

**AFG Series 2022-1**  
**Collateral Report**



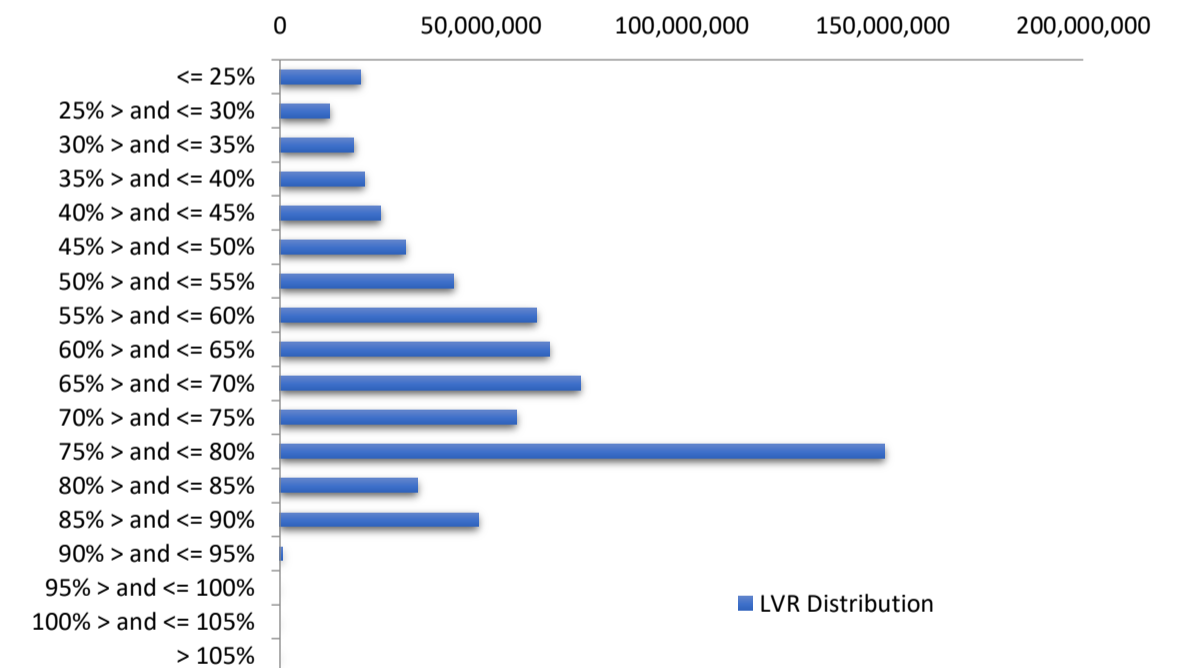
Model Period	4
Collection Period Start	1-Jul-22
Collection Period End	31-Jul-22
No. of Days	31
Interest Period Start	11-Jul-22
Interest Period End	9-Aug-22
No. of Days	30
Determination Date	5-Aug-22
Payment Date	10-Aug-22

**Pool Statistics**

Closing Balance of Mortgages	670,226,953
No. of Loans (Unconsolidated)	1,867
No. of Loans (Consolidated)	1,489
Average Loan Size (Unconsolidated)	358,986
Average Loan Size (Consolidated)	450,119
Largest Loan Size (Unconsolidated)	1,919,555
Largest Loan Size (Consolidated)	1,997,432
Smallest Loan Size (Unconsolidated)	(239,551)
Smallest Loan Size (Consolidated)	(12,431)
Weighted Average Interest Rate	4.02%
Weighted Average LVR	64.17%
Weighted Average Seasoning	15.85
Weighted Average Remaining Term	336.88

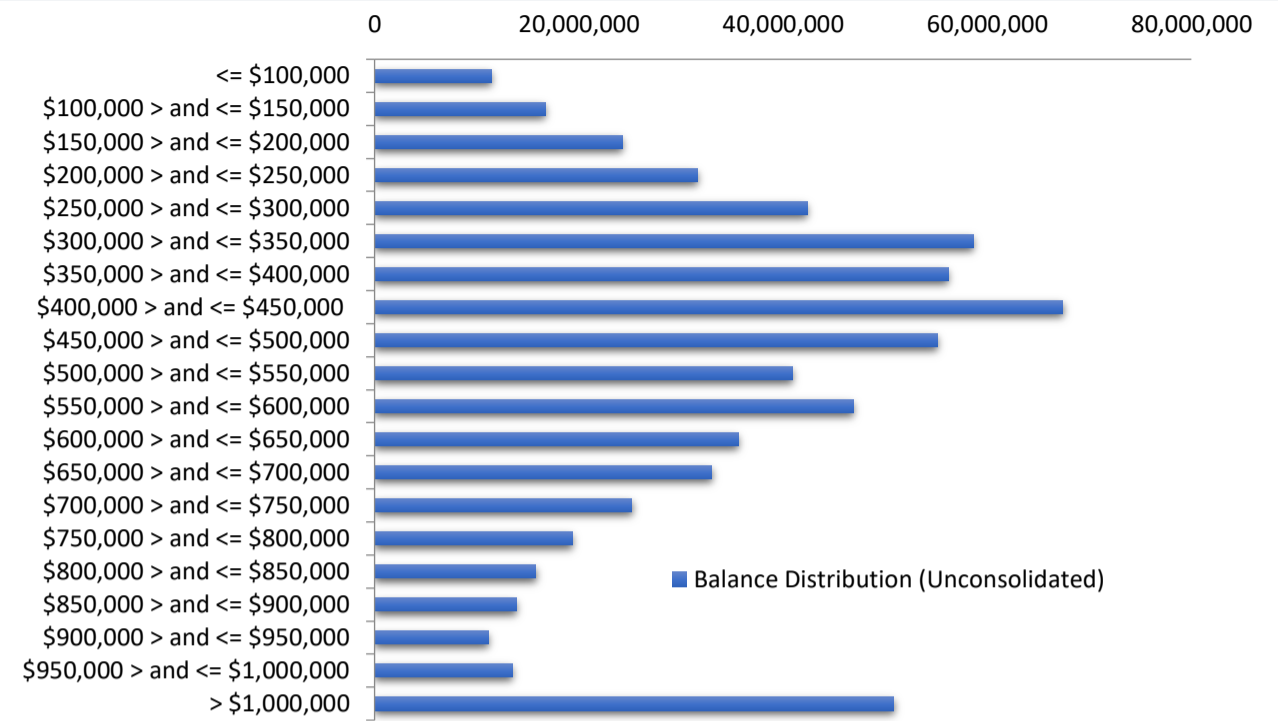
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	20,086,157	3.00%	141	9.47%
25% > and <= 30%	12,421,875	1.85%	44	2.96%
30% > and <= 35%	18,386,776	2.74%	55	3.69%
35% > and <= 40%	20,917,559	3.12%	59	3.96%
40% > and <= 45%	25,078,607	3.74%	65	4.37%
45% > and <= 50%	31,217,703	4.66%	71	4.77%
50% > and <= 55%	43,261,998	6.45%	91	6.11%
55% > and <= 60%	63,774,659	9.52%	114	7.66%
60% > and <= 65%	67,029,832	10.00%	117	7.86%
65% > and <= 70%	74,711,990	11.15%	136	9.13%
70% > and <= 75%	58,834,720	8.78%	122	8.19%
75% > and <= 80%	150,501,500	22.46%	292	19.61%
80% > and <= 85%	34,158,774	5.10%	78	5.24%
85% > and <= 90%	49,305,608	7.36%	103	6.92%
90% > and <= 95%	539,194	0.08%	1	0.07%
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%
<b>Total</b>	<b>670,226,953</b>	<b>100.00%</b>	<b>1,489</b>	<b>100.00%</b>



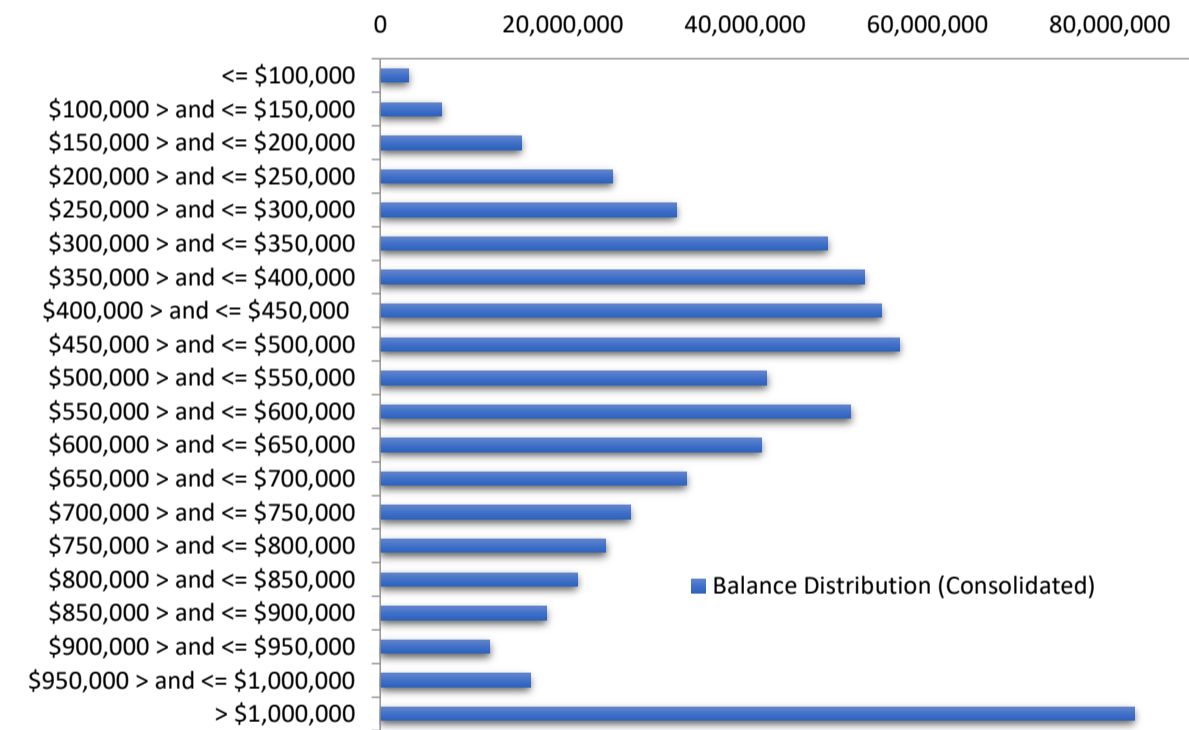
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,481,064	1.71%	265	14.19%
\$100,000 > and <= \$150,000	16,761,787	2.50%	137	7.34%
\$150,000 > and <= \$200,000	24,282,136	3.62%	137	7.34%
\$200,000 > and <= \$250,000	31,654,956	4.72%	141	7.55%
\$250,000 > and <= \$300,000	42,359,738	6.32%	154	8.25%
\$300,000 > and <= \$350,000	58,647,768	8.75%	181	9.69%
\$350,000 > and <= \$400,000	56,202,608	8.39%	150	8.03%
\$400,000 > and <= \$450,000	67,407,277	10.06%	159	8.52%
\$450,000 > and <= \$500,000	55,102,376	8.22%	116	6.21%
\$500,000 > and <= \$550,000	40,891,767	6.10%	78	4.18%
\$550,000 > and <= \$600,000	46,928,728	7.00%	82	4.39%
\$600,000 > and <= \$650,000	35,636,407	5.32%	57	3.05%
\$650,000 > and <= \$700,000	33,018,546	4.93%	49	2.62%
\$700,000 > and <= \$750,000	25,207,538	3.76%	35	1.87%
\$750,000 > and <= \$800,000	19,380,351	2.89%	25	1.34%
\$800,000 > and <= \$850,000	15,790,102	2.36%	19	1.02%
\$850,000 > and <= \$900,000	13,919,040	2.08%	16	0.86%
\$900,000 > and <= \$950,000	11,167,899	1.67%	12	0.64%
\$950,000 > and <= \$1,000,000	13,528,834	2.02%	14	0.75%
> \$1,000,000	50,858,031	7.59%	40	2.14%
<b>Total</b>	<b>670,226,953</b>	<b>100.00%</b>	<b>1,867</b>	<b>100.00%</b>



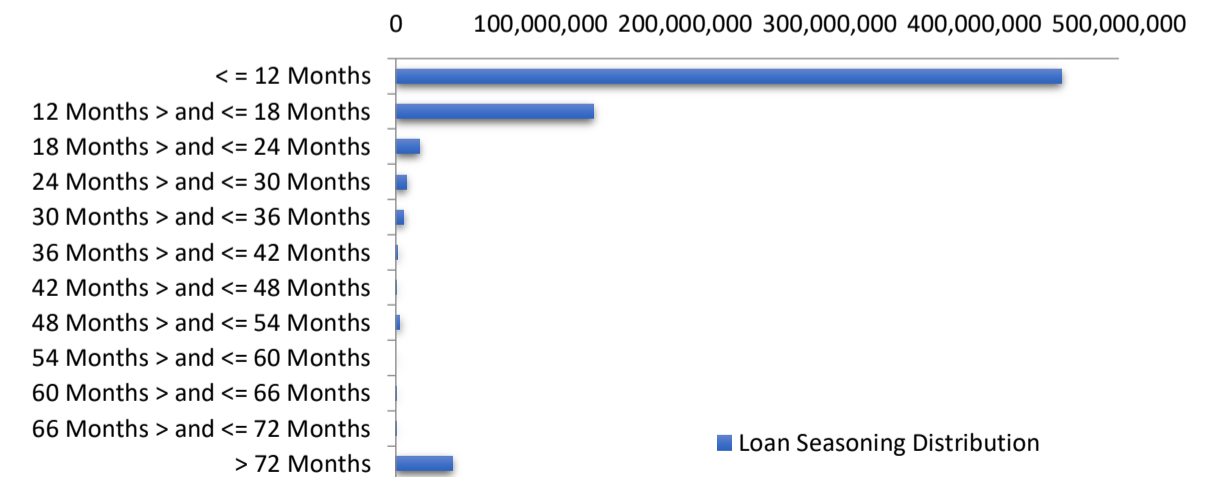
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,117,955	0.47%	74	4.97%
\$100,000 > and <= \$150,000	6,750,672	1.01%	54	3.63%
\$150,000 > and <= \$200,000	15,476,776	2.31%	88	5.91%
\$200,000 > and <= \$250,000	25,453,318	3.80%	113	7.59%
\$250,000 > and <= \$300,000	32,513,644	4.85%	118	7.92%
\$300,000 > and <= \$350,000	49,116,856	7.33%	151	10.14%
\$350,000 > and <= \$400,000	53,123,354	7.93%	142	9.54%
\$400,000 > and <= \$450,000	54,960,330	8.20%	129	8.66%
\$450,000 > and <= \$500,000	56,961,843	8.50%	120	8.06%
\$500,000 > and <= \$550,000	42,418,273	6.33%	81	5.44%
\$550,000 > and <= \$600,000	51,615,668	7.70%	90	6.04%
\$600,000 > and <= \$650,000	41,819,768	6.24%	67	4.50%
\$650,000 > and <= \$700,000	33,619,395	5.02%	50	3.36%
\$700,000 > and <= \$750,000	27,428,272	4.09%	38	2.55%
\$750,000 > and <= \$800,000	24,752,020	3.69%	32	2.15%
\$800,000 > and <= \$850,000	21,620,160	3.23%	26	1.75%
\$850,000 > and <= \$900,000	18,253,448	2.72%	21	1.41%
\$900,000 > and <= \$950,000	12,024,893	1.79%	13	0.87%
\$950,000 > and <= \$1,000,000	16,462,505	2.46%	17	1.14%
> \$1,000,000	82,737,804	12.34%	65	4.37%
<b>Total</b>	<b>670,226,953</b>	<b>100.00%</b>	<b>1,489</b>	<b>100.00%</b>



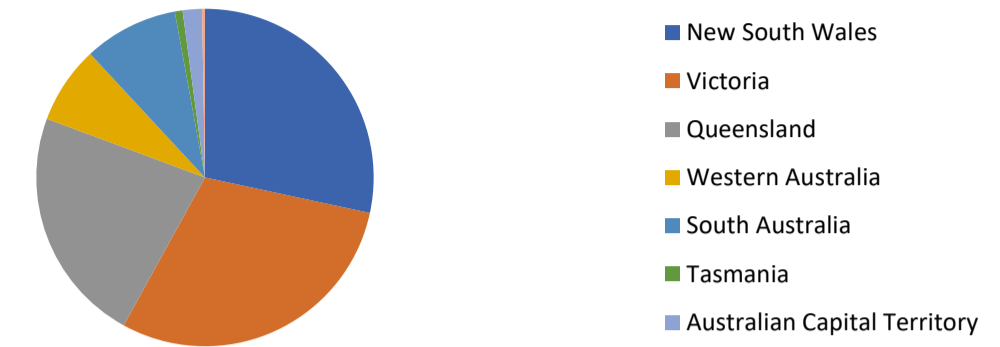
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	460,660,223	68.73%	1,166	62.45%
12 Months > and <= 18 Months	136,367,510	20.35%	381	20.41%
18 Months > and <= 24 Months	16,210,001	2.42%	44	2.36%
24 Months > and <= 30 Months	7,115,558	1.06%	18	0.96%
30 Months > and <= 36 Months	5,320,729	0.79%	15	0.80%
36 Months > and <= 42 Months	1,318,498	0.20%	3	0.16%
42 Months > and <= 48 Months	712,090	0.11%	3	0.16%
48 Months > and <= 54 Months	2,767,702	0.41%	9	0.48%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	443,866	0.07%	1	0.05%
66 Months > and <= 72 Months	108,976	0.02%	1	0.05%
> 72 Months	39,201,800	5.85%	226	12.10%
<b>Total</b>	<b>670,226,953</b>	<b>100.00%</b>	<b>1,867</b>	<b>100.00%</b>



### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	190,194,838	28.38%	347	23.30%
Victoria	198,541,976	29.62%	428	28.74%
Queensland	151,879,280	22.66%	359	24.11%
Western Australia	49,781,843	7.43%	144	9.67%
South Australia	60,567,311	9.04%	166	11.15%
Tasmania	5,004,017	0.75%	15	1.01%
Australian Capital Territory	12,385,988	1.85%	25	1.68%
Northern Territory	1,871,701	0.28%	5	0.34%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>670,226,953</b>	<b>100.00%</b>	<b>1,489</b>	<b>100.00%</b>



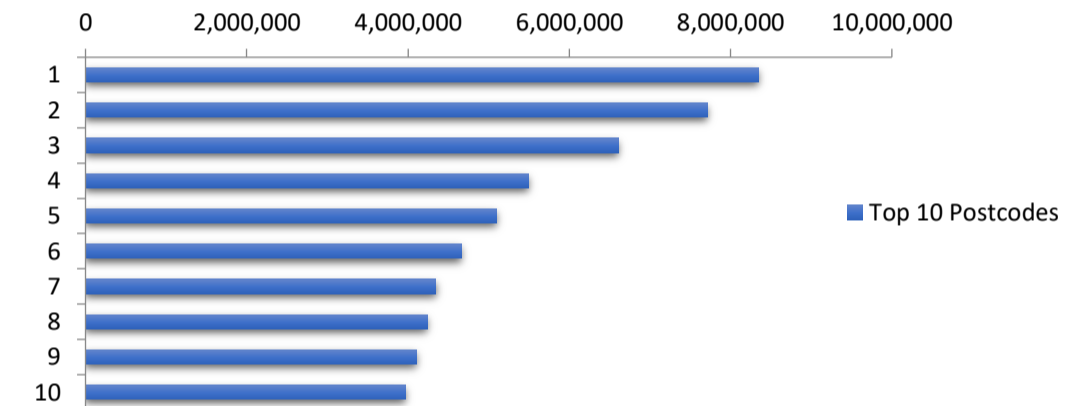
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	466,856,346	69.66%	1,014	68.10%
Non Metro	199,722,212	29.80%	465	31.23%
Inner City	3,648,395	0.54%	10	0.67%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>670,226,953</b>	<b>100.00%</b>	<b>1,489</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	8,342,513	1.24%	20	1.07%
3977	7,712,017	1.15%	17	0.91%
2500	6,610,539	0.99%	11	0.59%
4226	5,498,115	0.82%	8	0.43%
4211	5,101,743	0.76%	8	0.43%
4209	4,658,193	0.70%	11	0.59%
2560	4,345,448	0.65%	9	0.48%
3029	4,240,370	0.63%	9	0.48%
3805	4,100,003	0.61%	10	0.54%
4551	3,971,059	0.59%	8	0.43%
<b>Total</b>	<b>54,580,001</b>	<b>8.14%</b>	<b>111</b>	<b>5.95%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	670,226,953	100.00%	1,867	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>670,226,953</b>	<b>100.00%</b>	<b>1,867</b>	<b>100.00%</b>



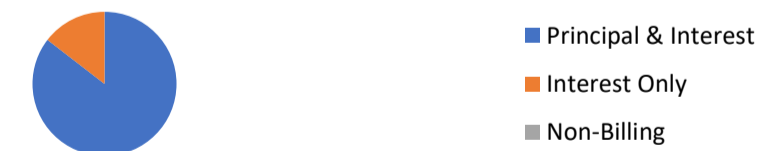
### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	670,226,953	100.00%	1,867	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>670,226,953</b>	<b>100.00%</b>	<b>1,867</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	572,775,094	85.46%	1,571	84.15%
Interest Only	97,451,859	14.54%	296	15.85%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>670,226,953</b>	<b>100.00%</b>	<b>1,867</b>	<b>100.00%</b>



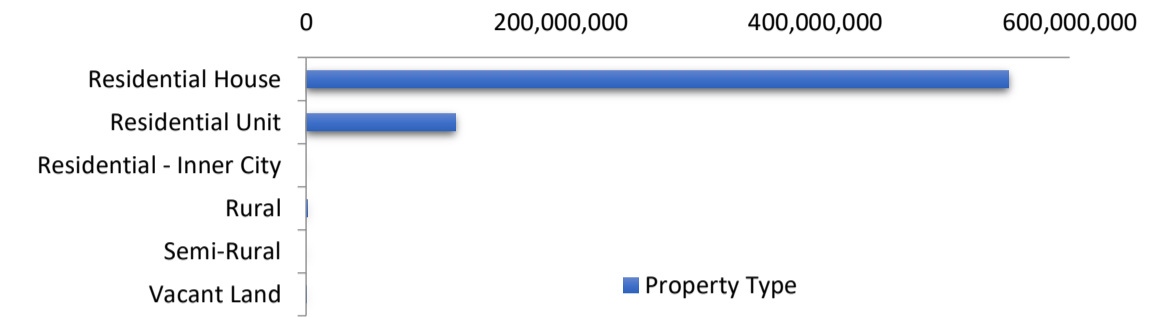
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	670,226,953	100.00%	1,867	100.00%
<b>Total</b>	<b>670,226,953</b>	<b>100.00%</b>	<b>1,867</b>	<b>100.00%</b>



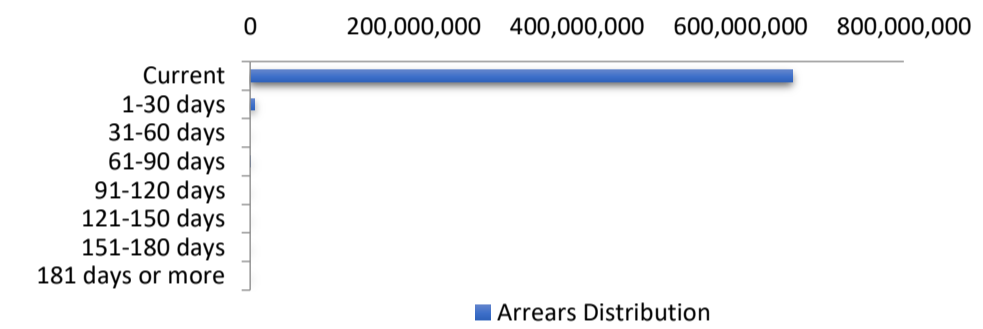
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	552,097,380	82.37%	1,195	80.26%
Residential Unit	117,359,689	17.51%	291	19.54%
Residential - Inner City	0	0.00%	0	0.00%
Rural	745,686	0.11%	2	0.13%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	24,198	0.00%	1	0.07%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>670,226,953</b>	<b>100.00%</b>	<b>1,489</b>	<b>100.00%</b>



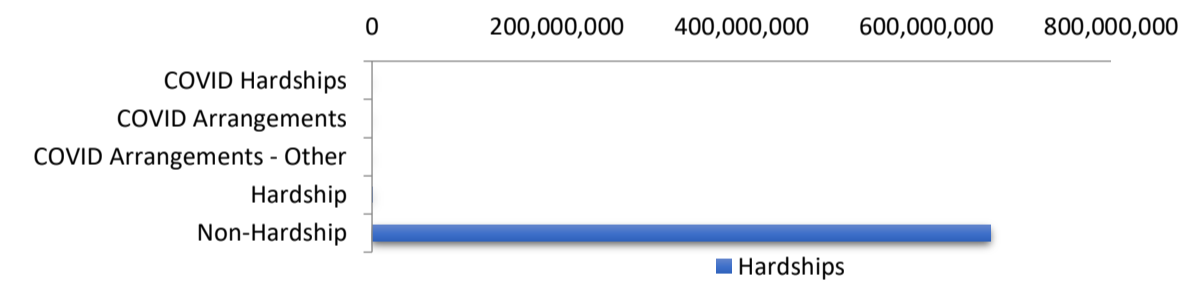
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	664,046,076	99.08%	1,857	99.46%
1-30 days	5,211,597	0.78%	9	0.48%
31-60 days	0	0.00%	0	0.00%
61-90 days	969,280	0.14%	1	0.05%
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%
<b>Total</b>	<b>670,226,953</b>	<b>100.00%</b>	<b>1,867</b>	<b>100.00%</b>



**Hardships**

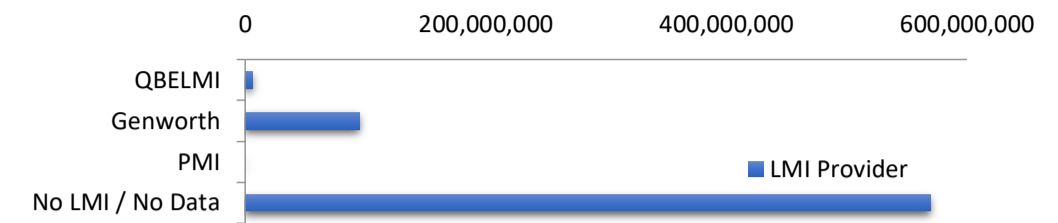
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	969,280	0.14%	1	0.07%
Non-Hardship	669,257,673	99.86%	1,488	99.93%
<b>Total</b>	<b>670,226,953</b>	<b>100.00%</b>	<b>1,489</b>	<b>100.00%</b>



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

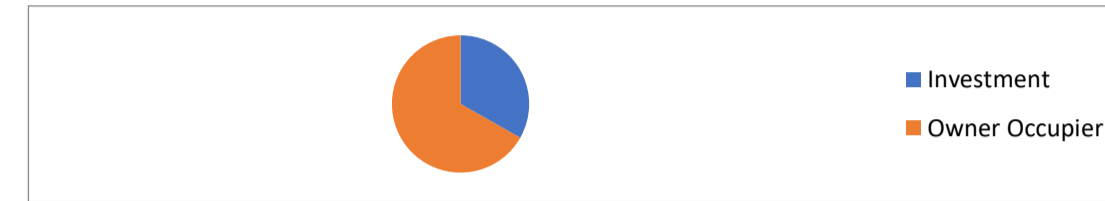
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,934,059	0.89%	17	1.14%
Genworth	94,813,073	14.15%	266	17.86%
PMI	0	0.00%	0	0.00%
No LMI / No Data	569,479,821	84.97%	1,206	80.99%
<b>Total</b>	<b>670,226,953</b>	<b>100.00%</b>	<b>1,489</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	222,460,698	33.19%	620	33.21%
Owner Occupier	447,766,255	66.81%	1,247	66.79%
<b>Total</b>	<b>670,226,953</b>	<b>100.00%</b>	<b>1,867</b>	<b>100.00%</b>



**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
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