

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



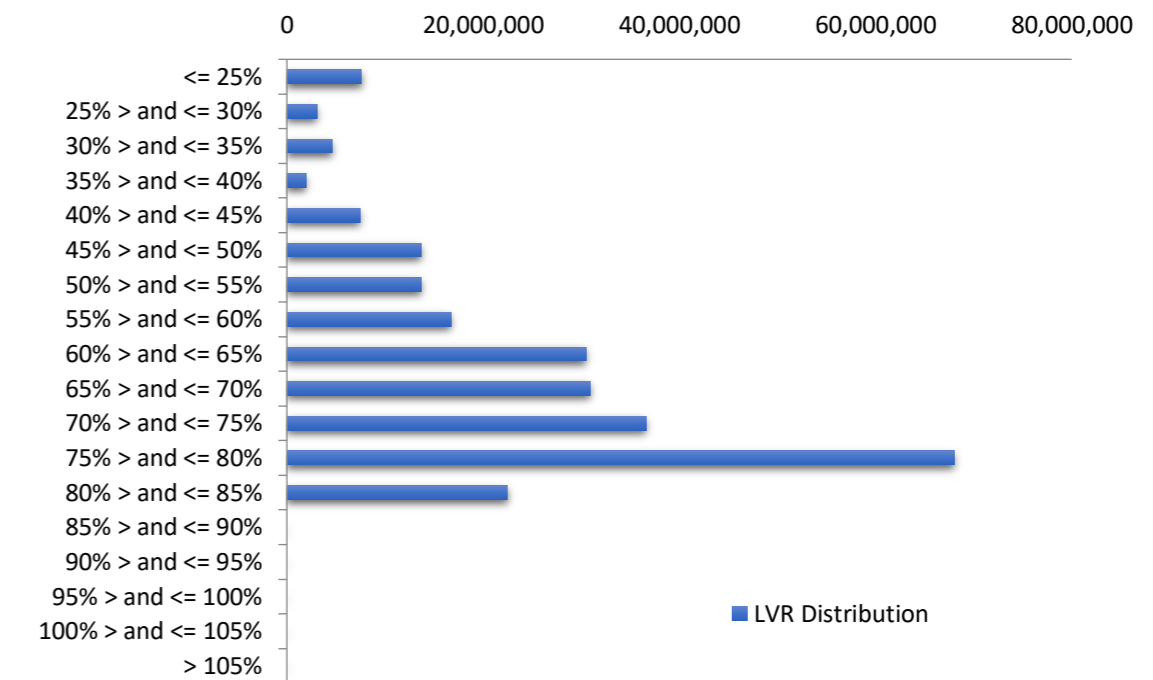
Model Period	13
Collection Period Start	1-Mar-23
Collection Period End	31-Mar-23
No. of Days	31
Interest Period Start	10-Mar-23
Interest Period End	10-Apr-23
No. of Days	32
Determination Date	4-Apr-23
Payment Date	11-Apr-23

**Pool Statistics**

Closing Balance of Mortgages	257,217,769
No. of Loans (Unconsolidated)	544
No. of Loans (Consolidated)	470
Average Loan Size (Unconsolidated)	472,827
Average Loan Size (Consolidated)	547,272
Largest Loan Size (Unconsolidated)	1,950,017
Largest Loan Size (Consolidated)	2,125,991
Smallest Loan Size (Unconsolidated)	(213,013)
Smallest Loan Size (Consolidated)	(179,214)
Weighted Average Interest Rate	7.01%
Weighted Average LVR	65.56%
Weighted Average Seasoning	20.20
Weighted Average Remaining Term	332.98

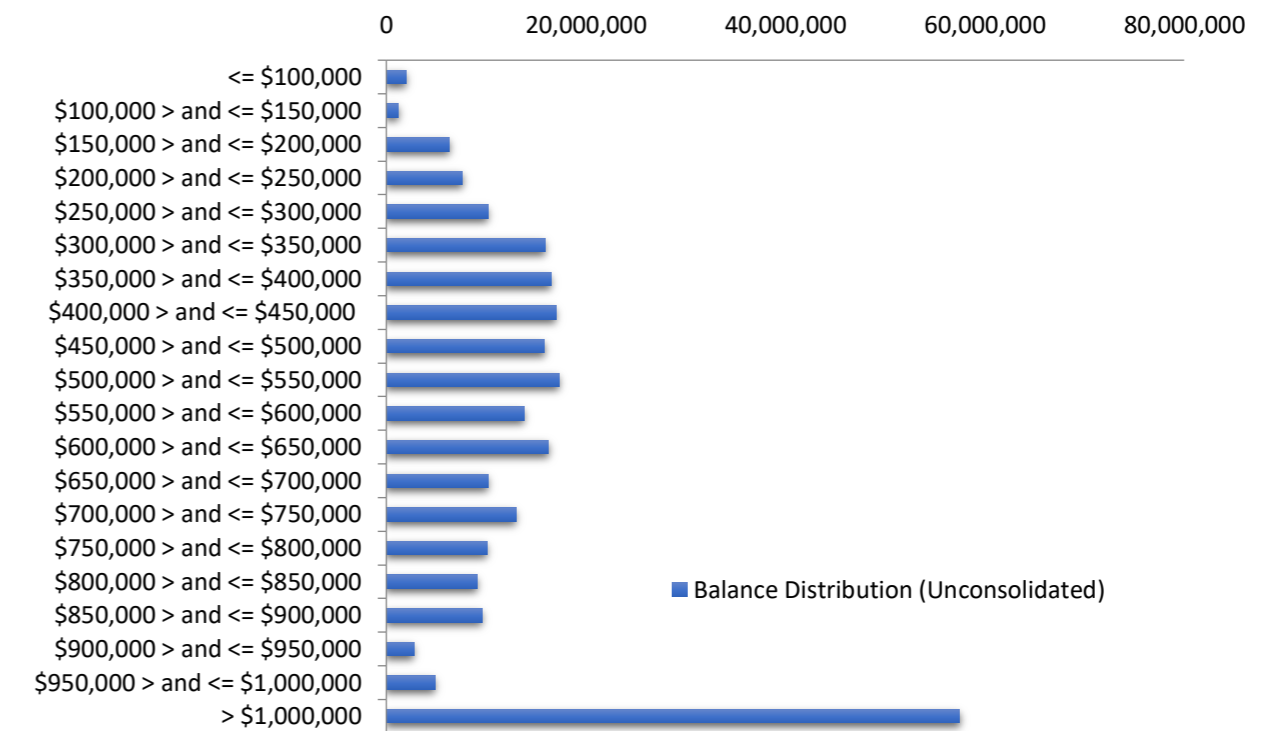
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,596,880	2.95%	47	10.00%
25% > and <= 30%	3,065,961	1.19%	10	2.13%
30% > and <= 35%	4,638,971	1.80%	16	3.40%
35% > and <= 40%	1,944,052	0.76%	6	1.28%
40% > and <= 45%	7,455,872	2.90%	18	3.83%
45% > and <= 50%	13,651,009	5.31%	24	5.11%
50% > and <= 55%	13,666,991	5.31%	25	5.32%
55% > and <= 60%	16,711,247	6.50%	31	6.60%
60% > and <= 65%	30,480,682	11.85%	45	9.57%
65% > and <= 70%	30,930,748	12.03%	50	10.64%
70% > and <= 75%	36,599,844	14.23%	56	11.91%
75% > and <= 80%	68,010,428	26.44%	111	23.62%
80% > and <= 85%	22,465,083	8.73%	31	6.60%
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%
<b>Total</b>	<b>257,217,769</b>	<b>100.00%</b>	<b>470</b>	<b>100.00%</b>



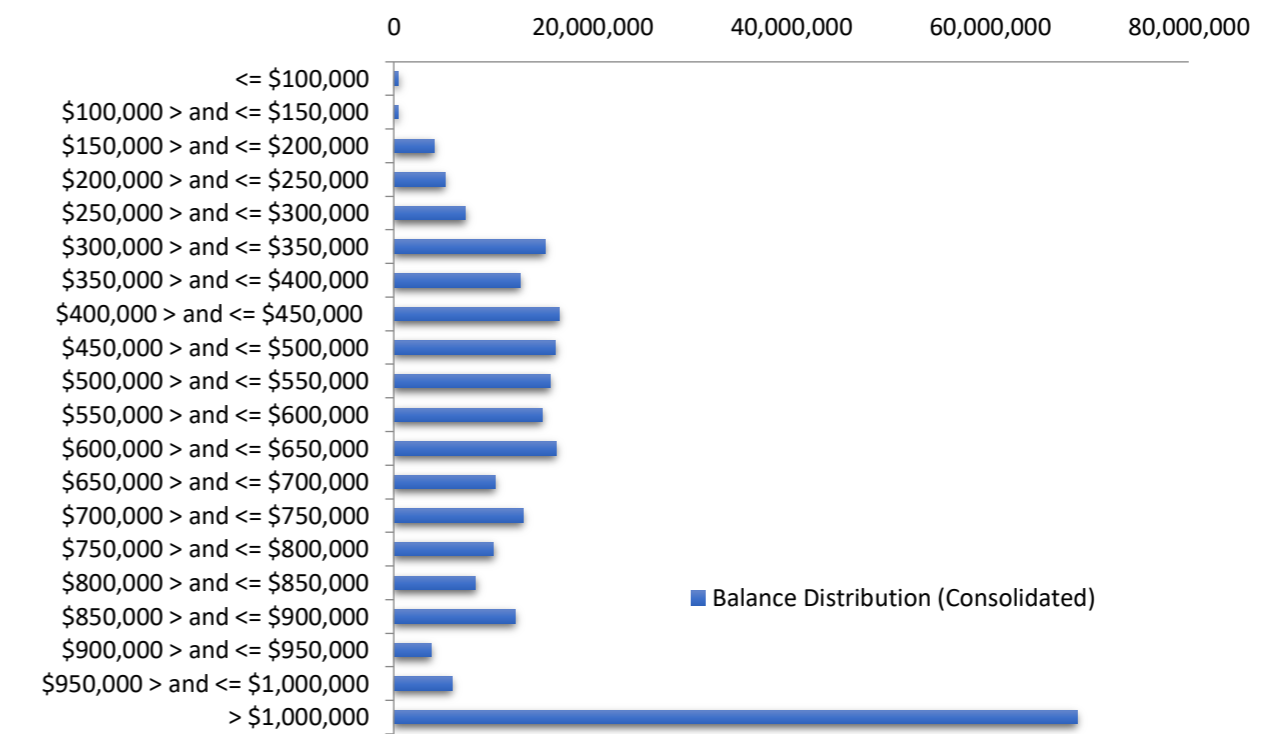
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,004,931	0.78%	58	10.66%
\$100,000 > and <= \$150,000	1,218,525	0.47%	10	1.84%
\$150,000 > and <= \$200,000	6,340,864	2.47%	36	6.62%
\$200,000 > and <= \$250,000	7,631,260	2.97%	34	6.25%
\$250,000 > and <= \$300,000	10,197,830	3.96%	37	6.80%
\$300,000 > and <= \$350,000	15,937,712	6.20%	49	9.01%
\$350,000 > and <= \$400,000	16,514,592	6.42%	44	8.09%
\$400,000 > and <= \$450,000	17,018,017	6.62%	40	7.35%
\$450,000 > and <= \$500,000	15,855,728	6.16%	33	6.07%
\$500,000 > and <= \$550,000	17,338,579	6.74%	33	6.07%
\$550,000 > and <= \$600,000	13,779,617	5.36%	24	4.41%
\$600,000 > and <= \$650,000	16,271,888	6.33%	26	4.78%
\$650,000 > and <= \$700,000	10,207,815	3.97%	15	2.76%
\$700,000 > and <= \$750,000	13,000,025	5.05%	18	3.31%
\$750,000 > and <= \$800,000	10,085,969	3.92%	13	2.39%
\$800,000 > and <= \$850,000	9,078,006	3.53%	11	2.02%
\$850,000 > and <= \$900,000	9,572,484	3.72%	11	2.02%
\$900,000 > and <= \$950,000	2,778,002	1.08%	3	0.55%
\$950,000 > and <= \$1,000,000	4,897,522	1.90%	5	0.92%
> \$1,000,000	57,488,404	22.35%	44	8.09%
<b>Total</b>	<b>257,217,769</b>	<b>100.00%</b>	<b>544</b>	<b>100.00%</b>



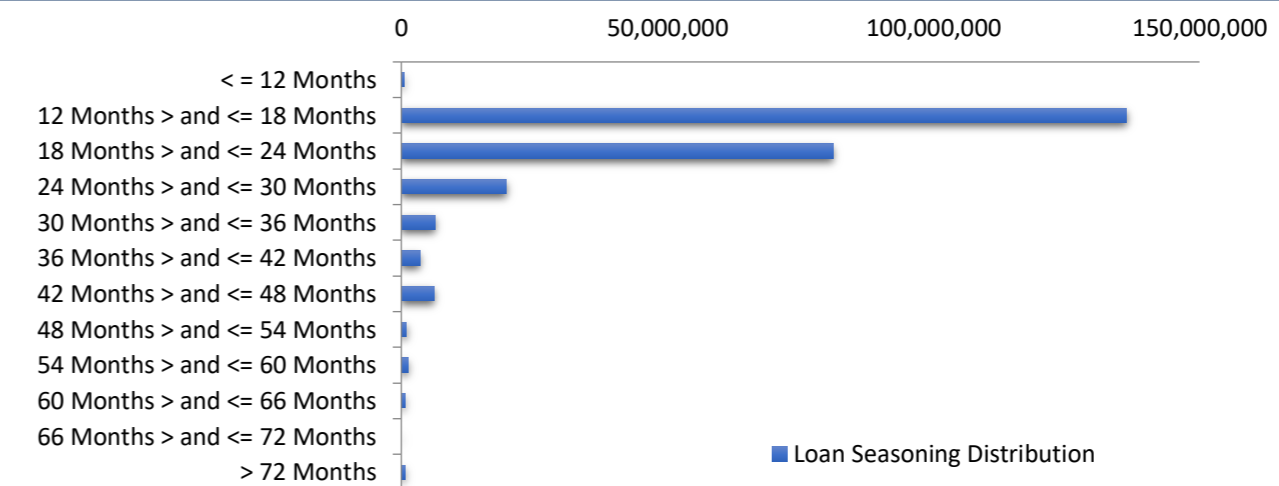
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	493,766	0.19%	29	6.17%
\$100,000 > and <= \$150,000	409,905	0.16%	3	0.64%
\$150,000 > and <= \$200,000	4,053,712	1.58%	23	4.89%
\$200,000 > and <= \$250,000	5,153,111	2.00%	23	4.89%
\$250,000 > and <= \$300,000	7,192,704	2.80%	26	5.53%
\$300,000 > and <= \$350,000	15,243,385	5.93%	47	10.00%
\$350,000 > and <= \$400,000	12,747,645	4.96%	34	7.23%
\$400,000 > and <= \$450,000	16,644,900	6.47%	39	8.30%
\$450,000 > and <= \$500,000	16,278,168	6.33%	34	7.23%
\$500,000 > and <= \$550,000	15,722,105	6.11%	30	6.38%
\$550,000 > and <= \$600,000	14,917,234	5.80%	26	5.53%
\$600,000 > and <= \$650,000	16,298,459	6.34%	26	5.53%
\$650,000 > and <= \$700,000	10,219,698	3.97%	15	3.19%
\$700,000 > and <= \$750,000	12,994,030	5.05%	18	3.83%
\$750,000 > and <= \$800,000	10,046,157	3.91%	13	2.77%
\$800,000 > and <= \$850,000	8,243,239	3.20%	10	2.13%
\$850,000 > and <= \$900,000	12,227,191	4.75%	14	2.98%
\$900,000 > and <= \$950,000	3,720,860	1.45%	4	0.85%
\$950,000 > and <= \$1,000,000	5,861,678	2.28%	6	1.28%
> \$1,000,000	68,749,820	26.73%	50	10.64%
<b>Total</b>	<b>257,217,769</b>	<b>100.00%</b>	<b>470</b>	<b>100.00%</b>



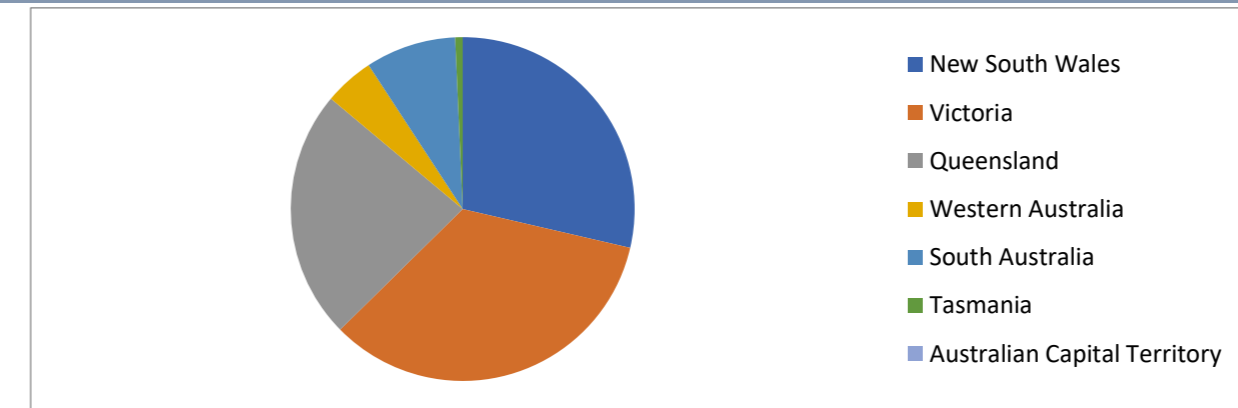
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	500,045	0.19%	2	0.37%
12 Months > and <= 18 Months	136,300,209	52.99%	254	46.69%
18 Months > and <= 24 Months	81,110,733	31.53%	174	31.99%
24 Months > and <= 30 Months	19,713,302	7.66%	55	10.11%
30 Months > and <= 36 Months	6,350,680	2.47%	22	4.04%
36 Months > and <= 42 Months	3,466,483	1.35%	11	2.02%
42 Months > and <= 48 Months	6,218,707	2.42%	11	2.02%
48 Months > and <= 54 Months	972,422	0.38%	5	0.92%
54 Months > and <= 60 Months	1,198,985	0.47%	5	0.92%
60 Months > and <= 66 Months	647,940	0.25%	3	0.55%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	738,263	0.29%	2	0.37%
<b>Total</b>	<b>257,217,769</b>	<b>100.00%</b>	<b>544</b>	<b>100.00%</b>



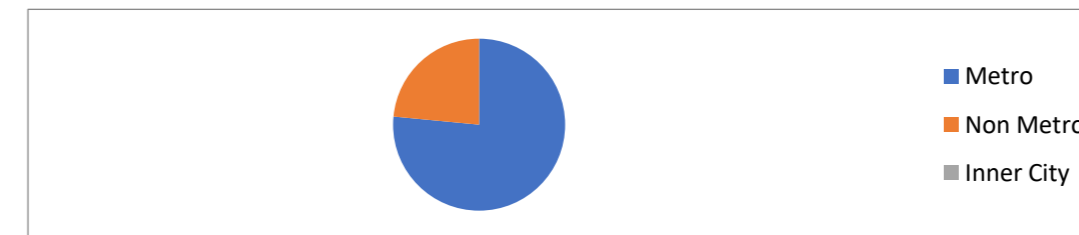
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	73,627,574	28.62%	111	23.62%
Victoria	87,451,898	34.00%	150	31.91%
Queensland	60,374,693	23.47%	123	26.17%
Western Australia	12,054,866	4.69%	32	6.81%
South Australia	21,910,451	8.52%	51	10.85%
Tasmania	1,798,287	0.70%	3	0.64%
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%
<b>Total</b>	<b>257,217,769</b>	<b>100.00%</b>	<b>470</b>	<b>100.00%</b>



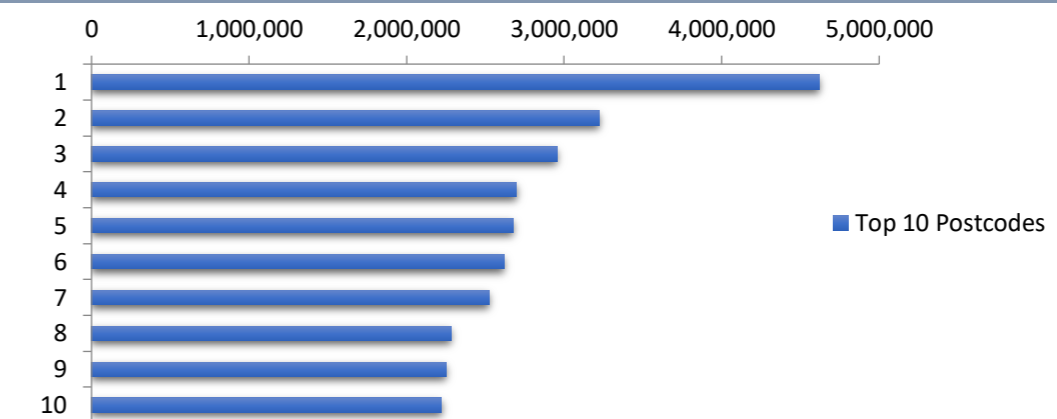
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	196,786,967	76.51%	338	71.91%
Non Metro	60,430,803	23.49%	131	27.87%
Inner City	(1)	0.00%	1	0.21%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>257,217,769</b>	<b>100.00%</b>	<b>470</b>	<b>100.00%</b>



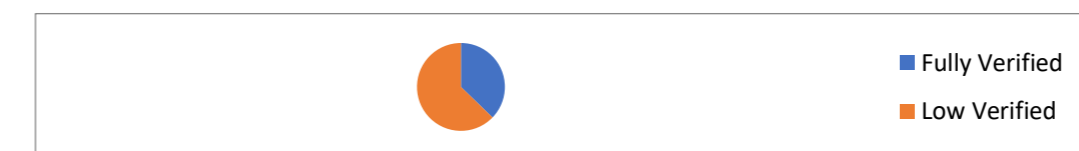
### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,621,321	1.80%	6	1.10%
3023	3,224,950	1.25%	7	1.29%
2773	2,957,058	1.15%	2	0.37%
4564	2,697,267	1.05%	3	0.55%
2170	2,677,294	1.04%	3	0.55%
3162	2,616,488	1.02%	3	0.55%
3807	2,525,461	0.98%	3	0.55%
4217	2,280,275	0.89%	5	0.92%
2500	2,252,879	0.88%	2	0.37%
3141	2,221,738	0.86%	2	0.37%
<b>Total</b>	<b>28,074,730</b>	<b>10.91%</b>	<b>36</b>	<b>6.62%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	95,762,935	37.23%	218	40.07%
Low Verified	161,454,833	62.77%	326	59.93%
<b>Total</b>	<b>257,217,769</b>	<b>100.00%</b>	<b>544</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	257,217,769	100.00%	544	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>257,217,769</b>	<b>100.00%</b>	<b>544</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	200,176,007	77.82%	450	82.72%
Interest Only	57,041,761	22.18%	94	17.28%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>257,217,769</b>	<b>100.00%</b>	<b>544</b>	<b>100.00%</b>



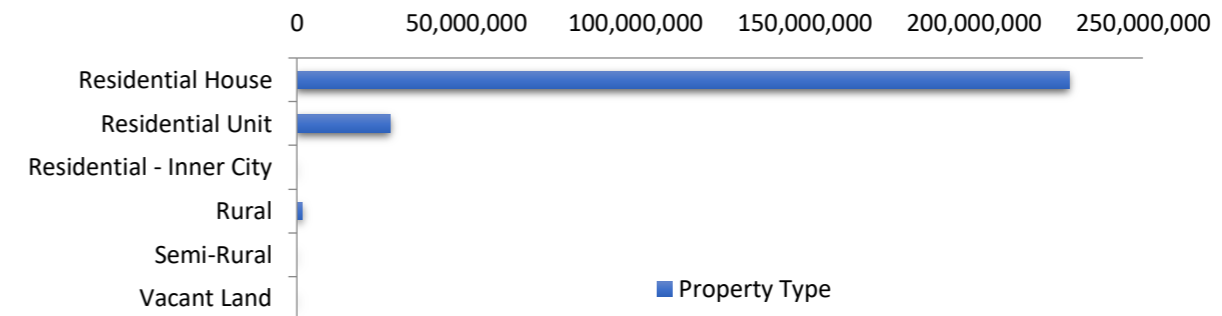
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	257,217,769	100.00%	544	100.00%
<b>Total</b>	<b>257,217,769</b>	<b>100.00%</b>	<b>544</b>	<b>100.00%</b>



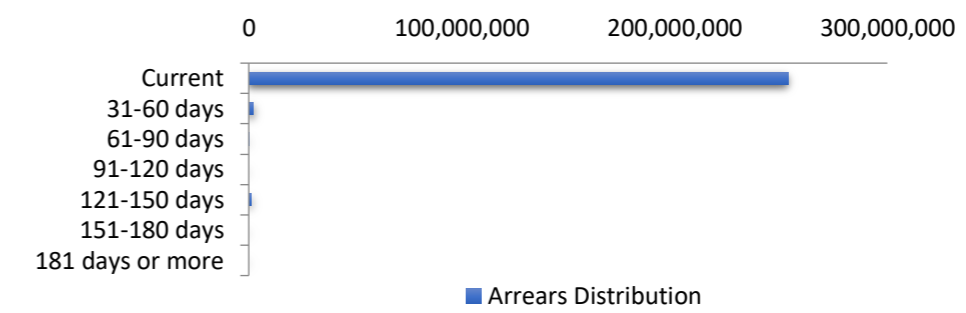
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	228,131,659	88.69%	402	85.53%
Residential Unit	27,520,429	10.70%	66	14.04%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,565,681	0.61%	2	0.43%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>257,217,769</b>	<b>100.00%</b>	<b>470</b>	<b>100.00%</b>



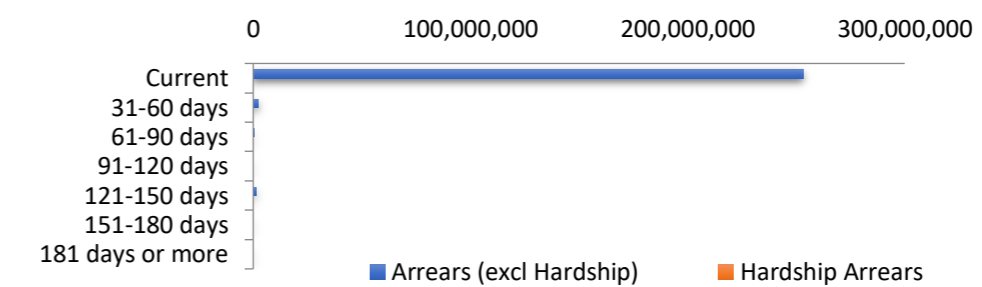
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	253,347,105	98.50%	538	98.90%
31-60 days	2,278,207	0.89%	2	0.37%
61-90 days	310,347	0.12%	1	0.18%
91-120 days	0	0.00%	0	0.00%
121-150 days	1,282,110	0.50%	3	0.55%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
<b>Total</b>	<b>257,217,769</b>	<b>100.00%</b>	<b>544</b>	<b>100.00%</b>



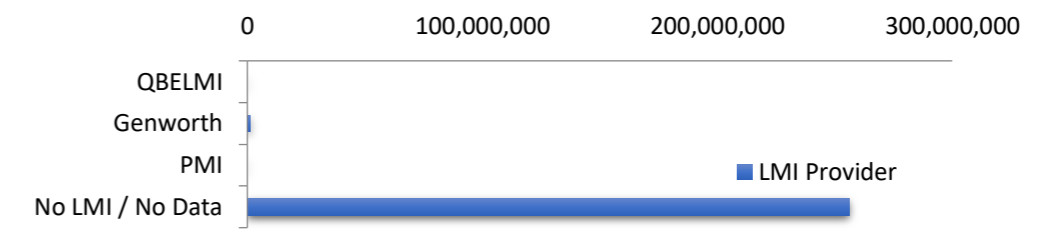
**Hardships**

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	253,347,105	538	0	0	253,347,105
31-60 days	2,278,207	2	0	0	2,278,207
61-90 days	310,347	1	0	0	310,347
91-120 days	0	0	0	0	-
121-150 days	1,282,110	3	0	0	1,282,110
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
<b>Total</b>	<b>257,217,769</b>	<b>544</b>	<b>0</b>	<b>0</b>	<b>257,217,769</b>



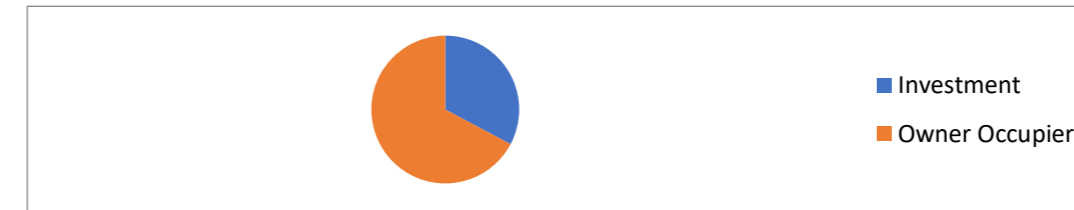
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	1,197,312	0.47%	1	0.21%
PMI	0	0.00%	0	0.00%
No LMI / No Data	256,020,457	99.53%	469	99.79%
<b>Total</b>	<b>257,217,769</b>	<b>100.00%</b>	<b>470</b>	<b>100.00%</b>



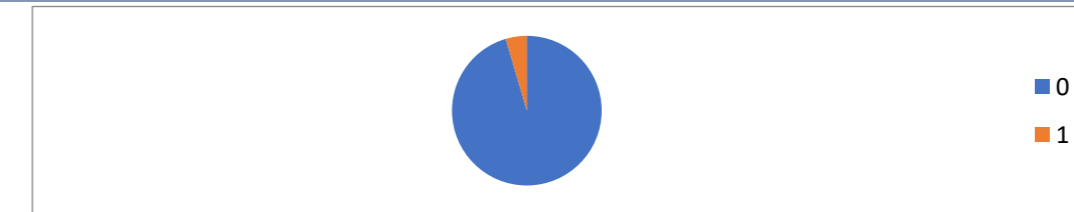
**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	84,282,939	32.77%	168	30.88%
Owner Occupier	172,934,830	67.23%	376	69.12%
<b>Total</b>	<b>257,217,769</b>	<b>100.00%</b>	<b>544</b>	<b>100.00%</b>



**Number of Credit Events**

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	245,503,351	95.45%	510	93.75%
1	11,714,417	4.55%	34	6.25%
<b>Total</b>	<b>257,217,769</b>	<b>100.00%</b>	<b>544</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	1,282,109.74	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