

**AFG Series 2022-1
Collateral Report**



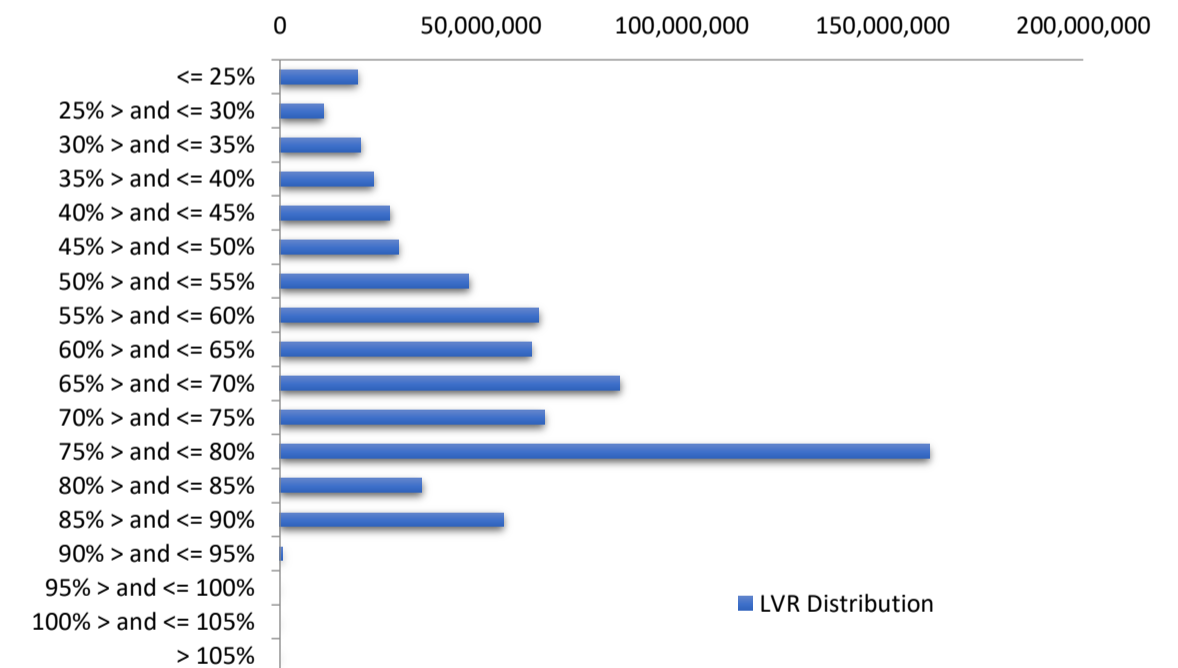
Model Period	2
Collection Period Start	1-May-22
Collection Period End	31-May-22
No. of Days	31
Interest Period Start	10-May-22
Interest Period End	9-Jun-22
No. of Days	31
Determination Date	7-Jun-22
Payment Date	10-Jun-22

Pool Statistics

Closing Balance of Mortgages	708,106,896
No. of Loans (Unconsolidated)	1,994
No. of Loans (Consolidated)	1,558
Average Loan Size (Unconsolidated)	355,119
Average Loan Size (Consolidated)	454,497
Largest Loan Size (Unconsolidated)	1,941,513
Largest Loan Size (Consolidated)	2,187,190
Smallest Loan Size (Unconsolidated)	(189,275)
Smallest Loan Size (Consolidated)	(350)
Weighted Average Interest Rate	2.95%
Weighted Average LVR	64.65%
Weighted Average Seasoning	13.78
Weighted Average Remaining Term	338.80

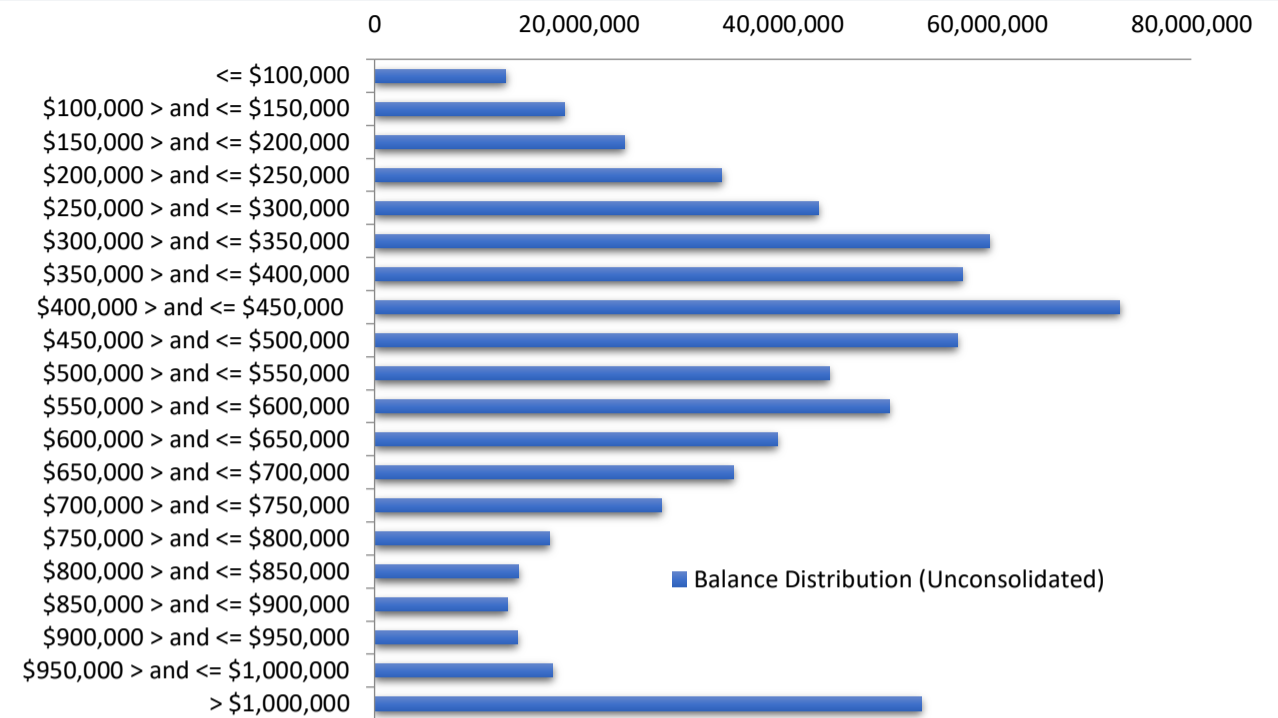
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	19,260,346	2.72%	139	8.92%
25% > and <= 30%	10,923,009	1.54%	38	2.44%
30% > and <= 35%	20,138,383	2.84%	61	3.92%
35% > and <= 40%	23,255,006	3.28%	62	3.98%
40% > and <= 45%	27,362,667	3.86%	75	4.81%
45% > and <= 50%	29,553,193	4.17%	70	4.49%
50% > and <= 55%	47,040,538	6.64%	96	6.16%
55% > and <= 60%	64,401,910	9.09%	116	7.45%
60% > and <= 65%	62,657,730	8.85%	110	7.06%
65% > and <= 70%	84,650,832	11.95%	152	9.76%
70% > and <= 75%	65,817,321	9.29%	129	8.28%
75% > and <= 80%	161,628,538	22.83%	311	19.96%
80% > and <= 85%	35,316,532	4.99%	81	5.20%
85% > and <= 90%	55,562,120	7.85%	117	7.51%
90% > and <= 95%	538,769	0.08%	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	708,106,896	100.00%	1,558	100.00%



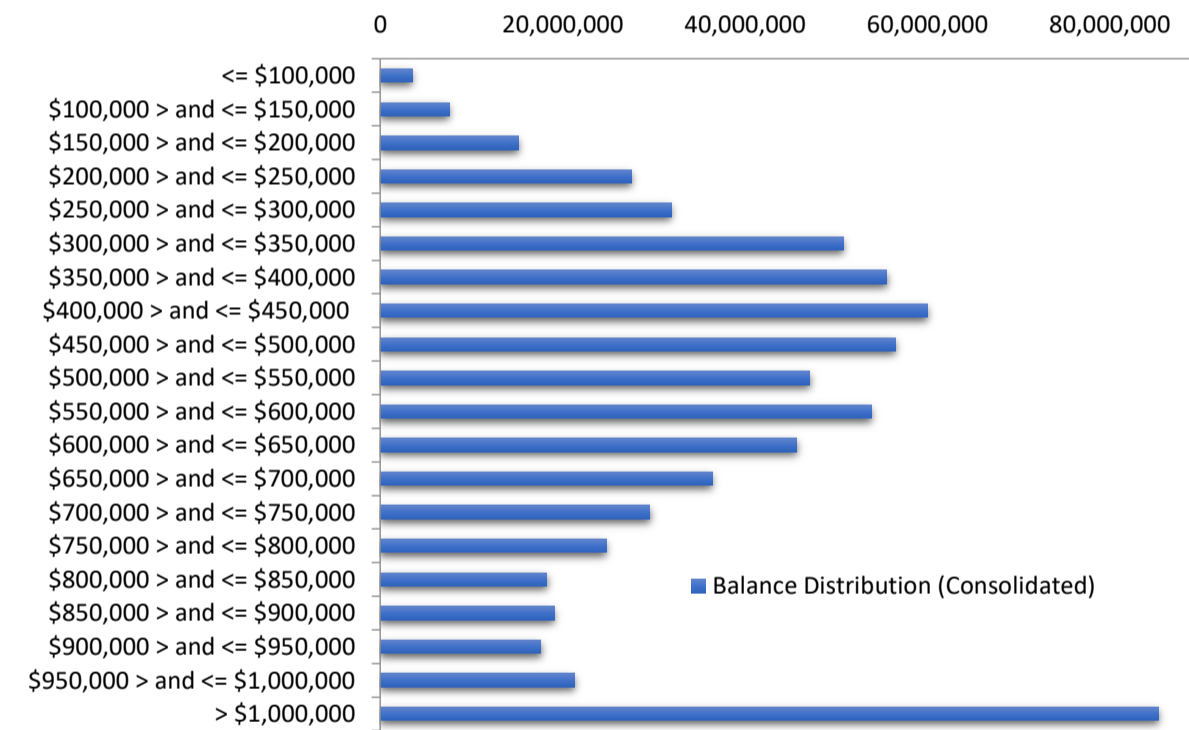
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	12,850,659	1.81%	314	15.75%
\$100,000 > and <= \$150,000	18,554,031	2.62%	148	7.42%
\$150,000 > and <= \$200,000	24,514,659	3.46%	138	6.92%
\$200,000 > and <= \$250,000	34,001,598	4.80%	151	7.57%
\$250,000 > and <= \$300,000	43,470,208	6.14%	157	7.87%
\$300,000 > and <= \$350,000	60,230,830	8.51%	185	9.28%
\$350,000 > and <= \$400,000	57,570,891	8.13%	153	7.67%
\$400,000 > and <= \$450,000	73,003,457	10.31%	172	8.63%
\$450,000 > and <= \$500,000	57,082,727	8.06%	120	6.02%
\$500,000 > and <= \$550,000	44,521,290	6.29%	85	4.26%
\$550,000 > and <= \$600,000	50,414,757	7.12%	88	4.41%
\$600,000 > and <= \$650,000	39,462,848	5.57%	63	3.16%
\$650,000 > and <= \$700,000	35,113,521	4.96%	52	2.61%
\$700,000 > and <= \$750,000	28,075,463	3.96%	39	1.96%
\$750,000 > and <= \$800,000	17,104,061	2.42%	22	1.10%
\$800,000 > and <= \$850,000	14,090,379	1.99%	17	0.85%
\$850,000 > and <= \$900,000	13,033,841	1.84%	15	0.75%
\$900,000 > and <= \$950,000	14,029,470	1.98%	15	0.75%
\$950,000 > and <= \$1,000,000	17,443,346	2.46%	18	0.90%
> \$1,000,000	53,538,859	7.56%	42	2.11%
Total	708,106,896	100.00%	1,994	100.00%



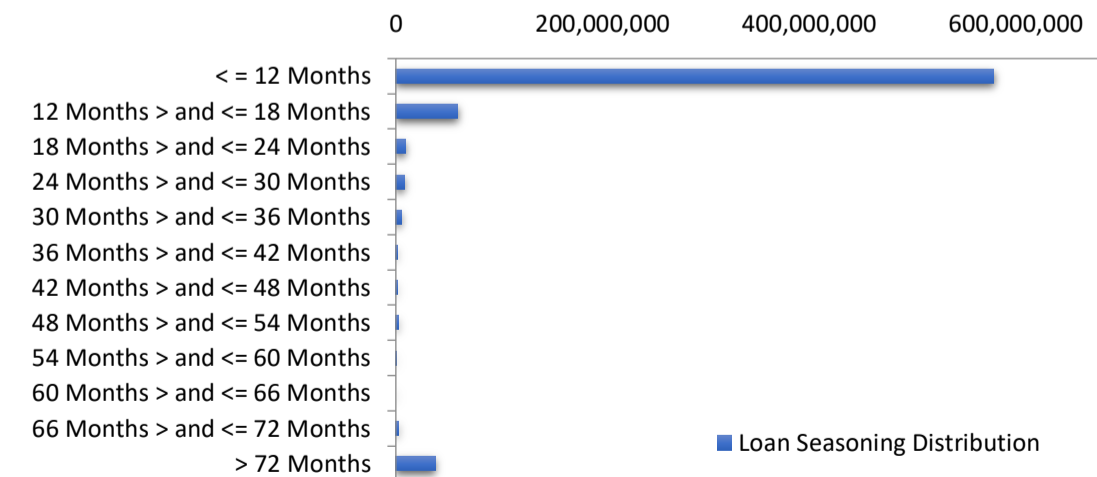
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,547,633	0.50%	77	4.94%
\$100,000 > and <= \$150,000	7,617,174	1.08%	59	3.79%
\$150,000 > and <= \$200,000	15,217,824	2.15%	86	5.52%
\$200,000 > and <= \$250,000	27,568,410	3.89%	122	7.83%
\$250,000 > and <= \$300,000	31,959,875	4.51%	115	7.38%
\$300,000 > and <= \$350,000	50,850,132	7.18%	156	10.01%
\$350,000 > and <= \$400,000	55,559,978	7.85%	148	9.50%
\$400,000 > and <= \$450,000	60,071,302	8.48%	141	9.05%
\$450,000 > and <= \$500,000	56,494,001	7.98%	119	7.64%
\$500,000 > and <= \$550,000	47,127,865	6.66%	90	5.78%
\$550,000 > and <= \$600,000	53,888,975	7.61%	94	6.03%
\$600,000 > and <= \$650,000	45,684,501	6.45%	73	4.69%
\$650,000 > and <= \$700,000	36,418,624	5.14%	54	3.47%
\$700,000 > and <= \$750,000	29,586,215	4.18%	41	2.63%
\$750,000 > and <= \$800,000	24,803,091	3.50%	32	2.05%
\$800,000 > and <= \$850,000	18,283,135	2.58%	22	1.41%
\$850,000 > and <= \$900,000	19,103,668	2.70%	22	1.41%
\$900,000 > and <= \$950,000	17,619,482	2.49%	19	1.22%
\$950,000 > and <= \$1,000,000	21,336,554	3.01%	22	1.41%
> \$1,000,000	85,368,455	12.06%	66	4.24%
Total	708,106,896	100.00%	1,558	100.00%



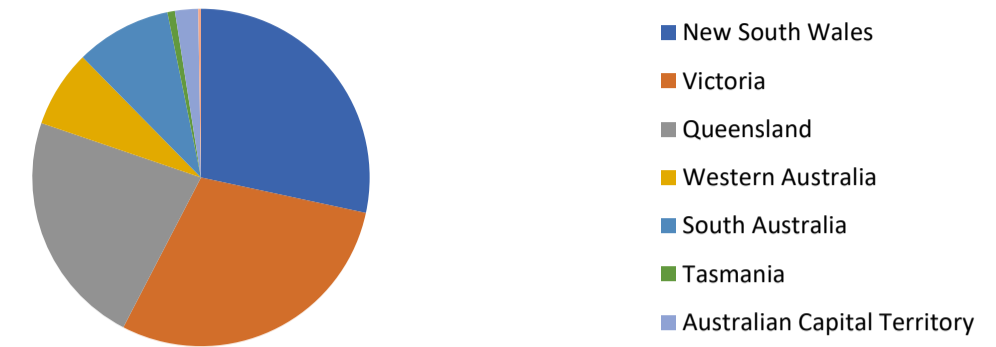
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	579,105,721	81.78%	1,505	75.48%
12 Months > and <= 18 Months	60,114,921	8.49%	167	8.38%
18 Months > and <= 24 Months	9,596,706	1.36%	28	1.40%
24 Months > and <= 30 Months	8,065,894	1.14%	19	0.95%
30 Months > and <= 36 Months	5,167,553	0.73%	17	0.85%
36 Months > and <= 42 Months	1,541,589	0.22%	6	0.30%
42 Months > and <= 48 Months	1,288,788	0.18%	6	0.30%
48 Months > and <= 54 Months	2,137,731	0.30%	6	0.30%
54 Months > and <= 60 Months	444,415	0.06%	1	0.05%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	2,215,815	0.31%	10	0.50%
> 72 Months	38,427,761	5.43%	229	11.48%
Total	708,106,896	100.00%	1,994	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	200,901,225	28.37%	361	23.17%
Victoria	207,083,455	29.24%	443	28.43%
Queensland	160,119,174	22.61%	375	24.07%
Western Australia	52,406,618	7.40%	153	9.82%
South Australia	64,960,516	9.17%	175	11.23%
Tasmania	5,067,255	0.72%	15	0.96%
Australian Capital Territory	15,704,183	2.22%	30	1.93%
Northern Territory	1,864,469	0.26%	6	0.39%
No Data	0	0.00%	0	0.00%
Total	708,106,896	100.00%	1,558	100.00%



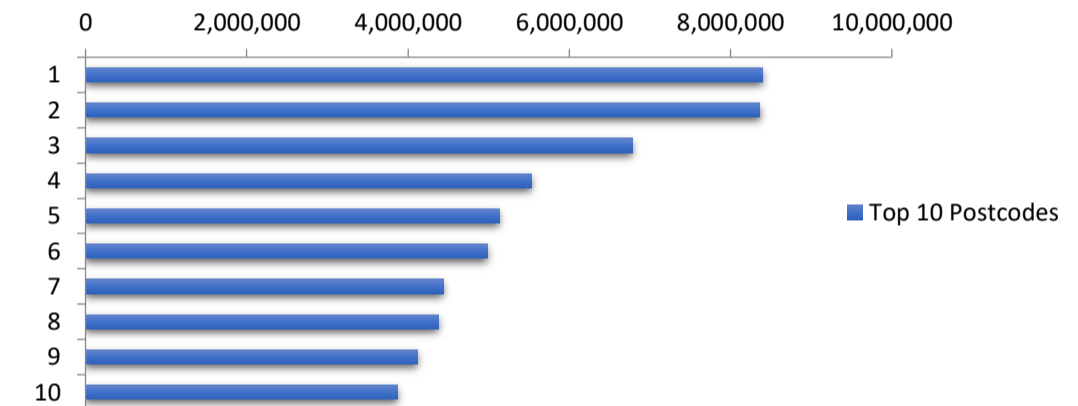
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	492,806,305	69.59%	1,058	67.91%
Non Metro	211,636,723	29.89%	490	31.45%
Inner City	3,663,867	0.52%	10	0.64%
No Data	0	0.00%	0	0.00%
Total	708,106,896	100.00%	1,558	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	8,400,773	1.19%	20	1.00%
3977	8,360,890	1.18%	18	0.90%
2500	6,782,608	0.96%	11	0.55%
4226	5,528,442	0.78%	8	0.40%
4211	5,132,696	0.72%	8	0.40%
4209	4,982,159	0.70%	11	0.55%
3029	4,441,411	0.63%	10	0.50%
2560	4,374,887	0.62%	9	0.45%
3805	4,113,663	0.58%	10	0.50%
4551	3,868,854	0.55%	9	0.45%
Total	55,986,383	7.91%	114	5.72%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	708,106,896	100.00%	1,994	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	708,106,896	100.00%	1,994	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	708,106,896	100.00%	1,994	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	708,106,896	100.00%	1,994	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	605,594,285	85.52%	1,677	84.10%
Interest Only	102,512,611	14.48%	317	15.90%
Non-Billing	0	0.00%	0	0.00%
Total	708,106,896	100.00%	1,994	100.00%



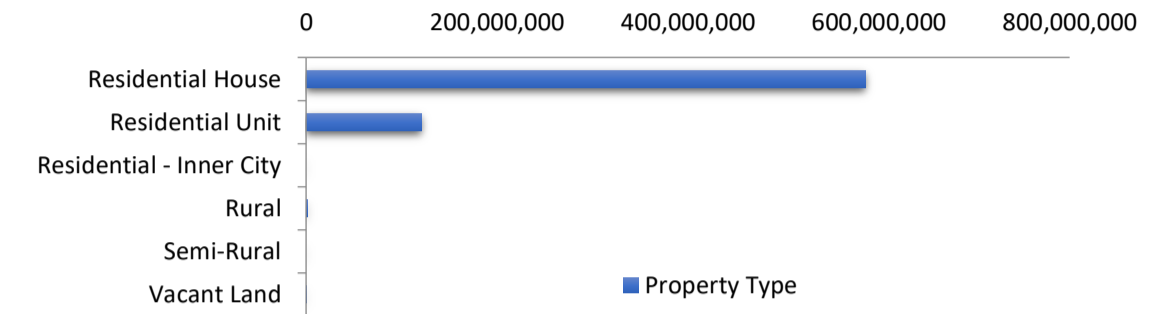
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	708,106,896	100.00%	1,994	100.00%
Total	708,106,896	100.00%	1,994	100.00%



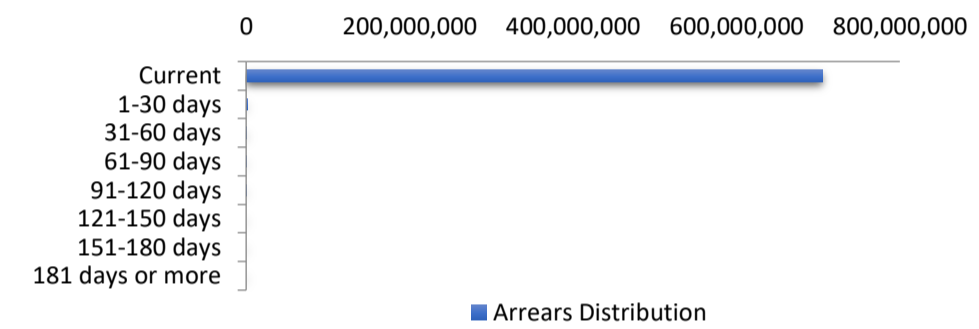
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	586,213,388	82.79%	1,256	80.62%
Residential Unit	120,702,117	17.05%	298	19.13%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,162,312	0.16%	3	0.19%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	29,078	0.00%	1	0.06%
No Data	0	0.00%	0	0.00%
Total	708,106,896	100.00%	1,558	100.00%



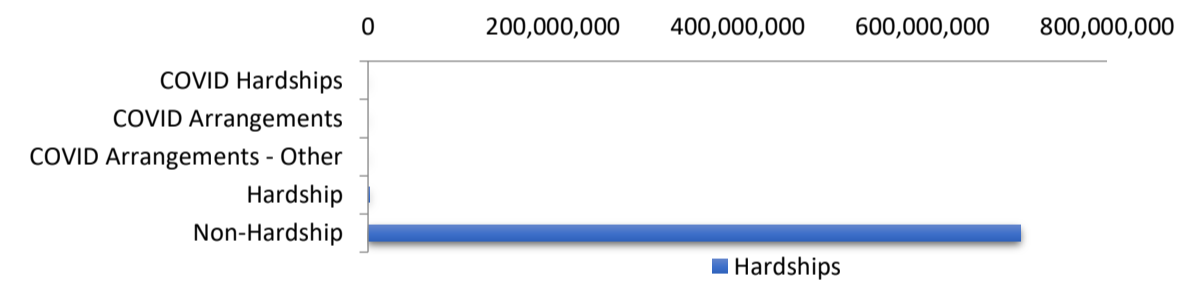
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	705,012,404	99.56%	1,988	99.70%
1-30 days	1,441,131	0.20%	3	0.15%
31-60 days	972,150	0.14%	1	0.05%
61-90 days	590,112	0.08%	1	0.05%
91-120 days	91,099	0.01%	1	0.05%
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	708,106,896	100.00%	1,994	100.00%



Hardships

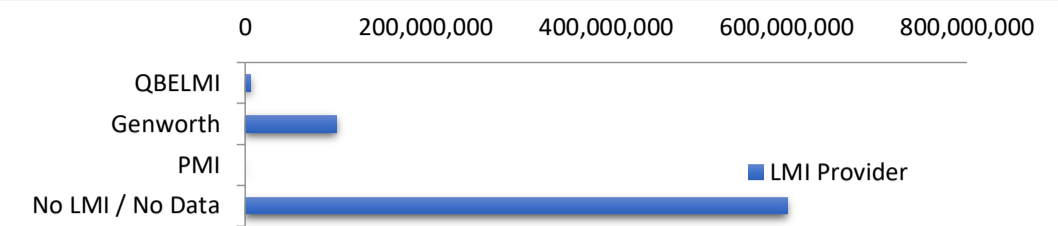
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	1,653,361	0.23%	2	0.13%
Non-Hardship	706,453,535	99.77%	1,556	99.87%
Total	708,106,896	100.00%	1,558	100.00%



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

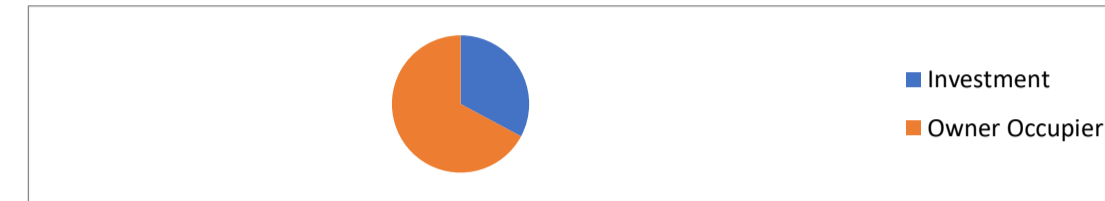
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	6,011,683	0.85%	18	1.16%
Genworth	101,423,339	14.32%	278	17.84%
PMI	0	0.00%	0	0.00%
No LMI / No Data	600,671,874	84.83%	1,262	81.00%
Total	708,106,896	100.00%	1,558	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	232,439,584	32.83%	655	32.85%
Owner Occupier	475,667,312	67.17%	1,339	67.15%
Total	708,106,896	100.00%	1,994	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	91,099.44	1
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
Accumulated Loss on Sale	0.00	0.00
Accumulated Claims on LMI	0.00	0.00
Accumulated Claims paid by LMI	0.00	0.00
Accumulated Claims Denied/Reduced	0.00	0.00
Accumulated Losses covered by E	0.00	N/A