

AFG Series 2022-1NC
Collateral Report



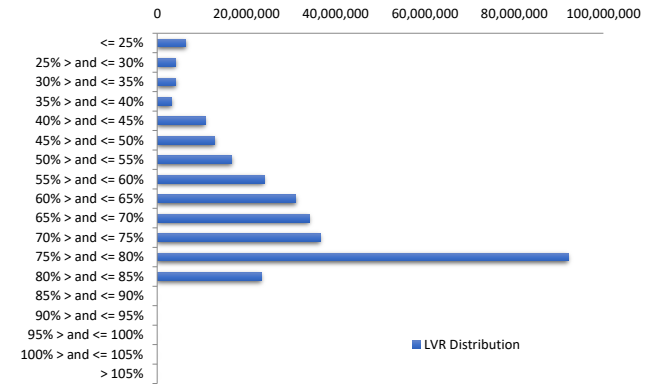
Model Period	10
Collection Period Start	1-Dec-22
Collection Period End	31-Dec-22
No. of Days	31
Interest Period Start	12-Dec-22
Interest Period End	9-Jan-23
No. of Days	29
Determination Date	5-Jan-23
Payment Date	10-Jan-23

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

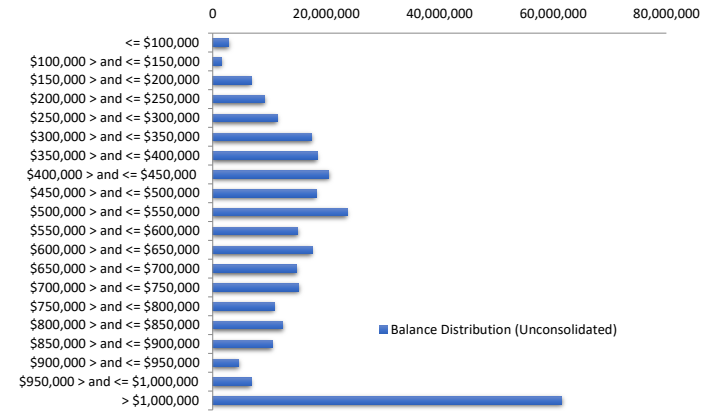
LVR Distribution

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%



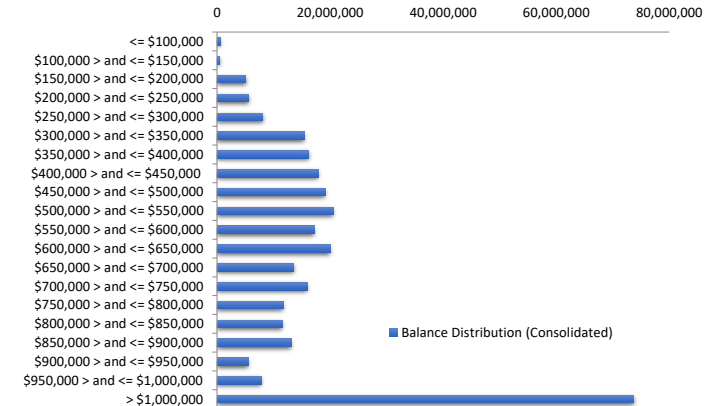
Balance Distribution (Unconsolidated)

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%



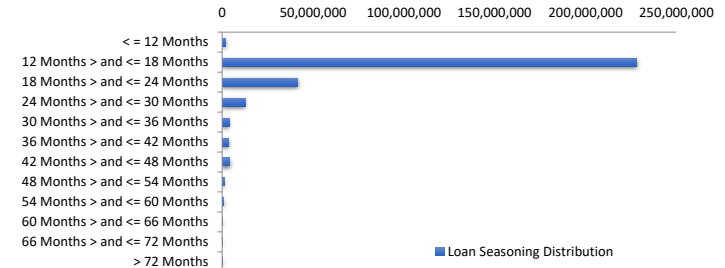
Balance Distribution (Consolidated)

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%



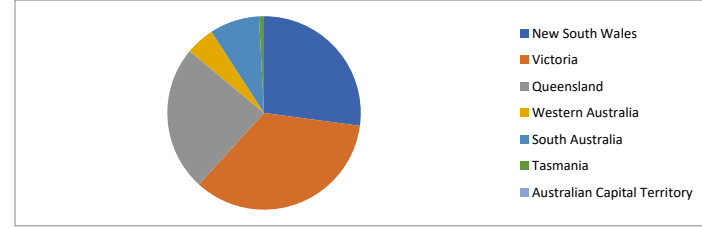
Loan Seasoning Distribution

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%



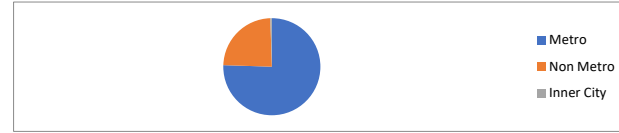
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	81,174,526	27.13%	122	22.47%
Victoria	103,627,480	34.63%	178	32.78%
Queensland	72,665,633	24.28%	144	26.52%
Western Australia	14,416,543	4.82%	38	7.00%
South Australia	24,846,214	8.30%	57	10.50%
Tasmania	2,497,005	0.83%	4	0.74%
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	299,227,401	100.00%	543	100.00%



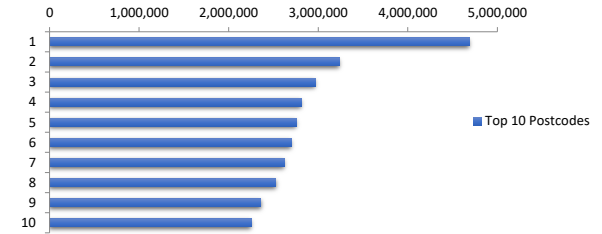
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	225,956,773	75.51%	386	71.09%
Non Metro	71,755,793	23.98%	152	27.99%
Inner City	1,514,836	0.51%	5	0.92%
No Data	0	0.00%	0	0.00%
Total	299,227,401	100.00%	543	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,684,620	1.57%	6	0.95%
3023	3,234,061	1.08%	7	1.10%
2773	2,966,734	0.99%	2	0.32%
2170	2,810,484	0.94%	3	0.47%
4217	2,752,654	0.92%	6	0.95%
4564	2,699,642	0.90%	3	0.47%
3162	2,621,529	0.88%	3	0.47%
3807	2,527,573	0.84%	3	0.47%
2478	2,358,238	0.79%	4	0.63%
2500	2,251,922	0.75%	2	0.32%
Total	28,907,457	9.66%	39	6.15%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	113,115,312	37.80%	256	40.38%
Low Verified	186,112,090	62.20%	378	59.62%
Total	299,227,401	100.00%	634	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	299,227,401	100.00%	634	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	299,227,401	100.00%	634	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	236,798,866	79.14%	525	82.81%
Interest Only	62,428,535	20.86%	109	17.19%
Non-Billing	0	0.00%	0	0.00%
Total	299,227,401	100.00%	634	100.00%



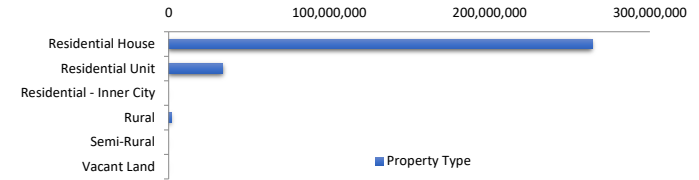
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	299,227,401	100.00%	634	100.00%
Total	299,227,401	100.00%	634	100.00%



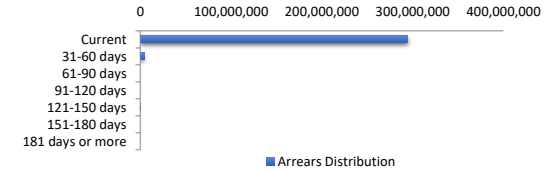
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	264,015,856	88.23%	462	85.08%
Residential Unit	33,639,929	11.24%	79	14.55%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,571,616	0.53%	2	0.37%
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	299,227,401	100.00%	543	100.00%



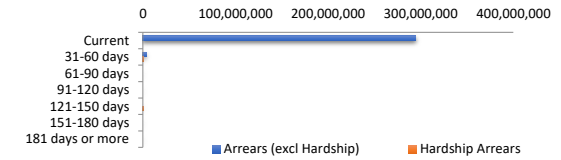
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	294,689,934	98.48%	627	98.90%
31-60 days	4,178,715	1.40%	6	0.95%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	358,752	0.12%	1	0.16%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	299,227,401	100.00%	634	100.00%



Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	294,689,934	627	0	0	294,689,934
31-60 days	3,644,204	5	534,511	1	4,178,715
61-90 days	0	0	0	0	-
91-120 days	0	0	0	0	-
121-150 days	0	0	358,752	1	358,752
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
Total	298,334,139	632	893,263	2	299,227,401



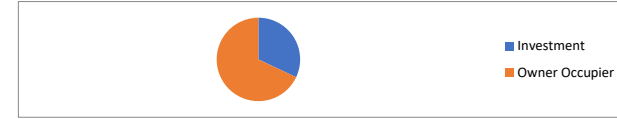
LMI Provider

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%



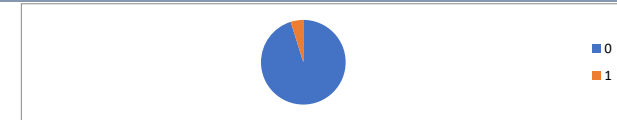
Property Occupancy

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%



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