

AFG Series 2022-1NC
Collateral Report



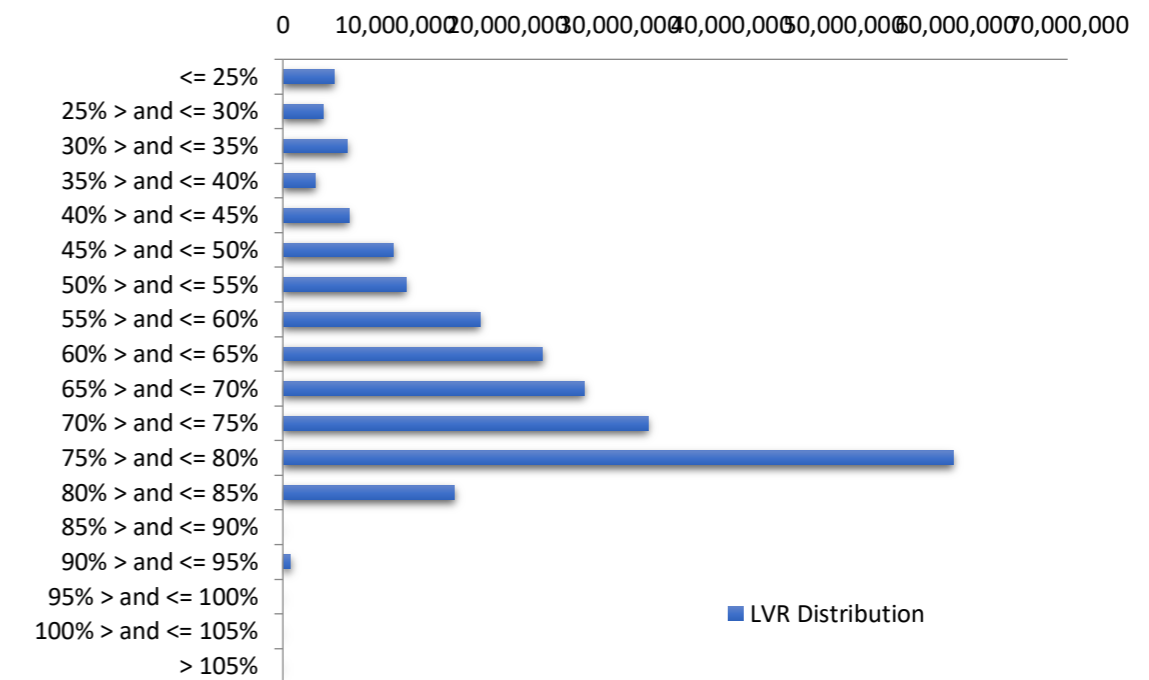
Model Period	17
Collection Period Start	1-Jul-23
Collection Period End	31-Jul-23
No. of Days	31
Interest Period Start	10-Jul-23
Interest Period End	9-Aug-23
No. of Days	31
Determination Date	4-Aug-23
Payment Date	10-Aug-23

Pool Statistics

Closing Balance of Mortgages	219,461,439
No. of Loans (Unconsolidated)	465
No. of Loans (Consolidated)	402
Average Loan Size (Unconsolidated)	471,960
Average Loan Size (Consolidated)	545,924
Largest Loan Size (Unconsolidated)	1,949,769
Largest Loan Size (Consolidated)	2,131,975
Smallest Loan Size (Unconsolidated)	(101,409)
Smallest Loan Size (Consolidated)	(101,409)
Weighted Average Interest Rate	7.49%
Weighted Average LVR	65.30%
Weighted Average Seasoning	24.56
Weighted Average Remaining Term	328.10

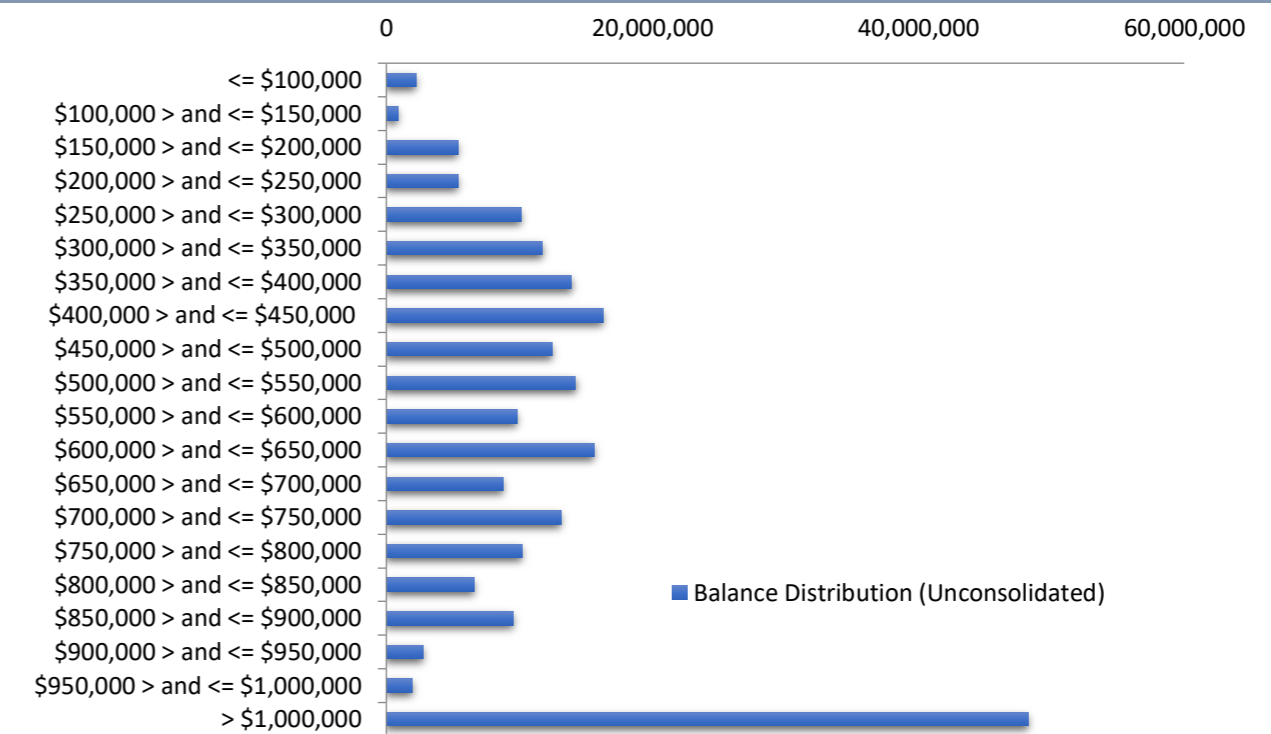
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,535,338	2.07%	44	10.95%
25% > and <= 30%	3,602,370	1.64%	10	2.49%
30% > and <= 35%	5,741,242	2.62%	13	3.23%
35% > and <= 40%	2,903,702	1.32%	8	1.99%
40% > and <= 45%	5,899,509	2.69%	13	3.23%
45% > and <= 50%	9,875,388	4.50%	19	4.73%
50% > and <= 55%	10,961,855	4.99%	21	5.22%
55% > and <= 60%	17,594,994	8.02%	29	7.21%
60% > and <= 65%	23,164,377	10.56%	36	8.96%
65% > and <= 70%	26,867,612	12.24%	45	11.19%
70% > and <= 75%	32,558,462	14.84%	48	11.94%
75% > and <= 80%	59,761,421	27.23%	95	23.63%
80% > and <= 85%	15,312,940	6.98%	20	4.98%
85% > and <= 90%	0	0.00%	0	0.00%
90% > and <= 95%	682,231	0.31%	1	0.25%
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	219,461,439	100.00%	402	100.00%



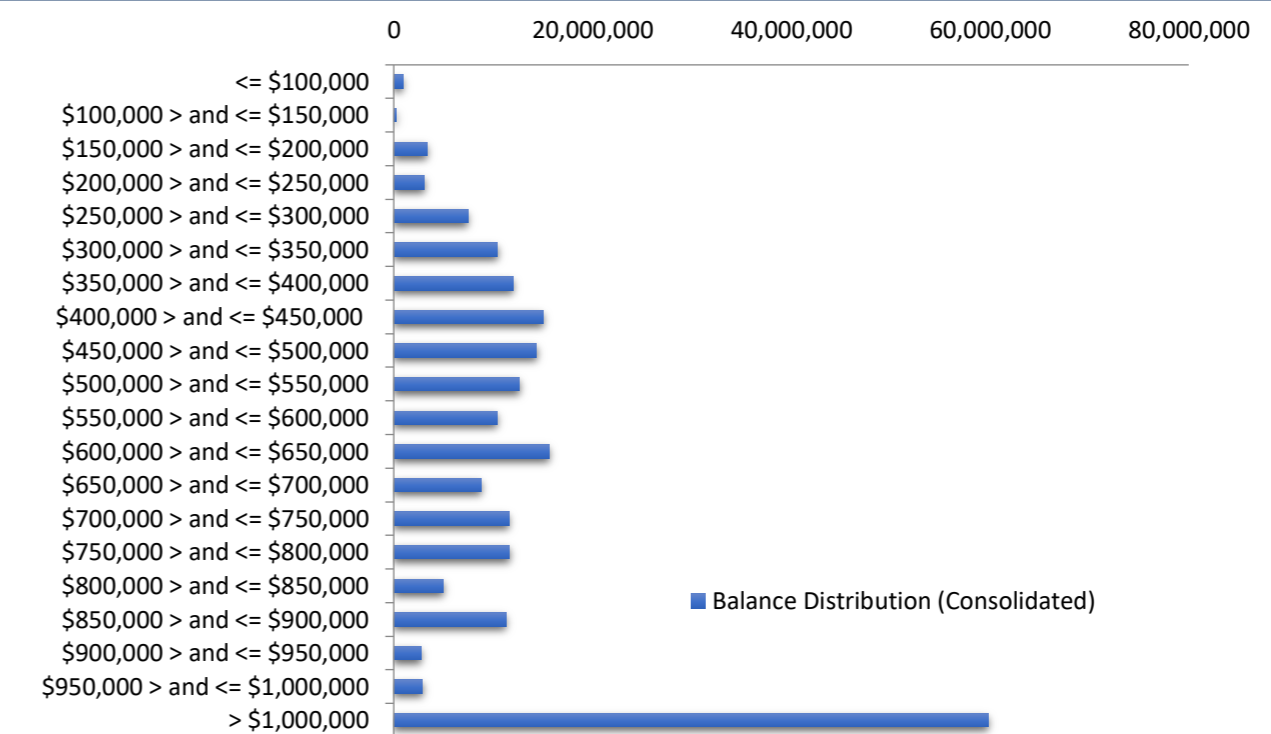
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,237,758	1.02%	55	11.83%
\$100,000 > and <= \$150,000	864,213	0.39%	7	1.51%
\$150,000 > and <= \$200,000	5,373,464	2.45%	31	6.67%
\$200,000 > and <= \$250,000	5,375,574	2.45%	24	5.16%
\$250,000 > and <= \$300,000	10,153,723	4.63%	37	7.96%
\$300,000 > and <= \$350,000	11,760,722	5.36%	36	7.74%
\$350,000 > and <= \$400,000	13,924,054	6.34%	37	7.96%
\$400,000 > and <= \$450,000	16,278,443	7.42%	38	8.17%
\$450,000 > and <= \$500,000	12,494,719	5.69%	26	5.59%
\$500,000 > and <= \$550,000	14,239,049	6.49%	27	5.81%
\$550,000 > and <= \$600,000	9,840,818	4.48%	17	3.66%
\$600,000 > and <= \$650,000	15,628,197	7.12%	25	5.38%
\$650,000 > and <= \$700,000	8,802,759	4.01%	13	2.80%
\$700,000 > and <= \$750,000	13,117,068	5.98%	18	3.87%
\$750,000 > and <= \$800,000	10,184,132	4.64%	13	2.80%
\$800,000 > and <= \$850,000	6,624,191	3.02%	8	1.72%
\$850,000 > and <= \$900,000	9,553,040	4.35%	11	2.37%
\$900,000 > and <= \$950,000	2,771,772	1.26%	3	0.65%
\$950,000 > and <= \$1,000,000	1,955,081	0.89%	2	0.43%
> \$1,000,000	48,282,661	22.00%	37	7.96%
Total	219,461,439	100.00%	465	100.00%



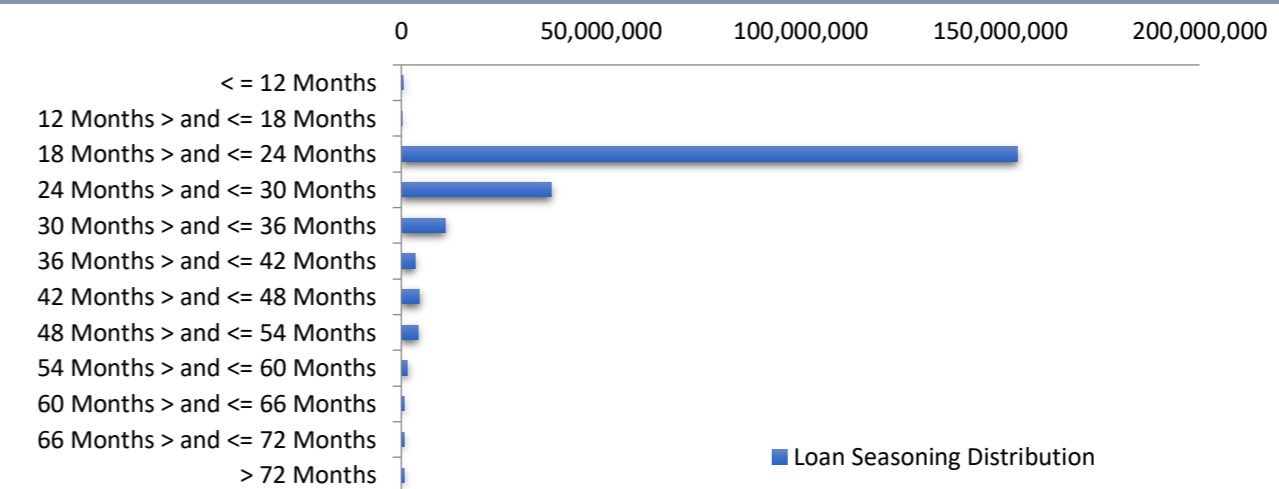
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	936,197	0.43%	32	7.96%
\$100,000 > and <= \$150,000	280,153	0.13%	2	0.50%
\$150,000 > and <= \$200,000	3,317,934	1.51%	19	4.73%
\$200,000 > and <= \$250,000	3,093,240	1.41%	14	3.48%
\$250,000 > and <= \$300,000	7,442,717	3.39%	27	6.72%
\$300,000 > and <= \$350,000	10,434,355	4.75%	32	7.96%
\$350,000 > and <= \$400,000	11,974,353	5.46%	32	7.96%
\$400,000 > and <= \$450,000	15,037,759	6.85%	35	8.71%
\$450,000 > and <= \$500,000	14,377,889	6.55%	30	7.46%
\$500,000 > and <= \$550,000	12,647,390	5.76%	24	5.97%
\$550,000 > and <= \$600,000	10,406,271	4.74%	18	4.48%
\$600,000 > and <= \$650,000	15,621,213	7.12%	25	6.22%
\$650,000 > and <= \$700,000	8,828,522	4.02%	13	3.23%
\$700,000 > and <= \$750,000	11,601,384	5.29%	16	3.98%
\$750,000 > and <= \$800,000	11,658,600	5.31%	15	3.73%
\$800,000 > and <= \$850,000	4,969,920	2.26%	6	1.49%
\$850,000 > and <= \$900,000	11,313,911	5.16%	13	3.23%
\$900,000 > and <= \$950,000	2,786,638	1.27%	3	0.75%
\$950,000 > and <= \$1,000,000	2,899,566	1.32%	3	0.75%
> \$1,000,000	59,833,429	27.26%	43	10.70%
Total	219,461,439	100.00%	402	100.00%



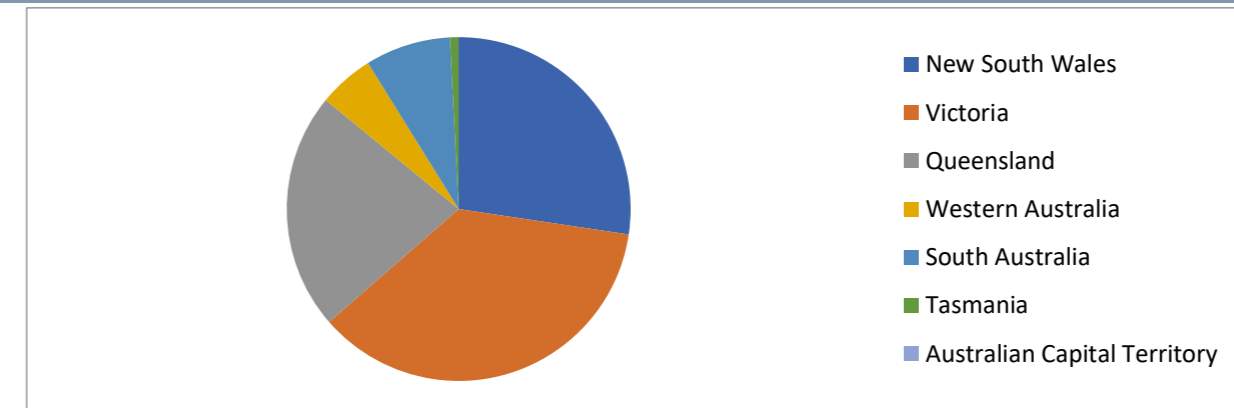
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	518,026	0.24%	2	0.43%
12 Months > and <= 18 Months	332,478	0.15%	3	0.65%
18 Months > and <= 24 Months	154,417,191	70.36%	296	63.66%
24 Months > and <= 30 Months	37,613,894	17.14%	87	18.71%
30 Months > and <= 36 Months	10,935,020	4.98%	32	6.88%
36 Months > and <= 42 Months	3,388,192	1.54%	14	3.01%
42 Months > and <= 48 Months	4,595,190	2.09%	8	1.72%
48 Months > and <= 54 Months	4,121,166	1.88%	8	1.72%
54 Months > and <= 60 Months	1,508,527	0.69%	8	1.72%
60 Months > and <= 66 Months	682,231	0.31%	2	0.43%
66 Months > and <= 72 Months	637,137	0.29%	3	0.65%
> 72 Months	712,386	0.32%	2	0.43%
Total	219,461,439	100.00%	465	100.00%



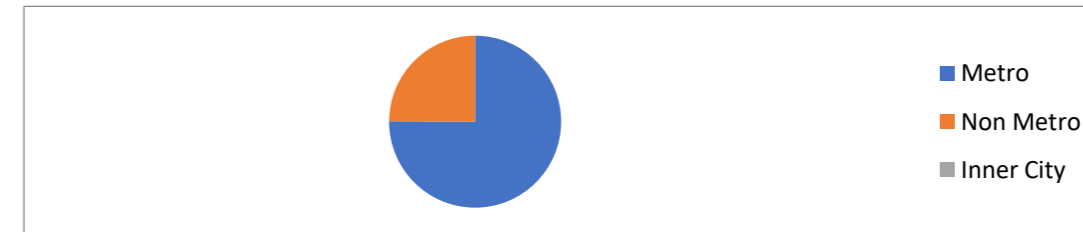
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	60,048,456	27.36%	93	23.13%
Victoria	79,500,707	36.23%	134	33.33%
Queensland	49,034,208	22.34%	101	25.12%
Western Australia	11,464,602	5.22%	30	7.46%
South Australia	17,618,820	8.03%	41	10.20%
Tasmania	1,794,645	0.82%	3	0.75%
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	219,461,439	100.00%	402	100.00%



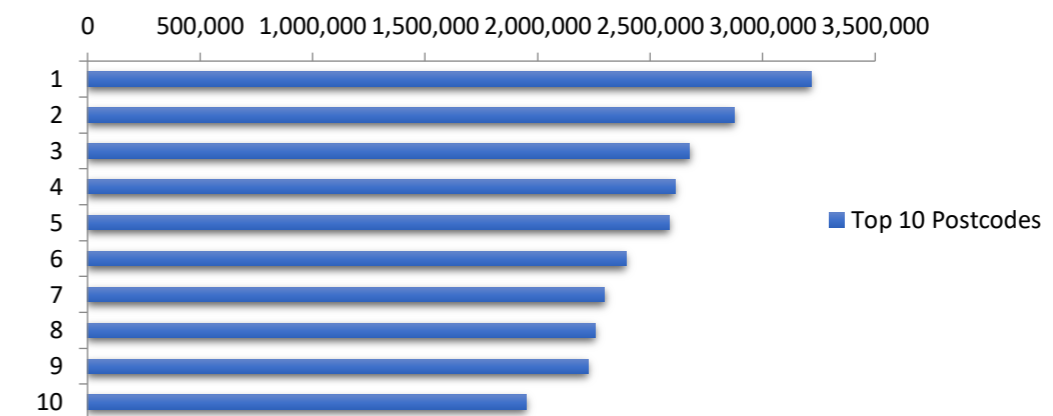
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	164,780,196	75.08%	284	70.65%
Non Metro	54,681,244	24.92%	117	29.10%
Inner City	(1)	0.00%	1	0.25%
No Data	0	0.00%	0	0.00%
Total	219,461,439	100.00%	402	100.00%



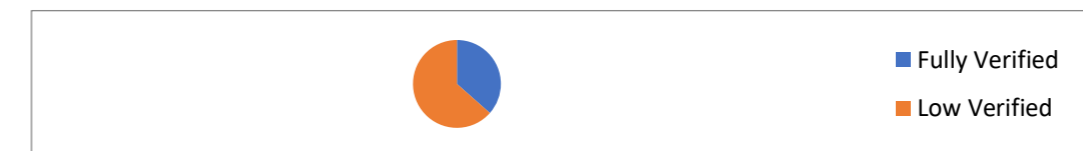
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3023	3,214,539	1.46%	7	1.74%
3977	2,874,771	1.31%	3	0.75%
2170	2,674,897	1.22%	3	0.75%
3162	2,609,561	1.19%	3	0.75%
3040	2,582,980	1.18%	2	0.50%
4564	2,392,387	1.09%	3	0.75%
4217	2,297,968	1.05%	5	1.24%
2500	2,254,533	1.03%	2	0.50%
3141	2,224,462	1.01%	2	0.50%
2072	1,949,769	0.89%	1	0.25%
Total	25,075,868	11.43%	31	7.71%



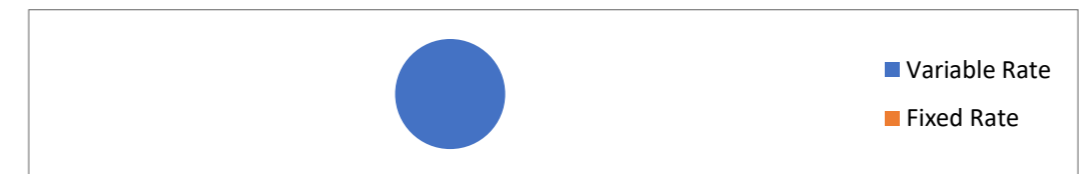
Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	80,142,307	36.52%	186	40.00%
Low Verified	139,319,131	63.48%	279	60.00%
Total	219,461,439	100.00%	465	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	219,461,439	100.00%	465	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	219,461,439	100.00%	465	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	171,516,319	78.15%	387	83.23%
Interest Only	47,945,120	21.85%	78	16.77%
Non-Billing	0	0.00%	0	0.00%
Total	219,461,439	100.00%	465	100.00%



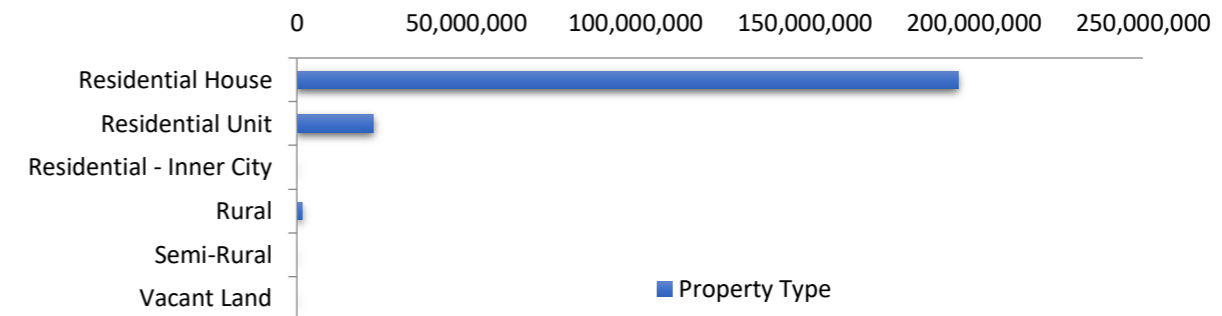
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	219,461,439	100.00%	465	100.00%
Total	219,461,439	100.00%	465	100.00%



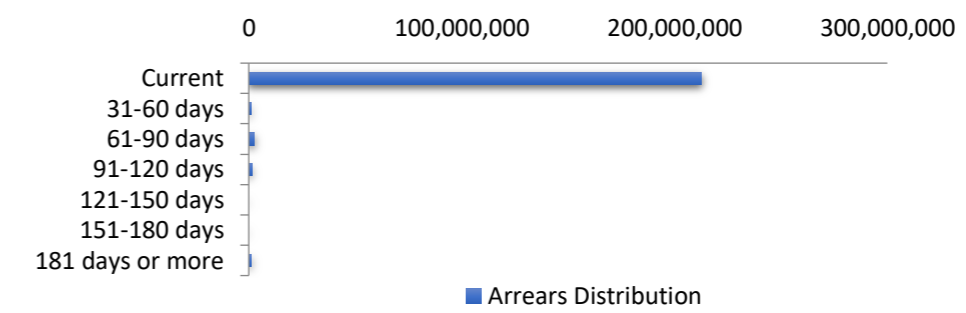
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	195,295,807	88.99%	342	85.07%
Residential Unit	22,627,458	10.31%	58	14.43%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,538,173	0.70%	2	0.50%
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	219,461,439	100.00%	402	100.00%



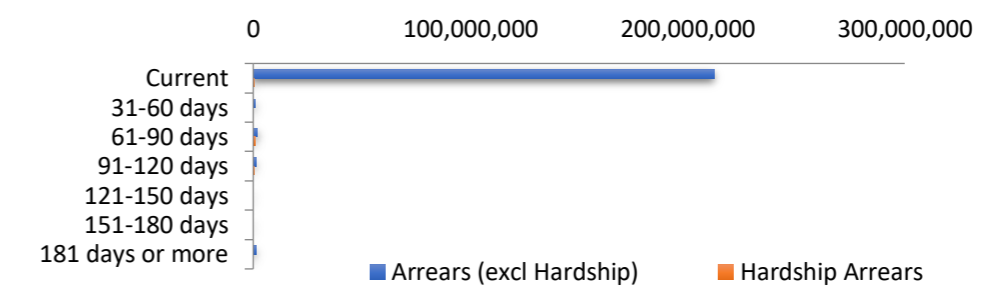
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	212,779,230	96.96%	454	97.63%
31-60 days	1,037,497	0.47%	2	0.43%
61-90 days	2,683,786	1.22%	3	0.65%
91-120 days	1,622,406	0.74%	3	0.65%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	1,338,520	0.61%	3	0.65%
Total	219,461,439	100.00%	465	100.00%



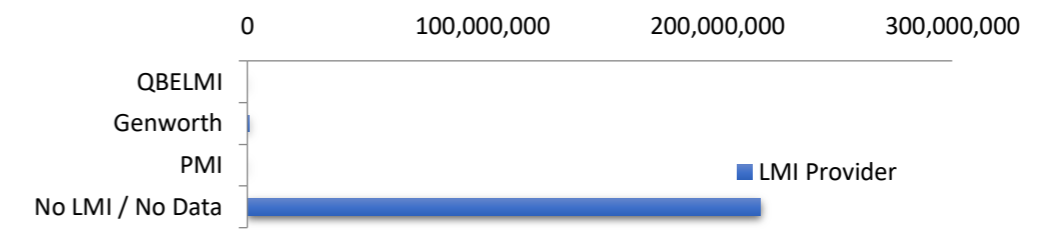
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	212,235,321	453	543,909	1	212,779,230
31-60 days	1,037,497	2	0	0	1,037,497
61-90 days	1,953,477	2	730,309	1	2,683,786
91-120 days	1,290,605	2	331,801	1	1,622,406
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	1,338,520	3	0	0	1,338,520
Total	217,855,419	462	1,606,020	3	219,461,439



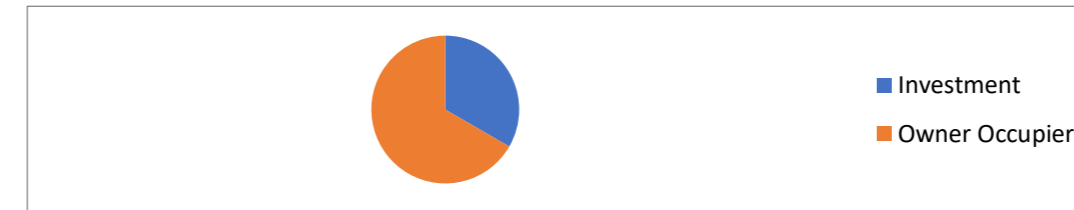
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	931,209	0.42%	1	0.25%
PMI	0	0.00%	0	0.00%
No LMI / No Data	218,530,230	99.58%	401	99.75%
Total	219,461,439	100.00%	402	100.00%



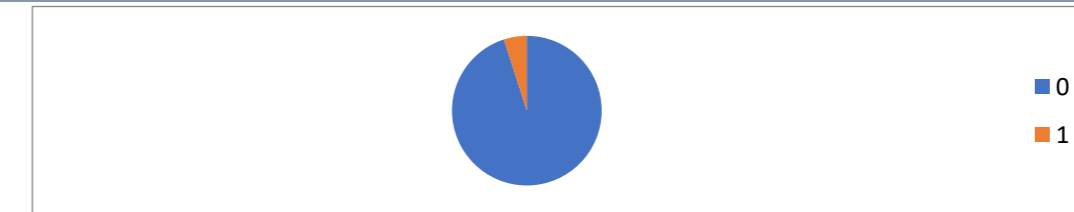
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	73,165,781	33.34%	146	31.40%
Owner Occupier	146,295,657	66.66%	319	68.60%
Total	219,461,439	100.00%	465	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	208,566,962	95.04%	439	94.41%
1	10,894,477	4.96%	26	5.59%
Total	219,461,439	100.00%	465	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	2,960,925.52	6
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