

AFG Series 2022-1NC
Collateral Report



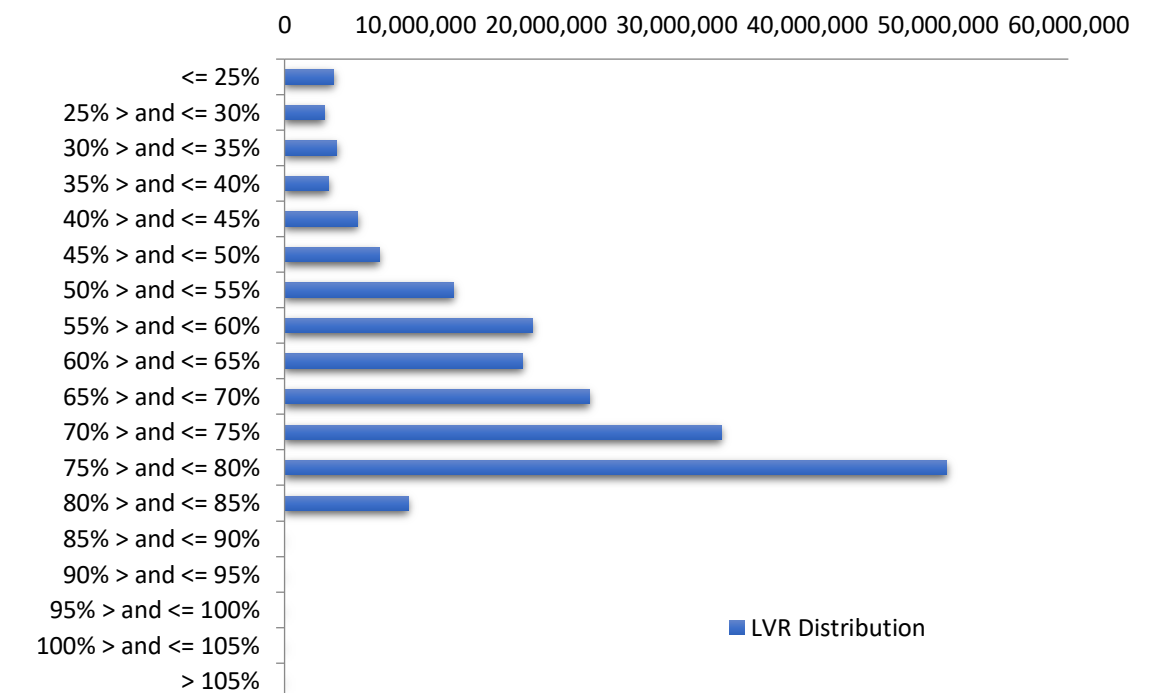
Model Period	20
Collection Period Start	1-Oct-23
Collection Period End	31-Oct-23
No. of Days	31
Interest Period Start	10-Oct-23
Interest Period End	9-Nov-23
No. of Days	31
Determination Date	6-Nov-23
Payment Date	10-Nov-23

Pool Statistics

Closing Balance of Mortgages	194,080,887
No. of Loans (Unconsolidated)	413
No. of Loans (Consolidated)	356
Average Loan Size (Unconsolidated)	469,930
Average Loan Size (Consolidated)	545,171
Largest Loan Size (Unconsolidated)	1,948,215
Largest Loan Size (Consolidated)	2,103,628
Smallest Loan Size (Unconsolidated)	(7,379)
Smallest Loan Size (Consolidated)	(7,379)
Weighted Average Interest Rate	7.42%
Weighted Average LVR	64.93%
Weighted Average Seasoning	27.45
Weighted Average Remaining Term	325.16

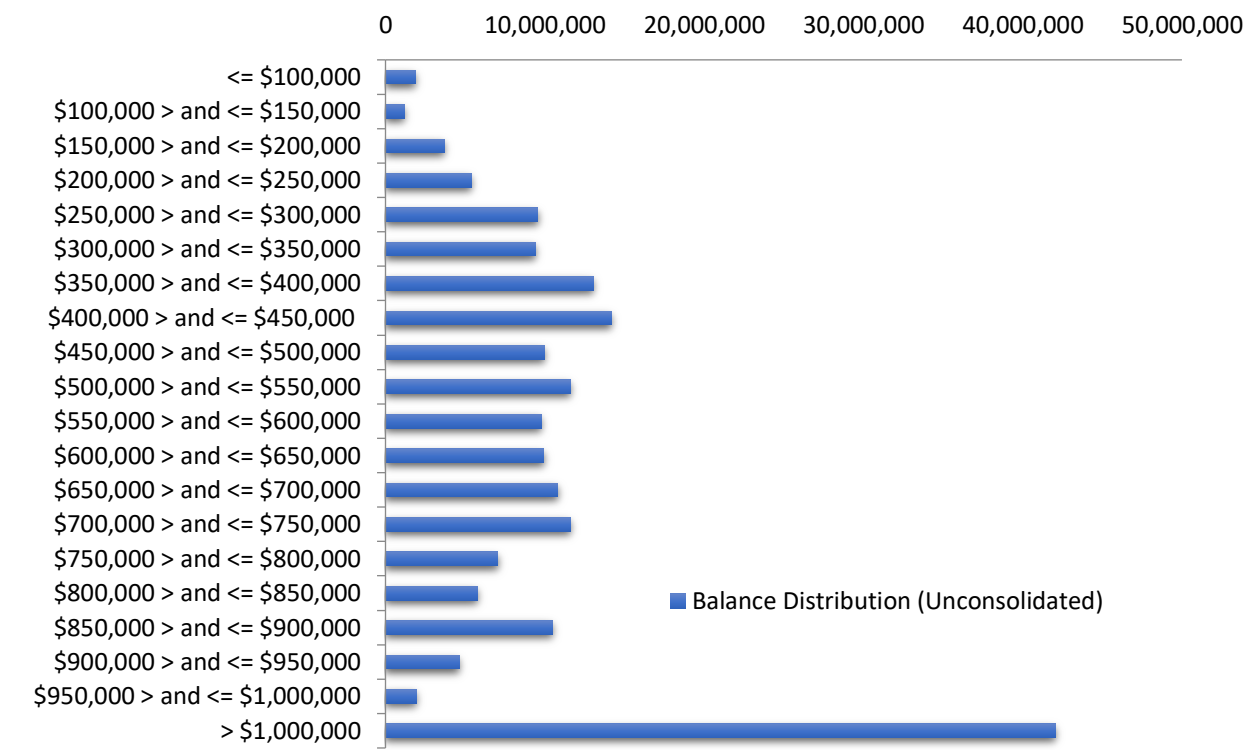
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	3,773,036	1.94%	39	10.96%
25% > and <= 30%	3,031,388	1.56%	8	2.25%
30% > and <= 35%	4,000,514	2.06%	11	3.09%
35% > and <= 40%	3,370,461	1.74%	6	1.69%
40% > and <= 45%	5,588,312	2.88%	11	3.09%
45% > and <= 50%	7,264,859	3.74%	16	4.49%
50% > and <= 55%	12,939,448	6.67%	25	7.02%
55% > and <= 60%	18,940,534	9.76%	29	8.15%
60% > and <= 65%	18,251,433	9.40%	30	8.43%
65% > and <= 70%	23,348,536	12.03%	38	10.67%
70% > and <= 75%	33,418,279	17.22%	51	14.33%
75% > and <= 80%	50,671,309	26.11%	77	21.63%
80% > and <= 85%	9,482,778	4.89%	15	4.21%
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	194,080,887	100.00%	356	100.00%



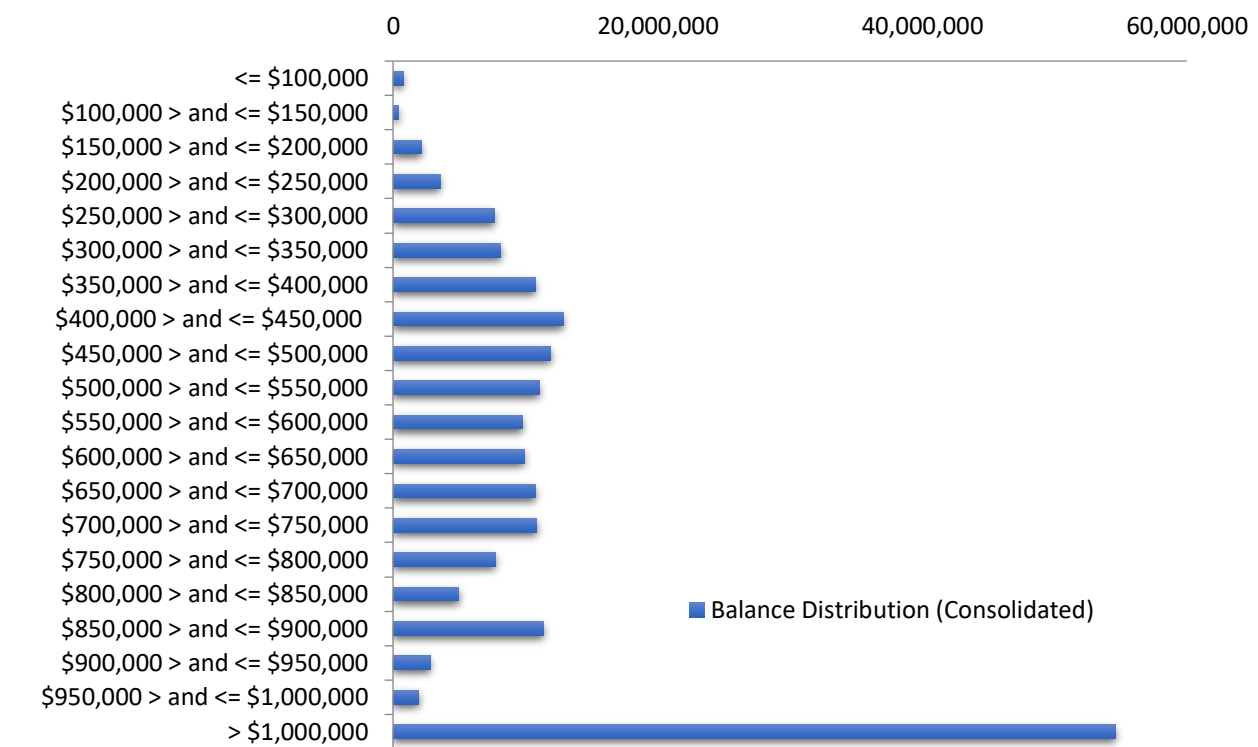
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,877,819	0.97%	52	12.59%
\$100,000 > and <= \$150,000	1,180,768	0.61%	9	2.18%
\$150,000 > and <= \$200,000	3,692,432	1.90%	21	5.08%
\$200,000 > and <= \$250,000	5,382,835	2.77%	24	5.81%
\$250,000 > and <= \$300,000	9,572,136	4.93%	35	8.47%
\$300,000 > and <= \$350,000	9,439,110	4.86%	29	7.02%
\$350,000 > and <= \$400,000	13,042,472	6.72%	35	8.47%
\$400,000 > and <= \$450,000	14,181,934	7.31%	33	7.99%
\$450,000 > and <= \$500,000	9,989,613	5.15%	21	5.08%
\$500,000 > and <= \$550,000	11,594,653	5.97%	22	5.33%
\$550,000 > and <= \$600,000	9,790,056	5.04%	17	4.12%
\$600,000 > and <= \$650,000	9,926,760	5.11%	16	3.87%
\$650,000 > and <= \$700,000	10,796,651	5.56%	16	3.87%
\$700,000 > and <= \$750,000	11,634,925	5.99%	16	3.87%
\$750,000 > and <= \$800,000	7,044,657	3.63%	9	2.18%
\$800,000 > and <= \$850,000	5,789,940	2.98%	7	1.69%
\$850,000 > and <= \$900,000	10,502,683	5.41%	12	2.91%
\$900,000 > and <= \$950,000	4,638,343	2.39%	5	1.21%
\$950,000 > and <= \$1,000,000	1,946,814	1.00%	2	0.48%
> \$1,000,000	42,056,284	21.67%	32	7.75%
Total	194,080,887	100.00%	413	100.00%



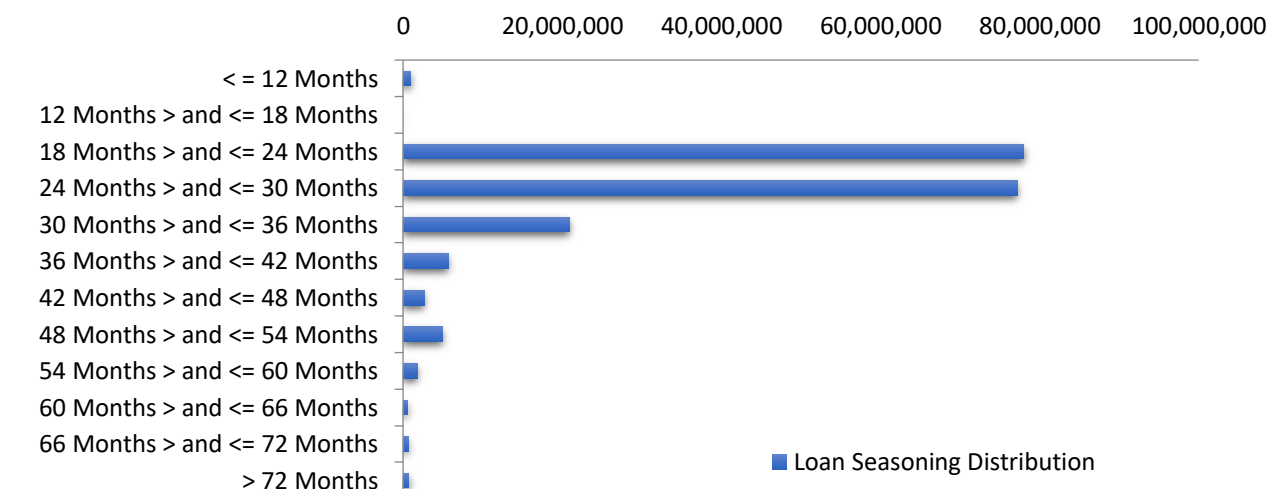
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	753,854	0.39%	30	8.43%
\$100,000 > and <= \$150,000	419,486	0.22%	3	0.84%
\$150,000 > and <= \$200,000	2,129,064	1.10%	12	3.37%
\$200,000 > and <= \$250,000	3,550,935	1.83%	16	4.49%
\$250,000 > and <= \$300,000	7,654,857	3.94%	28	7.87%
\$300,000 > and <= \$350,000	8,136,533	4.19%	25	7.02%
\$350,000 > and <= \$400,000	10,742,542	5.54%	29	8.15%
\$400,000 > and <= \$450,000	12,895,622	6.64%	30	8.43%
\$450,000 > and <= \$500,000	11,906,305	6.13%	25	7.02%
\$500,000 > and <= \$550,000	11,048,497	5.69%	21	5.90%
\$550,000 > and <= \$600,000	9,777,984	5.04%	17	4.78%
\$600,000 > and <= \$650,000	9,948,611	5.13%	16	4.49%
\$650,000 > and <= \$700,000	10,791,361	5.56%	16	4.49%
\$700,000 > and <= \$750,000	10,861,400	5.60%	15	4.21%
\$750,000 > and <= \$800,000	7,761,616	4.00%	10	2.81%
\$800,000 > and <= \$850,000	4,973,588	2.56%	6	1.69%
\$850,000 > and <= \$900,000	11,369,486	5.86%	13	3.65%
\$900,000 > and <= \$950,000	2,814,156	1.45%	3	0.84%
\$950,000 > and <= \$1,000,000	1,931,741	1.00%	2	0.56%
> \$1,000,000	54,613,250	28.14%	39	10.96%
Total	194,080,887	100.00%	356	100.00%



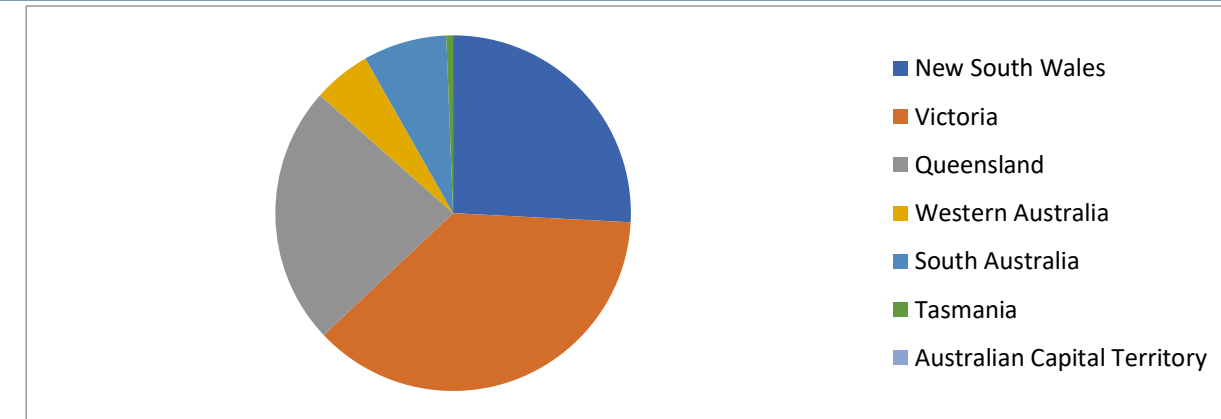
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	941,272	0.48%	3	0.73%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	78,039,049	40.21%	147	35.59%
24 Months > and <= 30 Months	77,163,119	39.76%	158	38.26%
30 Months > and <= 36 Months	20,923,920	10.78%	55	13.32%
36 Months > and <= 42 Months	5,690,280	2.93%	19	4.60%
42 Months > and <= 48 Months	2,687,153	1.38%	7	1.69%
48 Months > and <= 54 Months	4,928,929	2.54%	9	2.18%
54 Months > and <= 60 Months	1,803,915	0.93%	7	1.69%
60 Months > and <= 66 Months	539,186	0.28%	3	0.73%
66 Months > and <= 72 Months	631,683	0.33%	3	0.73%
> 72 Months	732,381	0.38%	2	0.48%
Total	194,080,887	100.00%	413	100.00%



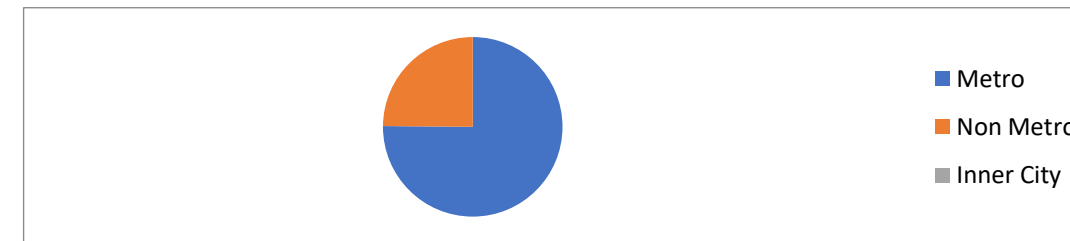
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	50,102,367	25.82%	79	22.19%
Victoria	72,106,857	37.15%	121	33.99%
Queensland	45,734,985	23.56%	93	26.12%
Western Australia	10,200,519	5.26%	27	7.58%
South Australia	14,737,360	7.59%	34	9.55%
Tasmania	1,198,800	0.62%	2	0.56%
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	194,080,887	100.00%	356	100.00%



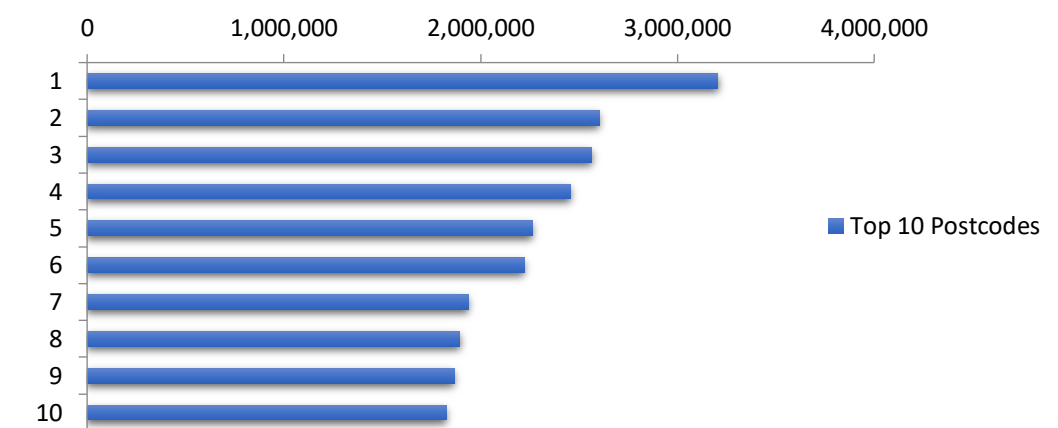
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	145,820,441	75.13%	251	70.51%
Non Metro	48,260,447	24.87%	104	29.21%
Inner City	(1)	0.00%	1	0.28%
No Data	0	0.00%	0	0.00%
Total	194,080,887	100.00%	356	100.00%



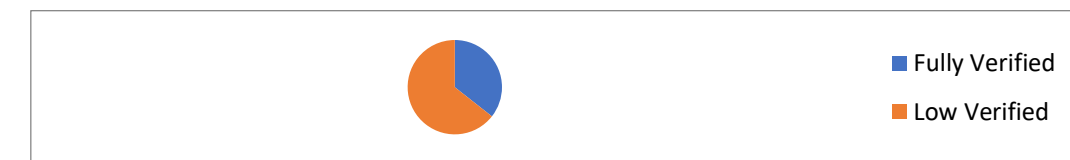
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3023	3,205,863	1.65%	7	1.97%
3162	2,603,573	1.34%	3	0.84%
3977	2,564,790	1.32%	2	0.56%
3040	2,454,933	1.26%	2	0.56%
4217	2,262,119	1.17%	5	1.40%
3141	2,221,632	1.14%	2	0.56%
2072	1,939,309	1.00%	1	0.28%
2046	1,894,239	0.98%	2	0.56%
3752	1,866,759	0.96%	3	0.84%
2015	1,826,561	0.94%	1	0.28%
Total	22,839,779	11.77%	28	7.87%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	69,091,948	35.60%	166	40.19%
Low Verified	124,988,939	64.40%	247	59.81%
Total	194,080,887	100.00%	413	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	194,080,887	100.00%	413	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	194,080,887	100.00%	413	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	156,086,856	80.42%	345	83.54%
Interest Only	37,994,031	19.58%	68	16.46%
Non-Billing	0	0.00%	0	0.00%
Total	194,080,887	100.00%	413	100.00%



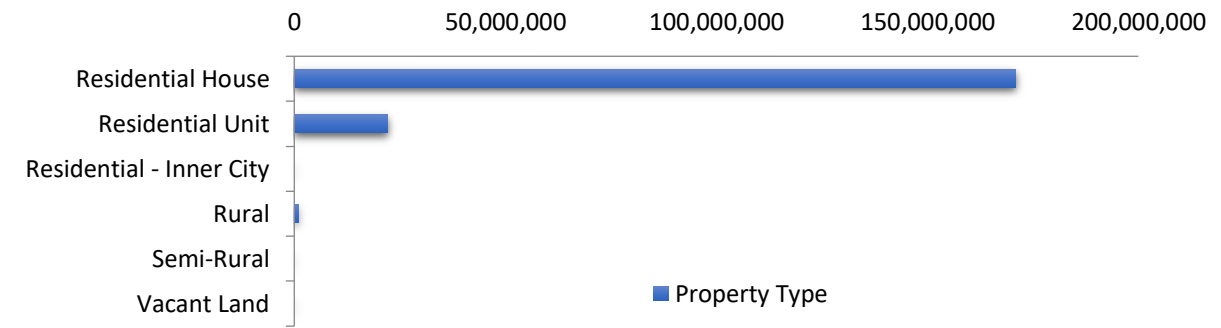
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	194,080,887	100.00%	413	100.00%
Total	194,080,887	100.00%	413	100.00%



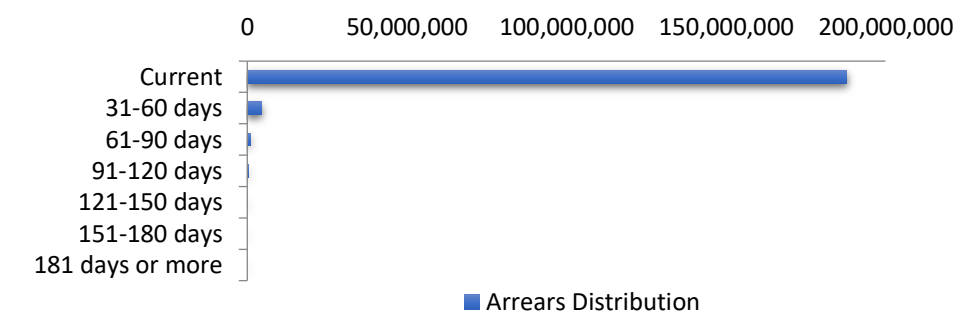
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	170,955,223	88.08%	300	84.27%
Residential Unit	22,204,263	11.44%	55	15.45%
Residential - Inner City	0	0.00%	0	0.00%
Rural	921,402	0.47%	1	0.28%
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	194,080,887	100.00%	356	100.00%



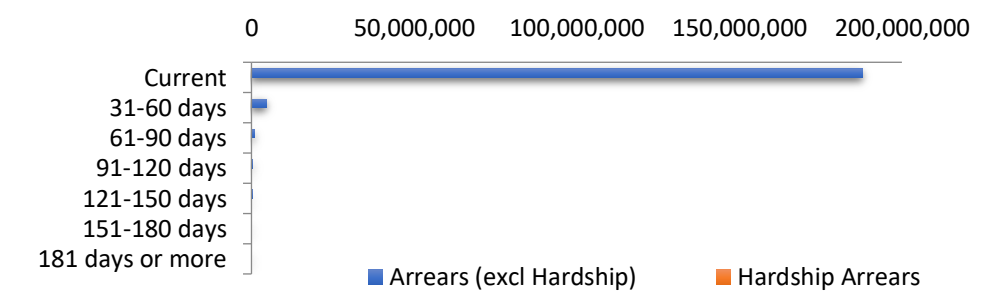
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	187,924,311	96.83%	403	97.58%
31-60 days	4,543,520	2.34%	6	1.45%
61-90 days	948,473	0.49%	2	0.48%
91-120 days	452,782	0.23%	1	0.24%
121-150 days	211,801	0.11%	1	0.24%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	194,080,887	100.00%	413	100.00%



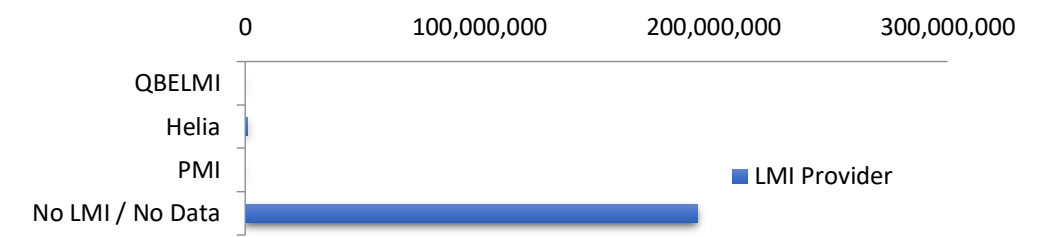
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	187,924,311	403	0	0	187,924,311
31-60 days	4,543,520	6	0	0	4,543,520
61-90 days	948,473	2	0	0	948,473
91-120 days	452,782	1	0	0	452,782
121-150 days	211,801	1	0	0	211,801
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
Total	194,080,887	413	0	0	194,080,887



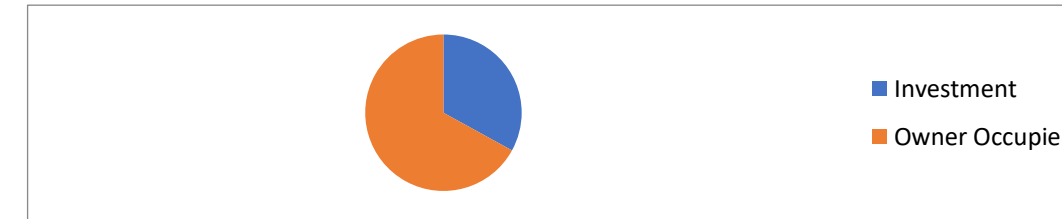
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Helia	1,033,103	0.53%	2	0.56%
PMI	0	0.00%	0	0.00%
No LMI / No Data	193,047,785	99.47%	354	99.44%
Total	194,080,887	100.00%	356	100.00%



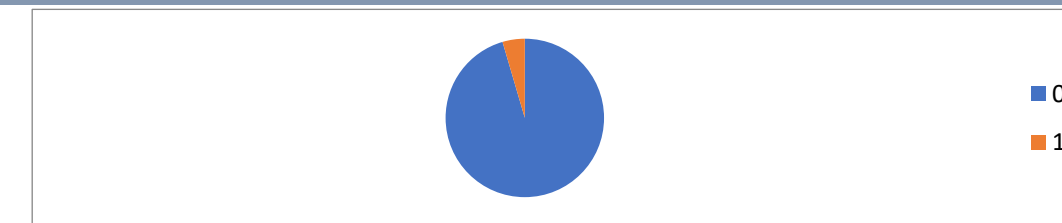
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	64,047,527	33.00%	132	31.96%
Owner Occupier	130,033,361	67.00%	281	68.04%
Total	194,080,887	100.00%	413	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	185,265,122	95.46%	391	94.67%
1	8,815,765	4.54%	22	5.33%
Total	194,080,887	100.00%	413	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	664,583.51	2
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