

AFG Series 2022-1NC
Collateral Report



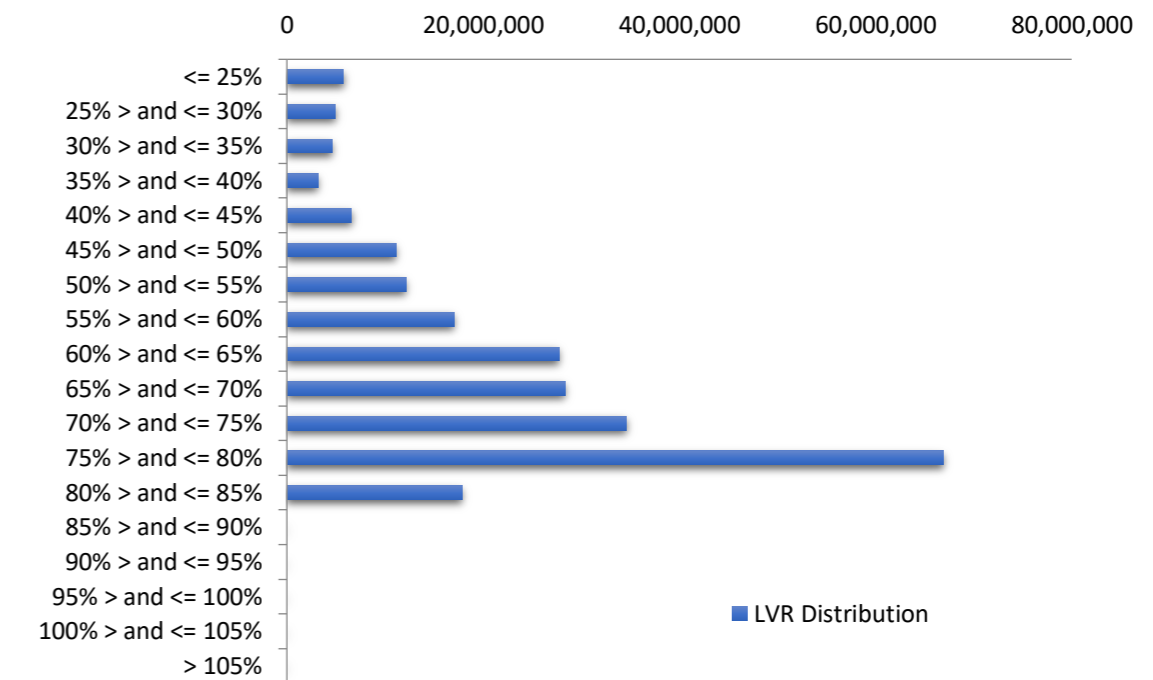
Model Period	15
Collection Period Start	1-May-23
Collection Period End	31-May-23
No. of Days	31
Interest Period Start	10-May-23
Interest Period End	12-Jun-23
No. of Days	34
Determination Date	7-Jun-23
Payment Date	13-Jun-23

Pool Statistics

Closing Balance of Mortgages	240,894,981
No. of Loans (Unconsolidated)	505
No. of Loans (Consolidated)	438
Average Loan Size (Unconsolidated)	477,020
Average Loan Size (Consolidated)	549,989
Largest Loan Size (Unconsolidated)	1,952,633
Largest Loan Size (Consolidated)	2,128,445
Smallest Loan Size (Unconsolidated)	(271,685)
Smallest Loan Size (Consolidated)	(271,685)
Weighted Average Interest Rate	7.27%
Weighted Average LVR	65.36%
Weighted Average Seasoning	22.35
Weighted Average Remaining Term	330.60

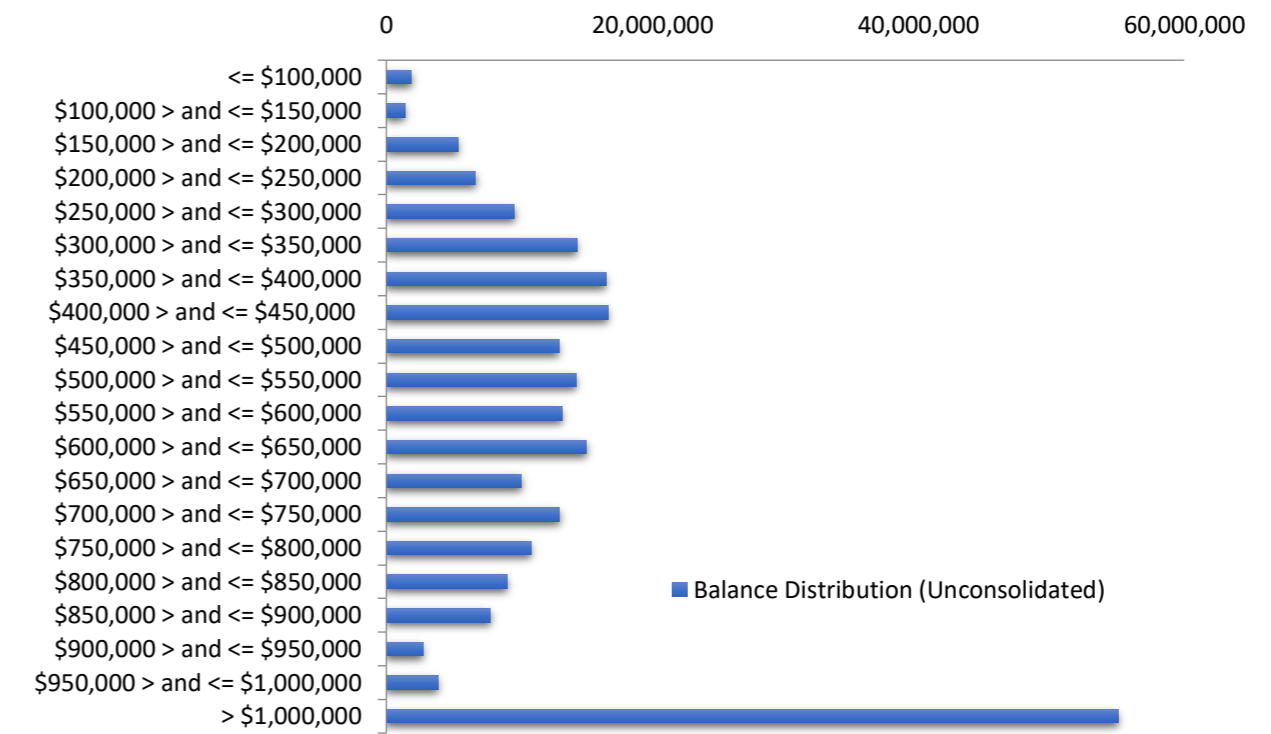
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,769,133	2.39%	44	10.05%
25% > and <= 30%	4,963,915	2.06%	14	3.20%
30% > and <= 35%	4,651,452	1.93%	14	3.20%
35% > and <= 40%	3,141,801	1.30%	9	2.05%
40% > and <= 45%	6,594,425	2.74%	16	3.65%
45% > and <= 50%	11,092,617	4.60%	21	4.79%
50% > and <= 55%	12,143,344	5.04%	22	5.02%
55% > and <= 60%	17,045,274	7.08%	30	6.85%
60% > and <= 65%	27,761,544	11.52%	41	9.36%
65% > and <= 70%	28,352,765	11.77%	46	10.50%
70% > and <= 75%	34,628,819	14.38%	53	12.10%
75% > and <= 80%	66,897,272	27.77%	104	23.74%
80% > and <= 85%	17,852,622	7.41%	24	5.48%
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	240,894,981	100.00%	438	100.00%



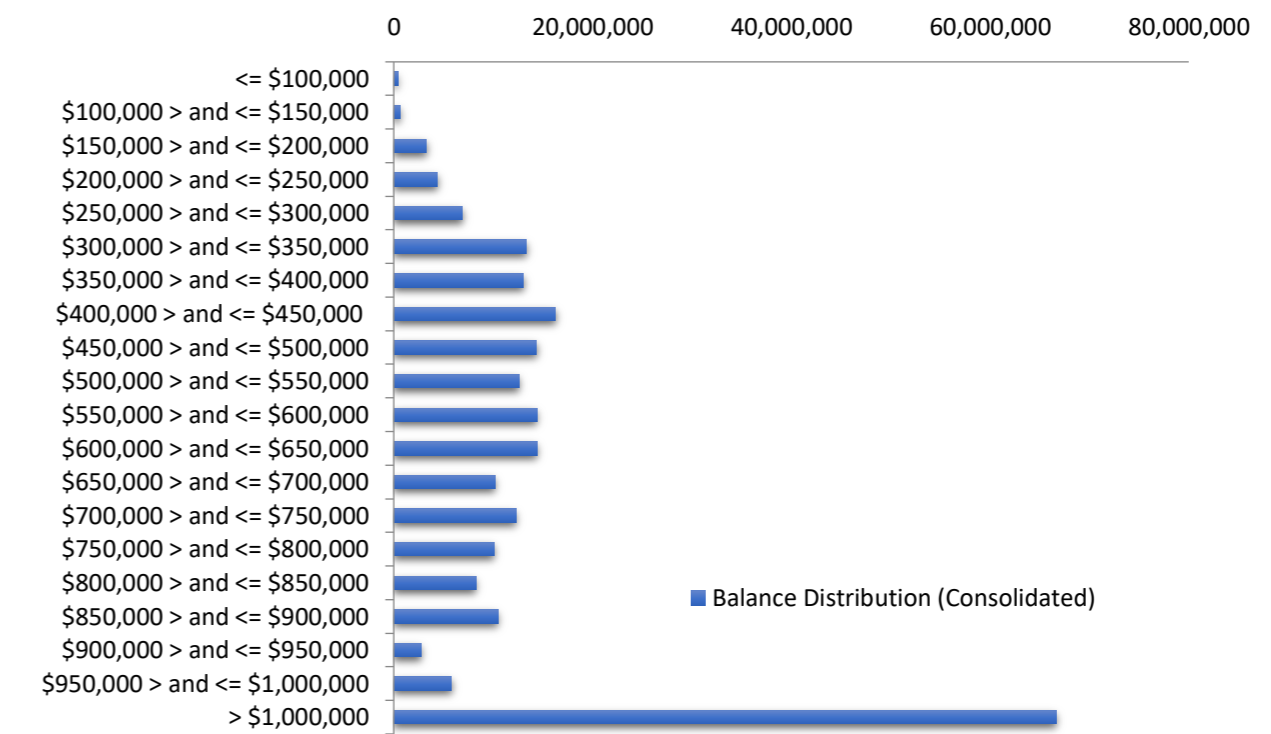
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,893,845	0.79%	54	10.69%
\$100,000 > and <= \$150,000	1,406,067	0.58%	11	2.18%
\$150,000 > and <= \$200,000	5,405,290	2.24%	31	6.14%
\$200,000 > and <= \$250,000	6,695,089	2.78%	30	5.94%
\$250,000 > and <= \$300,000	9,630,662	4.00%	35	6.93%
\$300,000 > and <= \$350,000	14,345,466	5.96%	44	8.71%
\$350,000 > and <= \$400,000	16,533,215	6.86%	44	8.71%
\$400,000 > and <= \$450,000	16,669,645	6.92%	39	7.72%
\$450,000 > and <= \$500,000	12,994,817	5.39%	27	5.35%
\$500,000 > and <= \$550,000	14,247,073	5.91%	27	5.35%
\$550,000 > and <= \$600,000	13,231,181	5.49%	23	4.55%
\$600,000 > and <= \$650,000	15,038,917	6.24%	24	4.75%
\$650,000 > and <= \$700,000	10,180,623	4.23%	15	2.97%
\$700,000 > and <= \$750,000	13,037,521	5.41%	18	3.56%
\$750,000 > and <= \$800,000	10,917,634	4.53%	14	2.77%
\$800,000 > and <= \$850,000	9,085,963	3.77%	11	2.18%
\$850,000 > and <= \$900,000	7,833,780	3.25%	9	1.78%
\$900,000 > and <= \$950,000	2,774,683	1.15%	3	0.59%
\$950,000 > and <= \$1,000,000	3,911,456	1.62%	4	0.79%
> \$1,000,000	55,062,055	22.86%	42	8.32%
Total	240,894,981	100.00%	505	100.00%



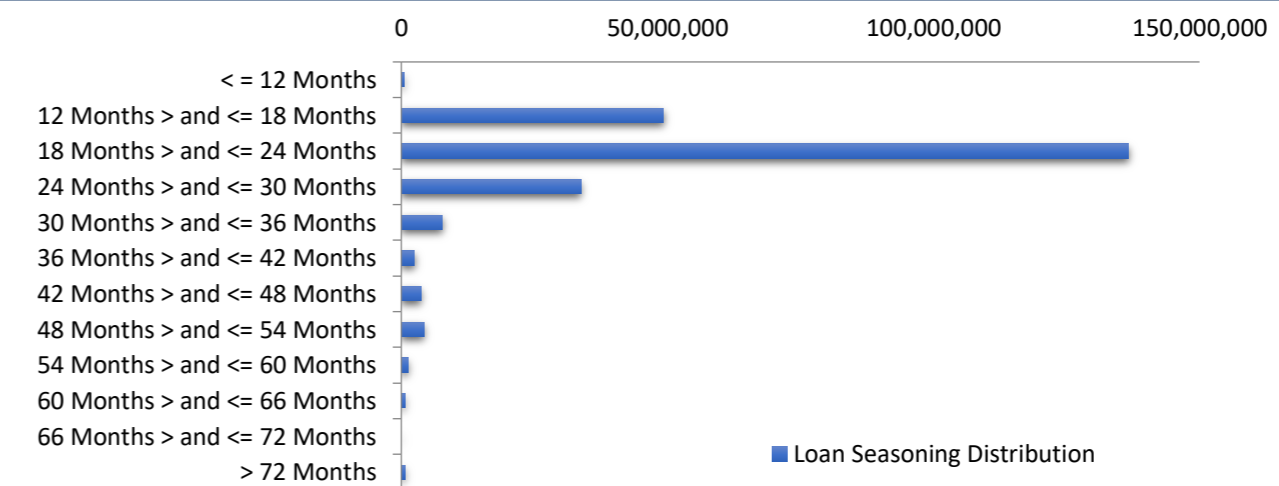
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	408,493	0.17%	29	6.62%
\$100,000 > and <= \$150,000	677,535	0.28%	5	1.14%
\$150,000 > and <= \$200,000	3,296,869	1.37%	19	4.34%
\$200,000 > and <= \$250,000	4,398,815	1.83%	20	4.57%
\$250,000 > and <= \$300,000	6,903,554	2.87%	25	5.71%
\$300,000 > and <= \$350,000	13,350,308	5.54%	41	9.36%
\$350,000 > and <= \$400,000	13,075,009	5.43%	35	7.99%
\$400,000 > and <= \$450,000	16,296,349	6.76%	38	8.68%
\$450,000 > and <= \$500,000	14,378,369	5.97%	30	6.85%
\$500,000 > and <= \$550,000	12,621,254	5.24%	24	5.48%
\$550,000 > and <= \$600,000	14,402,215	5.98%	25	5.71%
\$600,000 > and <= \$650,000	14,431,965	5.99%	23	5.25%
\$650,000 > and <= \$700,000	10,205,764	4.24%	15	3.42%
\$700,000 > and <= \$750,000	12,307,413	5.11%	17	3.88%
\$750,000 > and <= \$800,000	10,104,633	4.19%	13	2.97%
\$800,000 > and <= \$850,000	8,250,548	3.42%	10	2.28%
\$850,000 > and <= \$900,000	10,488,139	4.35%	12	2.74%
\$900,000 > and <= \$950,000	2,787,539	1.16%	3	0.68%
\$950,000 > and <= \$1,000,000	5,826,704	2.42%	6	1.37%
> \$1,000,000	66,683,506	27.68%	48	10.96%
Total	240,894,981	100.00%	438	100.00%



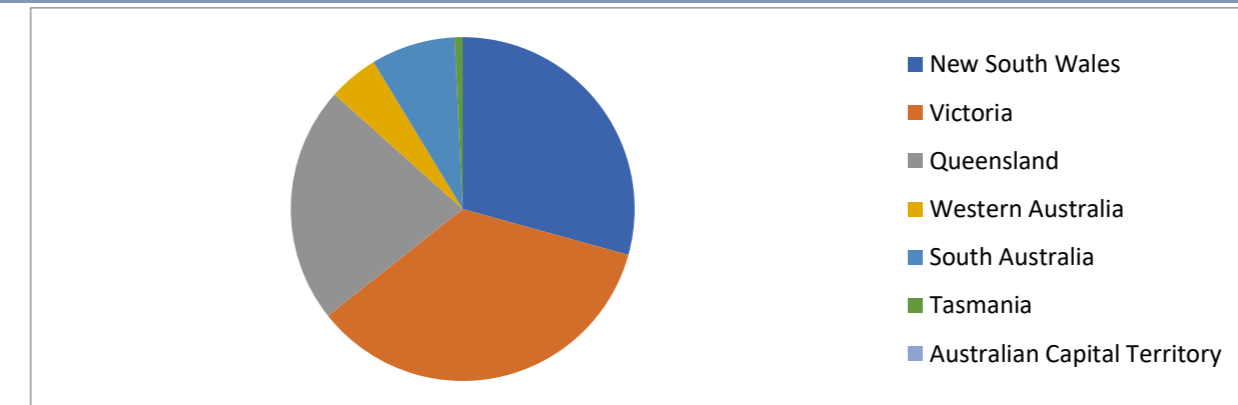
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	515,967	0.21%	2	0.40%
12 Months > and <= 18 Months	49,285,818	20.46%	92	18.22%
18 Months > and <= 24 Months	136,633,363	56.72%	264	52.28%
24 Months > and <= 30 Months	33,761,196	14.01%	84	16.63%
30 Months > and <= 36 Months	7,680,742	3.19%	25	4.95%
36 Months > and <= 42 Months	2,509,617	1.04%	10	1.98%
42 Months > and <= 48 Months	3,690,209	1.53%	7	1.39%
48 Months > and <= 54 Months	4,258,263	1.77%	11	2.18%
54 Months > and <= 60 Months	1,209,573	0.50%	5	0.99%
60 Months > and <= 66 Months	642,058	0.27%	3	0.59%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	708,174	0.29%	2	0.40%
Total	240,894,981	100.00%	505	100.00%



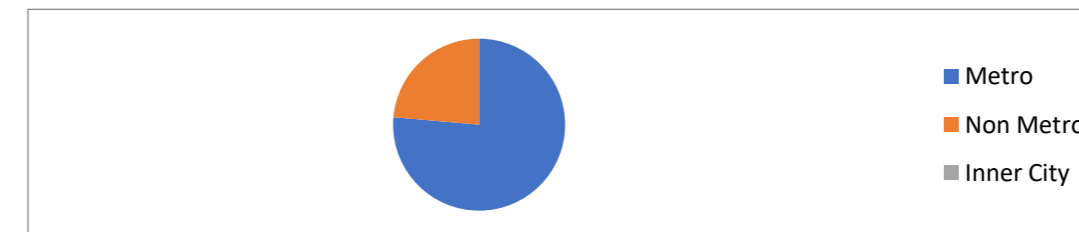
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	70,584,782	29.30%	104	23.74%
Victoria	84,398,505	35.04%	141	32.19%
Queensland	53,661,473	22.28%	115	26.26%
Western Australia	11,343,031	4.71%	30	6.85%
South Australia	19,107,829	7.93%	45	10.27%
Tasmania	1,799,360	0.75%	3	0.68%
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	240,894,981	100.00%	438	100.00%



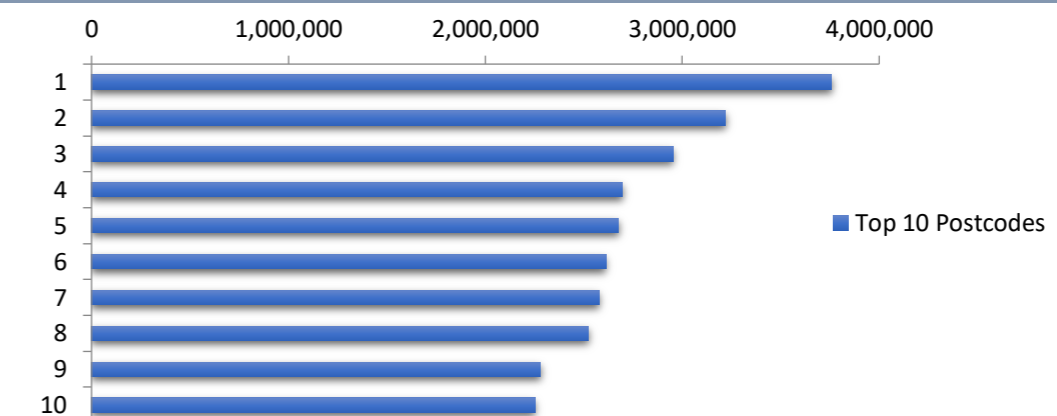
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	184,006,118	76.38%	312	71.23%
Non Metro	56,888,864	23.62%	125	28.54%
Inner City	(1)	0.00%	1	0.23%
No Data	0	0.00%	0	0.00%
Total	240,894,981	100.00%	438	100.00%



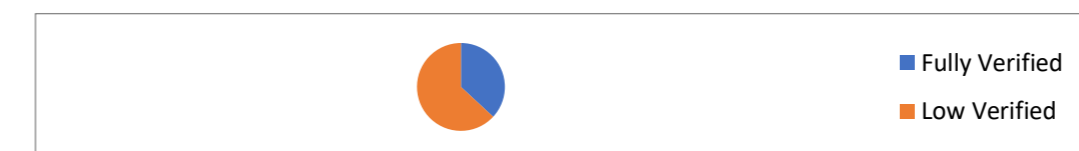
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,757,153	1.56%	5	0.99%
3023	3,219,795	1.34%	7	1.39%
2773	2,954,205	1.23%	2	0.40%
4564	2,696,091	1.12%	3	0.59%
2170	2,676,047	1.11%	3	0.59%
3162	2,612,589	1.08%	3	0.59%
3040	2,576,814	1.07%	2	0.40%
3807	2,524,173	1.05%	3	0.59%
4217	2,279,718	0.95%	5	0.99%
2500	2,253,396	0.94%	2	0.40%
Total	27,549,982	11.44%	35	6.93%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	88,863,033	36.89%	203	40.20%
Low Verified	152,031,948	63.11%	302	59.80%
Total	240,894,981	100.00%	505	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	240,894,981	100.00%	505	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	240,894,981	100.00%	505	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	185,851,282	77.15%	416	82.38%
Interest Only	55,043,698	22.85%	89	17.62%
Non-Billing	0	0.00%	0	0.00%
Total	240,894,981	100.00%	505	100.00%



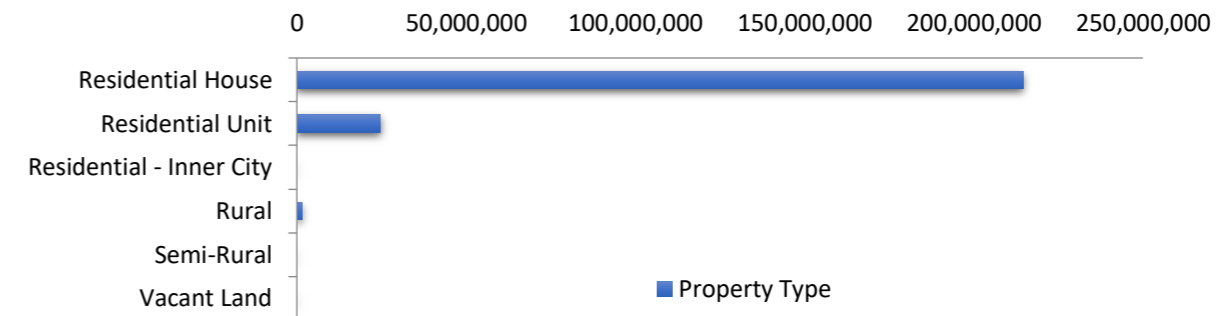
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	240,894,981	100.00%	505	100.00%
Total	240,894,981	100.00%	505	100.00%



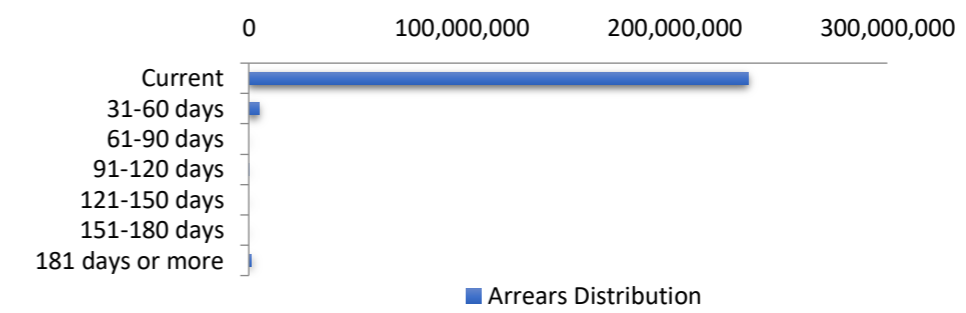
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	214,640,001	89.10%	374	85.39%
Residential Unit	24,713,050	10.26%	62	14.16%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,541,929	0.64%	2	0.46%
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	240,894,981	100.00%	438	100.00%



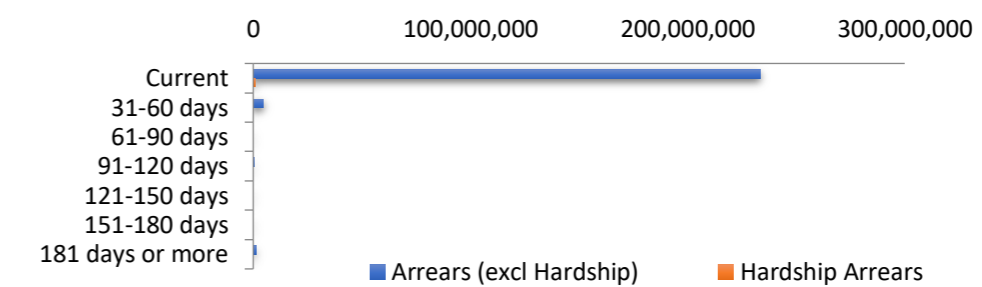
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	234,641,882	97.40%	493	97.62%
31-60 days	4,771,051	1.98%	8	1.58%
61-90 days	0	0.00%	0	0.00%
91-120 days	171,683	0.07%	1	0.20%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	1,310,364	0.54%	3	0.59%
Total	240,894,981	100.00%	505	100.00%



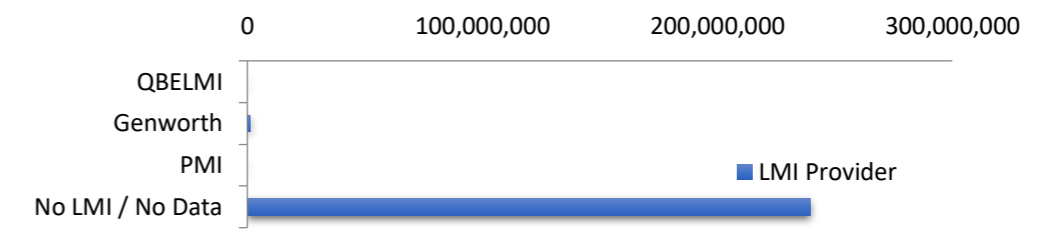
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	233,586,858	492	1,055,024	1	234,641,882
31-60 days	4,771,051	8	0	0	4,771,051
61-90 days	0	0	0	0	-
91-120 days	171,683	1	0	0	171,683
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	1,310,364	3	0	0	1,310,364
Total	239,839,956	504	1,055,024	1	240,894,981



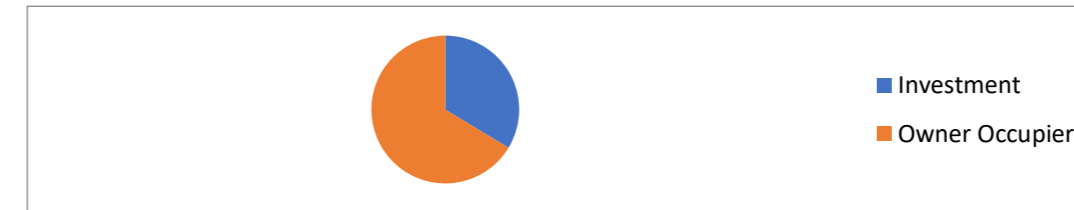
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	1,186,889	0.49%	1	0.23%
PMI	0	0.00%	0	0.00%
No LMI / No Data	239,708,092	99.51%	437	99.77%
Total	240,894,981	100.00%	438	100.00%



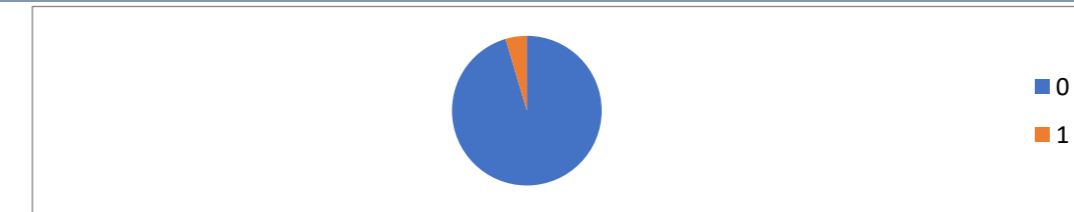
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	81,084,510	33.66%	159	31.49%
Owner Occupier	159,810,470	66.34%	346	68.51%
Total	240,894,981	100.00%	505	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	229,829,496	95.41%	474	93.86%
1	11,065,485	4.59%	31	6.14%
Total	240,894,981	100.00%	505	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	1,482,046.94	4
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