

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



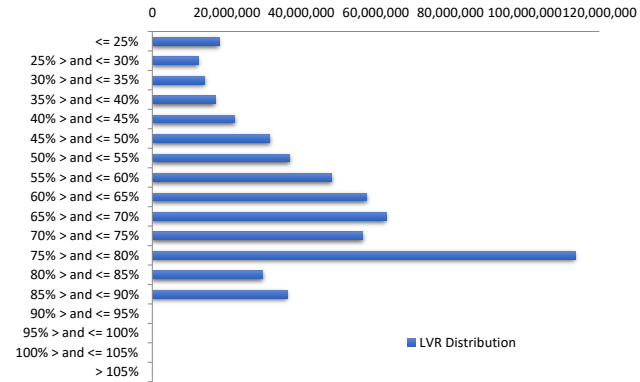
Model Period	9
Collection Period Start	1-Dec-22
Collection Period End	31-Dec-22
No. of Days	31
Interest Period Start	12-Dec-22
Interest Period End	9-Jan-23
No. of Days	29
Determination Date	5-Jan-23
Payment Date	10-Jan-23

**Pool Statistics**

Closing Balance of Mortgages	556,482,742
No. of Loans (Unconsolidated)	1,606
No. of Loans (Consolidated)	1,285
Average Loan Size (Unconsolidated)	346,502
Average Loan Size (Consolidated)	433,061
Largest Loan Size (Unconsolidated)	1,882,250
Largest Loan Size (Consolidated)	1,882,250
Smallest Loan Size (Unconsolidated)	(74,864)
Smallest Loan Size (Consolidated)	(14,222)
Weighted Average Interest Rate	5.78%
Weighted Average LVR	63.37%
Weighted Average Seasoning	20.78
Weighted Average Remaining Term	331.83

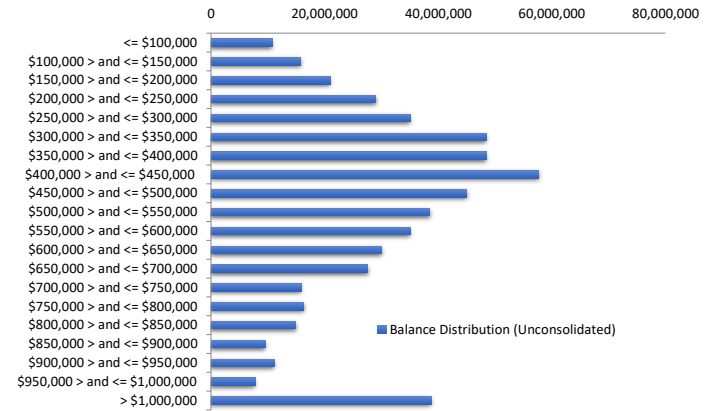
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	17,997,914	3.23%	145	11.28%
25% > and <= 30%	12,330,420	2.22%	44	3.42%
30% > and <= 35%	14,083,965	2.53%	46	3.58%
35% > and <= 40%	16,919,077	3.04%	51	3.97%
40% > and <= 45%	22,130,945	3.98%	56	4.36%
45% > and <= 50%	31,552,451	5.67%	67	5.21%
50% > and <= 55%	36,909,061	6.63%	80	6.23%
55% > and <= 60%	48,076,194	8.64%	90	7.00%
60% > and <= 65%	57,619,849	10.35%	106	8.25%
65% > and <= 70%	62,817,250	11.29%	111	8.64%
70% > and <= 75%	56,538,114	10.16%	117	9.11%
75% > and <= 80%	113,553,708	20.41%	225	17.51%
80% > and <= 85%	29,716,153	5.34%	70	5.45%
85% > and <= 90%	36,237,642	6.51%	77	5.99%
90% > and <= 95%	0	0.00%	0	0.00%
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>556,482,742</b>	<b>100.00%</b>	<b>1,285</b>	<b>100.00%</b>



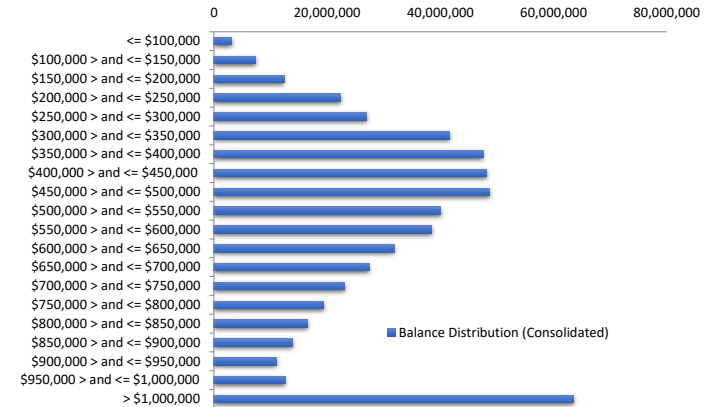
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,753,271	1.93%	251	15.63%
\$100,000 > and <= \$150,000	15,805,878	2.84%	125	7.78%
\$150,000 > and <= \$200,000	21,020,156	3.78%	119	7.41%
\$200,000 > and <= \$250,000	28,972,355	5.21%	129	8.03%
\$250,000 > and <= \$300,000	35,054,577	6.30%	127	7.91%
\$300,000 > and <= \$350,000	48,450,635	8.71%	149	9.28%
\$350,000 > and <= \$400,000	48,455,305	8.71%	129	8.03%
\$400,000 > and <= \$450,000	57,670,927	10.36%	136	8.47%
\$450,000 > and <= \$500,000	44,993,639	8.09%	95	5.92%
\$500,000 > and <= \$550,000	38,499,267	6.92%	73	4.55%
\$550,000 > and <= \$600,000	35,041,214	6.30%	61	3.80%
\$600,000 > and <= \$650,000	29,998,372	5.39%	48	2.99%
\$650,000 > and <= \$700,000	27,553,222	4.95%	41	2.55%
\$700,000 > and <= \$750,000	15,857,742	2.85%	22	1.37%
\$750,000 > and <= \$800,000	16,324,373	2.93%	21	1.31%
\$800,000 > and <= \$850,000	14,878,144	2.67%	18	1.12%
\$850,000 > and <= \$900,000	9,533,071	1.71%	11	0.68%
\$900,000 > and <= \$950,000	11,113,790	2.00%	12	0.75%
\$950,000 > and <= \$1,000,000	7,750,293	1.39%	8	0.50%
> \$1,000,000	38,756,511	6.96%	31	1.93%
<b>Total</b>	<b>556,482,742</b>	<b>100.00%</b>	<b>1,606</b>	<b>100.00%</b>



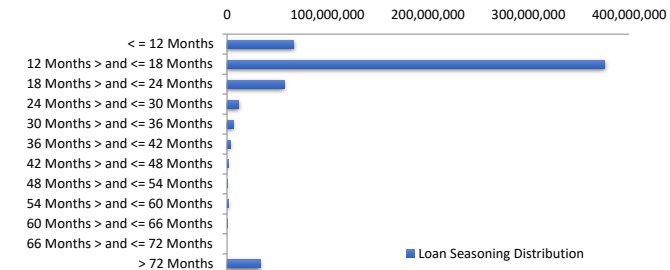
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,150,629	0.57%	85	6.61%
\$100,000 > and <= \$150,000	7,346,060	1.32%	57	4.44%
\$150,000 > and <= \$200,000	12,413,720	2.23%	71	5.53%
\$200,000 > and <= \$250,000	22,379,255	4.02%	99	7.70%
\$250,000 > and <= \$300,000	27,003,036	4.85%	98	7.63%
\$300,000 > and <= \$350,000	41,657,101	7.49%	128	9.96%
\$350,000 > and <= \$400,000	47,542,079	8.54%	127	9.88%
\$400,000 > and <= \$450,000	48,160,484	8.65%	113	8.79%
\$450,000 > and <= \$500,000	48,685,955	8.75%	103	8.02%
\$500,000 > and <= \$550,000	40,049,973	7.20%	76	5.91%
\$550,000 > and <= \$600,000	38,493,342	6.92%	67	5.21%
\$600,000 > and <= \$650,000	31,874,512	5.73%	51	3.97%
\$650,000 > and <= \$700,000	27,457,201	4.93%	41	3.19%
\$700,000 > and <= \$750,000	23,124,705	4.16%	32	2.49%
\$750,000 > and <= \$800,000	19,391,694	3.48%	25	1.95%
\$800,000 > and <= \$850,000	16,562,700	2.98%	20	1.56%
\$850,000 > and <= \$900,000	13,875,318	2.49%	16	1.25%
\$900,000 > and <= \$950,000	11,105,242	2.00%	12	0.93%
\$950,000 > and <= \$1,000,000	12,614,798	2.27%	13	1.01%
> \$1,000,000	63,594,938	11.43%	51	3.97%
<b>Total</b>	<b>556,482,742</b>	<b>100.00%</b>	<b>1,285</b>	<b>100.00%</b>



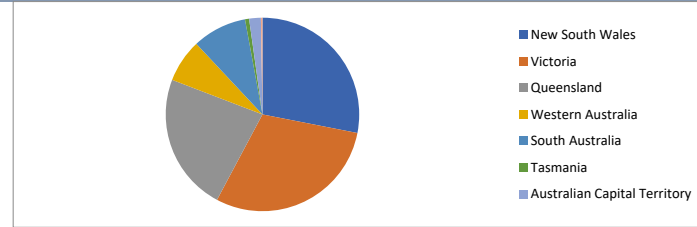
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	66,168,361	11.89%	174	10.83%
12 Months > and <= 18 Months	375,834,791	67.54%	992	61.77%
18 Months > and <= 24 Months	57,053,649	10.25%	168	10.46%
24 Months > and <= 30 Months	11,351,048	2.04%	33	2.05%
30 Months > and <= 36 Months	6,161,578	1.11%	16	1.00%
36 Months > and <= 42 Months	3,091,803	0.56%	10	0.62%
42 Months > and <= 48 Months	1,234,886	0.22%	4	0.25%
48 Months > and <= 54 Months	786,481	0.14%	3	0.19%
54 Months > and <= 60 Months	1,487,989	0.27%	6	0.37%
60 Months > and <= 66 Months	441,236	0.08%	1	0.06%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	32,870,920	5.91%	199	12.39%
<b>Total</b>	<b>556,482,742</b>	<b>100.00%</b>	<b>1,606</b>	<b>100.00%</b>



**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	156,249,043	28.08%	301	23.42%
Victoria	165,323,930	29.71%	364	28.33%
Queensland	128,177,479	23.03%	313	24.36%
Western Australia	40,070,695	7.20%	126	9.81%
South Australia	50,534,890	9.08%	141	10.97%
Tasmania	3,798,552	0.68%	14	1.09%
Australian Capital Territory	10,876,548	1.95%	22	1.71%
Northern Territory	1,451,606	0.26%	4	0.31%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>556,482,742</b>	<b>100.00%</b>	<b>1,285</b>	<b>100.00%</b>



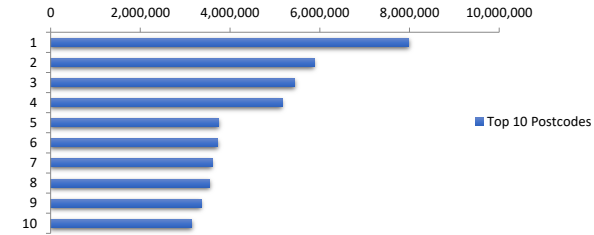
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	386,462,403	69.45%	875	68.09%
Non Metro	166,524,829	29.92%	401	31.21%
Inner City	3,495,511	0.63%	9	0.70%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>556,482,742</b>	<b>100.00%</b>	<b>1,285</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	7,985,149	1.43%	19	1.18%
2500	5,872,609	1.06%	10	0.62%
4226	5,438,290	0.98%	8	0.50%
3977	5,162,937	0.93%	12	0.75%
3029	3,740,812	0.67%	8	0.50%
3046	3,718,982	0.67%	10	0.62%
4209	3,606,216	0.65%	8	0.50%
4211	3,540,978	0.64%	7	0.44%
4564	3,360,270	0.60%	5	0.31%
3805	3,144,742	0.57%	8	0.50%
<b>Total</b>	<b>45,570,986</b>	<b>8.19%</b>	<b>95</b>	<b>5.92%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	556,482,742	100.00%	1,606	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>556,482,742</b>	<b>100.00%</b>	<b>1,606</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	556,482,742	100.00%	1,606	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>556,482,742</b>	<b>100.00%</b>	<b>1,606</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	474,045,150	85.19%	1,342	83.56%
Interest Only	82,437,592	14.81%	264	16.44%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>556,482,742</b>	<b>100.00%</b>	<b>1,606</b>	<b>100.00%</b>



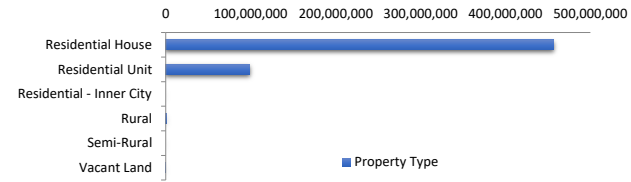
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	556,482,742	100.00%	1,606	100.00%
<b>Total</b>	<b>556,482,742</b>	<b>100.00%</b>	<b>1,606</b>	<b>100.00%</b>



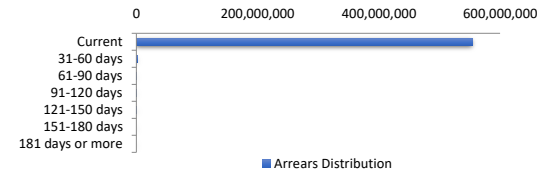
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	456,868,676	82.10%	1,029	80.08%
Residential Unit	98,861,800	17.77%	253	19.69%
Residential - Inner City	0	0.00%	0	0.00%
Rural	733,467	0.13%	2	0.16%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	18,799	0.00%	1	0.08%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>556,482,742</b>	<b>100.00%</b>	<b>1,285</b>	<b>100.00%</b>



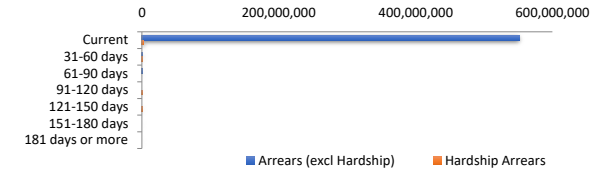
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	554,293,647	99.61%	1,601	99.69%
31-60 days	1,204,445	0.22%	2	0.12%
61-90 days	310,939	0.06%	1	0.06%
91-120 days	215,186	0.04%	1	0.06%
121-150 days	458,525	0.08%	1	0.06%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
<b>Total</b>	<b>556,482,742</b>	<b>100.00%</b>	<b>1,606</b>	<b>100.00%</b>



**Hardships**

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	551,818,804	1,597	2,474,843	4	1,601
31-60 days	837,694	1	366,751	1	2
61-90 days	310,939	1	0	0	1
91-120 days	0	0	215,186	1	1
121-150 days	0	0	458,525	1	1
151-180 days	0	0	0	0	0
181 days or more	0	0	0	0	0
<b>Total</b>	<b>552,967,437</b>	<b>1,599</b>	<b>3,515,305</b>	<b>7</b>	<b>1,606</b>



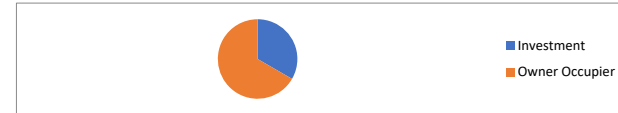
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,611,238	0.83%	15	1.17%
Genworth	74,428,348	13.37%	219	17.04%
PMI	0	0.00%	0	0.00%
No LMI / No Data	477,443,156	85.80%	1,051	81.79%
<b>Total</b>	<b>556,482,742</b>	<b>100.00%</b>	<b>1,285</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	185,478,111	33.33%	534	33.25%
Owner Occupier	371,004,631	66.67%	1,072	66.75%
<b>Total</b>	<b>556,482,742</b>	<b>100.00%</b>	<b>1,606</b>	<b>100.00%</b>



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	673,711.08	2
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