

AFG Series 2022-1NC
Collateral Report



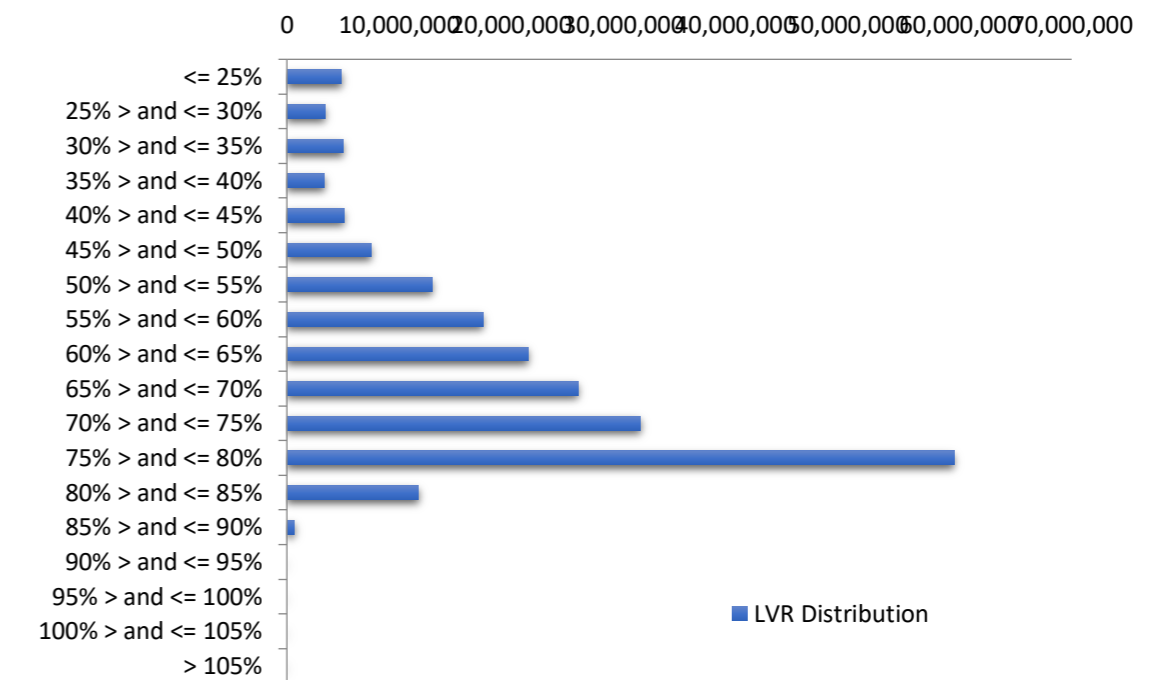
Model Period	18
Collection Period Start	1-Aug-23
Collection Period End	31-Aug-23
No. of Days	31
Interest Period Start	10-Aug-23
Interest Period End	10-Sep-23
No. of Days	32
Determination Date	6-Sep-23
Payment Date	11-Sep-23

Pool Statistics

Closing Balance of Mortgages	210,756,445
No. of Loans (Unconsolidated)	444
No. of Loans (Consolidated)	382
Average Loan Size (Unconsolidated)	474,677
Average Loan Size (Consolidated)	551,718
Largest Loan Size (Unconsolidated)	1,949,323
Largest Loan Size (Consolidated)	2,130,899
Smallest Loan Size (Unconsolidated)	(730)
Smallest Loan Size (Consolidated)	(730)
Weighted Average Interest Rate	7.48%
Weighted Average LVR	65.15%
Weighted Average Seasoning	25.52
Weighted Average Remaining Term	327.27

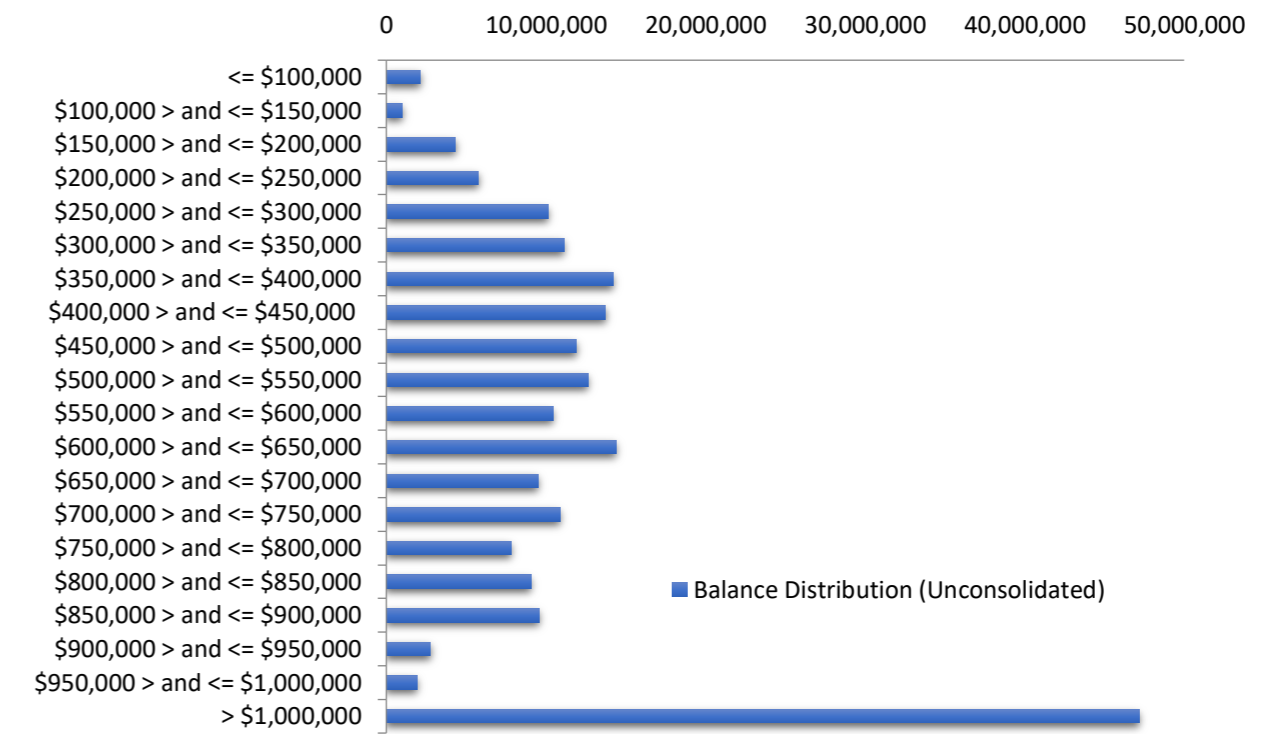
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,880,088	2.32%	41	10.73%
25% > and <= 30%	3,402,479	1.61%	9	2.36%
30% > and <= 35%	5,013,248	2.38%	14	3.66%
35% > and <= 40%	3,361,301	1.59%	6	1.57%
40% > and <= 45%	5,091,822	2.42%	10	2.62%
45% > and <= 50%	7,554,992	3.58%	16	4.19%
50% > and <= 55%	12,954,956	6.15%	25	6.54%
55% > and <= 60%	17,500,631	8.30%	28	7.33%
60% > and <= 65%	21,524,843	10.21%	34	8.90%
65% > and <= 70%	25,981,156	12.33%	42	10.99%
70% > and <= 75%	31,554,154	14.97%	47	12.30%
75% > and <= 80%	59,538,460	28.25%	93	24.35%
80% > and <= 85%	11,735,403	5.57%	16	4.19%
85% > and <= 90%	662,912	0.31%	1	0.26%
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	210,756,445	100.00%	382	100.00%



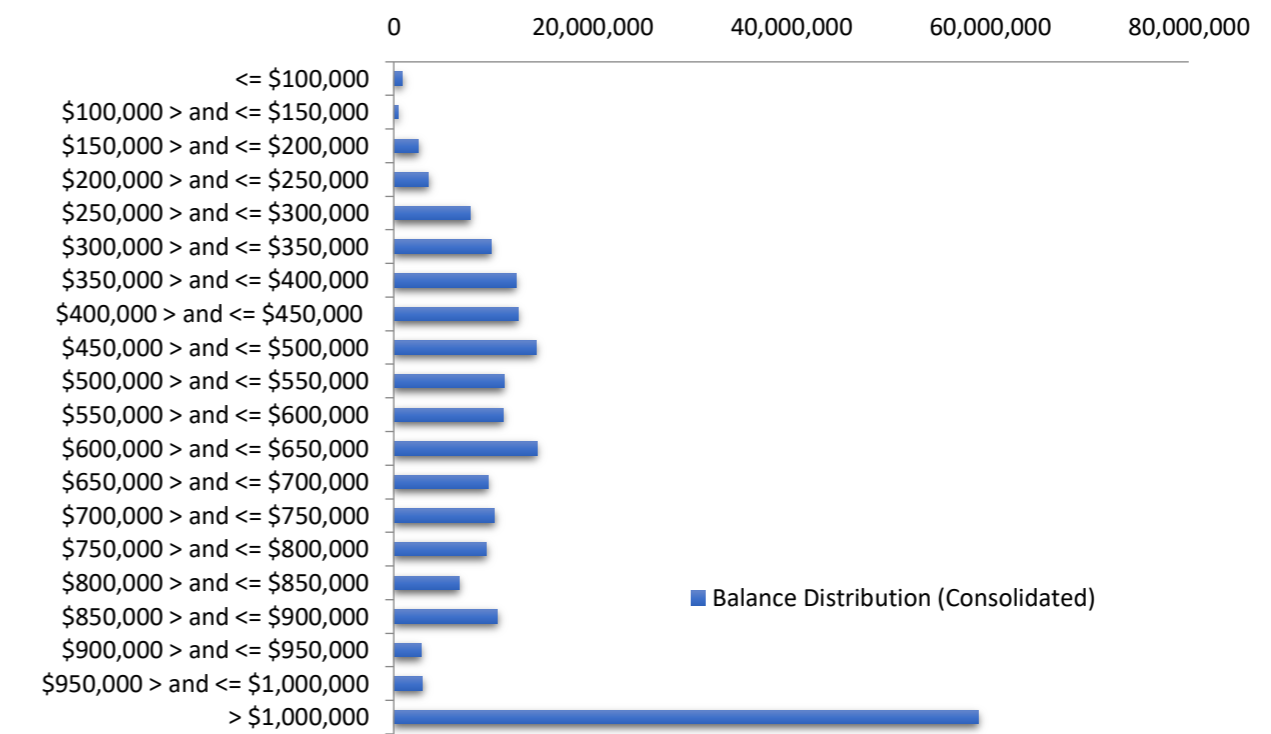
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,144,876	1.02%	52	11.71%
\$100,000 > and <= \$150,000	1,006,814	0.48%	8	1.80%
\$150,000 > and <= \$200,000	4,346,983	2.06%	25	5.63%
\$200,000 > and <= \$250,000	5,787,609	2.75%	26	5.86%
\$250,000 > and <= \$300,000	10,150,262	4.82%	37	8.33%
\$300,000 > and <= \$350,000	11,126,484	5.28%	34	7.66%
\$350,000 > and <= \$400,000	14,237,941	6.76%	38	8.56%
\$400,000 > and <= \$450,000	13,746,350	6.52%	32	7.21%
\$450,000 > and <= \$500,000	11,915,577	5.65%	25	5.63%
\$500,000 > and <= \$550,000	12,650,312	6.00%	24	5.41%
\$550,000 > and <= \$600,000	10,431,940	4.95%	18	4.05%
\$600,000 > and <= \$650,000	14,415,002	6.84%	23	5.18%
\$650,000 > and <= \$700,000	9,494,475	4.50%	14	3.15%
\$700,000 > and <= \$750,000	10,913,664	5.18%	15	3.38%
\$750,000 > and <= \$800,000	7,823,761	3.71%	10	2.25%
\$800,000 > and <= \$850,000	9,073,093	4.31%	11	2.48%
\$850,000 > and <= \$900,000	9,571,637	4.54%	11	2.48%
\$900,000 > and <= \$950,000	2,770,423	1.31%	3	0.68%
\$950,000 > and <= \$1,000,000	1,950,101	0.93%	2	0.45%
> \$1,000,000	47,199,140	22.40%	36	8.11%
Total	210,756,445	100.00%	444	100.00%



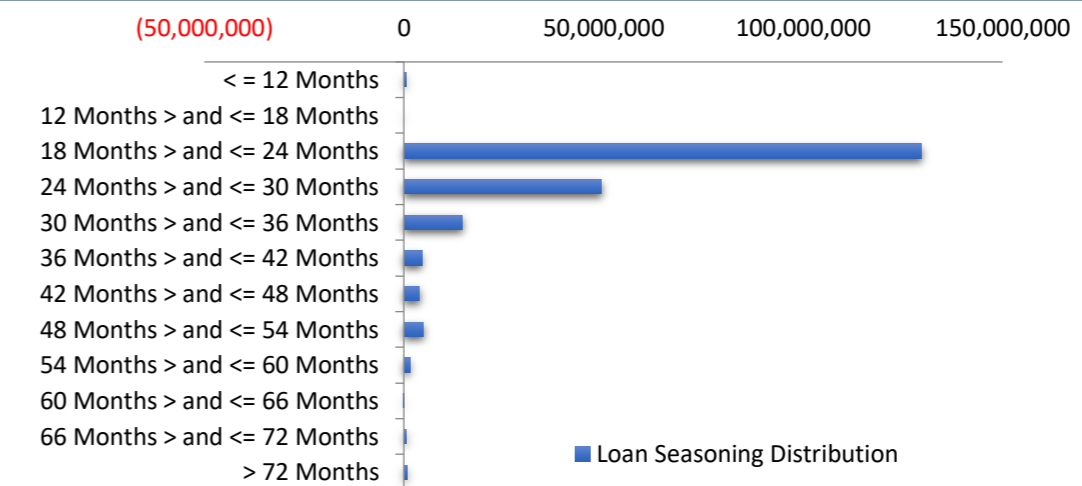
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	867,120	0.41%	28	7.33%
\$100,000 > and <= \$150,000	424,108	0.20%	3	0.79%
\$150,000 > and <= \$200,000	2,456,284	1.17%	14	3.66%
\$200,000 > and <= \$250,000	3,503,671	1.66%	16	4.19%
\$250,000 > and <= \$300,000	7,699,006	3.65%	28	7.33%
\$300,000 > and <= \$350,000	9,797,279	4.65%	30	7.85%
\$350,000 > and <= \$400,000	12,297,129	5.83%	33	8.64%
\$400,000 > and <= \$450,000	12,489,552	5.93%	29	7.59%
\$450,000 > and <= \$500,000	14,309,268	6.79%	30	7.85%
\$500,000 > and <= \$550,000	11,083,285	5.26%	21	5.50%
\$550,000 > and <= \$600,000	10,989,194	5.21%	19	4.97%
\$600,000 > and <= \$650,000	14,410,186	6.84%	23	6.02%
\$650,000 > and <= \$700,000	9,494,603	4.51%	14	3.66%
\$700,000 > and <= \$750,000	10,141,843	4.81%	14	3.66%
\$750,000 > and <= \$800,000	9,311,744	4.42%	12	3.14%
\$800,000 > and <= \$850,000	6,596,338	3.13%	8	2.09%
\$850,000 > and <= \$900,000	10,438,691	4.95%	12	3.14%
\$900,000 > and <= \$950,000	2,763,628	1.31%	3	0.79%
\$950,000 > and <= \$1,000,000	2,894,214	1.37%	3	0.79%
> \$1,000,000	58,789,303	27.89%	42	10.99%
Total	210,756,445	100.00%	382	100.00%



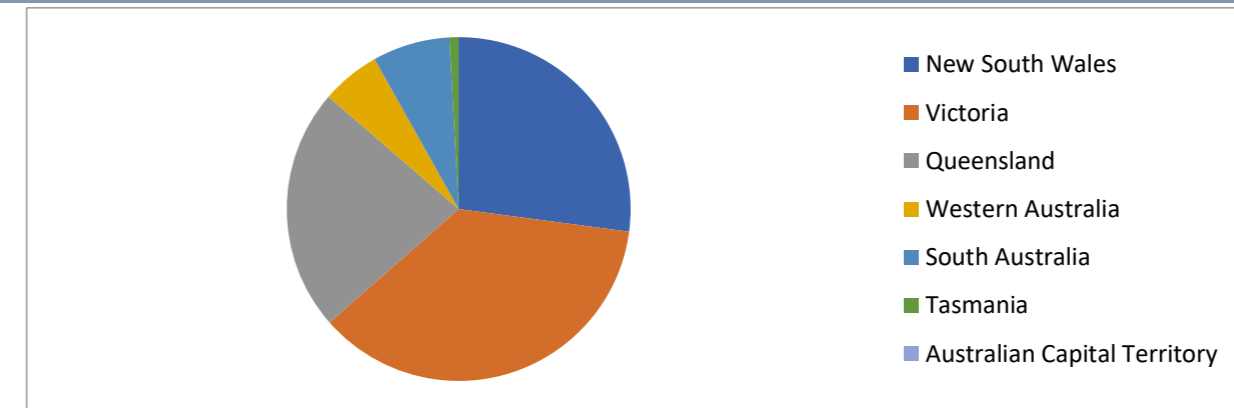
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	517,601	0.25%	2	0.45%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	129,709,673	61.54%	245	55.18%
24 Months > and <= 30 Months	49,562,235	23.52%	114	25.68%
30 Months > and <= 36 Months	14,654,876	6.95%	36	8.11%
36 Months > and <= 42 Months	4,571,889	2.17%	17	3.83%
42 Months > and <= 48 Months	3,928,950	1.86%	7	1.58%
48 Months > and <= 54 Months	4,940,940	2.34%	10	2.25%
54 Months > and <= 60 Months	1,506,132	0.71%	7	1.58%
60 Months > and <= 66 Months	(730)	0.00%	1	0.23%
66 Months > and <= 72 Months	634,477	0.30%	3	0.68%
> 72 Months	730,402	0.35%	2	0.45%
Total	210,756,445	100.00%	444	100.00%



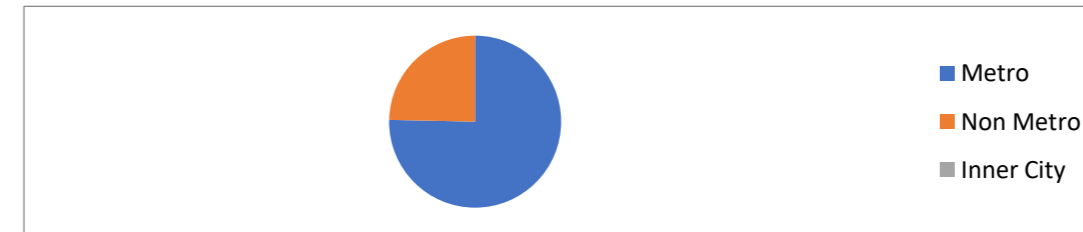
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	57,127,927	27.11%	87	22.77%
Victoria	76,759,251	36.42%	127	33.25%
Queensland	48,068,517	22.81%	99	25.92%
Western Australia	11,653,887	5.53%	30	7.85%
South Australia	15,352,383	7.28%	36	9.42%
Tasmania	1,794,480	0.85%	3	0.79%
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	210,756,445	100.00%	382	100.00%



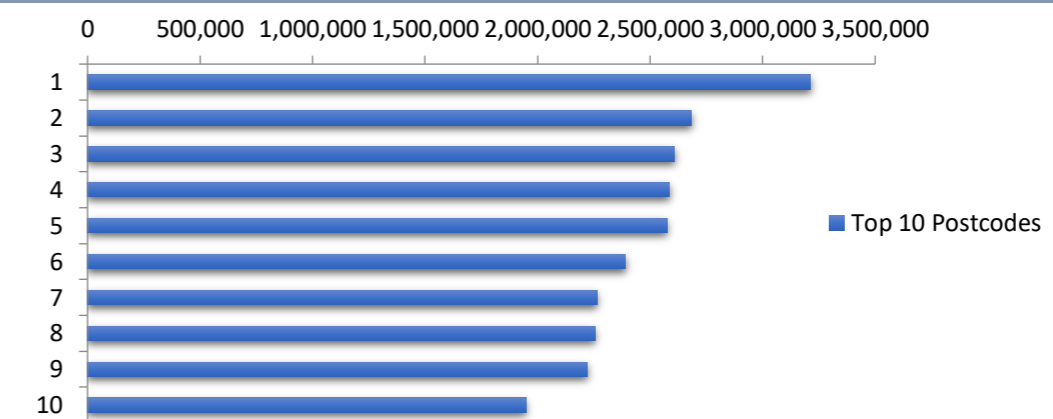
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	158,759,295	75.33%	269	70.42%
Non Metro	51,997,151	24.67%	112	29.32%
Inner City	(1)	0.00%	1	0.26%
No Data	0	0.00%	0	0.00%
Total	210,756,445	100.00%	382	100.00%



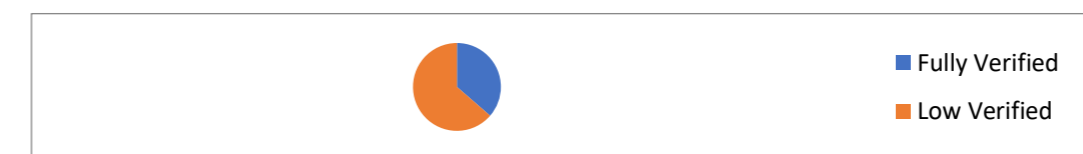
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3023	3,212,518	1.52%	7	1.83%
2170	2,684,627	1.27%	3	0.79%
3162	2,607,669	1.24%	3	0.79%
3977	2,586,159	1.23%	2	0.52%
3040	2,575,208	1.22%	2	0.52%
4564	2,390,487	1.13%	3	0.79%
4217	2,265,113	1.07%	5	1.31%
2500	2,254,535	1.07%	2	0.52%
3141	2,221,459	1.05%	2	0.52%
2072	1,949,323	0.92%	1	0.26%
Total	24,747,099	11.74%	30	7.85%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	76,652,247	36.37%	179	40.32%
Low Verified	134,104,198	63.63%	265	59.68%
Total	210,756,445	100.00%	444	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	210,756,445	100.00%	444	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	210,756,445	100.00%	444	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	166,486,149	78.99%	371	83.56%
Interest Only	44,270,296	21.01%	73	16.44%
Non-Billing	0	0.00%	0	0.00%
Total	210,756,445	100.00%	444	100.00%



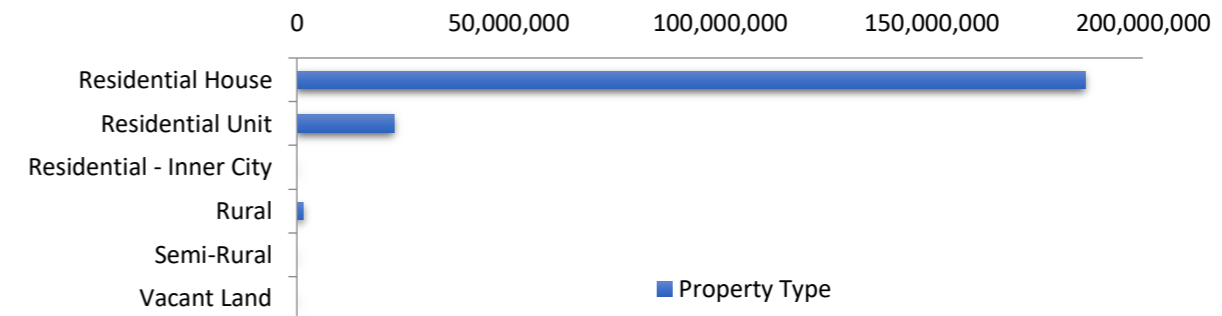
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	210,756,445	100.00%	444	100.00%
Total	210,756,445	100.00%	444	100.00%



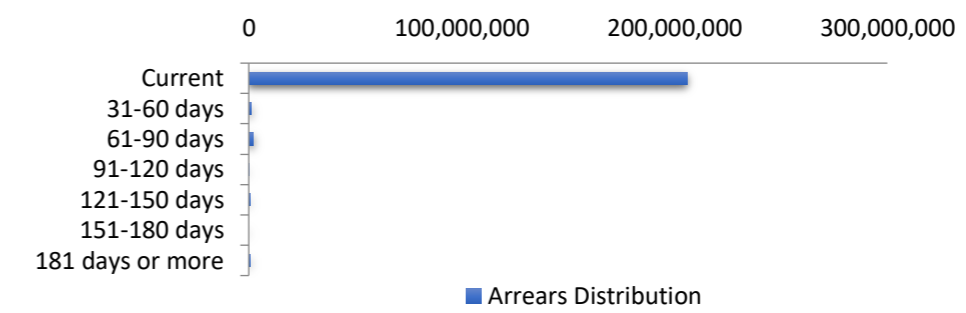
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	186,327,583	88.41%	323	84.55%
Residential Unit	22,892,947	10.86%	57	14.92%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,535,915	0.73%	2	0.52%
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	210,756,445	100.00%	382	100.00%



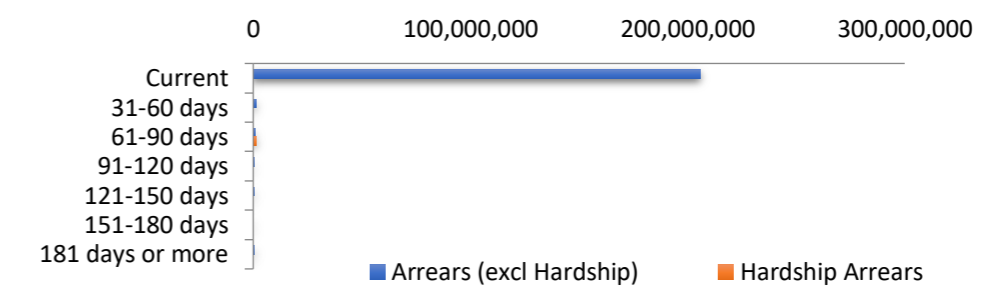
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	205,972,726	97.73%	435	97.97%
31-60 days	1,211,142	0.57%	3	0.68%
61-90 days	2,198,146	1.04%	3	0.68%
91-120 days	210,735	0.10%	1	0.23%
121-150 days	500,785	0.24%	1	0.23%
151-180 days	0	0.00%	0	0.00%
181 days or more	662,912	0.31%	1	0.23%
Total	210,756,445	100.00%	444	100.00%



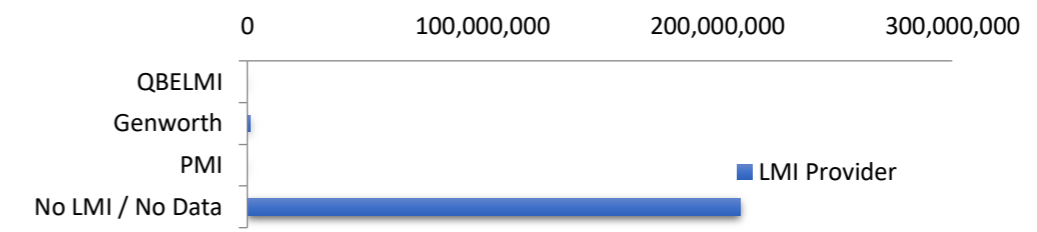
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	205,972,726	435	0	0	205,972,726
31-60 days	1,211,142	3	0	0	1,211,142
61-90 days	719,095	2	1,479,050	1	2,198,146
91-120 days	210,735	1	0	0	210,735
121-150 days	500,785	1	0	0	500,785
151-180 days	0	0	0	0	-
181 days or more	662,912	1	0	0	662,912
Total	209,277,394	443	1,479,050	1	210,756,445



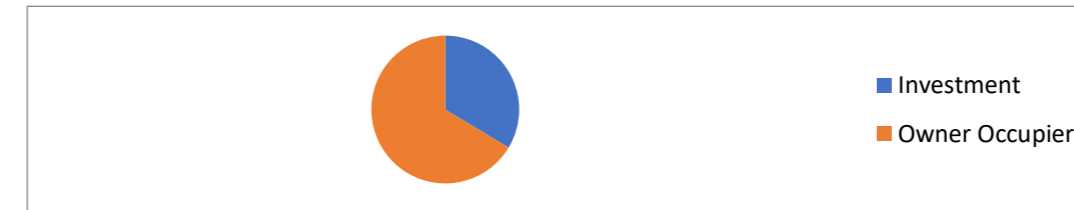
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	1,032,274	0.49%	2	0.52%
PMI	0	0.00%	0	0.00%
No LMI / No Data	209,724,171	99.51%	380	99.48%
Total	210,756,445	100.00%	382	100.00%



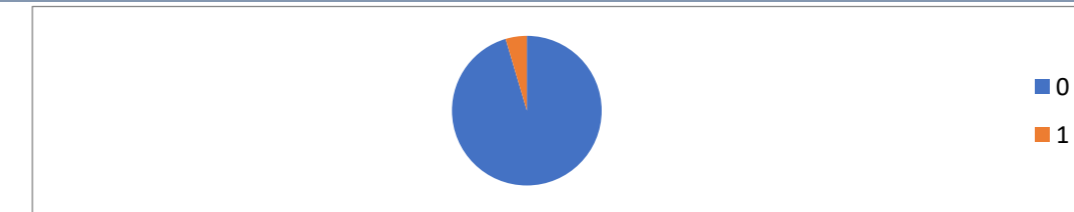
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	70,850,758	33.62%	140	31.53%
Owner Occupier	139,905,687	66.38%	304	68.47%
Total	210,756,445	100.00%	444	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	201,079,508	95.41%	420	94.59%
1	9,676,937	4.59%	24	5.41%
Total	210,756,445	100.00%	444	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	1,374,431.77	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