

AFG Series 2022-1NC
Collateral Report



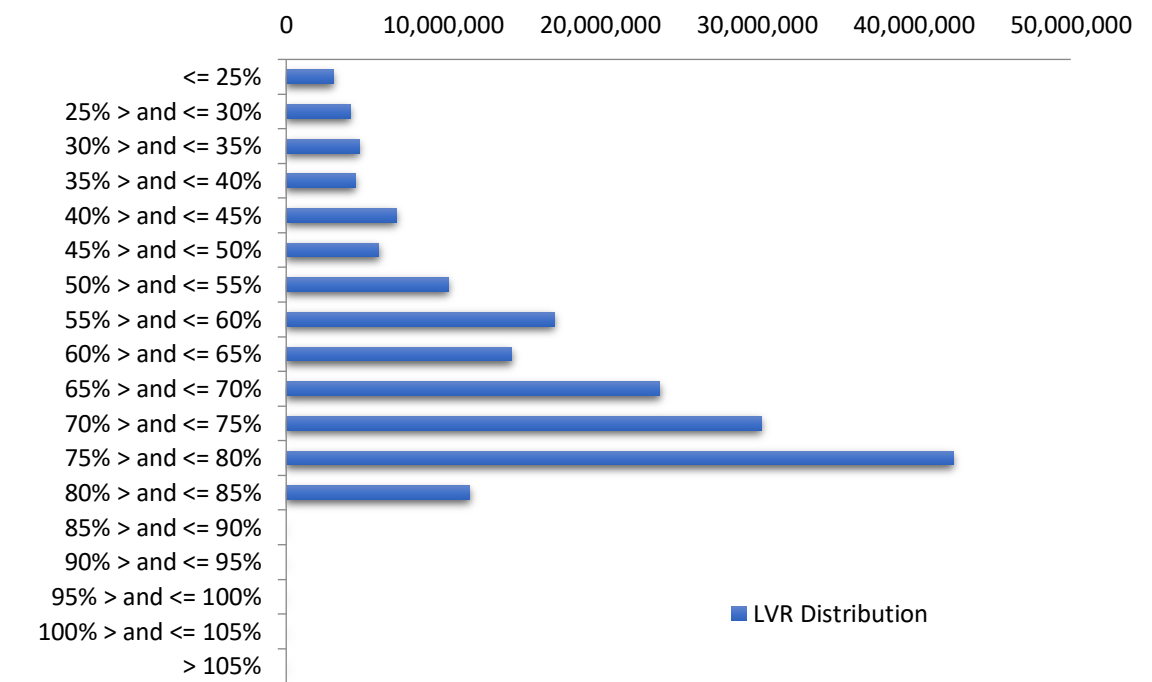
Model Period	22
Collection Period Start	1-Dec-23
Collection Period End	31-Dec-23
No. of Days	31
Interest Period Start	11-Dec-23
Interest Period End	9-Jan-24
No. of Days	30
Determination Date	5-Jan-24
Payment Date	10-Jan-24

Pool Statistics

Closing Balance of Mortgages	179,275,774
No. of Loans (Unconsolidated)	394
No. of Loans (Consolidated)	337
Average Loan Size (Unconsolidated)	455,015
Average Loan Size (Consolidated)	531,976
Largest Loan Size (Unconsolidated)	1,943,233
Largest Loan Size (Consolidated)	2,101,603
Smallest Loan Size (Unconsolidated)	(45)
Smallest Loan Size (Consolidated)	(6)
Weighted Average Interest Rate	7.72%
Weighted Average LVR	64.34%
Weighted Average Seasoning	29.32
Weighted Average Remaining Term	323.75

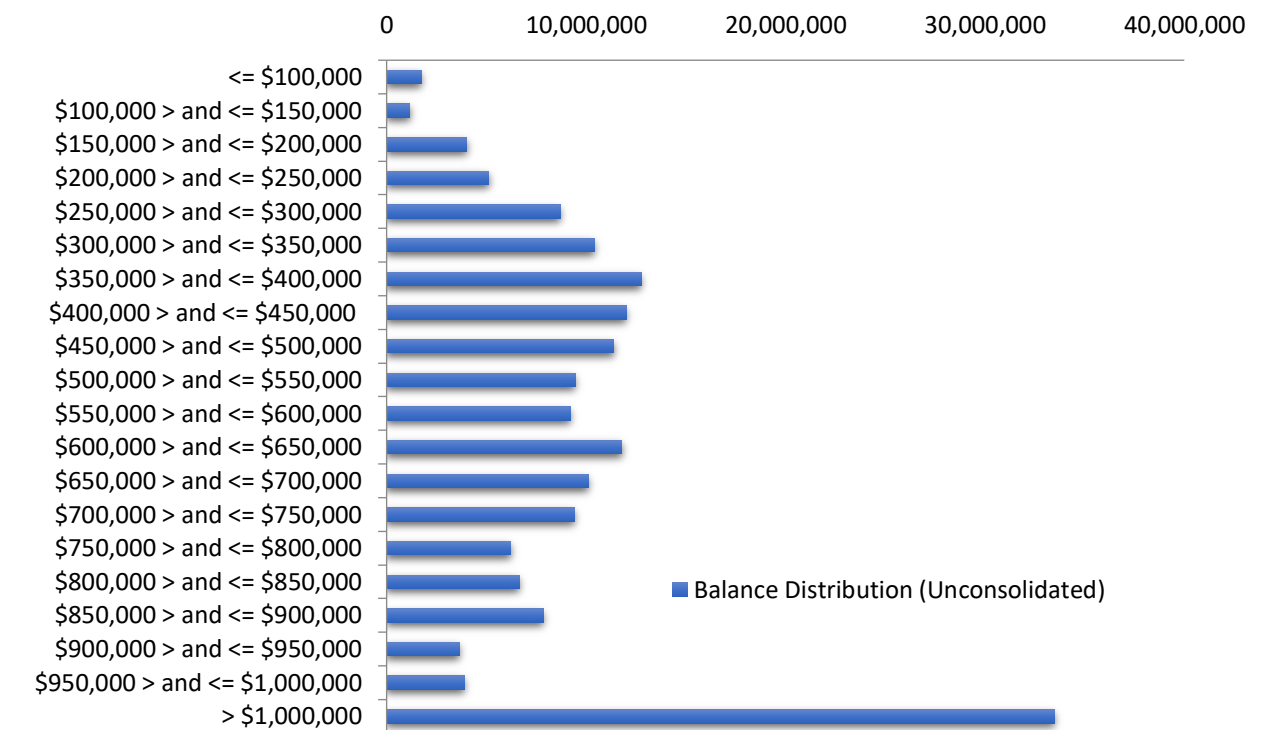
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	3,019,659	1.68%	35	10.39%
25% > and <= 30%	4,082,136	2.28%	10	2.97%
30% > and <= 35%	4,668,180	2.60%	12	3.56%
35% > and <= 40%	4,398,046	2.45%	7	2.08%
40% > and <= 45%	7,028,073	3.92%	13	3.86%
45% > and <= 50%	5,906,698	3.29%	13	3.86%
50% > and <= 55%	10,364,579	5.78%	20	5.93%
55% > and <= 60%	17,108,694	9.54%	29	8.61%
60% > and <= 65%	14,378,340	8.02%	24	7.12%
65% > and <= 70%	23,806,744	13.28%	39	11.57%
70% > and <= 75%	30,275,670	16.89%	49	14.54%
75% > and <= 80%	42,531,229	23.72%	69	20.47%
80% > and <= 85%	11,707,726	6.53%	17	5.04%
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	179,275,774	100.00%	337	100.00%



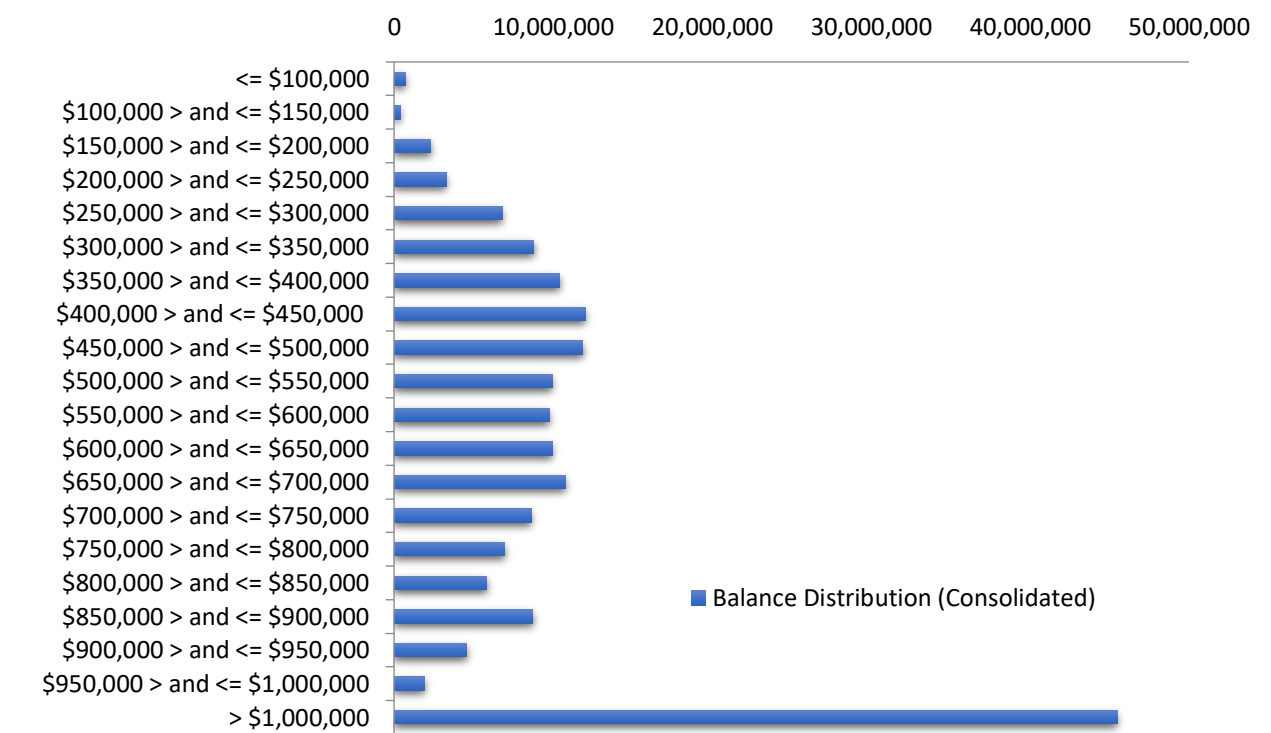
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,759,907	0.98%	49	12.44%
\$100,000 > and <= \$150,000	1,170,685	0.65%	9	2.28%
\$150,000 > and <= \$200,000	4,025,775	2.25%	23	5.84%
\$200,000 > and <= \$250,000	5,133,248	2.86%	23	5.84%
\$250,000 > and <= \$300,000	8,730,216	4.87%	32	8.12%
\$300,000 > and <= \$350,000	10,424,181	5.81%	32	8.12%
\$350,000 > and <= \$400,000	12,770,561	7.12%	34	8.63%
\$400,000 > and <= \$450,000	12,017,610	6.70%	28	7.11%
\$450,000 > and <= \$500,000	11,397,960	6.36%	24	6.09%
\$500,000 > and <= \$550,000	9,453,450	5.27%	18	4.57%
\$550,000 > and <= \$600,000	9,230,359	5.15%	16	4.06%
\$600,000 > and <= \$650,000	11,788,619	6.58%	19	4.82%
\$650,000 > and <= \$700,000	10,132,011	5.65%	15	3.81%
\$700,000 > and <= \$750,000	9,440,036	5.27%	13	3.30%
\$750,000 > and <= \$800,000	6,233,376	3.48%	8	2.03%
\$800,000 > and <= \$850,000	6,654,754	3.71%	8	2.03%
\$850,000 > and <= \$900,000	7,854,644	4.38%	9	2.28%
\$900,000 > and <= \$950,000	3,658,383	2.04%	4	1.02%
\$950,000 > and <= \$1,000,000	3,896,757	2.17%	4	1.02%
> \$1,000,000	33,503,242	18.69%	26	6.60%
Total	179,275,774	100.00%	394	100.00%



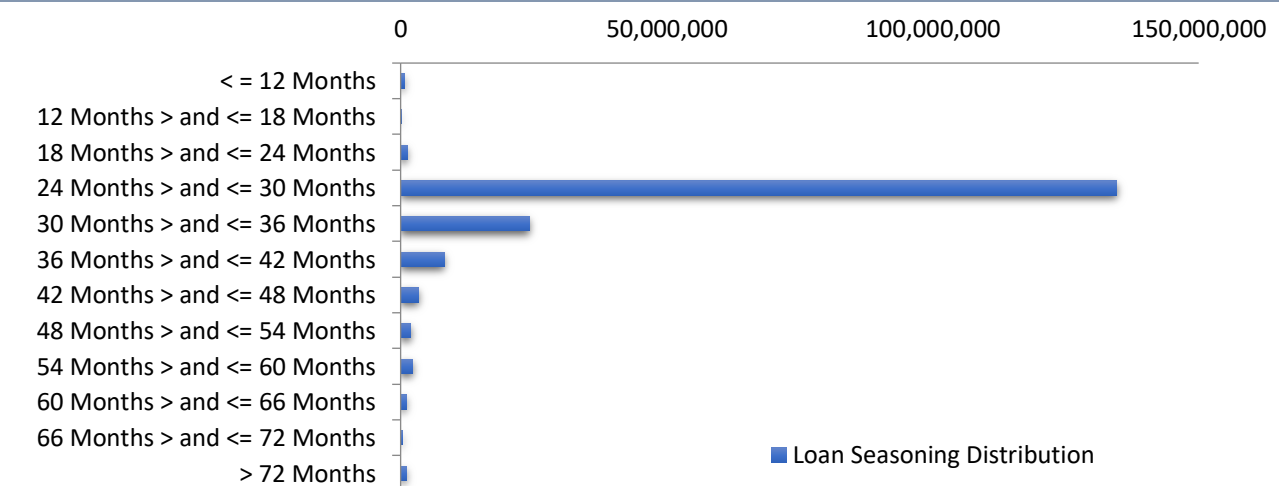
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	720,405	0.40%	27	8.01%
\$100,000 > and <= \$150,000	413,880	0.23%	3	0.89%
\$150,000 > and <= \$200,000	2,302,141	1.28%	13	3.86%
\$200,000 > and <= \$250,000	3,294,266	1.84%	15	4.45%
\$250,000 > and <= \$300,000	6,813,922	3.80%	25	7.42%
\$300,000 > and <= \$350,000	8,798,450	4.91%	27	8.01%
\$350,000 > and <= \$400,000	10,426,415	5.82%	28	8.31%
\$400,000 > and <= \$450,000	12,014,083	6.70%	28	8.31%
\$450,000 > and <= \$500,000	11,876,284	6.62%	25	7.42%
\$500,000 > and <= \$550,000	9,934,205	5.54%	19	5.64%
\$550,000 > and <= \$600,000	9,791,637	5.46%	17	5.04%
\$600,000 > and <= \$650,000	9,938,416	5.54%	16	4.75%
\$650,000 > and <= \$700,000	10,784,287	6.02%	16	4.75%
\$700,000 > and <= \$750,000	8,653,611	4.83%	12	3.56%
\$750,000 > and <= \$800,000	6,948,922	3.88%	9	2.67%
\$800,000 > and <= \$850,000	5,828,721	3.25%	7	2.08%
\$850,000 > and <= \$900,000	8,721,267	4.86%	10	2.97%
\$900,000 > and <= \$950,000	4,574,655	2.55%	5	1.48%
\$950,000 > and <= \$1,000,000	1,934,676	1.08%	2	0.59%
> \$1,000,000	45,505,531	25.38%	33	9.79%
Total	179,275,774	100.00%	337	100.00%



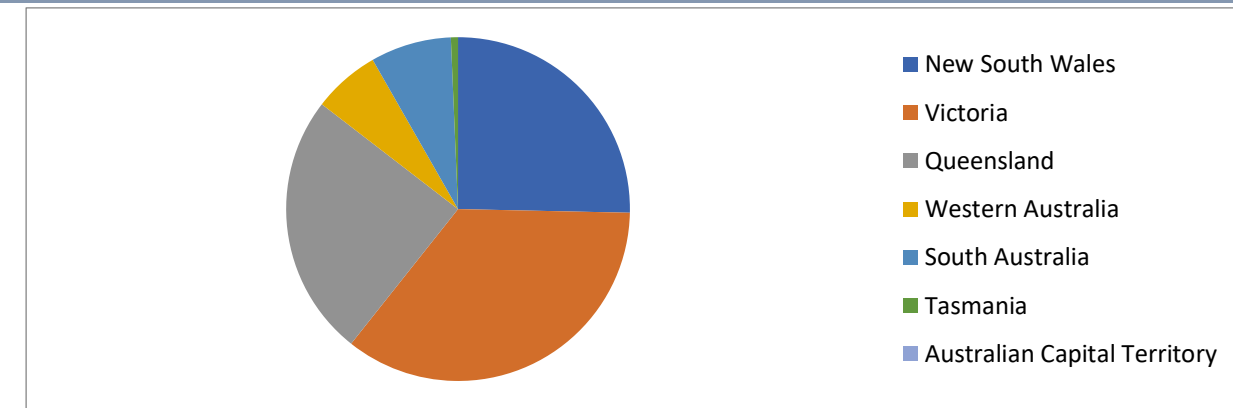
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	737,988	0.41%	2	0.51%
12 Months > and <= 18 Months	197,196	0.11%	1	0.25%
18 Months > and <= 24 Months	1,245,408	0.69%	3	0.76%
24 Months > and <= 30 Months	134,555,384	75.05%	268	68.02%
30 Months > and <= 36 Months	24,269,978	13.54%	60	15.23%
36 Months > and <= 42 Months	8,245,218	4.60%	24	6.09%
42 Months > and <= 48 Months	3,410,404	1.90%	12	3.05%
48 Months > and <= 54 Months	1,886,316	1.05%	5	1.27%
54 Months > and <= 60 Months	2,315,858	1.29%	8	2.03%
60 Months > and <= 66 Months	1,034,947	0.58%	6	1.52%
66 Months > and <= 72 Months	320,386	0.18%	2	0.51%
> 72 Months	1,056,693	0.59%	3	0.76%
Total	179,275,774	100.00%	394	100.00%



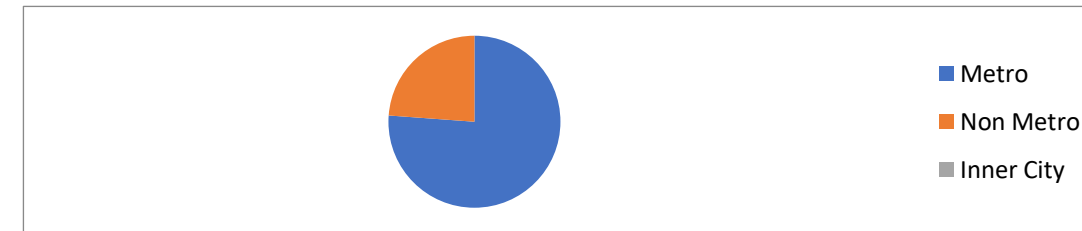
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	45,426,093	25.34%	74	21.96%
Victoria	63,362,391	35.34%	111	32.94%
Queensland	44,386,330	24.76%	90	26.71%
Western Australia	11,280,275	6.29%	29	8.61%
South Australia	13,622,205	7.60%	31	9.20%
Tasmania	1,198,482	0.67%	2	0.59%
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	179,275,774	100.00%	337	100.00%



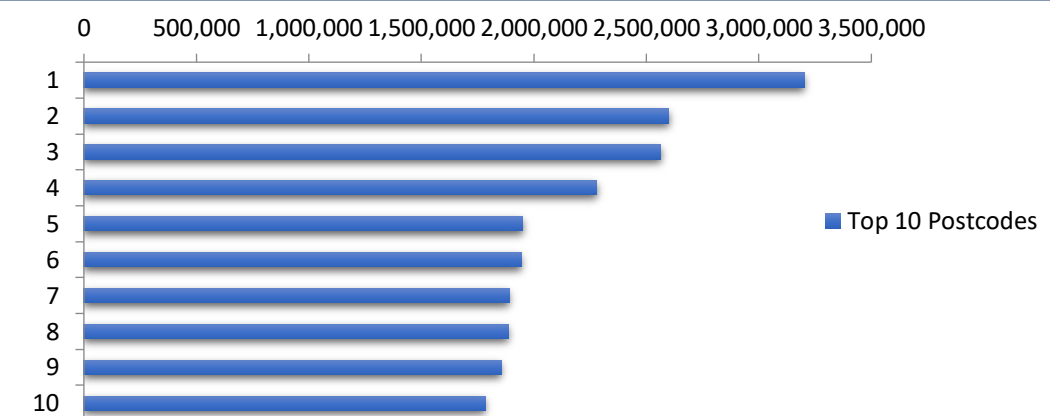
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	136,532,155	76.16%	242	71.81%
Non Metro	42,743,289	23.84%	94	27.89%
Inner City	331	0.00%	1	0.30%
No Data	0	0.00%	0	0.00%
Total	179,275,774	100.00%	337	100.00%



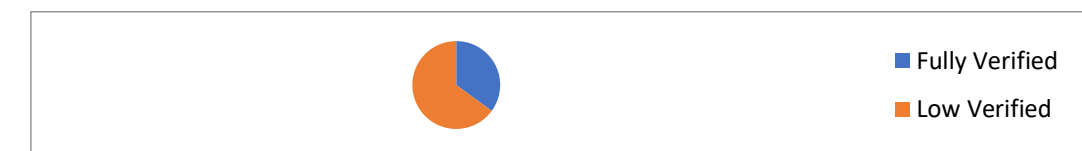
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3023	3,203,500	1.79%	7	2.08%
3162	2,600,050	1.45%	3	0.89%
3977	2,563,326	1.43%	2	0.59%
4217	2,278,616	1.27%	5	1.48%
3040	1,949,843	1.09%	2	0.59%
2072	1,943,233	1.08%	1	0.30%
2015	1,890,492	1.05%	1	0.30%
2046	1,886,816	1.05%	2	0.59%
3752	1,854,201	1.03%	3	0.89%
6153	1,784,805	1.00%	2	0.59%
Total	21,954,881	12.25%	28	8.31%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	62,830,745	35.05%	159	40.36%
Low Verified	116,445,029	64.95%	235	59.64%
Total	179,275,774	100.00%	394	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	179,275,774	100.00%	394	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	179,275,774	100.00%	394	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	145,918,592	81.39%	330	83.76%
Interest Only	33,357,182	18.61%	64	16.24%
Non-Billing	0	0.00%	0	0.00%
Total	179,275,774	100.00%	394	100.00%



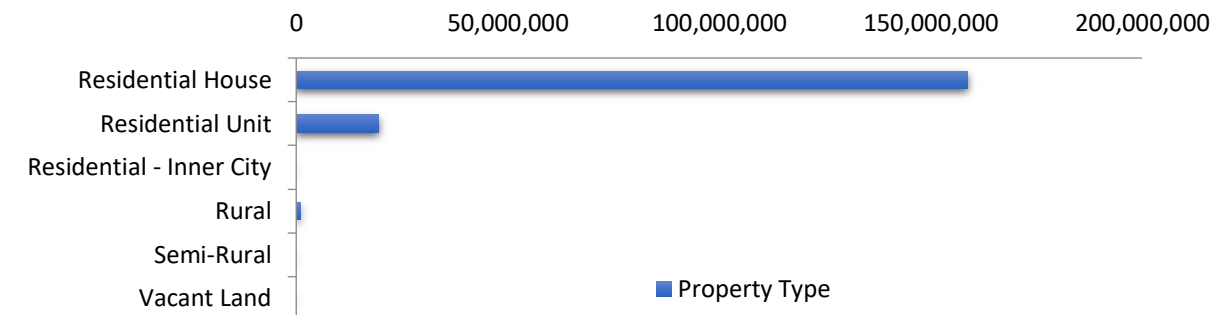
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	179,275,774	100.00%	394	100.00%
Total	179,275,774	100.00%	394	100.00%



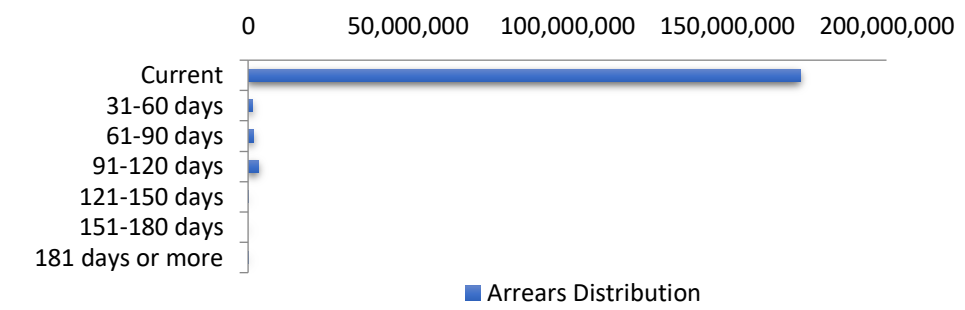
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	158,831,422	88.60%	282	83.68%
Residential Unit	19,524,004	10.89%	54	16.02%
Residential - Inner City	0	0.00%	0	0.00%
Rural	920,348	0.51%	1	0.30%
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	179,275,774	100.00%	337	100.00%



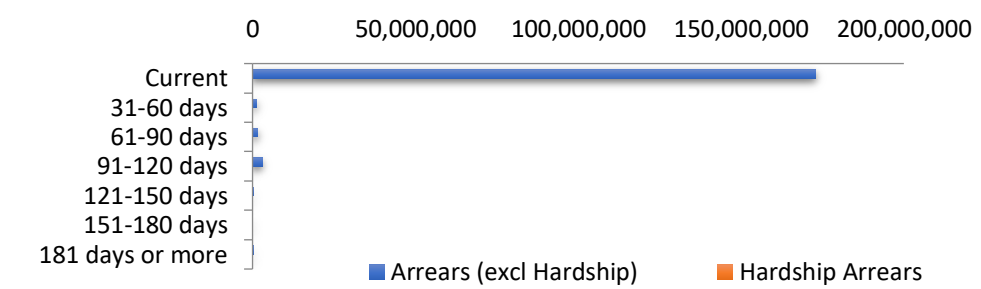
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	172,933,740	96.46%	382	96.95%
31-60 days	1,251,443	0.70%	4	1.02%
61-90 days	1,599,217	0.89%	3	0.76%
91-120 days	3,103,763	1.73%	3	0.76%
121-150 days	173,540	0.10%	1	0.25%
151-180 days	0	0.00%	0	0.00%
181 days or more	214,072	0.12%	1	0.25%
Total	179,275,774	100.00%	394	100.00%



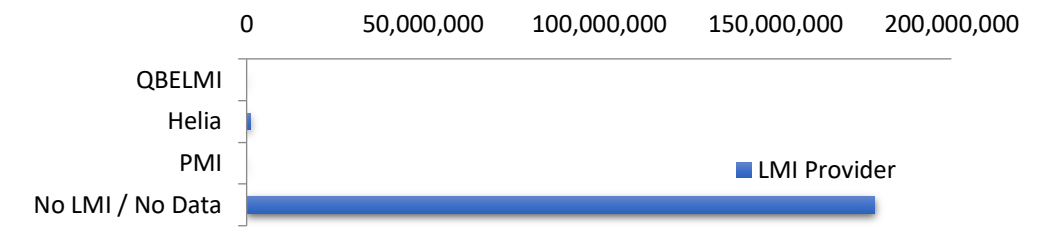
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	172,933,740	382	0	0	172,933,740
31-60 days	1,251,443	4	0	0	1,251,443
61-90 days	1,599,217	3	0	0	1,599,217
91-120 days	3,103,763	3	0	0	3,103,763
121-150 days	173,540	1	0	0	173,540
151-180 days	0	0	0	0	-
181 days or more	214,072	1	0	0	214,072
Total	179,275,774	394	0	0	179,275,774



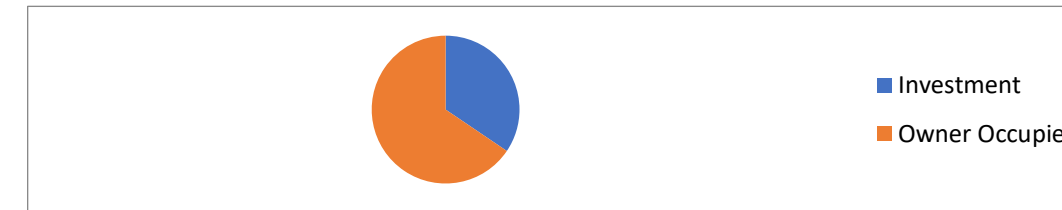
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Helia	1,034,655	0.58%	2	0.59%
PMI	0	0.00%	0	0.00%
No LMI / No Data	178,241,119	99.42%	335	99.41%
Total	179,275,774	100.00%	337	100.00%



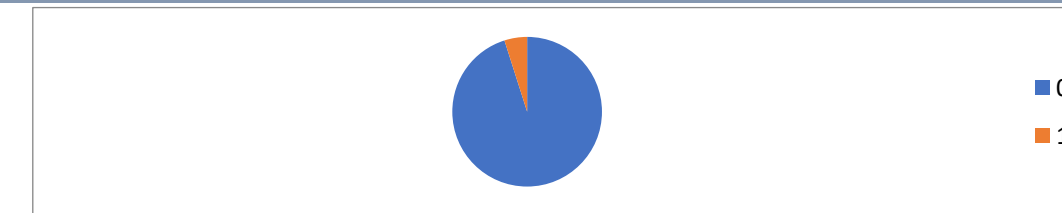
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	61,780,102	34.46%	130	32.99%
Owner Occupier	117,495,673	65.54%	264	67.01%
Total	179,275,774	100.00%	394	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	170,471,459	95.09%	372	94.42%
1	8,804,315	4.91%	22	5.58%
Total	179,275,774	100.00%	394	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	3,491,375.05	5
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