

AFG Series 2022-1
Collateral Report



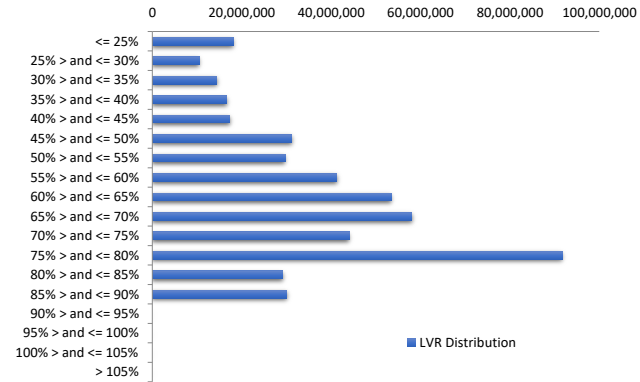
Model Period	12
Collection Period Start	1-Mar-23
Collection Period End	31-Mar-23
No. of Days	31
Interest Period Start	10-Mar-23
Interest Period End	10-Apr-23
No. of Days	32
Determination Date	4-Apr-23
Payment Date	11-Apr-23

Pool Statistics

Closing Balance of Mortgages	485,515,496
No. of Loans (Unconsolidated)	1,430
No. of Loans (Consolidated)	1,149
Average Loan Size (Unconsolidated)	339,521
Average Loan Size (Consolidated)	422,555
Largest Loan Size (Unconsolidated)	1,876,852
Largest Loan Size (Consolidated)	1,876,852
Smallest Loan Size (Unconsolidated)	(80,656)
Smallest Loan Size (Consolidated)	(80,656)
Weighted Average Interest Rate	6.21%
Weighted Average LVR	62.70%
Weighted Average Seasoning	23.79
Weighted Average Remaining Term	328.98

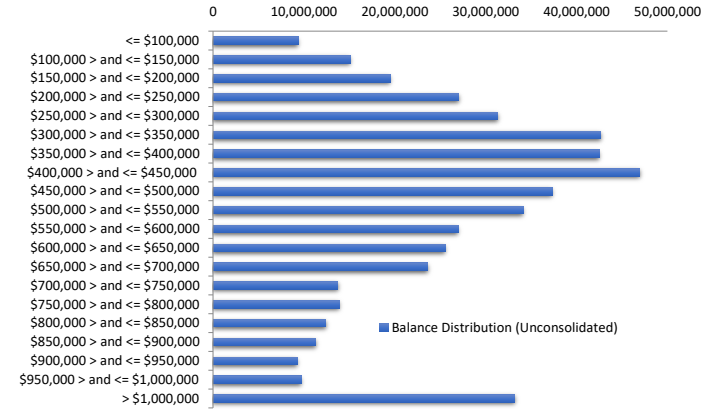
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	18,124,633	3.73%	153	13.32%
25% > and <= 30%	10,485,564	2.16%	40	3.48%
30% > and <= 35%	14,395,882	2.97%	47	4.09%
35% > and <= 40%	16,583,578	3.42%	50	4.35%
40% > and <= 45%	17,300,880	3.56%	45	3.92%
45% > and <= 50%	31,193,337	6.42%	69	6.01%
50% > and <= 55%	29,750,490	6.13%	66	5.74%
55% > and <= 60%	41,309,904	8.51%	76	6.61%
60% > and <= 65%	53,435,400	11.01%	93	8.09%
65% > and <= 70%	58,010,482	11.95%	107	9.31%
70% > and <= 75%	44,062,363	9.08%	89	7.75%
75% > and <= 80%	91,659,832	18.88%	182	15.84%
80% > and <= 85%	29,169,094	6.01%	68	5.92%
85% > and <= 90%	30,034,056	6.19%	64	5.57%
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%
Total	485,515,496	100.00%	1,149	100.00%



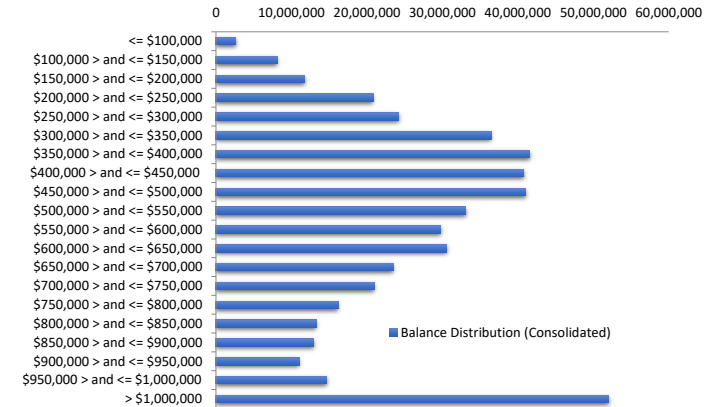
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,394,714	1.93%	233	16.29%
\$100,000 > and <= \$150,000	15,111,169	3.11%	120	8.39%
\$150,000 > and <= \$200,000	19,474,580	4.01%	110	7.69%
\$200,000 > and <= \$250,000	27,037,849	5.57%	120	8.39%
\$250,000 > and <= \$300,000	31,324,273	6.45%	114	7.97%
\$300,000 > and <= \$350,000	42,675,396	8.79%	131	9.16%
\$350,000 > and <= \$400,000	42,478,157	8.75%	113	7.90%
\$400,000 > and <= \$450,000	46,975,072	9.68%	111	7.76%
\$450,000 > and <= \$500,000	37,332,734	7.69%	79	5.52%
\$500,000 > and <= \$550,000	34,110,139	7.03%	65	4.55%
\$550,000 > and <= \$600,000	26,956,261	5.55%	47	3.29%
\$600,000 > and <= \$650,000	25,528,886	5.26%	41	2.87%
\$650,000 > and <= \$700,000	23,613,722	4.86%	35	2.45%
\$700,000 > and <= \$750,000	13,745,992	2.83%	19	1.33%
\$750,000 > and <= \$800,000	13,916,376	2.87%	18	1.26%
\$800,000 > and <= \$850,000	12,399,407	2.55%	15	1.05%
\$850,000 > and <= \$900,000	11,290,186	2.33%	13	0.91%
\$900,000 > and <= \$950,000	9,266,362	1.91%	10	0.70%
\$950,000 > and <= \$1,000,000	9,725,145	2.00%	10	0.70%
> \$1,000,000	33,159,075	6.83%	26	1.82%
Total	485,515,496	100.00%	1,430	100.00%



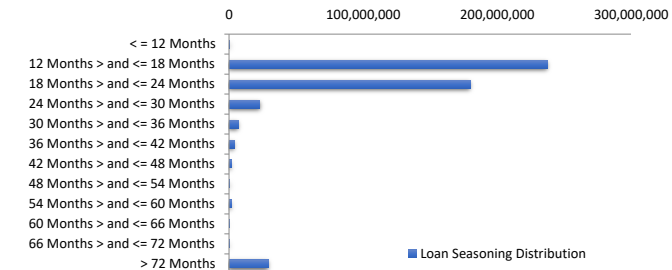
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,608,212	0.54%	85	7.40%
\$100,000 > and <= \$150,000	8,144,507	1.68%	63	5.48%
\$150,000 > and <= \$200,000	11,767,104	2.42%	67	5.83%
\$200,000 > and <= \$250,000	20,845,056	4.29%	92	8.01%
\$250,000 > and <= \$300,000	24,199,098	4.98%	88	7.66%
\$300,000 > and <= \$350,000	36,470,021	7.51%	112	9.75%
\$350,000 > and <= \$400,000	41,541,494	8.56%	111	9.66%
\$400,000 > and <= \$450,000	40,806,124	8.40%	96	8.36%
\$450,000 > and <= \$500,000	41,077,345	8.46%	87	7.57%
\$500,000 > and <= \$550,000	33,087,258	6.81%	63	5.48%
\$550,000 > and <= \$600,000	29,786,836	6.14%	52	4.53%
\$600,000 > and <= \$650,000	30,555,961	6.29%	49	4.26%
\$650,000 > and <= \$700,000	23,501,820	4.84%	35	3.05%
\$700,000 > and <= \$750,000	20,955,344	4.32%	29	2.52%
\$750,000 > and <= \$800,000	16,190,945	3.33%	21	1.83%
\$800,000 > and <= \$850,000	13,264,729	2.73%	16	1.39%
\$850,000 > and <= \$900,000	12,991,965	2.68%	15	1.31%
\$900,000 > and <= \$950,000	11,051,556	2.28%	12	1.04%
\$950,000 > and <= \$1,000,000	14,645,487	3.02%	15	1.31%
> \$1,000,000	52,024,636	10.72%	41	3.57%
Total	485,515,496	100.00%	1,149	100.00%



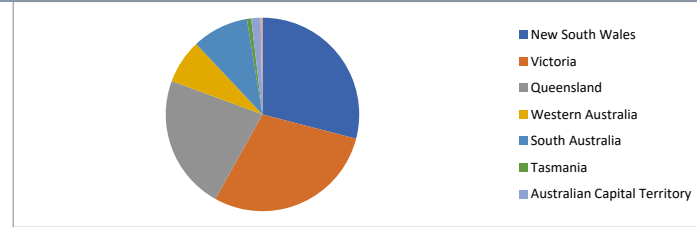
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	652,624	0.13%	3	0.21%
12 Months > and <= 18 Months	237,498,016	48.92%	615	43.01%
18 Months > and <= 24 Months	180,051,281	37.08%	523	36.57%
24 Months > and <= 30 Months	22,913,074	4.72%	58	4.06%
30 Months > and <= 36 Months	6,906,055	1.42%	19	1.33%
36 Months > and <= 42 Months	3,824,939	0.79%	12	0.84%
42 Months > and <= 48 Months	1,506,537	0.31%	6	0.42%
48 Months > and <= 54 Months	645,300	0.13%	2	0.14%
54 Months > and <= 60 Months	1,675,299	0.35%	6	0.42%
60 Months > and <= 66 Months	208,027	0.04%	1	0.07%
66 Months > and <= 72 Months	439,597	0.09%	1	0.07%
> 72 Months	29,194,748	6.01%	184	12.87%
Total	485,515,496	100.00%	1,430	100.00%



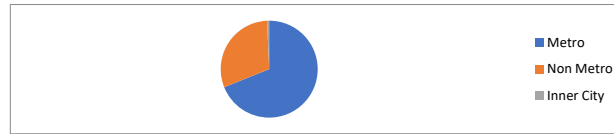
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	140,972,422	29.04%	279	24.28%
Victoria	141,093,098	29.06%	320	27.85%
Queensland	109,329,021	22.52%	272	23.67%
Western Australia	35,750,144	7.36%	116	10.10%
South Australia	45,841,227	9.44%	128	11.14%
Tasmania	3,467,834	0.71%	12	1.04%
Australian Capital Territory	7,603,030	1.57%	18	1.57%
Northern Territory	1,458,719	0.30%	4	0.35%
No Data	0	0.00%	0	0.00%
Total	485,515,496	100.00%	1,149	100.00%



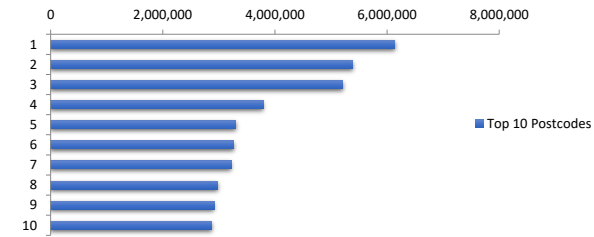
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	334,658,249	68.93%	784	68.23%
Non Metro	147,373,805	30.35%	356	30.98%
Inner City	3,483,442	0.72%	9	0.78%
No Data	0	0.00%	0	0.00%
Total	485,515,496	100.00%	1,149	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	6,141,461	1.26%	15	1.05%
4226	5,389,463	1.11%	8	0.56%
2500	5,210,434	1.07%	9	0.63%
3046	3,789,270	0.78%	10	0.70%
4564	3,302,349	0.68%	5	0.35%
3029	3,266,369	0.67%	7	0.49%
3977	3,223,704	0.66%	9	0.63%
4211	2,974,202	0.61%	6	0.42%
2560	2,918,642	0.60%	7	0.49%
3030	2,872,807	0.59%	7	0.49%
Total	39,088,700	8.05%	83	5.80%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	485,515,496	100.00%	1,430	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	485,515,496	100.00%	1,430	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	485,515,496	100.00%	1,430	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	485,515,496	100.00%	1,430	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	412,639,056	84.99%	1,194	83.50%
Interest Only	72,876,440	15.01%	236	16.50%
Non-Billing	0	0.00%	0	0.00%
Total	485,515,496	100.00%	1,430	100.00%



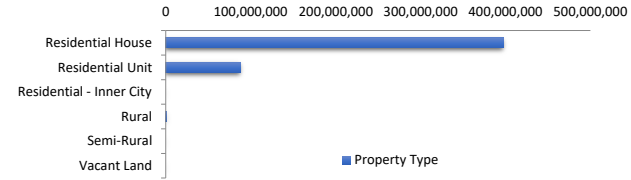
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	485,515,496	100.00%	1,430	100.00%
Total	485,515,496	100.00%	1,430	100.00%



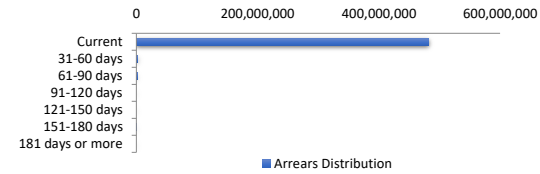
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	397,290,425	81.83%	916	79.72%
Residential Unit	87,507,614	18.02%	231	20.10%
Residential - Inner City	0	0.00%	0	0.00%
Rural	717,457	0.15%	2	0.17%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	485,515,496	100.00%	1,149	100.00%



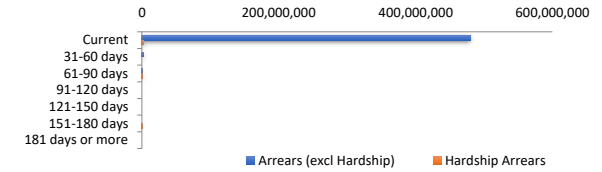
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	482,150,504	99.31%	1,423	99.51%
31-60 days	1,823,089	0.38%	3	0.21%
61-90 days	1,226,033	0.25%	3	0.21%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	315,870	0.07%	1	0.07%
181 days or more	0	0.00%	0	0.00%
Total	485,515,496	100.00%	1,430	100.00%



Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	479,994,257	1,421	2,156,247	2	1,423
31-60 days	1,823,089	3	0	0	3
61-90 days	306,519	1	919,514	2	3
91-120 days	0	0	0	0	0
121-150 days	0	0	0	0	0
151-180 days	0	0	315,870	1	1
181 days or more	0	0	0	0	0
Total	482,123,865	1,425	3,391,631	5	1,430



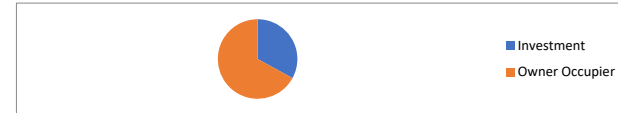
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,288,087	0.88%	14	1.22%
Genworth	67,024,316	13.80%	198	17.23%
PMI	0	0.00%	0	0.00%
No LMI / No Data	414,203,093	85.31%	937	81.55%
Total	485,515,496	100.00%	1,149	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	160,065,649	32.97%	469	32.80%
Owner Occupier	325,449,847	67.03%	961	67.20%
Total	485,515,496	100.00%	1,430	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	315,869.65	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