

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



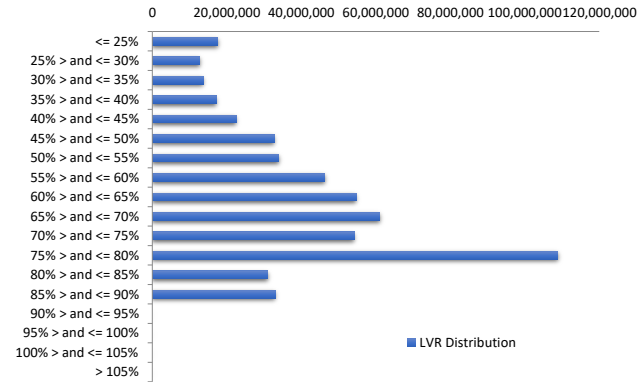
Model Period	10
Collection Period Start	1-Jan-23
Collection Period End	31-Jan-23
No. of Days	31
Interest Period Start	10-Jan-23
Interest Period End	9-Feb-23
No. of Days	31
Determination Date	7-Feb-23
Payment Date	10-Feb-23

**Pool Statistics**

Closing Balance of Mortgages	539,104,811
No. of Loans (Unconsolidated)	1,565
No. of Loans (Consolidated)	1,250
Average Loan Size (Unconsolidated)	344,476
Average Loan Size (Consolidated)	431,284
Largest Loan Size (Unconsolidated)	1,880,062
Largest Loan Size (Consolidated)	1,880,062
Smallest Loan Size (Unconsolidated)	(74,356)
Smallest Loan Size (Consolidated)	(74,356)
Weighted Average Interest Rate	5.76%
Weighted Average LVR	63.14%
Weighted Average Seasoning	21.88
Weighted Average Remaining Term	330.85

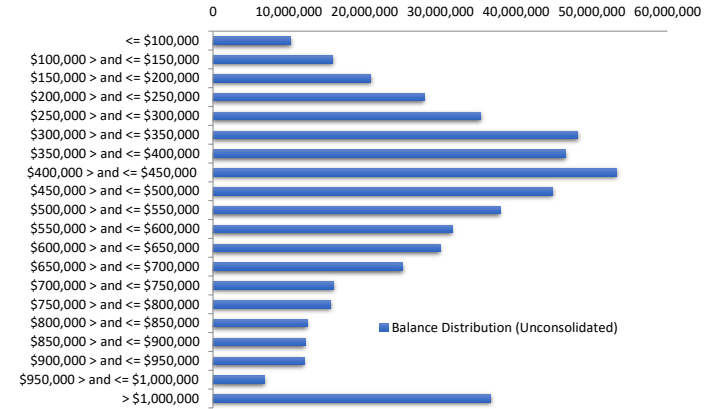
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	17,576,792	3.26%	143	11.44%
25% > and <= 30%	12,663,844	2.35%	45	3.60%
30% > and <= 35%	13,727,523	2.55%	46	3.68%
35% > and <= 40%	17,200,401	3.19%	53	4.24%
40% > and <= 45%	22,553,492	4.18%	54	4.32%
45% > and <= 50%	32,743,218	6.07%	69	5.52%
50% > and <= 55%	33,903,623	6.29%	76	6.08%
55% > and <= 60%	46,170,916	8.56%	86	6.88%
60% > and <= 65%	54,687,849	10.14%	99	7.92%
65% > and <= 70%	60,961,687	11.31%	108	8.64%
70% > and <= 75%	54,208,853	10.06%	114	9.12%
75% > and <= 80%	108,777,433	20.18%	215	17.20%
80% > and <= 85%	30,968,400	5.74%	72	5.76%
85% > and <= 90%	32,960,781	6.11%	70	5.60%
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>539,104,811</b>	<b>100.00%</b>	<b>1,250</b>	<b>100.00%</b>



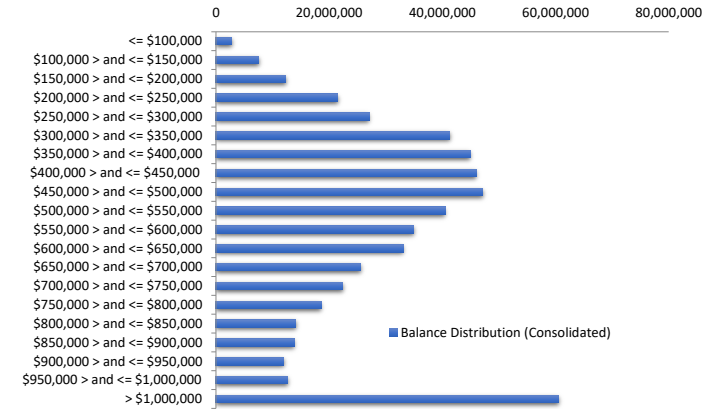
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,260,784	1.90%	244	15.59%
\$100,000 > and <= \$150,000	15,815,241	2.93%	126	8.05%
\$150,000 > and <= \$200,000	20,841,761	3.87%	118	7.54%
\$200,000 > and <= \$250,000	27,876,561	5.17%	124	7.92%
\$250,000 > and <= \$300,000	35,312,483	6.55%	128	8.18%
\$300,000 > and <= \$350,000	48,153,384	8.93%	148	9.46%
\$350,000 > and <= \$400,000	46,600,191	8.64%	124	7.92%
\$400,000 > and <= \$450,000	53,319,431	9.89%	126	8.05%
\$450,000 > and <= \$500,000	44,839,881	8.32%	95	6.07%
\$500,000 > and <= \$550,000	37,896,854	7.03%	72	4.60%
\$550,000 > and <= \$600,000	31,563,516	5.85%	55	3.51%
\$600,000 > and <= \$650,000	30,007,822	5.57%	48	3.07%
\$650,000 > and <= \$700,000	25,015,934	4.64%	37	2.36%
\$700,000 > and <= \$750,000	15,928,551	2.95%	22	1.41%
\$750,000 > and <= \$800,000	15,524,045	2.88%	20	1.28%
\$800,000 > and <= \$850,000	12,434,788	2.31%	15	0.96%
\$850,000 > and <= \$900,000	12,171,361	2.26%	14	0.89%
\$900,000 > and <= \$950,000	12,033,677	2.23%	13	0.83%
\$950,000 > and <= \$1,000,000	6,820,967	1.27%	7	0.45%
> \$1,000,000	36,687,578	6.81%	29	1.85%
<b>Total</b>	<b>539,104,811</b>	<b>100.00%</b>	<b>1,565</b>	<b>100.00%</b>



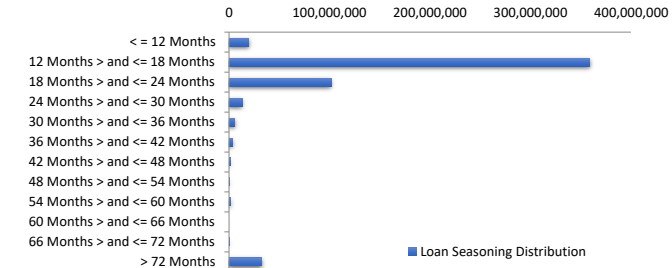
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,803,288	0.52%	82	6.56%
\$100,000 > and <= \$150,000	7,558,835	1.40%	59	4.72%
\$150,000 > and <= \$200,000	12,310,826	2.28%	70	5.60%
\$200,000 > and <= \$250,000	21,490,175	3.99%	95	7.60%
\$250,000 > and <= \$300,000	27,062,532	5.02%	98	7.84%
\$300,000 > and <= \$350,000	41,330,766	7.67%	127	10.16%
\$350,000 > and <= \$400,000	44,973,040	8.34%	120	9.60%
\$400,000 > and <= \$450,000	45,959,587	8.53%	108	8.64%
\$450,000 > and <= \$500,000	47,157,870	8.75%	100	8.00%
\$500,000 > and <= \$550,000	40,511,621	7.51%	77	6.16%
\$550,000 > and <= \$600,000	34,979,313	6.49%	61	4.88%
\$600,000 > and <= \$650,000	33,127,019	6.14%	53	4.24%
\$650,000 > and <= \$700,000	25,577,037	4.74%	38	3.04%
\$700,000 > and <= \$750,000	22,445,192	4.16%	31	2.48%
\$750,000 > and <= \$800,000	18,585,842	3.45%	24	1.92%
\$800,000 > and <= \$850,000	14,129,776	2.62%	17	1.36%
\$850,000 > and <= \$900,000	13,852,572	2.57%	16	1.28%
\$900,000 > and <= \$950,000	11,973,847	2.22%	13	1.04%
\$950,000 > and <= \$1,000,000	12,685,210	2.35%	13	1.04%
> \$1,000,000	60,590,463	11.24%	48	3.84%
<b>Total</b>	<b>539,104,811</b>	<b>100.00%</b>	<b>1,250</b>	<b>100.00%</b>



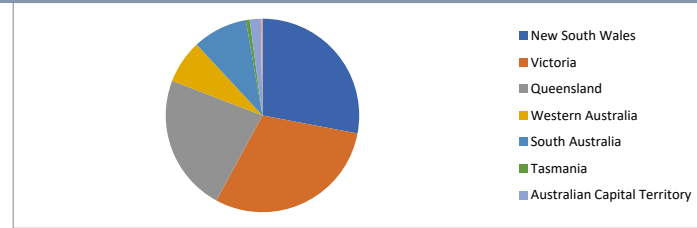
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	19,834,663	3.68%	57	3.64%
12 Months > and <= 18 Months	358,923,562	66.58%	934	59.68%
18 Months > and <= 24 Months	101,854,580	18.89%	301	19.23%
24 Months > and <= 30 Months	13,119,694	2.43%	37	2.36%
30 Months > and <= 36 Months	5,759,306	1.07%	15	0.96%
36 Months > and <= 42 Months	3,474,915	0.64%	11	0.70%
42 Months > and <= 48 Months	1,047,286	0.19%	3	0.19%
48 Months > and <= 54 Months	503,186	0.09%	2	0.13%
54 Months > and <= 60 Months	1,746,029	0.32%	7	0.45%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	440,749	0.08%	1	0.06%
> 72 Months	32,400,841	6.01%	197	12.59%
<b>Total</b>	<b>539,104,811</b>	<b>100.00%</b>	<b>1,565</b>	<b>100.00%</b>



**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	150,871,797	27.99%	292	23.36%
Victoria	161,325,955	29.92%	357	28.56%
Queensland	123,565,925	22.92%	303	24.24%
Western Australia	39,147,140	7.26%	123	9.84%
South Australia	49,322,351	9.15%	139	11.12%
Tasmania	3,405,221	0.63%	12	0.96%
Australian Capital Territory	10,009,622	1.86%	20	1.60%
Northern Territory	1,456,800	0.27%	4	0.32%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>539,104,811</b>	<b>100.00%</b>	<b>1,250</b>	<b>100.00%</b>



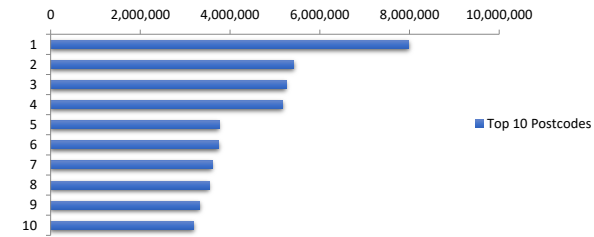
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	373,468,274	69.28%	851	68.08%
Non Metro	162,150,241	30.08%	390	31.20%
Inner City	3,486,296	0.65%	9	0.72%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>539,104,811</b>	<b>100.00%</b>	<b>1,250</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	7,982,408	1.48%	19	1.21%
4226	5,422,846	1.01%	8	0.51%
2500	5,246,913	0.97%	9	0.58%
3977	5,171,586	0.96%	12	0.77%
3046	3,755,105	0.70%	10	0.64%
3029	3,738,987	0.69%	8	0.51%
4209	3,601,826	0.67%	8	0.51%
4211	3,536,992	0.66%	7	0.45%
4564	3,319,710	0.62%	5	0.32%
3805	3,184,655	0.59%	8	0.51%
<b>Total</b>	<b>44,961,029</b>	<b>8.34%</b>	<b>94</b>	<b>6.01%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	539,104,811	100.00%	1,565	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>539,104,811</b>	<b>100.00%</b>	<b>1,565</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	539,104,811	100.00%	1,565	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>539,104,811</b>	<b>100.00%</b>	<b>1,565</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	455,412,467	84.48%	1,300	83.07%
Interest Only	83,692,345	15.52%	265	16.93%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>539,104,811</b>	<b>100.00%</b>	<b>1,565</b>	<b>100.00%</b>



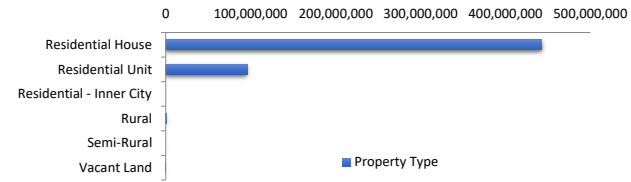
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	539,104,811	100.00%	1,565	100.00%
<b>Total</b>	<b>539,104,811</b>	<b>100.00%</b>	<b>1,565</b>	<b>100.00%</b>



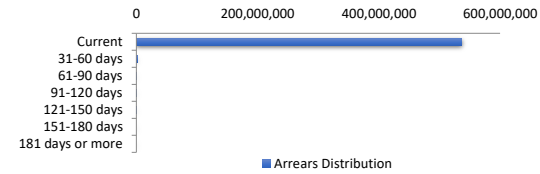
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	442,653,391	82.11%	1,001	80.08%
Residential Unit	95,704,246	17.75%	246	19.68%
Residential - Inner City	0	0.00%	0	0.00%
Rural	730,941	0.14%	2	0.16%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	16,233	0.00%	1	0.08%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>539,104,811</b>	<b>100.00%</b>	<b>1,250</b>	<b>100.00%</b>



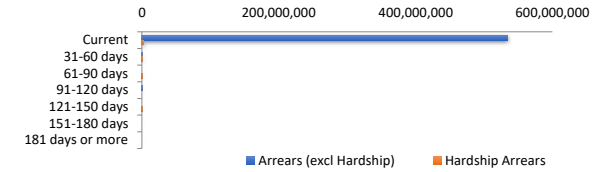
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	536,976,706	99.61%	1,559	99.62%
31-60 days	1,231,318	0.23%	3	0.19%
61-90 days	367,704	0.07%	1	0.06%
91-120 days	312,423	0.06%	1	0.06%
121-150 days	216,660	0.04%	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>539,104,811</b>	<b>100.00%</b>	<b>1,565</b>	<b>100.00%</b>



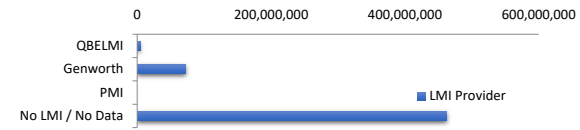
**Hardships**

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	534,377,986	1,557	2,598,719	2	1,559
31-60 days	519,019	1	712,299	2	3
61-90 days	0	0	367,704	1	1
91-120 days	312,423	1	0	0	1
121-150 days	0	0	216,660	1	1
151-180 days	0	0	0	0	0
181 days or more	0	0	0	0	0
<b>Total</b>	<b>535,209,429</b>	<b>1,559</b>	<b>3,895,382</b>	<b>6</b>	<b>1,565</b>



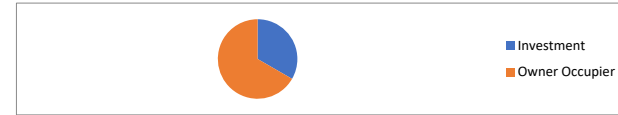
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,604,062	0.85%	15	1.20%
Genworth	72,314,863	13.41%	212	16.96%
PMI	0	0.00%	0	0.00%
No LMI / No Data	462,185,887	85.73%	1,023	81.84%
<b>Total</b>	<b>539,104,811</b>	<b>100.00%</b>	<b>1,250</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	179,641,180	33.32%	520	33.23%
Owner Occupier	359,463,632	66.68%	1,045	66.77%
<b>Total</b>	<b>539,104,811</b>	<b>100.00%</b>	<b>1,565</b>	<b>100.00%</b>



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	529,083.66	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