

AFG Series 2022-1NC
Collateral Report



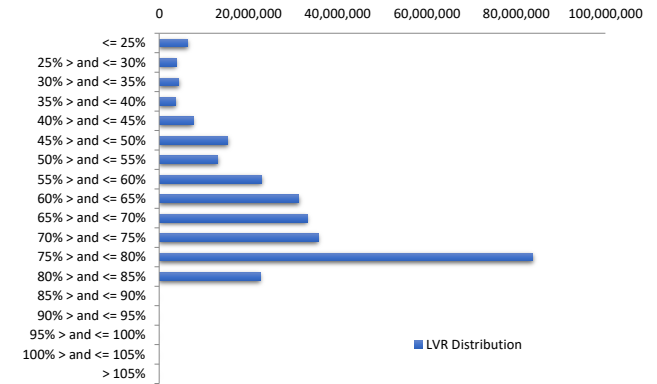
Model Period	11
Collection Period Start	1-Jan-23
Collection Period End	31-Jan-23
No. of Days	31
Interest Period Start	10-Jan-23
Interest Period End	9-Feb-23
No. of Days	31
Determination Date	7-Feb-23
Payment Date	10-Feb-23

Pool Statistics

Closing Balance of Mortgages	283,893,243
No. of Loans (Unconsolidated)	602
No. of Loans (Consolidated)	518
Average Loan Size (Unconsolidated)	471,583
Average Loan Size (Consolidated)	548,056
Largest Loan Size (Unconsolidated)	1,953,235
Largest Loan Size (Consolidated)	2,127,513
Smallest Loan Size (Unconsolidated)	(112,984)
Smallest Loan Size (Consolidated)	(112,984)
Weighted Average Interest Rate	6.54%
Weighted Average LVR	65.93%
Weighted Average Seasoning	18.22
Weighted Average Remaining Term	335.20

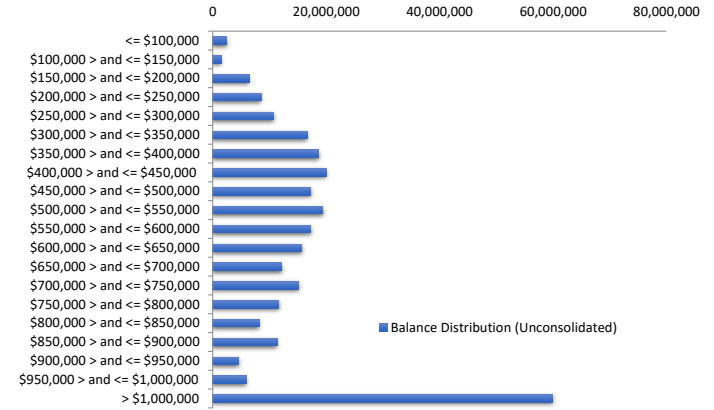
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,399,537	2.25%	48	9.27%
25% > and <= 30%	3,787,901	1.33%	11	2.12%
30% > and <= 35%	4,370,330	1.54%	15	2.90%
35% > and <= 40%	3,691,257	1.30%	9	1.74%
40% > and <= 45%	7,609,921	2.68%	16	3.09%
45% > and <= 50%	15,327,642	5.40%	29	5.60%
50% > and <= 55%	13,131,649	4.63%	25	4.83%
55% > and <= 60%	23,010,913	8.11%	42	8.11%
60% > and <= 65%	31,331,599	11.04%	43	8.30%
65% > and <= 70%	33,196,236	11.69%	56	10.81%
70% > and <= 75%	35,660,662	12.56%	55	10.62%
75% > and <= 80%	83,698,617	29.48%	136	26.25%
80% > and <= 85%	22,676,980	7.99%	33	6.37%
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	283,893,243	100.00%	518	100.00%



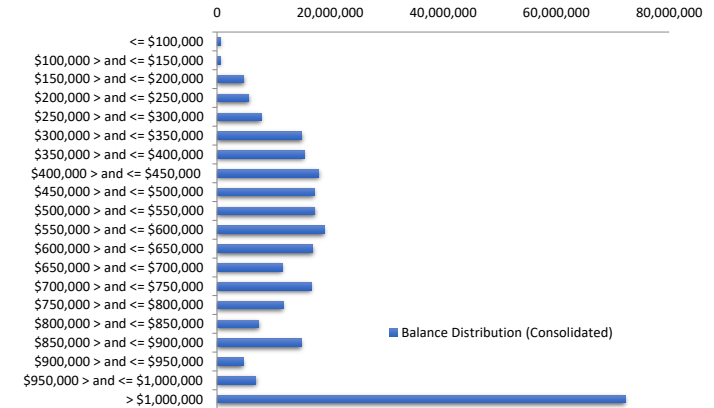
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,510,326	0.88%	66	10.96%
\$100,000 > and <= \$150,000	1,477,660	0.52%	12	1.99%
\$150,000 > and <= \$200,000	6,429,748	2.26%	37	6.15%
\$200,000 > and <= \$250,000	8,528,162	3.00%	38	6.31%
\$250,000 > and <= \$300,000	10,791,670	3.80%	39	6.48%
\$300,000 > and <= \$350,000	16,650,891	5.87%	51	8.47%
\$350,000 > and <= \$400,000	18,723,965	6.60%	50	8.31%
\$400,000 > and <= \$450,000	20,013,918	7.05%	47	7.81%
\$450,000 > and <= \$500,000	17,259,062	6.08%	36	5.98%
\$500,000 > and <= \$550,000	19,412,253	6.84%	37	6.15%
\$550,000 > and <= \$600,000	17,265,498	6.08%	30	4.98%
\$600,000 > and <= \$650,000	15,669,414	5.52%	25	4.15%
\$650,000 > and <= \$700,000	12,211,616	4.30%	18	2.99%
\$700,000 > and <= \$750,000	15,205,766	5.36%	21	3.49%
\$750,000 > and <= \$800,000	11,684,218	4.12%	15	2.49%
\$800,000 > and <= \$850,000	8,239,791	2.90%	10	1.66%
\$850,000 > and <= \$900,000	11,375,935	4.01%	13	2.16%
\$900,000 > and <= \$950,000	4,599,035	1.62%	5	0.83%
\$950,000 > and <= \$1,000,000	5,869,938	2.07%	6	1.00%
> \$1,000,000	59,974,375	21.13%	46	7.64%
Total	283,893,243	100.00%	602	100.00%



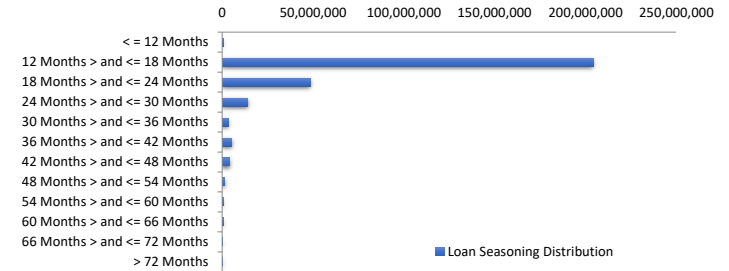
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	591,423	0.21%	30	5.79%
\$100,000 > and <= \$150,000	527,361	0.19%	4	0.77%
\$150,000 > and <= \$200,000	4,716,803	1.66%	27	5.21%
\$200,000 > and <= \$250,000	5,583,362	1.97%	25	4.83%
\$250,000 > and <= \$300,000	7,801,425	2.75%	28	5.41%
\$300,000 > and <= \$350,000	14,970,683	5.27%	46	8.88%
\$350,000 > and <= \$400,000	15,404,428	5.43%	41	7.92%
\$400,000 > and <= \$450,000	17,989,619	6.34%	42	8.11%
\$450,000 > and <= \$500,000	17,196,027	6.06%	36	6.95%
\$500,000 > and <= \$550,000	17,302,275	6.09%	33	6.37%
\$550,000 > and <= \$600,000	18,983,798	6.69%	33	6.37%
\$600,000 > and <= \$650,000	16,952,134	5.97%	27	5.21%
\$650,000 > and <= \$700,000	11,527,019	4.06%	17	3.28%
\$700,000 > and <= \$750,000	16,663,324	5.87%	23	4.44%
\$750,000 > and <= \$800,000	11,673,741	4.11%	15	2.90%
\$800,000 > and <= \$850,000	7,405,489	2.61%	9	1.74%
\$850,000 > and <= \$900,000	14,926,103	5.26%	17	3.28%
\$900,000 > and <= \$950,000	4,607,367	1.62%	5	0.97%
\$950,000 > and <= \$1,000,000	6,834,733	2.41%	7	1.35%
> \$1,000,000	72,236,127	25.44%	53	10.23%
Total	283,893,243	100.00%	518	100.00%



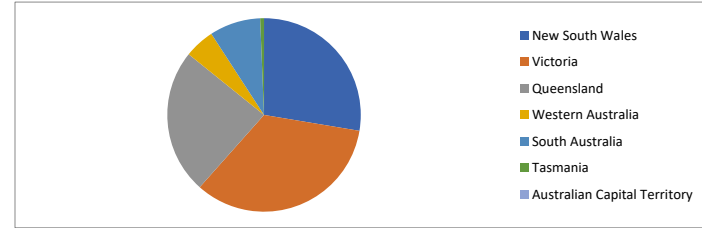
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	552,202	0.19%	4	0.66%
12 Months > and <= 18 Months	204,463,870	72.02%	392	65.12%
18 Months > and <= 24 Months	48,607,032	17.12%	115	19.10%
24 Months > and <= 30 Months	14,016,598	4.94%	41	6.81%
30 Months > and <= 36 Months	3,250,431	1.14%	14	2.33%
36 Months > and <= 42 Months	5,353,718	1.89%	12	1.99%
42 Months > and <= 48 Months	4,117,748	1.45%	8	1.33%
48 Months > and <= 54 Months	1,495,245	0.53%	9	1.50%
54 Months > and <= 60 Months	648,723	0.23%	2	0.33%
60 Months > and <= 66 Months	653,045	0.23%	3	0.50%
66 Months > and <= 72 Months	300,870	0.11%	1	0.17%
> 72 Months	433,761	0.15%	1	0.17%
Total	283,893,243	100.00%	602	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	78,437,963	27.63%	119	22.97%
Victoria	96,364,806	33.94%	165	31.85%
Queensland	68,744,423	24.21%	137	26.45%
Western Australia	14,325,022	5.05%	38	7.34%
South Australia	24,203,196	8.53%	56	10.81%
Tasmania	1,817,833	0.64%	3	0.58%
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	283,893,243	100.00%	518	100.00%



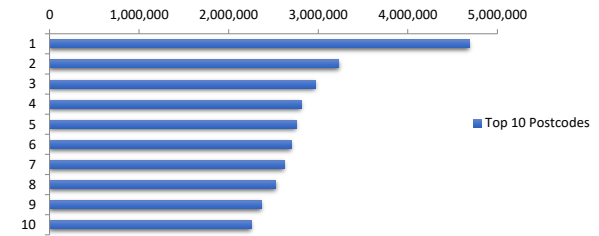
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	215,437,137	75.89%	369	71.24%
Non Metro	68,024,514	23.96%	146	28.19%
Inner City	431,592	0.15%	3	0.58%
No Data	0	0.00%	0	0.00%
Total	283,893,243	100.00%	518	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,687,871	1.65%	6	1.00%
3023	3,230,757	1.14%	7	1.16%
2773	2,965,294	1.04%	2	0.33%
2170	2,809,657	0.99%	3	0.50%
4217	2,751,819	0.97%	6	1.00%
4564	2,699,270	0.95%	3	0.50%
3162	2,619,731	0.92%	3	0.50%
3807	2,526,829	0.89%	3	0.50%
2478	2,361,439	0.83%	4	0.66%
2500	2,252,048	0.79%	2	0.33%
Total	28,904,713	10.18%	39	6.48%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	108,428,647	38.19%	246	40.86%
Low Verified	175,464,595	61.81%	356	59.14%
Total	283,893,243	100.00%	602	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	283,893,243	100.00%	602	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	283,893,243	100.00%	602	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	225,371,206	79.39%	503	83.55%
Interest Only	58,522,037	20.61%	99	16.45%
Non-Billing	0	0.00%	0	0.00%
Total	283,893,243	100.00%	602	100.00%



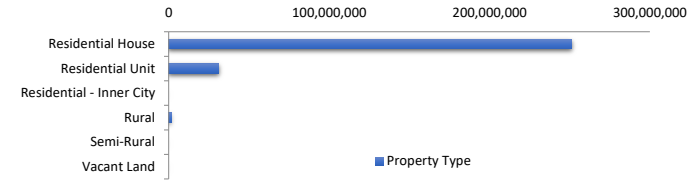
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	283,893,243	100.00%	602	100.00%
Total	283,893,243	100.00%	602	100.00%



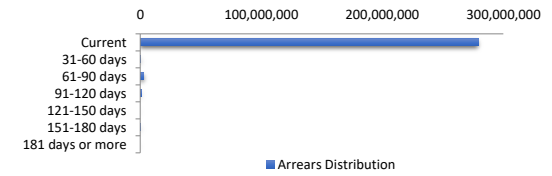
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	251,123,704	88.46%	442	85.33%
Residential Unit	31,199,886	10.99%	74	14.29%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,569,653	0.55%	2	0.39%
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	283,893,243	100.00%	518	100.00%



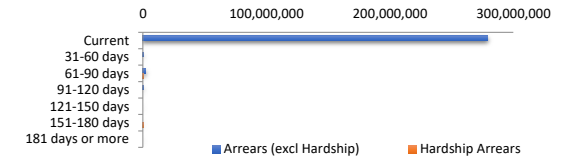
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	279,352,017	98.40%	594	98.67%
31-60 days	631,288	0.22%	2	0.33%
61-90 days	2,900,350	1.02%	3	0.50%
91-120 days	648,723	0.23%	2	0.33%
121-150 days	0	0.00%	0	0.00%
151-180 days	360,865	0.13%	1	0.17%
181 days or more	0	0.00%	0	0.00%
Total	283,893,243	100.00%	602	100.00%



Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	279,352,017	594	0	0	279,352,017
31-60 days	631,288	2	0	0	631,288
61-90 days	2,362,972	2	537,377	1	2,900,350
91-120 days	648,723	2	0	0	648,723
121-150 days	0	0	0	0	-
151-180 days	0	0	360,865	1	360,865
181 days or more	0	0	0	0	-
Total	282,995,000	600	898,242	2	283,893,243



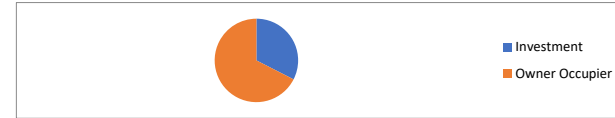
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	1,191,014	0.42%	1	0.19%
PMI	0	0.00%	0	0.00%
No LMI / No Data	282,702,228	99.58%	517	99.81%
Total	283,893,243	100.00%	518	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	92,271,687	32.50%	187	31.06%
Owner Occupier	191,621,556	67.50%	415	68.94%
Total	283,893,243	100.00%	602	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	269,454,233	94.91%	562	93.36%
1	14,439,009	5.09%	40	6.64%
Total	283,893,243	100.00%	602	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	1,009,587.77	3
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