

AFG Series 2022-1NC
Collateral Report



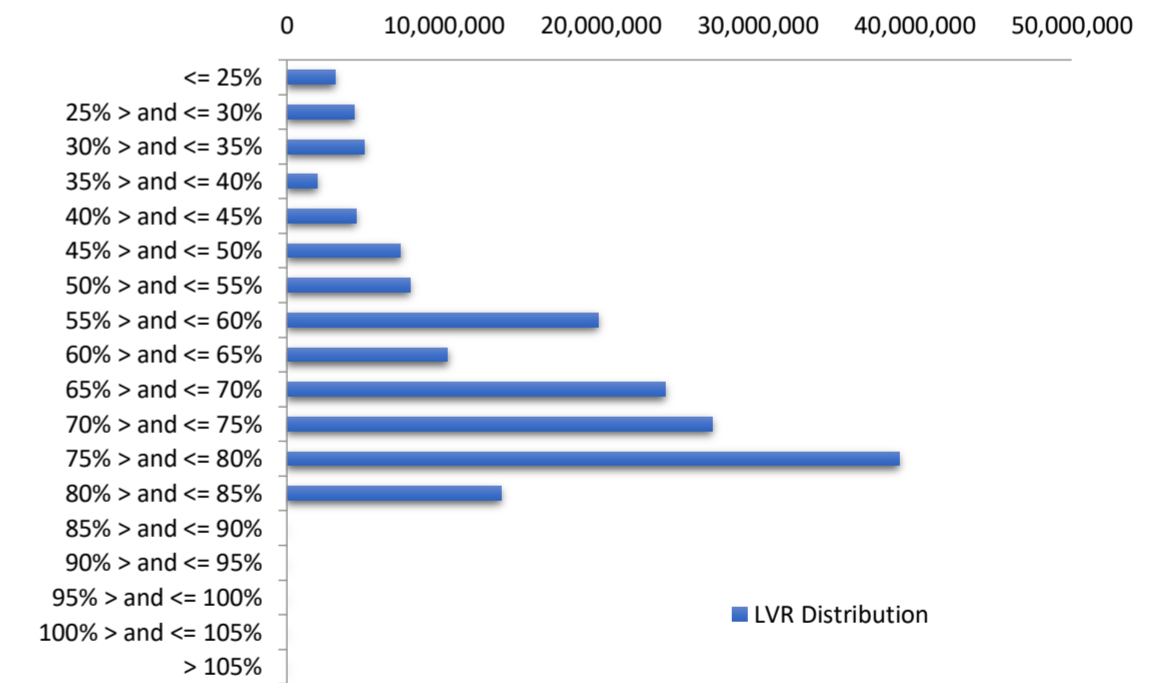
Model Period	24
Collection Period Start	1-Feb-24
Collection Period End	29-Feb-24
No. of Days	29
Interest Period Start	12-Feb-24
Interest Period End	11-Mar-24
No. of Days	29
Determination Date	6-Mar-24
Payment Date	12-Mar-24

Pool Statistics

Closing Balance of Mortgages	167,623,435
No. of Loans (Unconsolidated)	365
No. of Loans (Consolidated)	320
Average Loan Size (Unconsolidated)	459,242
Average Loan Size (Consolidated)	523,823
Largest Loan Size (Unconsolidated)	1,939,448
Largest Loan Size (Consolidated)	2,103,484
Smallest Loan Size (Unconsolidated)	(1,160)
Smallest Loan Size (Consolidated)	(1,160)
Weighted Average Interest Rate	7.67%
Weighted Average LVR	64.69%
Weighted Average Seasoning	31.08
Weighted Average Remaining Term	321.84

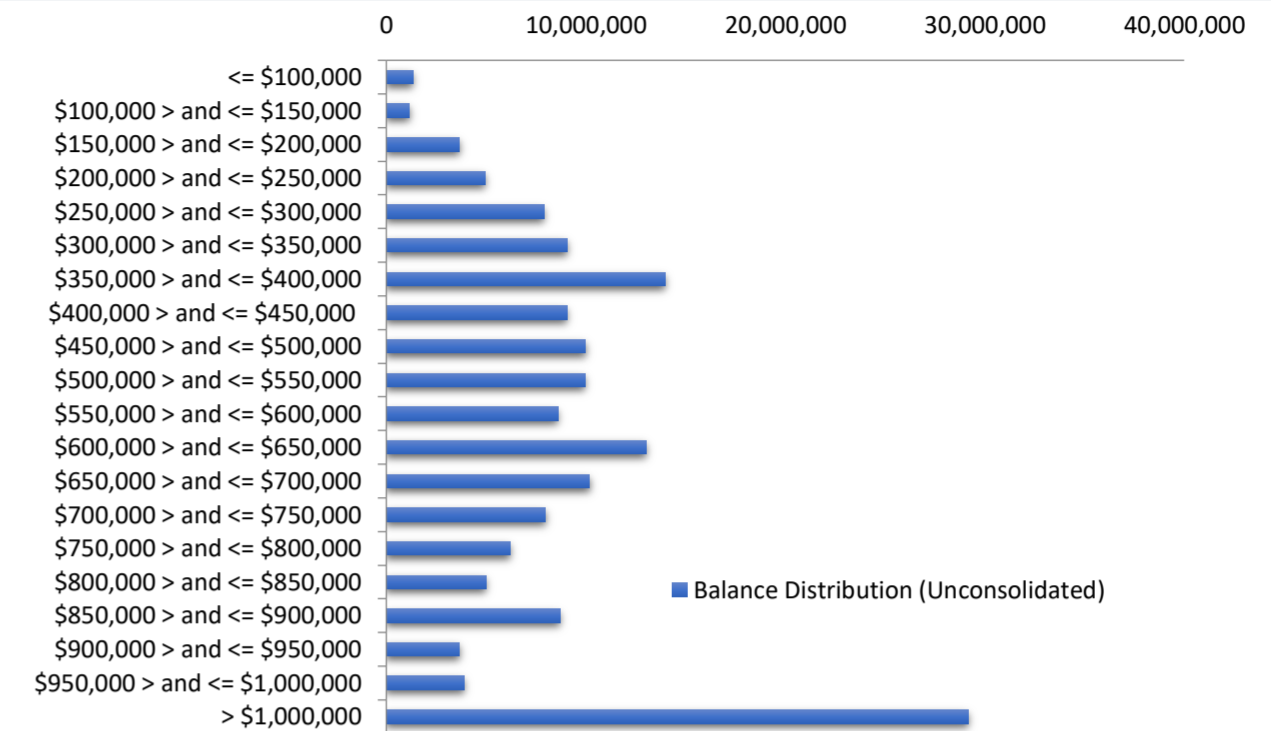
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	3,065,426	1.83%	35	10.94%
25% > and <= 30%	4,275,536	2.55%	11	3.44%
30% > and <= 35%	4,951,531	2.95%	12	3.75%
35% > and <= 40%	1,941,853	1.16%	5	1.56%
40% > and <= 45%	4,412,771	2.63%	10	3.13%
45% > and <= 50%	7,226,819	4.31%	14	4.38%
50% > and <= 55%	7,853,153	4.68%	17	5.31%
55% > and <= 60%	19,809,933	11.82%	30	9.38%
60% > and <= 65%	10,242,056	6.11%	19	5.94%
65% > and <= 70%	24,121,575	14.39%	38	11.88%
70% > and <= 75%	27,075,355	16.15%	44	13.75%
75% > and <= 80%	39,003,790	23.27%	67	20.94%
80% > and <= 85%	13,643,637	8.14%	18	5.63%
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	167,623,435	100.00%	320	100.00%



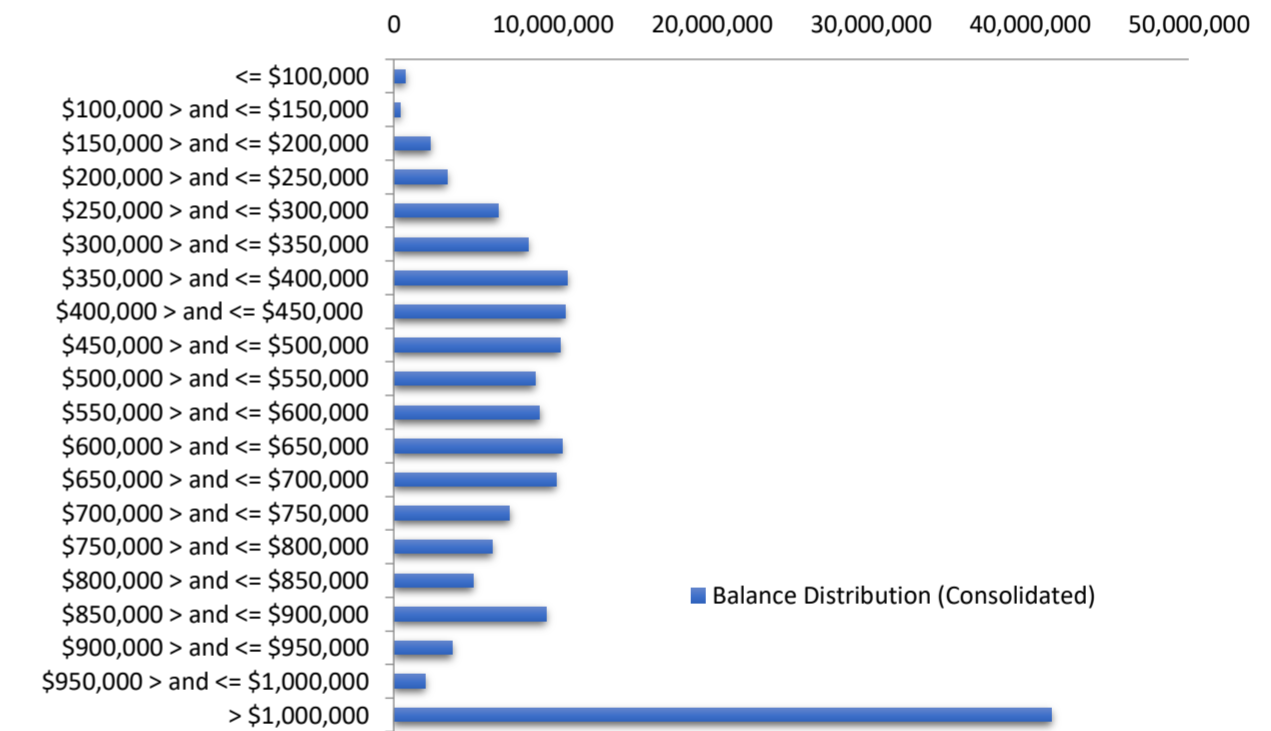
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,344,494	0.80%	41	11.23%
\$100,000 > and <= \$150,000	1,165,888	0.70%	9	2.47%
\$150,000 > and <= \$200,000	3,666,830	2.19%	21	5.75%
\$200,000 > and <= \$250,000	4,972,172	2.97%	22	6.03%
\$250,000 > and <= \$300,000	7,902,575	4.71%	29	7.95%
\$300,000 > and <= \$350,000	9,089,366	5.42%	28	7.67%
\$350,000 > and <= \$400,000	13,963,490	8.33%	37	10.14%
\$400,000 > and <= \$450,000	9,069,479	5.41%	21	5.75%
\$450,000 > and <= \$500,000	9,978,079	5.95%	21	5.75%
\$500,000 > and <= \$550,000	9,949,791	5.94%	19	5.21%
\$550,000 > and <= \$600,000	8,599,961	5.13%	15	4.11%
\$600,000 > and <= \$650,000	13,029,695	7.77%	21	5.75%
\$650,000 > and <= \$700,000	10,193,972	6.08%	15	4.11%
\$700,000 > and <= \$750,000	7,988,787	4.77%	11	3.01%
\$750,000 > and <= \$800,000	6,231,859	3.72%	8	2.19%
\$800,000 > and <= \$850,000	4,992,979	2.98%	6	1.64%
\$850,000 > and <= \$900,000	8,701,014	5.19%	10	2.74%
\$900,000 > and <= \$950,000	3,667,464	2.19%	4	1.10%
\$950,000 > and <= \$1,000,000	3,920,296	2.34%	4	1.10%
> \$1,000,000	29,195,243	17.42%	23	6.30%
Total	167,623,435	100.00%	365	100.00%



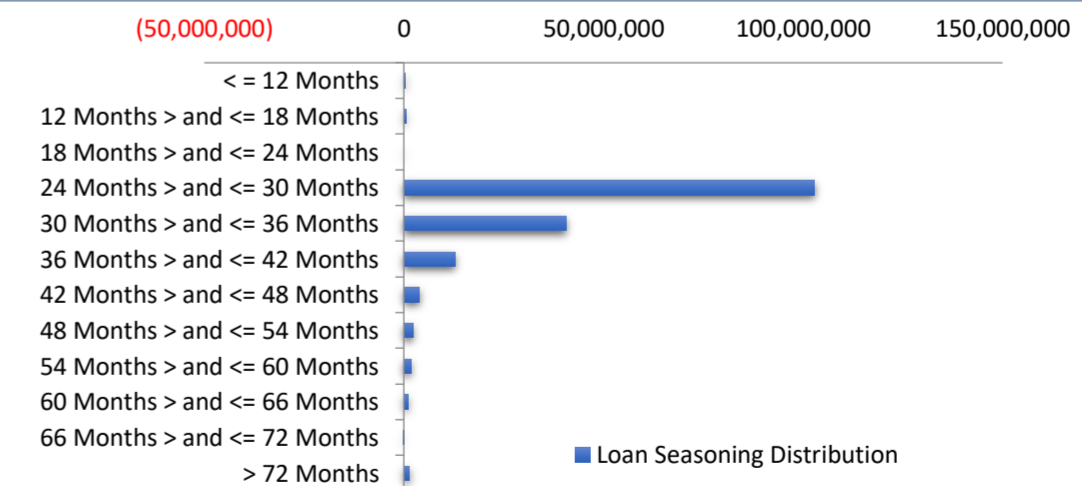
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	714,977	0.43%	27	8.44%
\$100,000 > and <= \$150,000	392,519	0.23%	3	0.94%
\$150,000 > and <= \$200,000	2,260,566	1.35%	13	4.06%
\$200,000 > and <= \$250,000	3,339,749	1.99%	15	4.69%
\$250,000 > and <= \$300,000	6,538,057	3.90%	24	7.50%
\$300,000 > and <= \$350,000	8,457,775	5.05%	26	8.13%
\$350,000 > and <= \$400,000	10,881,684	6.49%	29	9.06%
\$400,000 > and <= \$450,000	10,757,774	6.42%	25	7.81%
\$450,000 > and <= \$500,000	10,447,453	6.23%	22	6.88%
\$500,000 > and <= \$550,000	8,889,396	5.30%	17	5.31%
\$550,000 > and <= \$600,000	9,161,028	5.47%	16	5.00%
\$600,000 > and <= \$650,000	10,572,178	6.31%	17	5.31%
\$650,000 > and <= \$700,000	10,210,181	6.09%	15	4.69%
\$700,000 > and <= \$750,000	7,278,286	4.34%	10	3.13%
\$750,000 > and <= \$800,000	6,173,782	3.68%	8	2.50%
\$800,000 > and <= \$850,000	4,992,979	2.98%	6	1.88%
\$850,000 > and <= \$900,000	9,561,461	5.70%	11	3.44%
\$900,000 > and <= \$950,000	3,678,305	2.19%	4	1.25%
\$950,000 > and <= \$1,000,000	1,963,327	1.17%	2	0.63%
> \$1,000,000	41,351,957	24.67%	30	9.38%
Total	167,623,435	100.00%	320	100.00%



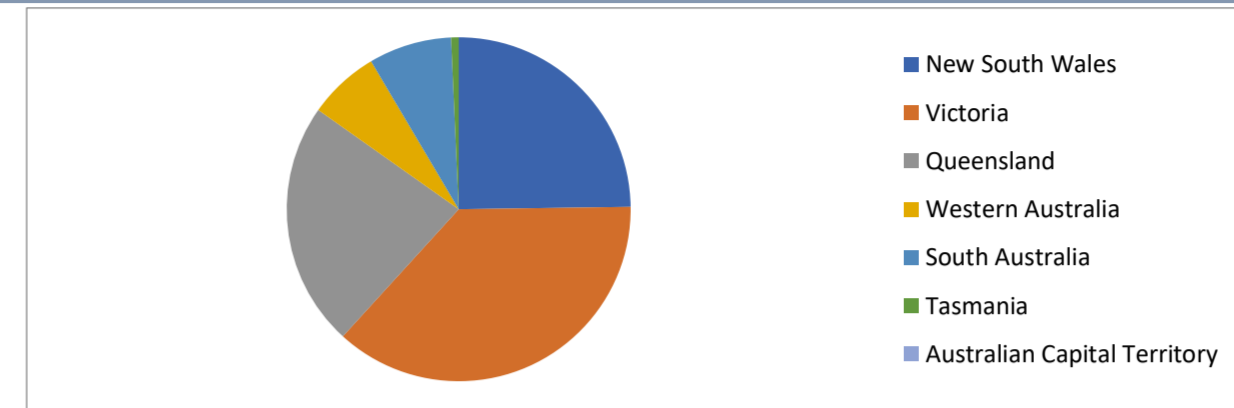
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	421,589	0.25%	1	0.27%
12 Months > and <= 18 Months	515,462	0.31%	2	0.55%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	102,883,310	61.38%	205	56.16%
30 Months > and <= 36 Months	40,568,166	24.20%	89	24.38%
36 Months > and <= 42 Months	12,848,060	7.66%	30	8.22%
42 Months > and <= 48 Months	3,857,193	2.30%	15	4.11%
48 Months > and <= 54 Months	2,272,668	1.36%	5	1.37%
54 Months > and <= 60 Months	1,834,843	1.09%	7	1.92%
60 Months > and <= 66 Months	1,042,888	0.62%	5	1.37%
66 Months > and <= 72 Months	(579)	0.00%	1	0.27%
> 72 Months	1,379,835	0.82%	5	1.37%
Total	167,623,435	100.00%	365	100.00%



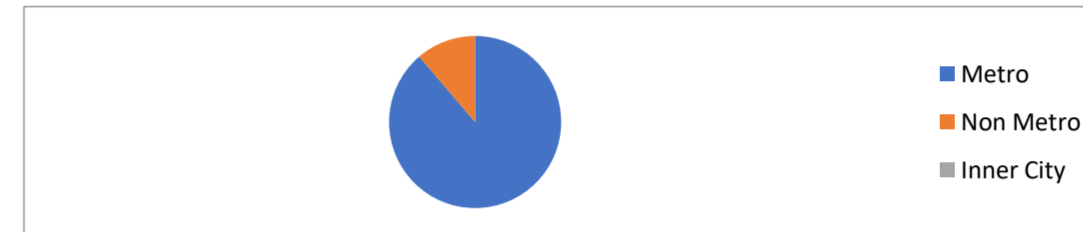
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	41,540,451	24.78%	68	21.25%
Victoria	61,995,327	36.98%	108	33.75%
Queensland	38,589,975	23.02%	83	25.94%
Western Australia	11,226,001	6.70%	29	9.06%
South Australia	13,080,619	7.80%	30	9.38%
Tasmania	1,191,062	0.71%	2	0.63%
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	167,623,435	100.00%	320	100.00%



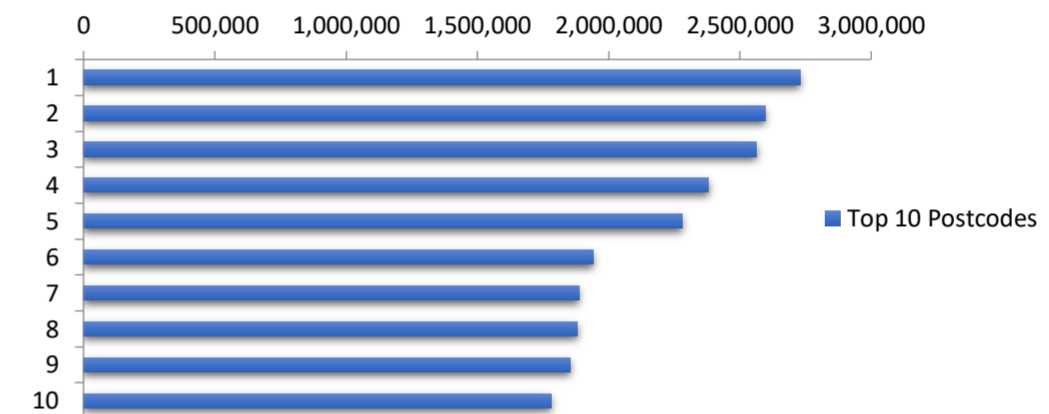
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	148,777,234	88.76%	271	84.69%
Non Metro	18,845,866	11.24%	48	15.00%
Inner City	335	0.00%	1	0.31%
No Data	0	0.00%	0	0.00%
Total	167,623,435	100.00%	320	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3023	2,729,330	1.63%	6	1.88%
3162	2,596,701	1.55%	3	0.94%
3977	2,563,163	1.53%	2	0.63%
3040	2,381,165	1.42%	2	0.63%
4217	2,280,108	1.36%	5	1.56%
2072	1,939,448	1.16%	1	0.31%
2015	1,886,819	1.13%	1	0.31%
2046	1,882,284	1.12%	2	0.63%
3752	1,855,208	1.11%	3	0.94%
6153	1,781,621	1.06%	2	0.63%
Total	21,895,847	13.06%	27	8.44%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	59,258,099	35.35%	146	40.00%
Low Verified	108,365,336	64.65%	219	60.00%
Total	167,623,435	100.00%	365	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	167,623,435	100.00%	365	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	167,623,435	100.00%	365	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	135,725,295	80.97%	305	83.56%
Interest Only	31,898,140	19.03%	60	16.44%
Non-Billing	0	0.00%	0	0.00%
Total	167,623,435	100.00%	365	100.00%



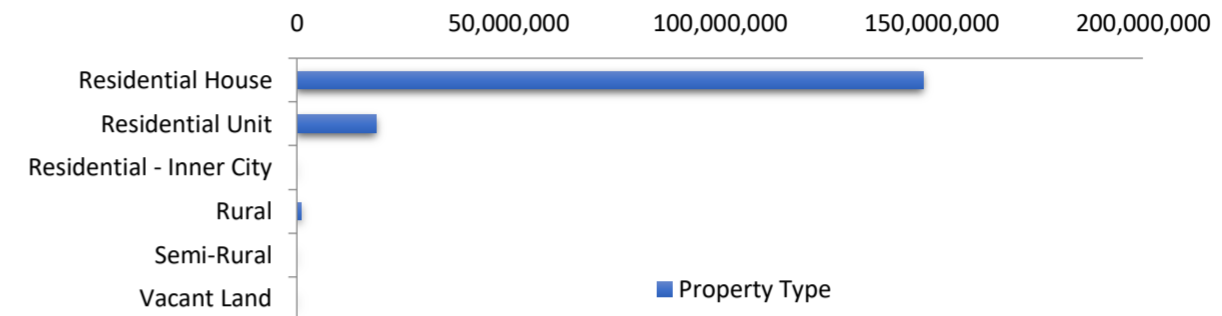
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	167,623,435	100.00%	365	100.00%
Total	167,623,435	100.00%	365	100.00%



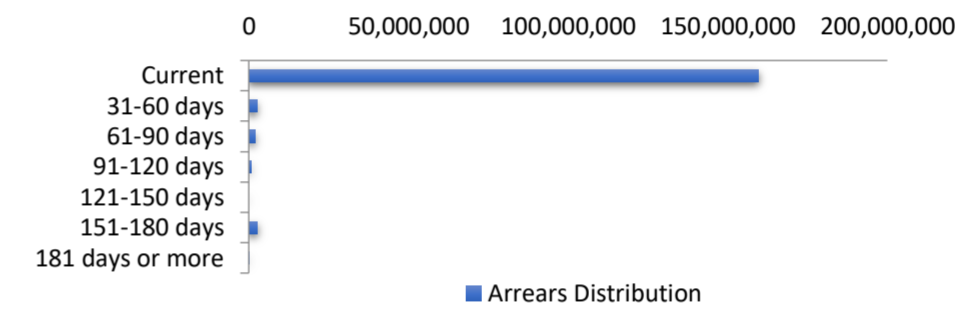
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	147,988,191	88.29%	266	83.13%
Residential Unit	18,719,956	11.17%	53	16.56%
Residential - Inner City	0	0.00%	0	0.00%
Rural	915,288	0.55%	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	167,623,435	100.00%	320	100.00%



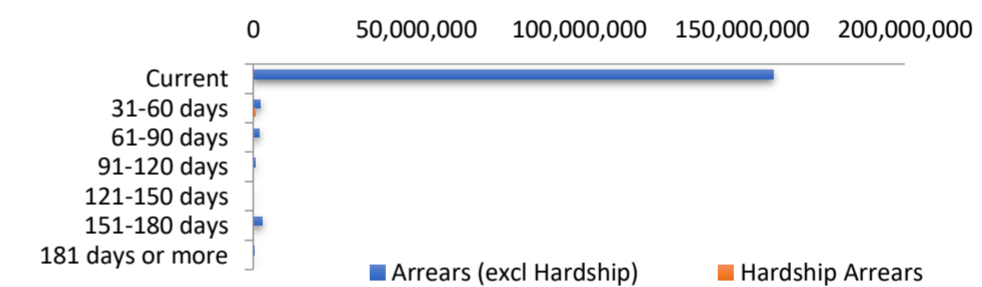
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	159,586,329	95.21%	350	95.89%
31-60 days	2,592,510	1.55%	6	1.64%
61-90 days	1,874,943	1.12%	5	1.37%
91-120 days	658,704	0.39%	1	0.27%
121-150 days	0	0.00%	0	0.00%
151-180 days	2,693,335	1.61%	2	0.55%
181 days or more	217,614	0.13%	1	0.27%
Total	167,623,435	100.00%	365	100.00%



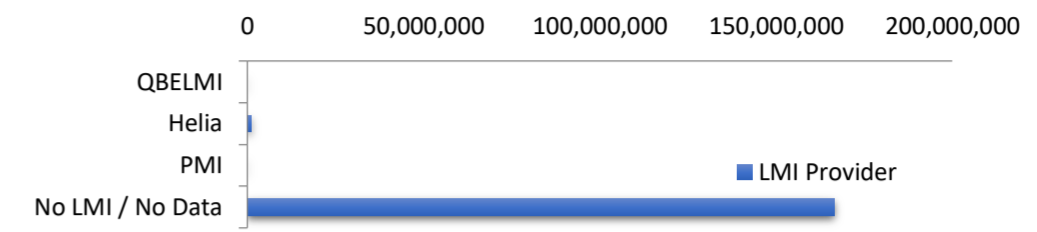
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	159,586,329	350	0	0	159,586,329
31-60 days	2,095,557	5	496,952	1	2,592,510
61-90 days	1,874,943	5	0	0	1,874,943
91-120 days	658,704	1	0	0	658,704
121-150 days	0	0	0	0	-
151-180 days	2,693,335	2	0	0	2,693,335
181 days or more	217,614	1	0	0	217,614
Total	167,126,483	364	496,952	1	167,623,435



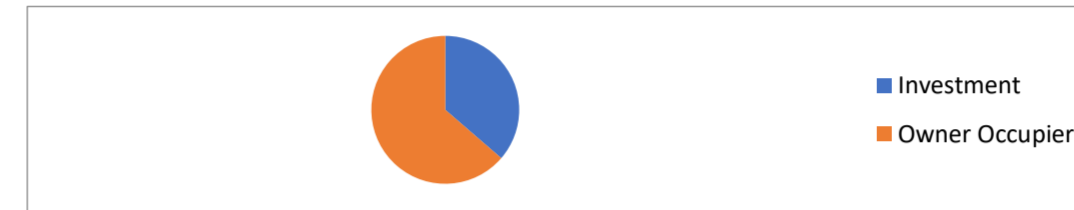
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Helia	1,034,863	0.62%	2	0.63%
PMI	0	0.00%	0	0.00%
No LMI / No Data	166,588,572	99.38%	318	99.38%
Total	167,623,435	100.00%	320	100.00%



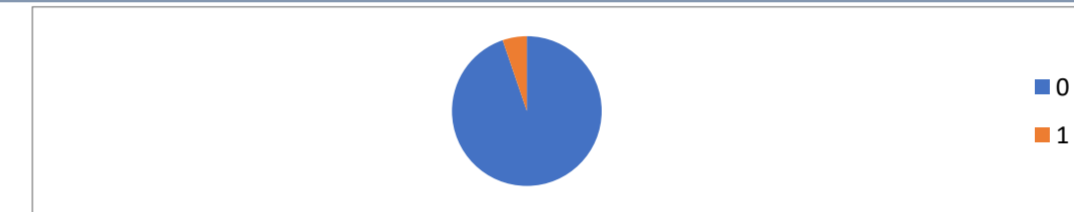
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	60,901,785	36.33%	124	33.97%
Owner Occupier	106,721,650	63.67%	241	66.03%
Total	167,623,435	100.00%	365	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	158,835,155	94.76%	343	93.97%
1	8,788,280	5.24%	22	6.03%
Total	167,623,435	100.00%	365	100.00%



Default Statistics

Default Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans - Current Month	3,569,654.07	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