

AFG Series 2022-1
Collateral Report



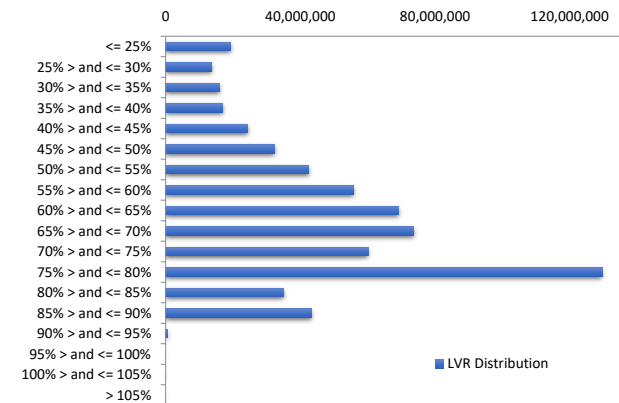
Model Period	6
Collection Period Start	1-Sep-22
Collection Period End	30-Sep-22
No. of Days	30
Interest Period Start	12-Sep-22
Interest Period End	9-Oct-22
No. of Days	28
Determination Date	5-Oct-22
Payment Date	10-Oct-22

Pool Statistics

Closing Balance of Mortgages	632,156,495
No. of Loans (Unconsolidated)	1,774
No. of Loans (Consolidated)	1,418
Average Loan Size (Unconsolidated)	356,345
Average Loan Size (Consolidated)	445,809
Largest Loan Size (Unconsolidated)	1,896,062
Largest Loan Size (Consolidated)	1,993,178
Smallest Loan Size (Unconsolidated)	(24,989)
Smallest Loan Size (Consolidated)	(13,555)
Weighted Average Interest Rate	5.10%
Weighted Average LVR	63.83%
Weighted Average Seasoning	17.84
Weighted Average Remaining Term	334.71

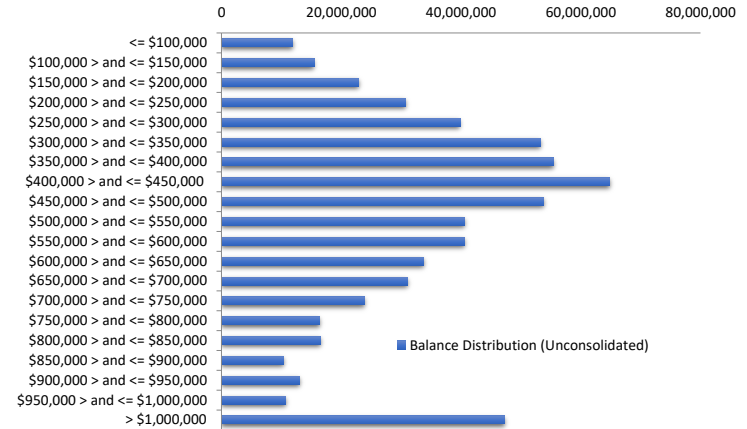
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	19,391,620	3.07%	143	10.08%
25% > and <= 30%	13,525,652	2.14%	47	3.31%
30% > and <= 35%	16,066,359	2.54%	46	3.24%
35% > and <= 40%	16,879,180	2.67%	50	3.53%
40% > and <= 45%	24,280,804	3.84%	65	4.58%
45% > and <= 50%	32,228,490	5.10%	71	5.01%
50% > and <= 55%	42,382,251	6.70%	90	6.35%
55% > and <= 60%	55,890,526	8.84%	100	7.05%
60% > and <= 65%	69,131,417	10.94%	124	8.74%
65% > and <= 70%	73,761,998	11.67%	131	9.24%
70% > and <= 75%	60,134,119	9.51%	124	8.74%
75% > and <= 80%	129,665,544	20.51%	253	17.84%
80% > and <= 85%	35,021,633	5.54%	83	5.85%
85% > and <= 90%	43,257,207	6.84%	90	6.35%
90% > and <= 95%	539,697	0.09%	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	632,156,495	100.00%	1,418	100.00%



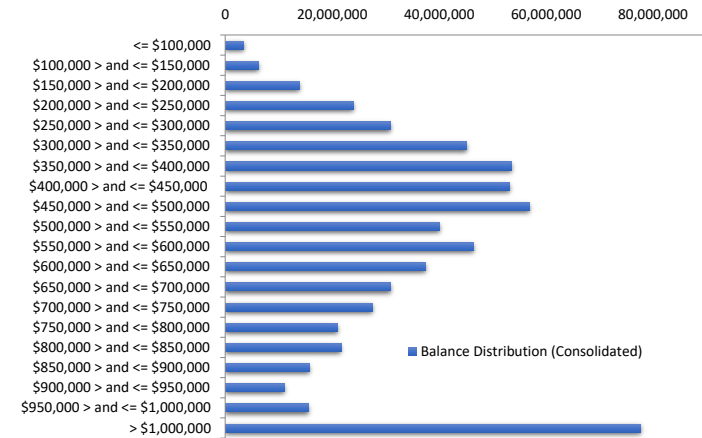
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,838,016	1.87%	265	14.94%
\$100,000 > and <= \$150,000	15,463,295	2.45%	124	6.99%
\$150,000 > and <= \$200,000	22,908,301	3.62%	130	7.33%
\$200,000 > and <= \$250,000	30,760,629	4.87%	137	7.72%
\$250,000 > and <= \$300,000	39,836,836	6.30%	144	8.12%
\$300,000 > and <= \$350,000	53,296,438	8.43%	164	9.24%
\$350,000 > and <= \$400,000	55,378,251	8.76%	148	8.34%
\$400,000 > and <= \$450,000	64,816,386	10.25%	153	8.62%
\$450,000 > and <= \$500,000	53,747,635	8.50%	113	6.37%
\$500,000 > and <= \$550,000	40,538,172	6.41%	77	4.34%
\$550,000 > and <= \$600,000	40,623,196	6.43%	71	4.00%
\$600,000 > and <= \$650,000	33,758,355	5.34%	54	3.04%
\$650,000 > and <= \$700,000	30,996,663	4.90%	46	2.59%
\$700,000 > and <= \$750,000	23,885,440	3.78%	33	1.86%
\$750,000 > and <= \$800,000	16,364,914	2.59%	21	1.18%
\$800,000 > and <= \$850,000	16,617,454	2.63%	20	1.13%
\$850,000 > and <= \$900,000	10,439,881	1.65%	12	0.68%
\$900,000 > and <= \$950,000	13,000,180	2.06%	14	0.79%
\$950,000 > and <= \$1,000,000	10,673,865	1.69%	11	0.62%
> \$1,000,000	47,212,587	7.47%	37	2.09%
Total	632,156,495	100.00%	1,774	100.00%



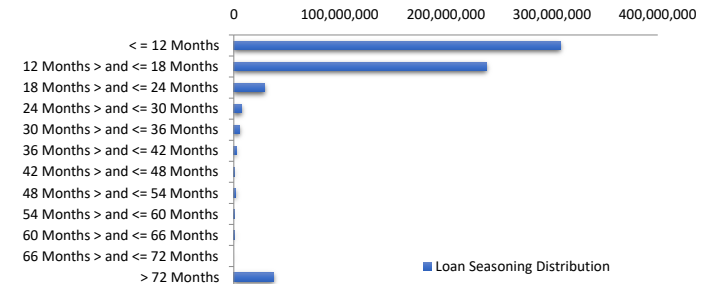
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,469,191	0.55%	83	5.85%
\$100,000 > and <= \$150,000	6,202,874	0.98%	49	3.46%
\$150,000 > and <= \$200,000	13,897,941	2.20%	80	5.64%
\$200,000 > and <= \$250,000	23,949,738	3.79%	106	7.48%
\$250,000 > and <= \$300,000	30,955,164	4.90%	112	7.90%
\$300,000 > and <= \$350,000	45,185,767	7.15%	139	9.80%
\$350,000 > and <= \$400,000	53,478,643	8.46%	143	10.08%
\$400,000 > and <= \$450,000	53,194,864	8.41%	125	8.82%
\$450,000 > and <= \$500,000	56,869,303	9.00%	120	8.46%
\$500,000 > and <= \$550,000	40,026,860	6.33%	76	5.36%
\$550,000 > and <= \$600,000	46,377,796	7.34%	81	5.71%
\$600,000 > and <= \$650,000	37,495,089	5.93%	60	4.23%
\$650,000 > and <= \$700,000	30,921,215	4.89%	46	3.24%
\$700,000 > and <= \$750,000	27,593,653	4.37%	38	2.68%
\$750,000 > and <= \$800,000	20,973,793	3.32%	27	1.90%
\$800,000 > and <= \$850,000	21,652,370	3.43%	26	1.83%
\$850,000 > and <= \$900,000	15,698,829	2.48%	18	1.27%
\$900,000 > and <= \$950,000	11,083,200	1.75%	12	0.85%
\$950,000 > and <= \$1,000,000	15,512,164	2.45%	16	1.13%
> \$1,000,000	77,618,039	12.28%	61	4.30%
Total	632,156,495	100.00%	1,418	100.00%



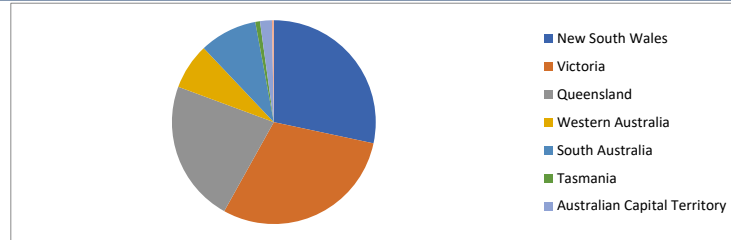
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	307,861,295	48.70%	751	42.33%
12 Months > and <= 18 Months	238,386,980	37.71%	670	37.77%
18 Months > and <= 24 Months	29,344,332	4.64%	75	4.23%
24 Months > and <= 30 Months	7,498,129	1.19%	21	1.18%
30 Months > and <= 36 Months	5,810,476	0.92%	17	0.96%
36 Months > and <= 42 Months	2,120,792	0.34%	7	0.39%
42 Months > and <= 48 Months	679,114	0.11%	2	0.11%
48 Months > and <= 54 Months	2,052,730	0.32%	8	0.45%
54 Months > and <= 60 Months	206,311	0.03%	1	0.06%
60 Months > and <= 66 Months	442,614	0.07%	1	0.06%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	37,753,723	5.97%	221	12.46%
Total	632,156,495	100.00%	1,774	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	179,158,597	28.34%	328	23.13%
Victoria	188,061,455	29.75%	405	28.56%
Queensland	142,529,014	22.55%	343	24.19%
Western Australia	46,103,160	7.29%	139	9.80%
South Australia	57,825,546	9.15%	159	11.21%
Tasmania	4,717,807	0.75%	15	1.06%
Australian Capital Territory	11,894,660	1.88%	24	1.69%
Northern Territory	1,866,255	0.30%	5	0.35%
No Data	0	0.00%	0	0.00%
Total	632,156,495	100.00%	1,418	100.00%



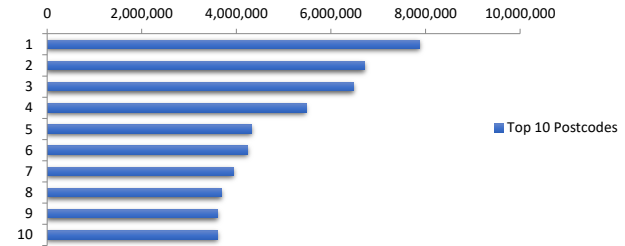
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	441,143,897	69.78%	968	68.27%
Non Metro	187,304,290	29.63%	440	31.03%
Inner City	3,708,308	0.59%	10	0.71%
No Data	0	0.00%	0	0.00%
Total	632,156,495	100.00%	1,418	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	7,880,582	1.25%	19	1.07%
3977	6,703,273	1.06%	15	0.85%
2500	6,473,382	1.02%	11	0.62%
4226	5,473,258	0.87%	8	0.45%
2560	4,321,230	0.68%	9	0.51%
3029	4,233,733	0.67%	9	0.51%
4209	3,933,270	0.62%	9	0.51%
3046	3,689,055	0.58%	10	0.56%
4217	3,598,249	0.57%	6	0.34%
3805	3,594,145	0.57%	9	0.51%
Total	49,900,178	7.89%	105	5.92%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	632,156,495	100.00%	1,774	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	632,156,495	100.00%	1,774	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	632,156,495	100.00%	1,774	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	632,156,495	100.00%	1,774	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	538,172,417	85.13%	1,486	83.77%
Interest Only	93,984,078	14.87%	288	16.23%
Non-Billing	0	0.00%	0	0.00%
Total	632,156,495	100.00%	1,774	100.00%



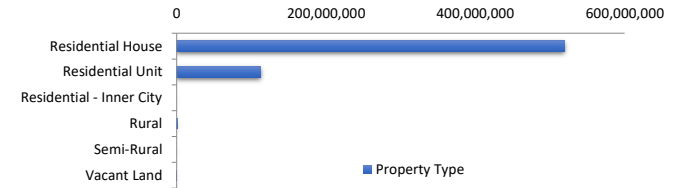
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	632,156,495	100.00%	1,774	100.00%
Total	632,156,495	100.00%	1,774	100.00%



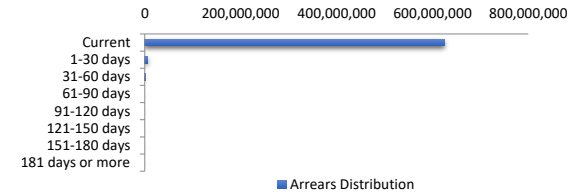
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	518,840,337	82.07%	1,137	80.18%
Residential Unit	112,553,773	17.80%	278	19.61%
Residential - Inner City	0	0.00%	0	0.00%
Rural	741,399	0.12%	2	0.14%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	20,986	0.00%	1	0.07%
No Data	0	0.00%	0	0.00%
Total	632,156,495	100.00%	1,418	100.00%



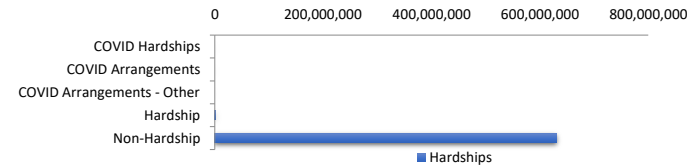
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	625,321,015	98.92%	1,757	99.04%
1-30 days	5,848,105	0.93%	14	0.79%
31-60 days	987,375	0.16%	3	0.17%
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	632,156,495	100.00%	1,774	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	987,375	0.16%	3	0.21%
Non-Hardship	631,169,120	99.84%	1,415	99.79%
Total	632,156,495	100.00%	1,418	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

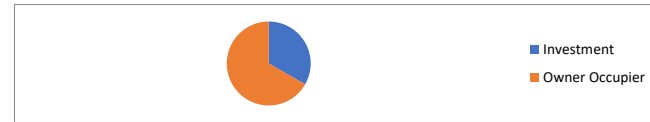
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,847,801	0.77%	17	1.20%
Genworth	88,268,436	13.96%	251	17.70%
PMI	0	0.00%	0	0.00%
No LMI / No Data	539,040,258	85.27%	1,150	81.10%
Total	632,156,495	100.00%	1,418	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	210,342,755	33.27%	593	33.43%
Owner Occupier	421,813,741	66.73%	1,181	66.57%
Total	632,156,495	100.00%	1,774	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