

**AFG Series 2022-1
Collateral Report**



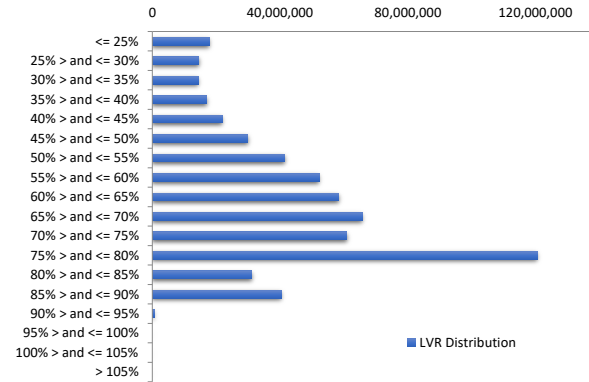
Model Period	8
Collection Period Start	1-Nov-22
Collection Period End	30-Nov-22
No. of Days	30
Interest Period Start	10-Nov-22
Interest Period End	11-Dec-22
No. of Days	32
Determination Date	7-Dec-22
Payment Date	12-Dec-22

Pool Statistics

Closing Balance of Mortgages	586,766,768
No. of Loans (Unconsolidated)	1,670
No. of Loans (Consolidated)	1,338
Average Loan Size (Unconsolidated)	351,357
Average Loan Size (Consolidated)	438,540
Largest Loan Size (Unconsolidated)	1,882,742
Largest Loan Size (Consolidated)	1,882,742
Smallest Loan Size (Unconsolidated)	(9,543)
Smallest Loan Size (Consolidated)	(9,543)
Weighted Average Interest Rate	5.55%
Weighted Average LVR	63.65%
Weighted Average Seasoning	19.80
Weighted Average Remaining Term	333.05

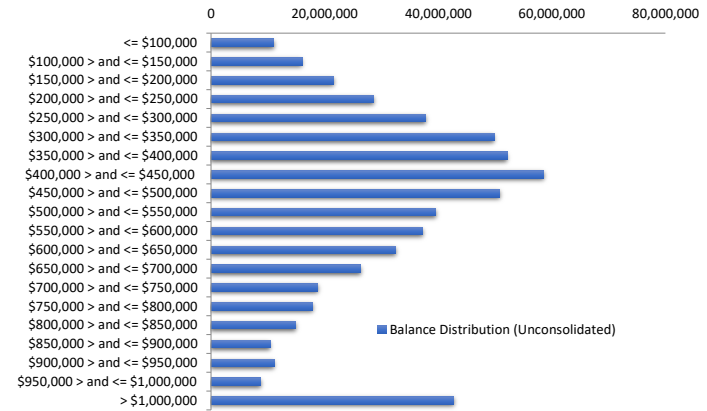
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	17,855,137	3.04%	145	10.84%
25% > and <= 30%	14,531,201	2.48%	48	3.59%
30% > and <= 35%	14,418,214	2.46%	46	3.44%
35% > and <= 40%	16,980,969	2.89%	50	3.74%
40% > and <= 45%	21,872,266	3.73%	57	4.26%
45% > and <= 50%	29,855,240	5.09%	66	4.93%
50% > and <= 55%	41,429,949	7.06%	86	6.43%
55% > and <= 60%	52,275,339	8.91%	95	7.10%
60% > and <= 65%	58,376,777	9.95%	106	7.92%
65% > and <= 70%	65,771,635	11.21%	117	8.74%
70% > and <= 75%	60,829,327	10.37%	126	9.42%
75% > and <= 80%	120,506,196	20.54%	236	17.64%
80% > and <= 85%	31,114,751	5.30%	74	5.53%
85% > and <= 90%	40,409,788	6.89%	85	6.35%
90% > and <= 95%	539,979	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	586,766,768	100.00%	1,338	100.00%



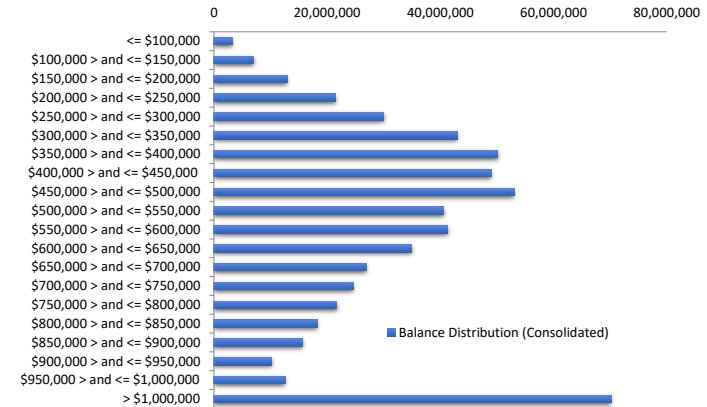
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,048,262	1.88%	254	15.21%
\$100,000 > and <= \$150,000	16,029,810	2.73%	127	7.60%
\$150,000 > and <= \$200,000	21,618,579	3.68%	122	7.31%
\$200,000 > and <= \$250,000	28,647,326	4.88%	128	7.66%
\$250,000 > and <= \$300,000	37,833,436	6.45%	137	8.20%
\$300,000 > and <= \$350,000	49,863,787	8.50%	153	9.16%
\$350,000 > and <= \$400,000	52,164,782	8.89%	139	8.32%
\$400,000 > and <= \$450,000	58,528,928	9.97%	138	8.26%
\$450,000 > and <= \$500,000	50,795,751	8.66%	107	6.41%
\$500,000 > and <= \$550,000	39,554,575	6.74%	75	4.49%
\$550,000 > and <= \$600,000	37,283,274	6.35%	65	3.89%
\$600,000 > and <= \$650,000	32,491,653	5.54%	52	3.11%
\$650,000 > and <= \$700,000	26,291,203	4.48%	39	2.34%
\$700,000 > and <= \$750,000	18,765,994	3.20%	26	1.56%
\$750,000 > and <= \$800,000	17,889,702	3.05%	23	1.38%
\$800,000 > and <= \$850,000	14,904,536	2.54%	18	1.08%
\$850,000 > and <= \$900,000	10,433,274	1.78%	12	0.72%
\$900,000 > and <= \$950,000	11,112,699	1.89%	12	0.72%
\$950,000 > and <= \$1,000,000	8,749,147	1.49%	9	0.54%
> \$1,000,000	42,760,049	7.29%	34	2.04%
Total	586,766,768	100.00%	1,670	100.00%



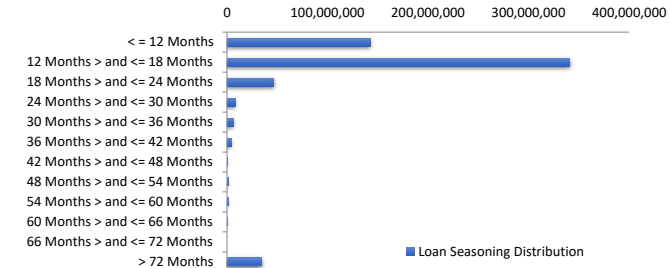
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,281,650	0.56%	85	6.35%
\$100,000 > and <= \$150,000	6,962,711	1.19%	54	4.04%
\$150,000 > and <= \$200,000	12,946,498	2.21%	74	5.53%
\$200,000 > and <= \$250,000	21,557,321	3.67%	96	7.17%
\$250,000 > and <= \$300,000	29,960,115	5.11%	109	8.15%
\$300,000 > and <= \$350,000	42,970,961	7.32%	132	9.87%
\$350,000 > and <= \$400,000	50,124,337	8.54%	134	10.01%
\$400,000 > and <= \$450,000	48,966,589	8.35%	115	8.59%
\$450,000 > and <= \$500,000	53,063,687	9.04%	112	8.37%
\$500,000 > and <= \$550,000	40,576,390	6.92%	77	5.75%
\$550,000 > and <= \$600,000	41,285,117	7.04%	72	5.38%
\$600,000 > and <= \$650,000	34,963,584	5.96%	56	4.19%
\$650,000 > and <= \$700,000	26,919,318	4.59%	40	2.99%
\$700,000 > and <= \$750,000	24,574,191	4.19%	34	2.54%
\$750,000 > and <= \$800,000	21,714,287	3.70%	28	2.09%
\$800,000 > and <= \$850,000	18,262,042	3.11%	22	1.64%
\$850,000 > and <= \$900,000	15,677,631	2.67%	18	1.35%
\$900,000 > and <= \$950,000	10,161,364	1.73%	11	0.82%
\$950,000 > and <= \$1,000,000	12,585,641	2.14%	13	0.97%
> \$1,000,000	70,213,334	11.97%	56	4.19%
Total	586,766,768	100.00%	1,338	100.00%



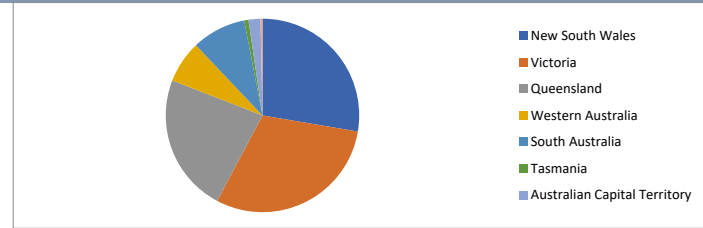
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	142,626,350	24.31%	354	21.20%
12 Months > and <= 18 Months	340,941,801	58.11%	912	54.61%
18 Months > and <= 24 Months	46,558,584	7.93%	133	7.96%
24 Months > and <= 30 Months	8,275,143	1.41%	23	1.38%
30 Months > and <= 36 Months	6,347,991	1.08%	16	0.96%
36 Months > and <= 42 Months	4,022,918	0.69%	12	0.72%
42 Months > and <= 48 Months	653,611	0.11%	3	0.18%
48 Months > and <= 54 Months	1,043,235	0.18%	4	0.24%
54 Months > and <= 60 Months	1,224,688	0.21%	5	0.30%
60 Months > and <= 66 Months	441,676	0.08%	1	0.06%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	34,630,770	5.90%	207	12.40%
Total	586,766,768	100.00%	1,670	100.00%



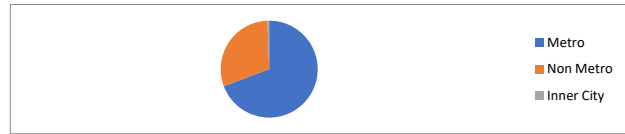
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	162,325,010	27.66%	311	23.24%
Victoria	176,573,128	30.09%	383	28.62%
Queensland	135,773,330	23.14%	324	24.22%
Western Australia	41,240,748	7.03%	130	9.72%
South Australia	53,037,873	9.04%	148	11.06%
Tasmania	4,208,723	0.72%	14	1.05%
Australian Capital Territory	11,742,640	2.00%	23	1.72%
Northern Territory	1,865,316	0.32%	5	0.37%
No Data	0	0.00%	0	0.00%
Total	586,766,768	100.00%	1,338	100.00%



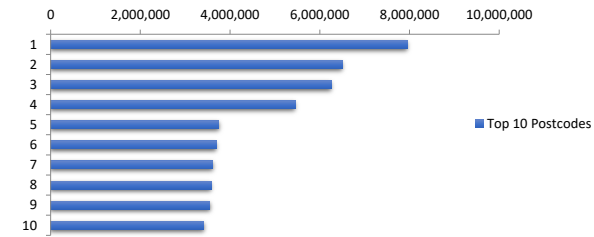
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	406,667,668	69.31%	911	68.09%
Non Metro	176,628,049	30.10%	418	31.24%
Inner City	3,471,052	0.59%	9	0.67%
No Data	0	0.00%	0	0.00%
Total	586,766,768	100.00%	1,338	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	7,948,860	1.35%	19	1.14%
2500	6,499,348	1.11%	11	0.66%
3977	6,256,214	1.07%	14	0.84%
4226	5,452,493	0.93%	8	0.48%
3029	3,743,402	0.64%	8	0.48%
3046	3,695,569	0.63%	10	0.60%
4209	3,612,513	0.62%	8	0.48%
4217	3,575,896	0.61%	6	0.36%
4211	3,544,488	0.60%	7	0.42%
2010	3,407,866	0.58%	3	0.18%
Total	47,736,649	8.14%	94	5.63%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	586,766,768	100.00%	1,670	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	586,766,768	100.00%	1,670	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	586,766,768	100.00%	1,670	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	586,766,768	100.00%	1,670	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	500,979,884	85.38%	1,397	83.65%
Interest Only	85,786,884	14.62%	273	16.35%
Non-Billing	0	0.00%	0	0.00%
Total	586,766,768	100.00%	1,670	100.00%



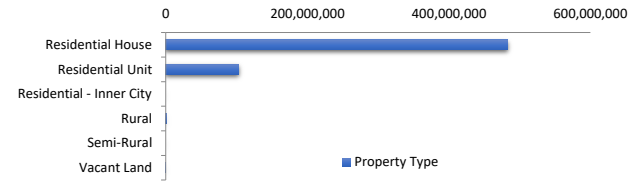
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	586,766,768	100.00%	1,670	100.00%
Total	586,766,768	100.00%	1,670	100.00%



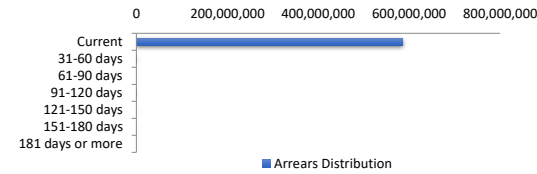
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	483,102,496	82.33%	1,074	80.27%
Residential Unit	102,906,926	17.54%	261	19.51%
Residential - Inner City	0	0.00%	0	0.00%
Rural	737,001	0.13%	2	0.15%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	20,346	0.00%	1	0.07%
No Data	0	0.00%	0	0.00%
Total	586,766,768	100.00%	1,338	100.00%



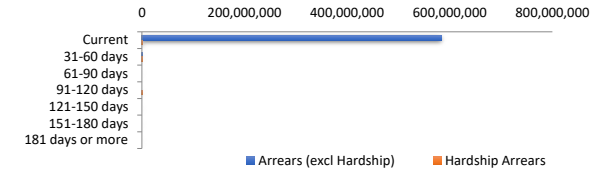
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	585,291,435	99.75%	1,666	99.76%
31-60 days	1,016,372	0.17%	3	0.18%
61-90 days	0	0.00%	0	0.00%
91-120 days	458,962	0.08%	1	0.06%
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	586,766,768	100.00%	1,670	100.00%



Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	583,559,022	1,662	1,732,412	4	1,666
31-60 days	802,638	2	213,733	1	3
61-90 days	0	0	0	0	0
91-120 days	0	0	458,962	1	1
121-150 days	0	0	0	0	0
151-180 days	0	0	0	0	0
181 days or more	0	0	0	0	0
Total	584,361,661	1,664	2,405,108	6	1,670



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,634,407	0.79%	16	1.20%
Genworth	81,317,593	13.86%	235	17.56%
PMI	0	0.00%	0	0.00%
No LMI / No Data	500,814,768	85.35%	1,087	81.24%
Total	586,766,768	100.00%	1,338	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	197,158,620	33.60%	561	33.59%
Owner Occupier	389,608,148	66.40%	1,109	66.41%
Total	586,766,768	100.00%	1,670	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	458,961.73	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