= 65%	36,511,870	10.47%	54	8.65%
65% > and <= 70%	44,407,672	12.73%	70	11.22%
70% > and <= 75%	34,182,171	9.80%	53	8.49%
75% > and <= 80%	118,863,131	34.09%	190	30.45%
80% > and <= 85%	25,125,393	7.21%	36	5.77%
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	348,715,135	100.00%	624	100.00%



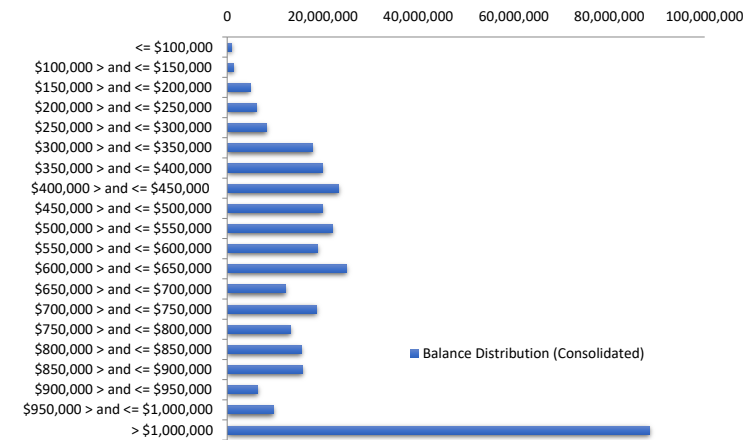
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,389,185	0.97%	78	10.57%
\$100,000 > and <= \$150,000	2,895,446	0.83%	23	3.12%
\$150,000 > and <= \$200,000	7,551,386	2.17%	43	5.83%
\$200,000 > and <= \$250,000	10,397,728	2.98%	46	6.23%
\$250,000 > and <= \$300,000	12,935,512	3.71%	47	6.37%
\$300,000 > and <= \$350,000	20,151,735	5.78%	61	8.27%
\$350,000 > and <= \$400,000	21,771,244	6.24%	58	7.86%
\$400,000 > and <= \$450,000	25,879,535	7.42%	61	8.27%
\$450,000 > and <= \$500,000	20,460,840	5.87%	43	5.83%
\$500,000 > and <= \$550,000	24,667,250	7.07%	47	6.37%
\$550,000 > and <= \$600,000	17,821,741	5.11%	31	4.20%
\$600,000 > and <= \$650,000	23,735,732	6.81%	38	5.15%
\$650,000 > and <= \$700,000	12,861,946	3.69%	19	2.57%
\$700,000 > and <= \$750,000	17,333,255	4.97%	24	3.25%
\$750,000 > and <= \$800,000	13,198,839	3.78%	17	2.30%
\$800,000 > and <= \$850,000	14,862,182	4.26%	18	2.44%
\$850,000 > and <= \$900,000	14,901,800	4.27%	17	2.30%
\$900,000 > and <= \$950,000	4,609,400	1.32%	5	0.68%
\$950,000 > and <= \$1,000,000	8,768,049	2.51%	9	1.22%
> \$1,000,000	70,522,328	20.22%	53	7.18%
Total	348,715,135	100.00%	738	100.00%



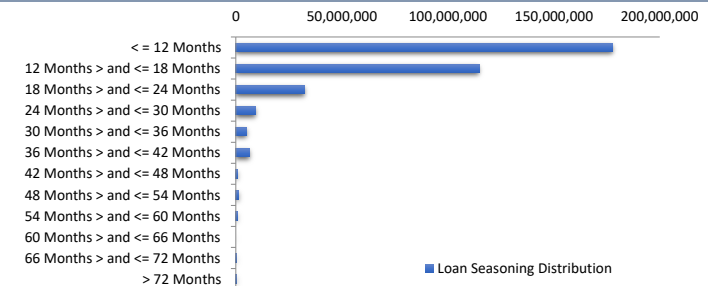
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	933,161	0.27%	31	4.97%
\$100,000 > and <= \$150,000	1,317,989	0.38%	10	1.60%
\$150,000 > and <= \$200,000	4,781,659	1.37%	27	4.33%
\$200,000 > and <= \$250,000	6,067,191	1.74%	27	4.33%
\$250,000 > and <= \$300,000	8,329,473	2.39%	30	4.81%
\$300,000 > and <= \$350,000	17,798,817	5.10%	54	8.65%
\$350,000 > and <= \$400,000	19,901,320	5.71%	53	8.49%
\$400,000 > and <= \$450,000	23,362,028	6.70%	55	8.81%
\$450,000 > and <= \$500,000	19,979,873	5.73%	42	6.73%
\$500,000 > and <= \$550,000	22,090,240	6.33%	42	6.73%
\$550,000 > and <= \$600,000	18,963,430	5.44%	33	5.29%
\$600,000 > and <= \$650,000	25,086,709	7.19%	40	6.41%
\$650,000 > and <= \$700,000	12,186,556	3.49%	18	2.88%
\$700,000 > and <= \$750,000	18,740,183	5.37%	26	4.17%
\$750,000 > and <= \$800,000	13,184,526	3.78%	17	2.72%
\$800,000 > and <= \$850,000	15,625,900	4.48%	19	3.04%
\$850,000 > and <= \$900,000	15,812,829	4.53%	18	2.88%
\$900,000 > and <= \$950,000	6,427,826	1.84%	7	1.12%
\$950,000 > and <= \$1,000,000	9,731,209	2.79%	10	1.60%
> \$1,000,000	88,394,218	25.35%	65	10.42%
Total	348,715,135	100.00%	624	100.00%



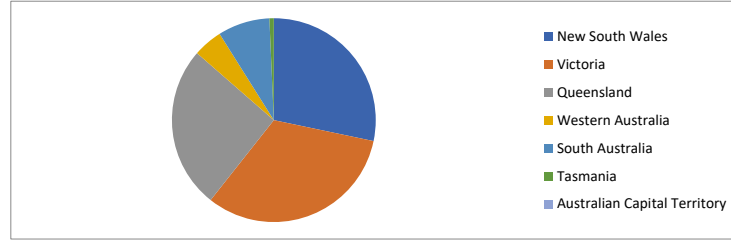
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	177,793,980	50.99%	333	45.12%
12 Months > and <= 18 Months	114,768,947	32.91%	246	33.33%
18 Months > and <= 24 Months	32,199,833	9.23%	90	12.20%
24 Months > and <= 30 Months	9,258,259	2.65%	29	3.93%
30 Months > and <= 36 Months	4,958,486	1.42%	13	1.76%
36 Months > and <= 42 Months	6,233,720	1.79%	11	1.49%
42 Months > and <= 48 Months	937,628	0.27%	6	0.81%
48 Months > and <= 54 Months	1,181,865	0.34%	5	0.68%
54 Months > and <= 60 Months	646,916	0.19%	3	0.41%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	300,489	0.09%	1	0.14%
> 72 Months	435,011	0.12%	1	0.14%
Total	348,715,135	100.00%	738	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	98,673,219	28.30%	143	22.92%
Victoria	112,824,456	32.35%	195	31.25%
Queensland	89,839,038	25.76%	175	28.04%
Western Australia	16,231,949	4.65%	44	7.05%
South Australia	28,721,395	8.24%	63	10.10%
Tasmania	2,425,078	0.70%	4	0.64%
Australian Capital Territory	0	0.00%	0	0.00%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	348,715,135	100.00%	624	100.00%



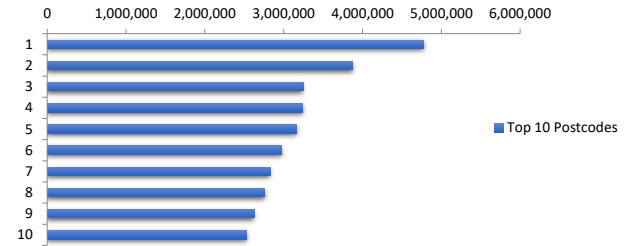
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	255,420,768	73.25%	432	69.23%
Non Metro	91,435,693	26.22%	186	29.81%
Inner City	1,858,674	0.53%	6	0.96%
No Data	0	0.00%	0	0.00%
Total	348,715,135	100.00%	624	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,771,953	1.37%	6	0.81%
4564	3,878,857	1.11%	4	0.54%
2170	3,246,006	0.93%	4	0.54%
3023	3,238,432	0.93%	7	0.95%
4218	3,168,626	0.91%	4	0.54%
2773	2,969,873	0.85%	2	0.27%
3059	2,828,999	0.81%	4	0.54%
4217	2,756,016	0.79%	6	0.81%
3162	2,625,823	0.75%	3	0.41%
3807	2,527,679	0.72%	3	0.41%
Total	32,012,262	9.18%	43	5.83%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	133,567,046	38.30%	301	40.79%
Low Verified	215,148,089	61.70%	437	59.21%
Total	348,715,135	100.00%	738	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	348,715,135	100.00%	738	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	348,715,135	100.00%	738	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	275,404,977	78.98%	605	81.98%
Interest Only	73,310,159	21.02%	133	18.02%
Non-Billing	0	0.00%	0	0.00%
Total	348,715,135	100.00%	738	100.00%



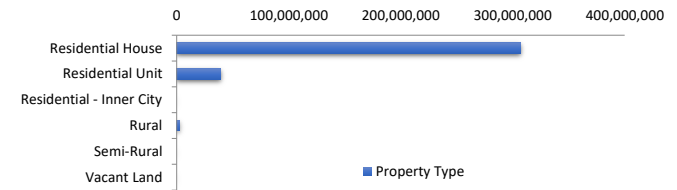
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	348,715,135	100.00%	738	100.00%
Total	348,715,135	100.00%	738	100.00%



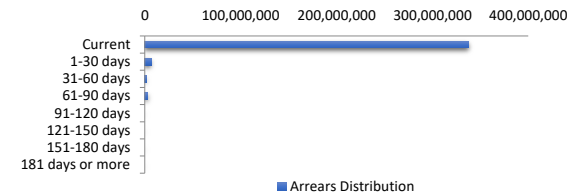
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	307,039,815	88.05%	527	84.46%
Residential Unit	39,110,492	11.22%	93	14.90%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,564,829	0.74%	4	0.64%
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	348,715,135	100.00%	624	100.00%



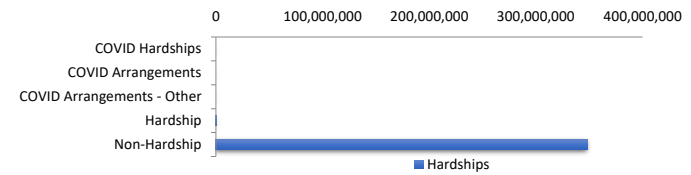
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	337,843,474	96.88%	719	97.43%
1-30 days	6,554,205	1.88%	12	1.63%
31-60 days	1,293,917	0.37%	3	0.41%
61-90 days	3,023,539	0.87%	4	0.54%
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	348,715,135	100.00%	738	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	600,204	0.17%	1	0.16%
Non-Hardship	348,114,932	99.83%	623	99.84%
Total	348,715,135	100.00%	624	100.00%

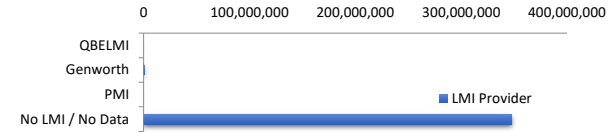


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

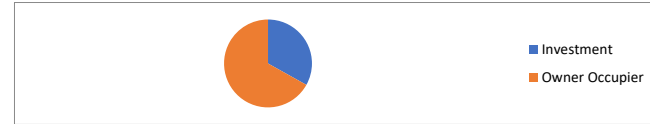
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	1,190,167	0.34%	2	0.32%
PMI	0	0.00%	0	0.00%
No LMI / No Data	347,524,968	99.66%	622	99.68%
Total	348,715,135	100.00%	624	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	115,409,616	33.10%	232	31.44%
Owner Occupier	233,305,520	66.90%	506	68.56%
Total	348,715,135	100.00%	738	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	331,847,052	95.16%	695	94.17%
1	16,868,083	4.84%	43	5.83%
Total	348,715,135	100.00%	738	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