

AFG Series 2022-1NC
Collateral Report



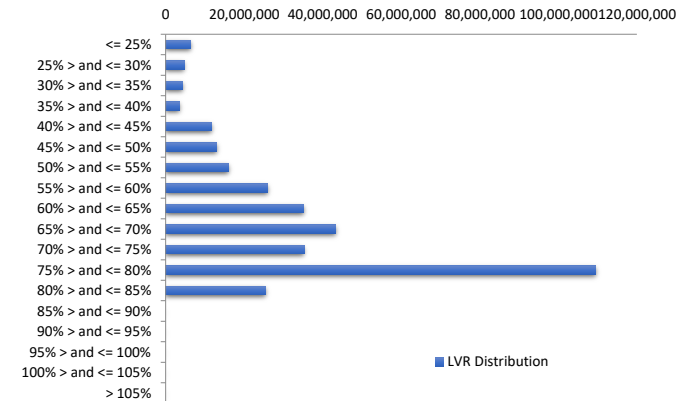
| | |
|-------------------------|-----------|
| Model Period | 8 |
| Collection Period Start | 1-Oct-22 |
| Collection Period End | 31-Oct-22 |
| No. of Days | 31 |
| Interest Period Start | 10-Oct-22 |
| Interest Period End | 9-Nov-22 |
| No. of Days | 31 |
| Determination Date | 7-Nov-22 |
| Payment Date | 10-Nov-22 |

Pool Statistics

| | |
|-------------------------------------|-------------|
| Closing Balance of Mortgages | 334,262,051 |
| No. of Loans (Unconsolidated) | 712 |
| No. of Loans (Consolidated) | 601 |
| Average Loan Size (Unconsolidated) | 469,469 |
| Average Loan Size (Consolidated) | 556,176 |
| Largest Loan Size (Unconsolidated) | 1,957,776 |
| Largest Loan Size (Consolidated) | 2,114,687 |
| Smallest Loan Size (Unconsolidated) | (82,695) |
| Smallest Loan Size (Consolidated) | (82,695) |
| Weighted Average Interest Rate | 6.10% |
| Weighted Average LVR | 66.53% |
| Weighted Average Seasoning | 15.26 |
| Weighted Average Remaining Term | 338.37 |

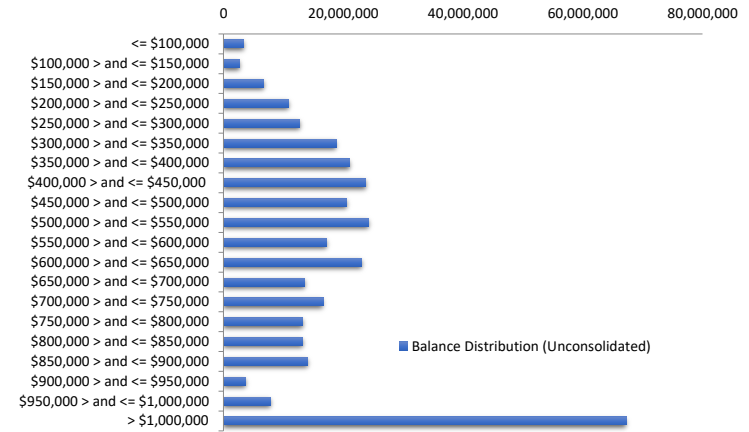
LVR Distribution

| Current LTV | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25% | 6,426,844 | 1.92% | 48 | 7.99% |
| 25% > and <= 30% | 4,684,564 | 1.40% | 13 | 2.16% |
| 30% > and <= 35% | 4,314,343 | 1.29% | 15 | 2.50% |
| 35% > and <= 40% | 3,418,329 | 1.02% | 12 | 2.00% |
| 40% > and <= 45% | 11,731,359 | 3.51% | 21 | 3.49% |
| 45% > and <= 50% | 13,063,272 | 3.91% | 28 | 4.66% |
| 50% > and <= 55% | 16,034,984 | 4.80% | 31 | 5.16% |
| 55% > and <= 60% | 25,939,129 | 7.76% | 46 | 7.65% |
| 60% > and <= 65% | 35,206,467 | 10.53% | 51 | 8.49% |
| 65% > and <= 70% | 43,293,023 | 12.95% | 68 | 11.31% |
| 70% > and <= 75% | 35,237,722 | 10.54% | 56 | 9.32% |
| 75% > and <= 80% | 109,500,800 | 32.76% | 176 | 29.28% |
| 80% > and <= 85% | 25,411,216 | 7.60% | 36 | 5.99% |
| 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 | 334,262,051 | 100.00% | 601 | 100.00% |



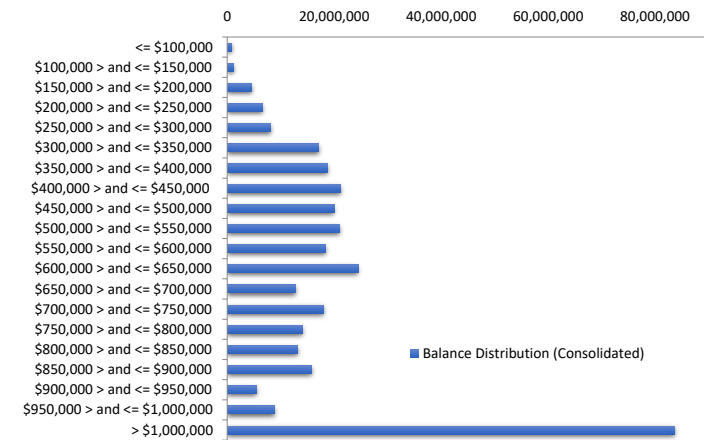
Balance Distribution (Unconsolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|------------|----------------|
| <= \$100,000 | 3,418,256 | 1.02% | 79 | 11.10% |
| \$100,000 > and <= \$150,000 | 2,625,446 | 0.79% | 21 | 2.95% |
| \$150,000 > and <= \$200,000 | 6,664,611 | 1.99% | 38 | 5.34% |
| \$200,000 > and <= \$250,000 | 10,803,992 | 3.23% | 48 | 6.74% |
| \$250,000 > and <= \$300,000 | 12,756,996 | 3.82% | 46 | 6.46% |
| \$300,000 > and <= \$350,000 | 18,802,136 | 5.62% | 57 | 8.01% |
| \$350,000 > and <= \$400,000 | 21,052,811 | 6.30% | 56 | 7.87% |
| \$400,000 > and <= \$450,000 | 23,766,588 | 7.11% | 56 | 7.87% |
| \$450,000 > and <= \$500,000 | 20,493,899 | 6.13% | 43 | 6.04% |
| \$500,000 > and <= \$550,000 | 24,212,753 | 7.24% | 46 | 6.46% |
| \$550,000 > and <= \$600,000 | 17,265,055 | 5.17% | 30 | 4.21% |
| \$600,000 > and <= \$650,000 | 23,128,329 | 6.92% | 37 | 5.20% |
| \$650,000 > and <= \$700,000 | 13,496,404 | 4.04% | 20 | 2.81% |
| \$700,000 > and <= \$750,000 | 16,626,995 | 4.97% | 23 | 3.23% |
| \$750,000 > and <= \$800,000 | 13,235,377 | 3.96% | 17 | 2.39% |
| \$800,000 > and <= \$850,000 | 13,177,834 | 3.94% | 16 | 2.25% |
| \$850,000 > and <= \$900,000 | 14,001,543 | 4.19% | 16 | 2.25% |
| \$900,000 > and <= \$950,000 | 3,696,514 | 1.11% | 4 | 0.56% |
| \$950,000 > and <= \$1,000,000 | 7,799,348 | 2.33% | 8 | 1.12% |
| > \$1,000,000 | 67,237,165 | 20.12% | 51 | 7.16% |
| Total | 334,262,051 | 100.00% | 712 | 100.00% |



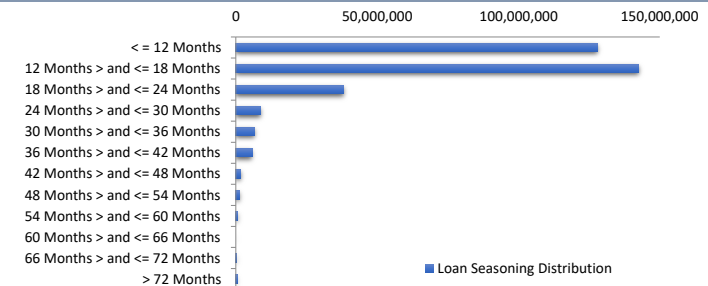
Balance Distribution (Consolidated)

| Current Balance | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------------|--------------------|----------------|----------------------|----------------|
| <= \$100,000 | 881,447 | 0.26% | 30 | 4.99% |
| \$100,000 > and <= \$150,000 | 1,176,273 | 0.35% | 9 | 1.50% |
| \$150,000 > and <= \$200,000 | 4,628,372 | 1.38% | 26 | 4.33% |
| \$200,000 > and <= \$250,000 | 6,530,265 | 1.95% | 29 | 4.83% |
| \$250,000 > and <= \$300,000 | 8,173,289 | 2.45% | 29 | 4.83% |
| \$300,000 > and <= \$350,000 | 17,118,321 | 5.12% | 52 | 8.65% |
| \$350,000 > and <= \$400,000 | 18,808,276 | 5.63% | 50 | 8.32% |
| \$400,000 > and <= \$450,000 | 21,230,232 | 6.35% | 50 | 8.32% |
| \$450,000 > and <= \$500,000 | 19,991,401 | 5.98% | 42 | 6.99% |
| \$500,000 > and <= \$550,000 | 21,050,180 | 6.30% | 40 | 6.66% |
| \$550,000 > and <= \$600,000 | 18,403,598 | 5.51% | 32 | 5.32% |
| \$600,000 > and <= \$650,000 | 24,475,017 | 7.32% | 39 | 6.49% |
| \$650,000 > and <= \$700,000 | 12,818,852 | 3.83% | 19 | 3.16% |
| \$700,000 > and <= \$750,000 | 18,038,849 | 5.40% | 25 | 4.16% |
| \$750,000 > and <= \$800,000 | 14,021,300 | 4.19% | 18 | 3.00% |
| \$800,000 > and <= \$850,000 | 13,142,786 | 3.93% | 16 | 2.66% |
| \$850,000 > and <= \$900,000 | 15,788,354 | 4.72% | 18 | 3.00% |
| \$900,000 > and <= \$950,000 | 5,513,594 | 1.65% | 6 | 1.00% |
| \$950,000 > and <= \$1,000,000 | 8,764,558 | 2.62% | 9 | 1.50% |
| > \$1,000,000 | 83,707,088 | 25.04% | 62 | 10.32% |
| Total | 334,262,051 | 100.00% | 601 | 100.00% |



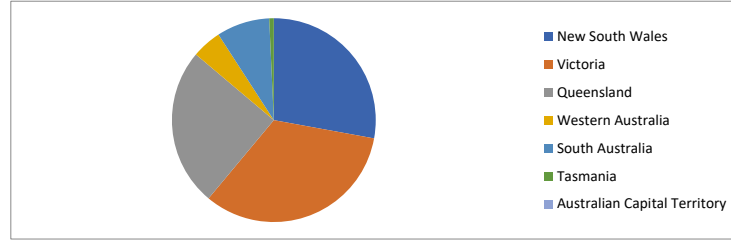
Loan Seasoning Distribution

| Seasoning (Months) | Balance | % Balance | Loan Count | % Loan Count |
|------------------------------|--------------------|----------------|------------|----------------|
| <= 12 Months | 128,024,922 | 38.30% | 243 | 34.13% |
| 12 Months > and <= 18 Months | 142,476,761 | 42.62% | 289 | 40.59% |
| 18 Months > and <= 24 Months | 38,227,977 | 11.44% | 108 | 15.17% |
| 24 Months > and <= 30 Months | 8,659,231 | 2.59% | 27 | 3.79% |
| 30 Months > and <= 36 Months | 6,616,586 | 1.98% | 17 | 2.39% |
| 36 Months > and <= 42 Months | 5,756,250 | 1.72% | 10 | 1.40% |
| 42 Months > and <= 48 Months | 1,827,135 | 0.55% | 7 | 0.98% |
| 48 Months > and <= 54 Months | 1,282,077 | 0.38% | 6 | 0.84% |
| 54 Months > and <= 60 Months | 656,545 | 0.20% | 3 | 0.42% |
| 60 Months > and <= 66 Months | 0 | 0.00% | 0 | 0.00% |
| 66 Months > and <= 72 Months | 299,720 | 0.09% | 1 | 0.14% |
| > 72 Months | 434,848 | 0.13% | 1 | 0.14% |
| Total | 334,262,051 | 100.00% | 712 | 100.00% |



Geographic Distribution

| Jurisdiction State | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales | 93,159,112 | 27.87% | 136 | 22.63% |
| Victoria | 110,941,686 | 33.19% | 192 | 31.95% |
| Queensland | 83,841,996 | 25.08% | 166 | 27.62% |
| Western Australia | 15,748,446 | 4.71% | 41 | 6.82% |
| South Australia | 28,149,324 | 8.42% | 62 | 10.32% |
| Tasmania | 2,421,487 | 0.72% | 4 | 0.67% |
| 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 | 334,262,051 | 100.00% | 601 | 100.00% |



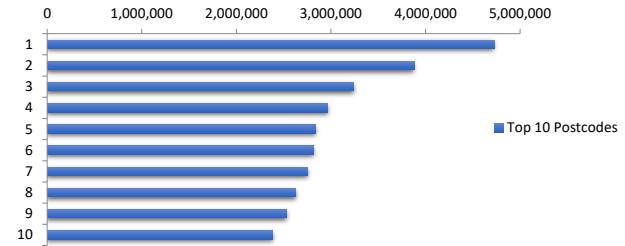
Locality

| S&P Category | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro | 245,747,881 | 73.52% | 416 | 69.22% |
| Non Metro | 86,694,444 | 25.94% | 179 | 29.78% |
| Inner City | 1,819,727 | 0.54% | 6 | 1.00% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 334,262,051 | 100.00% | 601 | 100.00% |



Top 10 Postcodes

| Postcode | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|--------------|----------------------|--------------|
| 3977 | 4,726,026 | 1.41% | 6 | 0.84% |
| 4564 | 3,879,425 | 1.16% | 4 | 0.56% |
| 3023 | 3,236,926 | 0.97% | 7 | 0.98% |
| 2773 | 2,969,171 | 0.89% | 2 | 0.28% |
| 3059 | 2,831,663 | 0.85% | 4 | 0.56% |
| 2170 | 2,816,214 | 0.84% | 3 | 0.42% |
| 4217 | 2,753,528 | 0.82% | 6 | 0.84% |
| 3162 | 2,624,138 | 0.79% | 3 | 0.42% |
| 3807 | 2,528,122 | 0.76% | 3 | 0.42% |
| 2478 | 2,384,415 | 0.71% | 4 | 0.56% |
| Total | 30,749,629 | 9.20% | 42 | 5.90% |



Documentation

| Document Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------|--------------------|----------------|------------|----------------|
| Fully Verified | 128,837,583 | 38.54% | 294 | 41.29% |
| Low Verified | 205,424,468 | 61.46% | 418 | 58.71% |
| Total | 334,262,051 | 100.00% | 712 | 100.00% |



Rate Type

| Rate Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|------------|----------------|
| Variable Rate | 334,262,051 | 100.00% | 712 | 100.00% |
| Fixed Rate | 0 | 0.00% | 0 | 0.00% |
| Total | 334,262,051 | 100.00% | 712 | 100.00% |



Repayment Type

| Repayment Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------------|--------------------|----------------|------------|----------------|
| Principal & Interest | 265,214,360 | 79.34% | 586 | 82.30% |
| Interest Only | 69,047,692 | 20.66% | 126 | 17.70% |
| Non-Billing | 0 | 0.00% | 0 | 0.00% |
| Total | 334,262,051 | 100.00% | 712 | 100.00% |



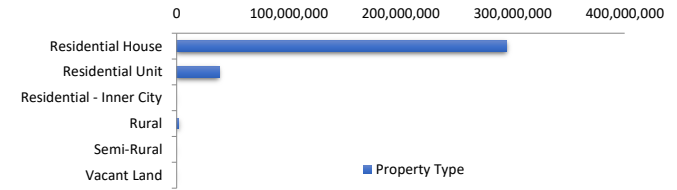
Loan Type

| Product Category | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Line of Credit | 0 | 0.00% | 0 | 0.00% |
| Term Loan | 334,262,051 | 100.00% | 712 | 100.00% |
| Total | 334,262,051 | 100.00% | 712 | 100.00% |



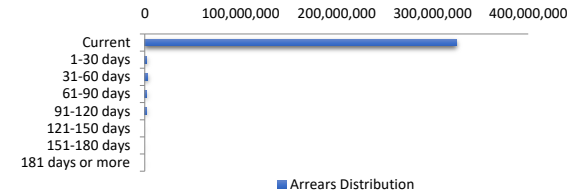
Property Type

| Property Type | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House | 294,460,426 | 88.09% | 509 | 84.69% |
| Residential Unit | 37,818,418 | 11.31% | 89 | 14.81% |
| Residential - Inner City | 0 | 0.00% | 0 | 0.00% |
| Rural | 1,983,207 | 0.59% | 3 | 0.50% |
| 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 | 334,262,051 | 100.00% | 601 | 100.00% |



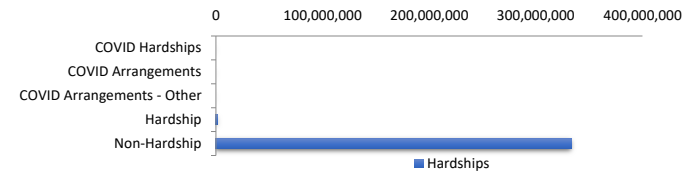
Arrears Distribution

| Arrears Band | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Current | 325,370,312 | 97.34% | 696 | 97.75% |
| 1-30 days | 2,276,559 | 0.68% | 5 | 0.70% |
| 31-60 days | 3,188,215 | 0.95% | 6 | 0.84% |
| 61-90 days | 1,672,631 | 0.50% | 4 | 0.56% |
| 91-120 days | 1,754,334 | 0.52% | 1 | 0.14% |
| 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 | 334,262,051 | 100.00% | 712 | 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 | 1,160,926 | 0.35% | 1 | 0.17% |
| Non-Hardship | 333,101,125 | 99.65% | 600 | 99.83% |
| Total | 334,262,051 | 100.00% | 601 | 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

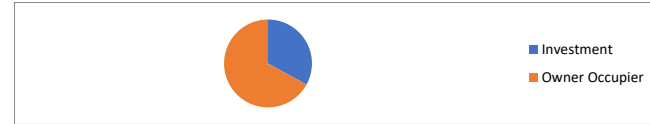
LMI Provider

| LMI Provider | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------|--------------------|----------------|----------------------|----------------|
| QBELMI | 0 | 0.00% | 0 | 0.00% |
| Genworth | 1,175,133 | 0.35% | 1 | 0.17% |
| PMI | 0 | 0.00% | 0 | 0.00% |
| No LMI / No Data | 333,086,919 | 99.65% | 600 | 99.83% |
| Total | 334,262,051 | 100.00% | 601 | 100.00% |



Property Occupancy

| Property Occupancy | Balance | % Balance | Loan Count | % Loan Count |
|--------------------|--------------------|----------------|------------|----------------|
| Investment | 110,282,949 | 32.99% | 226 | 31.74% |
| Owner Occupier | 223,979,102 | 67.01% | 486 | 68.26% |
| Total | 334,262,051 | 100.00% | 712 | 100.00% |



Number of Credit Events

| Credit Events at Lodgement | Balance | % Balance | Loan Count | % Loan Count |
|----------------------------|--------------------|----------------|------------|----------------|
| 0 | 318,063,223 | 95.15% | 668 | 93.82% |
| 1 | 16,198,828 | 4.85% | 44 | 6.18% |
| Total | 334,262,051 | 100.00% | 712 | 100.00% |



Default Statistics

| Default Data | Amount | No. of Loans |
|---|--------------|--------------|
| Defaulted Loans - Current Month | 1,754,333.75 | 1 |
| 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 |