

AFG Series 2022-1NC
Collateral Report



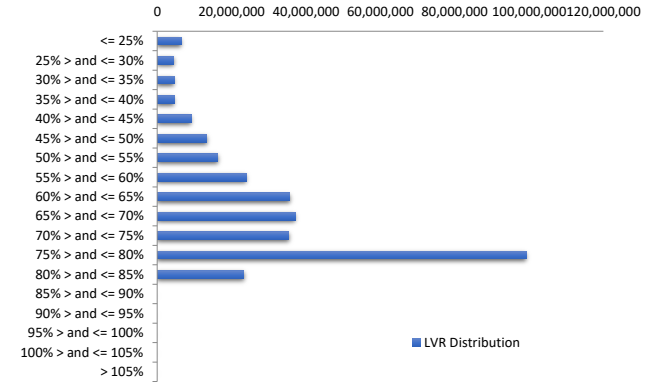
Model Period	9
Collection Period Start	1-Nov-22
Collection Period End	30-Nov-22
No. of Days	30
Interest Period Start	10-Nov-22
Interest Period End	11-Dec-22
No. of Days	32
Determination Date	7-Dec-22
Payment Date	12-Dec-22

Pool Statistics

Closing Balance of Mortgages	313,655,522
No. of Loans (Unconsolidated)	665
No. of Loans (Consolidated)	569
Average Loan Size (Unconsolidated)	471,662
Average Loan Size (Consolidated)	551,240
Largest Loan Size (Unconsolidated)	1,956,158
Largest Loan Size (Consolidated)	2,113,708
Smallest Loan Size (Unconsolidated)	(95,241)
Smallest Loan Size (Consolidated)	(95,241)
Weighted Average Interest Rate	6.33%
Weighted Average LVR	66.17%
Weighted Average Seasoning	16.17
Weighted Average Remaining Term	337.15

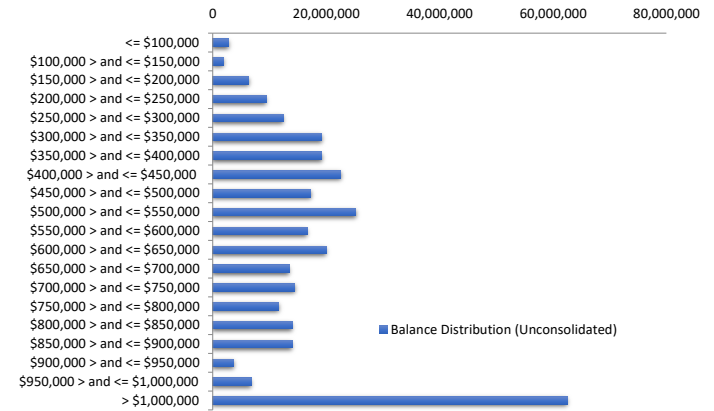
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,551,436	2.09%	49	8.61%
25% > and <= 30%	4,437,462	1.41%	12	2.11%
30% > and <= 35%	4,523,750	1.44%	16	2.81%
35% > and <= 40%	4,588,004	1.46%	10	1.76%
40% > and <= 45%	9,101,341	2.90%	20	3.51%
45% > and <= 50%	13,393,627	4.27%	26	4.57%
50% > and <= 55%	16,335,305	5.21%	31	5.45%
55% > and <= 60%	24,012,664	7.66%	42	7.38%
60% > and <= 65%	35,631,077	11.36%	50	8.79%
65% > and <= 70%	37,155,101	11.85%	62	10.90%
70% > and <= 75%	35,440,477	11.30%	57	10.02%
75% > and <= 80%	99,246,908	31.64%	161	28.30%
80% > and <= 85%	23,238,370	7.41%	33	5.80%
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	313,655,522	100.00%	569	100.00%



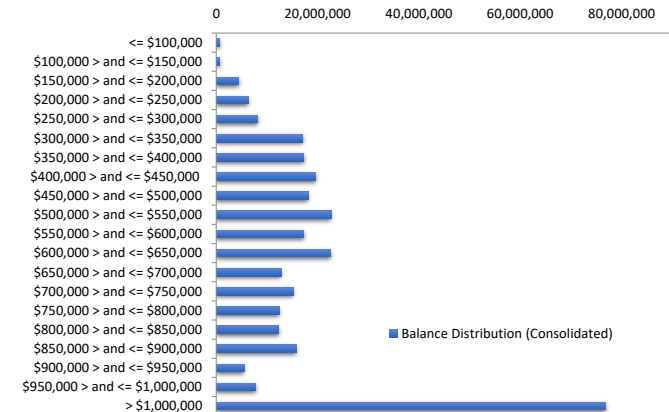
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,834,014	0.90%	73	10.98%
\$100,000 > and <= \$150,000	1,880,370	0.60%	15	2.26%
\$150,000 > and <= \$200,000	6,300,104	2.01%	36	5.41%
\$200,000 > and <= \$250,000	9,461,618	3.02%	42	6.32%
\$250,000 > and <= \$300,000	12,468,410	3.98%	45	6.77%
\$300,000 > and <= \$350,000	19,150,896	6.11%	58	8.72%
\$350,000 > and <= \$400,000	19,182,010	6.12%	51	7.67%
\$400,000 > and <= \$450,000	22,571,676	7.20%	53	7.97%
\$450,000 > and <= \$500,000	17,266,600	5.50%	36	5.41%
\$500,000 > and <= \$550,000	25,262,977	8.05%	48	7.22%
\$550,000 > and <= \$600,000	16,670,237	5.31%	29	4.36%
\$600,000 > and <= \$650,000	20,012,998	6.38%	32	4.81%
\$650,000 > and <= \$700,000	13,477,451	4.30%	20	3.01%
\$700,000 > and <= \$750,000	14,438,517	4.60%	20	3.01%
\$750,000 > and <= \$800,000	11,636,720	3.71%	15	2.26%
\$800,000 > and <= \$850,000	13,987,071	4.46%	17	2.56%
\$850,000 > and <= \$900,000	14,009,285	4.47%	16	2.41%
\$900,000 > and <= \$950,000	3,691,206	1.18%	4	0.60%
\$950,000 > and <= \$1,000,000	6,830,851	2.18%	7	1.05%
> \$1,000,000	62,522,510	19.93%	48	7.22%
Total	313,655,522	100.00%	665	100.00%



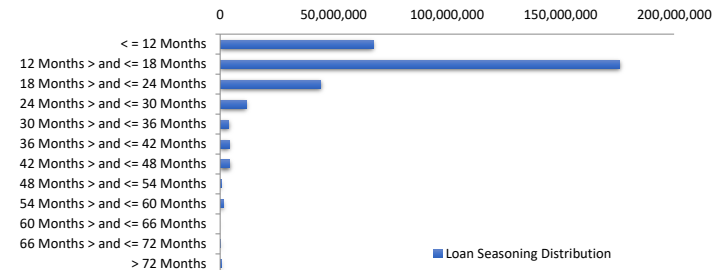
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	677,198	0.22%	31	5.45%
\$100,000 > and <= \$150,000	660,576	0.21%	5	0.88%
\$150,000 > and <= \$200,000	4,428,548	1.41%	25	4.39%
\$200,000 > and <= \$250,000	6,313,890	2.01%	28	4.92%
\$250,000 > and <= \$300,000	8,163,805	2.60%	29	5.10%
\$300,000 > and <= \$350,000	17,118,470	5.46%	52	9.14%
\$350,000 > and <= \$400,000	17,313,584	5.52%	46	8.08%
\$400,000 > and <= \$450,000	19,620,762	6.26%	46	8.08%
\$450,000 > and <= \$500,000	18,168,810	5.79%	38	6.68%
\$500,000 > and <= \$550,000	22,671,461	7.23%	43	7.56%
\$550,000 > and <= \$600,000	17,256,502	5.50%	30	5.27%
\$600,000 > and <= \$650,000	22,579,776	7.20%	36	6.33%
\$650,000 > and <= \$700,000	12,795,294	4.08%	19	3.34%
\$700,000 > and <= \$750,000	15,156,388	4.83%	21	3.69%
\$750,000 > and <= \$800,000	12,425,711	3.96%	16	2.81%
\$800,000 > and <= \$850,000	12,339,164	3.93%	15	2.64%
\$850,000 > and <= \$900,000	15,793,024	5.04%	18	3.16%
\$900,000 > and <= \$950,000	5,503,398	1.75%	6	1.05%
\$950,000 > and <= \$1,000,000	7,796,631	2.49%	8	1.41%
> \$1,000,000	76,872,530	24.51%	57	10.02%
Total	313,655,522	100.00%	569	100.00%



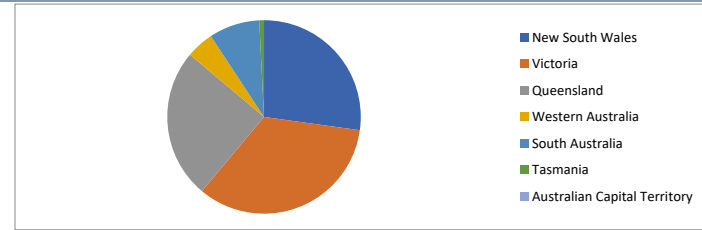
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	67,399,144	21.49%	127	19.10%
12 Months > and <= 18 Months	176,049,255	56.13%	346	52.03%
18 Months > and <= 24 Months	44,349,407	14.14%	113	16.99%
24 Months > and <= 30 Months	11,410,907	3.64%	38	5.71%
30 Months > and <= 36 Months	3,747,532	1.19%	11	1.65%
36 Months > and <= 42 Months	3,912,641	1.25%	8	1.20%
42 Months > and <= 48 Months	4,239,216	1.35%	11	1.65%
48 Months > and <= 54 Months	519,566	0.17%	4	0.60%
54 Months > and <= 60 Months	1,293,906	0.41%	5	0.75%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	299,503	0.10%	1	0.15%
> 72 Months	434,445	0.14%	1	0.15%
Total	313,655,522	100.00%	665	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	85,306,035	27.20%	127	22.32%
Victoria	106,319,680	33.90%	185	32.51%
Queensland	78,494,255	25.03%	155	27.24%
Western Australia	14,449,170	4.61%	38	6.68%
South Australia	26,593,288	8.48%	60	10.54%
Tasmania	2,493,095	0.79%	4	0.70%
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	313,655,522	100.00%	569	100.00%



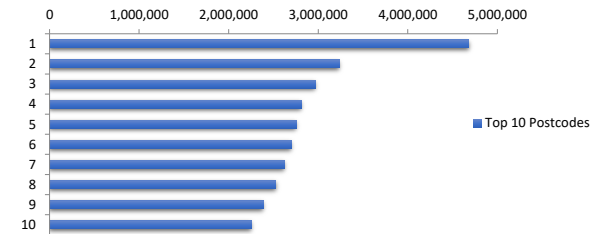
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	233,551,421	74.46%	398	69.95%
Non Metro	78,656,833	25.08%	166	29.17%
Inner City	1,447,269	0.46%	5	0.88%
No Data	0	0.00%	0	0.00%
Total	313,655,522	100.00%	569	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,682,577	1.49%	6	0.90%
3023	3,235,444	1.03%	7	1.05%
2773	2,967,616	0.95%	2	0.30%
2170	2,810,309	0.90%	3	0.45%
4217	2,751,609	0.88%	6	0.90%
4564	2,700,492	0.86%	3	0.45%
3162	2,622,860	0.84%	3	0.45%
3807	2,527,226	0.81%	3	0.45%
2478	2,384,767	0.76%	4	0.60%
2500	2,251,147	0.72%	2	0.30%
Total	28,934,048	9.22%	39	5.86%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	119,803,097	38.20%	295	41.05%
Low Verified	193,852,425	61.80%	373	58.95%
Total	313,655,522	100.00%	665	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	313,655,522	100.00%	665	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	313,655,522	100.00%	665	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	248,752,509	79.31%	550	82.71%
Interest Only	64,903,014	20.69%	115	17.29%
Non-Billing	0	0.00%	0	0.00%
Total	313,655,522	100.00%	665	100.00%



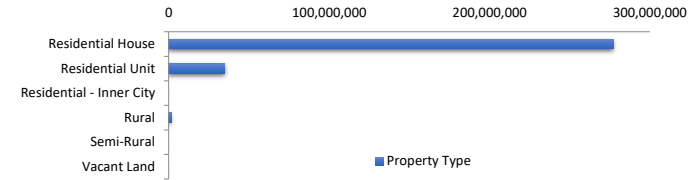
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	313,655,522	100.00%	665	100.00%
Total	313,655,522	100.00%	665	100.00%



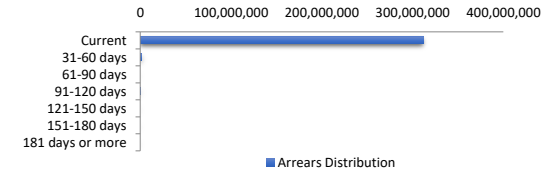
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	277,148,166	88.36%	486	85.41%
Residential Unit	34,934,469	11.14%	81	14.24%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,572,888	0.50%	2	0.35%
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	313,655,522	100.00%	569	100.00%



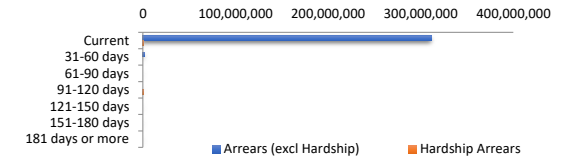
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	311,863,249	99.43%	662	99.55%
31-60 days	1,435,602	0.46%	2	0.30%
61-90 days	0	0.00%	0	0.00%
91-120 days	356,671	0.11%	1	0.15%
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	313,655,522	100.00%	665	100.00%



Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	311,331,559	661	531,690	1	311,863,249
31-60 days	1,435,602	2	0	0	1,435,602
61-90 days	0	0	0	0	-
91-120 days	0	0	356,671	1	356,671
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
Total	312,767,161	663	888,361	2	313,655,522



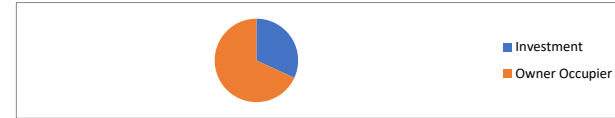
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	1,174,883	0.37%	2	0.35%
PMI	0	0.00%	0	0.00%
No LMI / No Data	312,480,639	99.63%	567	99.65%
Total	313,655,522	100.00%	569	100.00%



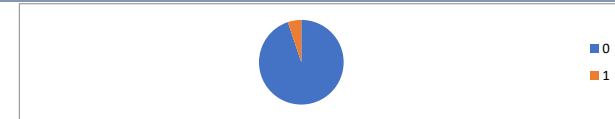
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	99,911,237	31.85%	202	30.38%
Owner Occupier	213,744,285	68.15%	463	69.62%
Total	313,655,522	100.00%	665	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	297,452,973	94.83%	621	93.38%
1	16,202,549	5.17%	44	6.62%
Total	313,655,522	100.00%	665	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	356,671.27	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