

AFG Series 2022-1
Collateral Report



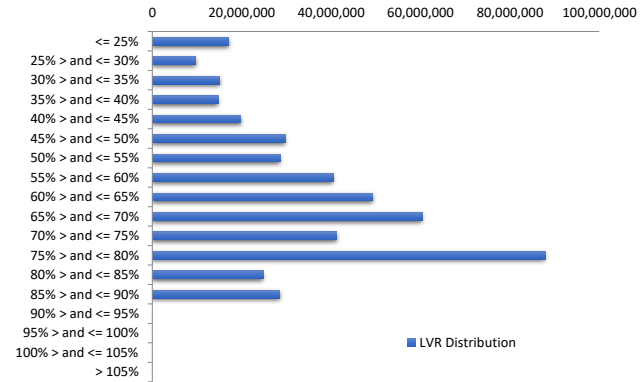
Model Period	13
Collection Period Start	1-Apr-23
Collection Period End	30-Apr-23
No. of Days	30
Interest Period Start	11-Apr-23
Interest Period End	9-May-23
No. of Days	29
Determination Date	5-May-23
Payment Date	10-May-23

Pool Statistics

Closing Balance of Mortgages	467,448,655
No. of Loans (Unconsolidated)	1,387
No. of Loans (Consolidated)	1,112
Average Loan Size (Unconsolidated)	337,021
Average Loan Size (Consolidated)	420,368
Largest Loan Size (Unconsolidated)	1,874,784
Largest Loan Size (Consolidated)	1,874,784
Smallest Loan Size (Unconsolidated)	(83,806)
Smallest Loan Size (Consolidated)	(83,806)
Weighted Average Interest Rate	6.19%
Weighted Average LVR	62.53%
Weighted Average Seasoning	24.89
Weighted Average Remaining Term	327.80

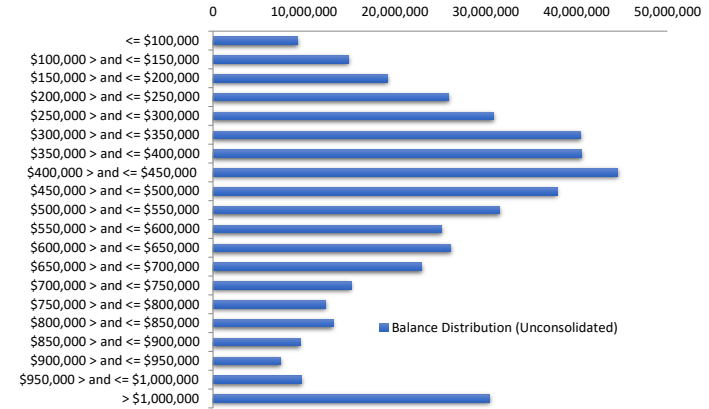
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	17,056,972	3.65%	146	13.13%
25% > and <= 30%	9,703,033	2.08%	39	3.51%
30% > and <= 35%	15,131,605	3.24%	49	4.41%
35% > and <= 40%	14,706,415	3.15%	45	4.05%
40% > and <= 45%	19,733,731	4.22%	49	4.41%
45% > and <= 50%	29,793,756	6.37%	68	6.12%
50% > and <= 55%	28,593,122	6.12%	60	5.40%
55% > and <= 60%	40,510,619	8.67%	77	6.92%
60% > and <= 65%	49,296,045	10.55%	90	8.09%
65% > and <= 70%	60,398,855	12.92%	112	10.07%
70% > and <= 75%	41,267,352	8.83%	86	7.73%
75% > and <= 80%	87,894,857	18.80%	172	15.47%
80% > and <= 85%	24,812,499	5.31%	60	5.40%
85% > and <= 90%	28,549,796	6.11%	59	5.31%
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	467,448,655	100.00%	1,112	100.00%



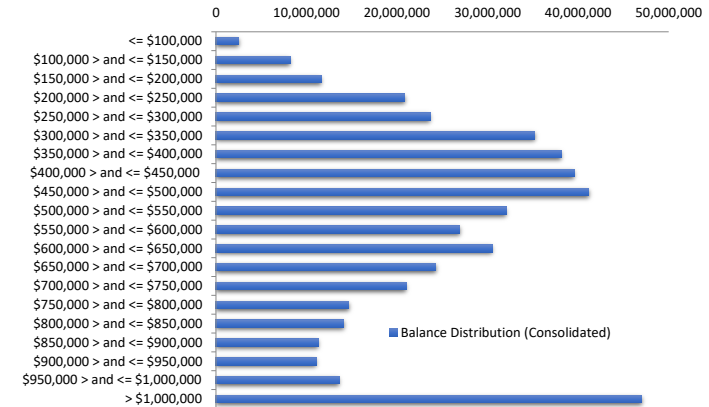
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,297,932	1.99%	231	16.65%
\$100,000 > and <= \$150,000	14,910,167	3.19%	118	8.51%
\$150,000 > and <= \$200,000	19,211,780	4.11%	108	7.79%
\$200,000 > and <= \$250,000	25,934,221	5.55%	115	8.29%
\$250,000 > and <= \$300,000	30,868,240	6.60%	112	8.07%
\$300,000 > and <= \$350,000	40,467,872	8.66%	124	8.94%
\$350,000 > and <= \$400,000	40,577,264	8.68%	108	7.79%
\$400,000 > and <= \$450,000	44,531,697	9.53%	105	7.57%
\$450,000 > and <= \$500,000	37,882,270	8.10%	80	5.77%
\$500,000 > and <= \$550,000	31,510,533	6.74%	60	4.33%
\$550,000 > and <= \$600,000	25,141,172	5.38%	44	3.17%
\$600,000 > and <= \$650,000	26,141,916	5.59%	42	3.03%
\$650,000 > and <= \$700,000	22,975,033	4.91%	34	2.45%
\$700,000 > and <= \$750,000	15,224,931	3.26%	21	1.51%
\$750,000 > and <= \$800,000	12,389,134	2.65%	16	1.15%
\$800,000 > and <= \$850,000	13,238,146	2.83%	16	1.15%
\$850,000 > and <= \$900,000	9,579,555	2.05%	11	0.79%
\$900,000 > and <= \$950,000	7,416,608	1.59%	8	0.58%
\$950,000 > and <= \$1,000,000	9,740,448	2.08%	10	0.72%
> \$1,000,000	30,409,736	6.51%	24	1.73%
Total	467,448,655	100.00%	1,387	100.00%



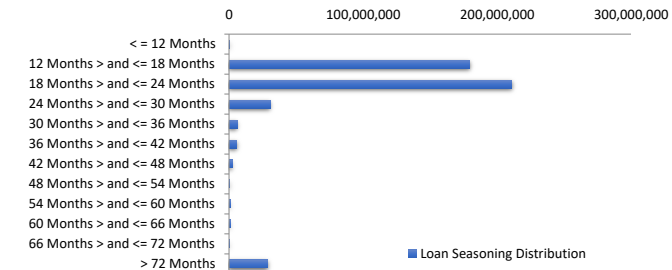
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,484,172	0.53%	81	7.28%
\$100,000 > and <= \$150,000	8,181,418	1.75%	63	5.67%
\$150,000 > and <= \$200,000	11,629,059	2.49%	66	5.94%
\$200,000 > and <= \$250,000	20,853,324	4.46%	92	8.27%
\$250,000 > and <= \$300,000	23,667,354	5.06%	86	7.73%
\$300,000 > and <= \$350,000	35,227,844	7.54%	108	9.71%
\$350,000 > and <= \$400,000	38,149,758	8.16%	102	9.17%
\$400,000 > and <= \$450,000	39,585,757	8.47%	93	8.36%
\$450,000 > and <= \$500,000	41,141,772	8.80%	87	7.82%
\$500,000 > and <= \$550,000	32,058,924	6.86%	61	5.49%
\$550,000 > and <= \$600,000	26,874,376	5.75%	47	4.23%
\$600,000 > and <= \$650,000	30,531,351	6.53%	49	4.41%
\$650,000 > and <= \$700,000	24,291,506	5.20%	36	3.24%
\$700,000 > and <= \$750,000	21,006,203	4.49%	29	2.61%
\$750,000 > and <= \$800,000	14,657,501	3.14%	19	1.71%
\$800,000 > and <= \$850,000	14,089,504	3.01%	17	1.53%
\$850,000 > and <= \$900,000	11,280,632	2.41%	13	1.17%
\$900,000 > and <= \$950,000	11,082,727	2.37%	12	1.08%
\$950,000 > and <= \$1,000,000	13,624,257	2.91%	14	1.26%
> \$1,000,000	47,031,215	10.06%	37	3.33%
Total	467,448,655	100.00%	1,112	100.00%



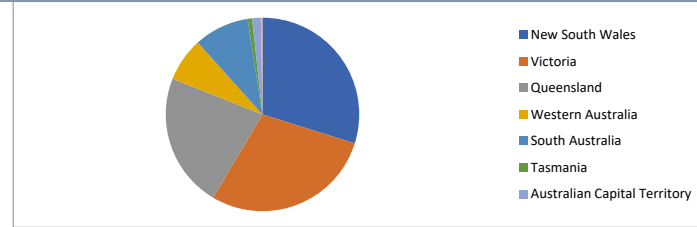
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	628,433	0.13%	2	0.14%
12 Months > and <= 18 Months	179,569,473	38.41%	463	33.38%
18 Months > and <= 24 Months	211,021,983	45.14%	600	43.26%
24 Months > and <= 30 Months	30,589,696	6.54%	91	6.56%
30 Months > and <= 36 Months	5,951,825	1.27%	16	1.15%
36 Months > and <= 42 Months	5,935,785	1.27%	16	1.15%
42 Months > and <= 48 Months	2,291,836	0.49%	7	0.50%
48 Months > and <= 54 Months	672,849	0.14%	3	0.22%
54 Months > and <= 60 Months	757,000	0.16%	4	0.29%
60 Months > and <= 66 Months	827,890	0.18%	2	0.14%
66 Months > and <= 72 Months	439,051	0.09%	1	0.07%
> 72 Months	28,762,834	6.15%	182	13.12%
Total	467,448,655	100.00%	1,387	100.00%



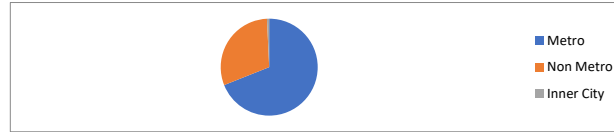
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	139,469,269	29.84%	277	24.91%
Victoria	134,158,951	28.70%	304	27.34%
Queensland	105,030,573	22.47%	261	23.47%
Western Australia	34,239,522	7.32%	114	10.25%
South Australia	43,064,202	9.21%	124	11.15%
Tasmania	3,461,934	0.74%	12	1.08%
Australian Capital Territory	6,766,525	1.45%	17	1.53%
Northern Territory	1,257,678	0.27%	3	0.27%
No Data	0	0.00%	0	0.00%
Total	467,448,655	100.00%	1,112	100.00%



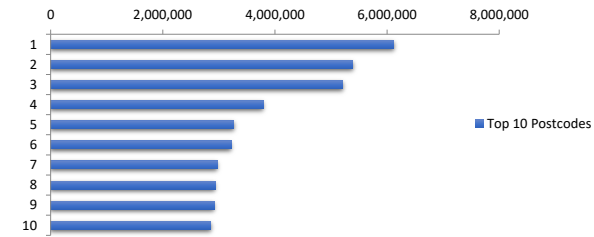
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	322,421,254	68.97%	757	68.08%
Non Metro	141,552,237	30.28%	346	31.12%
Inner City	3,475,164	0.74%	9	0.81%
No Data	0	0.00%	0	0.00%
Total	467,448,655	100.00%	1,112	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	6,122,666	1.31%	15	1.08%
4226	5,392,235	1.15%	8	0.58%
2500	5,212,522	1.12%	9	0.65%
3046	3,790,014	0.81%	10	0.72%
3029	3,262,112	0.70%	7	0.50%
3977	3,223,901	0.69%	8	0.58%
4211	2,973,106	0.64%	6	0.43%
3030	2,935,213	0.63%	7	0.50%
2560	2,920,552	0.62%	7	0.50%
3805	2,857,445	0.61%	7	0.50%
Total	38,689,767	8.28%	84	6.06%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	467,448,655	100.00%	1,387	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	467,448,655	100.00%	1,387	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	467,448,655	100.00%	1,387	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	467,448,655	100.00%	1,387	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	396,597,944	84.84%	1,158	83.49%
Interest Only	70,850,711	15.16%	229	16.51%
Non-Billing	0	0.00%	0	0.00%
Total	467,448,655	100.00%	1,387	100.00%



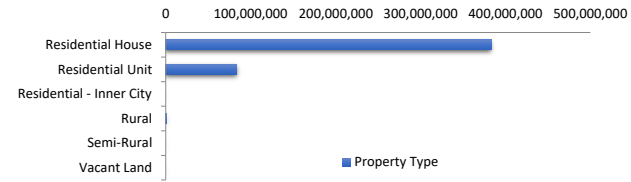
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	467,448,655	100.00%	1,387	100.00%
Total	467,448,655	100.00%	1,387	100.00%



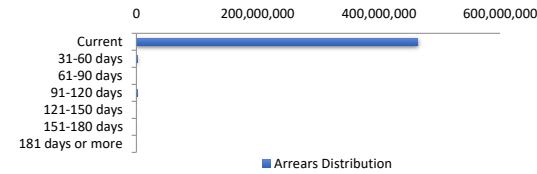
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	383,418,137	82.02%	888	79.86%
Residential Unit	83,314,358	17.82%	222	19.96%
Residential - Inner City	0	0.00%	0	0.00%
Rural	716,161	0.15%	2	0.18%
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	467,448,655	100.00%	1,112	100.00%



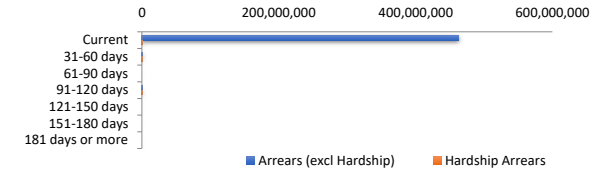
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	464,098,105	99.28%	1,381	99.57%
31-60 days	2,117,156	0.45%	3	0.22%
61-90 days	0	0.00%	0	0.00%
91-120 days	1,233,393	0.26%	3	0.22%
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	467,448,655	100.00%	1,387	100.00%



Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	463,098,136	1,379	999,969	2	1,381
31-60 days	1,590,621	2	526,535	1	3
61-90 days	0	0	0	0	0
91-120 days	309,945	1	923,449	2	3
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	464,998,703	1,382	2,449,952	5	1,387



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,324,079	0.93%	14	1.26%
Genworth	63,609,397	13.61%	188	16.91%
PMI	0	0.00%	0	0.00%
No LMI / No Data	399,515,179	85.47%	910	81.83%
Total	467,448,655	100.00%	1,112	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	155,496,423	33.26%	456	32.88%
Owner Occupier	311,952,232	66.74%	931	67.12%
Total	467,448,655	100.00%	1,387	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	1,233,393.43	3
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