

AFG Series 2022-1NC
Collateral Report



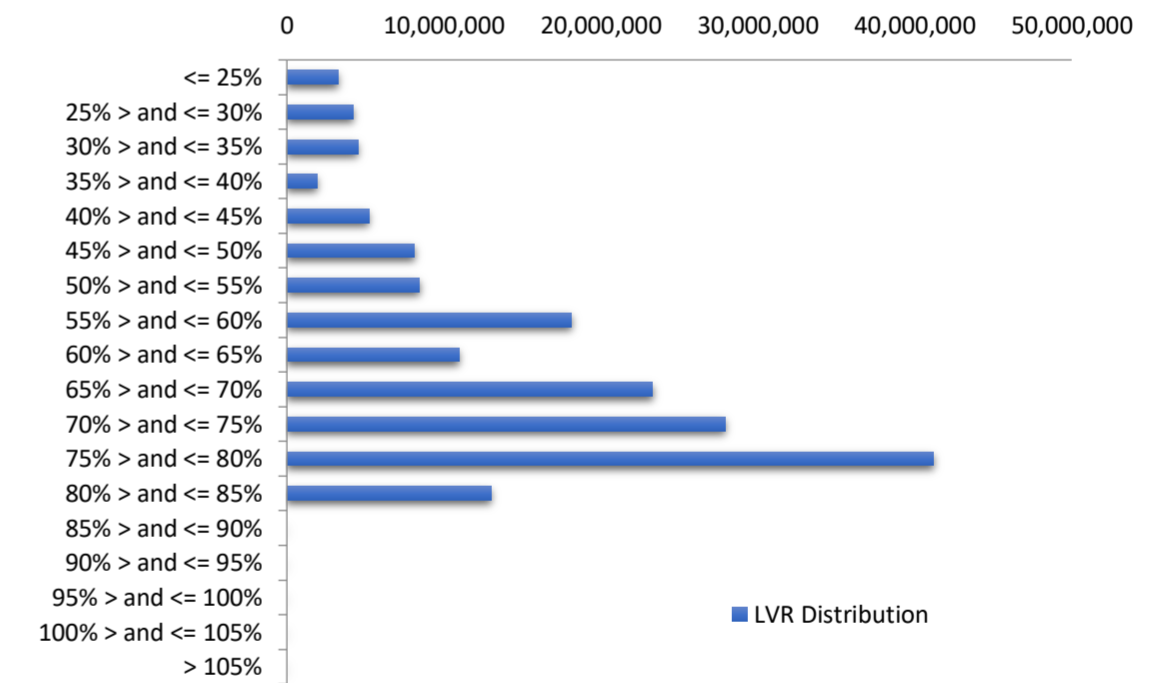
Model Period	23
Collection Period Start	1-Jan-24
Collection Period End	31-Jan-24
No. of Days	31
Interest Period Start	10-Jan-24
Interest Period End	11-Feb-24
No. of Days	33
Determination Date	7-Feb-24
Payment Date	12-Feb-24

Pool Statistics

Closing Balance of Mortgages	170,358,433
No. of Loans (Unconsolidated)	372
No. of Loans (Consolidated)	325
Average Loan Size (Unconsolidated)	457,953
Average Loan Size (Consolidated)	524,180
Largest Loan Size (Unconsolidated)	1,941,755
Largest Loan Size (Consolidated)	2,105,468
Smallest Loan Size (Unconsolidated)	(3,585)
Smallest Loan Size (Consolidated)	(3,585)
Weighted Average Interest Rate	7.71%
Weighted Average LVR	64.69%
Weighted Average Seasoning	30.09
Weighted Average Remaining Term	322.81

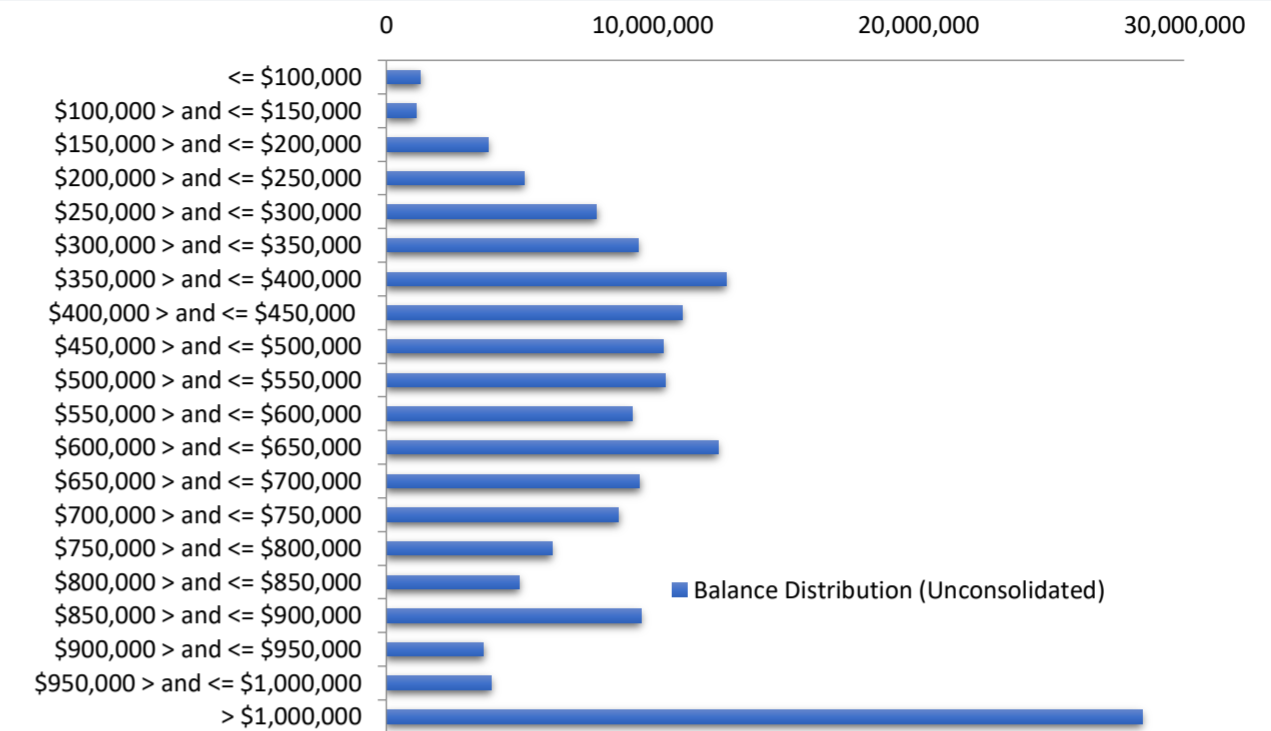
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	3,282,707	1.93%	36	11.08%
25% > and <= 30%	4,249,875	2.49%	11	3.38%
30% > and <= 35%	4,528,499	2.66%	11	3.38%
35% > and <= 40%	1,949,566	1.14%	5	1.54%
40% > and <= 45%	5,214,478	3.06%	11	3.38%
45% > and <= 50%	8,117,045	4.76%	14	4.31%
50% > and <= 55%	8,451,386	4.96%	18	5.54%
55% > and <= 60%	18,123,157	10.64%	29	8.92%
60% > and <= 65%	10,991,934	6.45%	20	6.15%
65% > and <= 70%	23,293,107	13.67%	38	11.69%
70% > and <= 75%	27,942,298	16.40%	46	14.15%
75% > and <= 80%	41,185,337	24.18%	69	21.23%
80% > and <= 85%	13,029,044	7.65%	17	5.23%
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	170,358,433	100.00%	325	100.00%



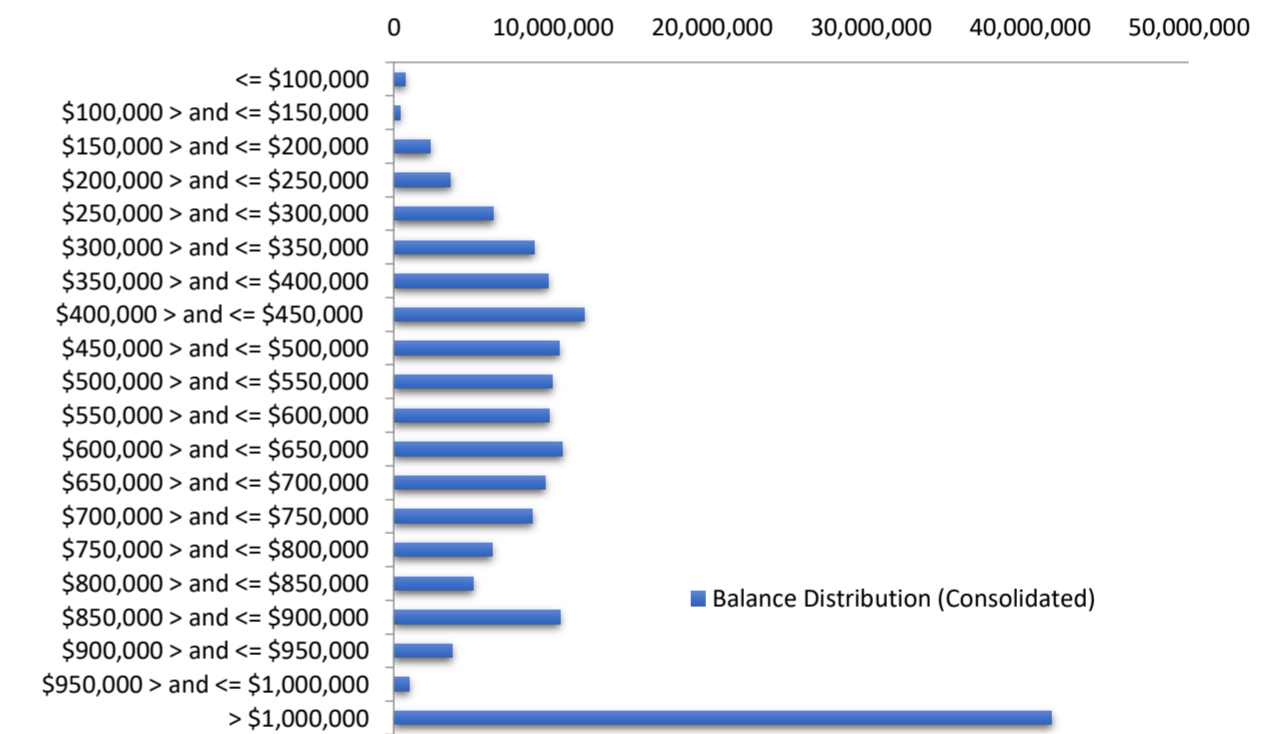
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,282,821	0.75%	41	11.02%
\$100,000 > and <= \$150,000	1,106,130	0.65%	9	2.42%
\$150,000 > and <= \$200,000	3,818,149	2.24%	22	5.91%
\$200,000 > and <= \$250,000	5,196,636	3.05%	23	6.18%
\$250,000 > and <= \$300,000	7,904,326	4.64%	29	7.80%
\$300,000 > and <= \$350,000	9,460,265	5.55%	29	7.80%
\$350,000 > and <= \$400,000	12,777,176	7.50%	34	9.14%
\$400,000 > and <= \$450,000	11,124,505	6.53%	26	6.99%
\$450,000 > and <= \$500,000	10,426,455	6.12%	22	5.91%
\$500,000 > and <= \$550,000	10,490,408	6.16%	20	5.38%
\$550,000 > and <= \$600,000	9,229,082	5.42%	16	4.30%
\$600,000 > and <= \$650,000	12,465,091	7.32%	20	5.38%
\$650,000 > and <= \$700,000	9,528,371	5.59%	14	3.76%
\$700,000 > and <= \$750,000	8,730,066	5.12%	12	3.23%
\$750,000 > and <= \$800,000	6,230,096	3.66%	8	2.15%
\$800,000 > and <= \$850,000	5,001,989	2.94%	6	1.61%
\$850,000 > and <= \$900,000	9,578,006	5.62%	11	2.96%
\$900,000 > and <= \$950,000	3,661,736	2.15%	4	1.08%
\$950,000 > and <= \$1,000,000	3,928,374	2.31%	4	1.08%
> \$1,000,000	28,418,749	16.68%	22	5.91%
Total	170,358,433	100.00%	372	100.00%



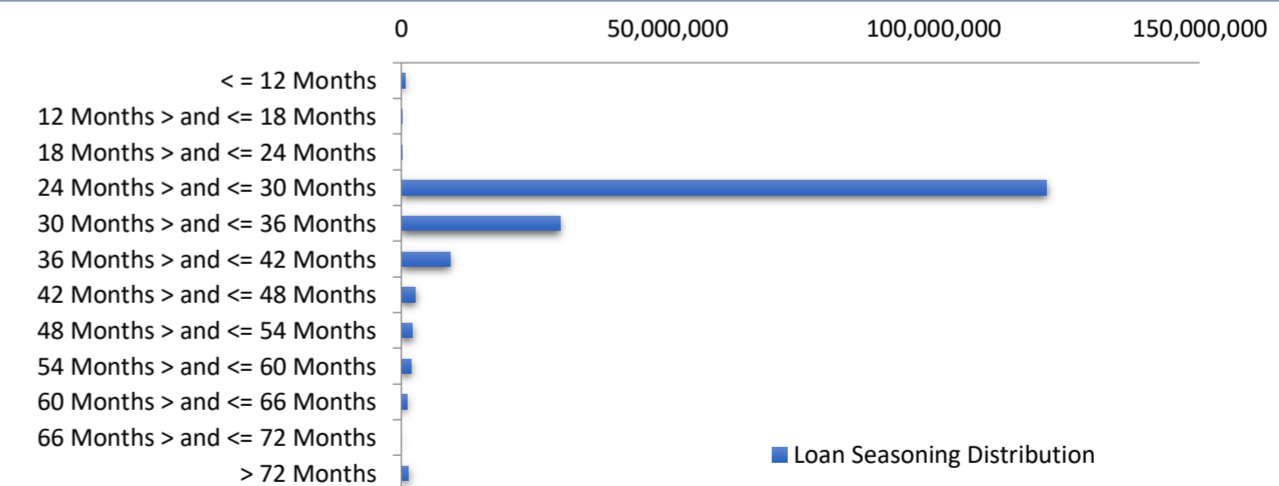
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	708,006	0.42%	27	8.31%
\$100,000 > and <= \$150,000	405,000	0.24%	3	0.92%
\$150,000 > and <= \$200,000	2,260,657	1.33%	13	4.00%
\$200,000 > and <= \$250,000	3,562,090	2.09%	16	4.92%
\$250,000 > and <= \$300,000	6,258,805	3.67%	23	7.08%
\$300,000 > and <= \$350,000	8,827,167	5.18%	27	8.31%
\$350,000 > and <= \$400,000	9,715,025	5.70%	26	8.00%
\$400,000 > and <= \$450,000	11,969,904	7.03%	28	8.62%
\$450,000 > and <= \$500,000	10,421,445	6.12%	22	6.77%
\$500,000 > and <= \$550,000	9,941,706	5.84%	19	5.85%
\$550,000 > and <= \$600,000	9,790,361	5.75%	17	5.23%
\$600,000 > and <= \$650,000	10,610,973	6.23%	17	5.23%
\$650,000 > and <= \$700,000	9,530,880	5.59%	14	4.31%
\$700,000 > and <= \$750,000	8,706,821	5.11%	12	3.69%
\$750,000 > and <= \$800,000	6,195,983	3.64%	8	2.46%
\$800,000 > and <= \$850,000	5,001,989	2.94%	6	1.85%
\$850,000 > and <= \$900,000	10,443,108	6.13%	12	3.69%
\$900,000 > and <= \$950,000	3,675,998	2.16%	4	1.23%
\$950,000 > and <= \$1,000,000	969,781	0.57%	1	0.31%
> \$1,000,000	41,362,735	24.28%	30	9.23%
Total	170,358,433	100.00%	325	100.00%



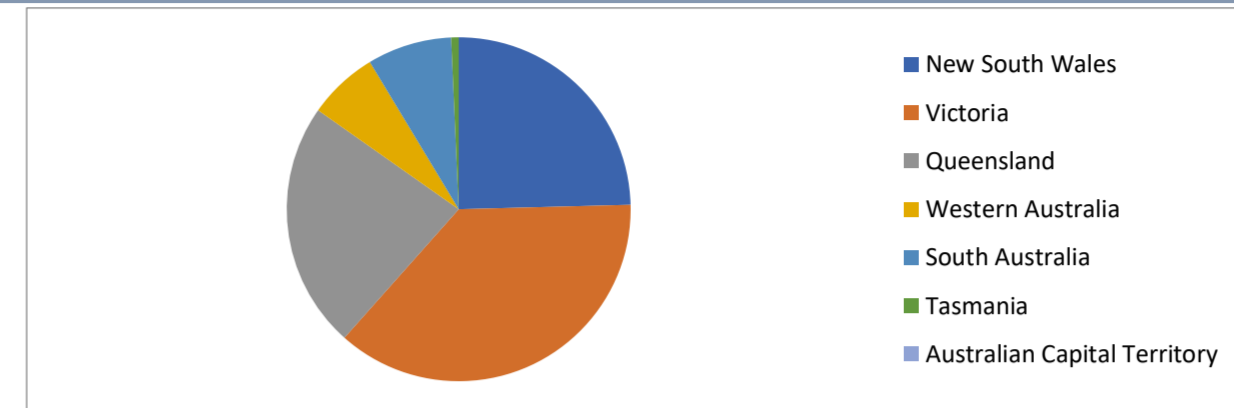
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	738,365	0.43%	2	0.54%
12 Months > and <= 18 Months	197,043	0.12%	1	0.27%
18 Months > and <= 24 Months	38,122	0.02%	2	0.54%
24 Months > and <= 30 Months	121,280,675	71.19%	241	64.78%
30 Months > and <= 36 Months	29,828,458	17.51%	65	17.47%
36 Months > and <= 42 Months	9,192,786	5.40%	27	7.26%
42 Months > and <= 48 Months	2,698,906	1.58%	12	3.23%
48 Months > and <= 54 Months	2,126,689	1.25%	5	1.34%
54 Months > and <= 60 Months	1,837,405	1.08%	6	1.61%
60 Months > and <= 66 Months	1,036,366	0.61%	6	1.61%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	1,383,617	0.81%	5	1.34%
Total	170,358,433	100.00%	372	100.00%



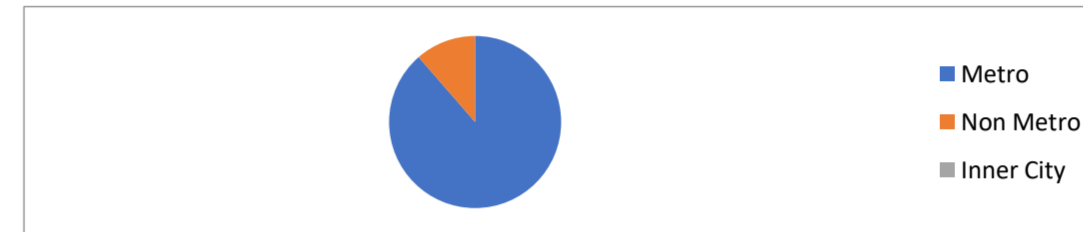
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	41,886,733	24.59%	69	21.23%
Victoria	63,004,155	36.98%	110	33.85%
Queensland	39,503,154	23.19%	84	25.85%
Western Australia	11,235,393	6.60%	29	8.92%
South Australia	13,532,878	7.94%	31	9.54%
Tasmania	1,196,120	0.70%	2	0.62%
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	170,358,433	100.00%	325	100.00%



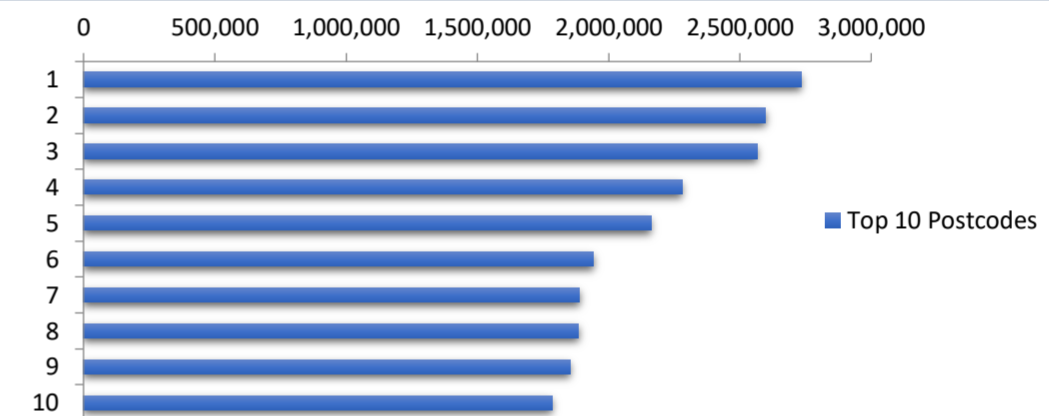
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	150,930,894	88.60%	275	84.62%
Non Metro	19,427,206	11.40%	49	15.08%
Inner City	333	0.00%	1	0.31%
No Data	0	0.00%	0	0.00%
Total	170,358,433	100.00%	325	100.00%



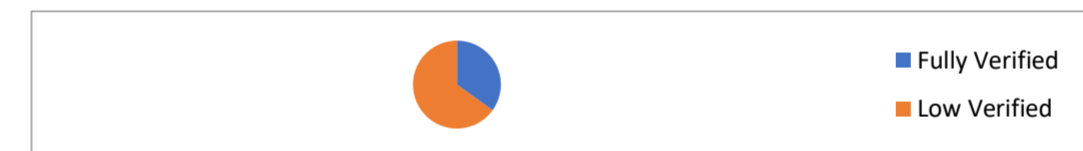
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3023	2,732,405	1.60%	6	1.85%
3162	2,598,196	1.53%	3	0.92%
3977	2,566,743	1.51%	2	0.62%
4217	2,279,834	1.34%	5	1.54%
3040	2,161,352	1.27%	2	0.62%
2072	1,941,755	1.14%	1	0.31%
2015	1,889,129	1.11%	1	0.31%
2046	1,884,909	1.11%	2	0.62%
3752	1,852,674	1.09%	3	0.92%
6153	1,783,711	1.05%	2	0.62%
Total	21,690,708	12.73%	27	8.31%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	59,526,516	34.94%	146	39.25%
Low Verified	110,831,917	65.06%	226	60.75%
Total	170,358,433	100.00%	372	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	170,358,433	100.00%	372	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	170,358,433	100.00%	372	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	138,605,468	81.36%	311	83.60%
Interest Only	31,752,965	18.64%	61	16.40%
Non-Billing	0	0.00%	0	0.00%
Total	170,358,433	100.00%	372	100.00%



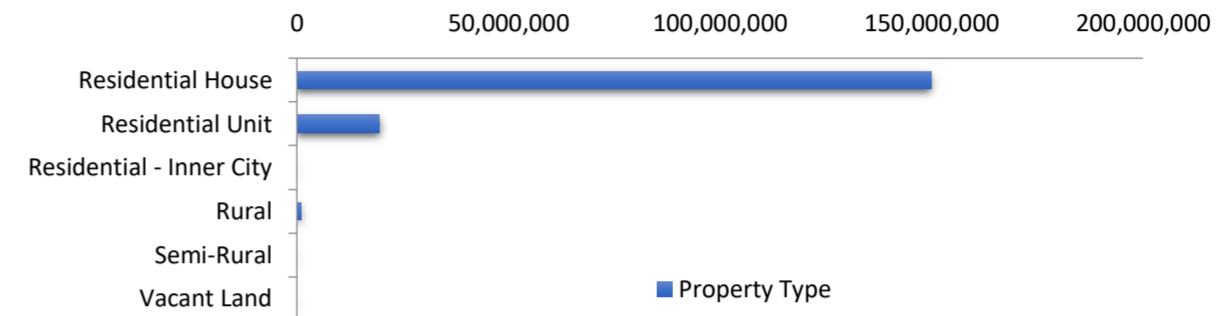
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	170,358,433	100.00%	372	100.00%
Total	170,358,433	100.00%	372	100.00%



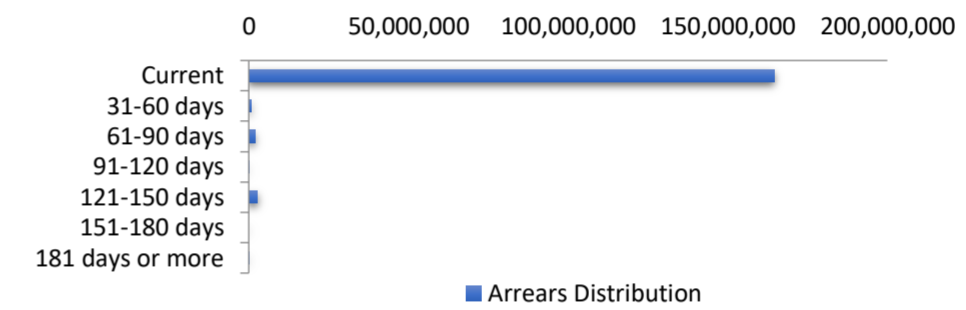
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	149,901,051	87.99%	270	83.08%
Residential Unit	19,537,433	11.47%	54	16.62%
Residential - Inner City	0	0.00%	0	0.00%
Rural	919,949	0.54%	1	0.31%
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	170,358,433	100.00%	325	100.00%



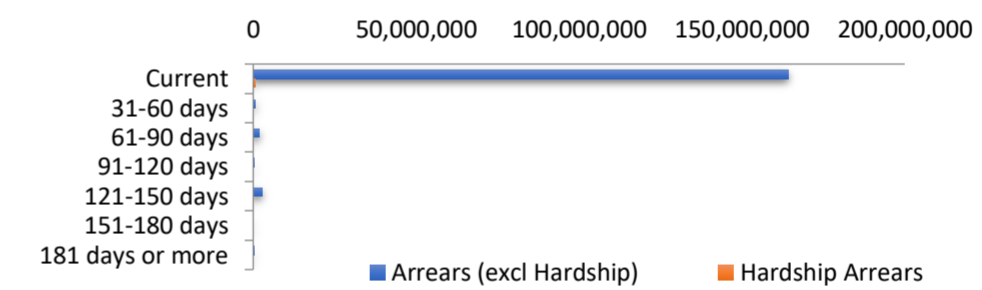
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	164,633,969	96.64%	362	97.31%
31-60 days	753,127	0.44%	2	0.54%
61-90 days	1,910,871	1.12%	4	1.08%
91-120 days	172,352	0.10%	1	0.27%
121-150 days	2,672,649	1.57%	2	0.54%
151-180 days	0	0.00%	0	0.00%
181 days or more	215,466	0.13%	1	0.27%
Total	170,358,433	100.00%	372	100.00%



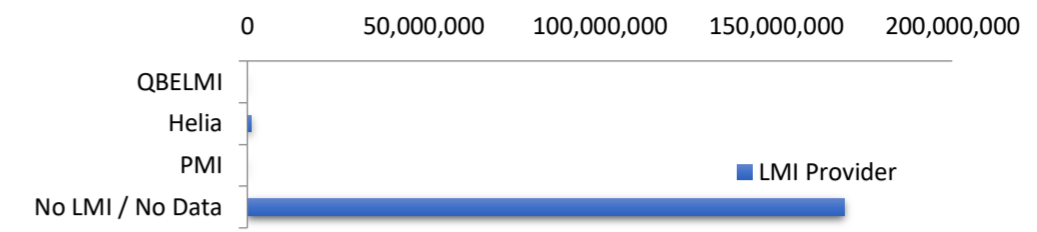
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	164,140,025	361	493,944	1	164,633,969
31-60 days	753,127	2	0	0	753,127
61-90 days	1,910,871	4	0	0	1,910,871
91-120 days	172,352	1	0	0	172,352
121-150 days	2,672,649	2	0	0	2,672,649
151-180 days	0	0	0	0	-
181 days or more	215,466	1	0	0	215,466
Total	169,864,489	371	493,944	1	170,358,433



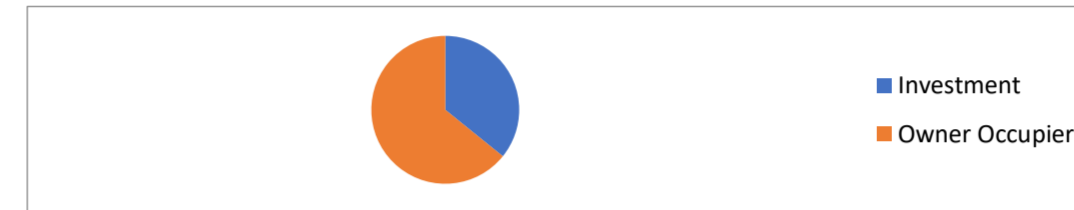
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Helia	1,034,954	0.61%	2	0.62%
PMI	0	0.00%	0	0.00%
No LMI / No Data	169,323,479	99.39%	323	99.38%
Total	170,358,433	100.00%	325	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	60,998,697	35.81%	125	33.60%
Owner Occupier	109,359,736	64.19%	247	66.40%
Total	170,358,433	100.00%	372	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	161,556,430	94.83%	350	94.09%
1	8,802,002	5.17%	22	5.91%
Total	170,358,433	100.00%	372	100.00%



Default Statistics

Default Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans - Current Month	3,060,465.98	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