

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



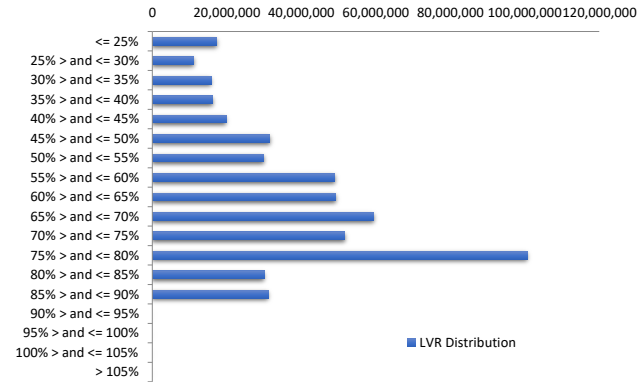
Model Period	11
Collection Period Start	1-Feb-23
Collection Period End	28-Feb-23
No. of Days	28
Interest Period Start	10-Feb-23
Interest Period End	9-Mar-23
No. of Days	28
Determination Date	7-Mar-23
Payment Date	10-Mar-23

**Pool Statistics**

Closing Balance of Mortgages	512,650,275
No. of Loans (Unconsolidated)	1,502
No. of Loans (Consolidated)	1,202
Average Loan Size (Unconsolidated)	341,312
Average Loan Size (Consolidated)	426,498
Largest Loan Size (Unconsolidated)	1,878,422
Largest Loan Size (Consolidated)	1,878,422
Smallest Loan Size (Unconsolidated)	(77,506)
Smallest Loan Size (Consolidated)	(77,506)
Weighted Average Interest Rate	5.99%
Weighted Average LVR	62.97%
Weighted Average Seasoning	22.80
Weighted Average Remaining Term	329.97

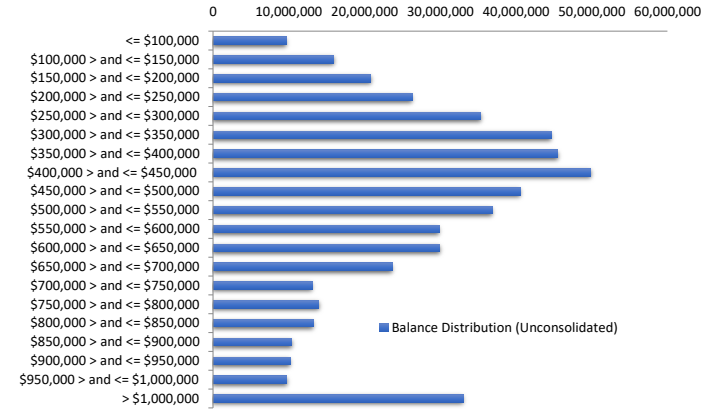
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	17,292,817	3.37%	143	11.90%
25% > and <= 30%	11,064,651	2.16%	42	3.49%
30% > and <= 35%	15,786,261	3.08%	53	4.41%
35% > and <= 40%	16,191,469	3.16%	47	3.91%
40% > and <= 45%	19,785,227	3.86%	50	4.16%
45% > and <= 50%	31,534,899	6.15%	70	5.82%
50% > and <= 55%	29,867,898	5.83%	66	5.49%
55% > and <= 60%	48,964,471	9.55%	91	7.57%
60% > and <= 65%	49,186,317	9.59%	89	7.40%
65% > and <= 70%	59,434,172	11.59%	107	8.90%
70% > and <= 75%	51,731,142	10.09%	107	8.90%
75% > and <= 80%	100,649,532	19.63%	200	16.64%
80% > and <= 85%	30,067,298	5.87%	71	5.91%
85% > and <= 90%	31,094,118	6.07%	66	5.49%
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>512,650,275</b>	<b>100.00%</b>	<b>1,202</b>	<b>100.00%</b>



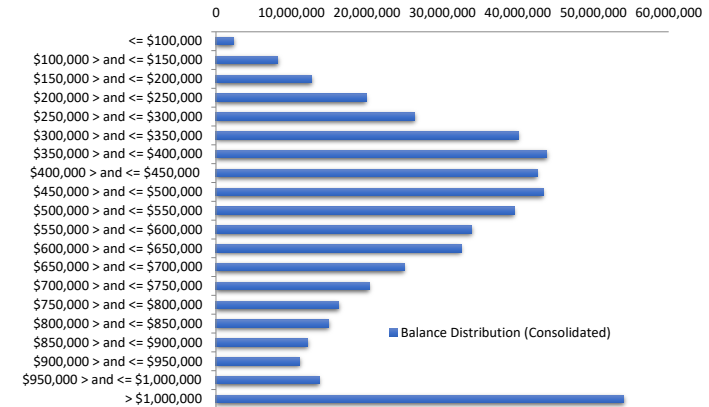
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,642,423	1.88%	234	15.58%
\$100,000 > and <= \$150,000	15,932,050	3.11%	127	8.46%
\$150,000 > and <= \$200,000	20,829,400	4.06%	118	7.86%
\$200,000 > and <= \$250,000	26,314,637	5.13%	117	7.79%
\$250,000 > and <= \$300,000	35,317,955	6.89%	128	8.52%
\$300,000 > and <= \$350,000	44,678,779	8.72%	137	9.12%
\$350,000 > and <= \$400,000	45,507,210	8.88%	121	8.06%
\$400,000 > and <= \$450,000	49,900,766	9.73%	118	7.86%
\$450,000 > and <= \$500,000	40,586,522	7.92%	86	5.73%
\$500,000 > and <= \$550,000	36,861,438	7.19%	70	4.66%
\$550,000 > and <= \$600,000	29,857,241	5.82%	52	3.46%
\$600,000 > and <= \$650,000	29,940,959	5.84%	48	3.20%
\$650,000 > and <= \$700,000	23,654,769	4.61%	35	2.33%
\$700,000 > and <= \$750,000	13,078,462	2.55%	18	1.20%
\$750,000 > and <= \$800,000	13,944,100	2.72%	18	1.20%
\$800,000 > and <= \$850,000	13,236,777	2.58%	16	1.07%
\$850,000 > and <= \$900,000	10,426,678	2.03%	12	0.80%
\$900,000 > and <= \$950,000	10,185,641	1.99%	11	0.73%
\$950,000 > and <= \$1,000,000	9,730,481	1.90%	10	0.67%
> \$1,000,000	33,023,988	6.44%	26	1.73%
<b>Total</b>	<b>512,650,275</b>	<b>100.00%</b>	<b>1,502</b>	<b>100.00%</b>



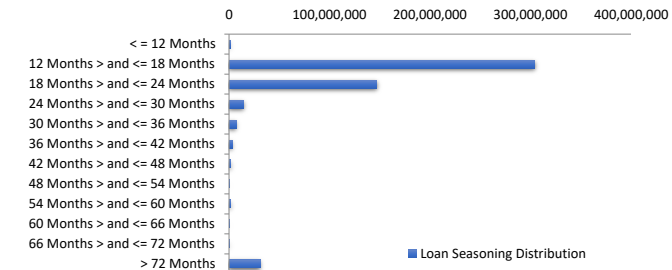
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,384,580	0.47%	77	6.41%
\$100,000 > and <= \$150,000	8,215,921	1.60%	64	5.32%
\$150,000 > and <= \$200,000	12,651,309	2.47%	72	5.99%
\$200,000 > and <= \$250,000	19,930,204	3.89%	88	7.32%
\$250,000 > and <= \$300,000	26,360,769	5.14%	96	7.99%
\$300,000 > and <= \$350,000	40,044,485	7.81%	123	10.23%
\$350,000 > and <= \$400,000	43,839,106	8.55%	117	9.73%
\$400,000 > and <= \$450,000	42,559,306	8.30%	100	8.32%
\$450,000 > and <= \$500,000	43,360,814	8.46%	92	7.65%
\$500,000 > and <= \$550,000	39,542,513	7.71%	75	6.24%
\$550,000 > and <= \$600,000	33,905,324	6.61%	59	4.91%
\$600,000 > and <= \$650,000	32,488,900	6.34%	52	4.33%
\$650,000 > and <= \$700,000	24,938,808	4.86%	37	3.08%
\$700,000 > and <= \$750,000	20,307,524	3.96%	28	2.33%
\$750,000 > and <= \$800,000	16,215,349	3.16%	21	1.75%
\$800,000 > and <= \$850,000	14,947,154	2.92%	18	1.50%
\$850,000 > and <= \$900,000	12,152,694	2.37%	14	1.16%
\$900,000 > and <= \$950,000	11,096,310	2.16%	12	1.00%
\$950,000 > and <= \$1,000,000	13,658,865	2.66%	14	1.16%
> \$1,000,000	54,050,340	10.54%	43	3.58%
<b>Total</b>	<b>512,650,275</b>	<b>100.00%</b>	<b>1,202</b>	<b>100.00%</b>



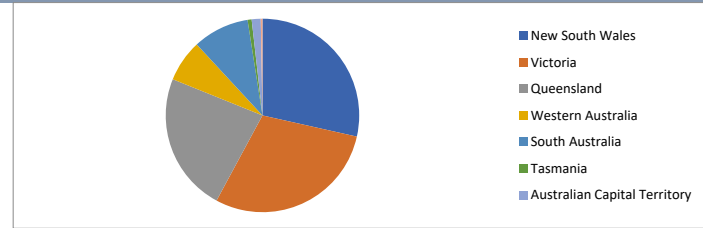
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,062,212	0.21%	7	0.47%
12 Months > and <= 18 Months	304,424,367	59.38%	780	51.93%
18 Months > and <= 24 Months	147,171,566	28.71%	441	29.36%
24 Months > and <= 30 Months	14,523,892	2.83%	39	2.60%
30 Months > and <= 36 Months	7,025,103	1.37%	20	1.33%
36 Months > and <= 42 Months	3,246,376	0.63%	10	0.67%
42 Months > and <= 48 Months	1,710,705	0.33%	5	0.33%
48 Months > and <= 54 Months	193,006	0.04%	1	0.07%
54 Months > and <= 60 Months	1,674,562	0.33%	6	0.40%
60 Months > and <= 66 Months	200,491	0.04%	1	0.07%
66 Months > and <= 72 Months	440,009	0.09%	1	0.07%
> 72 Months	30,977,986	6.04%	191	12.72%
<b>Total</b>	<b>512,650,275</b>	<b>100.00%</b>	<b>1,502</b>	<b>100.00%</b>



**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	146,166,587	28.51%	287	23.88%
Victoria	150,522,635	29.36%	337	28.04%
Queensland	119,078,145	23.23%	293	24.38%
Western Australia	35,940,335	7.01%	116	9.65%
South Australia	48,283,552	9.42%	135	11.23%
Tasmania	3,468,189	0.68%	12	1.00%
Australian Capital Territory	7,731,978	1.51%	18	1.50%
Northern Territory	1,458,854	0.28%	4	0.33%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>512,650,275</b>	<b>100.00%</b>	<b>1,202</b>	<b>100.00%</b>



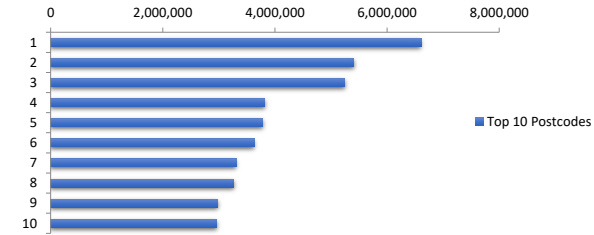
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	353,381,239	68.93%	818	68.05%
Non Metro	155,784,509	30.39%	375	31.20%
Inner City	3,484,526	0.68%	9	0.75%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>512,650,275</b>	<b>100.00%</b>	<b>1,202</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	6,606,595	1.29%	16	1.07%
4226	5,405,139	1.05%	8	0.53%
2500	5,243,663	1.02%	9	0.60%
3977	3,817,292	0.74%	10	0.67%
3046	3,786,608	0.74%	10	0.67%
4209	3,635,411	0.71%	8	0.53%
4564	3,313,091	0.65%	5	0.33%
3029	3,268,092	0.64%	7	0.47%
4211	2,975,146	0.58%	6	0.40%
3350	2,963,536	0.58%	11	0.73%
<b>Total</b>	<b>41,014,574</b>	<b>8.00%</b>	<b>90</b>	<b>5.99%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	512,650,275	100.00%	1,502	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>512,650,275</b>	<b>100.00%</b>	<b>1,502</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	512,650,275	100.00%	1,502	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>512,650,275</b>	<b>100.00%</b>	<b>1,502</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	433,774,689	84.61%	1,248	83.09%
Interest Only	78,875,586	15.39%	254	16.91%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>512,650,275</b>	<b>100.00%</b>	<b>1,502</b>	<b>100.00%</b>



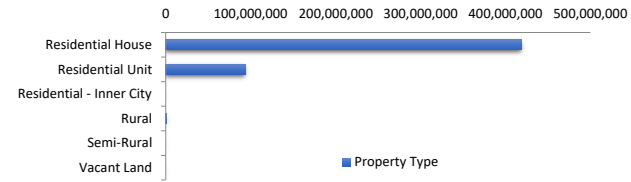
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	512,650,275	100.00%	1,502	100.00%
<b>Total</b>	<b>512,650,275</b>	<b>100.00%</b>	<b>1,502</b>	<b>100.00%</b>



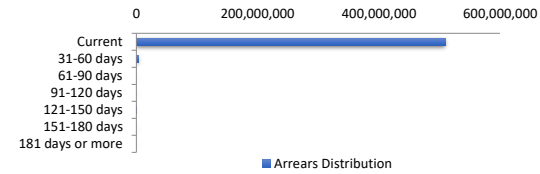
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	418,488,479	81.63%	958	79.70%
Residential Unit	93,435,257	18.23%	241	20.05%
Residential - Inner City	0	0.00%	0	0.00%
Rural	726,539	0.14%	2	0.17%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	1	0.08%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>512,650,275</b>	<b>100.00%</b>	<b>1,202</b>	<b>100.00%</b>



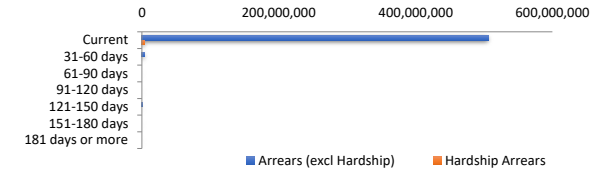
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	509,215,329	99.33%	1,496	99.60%
31-60 days	3,120,687	0.61%	5	0.33%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	314,260	0.06%	1	0.07%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
<b>Total</b>	<b>512,650,275</b>	<b>100.00%</b>	<b>1,502</b>	<b>100.00%</b>



Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	506,090,639	1,491	3,124,690	5	1,496
31-60 days	3,120,687	5	0	0	5
61-90 days	0	0	0	0	0
91-120 days	0	0	0	0	0
121-150 days	314,260	1	0	0	1
151-180 days	0	0	0	0	0
181 days or more	0	0	0	0	0
<b>Total</b>	<b>509,525,585</b>	<b>1,497</b>	<b>3,124,690</b>	<b>5</b>	<b>1,502</b>



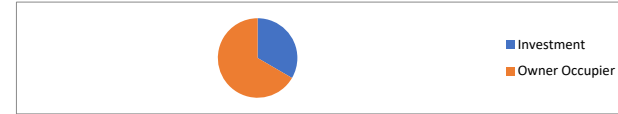
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,308,232	0.84%	14	1.16%
Genworth	69,692,680	13.59%	207	17.22%
PMI	0	0.00%	0	0.00%
No LMI / No Data	438,649,363	85.57%	981	81.61%
<b>Total</b>	<b>512,650,275</b>	<b>100.00%</b>	<b>1,202</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	171,057,579	33.37%	500	33.29%
Owner Occupier	341,592,696	66.63%	1,002	66.71%
<b>Total</b>	<b>512,650,275</b>	<b>100.00%</b>	<b>1,502</b>	<b>100.00%</b>



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	314,259.69	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