

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



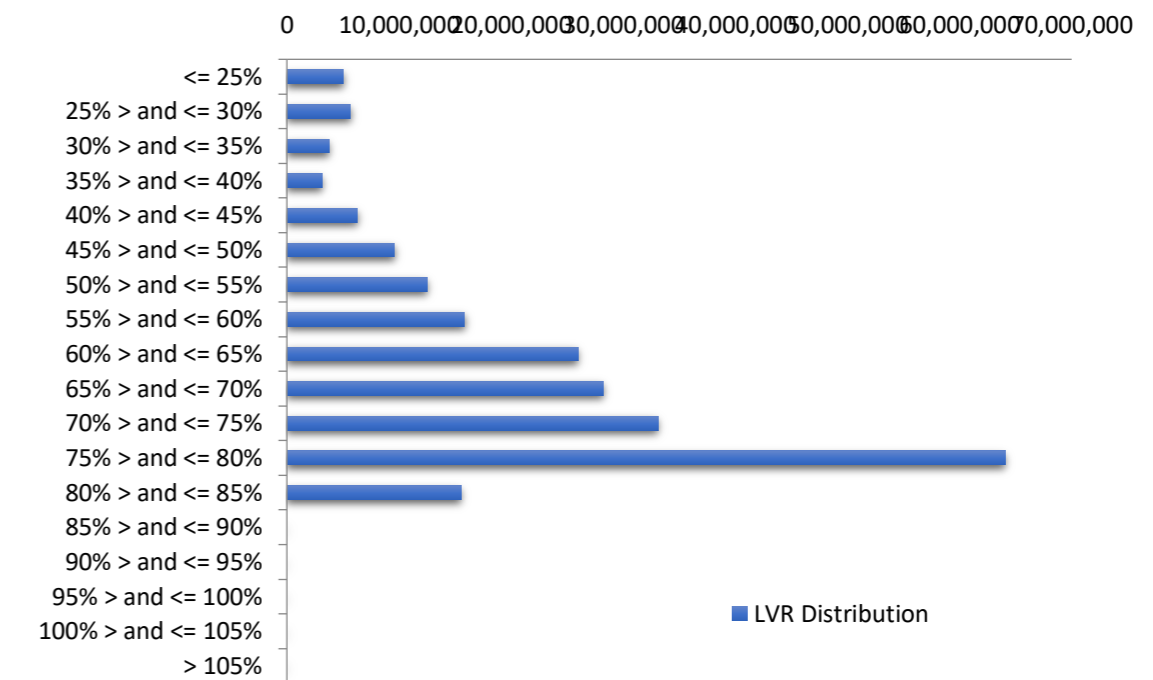
Model Period	16
Collection Period Start	1-Jun-23
Collection Period End	30-Jun-23
No. of Days	30
Interest Period Start	13-Jun-23
Interest Period End	9-Jul-23
No. of Days	27
Determination Date	5-Jul-23
Payment Date	10-Jul-23

**Pool Statistics**

Closing Balance of Mortgages	228,711,444
No. of Loans (Unconsolidated)	487
No. of Loans (Consolidated)	421
Average Loan Size (Unconsolidated)	469,633
Average Loan Size (Consolidated)	543,258
Largest Loan Size (Unconsolidated)	1,951,131
Largest Loan Size (Consolidated)	2,132,531
Smallest Loan Size (Unconsolidated)	(101,650)
Smallest Loan Size (Consolidated)	(101,650)
Weighted Average Interest Rate	7.51%
Weighted Average LVR	65.24%
Weighted Average Seasoning	23.50
Weighted Average Remaining Term	329.33

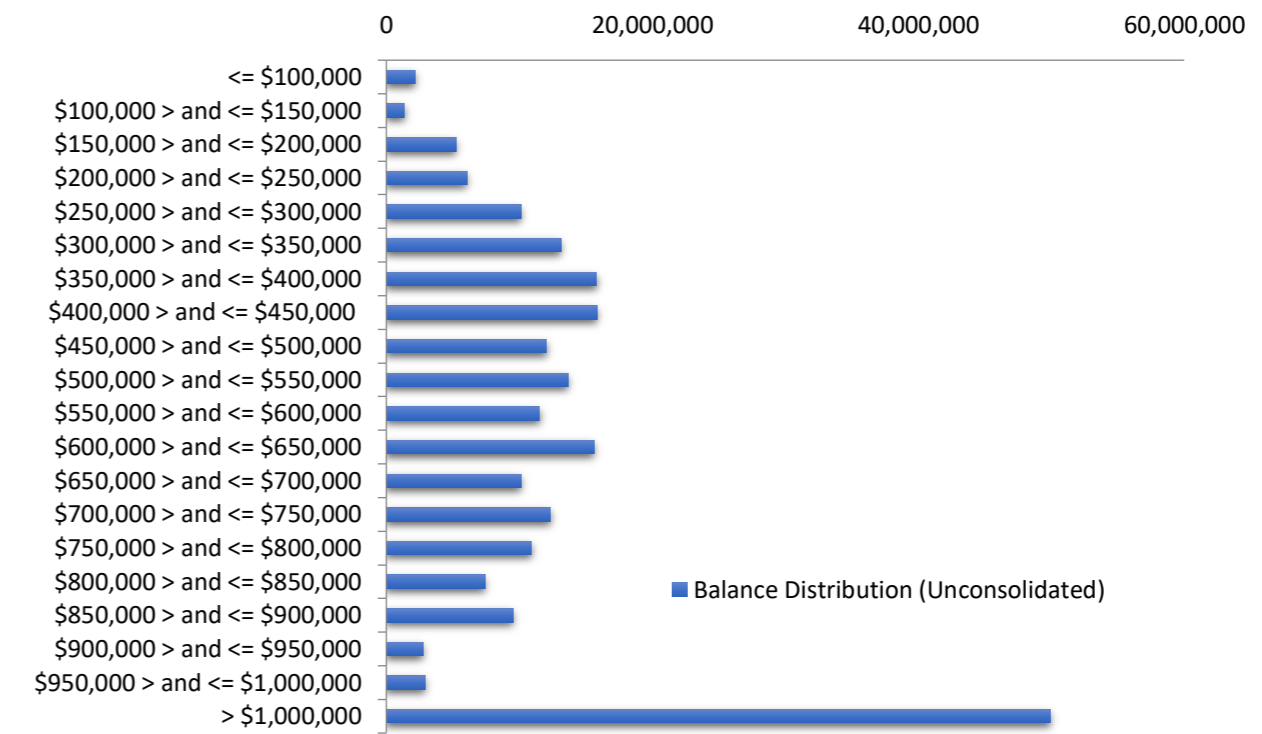
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,027,052	2.20%	45	10.69%
25% > and <= 30%	5,666,735	2.48%	15	3.56%
30% > and <= 35%	3,751,581	1.64%	10	2.38%
35% > and <= 40%	3,139,053	1.37%	9	2.14%
40% > and <= 45%	6,263,481	2.74%	15	3.56%
45% > and <= 50%	9,605,966	4.20%	19	4.51%
50% > and <= 55%	12,539,353	5.48%	23	5.46%
55% > and <= 60%	15,861,541	6.94%	30	7.13%
60% > and <= 65%	25,947,525	11.35%	38	9.03%
65% > and <= 70%	28,216,499	12.34%	46	10.93%
70% > and <= 75%	33,113,138	14.48%	49	11.64%
75% > and <= 80%	64,063,570	28.01%	101	23.99%
80% > and <= 85%	15,515,947	6.78%	21	4.99%
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>228,711,444</b>	<b>100.00%</b>	<b>421</b>	<b>100.00%</b>



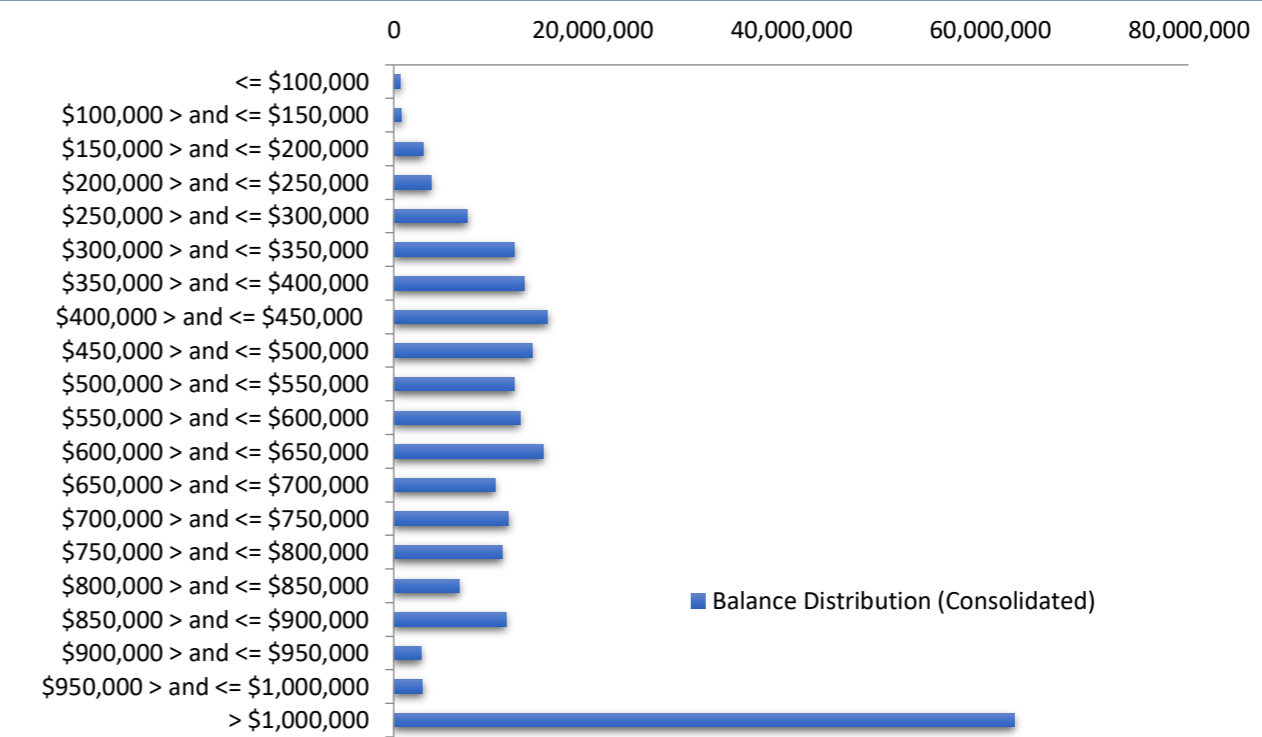
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,169,754	0.95%	57	11.70%
\$100,000 > and <= \$150,000	1,358,224	0.59%	11	2.26%
\$150,000 > and <= \$200,000	5,250,745	2.30%	30	6.16%
\$200,000 > and <= \$250,000	6,070,956	2.65%	27	5.54%
\$250,000 > and <= \$300,000	10,148,201	4.44%	37	7.60%
\$300,000 > and <= \$350,000	13,122,915	5.74%	40	8.21%
\$350,000 > and <= \$400,000	15,814,906	6.91%	42	8.62%
\$400,000 > and <= \$450,000	15,858,233	6.93%	37	7.60%
\$450,000 > and <= \$500,000	12,039,323	5.26%	25	5.13%
\$500,000 > and <= \$550,000	13,659,905	5.97%	26	5.34%
\$550,000 > and <= \$600,000	11,532,282	5.04%	20	4.11%
\$600,000 > and <= \$650,000	15,631,883	6.83%	25	5.13%
\$650,000 > and <= \$700,000	10,155,944	4.44%	15	3.08%
\$700,000 > and <= \$750,000	12,335,932	5.39%	17	3.49%
\$750,000 > and <= \$800,000	10,931,630	4.78%	14	2.87%
\$800,000 > and <= \$850,000	7,439,376	3.25%	9	1.85%
\$850,000 > and <= \$900,000	9,546,334	4.17%	11	2.26%
\$900,000 > and <= \$950,000	2,772,964	1.21%	3	0.62%
\$950,000 > and <= \$1,000,000	2,956,767	1.29%	3	0.62%
> \$1,000,000	49,915,170	21.82%	38	7.80%
<b>Total</b>	<b>228,711,444</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



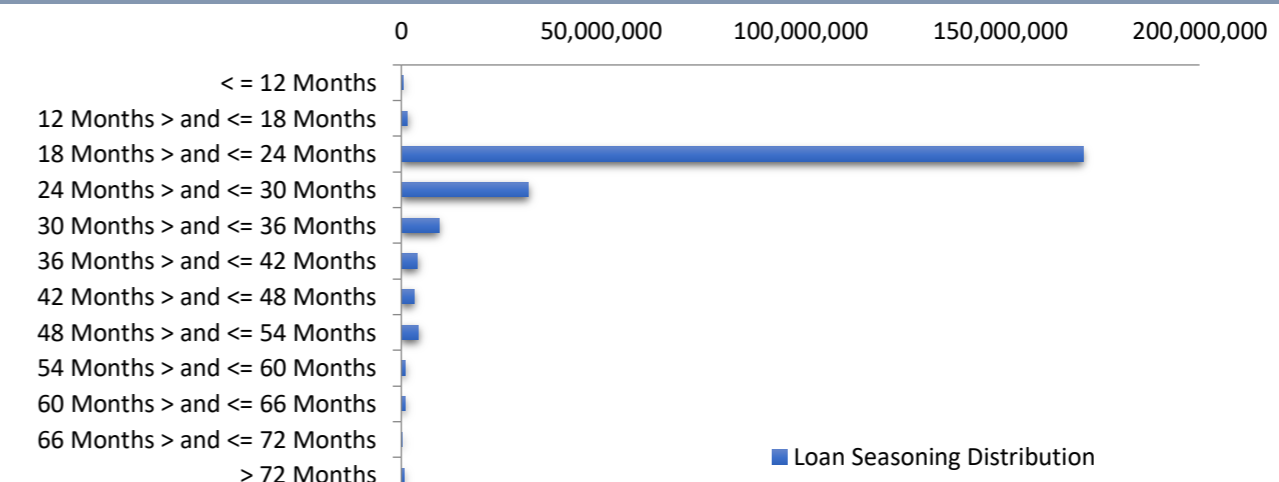
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	681,265	0.30%	31	7.36%
\$100,000 > and <= \$150,000	773,824	0.34%	6	1.43%
\$150,000 > and <= \$200,000	2,975,344	1.30%	17	4.04%
\$200,000 > and <= \$250,000	3,744,662	1.64%	17	4.04%
\$250,000 > and <= \$300,000	7,424,243	3.25%	27	6.41%
\$300,000 > and <= \$350,000	12,131,386	5.30%	37	8.79%
\$350,000 > and <= \$400,000	13,099,305	5.73%	35	8.31%
\$400,000 > and <= \$450,000	15,469,400	6.76%	36	8.55%
\$450,000 > and <= \$500,000	13,919,782	6.09%	29	6.89%
\$500,000 > and <= \$550,000	12,075,014	5.28%	23	5.46%
\$550,000 > and <= \$600,000	12,711,807	5.56%	22	5.23%
\$600,000 > and <= \$650,000	15,025,268	6.57%	24	5.70%
\$650,000 > and <= \$700,000	10,192,849	4.46%	15	3.56%
\$700,000 > and <= \$750,000	11,558,643	5.05%	16	3.80%
\$750,000 > and <= \$800,000	10,866,566	4.75%	14	3.33%
\$800,000 > and <= \$850,000	6,597,740	2.88%	8	1.90%
\$850,000 > and <= \$900,000	11,308,600	4.94%	13	3.09%
\$900,000 > and <= \$950,000	2,786,819	1.22%	3	0.71%
\$950,000 > and <= \$1,000,000	2,901,129	1.27%	3	0.71%
> \$1,000,000	62,467,800	27.31%	45	10.69%
<b>Total</b>	<b>228,711,444</b>	<b>100.00%</b>	<b>421</b>	<b>100.00%</b>



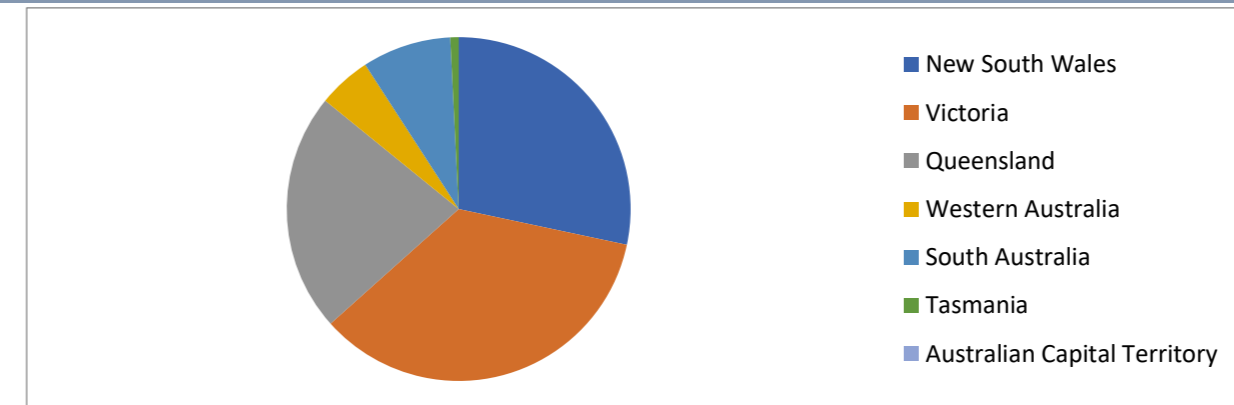
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	514,886	0.23%	2	0.41%
12 Months > and <= 18 Months	1,560,295	0.68%	4	0.82%
18 Months > and <= 24 Months	170,853,278	74.70%	330	67.76%
24 Months > and <= 30 Months	31,842,663	13.92%	81	16.63%
30 Months > and <= 36 Months	9,389,765	4.11%	28	5.75%
36 Months > and <= 42 Months	4,042,992	1.77%	14	2.87%
42 Months > and <= 48 Months	3,157,019	1.38%	6	1.23%
48 Months > and <= 54 Months	4,296,017	1.88%	9	1.85%
54 Months > and <= 60 Months	1,029,392	0.45%	6	1.23%
60 Months > and <= 66 Months	996,244	0.44%	4	0.82%
66 Months > and <= 72 Months	319,201	0.14%	1	0.21%
> 72 Months	709,692	0.31%	2	0.41%
<b>Total</b>	<b>228,711,444</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



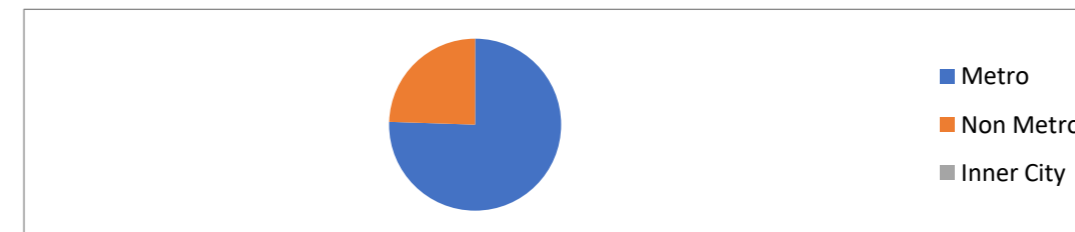
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	64,808,499	28.34%	99	23.52%
Victoria	80,160,461	35.05%	137	32.54%
Queensland	51,391,734	22.47%	107	25.42%
Western Australia	11,424,133	4.99%	30	7.13%
South Australia	19,130,316	8.36%	45	10.69%
Tasmania	1,796,300	0.79%	3	0.71%
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>228,711,444</b>	<b>100.00%</b>	<b>421</b>	<b>100.00%</b>



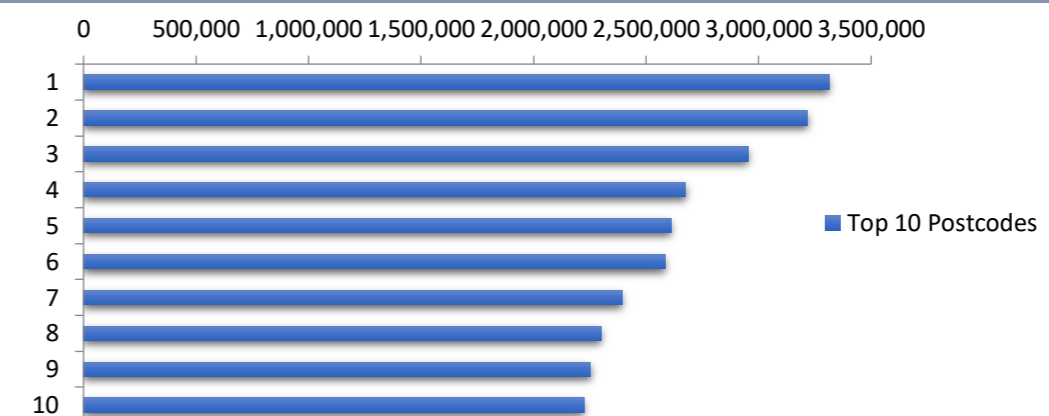
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	172,725,308	75.52%	298	70.78%
Non Metro	55,986,137	24.48%	122	28.98%
Inner City	(1)	0.00%	1	0.24%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>228,711,444</b>	<b>100.00%</b>	<b>421</b>	<b>100.00%</b>



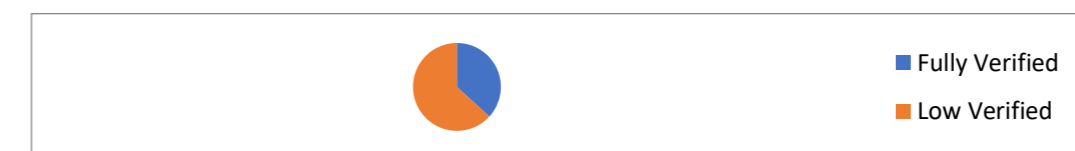
### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	3,314,086	1.45%	4	0.95%
3023	3,217,641	1.41%	7	1.66%
2773	2,952,909	1.29%	2	0.48%
2170	2,675,201	1.17%	3	0.71%
3162	2,610,911	1.14%	3	0.71%
3040	2,584,767	1.13%	2	0.48%
4564	2,393,478	1.05%	3	0.71%
4217	2,298,543	1.00%	5	1.19%
2500	2,253,465	0.99%	2	0.48%
3141	2,224,086	0.97%	2	0.48%
<b>Total</b>	<b>26,525,089</b>	<b>11.60%</b>	<b>33</b>	<b>7.84%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	84,134,417	36.79%	198	40.66%
Low Verified	144,577,027	63.21%	289	59.34%
<b>Total</b>	<b>228,711,444</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	228,711,444	100.00%	487	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>228,711,444</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	178,057,144	77.85%	404	82.96%
Interest Only	50,654,300	22.15%	83	17.04%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>228,711,444</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



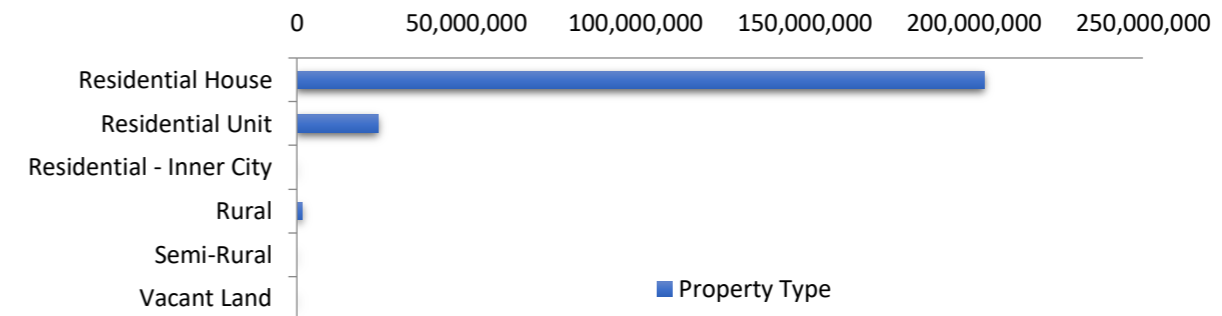
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	228,711,444	100.00%	487	100.00%
<b>Total</b>	<b>228,711,444</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



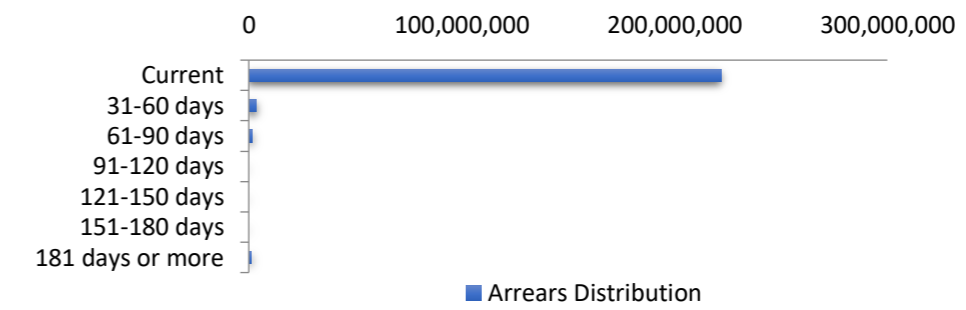
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	203,097,277	88.80%	358	85.04%
Residential Unit	24,073,856	10.53%	61	14.49%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,540,311	0.67%	2	0.48%
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>228,711,444</b>	<b>100.00%</b>	<b>421</b>	<b>100.00%</b>



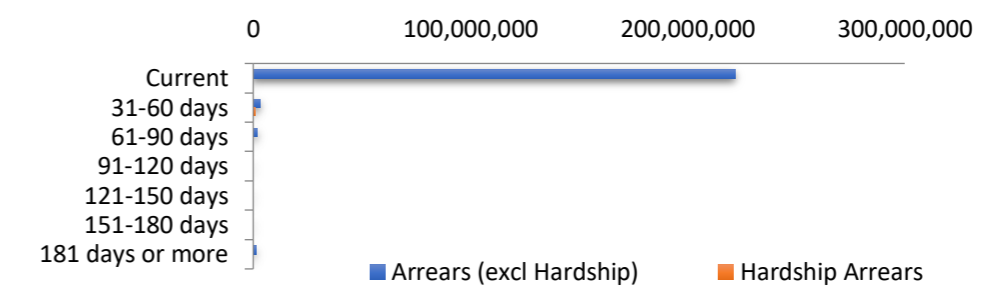
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	221,906,592	97.02%	475	97.54%
31-60 days	3,702,689	1.62%	5	1.03%
61-90 days	1,782,927	0.78%	4	0.82%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	1,319,236	0.58%	3	0.62%
<b>Total</b>	<b>228,711,444</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



**Hardships**

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	221,906,592	475	0	0	221,906,592
31-60 days	2,977,059	4	725,630	1	3,702,689
61-90 days	1,782,927	4	0	0	1,782,927
91-120 days	0	0	0	0	-
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	1,319,236	3	0	0	1,319,236
<b>Total</b>	<b>227,985,814</b>	<b>486</b>	<b>725,630</b>	<b>1</b>	<b>228,711,444</b>



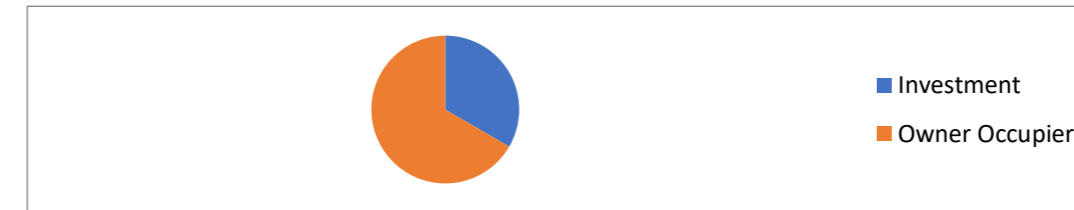
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	930,715	0.41%	1	0.24%
PMI	0	0.00%	0	0.00%
No LMI / No Data	227,780,729	99.59%	420	99.76%
<b>Total</b>	<b>228,711,444</b>	<b>100.00%</b>	<b>421</b>	<b>100.00%</b>



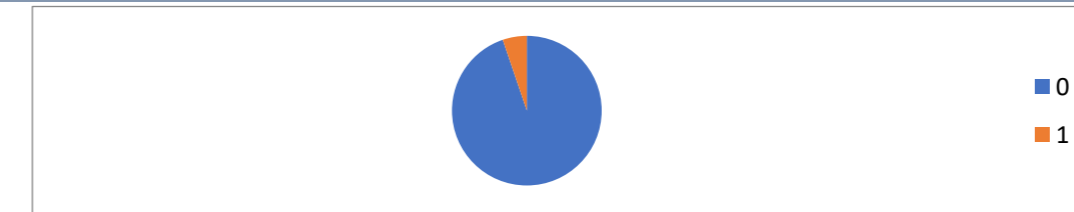
**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	76,319,376	33.37%	153	31.42%
Owner Occupier	152,392,068	66.63%	334	68.58%
<b>Total</b>	<b>228,711,444</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



**Number of Credit Events**

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	216,770,472	94.78%	455	93.43%
1	11,940,972	5.22%	32	6.57%
<b>Total</b>	<b>228,711,444</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	1,319,235.73	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