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

ollateral	Report

Model Period	10
Collection Period Start	1-Dec-22
Collection Period End	31-Dec-22
No. of Days	31
Interest Period Start	12-Dec-22
Interest Period End	9-Jan-23
No. of Days	29
Determination Date	5-Jan-23
Payment Date	10-Jan-23

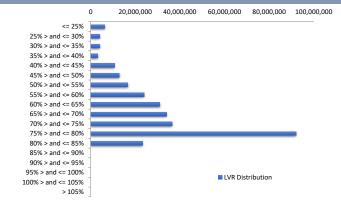


## Pool Statistics

Closing Balance of Mortgages	299,227,401
No. of Loans (Unconsolidated)	634
No. of Loans (Consolidated)	543
Average Loan Size (Unconsolidated)	471,968
Average Loan Size (Consolidated)	551,063
Largest Loan Size (Unconsolidated)	1,954,730
Largest Loan Size (Consolidated)	2,128,396
Smallest Loan Size (Unconsolidated)	(102,741)
Smallest Loan Size (Consolidated)	(102,741)
Weighted Average Interest Rate	6.55%
Weighted Average LVR	66.09%
Weighted Average Seasoning	17.14
Weighted Average Remaining Term	336.27

#### LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,378,667	2.13%	47	8.66%
25% > and <= 30%	4,104,681	1.37%	12	2.21%
30% > and <= 35%	4,137,507	1.38%	15	2.76%
35% > and <= 40%	3,187,086	1.07%	9	1.66%
40% > and <= 45%	10,726,856	3.58%	21	3.87%
45% > and <= 50%	12,895,955	4.31%	24	4.42%
50% > and <= 55%	16,671,726	5.57%	32	5.89%
55% > and <= 60%	23,994,359	8.02%	43	7.92%
60% > and <= 65%	31,027,288	10.37%	42	7.73%
65% > and <= 70%	34,074,589	11.39%	58	10.68%
70% > and <= 75%	36,500,250	12.20%	56	10.31%
75% > and <= 80%	92,141,182	30.79%	150	27.62%
80% > and <= 85%	23,387,256	7.82%	34	6.26%
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	299,227,401	100.00%	543	100.00%

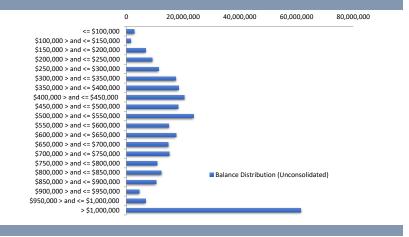


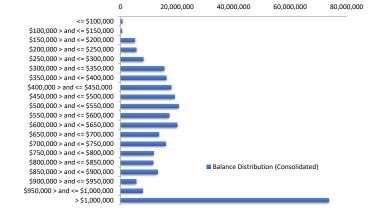
#### Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,796,126	0.93%	70	11.04%
\$100,000 > and <= \$150,000	1,594,625	0.53%	13	2.05%
\$150,000 > and <= \$200,000	6,765,922	2.26%	39	6.15%
\$200,000 > and <= \$250,000	9,176,565	3.07%	41	6.47%
\$250,000 > and <= \$300,000	11,396,134	3.81%	41	6.47%
\$300,000 > and <= \$350,000	17,451,627	5.83%	53	8.36%
\$350,000 > and <= \$400,000	18,416,069	6.15%	49	7.73%
\$400,000 > and <= \$450,000	20,426,272	6.83%	48	7.57%
\$450,000 > and <= \$500,000	18,243,186	6.10%	38	5.99%
\$500,000 > and <= \$550,000	23,714,572	7.93%	45	7.10%
\$550,000 > and <= \$600,000	14,989,382	5.01%	26	4.10%
\$600,000 > and <= \$650,000	17,511,339	5.85%	28	4.42%
\$650,000 > and <= \$700,000	14,855,531	4.96%	22	3.47%
\$700,000 > and <= \$750,000	15,209,342	5.08%	21	3.31%
\$750,000 > and <= \$800,000	10,885,296	3.64%	14	2.21%
\$800,000 > and <= \$850,000	12,350,969	4.13%	15	2.37%
\$850,000 > and <= \$900,000	10,496,165	3.51%	12	1.89%
\$900,000 > and <= \$950,000	4,594,056	1.54%	5	0.79%
\$950,000 > and <= \$1,000,000	6,828,094	2.28%	7	1.10%
> \$1,000,000	61,526,130	20.56%	47	7.41%
Total	299.227.401	100.00%	634	100.00%

#### Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	595,274	0.20%	29	5.34%
\$100,000 > and <= \$150,000	516,087	0.17%	4	0.74%
\$150,000 > and <= \$200,000	5,056,934	1.69%	29	5.34%
\$200,000 > and <= \$250,000	5,591,253	1.87%	25	4.60%
\$250,000 > and <= \$300,000	8,130,693	2.72%	29	5.34%
\$300,000 > and <= \$350,000	15,431,255	5.16%	47	8.66%
\$350,000 > and <= \$400,000	16,180,361	5.41%	43	7.92%
\$400,000 > and <= \$450,000	17,914,988	5.99%	42	7.73%
\$450,000 > and <= \$500,000	19,106,023	6.39%	40	7.37%
\$500,000 > and <= \$550,000	20,521,012	6.86%	39	7.18%
\$550,000 > and <= \$600,000	17,229,986	5.76%	30	5.52%
\$600,000 > and <= \$650,000	20,063,557	6.71%	32	5.89%
\$650,000 > and <= \$700,000	13,518,287	4.52%	20	3.68%
\$700,000 > and <= \$750,000	15,930,155	5.32%	22	4.05%
\$750,000 > and <= \$800,000	11,673,807	3.90%	15	2.76%
\$800,000 > and <= \$850,000	11,550,483	3.86%	14	2.58%
\$850,000 > and <= \$900,000	13,158,910	4.40%	15	2.76%
\$900,000 > and <= \$950,000	5,502,117	1.84%	6	1.10%
\$950,000 > and <= \$1,000,000	7,793,181	2.60%	8	1.47%
> \$1,000,000	73,763,039	24.65%	54	9.94%
Total	299,227,401	100.00%	543	100.00%

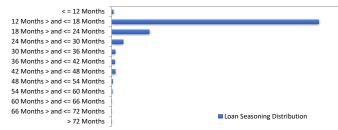




#### Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
< = 12 Months	1,837,911	0.61%	6	0.95%
12 Months > and <= 18 Months	228,211,577	76.27%	439	69.24%
18 Months > and <= 24 Months	41,738,425	13.95%	105	16.56%
24 Months > and <= 30 Months	12,599,561	4.21%	38	5.99%
30 Months > and <= 36 Months	3,770,324	1.26%	14	2.21%
36 Months > and <= 42 Months	3,734,164	1.25%	9	1.42%
42 Months > and <= 48 Months	4,290,254	1.43%	9	1.42%
48 Months > and <= 54 Months	1,016,263	0.34%	7	1.10%
54 Months > and <= 60 Months	965,623	0.32%	4	0.63%
60 Months > and <= 66 Months	329,811	0.11%	1	0.16%
66 Months > and <= 72 Months	299,320	0.10%	1	0.16%
> 72 Months	434,168	0.15%	1	0.16%
Total	299,227,401	100.00%	634	100.00%

0 50,000,000 100,000,000 150,000,000 200,000,000 250,000,000



#### Geographic Distribution

risdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count	
South Wales	81,174,526	27.13%	122	22.47%	New South W
a	103,627,480	34.63%	178	32.78%	Victoria
sland	72,665,633	24.28%	144	26.52%	
		4.82%	38	7.00%	■ Queensland
ern Australia	14,416,543				Western Aust
Australia	24,846,214	8.30%	57	10.50%	- Western Aust
ania	2,497,005	0.83%	4	0.74%	South Austral
alian Capital Territory	0	0.00%	0	0.00%	
nern Territory	0	0.00%	0	0.00%	Tasmania
ata	0	0.00%	0	0.00%	Australian Ca
	299,227,401	100.00%	543	100.00%	
P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count	
0	225,956,773	75.51%	386	71.09%	Metro
Metro	71,755,793	23.98%	152	27.99%	
r City	1,514,836	0.51%	5	0.92%	Non Metro
Data	0	0.00%	0	0.00%	Inner City
al	299,227,401	100.00%	543	100.00%	
ostcodes					
code	Balance	% Balance	Loan Count (Consol.)	% Loan Count	0 1,000,000 2,000,000 3,000,000 4,000,000 5,000,000
oue	4,684,620	1.57%	Loan Count (Consol.)	0.95%	
			6 7		2
	3,234,061	1.08%	•	1.10%	
	2,966,734	0.99%	2	0.32%	3
	2,810,484	0.94%	3	0.47%	4
	2,752,654	0.92%	6	0.95%	5 Top 10
	2,699,642	0.90%	3	0.47%	6
	2,621,529	0.88%	3	0.47%	7
	2,527,573	0.84%	3	0.47%	
	2,358,238	0.79%	4	0.63%	8
	2,251,922	0.75%	2	0.32%	9
	28,907,457	9.66%	39	6.15%	10
tation					
umont Turno	Bolono-	% Poloner	274	391	
ument Type	Balance	% Balance	Loan Count	% Loan Count	Fully Verified
/erified	113,115,312	37.80%	256	40.38%	
erified	186,112,090	62.20%	378	59.62%	Low Verified
	299,227,401	100.00%	634	100.00%	_
e					
Туре	Balance	% Balance	Loan Count	% Loan Count	
ble Rate	299,227,401	100.00%	634	100.00%	Variable Rate
Rate	0	0.00%	0	0.00%	Fixed Rate
	299,227,401	100.00%	634	100.00%	
ent Type				-	
payment Type	Balance	% Balance	Loan Count	% Loan Count	Principal & Interest
cipal & Interest	236,798,866	79.14%	525	82.81%	Principal & Interest
rest Only	62,428,535	20.86%	109	17.19%	Interest Only
	02,720,000				
	0	0.00%			
Billing	0 299,227,401	0.00% 100.00%	0 634	0.00% 100.00%	Non-Billing

Product Category	Balance	% Balance	Loan Count	% Loan Count						
Line of Credit	0	0.00%	0	0.00%					Line of Credit	
Term Loan	299,227,401	100.00%	634	100.00%					Term Loan	
Total	299,227,401	100.00%	634	100.00%						
erty Type										
					C		100,000,000	200,000,00	0	300,000,000
Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count	-					
Residential House	264,015,856	88.23%	462	85.08%	Residential House					
Residential Unit	33,639,929	11.24%	79	14.55%	Residential Unit					
Residential - Inner City	0	0.00%	0	0.00%	-					
Rural	1,571,616	0.53%	2	0.37%	Residential - Inner City					
Semi-Rural	0	0.00%	0	0.00%	Rural					
Vacant Land	0	0.00%	0	0.00%	Semi-Rural					
No Data	0	0.00%	0	0.00%	-		Pro	perty Type		
Total	299,227,401	100.00%	543	100.00%	Vacant Land					
rs Distribution										
Arrears Band Current 31-60 days 51-90 days	Balance 294,689,934 4,178,715 0	% Balance 98.48% 1.40% 0.00%	Loan Count 627 6 0	% Loan Count 98.90% 0.95% 0.00%	6	0 Current 1-60 days 1-90 days	100,000,000 200	9,000,000 300,00	0,000 400,00	0,000
Arrears Band Current 31-60 days 61-90 days 91-120 days	294,689,934 4,178,715 0 0	98.48% 1.40% 0.00% 0.00%	627	98.90% 0.95% 0.00% 0.00%	6 91	Current 1-60 days 1-90 days -120 days	100,000,000 200	9,000,000 300,00	10,000 400,00	0,000
Arrears Band Current 31-60 days 51-90 days 91-120 days 121-150 days	294,689,934 4,178,715 0	98.48% 1.40% 0.00% 0.00% 0.12%	627	98.90% 0.95% 0.00% 0.00% 0.16%	6 91 121	Current 1-60 days 1-90 days -120 days -150 days	100,000,000 200	,000,000 300,00	10,000 400,00	0,000
rs Distribution  Arrears Band  Current 31-60 days 91-120 days 121-150 days 151-180 days 181 days or more	294,689,934 4,178,715 0 0 358,752	98.48% 1.40% 0.00% 0.00%	627 6 0 0 1	98.90% 0.95% 0.00% 0.00% 0.16% 0.00%	6 91 121 151	Current 1-60 days 1-90 days -120 days -150 days -180 days	100,000,000 200	,000,000 300,00	00,000 400,00	0,000
Arrears Band Current 31-60 days 61-90 days 91-120 days 121-150 days	294,689,934 4,178,715 0 0 358,752	98.48% 1.40% 0.00% 0.00% 0.12% 0.00%	627 6 0 1	98.90% 0.95% 0.00% 0.00% 0.16%	6 91 121 151	Current 1-60 days 1-90 days -120 days -150 days			0,000 400,00	0,000
Arrears Band Current 31-60 days 31-90 days 31-120 days 121-150 days 151-180 days 181 days or more Fotal	294,689,934 4,178,715 0 0 358,752 0 0	98.48% 1.40% 0.00% 0.00% 0.12% 0.00% 0.00%	627 6 0 1 0 0	98.90% 0.95% 0.00% 0.16% 0.00% 0.00%	6 91 121 151	Current 1-60 days 1-90 days -120 days -150 days -180 days		,000,000 300,00 ars Distribution	0,000 400,00	0,000
Arrears Band Current 31-60 days 91-120 days 121-150 days 121-150 days 151-180 days 151-180 days	294,689,934 4,178,715 0 0 358,752 0 0	98.48% 1.40% 0.00% 0.00% 0.12% 0.00% 0.00%	627 6 0 1 0 0	98.90% 0.95% 0.00% 0.16% 0.00% 0.00%	6 91 121 151	Current 1-60 days 1-90 days -120 days -120 days -150 days -180 days s or more	Arre:	ars Distribution		
Arrears Band Current 31-60 days 61-90 days 91-120 days 121-150 days 151-180 days 151-180 days 181 days or more Total ships Arrears Band	294,689,934 4,178,715 0 358,752 0 299,227,401	98.48% 1.40% 0.00% 0.00% 0.12% 0.00% 100.00%	627 6 0 1 0 0 <b>634</b>	98.90% 0.95% 0.00% 0.00% 0.16% 0.00% 0.00% 100.00%	6 91 121 151 181 day	Current 1-60 days 1-90 days -120 days -150 days -180 days		ars Distribution		
Arrears Band Current 31-60 days 51-90 days 91-120 days 121-150 days 151-180 days 151-180 days 151-180 days 151-180 days Total Arrears Band Current 31-60 days	294,689,934 4,178,715 0 358,752 0 299,227,401 Arrears (excl Hardship)	98.48% 1.40% 0.00% 0.00% 0.12% 0.00% 100.00% Loan Count	627 6 0 1 0 0 634 Hardship Arrears	98.90% 0.95% 0.00% 0.16% 0.00% 100.00%	6 91 121 151 181 day <b>Total Arrears</b> 294,689,934 4,178,715	Current 1-60 days 1-90 days 1-20 days 120 days 130 days s or more 0 Current	Arre:	ars Distribution		
Arrears Band Current 31-60 days 51-90 days 91-120 days 121-150 days 151-180 days 151-180 days 181 days or more Total Ships Arrears Band Current 31-60 days 51-90 days 51-90 days	294,689,934 4,178,715 0 358,752 0 299,227,401 Arrears (excl Hardship) 294,689,934	98.48% 1.40% 0.00% 0.00% 0.12% 0.00% 100.00% 100.00% Loan Count 627	627 6 0 1 0 0 634 Hardship Arrears 0	98.90% 0.95% 0.00% 0.16% 0.00% 100.00%	6 91 121 151 181 day <b>Total Arrears</b> 294,689,934 4,178,715	Current 1-60 days 1-90 days 1-20 days 120 days 150 days s or more 0 Current 1-60 days	Arre:	ars Distribution		
Arrears Band Current 31-60 days 51-90 days 11-120 days 121-150 days 151-180 days 151-180 days 151 days or more Total Arrears Band Current 31-60 days 61-90 days 91-120 days	294,689,934 4,178,715 0 358,752 0 299,227,401 Arrears (excl Hardship) 294,689,934	98.48% 1.40% 0.00% 0.00% 0.12% 0.00% 100.00% 100.00% Loan Count 627	627 6 0 1 0 634 Hardship Arrears 0 534,511 0 0	98.90% 0.95% 0.00% 0.16% 0.00% 100.00% 100.00%	6 91 122 151 181 day 70tal Arrears 294,689,934 4,178,715 - 3 - 4	Current 1-60 days 1-90 days 1-20 days 1-20 days 1-50 days 1-80 days s or more 0 Current 1-60 days 1-90 days	Arre:	ars Distribution		
Arrears Band Current 31-60 days 51-90 days 91-120 days 121-150 days 121-150 days 151-180 days 181 days or more Total Arrears Band Current 31-60 days 61-90 days 91-120 days 121-150 days	294,689,934 4,178,715 0 358,752 0 299,227,401 Arrears (excl Hardship) 294,689,934	98.48% 1.40% 0.00% 0.00% 0.12% 0.00% 100.00% 100.00% Loan Count 627	627 6 0 1 0 634 Hardship Arrears 0 534,511 0	98.90% 0.95% 0.00% 0.16% 0.00% 100.00% 100.00%	6         91           121         151           181 day         181 day           Total Arrears         294,689,934           4,178,715         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -	Current 1-60 days 1-90 days 120 days 120 days 130 days s or more 0 Current 1-60 days 1-90	Arre:	ars Distribution		
Arrears Band Current 31-60 days 61-90 days 91-120 days 121-150 days 151-180 days 181 days or more Total Ships Arrears Band Current 31-60 days 61-90 days 91-120 days 91-120 days 151-180 days	294,689,934 4,178,715 0 358,752 0 299,227,401 Arrears (excl Hardship) 294,689,934	98.48% 1.40% 0.00% 0.00% 0.12% 0.00% 100.00% 100.00% Loan Count 627	627 6 0 0 1 0 634 Hardship Arrears 0 534,511 0 0 358,752 0	98.90% 0.95% 0.00% 0.16% 0.00% 100.00% 100.00%	6         91           121         151           181 day         294,689,934           4,178,715         6           358,752         9           122         122	Current 1-60 days 1-90 days 1-20 days 1-20 days 1-50 days 1-80 days 1-80 days 1-80 days 1-90 days 1-20 days 1-20 days 1-20 days 1-20 days 1-20 days 1-20 days	Arre:	ars Distribution		
Arrears Band Current 31-60 days 61-90 days 91-120 days 121-150 days 151-180 days 151-180 days 181 days or more Total Arrears Band Current 31-60 days 61-90 days 91-120 days 121-150 days	294,689,934 4,178,715 0 358,752 0 299,227,401 Arrears (excl Hardship) 294,689,934	98.48% 1.40% 0.00% 0.00% 0.12% 0.00% 100.00% 100.00% Loan Count 627	627 6 0 1 0 634 Hardship Arrears 0 534,511 0 0 358,752	98.90% 0.95% 0.00% 0.16% 0.00% 100.00% 100.00%	6 91 121 151 181 day 7 70tal Arrears 294,689,934 4,178,715 - 358,752 9: 358,752 - 12:	Current 1-60 days 1-90 days 120 days 120 days 130 days s or more 0 Current 1-60 days 1-90	Arre:	ars Distribution		

## LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	1,190,637	0.40%	2	0.37%
PMI	0	0.00%	0	0.00%
No LMI / No Data	298,036,765	99.60%	541	99.63%
Total	299,227,401	100.00%	543	100.00%

# Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	95,741,629	32.00%	194	30.60%
Owner Occupier	203,485,772	68.00%	440	69.40%
Total	299,227,401	100.00%	634	100.00%



0

100,000,000 200,000 300,000 400,000,000

InvestmentOwner Occupier

■ 0 ■ 1

## Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	284,776,253	95.17%	594	93.69%
1	14,451,149	4.83%	40	6.31%
Total	299,227,401	100.00%	634	100.00%

# Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	358,752.14	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