

AFG Series 2022-1
Collateral Report



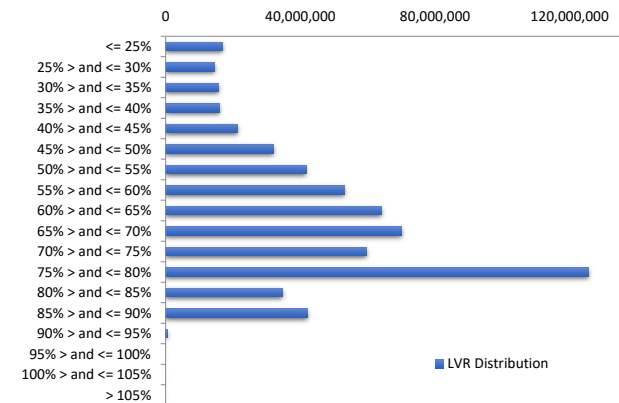
Model Period	7
Collection Period Start	1-Oct-22
Collection Period End	31-Oct-22
No. of Days	31
Interest Period Start	10-Oct-22
Interest Period End	9-Nov-22
No. of Days	31
Determination Date	7-Nov-22
Payment Date	10-Nov-22

Pool Statistics

Closing Balance of Mortgages	608,338,879
No. of Loans (Unconsolidated)	1,726
No. of Loans (Consolidated)	1,387
Average Loan Size (Unconsolidated)	352,456
Average Loan Size (Consolidated)	438,600
Largest Loan Size (Unconsolidated)	1,887,221
Largest Loan Size (Consolidated)	1,887,221
Smallest Loan Size (Unconsolidated)	(705,712)
Smallest Loan Size (Consolidated)	(705,712)
Weighted Average Interest Rate	5.33%
Weighted Average LVR	63.96%
Weighted Average Seasoning	18.87
Weighted Average Remaining Term	333.91

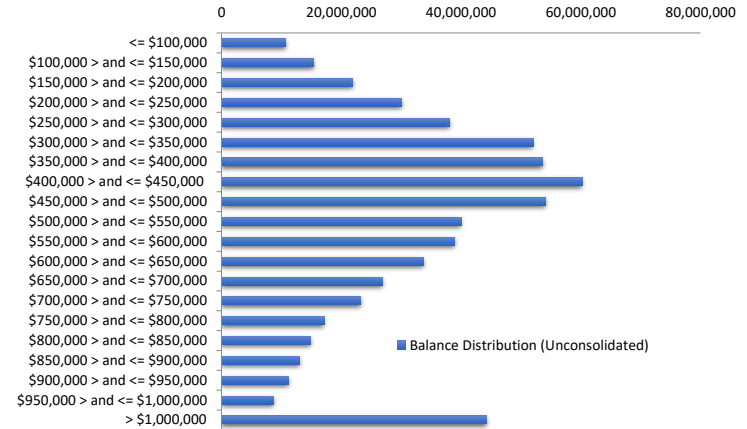
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	16,844,554	2.77%	149	10.74%
25% > and <= 30%	14,660,556	2.41%	49	3.53%
30% > and <= 35%	15,809,062	2.60%	49	3.53%
35% > and <= 40%	16,041,714	2.64%	45	3.24%
40% > and <= 45%	21,392,123	3.52%	59	4.25%
45% > and <= 50%	31,929,969	5.25%	72	5.19%
50% > and <= 55%	41,708,660	6.86%	86	6.20%
55% > and <= 60%	53,044,914	8.72%	95	6.85%
60% > and <= 65%	64,093,642	10.54%	116	8.36%
65% > and <= 70%	70,117,241	11.53%	126	9.08%
70% > and <= 75%	59,801,516	9.83%	123	8.87%
75% > and <= 80%	125,727,133	20.67%	247	17.81%
80% > and <= 85%	34,602,769	5.69%	82	5.91%
85% > and <= 90%	42,025,076	6.91%	88	6.34%
90% > and <= 95%	539,950	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	608,338,879	100.00%	1,387	100.00%



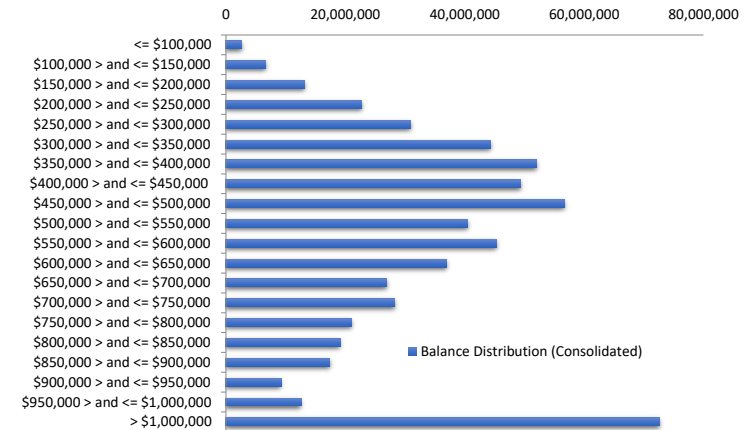
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,763,518	1.77%	266	15.41%
\$100,000 > and <= \$150,000	15,370,300	2.53%	123	7.13%
\$150,000 > and <= \$200,000	21,956,687	3.61%	125	7.24%
\$200,000 > and <= \$250,000	30,022,349	4.94%	134	7.76%
\$250,000 > and <= \$300,000	38,086,121	6.26%	138	8.00%
\$300,000 > and <= \$350,000	52,056,389	8.56%	160	9.27%
\$350,000 > and <= \$400,000	53,634,287	8.82%	143	8.29%
\$400,000 > and <= \$450,000	60,226,919	9.90%	142	8.23%
\$450,000 > and <= \$500,000	54,189,289	8.91%	114	6.60%
\$500,000 > and <= \$550,000	40,005,960	6.58%	76	4.40%
\$550,000 > and <= \$600,000	38,938,553	6.40%	68	3.94%
\$600,000 > and <= \$650,000	33,775,510	5.55%	54	3.13%
\$650,000 > and <= \$700,000	26,941,745	4.43%	40	2.32%
\$700,000 > and <= \$750,000	23,184,607	3.81%	32	1.85%
\$750,000 > and <= \$800,000	17,134,119	2.82%	22	1.27%
\$800,000 > and <= \$850,000	14,910,625	2.45%	18	1.04%
\$850,000 > and <= \$900,000	13,038,146	2.14%	15	0.87%
\$900,000 > and <= \$950,000	11,137,239	1.83%	12	0.70%
\$950,000 > and <= \$1,000,000	8,707,399	1.43%	9	0.52%
> \$1,000,000	44,259,116	7.28%	35	2.03%
Total	608,338,879	100.00%	1,726	100.00%



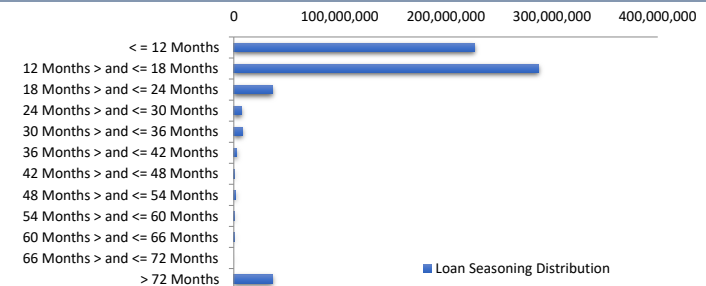
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,641,979	0.43%	90	6.49%
\$100,000 > and <= \$150,000	6,619,194	1.09%	52	3.75%
\$150,000 > and <= \$200,000	13,140,785	2.16%	76	5.48%
\$200,000 > and <= \$250,000	22,719,249	3.73%	101	7.28%
\$250,000 > and <= \$300,000	30,886,814	5.08%	112	8.07%
\$300,000 > and <= \$350,000	44,252,062	7.27%	136	9.81%
\$350,000 > and <= \$400,000	52,015,375	8.55%	139	10.02%
\$400,000 > and <= \$450,000	49,296,572	8.10%	116	8.36%
\$450,000 > and <= \$500,000	56,784,803	9.33%	120	8.65%
\$500,000 > and <= \$550,000	40,473,826	6.65%	77	5.55%
\$550,000 > and <= \$600,000	45,315,994	7.45%	79	5.70%
\$600,000 > and <= \$650,000	36,965,206	6.08%	59	4.25%
\$650,000 > and <= \$700,000	26,955,740	4.43%	40	2.88%
\$700,000 > and <= \$750,000	28,284,302	4.65%	39	2.81%
\$750,000 > and <= \$800,000	20,962,970	3.45%	27	1.95%
\$800,000 > and <= \$850,000	19,127,500	3.14%	23	1.66%
\$850,000 > and <= \$900,000	17,412,266	2.86%	20	1.44%
\$900,000 > and <= \$950,000	9,243,837	1.52%	10	0.72%
\$950,000 > and <= \$1,000,000	12,580,433	2.07%	13	0.94%
> \$1,000,000	72,659,973	11.94%	58	4.18%
Total	608,338,879	100.00%	1,387	100.00%



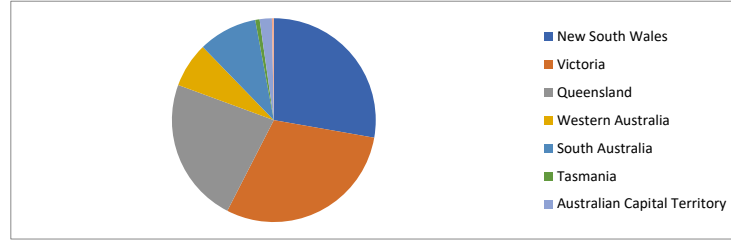
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	226,806,580	37.28%	557	32.27%
12 Months > and <= 18 Months	287,574,536	47.27%	784	45.42%
18 Months > and <= 24 Months	36,495,889	6.00%	107	6.20%
24 Months > and <= 30 Months	7,185,171	1.18%	20	1.16%
30 Months > and <= 36 Months	7,978,411	1.31%	21	1.22%
36 Months > and <= 42 Months	2,760,741	0.45%	8	0.46%
42 Months > and <= 48 Months	668,316	0.11%	3	0.17%
48 Months > and <= 54 Months	1,457,893	0.24%	7	0.41%
54 Months > and <= 60 Months	815,827	0.13%	2	0.12%
60 Months > and <= 66 Months	442,200	0.07%	1	0.06%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	36,153,317	5.94%	216	12.51%
Total	608,338,879	100.00%	1,726	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	168,883,955	27.76%	320	23.07%
Victoria	181,183,035	29.78%	396	28.55%
Queensland	140,270,110	23.06%	336	24.22%
Western Australia	43,373,786	7.13%	136	9.81%
South Australia	56,811,158	9.34%	157	11.32%
Tasmania	4,212,252	0.69%	14	1.01%
Australian Capital Territory	11,735,743	1.93%	23	1.66%
Northern Territory	1,868,840	0.31%	5	0.36%
No Data	0	0.00%	0	0.00%
Total	608,338,879	100.00%	1,387	100.00%



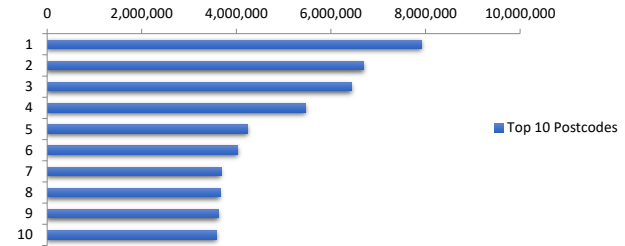
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	423,022,153	69.54%	946	68.20%
Non Metro	181,903,907	29.90%	432	31.15%
Inner City	3,412,820	0.56%	9	0.65%
No Data	0	0.00%	0	0.00%
Total	608,338,879	100.00%	1,387	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	7,911,803	1.30%	19	1.10%
3977	6,696,859	1.10%	15	0.87%
2500	6,429,395	1.06%	11	0.64%
4226	5,469,573	0.90%	8	0.46%
3029	4,231,893	0.70%	9	0.52%
4209	4,024,645	0.66%	9	0.52%
3046	3,678,591	0.60%	10	0.58%
2560	3,655,911	0.60%	8	0.46%
4217	3,612,466	0.59%	6	0.35%
3805	3,582,474	0.59%	9	0.52%
Total	49,293,610	8.10%	104	6.03%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	608,338,879	100.00%	1,726	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	608,338,879	100.00%	1,726	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	608,338,879	100.00%	1,726	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	608,338,879	100.00%	1,726	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	519,419,312	85.38%	1,446	83.78%
Interest Only	88,919,567	14.62%	280	16.22%
Non-Billing	0	0.00%	0	0.00%
Total	608,338,879	100.00%	1,726	100.00%



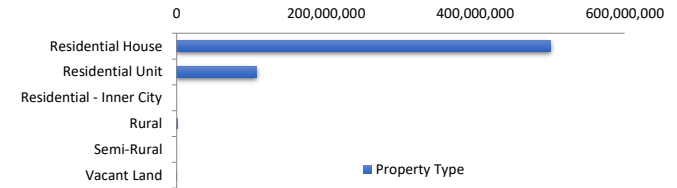
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	608,338,879	100.00%	1,726	100.00%
Total	608,338,879	100.00%	1,726	100.00%



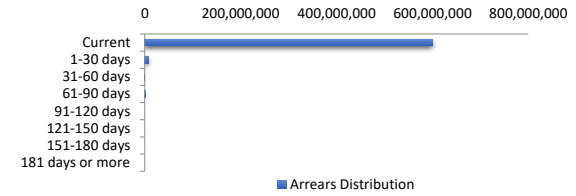
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	500,571,111	82.28%	1,115	80.39%
Residential Unit	107,006,136	17.59%	269	19.39%
Residential - Inner City	0	0.00%	0	0.00%
Rural	739,278	0.12%	2	0.14%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	22,353	0.00%	1	0.07%
No Data	0	0.00%	0	0.00%
Total	608,338,879	100.00%	1,387	100.00%



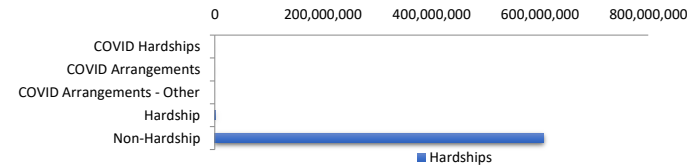
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	599,820,392	98.60%	1,705	98.78%
1-30 days	7,533,433	1.24%	18	1.04%
31-60 days	306,320	0.05%	1	0.06%
61-90 days	678,733	0.11%	2	0.12%
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	608,338,879	100.00%	1,726	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	1,197,034	0.20%	4	0.29%
Non-Hardship	607,141,845	99.80%	1,383	99.71%
Total	608,338,879	100.00%	1,387	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

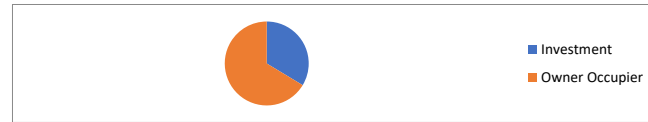
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,806,508	0.79%	17	1.23%
Genworth	86,017,673	14.14%	247	17.81%
PMI	0	0.00%	0	0.00%
No LMI / No Data	517,514,698	85.07%	1,123	80.97%
Total	608,338,879	100.00%	1,387	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	204,617,023	33.64%	578	33.49%
Owner Occupier	403,721,856	66.36%	1,148	66.51%
Total	608,338,879	100.00%	1,726	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