

AFG Series 2022-1NC
Collateral Report



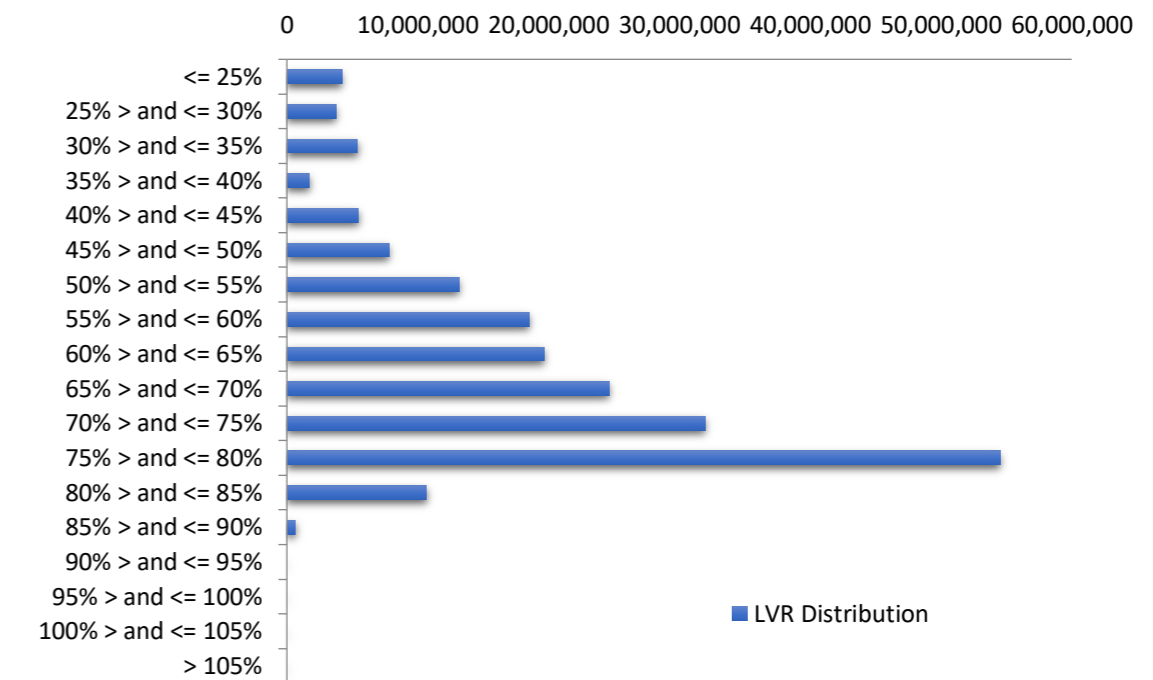
Model Period	19
Collection Period Start	1-Sep-23
Collection Period End	30-Sep-23
No. of Days	30
Interest Period Start	11-Sep-23
Interest Period End	9-Oct-23
No. of Days	29
Determination Date	5-Oct-23
Payment Date	10-Oct-23

Pool Statistics

Closing Balance of Mortgages	202,254,474
No. of Loans (Unconsolidated)	430
No. of Loans (Consolidated)	371
Average Loan Size (Unconsolidated)	470,359
Average Loan Size (Consolidated)	545,160
Largest Loan Size (Unconsolidated)	1,948,066
Largest Loan Size (Consolidated)	2,129,444
Smallest Loan Size (Unconsolidated)	(40,087)
Smallest Loan Size (Consolidated)	(40,087)
Weighted Average Interest Rate	7.46%
Weighted Average LVR	64.98%
Weighted Average Seasoning	26.50
Weighted Average Remaining Term	326.39

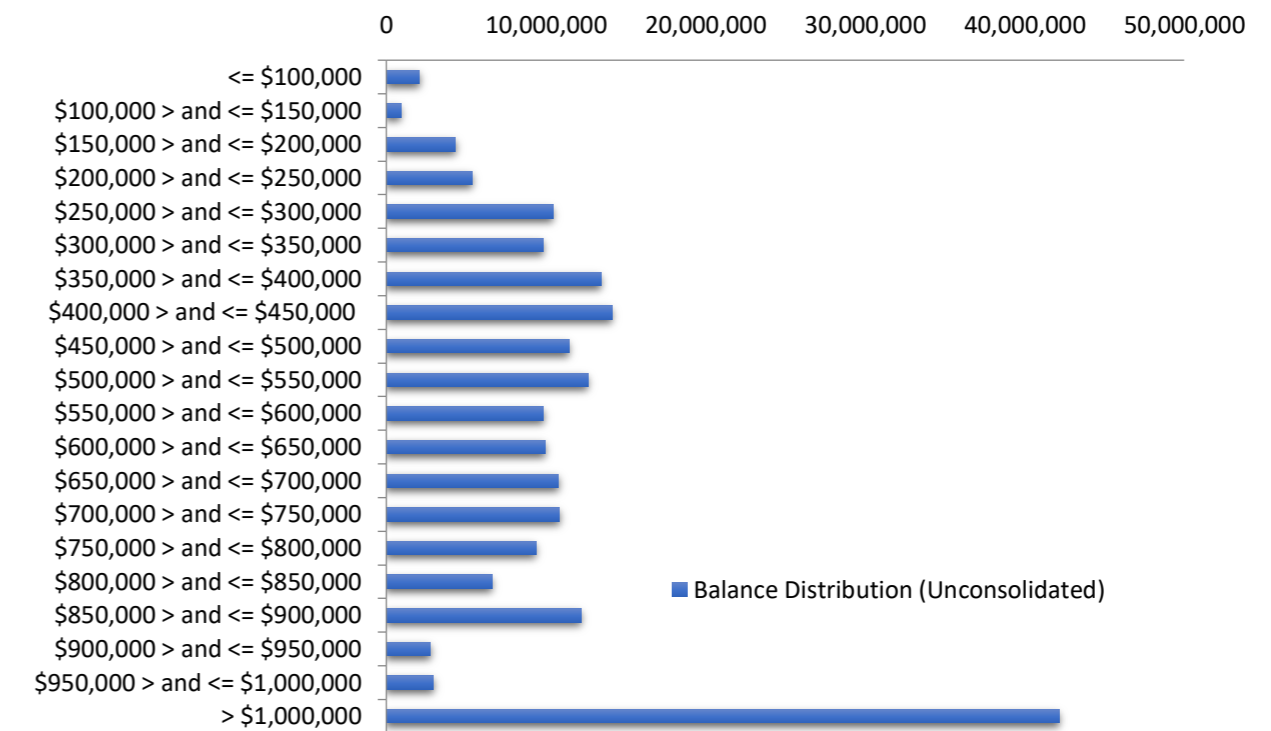
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,218,929	2.09%	41	11.05%
25% > and <= 30%	3,747,399	1.85%	10	2.70%
30% > and <= 35%	5,410,876	2.68%	13	3.50%
35% > and <= 40%	1,735,093	0.86%	4	1.08%
40% > and <= 45%	5,475,246	2.71%	11	2.96%
45% > and <= 50%	7,793,663	3.85%	17	4.58%
50% > and <= 55%	13,183,878	6.52%	25	6.74%
55% > and <= 60%	18,535,102	9.16%	28	7.55%
60% > and <= 65%	19,688,276	9.73%	33	8.89%
65% > and <= 70%	24,628,905	12.18%	40	10.78%
70% > and <= 75%	31,965,291	15.80%	50	13.48%
75% > and <= 80%	54,520,205	26.96%	82	22.10%
80% > and <= 85%	10,684,262	5.28%	16	4.31%
85% > and <= 90%	667,350	0.33%	1	0.27%
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	202,254,474	100.00%	371	100.00%



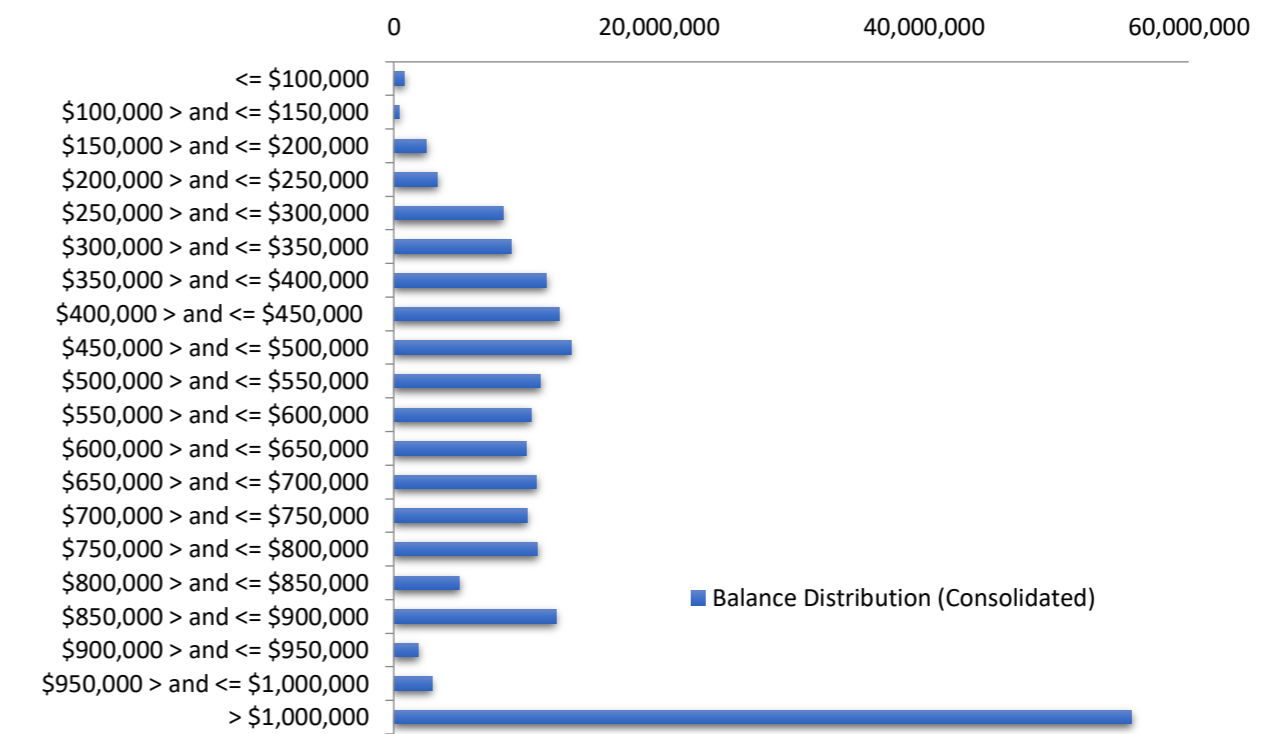
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,082,115	1.03%	53	12.33%
\$100,000 > and <= \$150,000	902,037	0.45%	7	1.63%
\$150,000 > and <= \$200,000	4,345,973	2.15%	25	5.81%
\$200,000 > and <= \$250,000	5,381,331	2.66%	24	5.58%
\$250,000 > and <= \$300,000	10,461,193	5.17%	38	8.84%
\$300,000 > and <= \$350,000	9,830,776	4.86%	30	6.98%
\$350,000 > and <= \$400,000	13,460,760	6.66%	36	8.37%
\$400,000 > and <= \$450,000	14,138,308	6.99%	33	7.67%
\$450,000 > and <= \$500,000	11,449,901	5.66%	24	5.58%
\$500,000 > and <= \$550,000	12,647,570	6.25%	24	5.58%
\$550,000 > and <= \$600,000	9,839,036	4.86%	17	3.95%
\$600,000 > and <= \$650,000	9,975,198	4.93%	16	3.72%
\$650,000 > and <= \$700,000	10,786,303	5.33%	16	3.72%
\$700,000 > and <= \$750,000	10,856,123	5.37%	15	3.49%
\$750,000 > and <= \$800,000	9,371,405	4.63%	12	2.79%
\$800,000 > and <= \$850,000	6,606,106	3.27%	8	1.86%
\$850,000 > and <= \$900,000	12,228,556	6.05%	14	3.26%
\$900,000 > and <= \$950,000	2,765,210	1.37%	3	0.70%
\$950,000 > and <= \$1,000,000	2,948,391	1.46%	3	0.70%
> \$1,000,000	42,178,182	20.85%	32	7.44%
Total	202,254,474	100.00%	430	100.00%



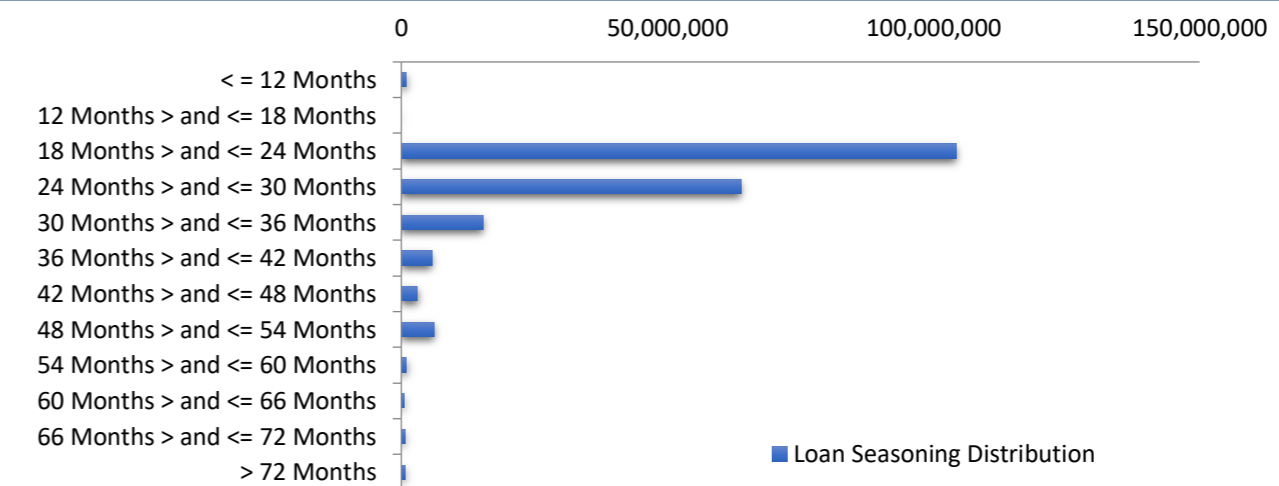
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	797,069	0.39%	30	8.09%
\$100,000 > and <= \$150,000	420,480	0.21%	3	0.81%
\$150,000 > and <= \$200,000	2,461,032	1.22%	14	3.77%
\$200,000 > and <= \$250,000	3,307,213	1.64%	15	4.04%
\$250,000 > and <= \$300,000	8,271,048	4.09%	30	8.09%
\$300,000 > and <= \$350,000	8,829,073	4.37%	27	7.28%
\$350,000 > and <= \$400,000	11,526,628	5.70%	31	8.36%
\$400,000 > and <= \$450,000	12,465,082	6.16%	29	7.82%
\$450,000 > and <= \$500,000	13,359,434	6.61%	28	7.55%
\$500,000 > and <= \$550,000	11,076,482	5.48%	21	5.66%
\$550,000 > and <= \$600,000	10,390,258	5.14%	18	4.85%
\$600,000 > and <= \$650,000	9,982,158	4.94%	16	4.31%
\$650,000 > and <= \$700,000	10,783,325	5.33%	16	4.31%
\$700,000 > and <= \$750,000	10,085,920	4.99%	14	3.77%
\$750,000 > and <= \$800,000	10,861,484	5.37%	14	3.77%
\$800,000 > and <= \$850,000	4,968,083	2.46%	6	1.62%
\$850,000 > and <= \$900,000	12,226,833	6.05%	14	3.77%
\$900,000 > and <= \$950,000	1,847,178	0.91%	2	0.54%
\$950,000 > and <= \$1,000,000	2,889,824	1.43%	3	0.81%
> \$1,000,000	55,705,869	27.54%	40	10.78%
Total	202,254,474	100.00%	371	100.00%



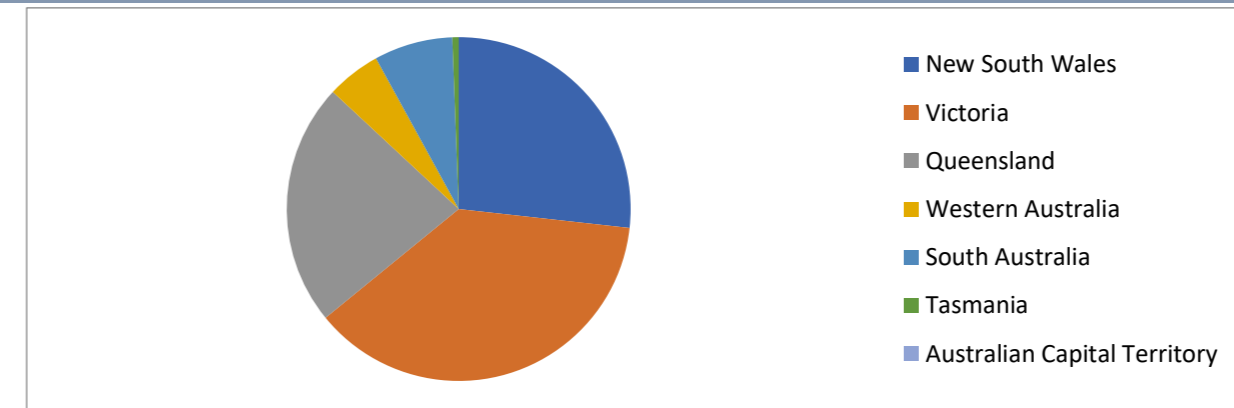
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	942,703	0.47%	3	0.70%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	104,334,868	51.59%	201	46.74%
24 Months > and <= 30 Months	63,792,921	31.54%	133	30.93%
30 Months > and <= 36 Months	15,313,425	7.57%	43	10.00%
36 Months > and <= 42 Months	5,722,131	2.83%	19	4.42%
42 Months > and <= 48 Months	3,059,358	1.51%	7	1.63%
48 Months > and <= 54 Months	6,215,357	3.07%	11	2.56%
54 Months > and <= 60 Months	966,422	0.48%	5	1.16%
60 Months > and <= 66 Months	540,606	0.27%	3	0.70%
66 Months > and <= 72 Months	634,086	0.31%	3	0.70%
> 72 Months	732,596	0.36%	2	0.47%
Total	202,254,474	100.00%	430	100.00%



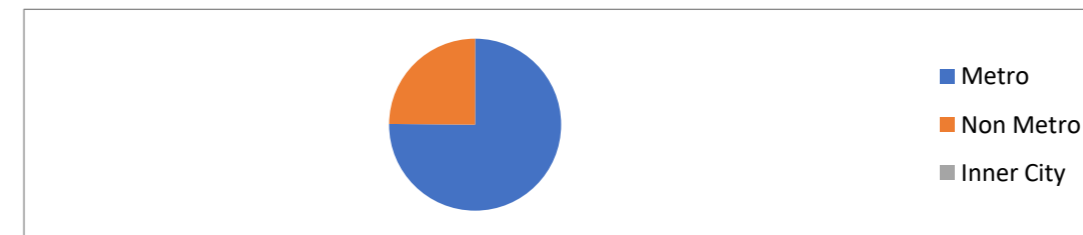
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	54,112,719	26.75%	85	22.91%
Victoria	75,527,332	37.34%	126	33.96%
Queensland	46,180,429	22.83%	95	25.61%
Western Australia	10,269,018	5.08%	27	7.28%
South Australia	14,964,892	7.40%	36	9.70%
Tasmania	1,200,084	0.59%	2	0.54%
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	202,254,474	100.00%	371	100.00%



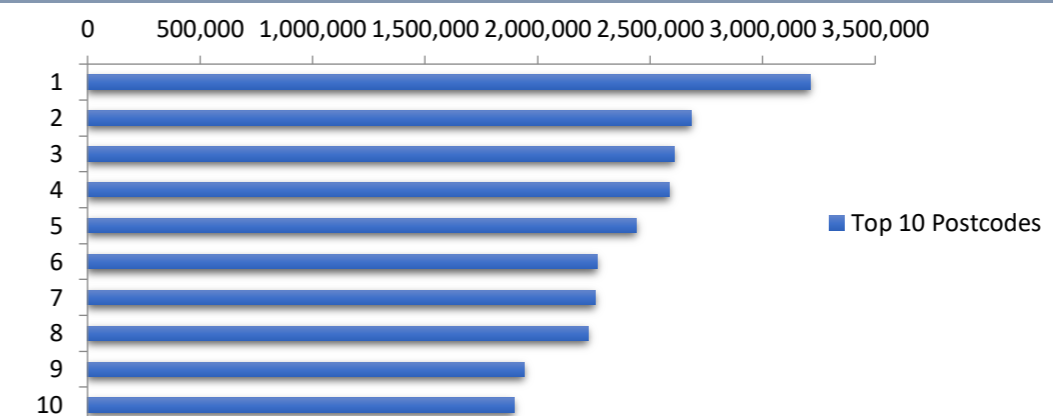
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	151,964,702	75.14%	261	70.35%
Non Metro	50,289,773	24.86%	109	29.38%
Inner City	(1)	0.00%	1	0.27%
No Data	0	0.00%	0	0.00%
Total	202,254,474	100.00%	371	100.00%



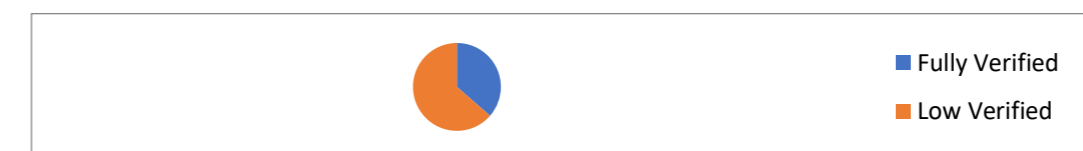
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3023	3,209,477	1.59%	7	1.89%
2170	2,683,147	1.33%	3	0.81%
3162	2,605,279	1.29%	3	0.81%
3977	2,583,102	1.28%	2	0.54%
3040	2,438,357	1.21%	2	0.54%
4217	2,263,674	1.12%	5	1.35%
2500	2,253,980	1.11%	2	0.54%
3141	2,224,160	1.10%	2	0.54%
2072	1,940,886	0.96%	1	0.27%
2046	1,896,001	0.94%	2	0.54%
Total	24,098,063	11.91%	29	7.82%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	73,585,569	36.38%	175	40.70%
Low Verified	128,668,905	63.62%	255	59.30%
Total	202,254,474	100.00%	430	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	202,254,474	100.00%	430	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	202,254,474	100.00%	430	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	162,073,277	80.13%	360	83.72%
Interest Only	40,181,198	19.87%	70	16.28%
Non-Billing	0	0.00%	0	0.00%
Total	202,254,474	100.00%	430	100.00%



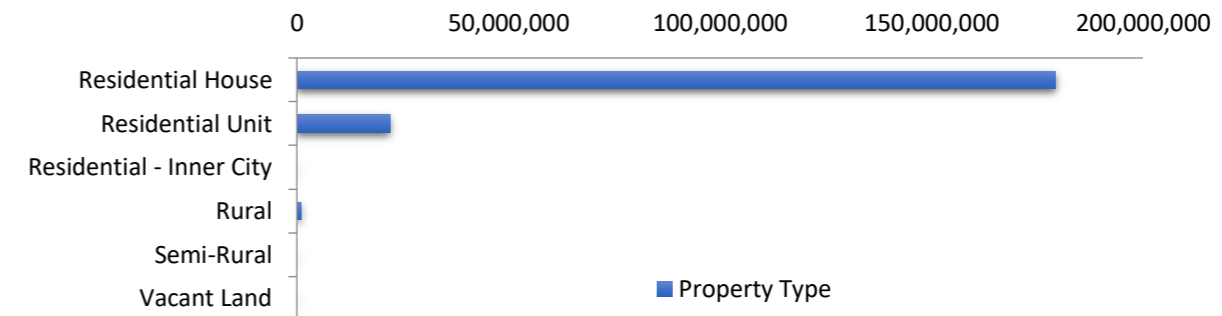
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	202,254,474	100.00%	430	100.00%
Total	202,254,474	100.00%	430	100.00%



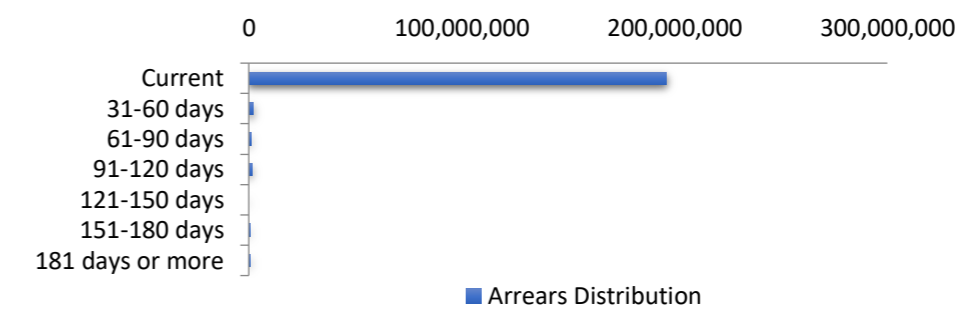
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	179,334,415	88.67%	316	85.18%
Residential Unit	21,962,938	10.86%	54	14.56%
Residential - Inner City	0	0.00%	0	0.00%
Rural	957,121	0.47%	1	0.27%
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	202,254,474	100.00%	371	100.00%



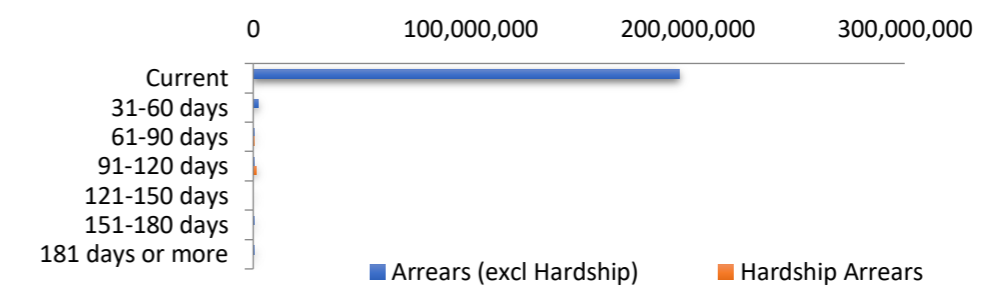
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	196,346,533	97.08%	419	97.44%
31-60 days	2,088,715	1.03%	5	1.16%
61-90 days	948,687	0.47%	2	0.47%
91-120 days	1,698,953	0.84%	2	0.47%
121-150 days	0	0.00%	0	0.00%
151-180 days	504,236	0.25%	1	0.23%
181 days or more	667,350	0.33%	1	0.23%
Total	202,254,474	100.00%	430	100.00%



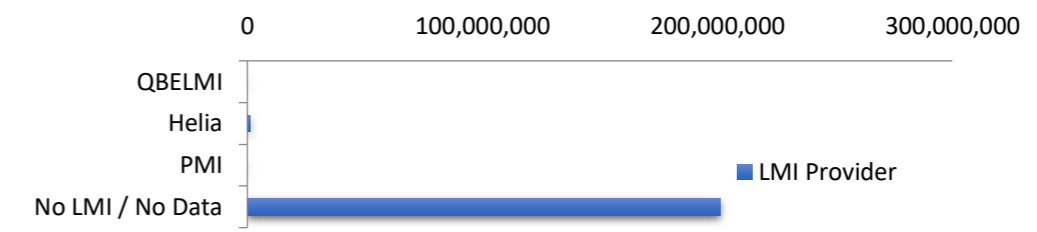
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	196,346,533	419	0	0	196,346,533
31-60 days	2,088,715	5	0	0	2,088,715
61-90 days	547,220	1	401,467	1	948,687
91-120 days	210,496	1	1,488,457	1	1,698,953
121-150 days	0	0	0	0	-
151-180 days	504,236	1	0	0	504,236
181 days or more	667,350	1	0	0	667,350
Total	200,364,550	428	1,889,924	2	202,254,474



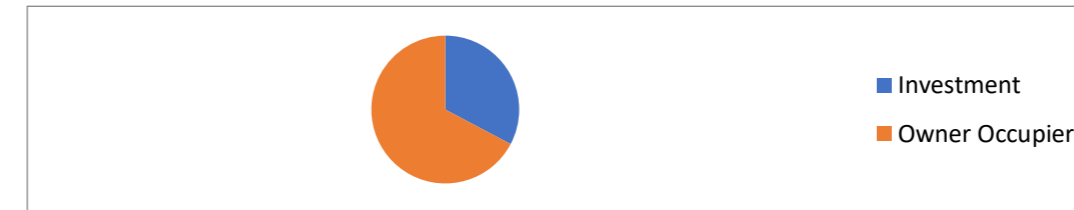
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Helia	1,032,672	0.51%	1	0.27%
PMI	0	0.00%	0	0.00%
No LMI / No Data	201,221,803	99.49%	370	99.73%
Total	202,254,474	100.00%	371	100.00%



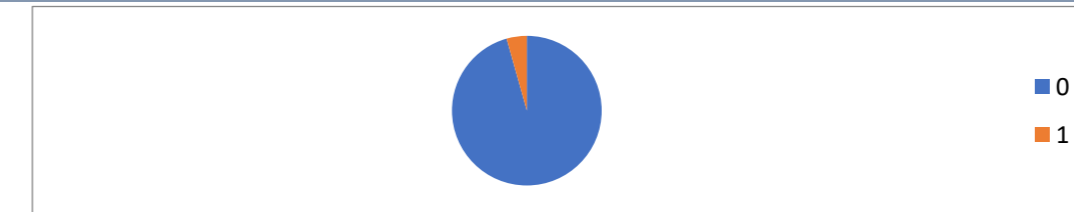
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	66,204,961	32.73%	135	31.40%
Owner Occupier	136,049,513	67.27%	295	68.60%
Total	202,254,474	100.00%	430	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	193,412,987	95.63%	408	94.88%
1	8,841,488	4.37%	22	5.12%
Total	202,254,474	100.00%	430	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	2,870,538.64	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