

AFG Series 2022-1NC
Collateral Report



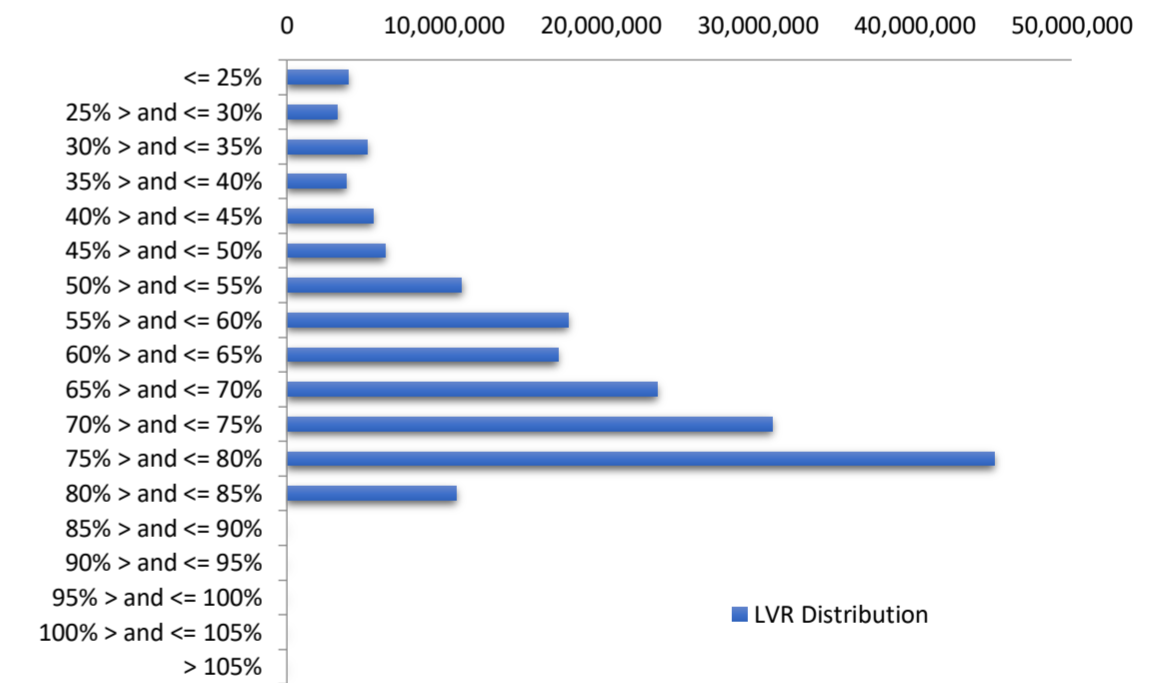
Model Period	21
Collection Period Start	1-Nov-23
Collection Period End	30-Nov-23
No. of Days	30
Interest Period Start	10-Nov-23
Interest Period End	10-Dec-23
No. of Days	31
Determination Date	6-Dec-23
Payment Date	11-Dec-23

Pool Statistics

Closing Balance of Mortgages	184,565,724
No. of Loans (Unconsolidated)	403
No. of Loans (Consolidated)	346
Average Loan Size (Unconsolidated)	457,979
Average Loan Size (Consolidated)	533,427
Largest Loan Size (Unconsolidated)	1,937,517
Largest Loan Size (Consolidated)	2,102,189
Smallest Loan Size (Unconsolidated)	(485)
Smallest Loan Size (Consolidated)	(485)
Weighted Average Interest Rate	7.74%
Weighted Average LVR	64.47%
Weighted Average Seasoning	28.31
Weighted Average Remaining Term	324.30

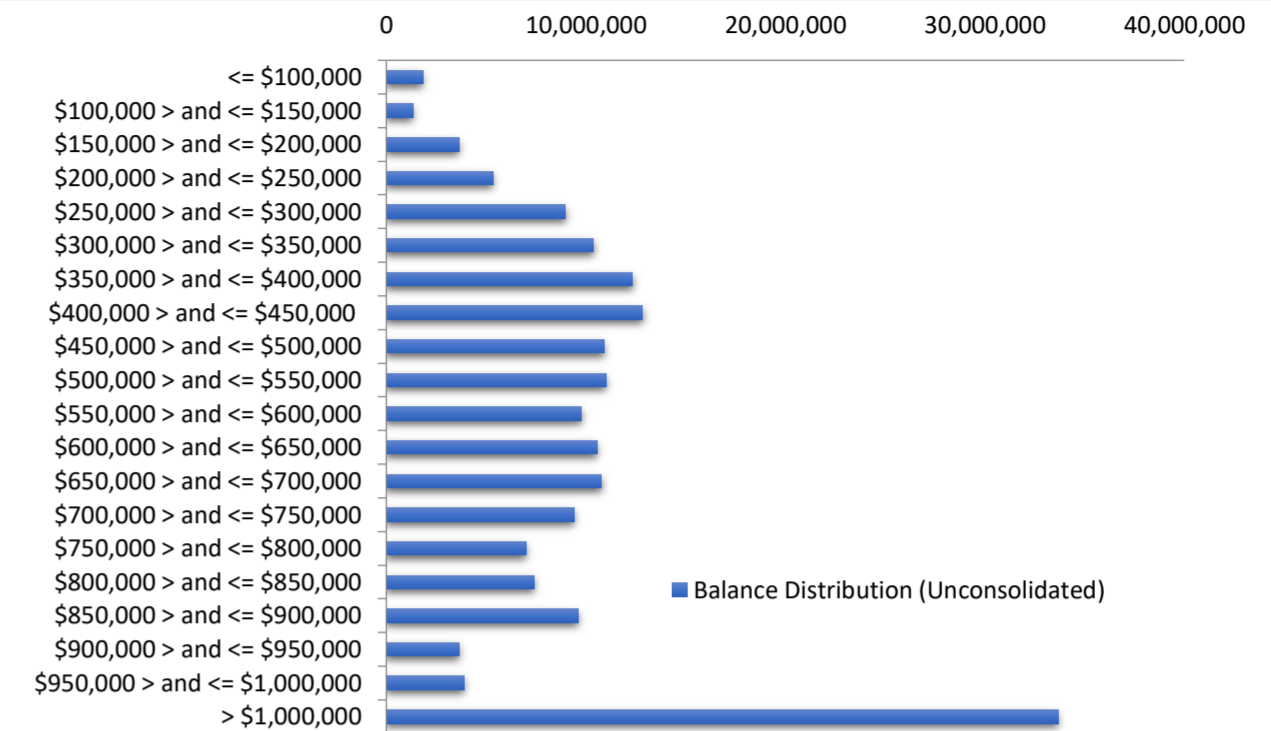
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	3,898,298	2.11%	38	10.98%
25% > and <= 30%	3,227,979	1.75%	9	2.60%
30% > and <= 35%	5,118,576	2.77%	12	3.47%
35% > and <= 40%	3,800,366	2.06%	7	2.02%
40% > and <= 45%	5,508,569	2.98%	11	3.18%
45% > and <= 50%	6,276,467	3.40%	13	3.76%
50% > and <= 55%	11,138,241	6.03%	22	6.36%
55% > and <= 60%	17,919,362	9.71%	29	8.38%
60% > and <= 65%	17,266,553	9.36%	29	8.38%
65% > and <= 70%	23,599,479	12.79%	38	10.98%
70% > and <= 75%	30,931,767	16.76%	49	14.16%
75% > and <= 80%	45,068,918	24.42%	73	21.10%
80% > and <= 85%	10,811,149	5.86%	16	4.62%
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	184,565,724	100.00%	346	100.00%



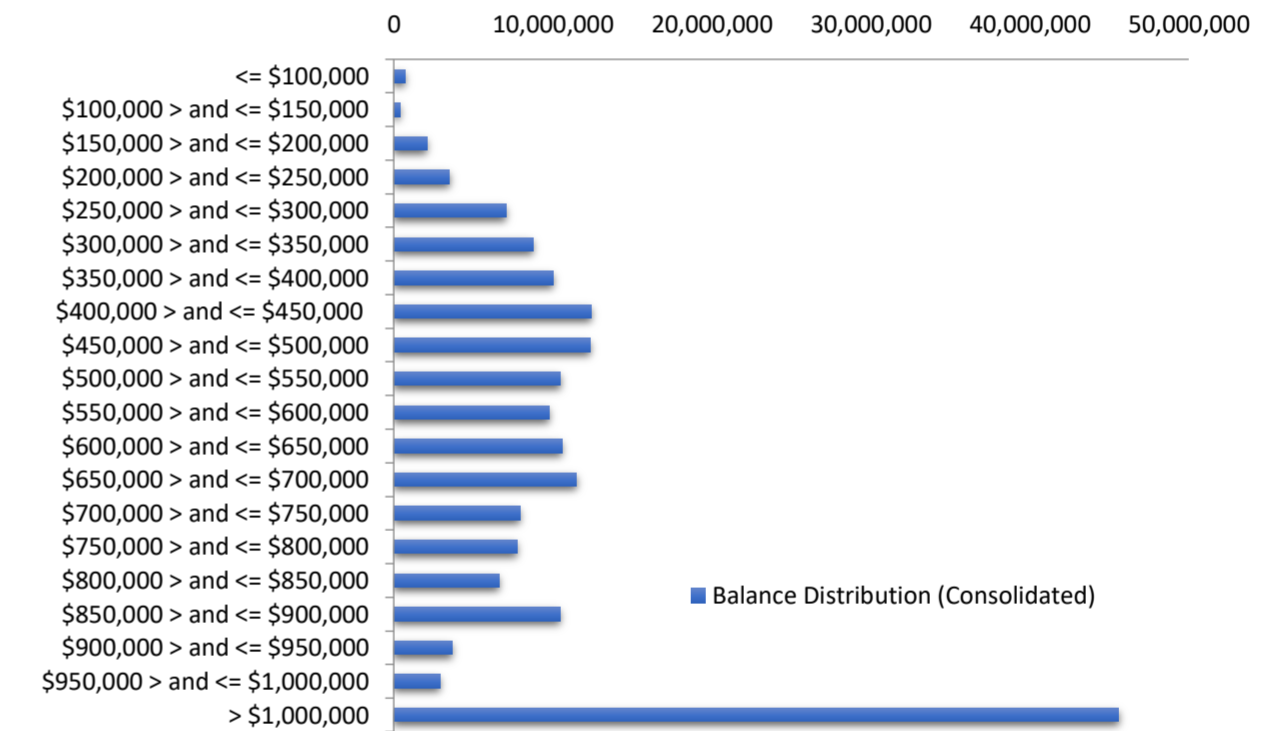
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,831,525	0.99%	50	12.41%
\$100,000 > and <= \$150,000	1,324,661	0.72%	10	2.48%
\$150,000 > and <= \$200,000	3,652,530	1.98%	21	5.21%
\$200,000 > and <= \$250,000	5,343,469	2.90%	24	5.96%
\$250,000 > and <= \$300,000	8,985,677	4.87%	33	8.19%
\$300,000 > and <= \$350,000	10,384,490	5.63%	32	7.94%
\$350,000 > and <= \$400,000	12,351,665	6.69%	33	8.19%
\$400,000 > and <= \$450,000	12,846,702	6.96%	30	7.44%
\$450,000 > and <= \$500,000	10,926,331	5.92%	23	5.71%
\$500,000 > and <= \$550,000	11,042,046	5.98%	21	5.21%
\$550,000 > and <= \$600,000	9,792,567	5.31%	17	4.22%
\$600,000 > and <= \$650,000	10,572,781	5.73%	17	4.22%
\$650,000 > and <= \$700,000	10,793,738	5.85%	16	3.97%
\$700,000 > and <= \$750,000	9,437,143	5.11%	13	3.23%
\$750,000 > and <= \$800,000	7,017,994	3.80%	9	2.23%
\$800,000 > and <= \$850,000	7,422,397	4.02%	9	2.23%
\$850,000 > and <= \$900,000	9,614,601	5.21%	11	2.73%
\$900,000 > and <= \$950,000	3,662,309	1.98%	4	0.99%
\$950,000 > and <= \$1,000,000	3,895,035	2.11%	4	0.99%
> \$1,000,000	33,668,064	18.24%	26	6.45%
Total	184,565,724	100.00%	403	100.00%



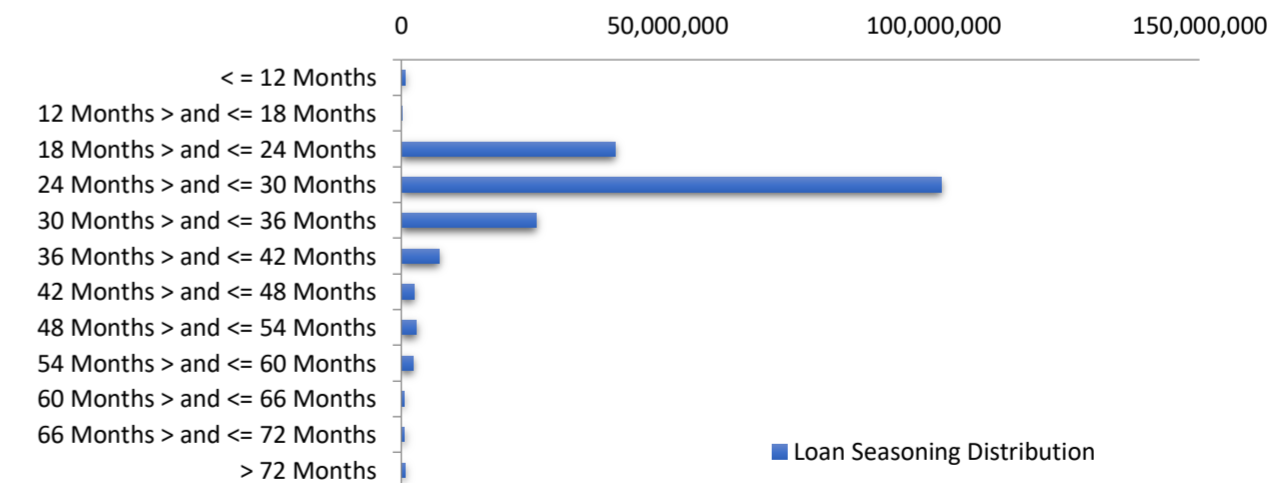
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	703,094	0.38%	28	8.09%
\$100,000 > and <= \$150,000	413,837	0.22%	3	0.87%
\$150,000 > and <= \$200,000	2,089,924	1.13%	12	3.47%
\$200,000 > and <= \$250,000	3,508,752	1.90%	16	4.62%
\$250,000 > and <= \$300,000	7,068,942	3.83%	26	7.51%
\$300,000 > and <= \$350,000	8,759,003	4.75%	27	7.80%
\$350,000 > and <= \$400,000	10,016,473	5.43%	27	7.80%
\$400,000 > and <= \$450,000	12,398,002	6.72%	29	8.38%
\$450,000 > and <= \$500,000	12,360,154	6.70%	26	7.51%
\$500,000 > and <= \$550,000	10,498,309	5.69%	20	5.78%
\$550,000 > and <= \$600,000	9,753,767	5.28%	17	4.91%
\$600,000 > and <= \$650,000	10,582,837	5.73%	17	4.91%
\$650,000 > and <= \$700,000	11,489,215	6.22%	17	4.91%
\$700,000 > and <= \$750,000	7,949,158	4.31%	11	3.18%
\$750,000 > and <= \$800,000	7,734,282	4.19%	10	2.89%
\$800,000 > and <= \$850,000	6,606,439	3.58%	8	2.31%
\$850,000 > and <= \$900,000	10,477,756	5.68%	12	3.47%
\$900,000 > and <= \$950,000	3,675,543	1.99%	4	1.16%
\$950,000 > and <= \$1,000,000	2,903,591	1.57%	3	0.87%
> \$1,000,000	45,576,644	24.69%	33	9.54%
Total	184,565,724	100.00%	346	100.00%



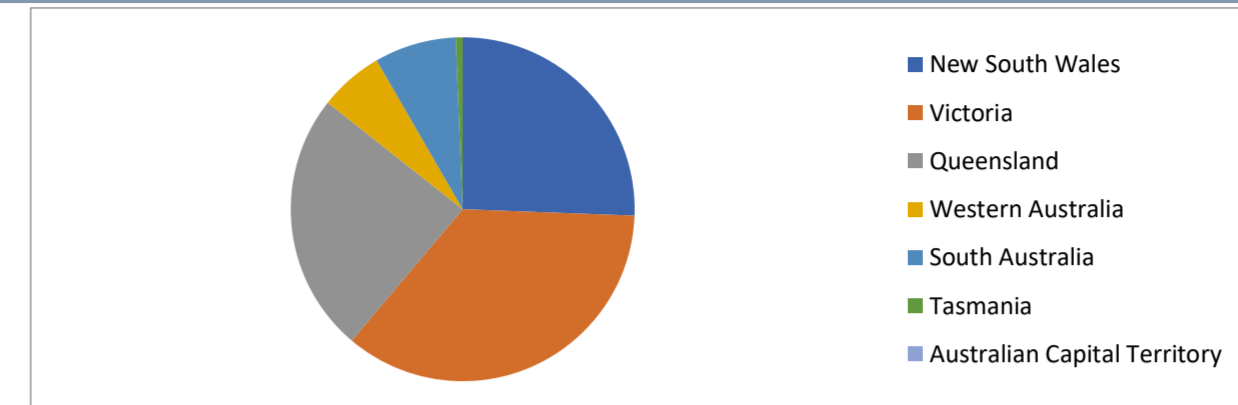
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	740,532	0.40%	2	0.50%
12 Months > and <= 18 Months	197,299	0.11%	1	0.25%
18 Months > and <= 24 Months	40,265,037	21.82%	74	18.36%
24 Months > and <= 30 Months	101,397,396	54.94%	210	52.11%
30 Months > and <= 36 Months	25,384,101	13.75%	62	15.38%
36 Months > and <= 42 Months	7,117,458	3.86%	23	5.71%
42 Months > and <= 48 Months	2,418,288	1.31%	7	1.74%
48 Months > and <= 54 Months	2,869,466	1.55%	6	1.49%
54 Months > and <= 60 Months	2,269,902	1.23%	10	2.48%
60 Months > and <= 66 Months	543,100	0.29%	3	0.74%
66 Months > and <= 72 Months	628,836	0.34%	3	0.74%
> 72 Months	734,311	0.40%	2	0.50%
Total	184,565,724	100.00%	403	100.00%



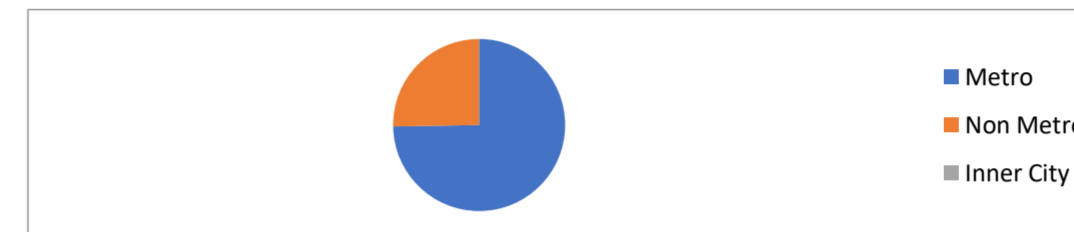
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	47,243,741	25.60%	77	22.25%
Victoria	65,649,325	35.57%	115	33.24%
Queensland	45,155,526	24.47%	91	26.30%
Western Australia	11,113,195	6.02%	28	8.09%
South Australia	14,209,086	7.70%	33	9.54%
Tasmania	1,194,850	0.65%	2	0.58%
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	184,565,724	100.00%	346	100.00%



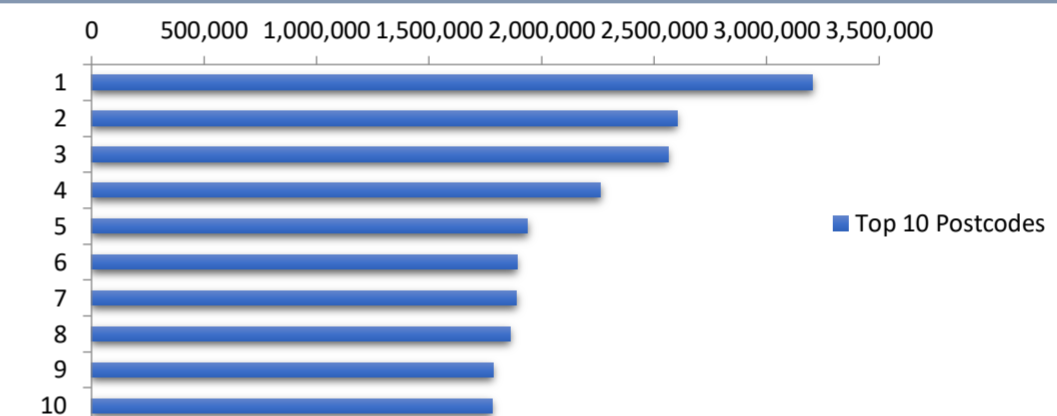
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	137,930,969	74.73%	245	70.81%
Non Metro	46,634,756	25.27%	100	28.90%
Inner City	(1)	0.00%	1	0.29%
No Data	0	0.00%	0	0.00%
Total	184,565,724	100.00%	346	100.00%



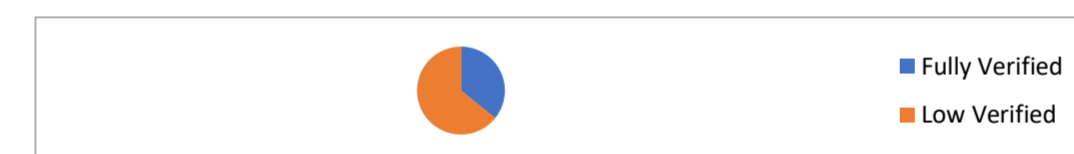
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3023	3,204,164	1.74%	7	2.02%
3162	2,601,790	1.41%	3	0.87%
3977	2,562,237	1.39%	2	0.58%
4217	2,260,884	1.22%	5	1.45%
2072	1,937,517	1.05%	1	0.29%
2015	1,891,295	1.02%	1	0.29%
2046	1,888,065	1.02%	2	0.58%
3752	1,861,177	1.01%	3	0.87%
6153	1,785,761	0.97%	2	0.58%
2170	1,780,793	0.96%	2	0.58%
Total	21,773,683	11.80%	28	8.09%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	66,028,849	35.78%	163	40.45%
Low Verified	118,536,875	64.22%	240	59.55%
Total	184,565,724	100.00%	403	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	184,565,724	100.00%	403	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	184,565,724	100.00%	403	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	148,933,059	80.69%	336	83.37%
Interest Only	35,632,665	19.31%	67	16.63%
Non-Billing	0	0.00%	0	0.00%
Total	184,565,724	100.00%	403	100.00%



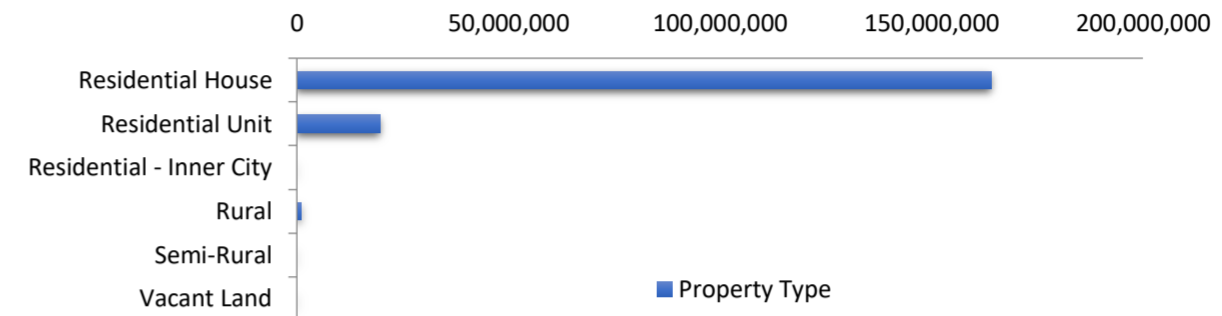
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	184,565,724	100.00%	403	100.00%
Total	184,565,724	100.00%	403	100.00%



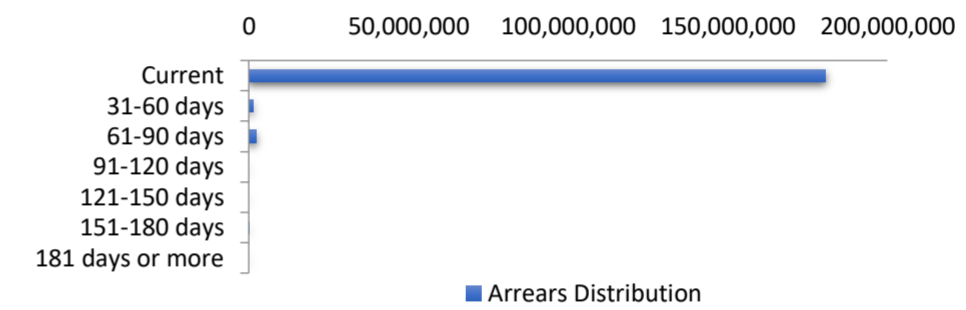
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	164,044,431	88.88%	291	84.10%
Residential Unit	19,600,694	10.62%	54	15.61%
Residential - Inner City	0	0.00%	0	0.00%
Rural	920,599	0.50%	1	0.29%
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	184,565,724	100.00%	346	100.00%



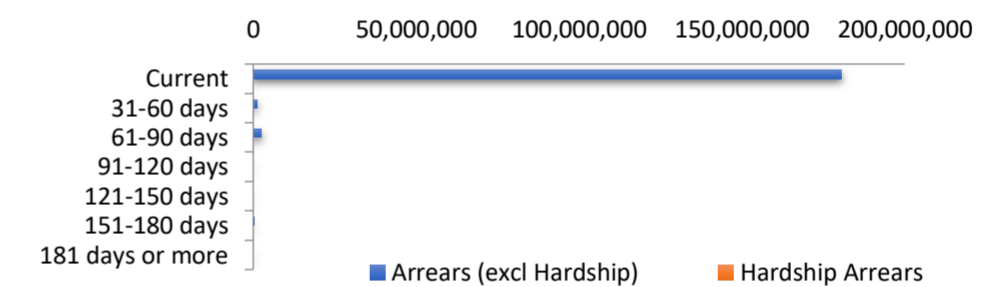
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	180,630,383	97.87%	394	97.77%
31-60 days	1,261,483	0.68%	3	0.74%
61-90 days	2,461,165	1.33%	5	1.24%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	212,693	0.12%	1	0.25%
181 days or more	0	0.00%	0	0.00%
Total	184,565,724	100.00%	403	100.00%



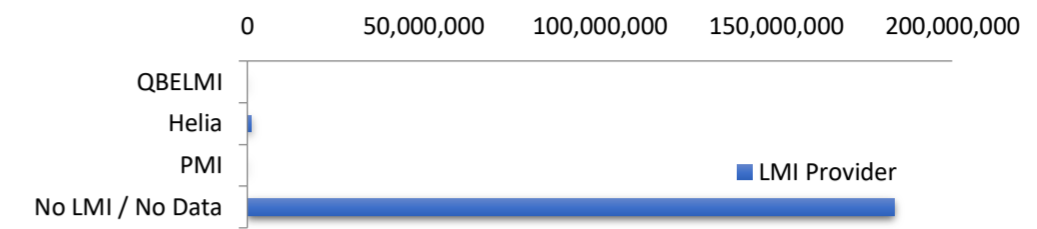
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	180,630,383	394	0	0	180,630,383
31-60 days	1,261,483	3	0	0	1,261,483
61-90 days	2,461,165	5	0	0	2,461,165
91-120 days	0	0	0	0	-
121-150 days	0	0	0	0	-
151-180 days	212,693	1	0	0	212,693
181 days or more	0	0	0	0	-
Total	184,565,724	403	0	0	184,565,724



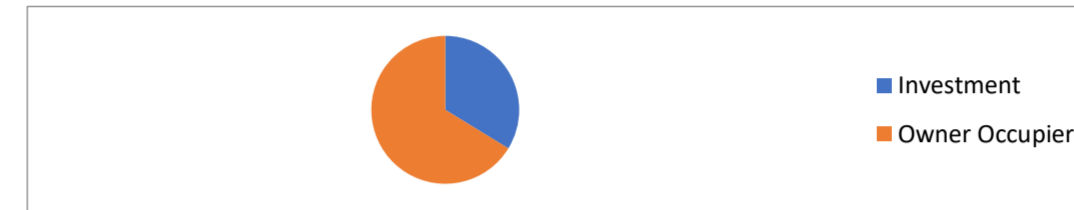
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Helia	1,033,239	0.56%	2	0.58%
PMI	0	0.00%	0	0.00%
No LMI / No Data	183,532,485	99.44%	344	99.42%
Total	184,565,724	100.00%	346	100.00%



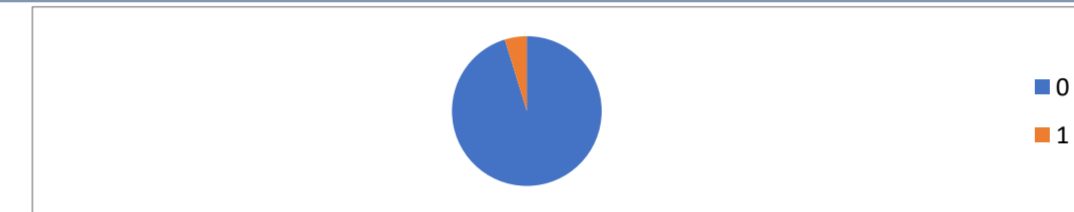
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	62,271,660	33.74%	130	32.26%
Owner Occupier	122,294,064	66.26%	273	67.74%
Total	184,565,724	100.00%	403	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	175,771,293	95.24%	381	94.54%
1	8,794,431	4.76%	22	5.46%
Total	184,565,724	100.00%	403	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	212,693.31	1
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