

AFG Series 2022-1NC
Collateral Report



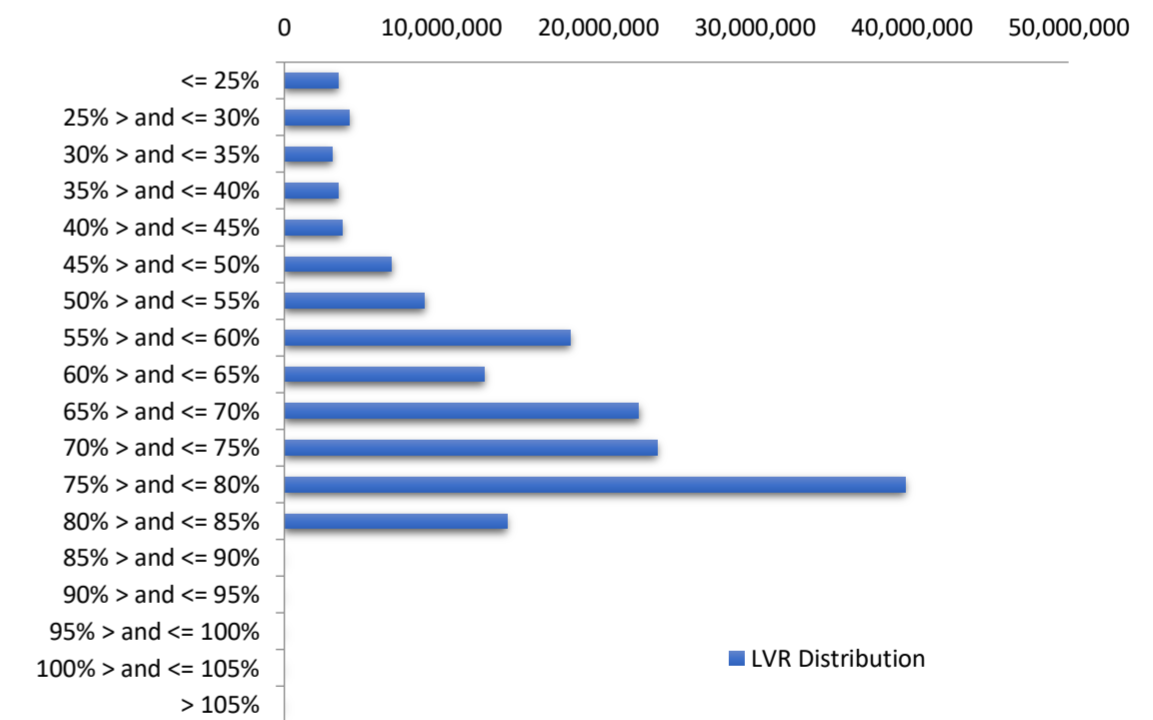
Model Period	25
Collection Period Start	1-Mar-24
Collection Period End	31-Mar-24
No. of Days	31
Interest Period Start	12-Mar-24
Interest Period End	9-Apr-24
No. of Days	29
Determination Date	5-Apr-24
Payment Date	10-Apr-24

Pool Statistics

Closing Balance of Mortgages	164,642,101
No. of Loans (Unconsolidated)	357
No. of Loans (Consolidated)	313
Average Loan Size (Unconsolidated)	461,182
Average Loan Size (Consolidated)	526,013
Largest Loan Size (Unconsolidated)	1,937,933
Largest Loan Size (Consolidated)	2,118,005
Smallest Loan Size (Unconsolidated)	(6)
Smallest Loan Size (Consolidated)	(6)
Weighted Average Interest Rate	7.65%
Weighted Average LVR	64.81%
Weighted Average Seasoning	32.09
Weighted Average Remaining Term	320.80

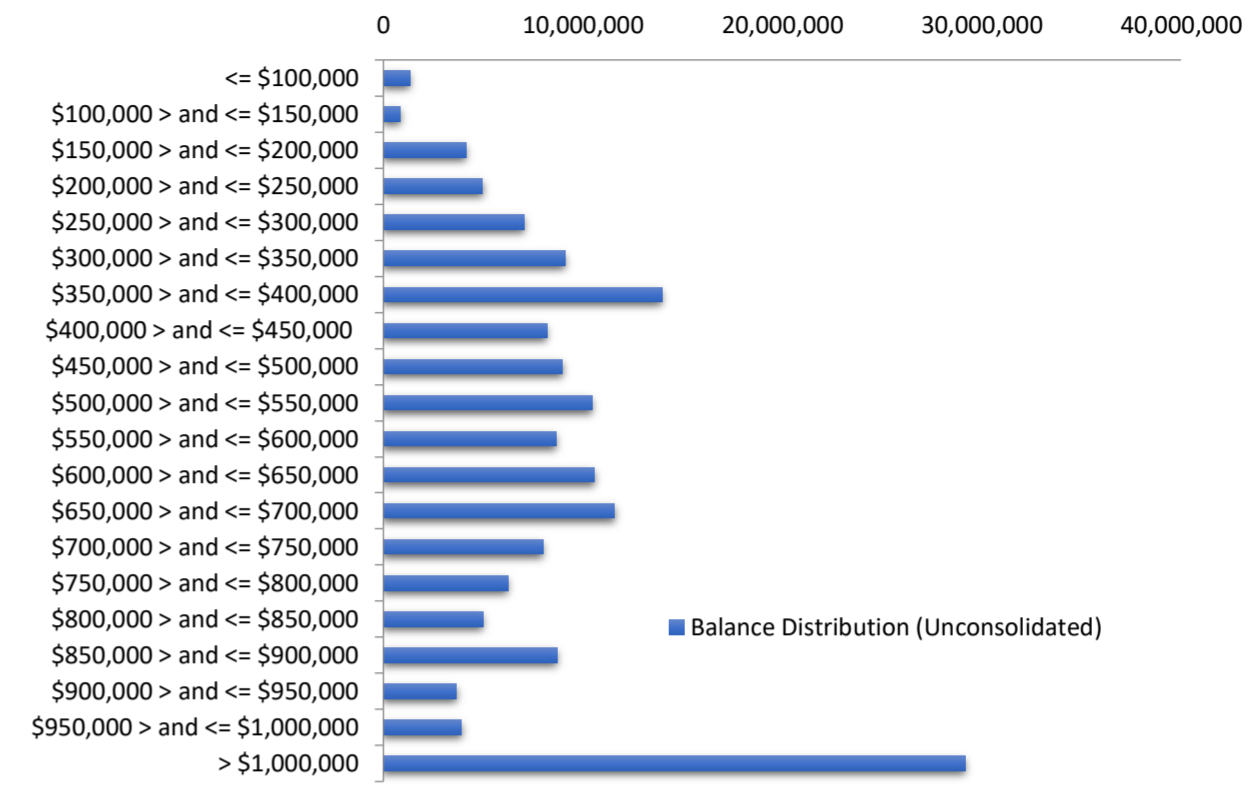
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	3,445,675	2.09%	37	11.82%
25% > and <= 30%	4,144,753	2.52%	10	3.19%
30% > and <= 35%	3,019,193	1.83%	8	2.56%
35% > and <= 40%	3,446,368	2.09%	7	2.24%
40% > and <= 45%	3,695,402	2.24%	9	2.88%
45% > and <= 50%	6,829,605	4.15%	13	4.15%
50% > and <= 55%	8,948,790	5.44%	19	6.07%
55% > and <= 60%	18,246,513	11.08%	26	8.31%
60% > and <= 65%	12,758,471	7.75%	23	7.35%
65% > and <= 70%	22,596,371	13.72%	36	11.50%
70% > and <= 75%	23,762,069	14.43%	41	13.10%
75% > and <= 80%	39,567,875	24.03%	65	20.77%
80% > and <= 85%	14,181,015	8.61%	19	6.07%
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	164,642,101	100.00%	313	100.00%



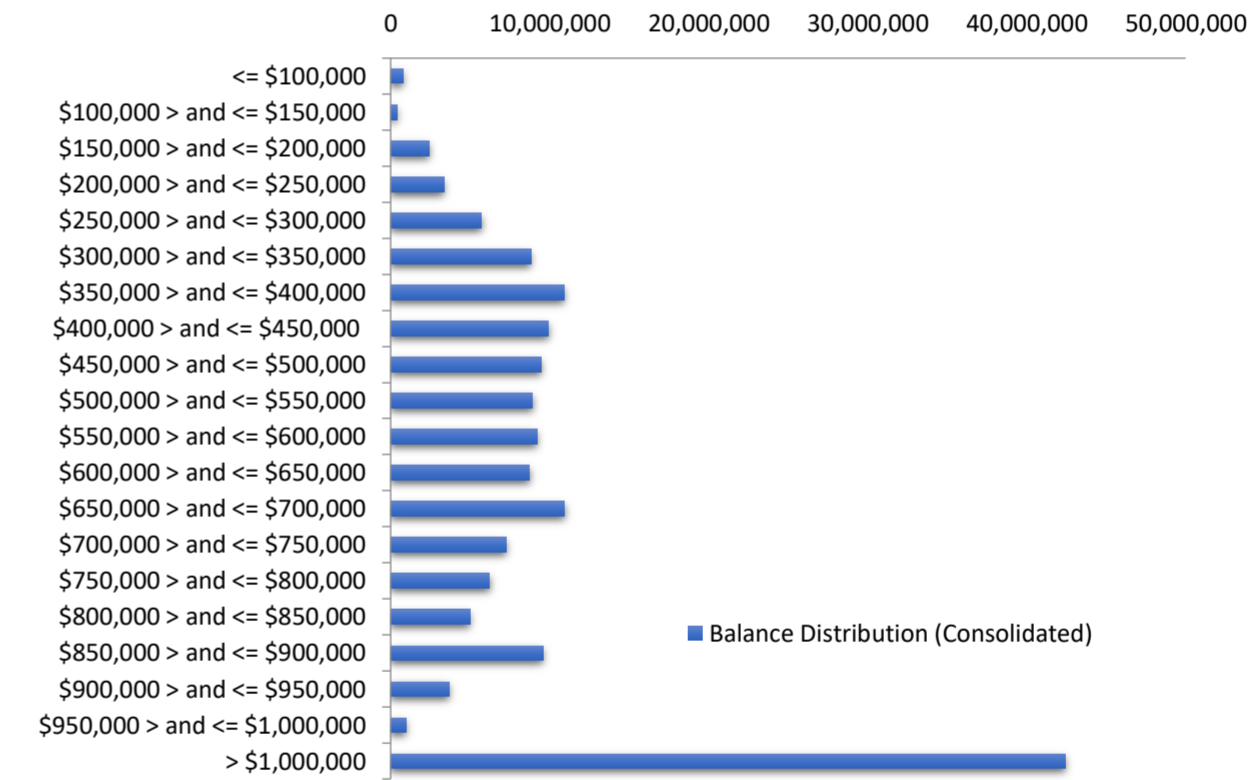
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,322,464	0.80%	40	11.20%
\$100,000 > and <= \$150,000	866,563	0.53%	7	1.96%
\$150,000 > and <= \$200,000	4,150,165	2.52%	24	6.72%
\$200,000 > and <= \$250,000	4,977,045	3.02%	22	6.16%
\$250,000 > and <= \$300,000	7,077,485	4.30%	26	7.28%
\$300,000 > and <= \$350,000	9,121,115	5.54%	28	7.84%
\$350,000 > and <= \$400,000	13,972,803	8.49%	37	10.36%
\$400,000 > and <= \$450,000	8,191,359	4.98%	19	5.32%
\$450,000 > and <= \$500,000	8,987,978	5.46%	19	5.32%
\$500,000 > and <= \$550,000	10,479,538	6.37%	20	5.60%
\$550,000 > and <= \$600,000	8,654,610	5.26%	15	4.20%
\$600,000 > and <= \$650,000	10,584,726	6.43%	17	4.76%
\$650,000 > and <= \$700,000	11,583,311	7.04%	17	4.76%
\$700,000 > and <= \$750,000	7,996,971	4.86%	11	3.08%
\$750,000 > and <= \$800,000	6,236,322	3.79%	8	2.24%
\$800,000 > and <= \$850,000	4,990,062	3.03%	6	1.68%
\$850,000 > and <= \$900,000	8,700,635	5.28%	10	2.80%
\$900,000 > and <= \$950,000	3,675,197	2.23%	4	1.12%
\$950,000 > and <= \$1,000,000	3,911,209	2.38%	4	1.12%
> \$1,000,000	29,162,542	17.71%	23	6.44%
Total	164,642,101	100.00%	357	100.00%



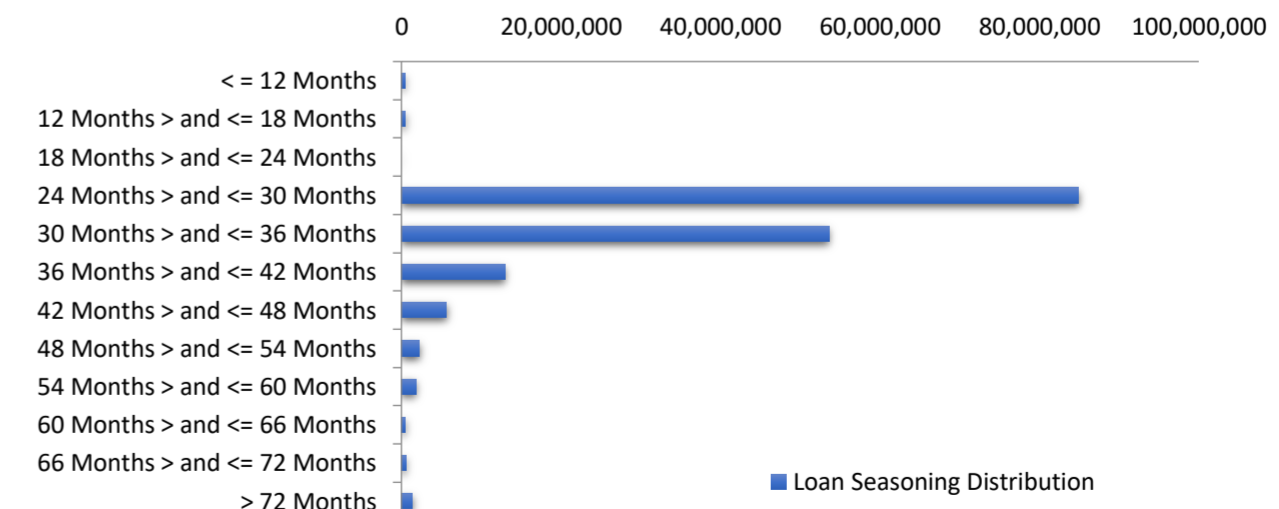
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	763,959	0.46%	27	8.63%
\$100,000 > and <= \$150,000	386,881	0.23%	3	0.96%
\$150,000 > and <= \$200,000	2,414,446	1.47%	14	4.47%
\$200,000 > and <= \$250,000	3,342,544	2.03%	15	4.79%
\$250,000 > and <= \$300,000	5,714,566	3.47%	21	6.71%
\$300,000 > and <= \$350,000	8,826,747	5.36%	27	8.63%
\$350,000 > and <= \$400,000	10,907,506	6.62%	29	9.27%
\$400,000 > and <= \$450,000	9,929,970	6.03%	23	7.35%
\$450,000 > and <= \$500,000	9,447,535	5.74%	20	6.39%
\$500,000 > and <= \$550,000	8,920,665	5.42%	17	5.43%
\$550,000 > and <= \$600,000	9,215,888	5.60%	16	5.11%
\$600,000 > and <= \$650,000	8,729,088	5.30%	14	4.47%
\$650,000 > and <= \$700,000	10,920,118	6.63%	16	5.11%
\$700,000 > and <= \$750,000	7,283,731	4.42%	10	3.19%
\$750,000 > and <= \$800,000	6,208,122	3.77%	8	2.56%
\$800,000 > and <= \$850,000	4,990,062	3.03%	6	1.92%
\$850,000 > and <= \$900,000	9,564,441	5.81%	11	3.51%
\$900,000 > and <= \$950,000	3,686,322	2.24%	4	1.28%
\$950,000 > and <= \$1,000,000	971,804	0.59%	1	0.32%
> \$1,000,000	42,417,706	25.76%	31	9.90%
Total	164,642,101	100.00%	313	100.00%



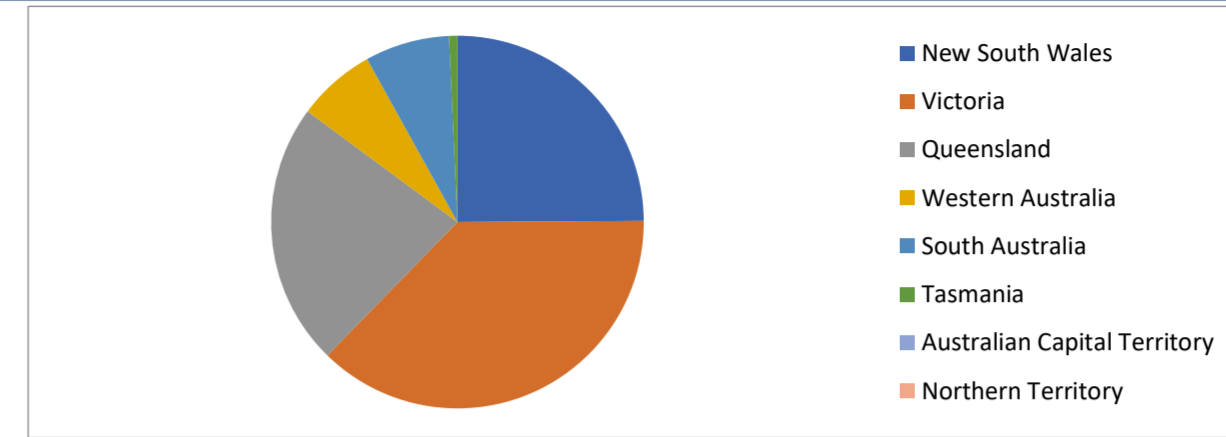
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	421,121	0.26%	1	0.28%
12 Months > and <= 18 Months	515,381	0.31%	2	0.56%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	84,924,646	51.58%	170	47.62%
30 Months > and <= 36 Months	53,596,634	32.55%	110	30.81%
36 Months > and <= 42 Months	12,953,893	7.87%	33	9.24%
42 Months > and <= 48 Months	5,672,809	3.45%	18	5.04%
48 Months > and <= 54 Months	2,280,723	1.39%	5	1.40%
54 Months > and <= 60 Months	1,848,816	1.12%	7	1.96%
60 Months > and <= 66 Months	500,863	0.30%	3	0.84%
66 Months > and <= 72 Months	546,144	0.33%	3	0.84%
> 72 Months	1,381,071	0.84%	5	1.40%
Total	164,642,101	100.00%	357	100.00%



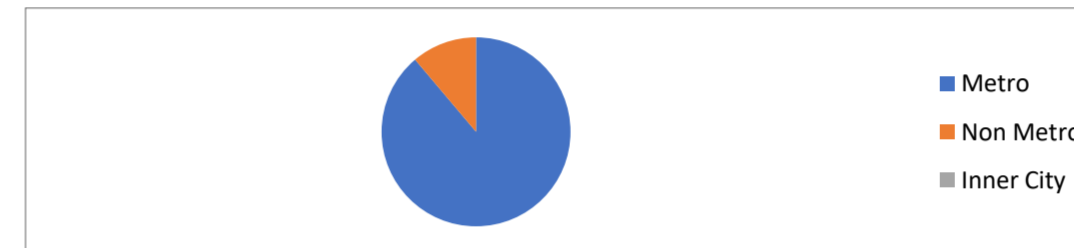
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	41,005,189	24.91%	67	21.41%
Victoria	61,571,001	37.40%	107	34.19%
Queensland	37,573,267	22.82%	80	25.56%
Western Australia	11,229,146	6.82%	29	9.27%
South Australia	12,069,338	7.33%	28	8.95%
Tasmania	1,194,160	0.73%	2	0.64%
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	164,642,101	100.00%	313	100.00%



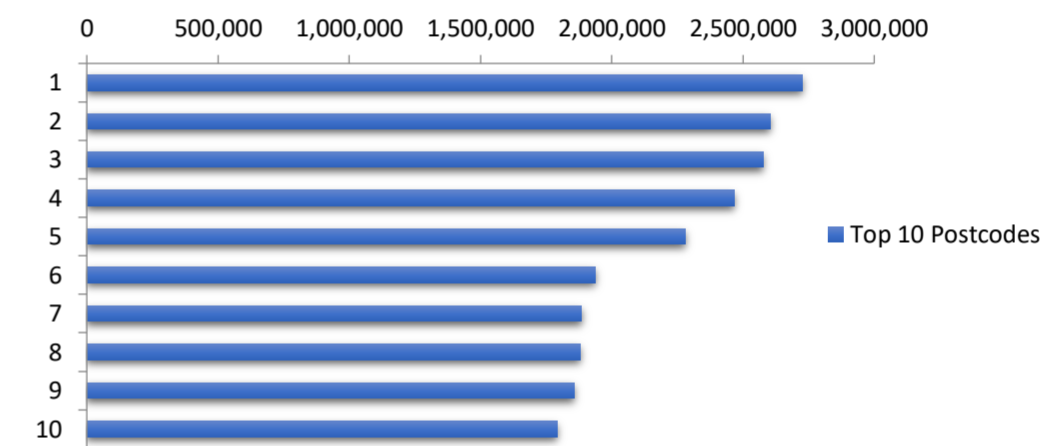
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	146,255,066	88.83%	265	84.66%
Non Metro	18,386,698	11.17%	47	15.02%
Inner City	337	0.00%	1	0.32%
No Data	0	0.00%	0	0.00%
Total	164,642,101	100.00%	313	100.00%



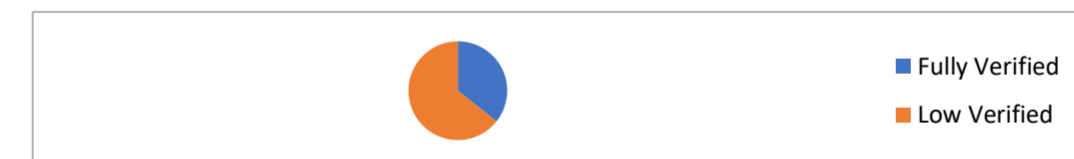
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3023	2,727,459	1.66%	6	1.92%
3162	2,604,816	1.58%	3	0.96%
3977	2,577,753	1.57%	2	0.64%
3040	2,467,876	1.50%	2	0.64%
4217	2,279,473	1.38%	5	1.60%
2072	1,937,933	1.18%	1	0.32%
2015	1,885,249	1.15%	1	0.32%
2046	1,880,393	1.14%	2	0.64%
3752	1,857,876	1.13%	3	0.96%
2204	1,793,593	1.09%	1	0.32%
Total	22,012,421	13.37%	26	8.31%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	58,715,441	35.66%	145	40.62%
Low Verified	105,926,660	64.34%	212	59.38%
Total	164,642,101	100.00%	357	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	164,642,101	100.00%	357	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	164,642,101	100.00%	357	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	133,270,121	80.95%	298	83.47%
Interest Only	31,371,980	19.05%	59	16.53%
Non-Billing	0	0.00%	0	0.00%
Total	164,642,101	100.00%	357	100.00%



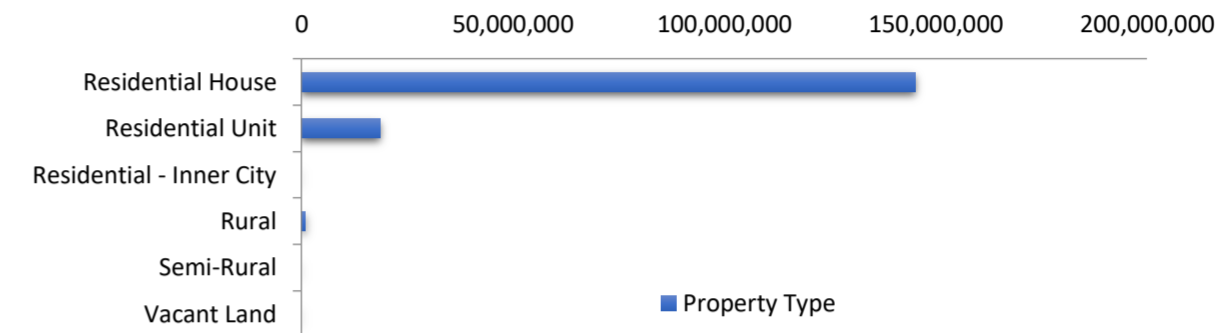
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	164,642,101	100.00%	357	100.00%
Total	164,642,101	100.00%	357	100.00%



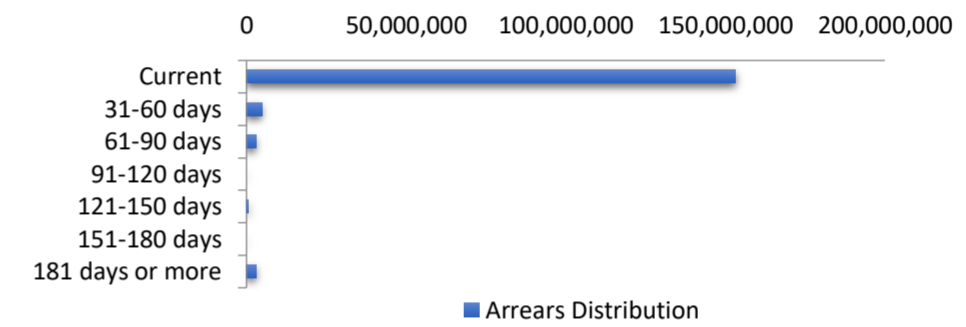
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	145,132,162	88.15%	259	82.75%
Residential Unit	18,595,295	11.29%	53	16.93%
Residential - Inner City	0	0.00%	0	0.00%
Rural	914,644	0.56%	1	0.32%
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	164,642,101	100.00%	313	100.00%



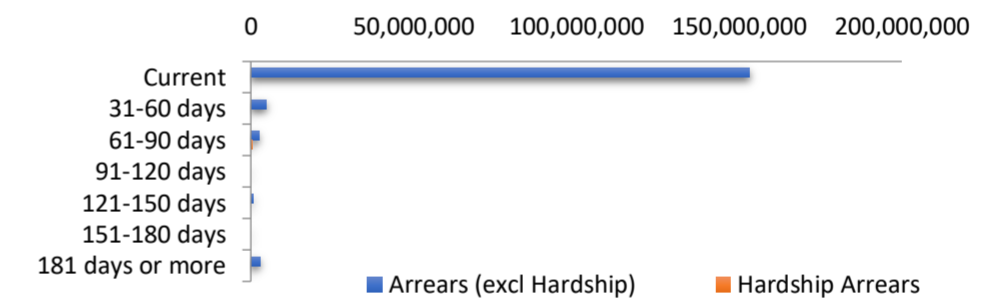
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	153,231,430	93.07%	338	94.68%
31-60 days	4,804,280	2.92%	8	2.24%
61-90 days	3,006,017	1.83%	7	1.96%
91-120 days	0	0.00%	0	0.00%
121-150 days	663,258	0.40%	1	0.28%
151-180 days	0	0.00%	0	0.00%
181 days or more	2,937,117	1.78%	3	0.84%
Total	164,642,101	100.00%	357	100.00%



Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	153,231,430	338	0	0	153,231,430
31-60 days	4,804,280	8	0	0	4,804,280
61-90 days	2,505,829	6	500,187	1	3,006,017
91-120 days	0	0	0	0	-
121-150 days	663,258	1	0	0	663,258
151-180 days	0	0	0	0	-
181 days or more	2,937,117	3	0	0	2,937,117
Total	164,141,914	356	500,187	1	164,642,101



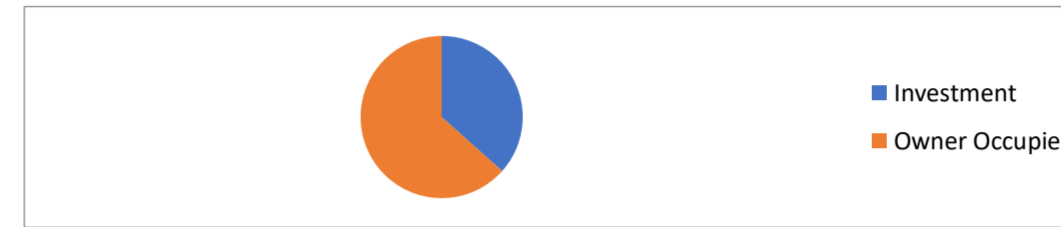
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Helia	1,035,555	0.63%	2	0.64%
PMI	0	0.00%	0	0.00%
No LMI / No Data	163,606,546	99.37%	311	99.36%
Total	164,642,101	100.00%	313	100.00%



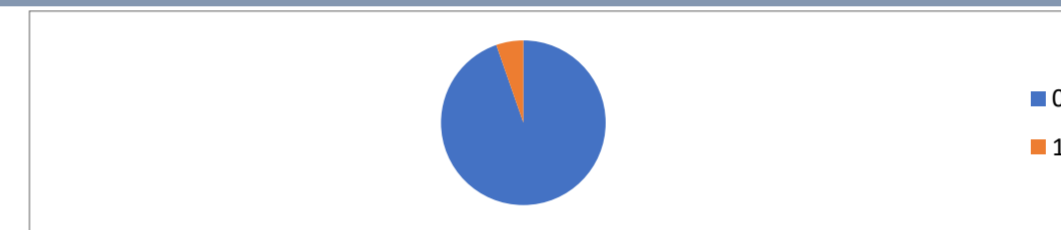
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	60,242,093	36.59%	122	34.17%
Owner Occupier	104,400,008	63.41%	235	65.83%
Total	164,642,101	100.00%	357	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	155,850,669	94.66%	335	93.84%
1	8,791,432	5.34%	22	6.16%
Total	164,642,101	100.00%	357	100.00%



Default Statistics

Default Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans - Current Month	3,600,374.31	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