

AFG Series 2022-1NC
Collateral Report



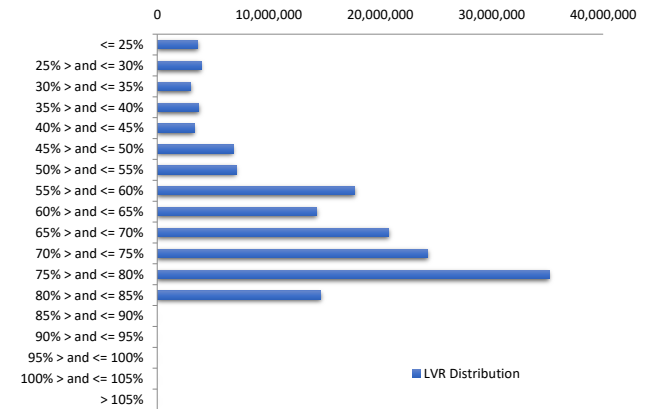
Model Period	26
Collection Period Start	1-Apr-24
Collection Period End	30-Apr-24
No. of Days	30
Interest Period Start	10-Apr-24
Interest Period End	9-May-24
No. of Days	30
Determination Date	7-May-24
Payment Date	10-May-24

Pool Statistics

Closing Balance of Mortgages	158,271,652
No. of Loans (Unconsolidated)	346
No. of Loans (Consolidated)	305
Average Loan Size (Unconsolidated)	457,433
Average Loan Size (Consolidated)	518,923
Largest Loan Size (Unconsolidated)	1,928,958
Largest Loan Size (Consolidated)	2,116,486
Smallest Loan Size (Unconsolidated)	(1,531)
Smallest Loan Size (Consolidated)	(1,531)
Weighted Average Interest Rate	7.62%
Weighted Average LVR	64.63%
Weighted Average Seasoning	33.18
Weighted Average Remaining Term	319.38

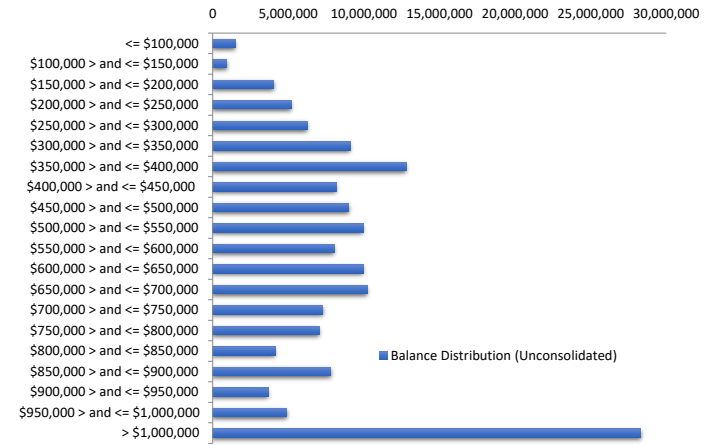
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	3,611,353	2.28%	40	13.11%
25% > and <= 30%	3,943,781	2.49%	10	3.28%
30% > and <= 35%	2,987,891	1.89%	7	2.30%
35% > and <= 40%	3,704,646	2.34%	8	2.62%
40% > and <= 45%	3,308,189	2.09%	8	2.62%
45% > and <= 50%	6,820,998	4.31%	13	4.26%
50% > and <= 55%	7,079,314	4.47%	16	5.25%
55% > and <= 60%	17,704,489	11.19%	25	8.20%
60% > and <= 65%	14,286,670	9.03%	25	8.20%
65% > and <= 70%	20,771,588	13.12%	33	10.82%
70% > and <= 75%	24,242,280	15.32%	42	13.77%
75% > and <= 80%	35,155,828	22.21%	58	19.02%
80% > and <= 85%	14,654,625	9.26%	20	6.56%
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	158,271,652	100.00%	305	100.00%



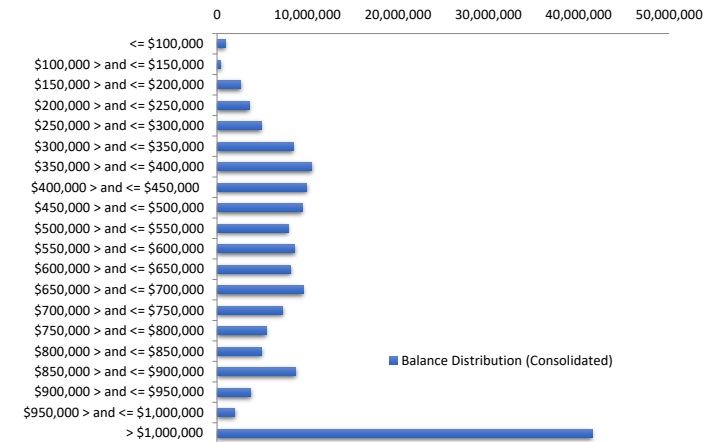
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,505,851	0.95%	42	12.14%
\$100,000 > and <= \$150,000	915,784	0.58%	7	2.02%
\$150,000 > and <= \$200,000	4,011,988	2.53%	23	6.65%
\$200,000 > and <= \$250,000	5,188,378	3.28%	23	6.65%
\$250,000 > and <= \$300,000	6,270,867	3.96%	23	6.65%
\$300,000 > and <= \$350,000	9,098,507	5.75%	28	8.09%
\$350,000 > and <= \$400,000	12,802,231	8.09%	34	9.83%
\$400,000 > and <= \$450,000	8,157,792	5.15%	19	5.49%
\$450,000 > and <= \$500,000	8,987,728	5.68%	19	5.49%
\$500,000 > and <= \$550,000	9,951,642	6.29%	19	5.49%
\$550,000 > and <= \$600,000	8,050,600	5.09%	14	4.05%
\$600,000 > and <= \$650,000	9,949,256	6.29%	16	4.62%
\$650,000 > and <= \$700,000	10,205,772	6.45%	15	4.34%
\$700,000 > and <= \$750,000	7,286,668	4.60%	10	2.89%
\$750,000 > and <= \$800,000	7,030,764	4.44%	9	2.60%
\$800,000 > and <= \$850,000	4,154,245	2.62%	5	1.45%
\$850,000 > and <= \$900,000	7,810,038	4.93%	9	2.60%
\$900,000 > and <= \$950,000	3,681,158	2.33%	4	1.16%
\$950,000 > and <= \$1,000,000	4,910,291	3.10%	5	1.45%
> \$1,000,000	28,302,093	17.88%	22	6.36%
Total	158,271,652	100.00%	346	100.00%



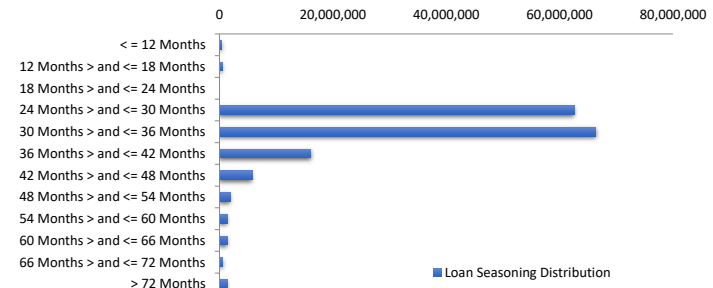
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	893,714	0.56%	30	9.84%
\$100,000 > and <= \$150,000	420,265	0.27%	3	0.98%
\$150,000 > and <= \$200,000	2,589,452	1.64%	15	4.92%
\$200,000 > and <= \$250,000	3,554,903	2.25%	16	5.25%
\$250,000 > and <= \$300,000	4,908,842	3.10%	18	5.90%
\$300,000 > and <= \$350,000	8,455,376	5.34%	26	8.52%
\$350,000 > and <= \$400,000	10,483,272	6.62%	28	9.18%
\$400,000 > and <= \$450,000	9,901,367	6.26%	23	7.54%
\$450,000 > and <= \$500,000	9,438,513	5.96%	20	6.56%
\$500,000 > and <= \$550,000	7,879,437	4.98%	15	4.92%
\$550,000 > and <= \$600,000	8,611,773	5.44%	15	4.92%
\$600,000 > and <= \$650,000	8,104,859	5.12%	13	4.26%
\$650,000 > and <= \$700,000	9,507,261	6.01%	14	4.59%
\$700,000 > and <= \$750,000	7,277,607	4.60%	10	3.28%
\$750,000 > and <= \$800,000	5,444,735	3.44%	7	2.30%
\$800,000 > and <= \$850,000	4,957,693	3.13%	6	1.97%
\$850,000 > and <= \$900,000	8,669,894	5.48%	10	3.28%
\$900,000 > and <= \$950,000	3,692,523	2.33%	4	1.31%
\$950,000 > and <= \$1,000,000	1,975,339	1.25%	2	0.66%
> \$1,000,000	41,504,827	26.22%	30	9.84%
Total	158,271,652	100.00%	305	100.00%



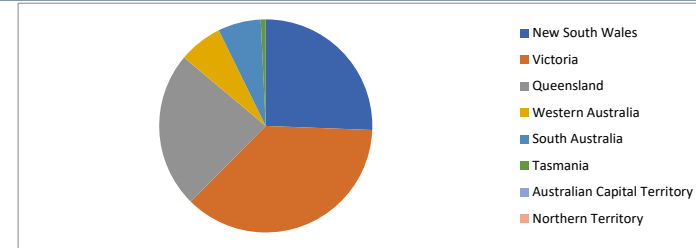
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	418,350	0.26%	1	0.29%
12 Months > and <= 18 Months	514,825	0.33%	2	0.58%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	62,571,836	39.53%	124	35.84%
30 Months > and <= 36 Months	66,352,059	41.92%	137	39.60%
36 Months > and <= 42 Months	16,092,929	10.17%	40	11.56%
42 Months > and <= 48 Months	5,731,296	3.62%	18	5.20%
48 Months > and <= 54 Months	1,908,529	1.21%	5	1.45%
54 Months > and <= 60 Months	1,391,505	0.88%	6	1.73%
60 Months > and <= 66 Months	1,356,353	0.86%	5	1.45%
66 Months > and <= 72 Months	548,822	0.35%	3	0.87%
> 72 Months	1,385,148	0.88%	5	1.45%
Total	158,271,652	100.00%	346	100.00%



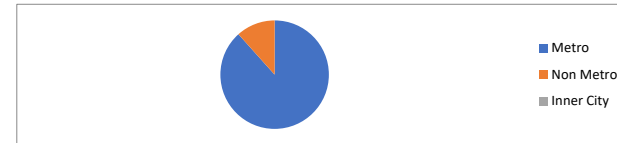
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	40,532,179	25.61%	66	21.64%
Victoria	58,269,242	36.82%	103	33.77%
Queensland	37,460,833	23.67%	80	26.23%
Western Australia	10,514,375	6.64%	28	9.18%
South Australia	10,305,778	6.51%	26	8.52%
Tasmania	1,189,245	0.75%	2	0.66%
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	158,271,652	100.00%	305	100.00%



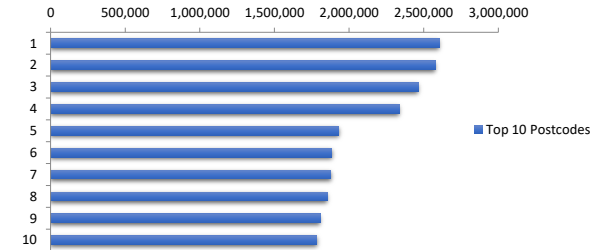
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	139,854,867	88.36%	257	84.26%
Non Metro	18,416,446	11.64%	47	15.41%
Inner City	339	0.00%	1	0.33%
No Data	0	0.00%	0	0.00%
Total	158,271,652	100.00%	305	100.00%



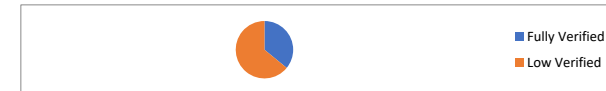
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3162	2,604,333	1.65%	3	0.98%
3977	2,575,830	1.63%	2	0.66%
3040	2,464,186	1.56%	2	0.66%
4217	2,334,969	1.48%	5	1.64%
2072	1,928,958	1.22%	1	0.33%
2015	1,883,171	1.19%	1	0.33%
2046	1,877,977	1.19%	2	0.66%
3752	1,854,744	1.17%	3	0.98%
2204	1,806,345	1.14%	1	0.33%
2170	1,781,636	1.13%	2	0.66%
Total	21,112,149	13.34%	22	7.21%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	56,824,515	35.90%	141	40.75%
Low Verified	101,447,136	64.10%	205	59.25%
Total	158,271,652	100.00%	346	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	158,271,652	100.00%	346	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	158,271,652	100.00%	346	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	126,761,077	80.09%	287	82.95%
Interest Only	31,510,575	19.91%	59	17.05%
Non-Billing	0	0.00%	0	0.00%
Total	158,271,652	100.00%	346	100.00%



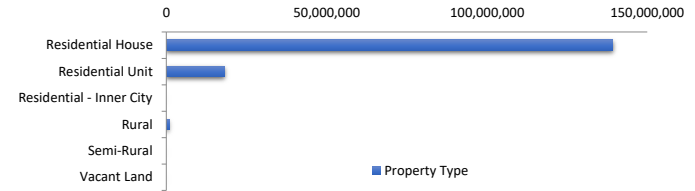
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	158,271,652	100.00%	346	100.00%
Total	158,271,652	100.00%	346	100.00%



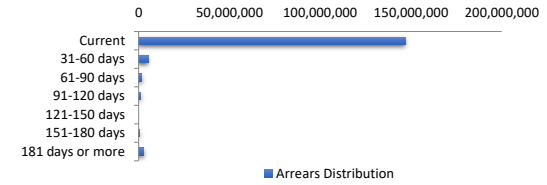
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	139,272,538	88.00%	252	82.62%
Residential Unit	18,085,384	11.43%	52	17.05%
Residential - Inner City	0	0.00%	0	0.00%
Rural	913,730	0.58%	1	0.33%
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	158,271,652	100.00%	305	100.00%



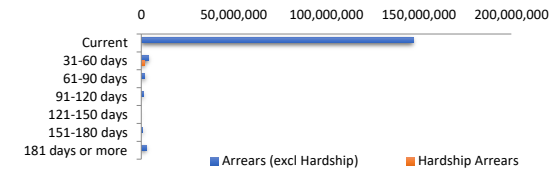
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	146,852,153	92.78%	328	94.80%
31-60 days	5,301,255	3.35%	7	2.02%
61-90 days	1,670,884	1.06%	5	1.45%
91-120 days	1,045,282	0.66%	3	0.87%
121-150 days	0	0.00%	0	0.00%
151-180 days	667,695	0.42%	1	0.29%
181 days or more	2,734,382	1.73%	2	0.58%
Total	158,271,652	100.00%	346	100.00%



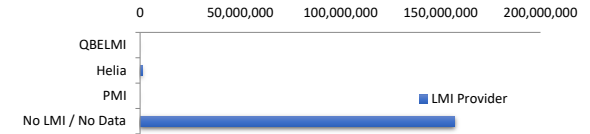
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	146,852,153	328	0	0	146,852,153
31-60 days	3,653,988	4	1,647,267	3	5,301,255
61-90 days	1,670,884	5	0	0	1,670,884
91-120 days	1,045,282	3	0	0	1,045,282
121-150 days	0	0	0	0	-
151-180 days	667,695	1	0	0	667,695
181 days or more	2,734,382	2	0	0	2,734,382
Total	156,624,384	343	1,647,267	3	158,271,652



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Helia	1,036,535	0.65%	2	0.66%
PMI	0	0.00%	0	0.00%
No LMI / No Data	157,235,116	99.35%	303	99.34%
Total	158,271,652	100.00%	305	100.00%



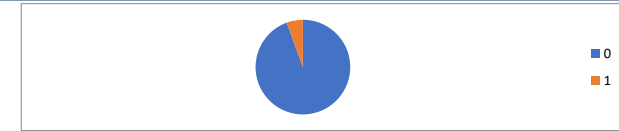
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	58,877,249	37.20%	120	34.68%
Owner Occupier	99,394,402	62.80%	226	65.32%
Total	158,271,652	100.00%	346	100.00%



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	149,494,105	94.45%	324	93.64%
1	8,777,547	5.55%	22	6.36%
Total	158,271,652	100.00%	346	100.00%



Default Statistics

Default Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans - Current Month	4,447,359.54	6
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