

AFG Series 2022-1
Collateral Report



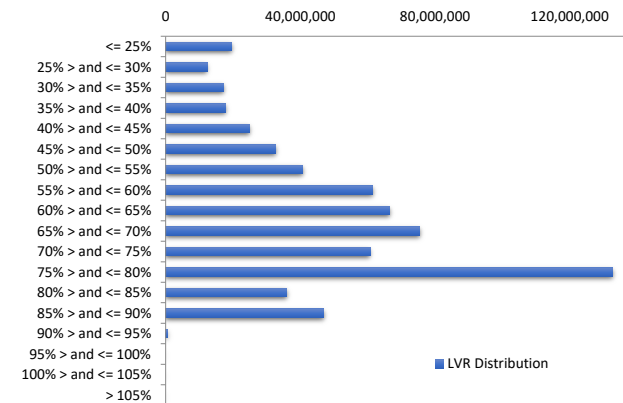
Model Period	5
Collection Period Start	1-Aug-22
Collection Period End	31-Aug-22
No. of Days	31
Interest Period Start	10-Aug-22
Interest Period End	11-Sep-22
No. of Days	33
Determination Date	7-Sep-22
Payment Date	12-Sep-22

Pool Statistics

Closing Balance of Mortgages	645,515,227
No. of Loans (Unconsolidated)	1,811
No. of Loans (Consolidated)	1,450
Average Loan Size (Unconsolidated)	356,441
Average Loan Size (Consolidated)	445,183
Largest Loan Size (Unconsolidated)	1,908,405
Largest Loan Size (Consolidated)	1,995,352
Smallest Loan Size (Unconsolidated)	(266,309)
Smallest Loan Size (Consolidated)	(103,389)
Weighted Average Interest Rate	4.63%
Weighted Average LVR	63.98%
Weighted Average Seasoning	16.78
Weighted Average Remaining Term	335.86

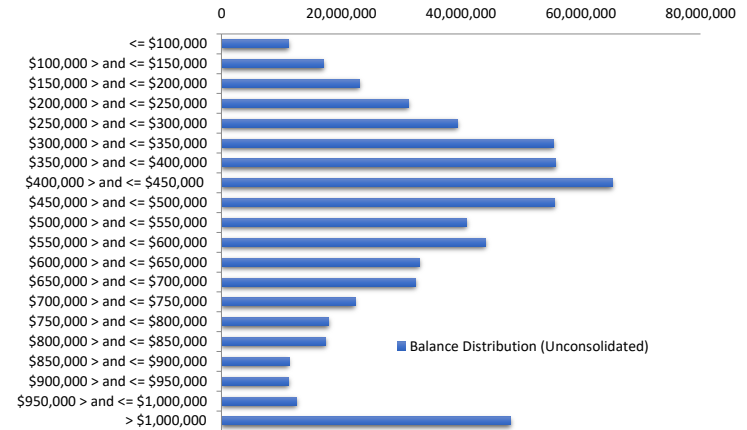
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	19,548,089	3.03%	146	10.07%
25% > and <= 30%	12,288,328	1.90%	44	3.03%
30% > and <= 35%	17,124,376	2.65%	52	3.59%
35% > and <= 40%	17,861,703	2.77%	52	3.59%
40% > and <= 45%	24,792,021	3.84%	63	4.34%
45% > and <= 50%	32,715,152	5.07%	73	5.03%
50% > and <= 55%	40,649,950	6.30%	87	6.00%
55% > and <= 60%	61,476,432	9.52%	108	7.45%
60% > and <= 65%	66,578,038	10.31%	115	7.93%
65% > and <= 70%	75,357,514	11.67%	139	9.59%
70% > and <= 75%	60,712,921	9.41%	127	8.76%
75% > and <= 80%	132,864,381	20.58%	261	18.00%
80% > and <= 85%	35,990,410	5.58%	84	5.79%
85% > and <= 90%	47,016,435	7.28%	98	6.76%
90% > and <= 95%	539,477	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%
Total	645,515,227	100.00%	1,450	100.00%



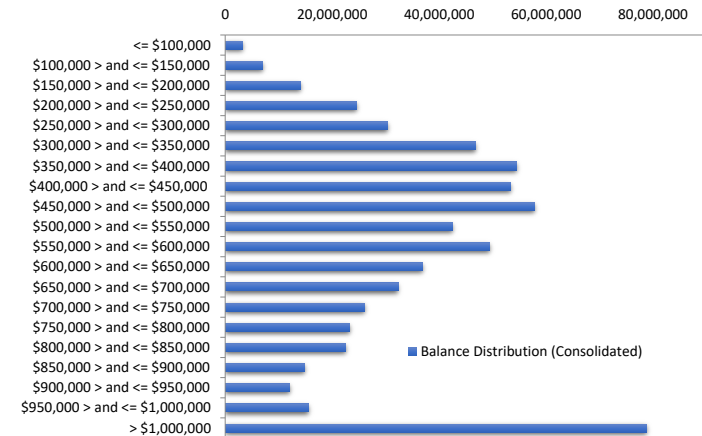
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,140,734	1.73%	263	14.52%
\$100,000 > and <= \$150,000	17,038,873	2.64%	138	7.62%
\$150,000 > and <= \$200,000	22,984,753	3.56%	130	7.18%
\$200,000 > and <= \$250,000	31,217,368	4.84%	139	7.68%
\$250,000 > and <= \$300,000	39,446,419	6.11%	143	7.90%
\$300,000 > and <= \$350,000	55,512,103	8.60%	171	9.44%
\$350,000 > and <= \$400,000	55,781,223	8.64%	149	8.23%
\$400,000 > and <= \$450,000	65,268,283	10.11%	154	8.50%
\$450,000 > and <= \$500,000	55,622,416	8.62%	117	6.46%
\$500,000 > and <= \$550,000	40,909,027	6.34%	78	4.31%
\$550,000 > and <= \$600,000	44,112,968	6.83%	77	4.25%
\$600,000 > and <= \$650,000	33,141,614	5.13%	53	2.93%
\$650,000 > and <= \$700,000	32,376,396	5.02%	48	2.65%
\$700,000 > and <= \$750,000	22,323,959	3.46%	31	1.71%
\$750,000 > and <= \$800,000	17,841,019	2.76%	23	1.27%
\$800,000 > and <= \$850,000	17,453,161	2.70%	21	1.16%
\$850,000 > and <= \$900,000	11,292,454	1.75%	13	0.72%
\$900,000 > and <= \$950,000	11,133,002	1.72%	12	0.66%
\$950,000 > and <= \$1,000,000	12,578,454	1.95%	13	0.72%
> \$1,000,000	48,341,004	7.49%	38	2.10%
Total	645,515,227	100.00%	1,811	100.00%



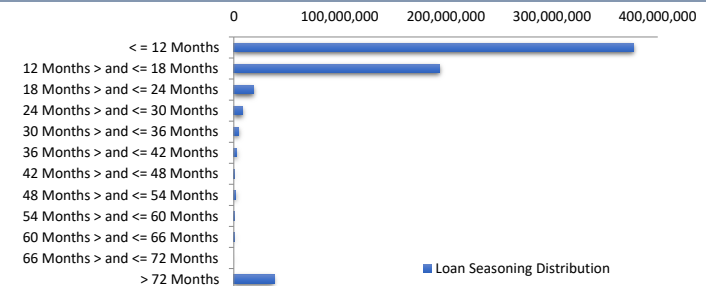
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,248,122	0.50%	82	5.66%
\$100,000 > and <= \$150,000	7,034,722	1.09%	56	3.86%
\$150,000 > and <= \$200,000	14,127,646	2.19%	81	5.59%
\$200,000 > and <= \$250,000	24,514,240	3.80%	109	7.52%
\$250,000 > and <= \$300,000	30,309,950	4.70%	110	7.59%
\$300,000 > and <= \$350,000	46,811,672	7.25%	144	9.93%
\$350,000 > and <= \$400,000	54,539,542	8.45%	146	10.07%
\$400,000 > and <= \$450,000	53,285,168	8.25%	125	8.62%
\$450,000 > and <= \$500,000	57,882,774	8.97%	122	8.41%
\$500,000 > and <= \$550,000	42,495,788	6.58%	81	5.59%
\$550,000 > and <= \$600,000	49,341,704	7.64%	86	5.93%
\$600,000 > and <= \$650,000	36,841,774	5.71%	59	4.07%
\$650,000 > and <= \$700,000	32,315,908	5.01%	48	3.31%
\$700,000 > and <= \$750,000	26,001,070	4.03%	36	2.48%
\$750,000 > and <= \$800,000	23,214,334	3.60%	30	2.07%
\$800,000 > and <= \$850,000	22,480,991	3.48%	27	1.86%
\$850,000 > and <= \$900,000	14,806,825	2.29%	17	1.17%
\$900,000 > and <= \$950,000	12,016,958	1.86%	13	0.90%
\$950,000 > and <= \$1,000,000	15,510,756	2.40%	16	1.10%
> \$1,000,000	78,735,282	12.20%	62	4.28%
Total	645,515,227	100.00%	1,450	100.00%



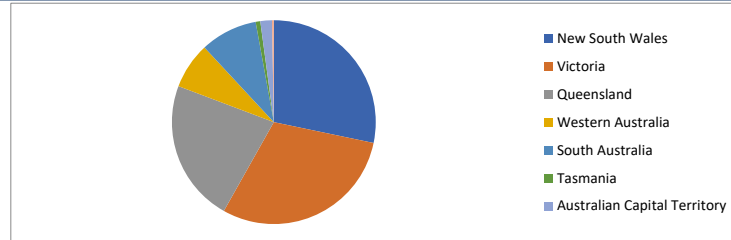
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	377,207,184	58.44%	931	51.41%
12 Months > and <= 18 Months	193,910,301	30.04%	554	30.59%
18 Months > and <= 24 Months	18,896,636	2.93%	50	2.76%
24 Months > and <= 30 Months	7,966,818	1.23%	21	1.16%
30 Months > and <= 36 Months	4,458,145	0.69%	14	0.77%
36 Months > and <= 42 Months	2,349,909	0.36%	6	0.33%
42 Months > and <= 48 Months	398,876	0.06%	2	0.11%
48 Months > and <= 54 Months	1,823,197	0.28%	8	0.44%
54 Months > and <= 60 Months	126,702	0.02%	1	0.06%
60 Months > and <= 66 Months	443,228	0.07%	1	0.06%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	37,934,231	5.88%	223	12.31%
Total	645,515,227	100.00%	1,811	100.00%



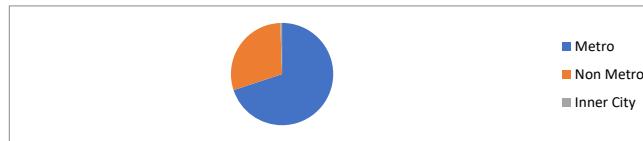
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	182,542,026	28.28%	336	23.17%
Victoria	192,890,774	29.88%	417	28.76%
Queensland	145,766,341	22.58%	351	24.21%
Western Australia	47,387,587	7.34%	141	9.72%
South Australia	58,442,938	9.05%	160	11.03%
Tasmania	4,737,135	0.73%	15	1.03%
Australian Capital Territory	11,878,741	1.84%	25	1.72%
Northern Territory	1,869,685	0.29%	5	0.34%
No Data	0	0.00%	0	0.00%
Total	645,515,227	100.00%	1,450	100.00%



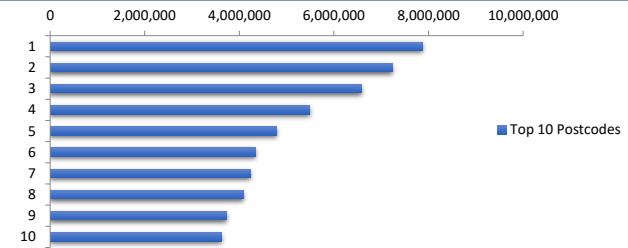
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	451,331,024	69.92%	989	68.21%
Non Metro	190,467,284	29.51%	451	31.10%
Inner City	3,716,919	0.58%	10	0.69%
No Data	0	0.00%	0	0.00%
Total	645,515,227	100.00%	1,450	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	7,879,268	1.22%	19	1.05%
3977	7,240,698	1.12%	16	0.88%
2500	6,587,268	1.02%	11	0.61%
4226	5,487,141	0.85%	8	0.44%
4209	4,781,569	0.74%	11	0.61%
2560	4,343,999	0.67%	9	0.50%
3029	4,235,565	0.66%	9	0.50%
3805	4,093,286	0.63%	10	0.55%
3046	3,738,306	0.58%	10	0.55%
4217	3,614,039	0.56%	6	0.33%
Total	52,001,138	8.06%	109	6.02%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	645,515,227	100.00%	1,811	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	645,515,227	100.00%	1,811	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	645,515,227	100.00%	1,811	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	645,515,227	100.00%	1,811	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	549,249,561	85.09%	1,517	83.77%
Interest Only	96,265,666	14.91%	294	16.23%
Non-Billing	0	0.00%	0	0.00%
Total	645,515,227	100.00%	1,811	100.00%



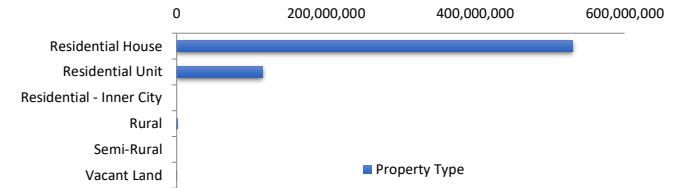
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	645,515,227	100.00%	1,811	100.00%
Total	645,515,227	100.00%	1,811	100.00%



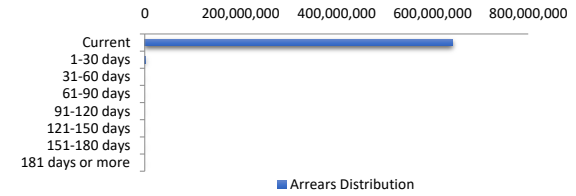
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	529,622,224	82.05%	1,161	80.07%
Residential Unit	115,126,169	17.83%	286	19.72%
Residential - Inner City	0	0.00%	0	0.00%
Rural	744,112	0.12%	2	0.14%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	22,723	0.00%	1	0.07%
No Data	0	0.00%	0	0.00%
Total	645,515,227	100.00%	1,450	100.00%



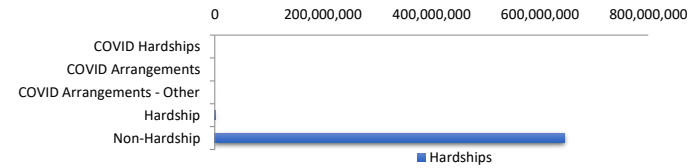
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	643,016,420	99.61%	1,805	99.67%
1-30 days	2,498,807	0.39%	6	0.33%
31-60 days	0	0.00%	0	0.00%
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	645,515,227	100.00%	1,811	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	984,569	0.15%	3	0.21%
Non-Hardship	644,530,657	99.85%	1,447	99.79%
Total	645,515,227	100.00%	1,450	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

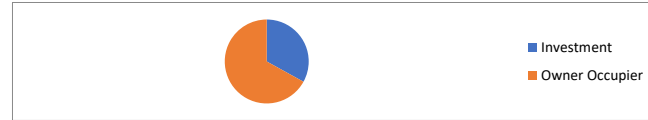
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,543,132	0.70%	16	1.10%
Genworth	92,136,706	14.27%	258	17.79%
PMI	0	0.00%	0	0.00%
No LMI / No Data	548,835,389	85.02%	1,176	81.10%
Total	645,515,227	100.00%	1,450	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	213,139,725	33.02%	599	33.08%
Owner Occupier	432,375,502	66.98%	1,212	66.92%
Total	645,515,227	100.00%	1,811	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
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 Ex	0.00	N/A