

AFG Series 2022-1
Collateral Report



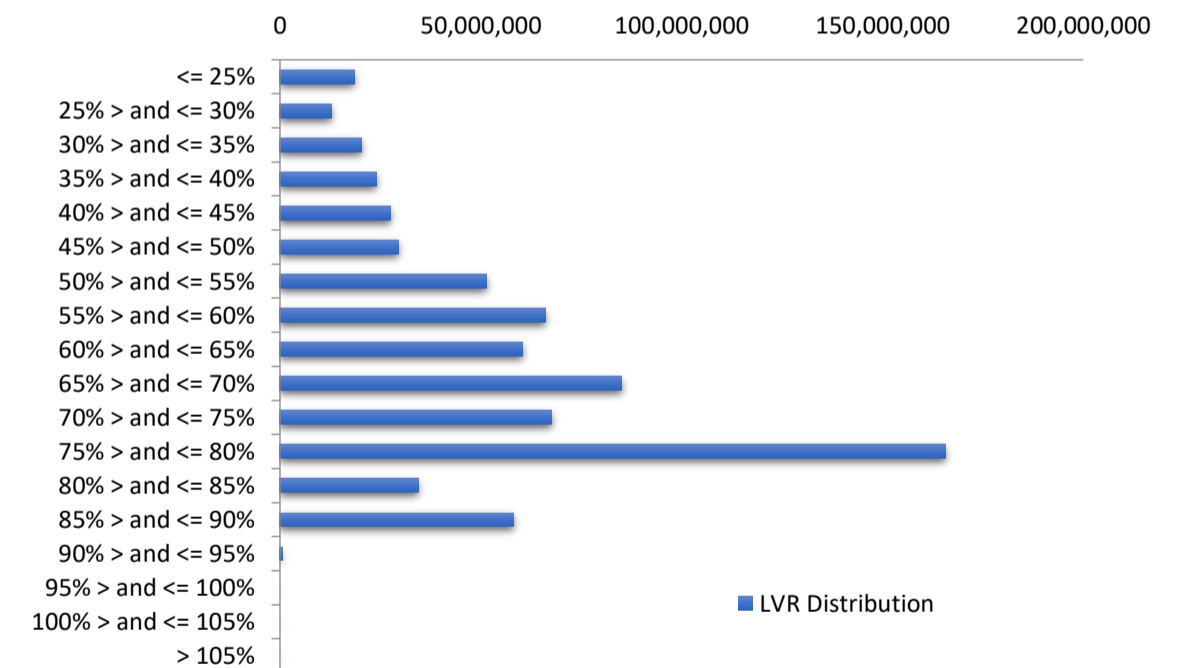
Model Period	1
Collection Period Start	7-Apr-22
Collection Period End	30-Apr-22
No. of Days	24
Interest Period Start	7-Apr-22
Interest Period End	9-May-22
No. of Days	33
Determination Date	5-May-22
Payment Date	10-May-22

Pool Statistics

Closing Balance of Mortgages	721,845,006
No. of Loans (Unconsolidated)	2,024
No. of Loans (Consolidated)	1,582
Average Loan Size (Unconsolidated)	356,643
Average Loan Size (Consolidated)	456,286
Largest Loan Size (Unconsolidated)	1,952,902
Largest Loan Size (Consolidated)	2,190,721
Smallest Loan Size (Unconsolidated)	(200,000)
Smallest Loan Size (Consolidated)	(350)
Weighted Average Interest Rate	2.71%
Weighted Average LVR	64.71%
Weighted Average Seasoning	12.86
Weighted Average Remaining Term	339.60

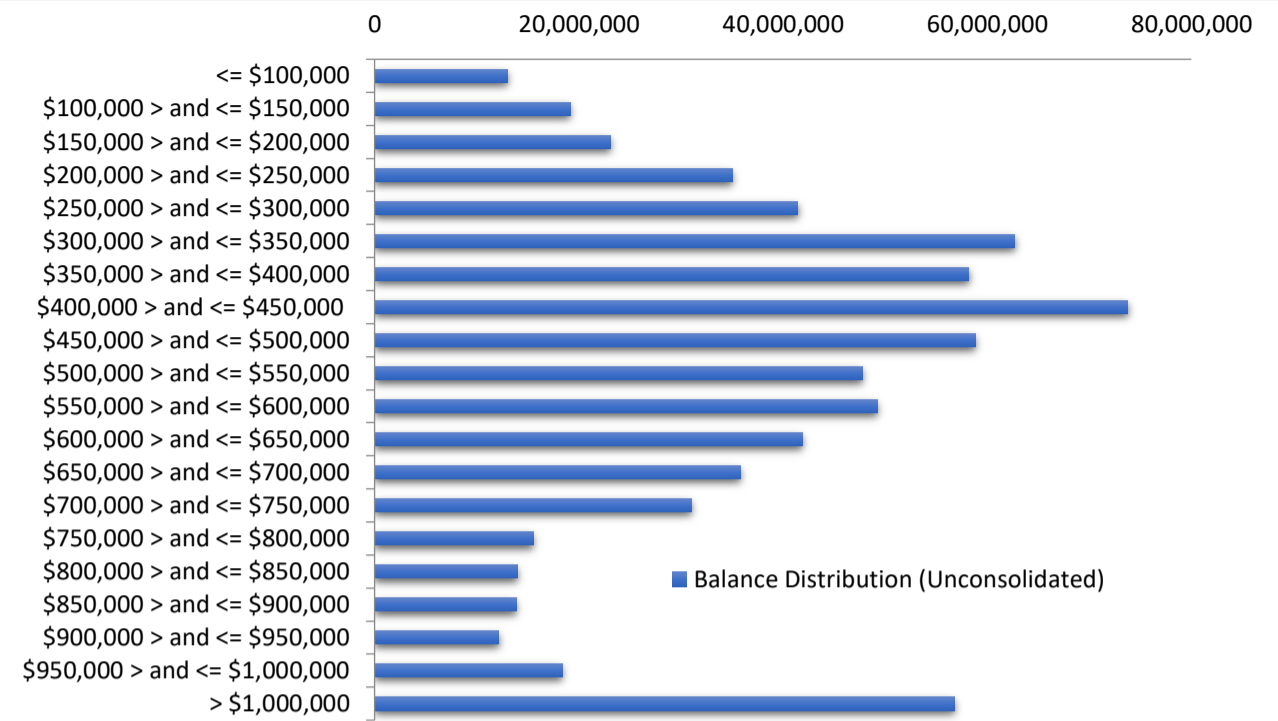
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	18,522,433	2.57%	135	8.53%
25% > and <= 30%	12,705,454	1.76%	46	2.91%
30% > and <= 35%	20,235,906	2.80%	58	3.67%
35% > and <= 40%	24,111,856	3.34%	66	4.17%
40% > and <= 45%	27,418,995	3.80%	74	4.68%
45% > and <= 50%	29,449,584	4.08%	69	4.36%
50% > and <= 55%	51,326,972	7.11%	102	6.45%
55% > and <= 60%	66,074,207	9.15%	121	7.65%
60% > and <= 65%	60,394,701	8.37%	108	6.83%
65% > and <= 70%	85,131,564	11.79%	147	9.29%
70% > and <= 75%	67,545,619	9.36%	131	8.28%
75% > and <= 80%	165,724,947	22.96%	321	20.29%
80% > and <= 85%	34,462,497	4.77%	79	4.99%
85% > and <= 90%	58,201,602	8.06%	124	7.84%
90% > and <= 95%	538,669	0.07%	1	0.06%
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	721,845,006	100.00%	1,582	100.00%



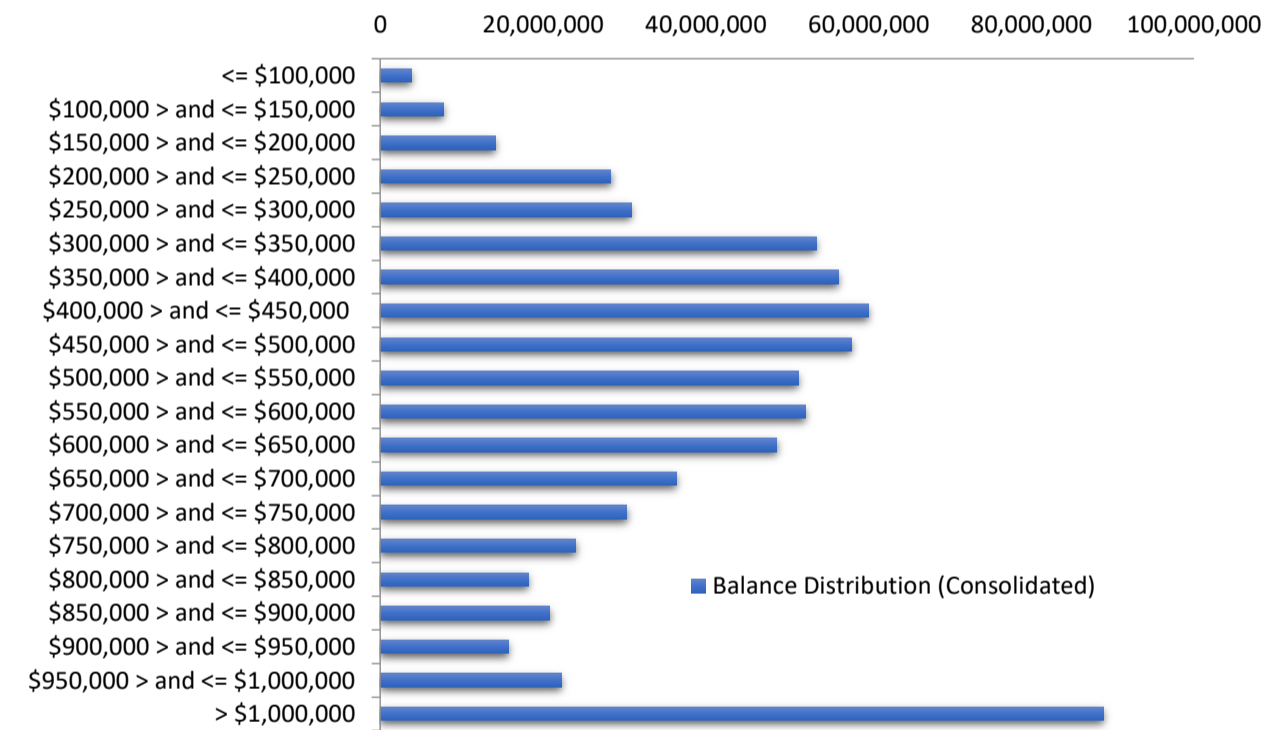
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	13,059,804	1.81%	320	15.81%
\$100,000 > and <= \$150,000	19,141,280	2.65%	152	7.51%
\$150,000 > and <= \$200,000	23,115,250	3.20%	130	6.42%
\$200,000 > and <= \$250,000	35,028,554	4.85%	156	7.71%
\$250,000 > and <= \$300,000	41,459,099	5.74%	150	7.41%
\$300,000 > and <= \$350,000	62,685,496	8.68%	193	9.54%
\$350,000 > and <= \$400,000	58,213,867	8.06%	155	7.66%
\$400,000 > and <= \$450,000	73,769,697	10.22%	174	8.60%
\$450,000 > and <= \$500,000	58,877,481	8.16%	124	6.13%
\$500,000 > and <= \$550,000	47,745,512	6.61%	91	4.50%
\$550,000 > and <= \$600,000	49,249,535	6.82%	86	4.25%
\$600,000 > and <= \$650,000	41,909,241	5.81%	67	3.31%
\$650,000 > and <= \$700,000	35,807,258	4.96%	53	2.62%
\$700,000 > and <= \$750,000	30,996,905	4.29%	43	2.12%
\$750,000 > and <= \$800,000	15,560,998	2.16%	20	0.99%
\$800,000 > and <= \$850,000	14,018,637	1.94%	17	0.84%
\$850,000 > and <= \$900,000	13,884,178	1.92%	16	0.79%
\$900,000 > and <= \$950,000	12,152,172	1.68%	13	0.64%
\$950,000 > and <= \$1,000,000	18,384,328	2.55%	19	0.94%
> \$1,000,000	56,785,715	7.87%	45	2.22%
Total	721,845,006	100.00%	2,024	100.00%



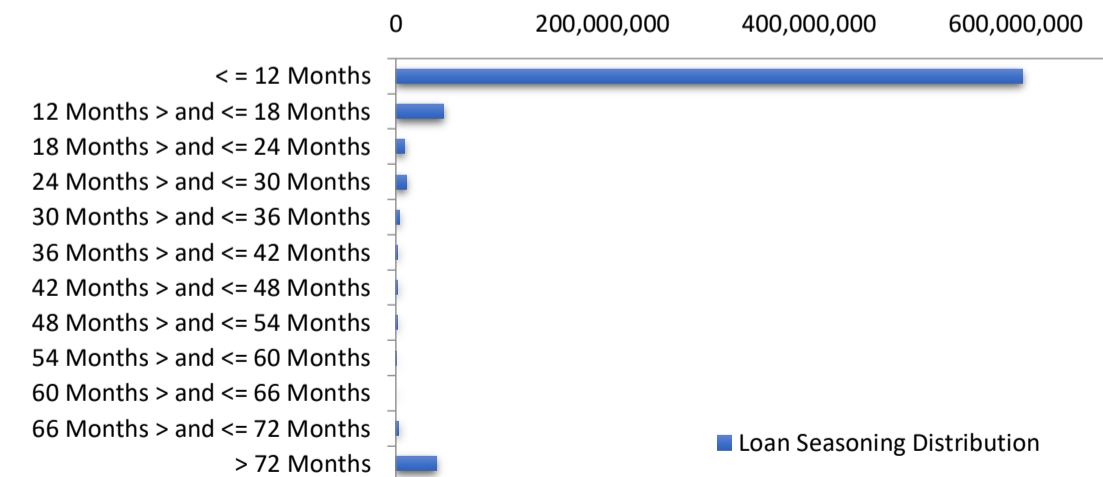
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,823,808	0.53%	78	4.93%
\$100,000 > and <= \$150,000	7,766,920	1.08%	60	3.79%
\$150,000 > and <= \$200,000	14,119,670	1.96%	80	5.06%
\$200,000 > and <= \$250,000	28,352,573	3.93%	126	7.96%
\$250,000 > and <= \$300,000	30,840,458	4.27%	111	7.02%
\$300,000 > and <= \$350,000	53,625,670	7.43%	165	10.43%
\$350,000 > and <= \$400,000	56,308,244	7.80%	150	9.48%
\$400,000 > and <= \$450,000	60,024,093	8.32%	141	8.91%
\$450,000 > and <= \$500,000	57,861,737	8.02%	122	7.71%
\$500,000 > and <= \$550,000	51,416,018	7.12%	98	6.19%
\$550,000 > and <= \$600,000	52,213,606	7.23%	91	5.75%
\$600,000 > and <= \$650,000	48,758,371	6.75%	78	4.93%
\$650,000 > and <= \$700,000	36,437,540	5.05%	54	3.41%
\$700,000 > and <= \$750,000	30,319,391	4.20%	42	2.65%
\$750,000 > and <= \$800,000	24,047,304	3.33%	31	1.96%
\$800,000 > and <= \$850,000	18,180,539	2.52%	22	1.39%
\$850,000 > and <= \$900,000	20,864,375	2.89%	24	1.52%
\$900,000 > and <= \$950,000	15,759,542	2.18%	17	1.07%
\$950,000 > and <= \$1,000,000	22,272,071	3.09%	23	1.45%
> \$1,000,000	88,853,077	12.31%	69	4.36%
Total	721,845,006	100.00%	1,582	100.00%



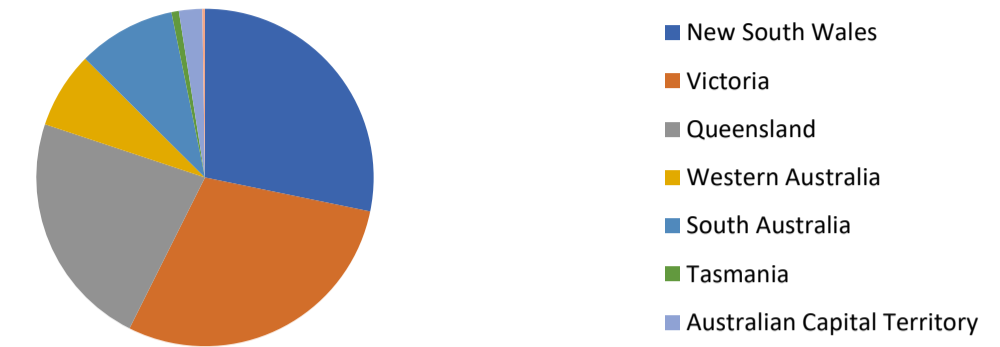
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	606,372,244	84.00%	1,569	77.52%
12 Months > and <= 18 Months	45,943,923	6.36%	131	6.47%
18 Months > and <= 24 Months	8,024,092	1.11%	25	1.24%
24 Months > and <= 30 Months	9,984,744	1.38%	26	1.28%
30 Months > and <= 36 Months	3,476,559	0.48%	12	0.59%
36 Months > and <= 42 Months	1,955,541	0.27%	6	0.30%
42 Months > and <= 48 Months	2,004,760	0.28%	9	0.44%
48 Months > and <= 54 Months	1,725,471	0.24%	3	0.15%
54 Months > and <= 60 Months	445,301	0.06%	1	0.05%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	2,858,774	0.40%	12	0.59%
> 72 Months	39,053,597	5.41%	230	11.36%
Total	721,845,006	100.00%	2,024	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	203,781,345	28.23%	364	23.01%
Victoria	210,459,934	29.16%	450	28.45%
Queensland	164,011,231	22.72%	383	24.21%
Western Australia	52,868,670	7.32%	153	9.67%
South Australia	67,660,194	9.37%	180	11.38%
Tasmania	5,104,488	0.71%	15	0.95%
Australian Capital Territory	16,102,096	2.23%	30	1.90%
Northern Territory	1,857,049	0.26%	6	0.38%
No Data	0	0.00%	1	0.06%
Total	721,845,006	100.00%	1,582	100.00%



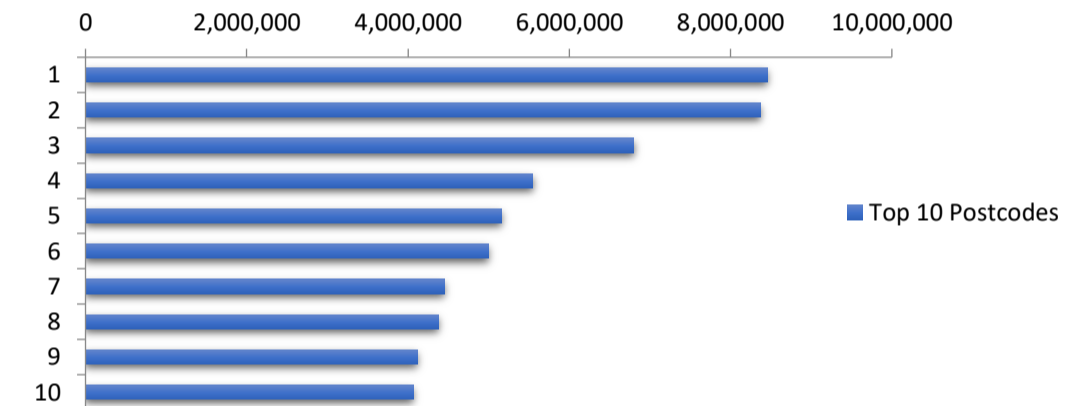
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	501,539,606	69.48%	1,072	67.76%
Non Metro	216,632,563	30.01%	498	31.48%
Inner City	3,672,838	0.51%	11	0.70%
No Data	0	0.00%	1	0.06%
Total	721,845,006	100.00%	1,582	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	8,452,410	1.17%	20	0.99%
3977	8,364,724	1.16%	18	0.89%
2500	6,801,631	0.94%	11	0.54%
4226	5,548,349	0.77%	8	0.40%
4211	5,164,047	0.72%	8	0.40%
4209	4,991,782	0.69%	11	0.54%
3029	4,449,172	0.62%	10	0.49%
2560	4,375,187	0.61%	9	0.44%
3805	4,119,395	0.57%	10	0.49%
4551	4,064,198	0.56%	9	0.44%
Total	56,330,896	7.80%	114	5.63%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	721,845,006	100.00%	2,024	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	721,845,006	100.00%	2,024	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	721,845,006	100.00%	2,024	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	721,845,006	100.00%	2,024	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	618,435,607	85.67%	1,705	84.24%
Interest Only	103,409,399	14.33%	319	15.76%
Non-Billing	0	0.00%	0	0.00%
Total	721,845,006	100.00%	2,024	100.00%



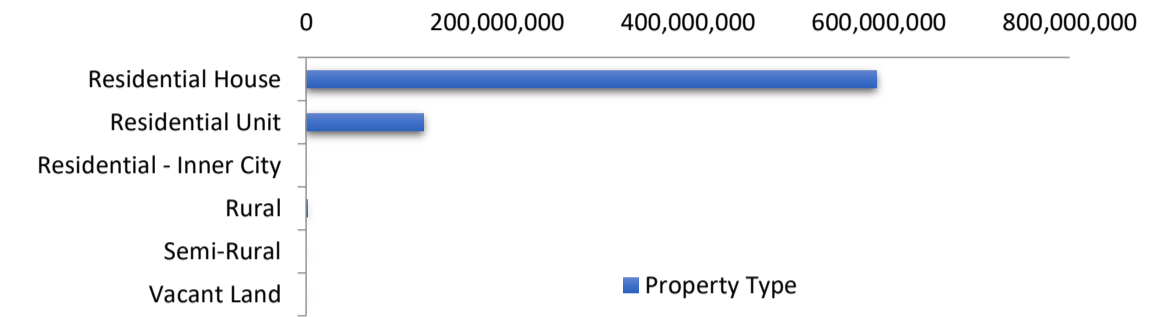
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	721,845,006	100.00%	2,024	100.00%
Total	721,845,006	100.00%	2,024	100.00%



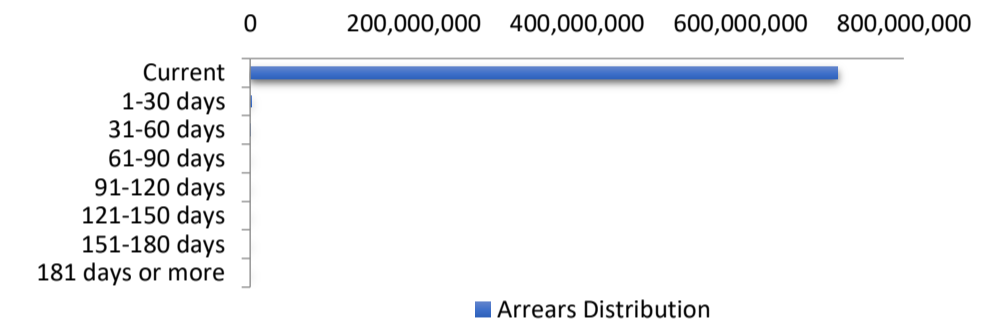
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	597,480,261	82.77%	1,278	80.78%
Residential Unit	123,197,610	17.07%	300	18.96%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,167,136	0.16%	3	0.19%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	1	0.06%
Total	721,845,006	100.00%	1,582	100.00%



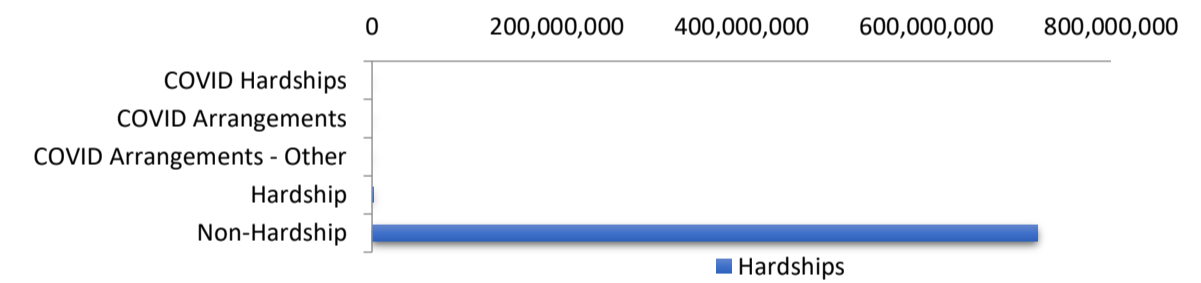
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	719,291,501	99.65%	2,019	99.75%
1-30 days	1,874,090	0.26%	3	0.15%
31-60 days	679,416	0.09%	2	0.10%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	721,845,006	100.00%	2,024	100.00%



Hardships

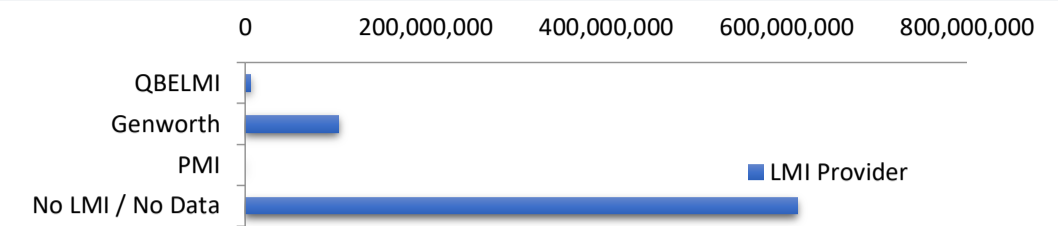
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	1,651,615	0.23%	2	0.13%
Non-Hardship	720,193,392	99.77%	1,580	99.87%
Total	721,845,006	100.00%	1,582	100.00%



COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19
 COVID Arrangement - A temporary change to the loan repayment type from 'Principal & Interest' to 'Interest Only' as a result of financial stresses due to Covid-19

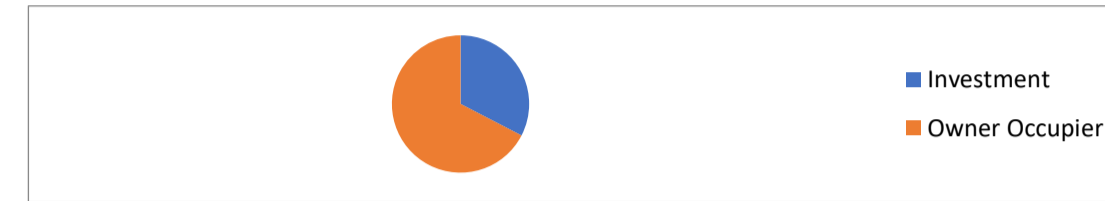
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	6,026,880	0.83%	18	1.14%
Genworth	103,979,149	14.40%	284	17.95%
PMI	0	0.00%	0	0.00%
No LMI / No Data	611,838,977	84.76%	1,280	80.91%
Total	721,845,006	100.00%	1,582	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	235,324,461	32.60%	666	32.91%
Owner Occupier	486,520,545	67.40%	1,358	67.09%
Total	721,845,006	100.00%	2,024	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0
Loss on Sale	0.00	0
Claims on LMI	0.00	0
Claims paid by LMI	0.00	0
Claims Denied/Reduced	0.00	0
Loss covered by Excess Spread	0.00	N/A