

AFG Series 2022-1
Collateral Report



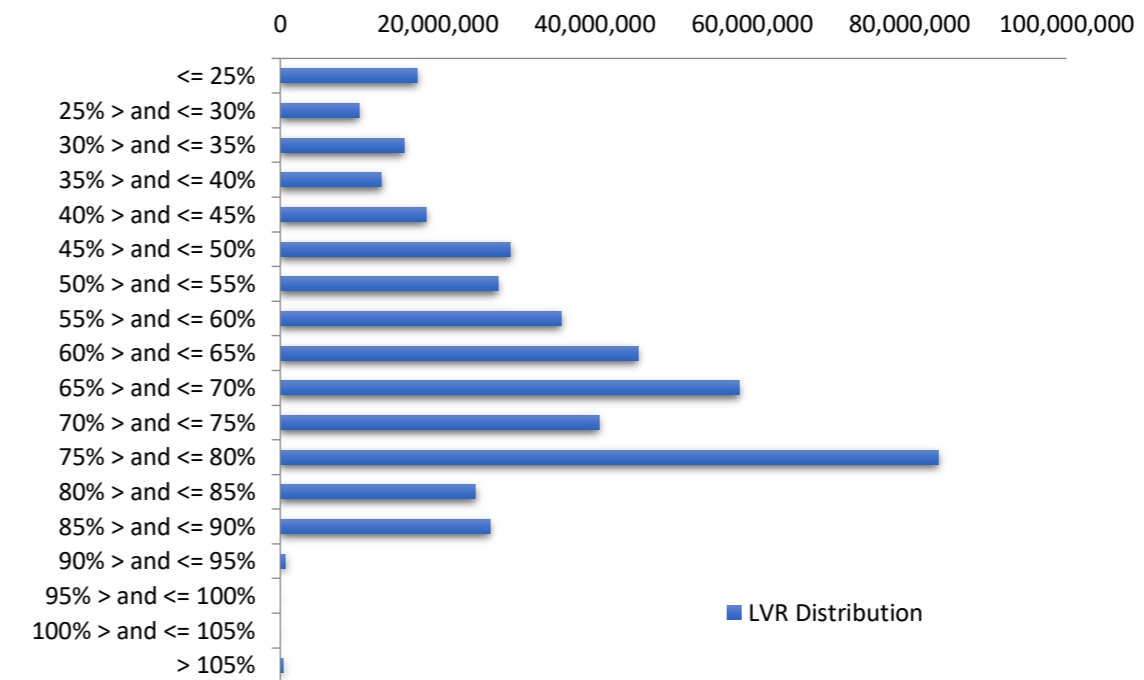
Model Period	14
Collection Period Start	1-May-23
Collection Period End	31-May-23
No. of Days	31
Interest Period Start	10-May-23
Interest Period End	12-Jun-23
No. of Days	34
Determination Date	7-Jun-23
Payment Date	13-Jun-23

Pool Statistics

Closing Balance of Mortgages	447,931,429
No. of Loans (Unconsolidated)	1,339
No. of Loans (Consolidated)	1,072
Average Loan Size (Unconsolidated)	334,527
Average Loan Size (Consolidated)	417,846
Largest Loan Size (Unconsolidated)	1,873,014
Largest Loan Size (Consolidated)	1,873,014
Smallest Loan Size (Unconsolidated)	(86,959)
Smallest Loan Size (Consolidated)	(86,959)
Weighted Average Interest Rate	6.45%
Weighted Average LVR	62.45%
Weighted Average Seasoning	25.86
Weighted Average Remaining Term	326.94

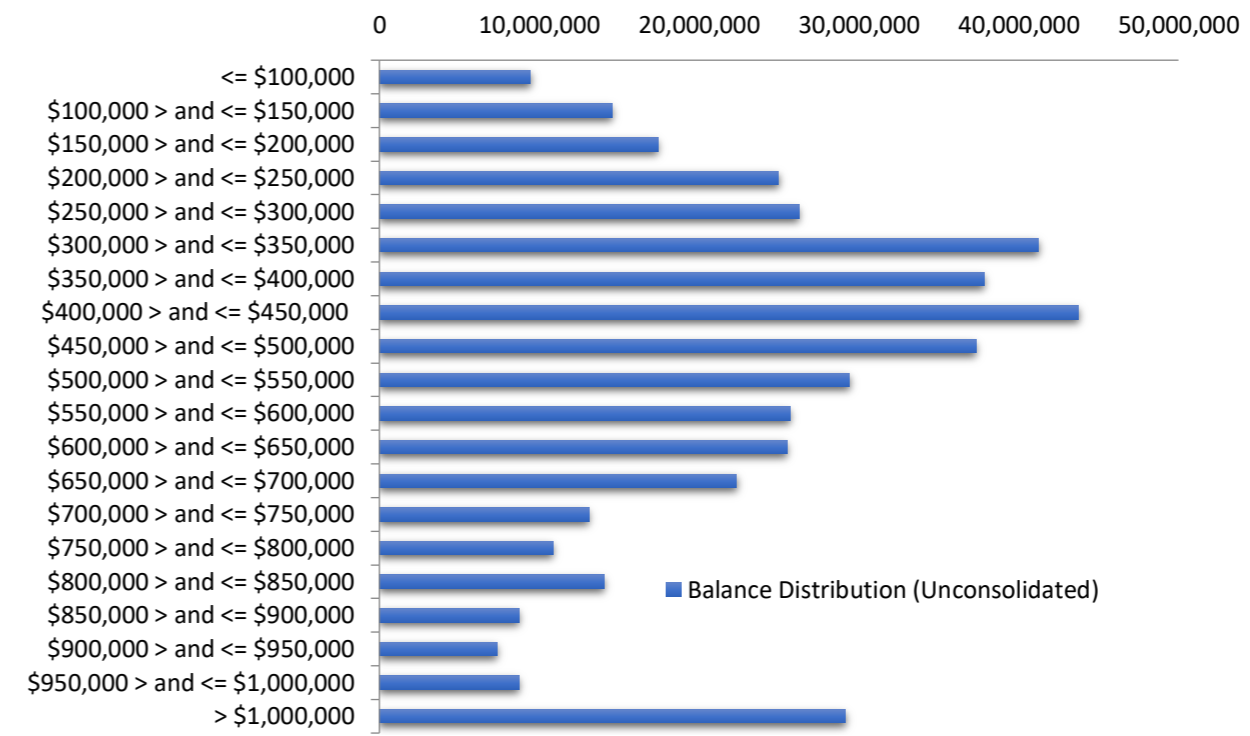
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	17,407,494	3.89%	148	13.81%
25% > and <= 30%	10,015,160	2.24%	42	3.92%
30% > and <= 35%	15,715,615	3.51%	47	4.38%
35% > and <= 40%	12,843,800	2.87%	43	4.01%
40% > and <= 45%	18,568,182	4.15%	46	4.29%
45% > and <= 50%	29,279,534	6.54%	66	6.16%
50% > and <= 55%	27,704,313	6.18%	58	5.41%
55% > and <= 60%	35,748,729	7.98%	67	6.25%
60% > and <= 65%	45,472,945	10.15%	83	7.74%
65% > and <= 70%	58,387,211	13.03%	106	9.89%
70% > and <= 75%	40,521,755	9.05%	86	8.02%
75% > and <= 80%	83,742,078	18.70%	164	15.30%
80% > and <= 85%	24,843,596	5.55%	59	5.50%
85% > and <= 90%	26,677,214	5.96%	55	5.13%
90% > and <= 95%	630,131	0.14%	1	0.09%
95% > and <= 100%	0	0.00%	0	0.00%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	373,672	0.08%	1	0.09%
Total	447,931,429	100.00%	1,072	100.00%



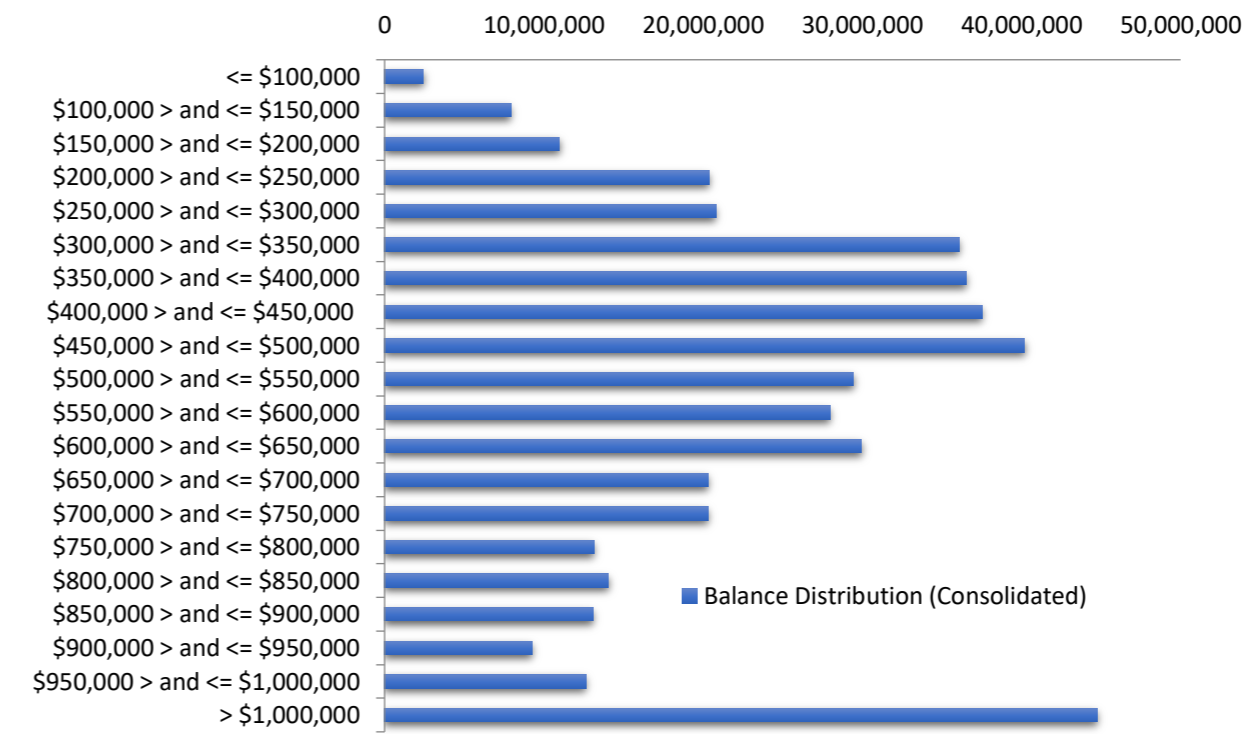
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,450,578	2.11%	233	17.40%
\$100,000 > and <= \$150,000	14,565,959	3.25%	116	8.66%
\$150,000 > and <= \$200,000	17,422,727	3.89%	99	7.39%
\$200,000 > and <= \$250,000	24,974,626	5.58%	111	8.29%
\$250,000 > and <= \$300,000	26,272,693	5.87%	96	7.17%
\$300,000 > and <= \$350,000	41,231,984	9.20%	127	9.48%
\$350,000 > and <= \$400,000	37,873,615	8.46%	101	7.54%
\$400,000 > and <= \$450,000	43,753,143	9.77%	103	7.69%
\$450,000 > and <= \$500,000	37,342,477	8.34%	79	5.90%
\$500,000 > and <= \$550,000	29,408,480	6.57%	56	4.18%
\$550,000 > and <= \$600,000	25,708,029	5.74%	45	3.36%
\$600,000 > and <= \$650,000	25,519,603	5.70%	41	3.06%
\$650,000 > and <= \$700,000	22,351,619	4.99%	33	2.46%
\$700,000 > and <= \$750,000	13,120,646	2.93%	18	1.34%
\$750,000 > and <= \$800,000	10,844,759	2.42%	14	1.05%
\$800,000 > and <= \$850,000	14,057,384	3.14%	17	1.27%
\$850,000 > and <= \$900,000	8,738,810	1.95%	10	0.75%
\$900,000 > and <= \$950,000	7,388,732	1.65%	8	0.60%
\$950,000 > and <= \$1,000,000	8,729,410	1.95%	9	0.67%
> \$1,000,000	29,176,154	6.51%	23	1.72%
Total	447,931,429	100.00%	1,339	100.00%



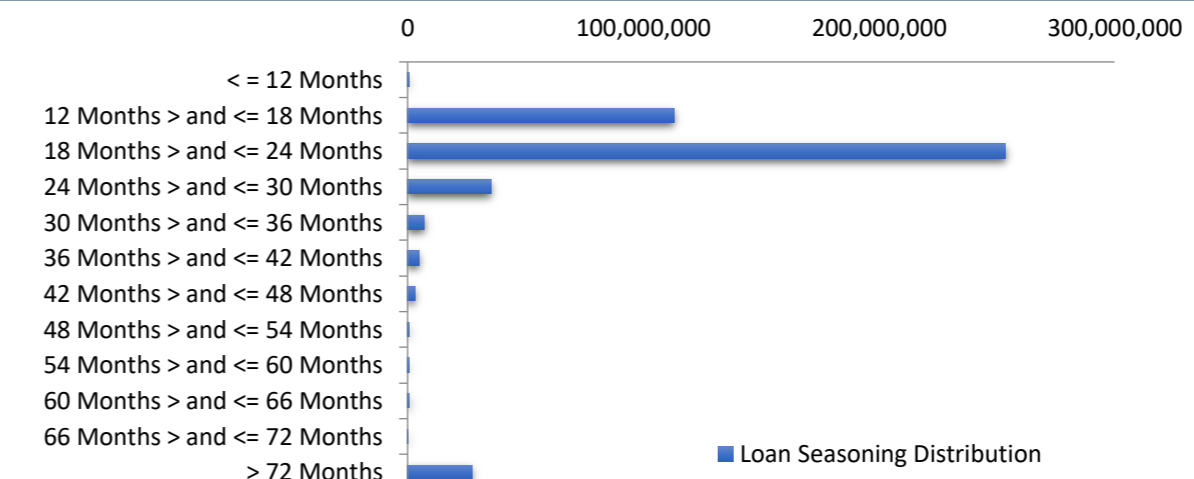
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,437,689	0.54%	81	7.56%
\$100,000 > and <= \$150,000	7,941,115	1.77%	62	5.78%
\$150,000 > and <= \$200,000	10,993,359	2.45%	63	5.88%
\$200,000 > and <= \$250,000	20,362,645	4.55%	90	8.40%
\$250,000 > and <= \$300,000	20,806,118	4.64%	76	7.09%
\$300,000 > and <= \$350,000	36,087,488	8.06%	111	10.35%
\$350,000 > and <= \$400,000	36,562,177	8.16%	98	9.14%
\$400,000 > and <= \$450,000	37,525,014	8.38%	88	8.21%
\$450,000 > and <= \$500,000	40,204,147	8.98%	85	7.93%
\$500,000 > and <= \$550,000	29,450,333	6.57%	56	5.22%
\$550,000 > and <= \$600,000	27,993,127	6.25%	49	4.57%
\$600,000 > and <= \$650,000	29,956,191	6.69%	48	4.48%
\$650,000 > and <= \$700,000	20,320,894	4.54%	30	2.80%
\$700,000 > and <= \$750,000	20,320,255	4.54%	28	2.61%
\$750,000 > and <= \$800,000	13,144,501	2.93%	17	1.59%
\$800,000 > and <= \$850,000	14,052,500	3.14%	17	1.59%
\$850,000 > and <= \$900,000	13,078,569	2.92%	15	1.40%
\$900,000 > and <= \$950,000	9,247,862	2.06%	10	0.93%
\$950,000 > and <= \$1,000,000	12,665,445	2.83%	13	1.21%
> \$1,000,000	44,781,999	10.00%	35	3.26%
Total	447,931,429	100.00%	1,072	100.00%



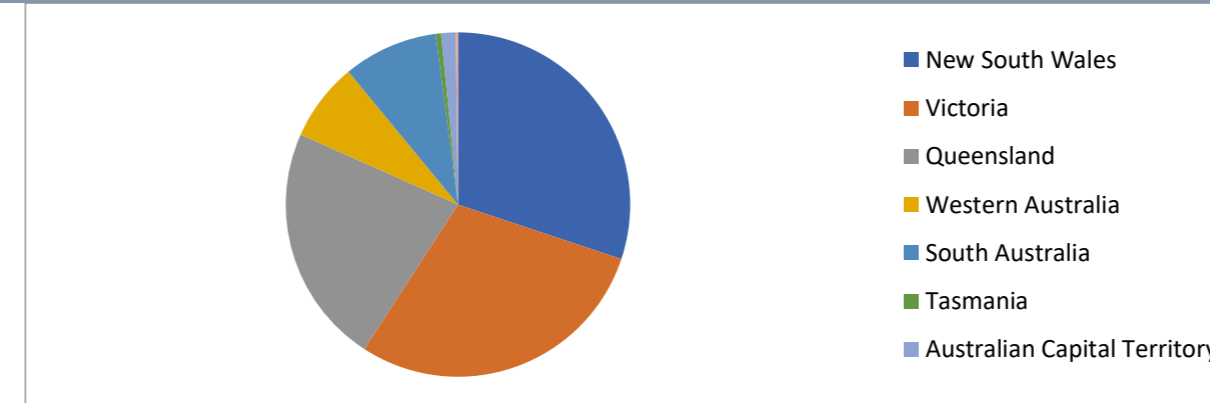
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	640,433	0.14%	2	0.15%
12 Months > and <= 18 Months	112,978,036	25.22%	289	21.58%
18 Months > and <= 24 Months	253,803,148	56.66%	712	53.17%
24 Months > and <= 30 Months	35,407,764	7.90%	108	8.07%
30 Months > and <= 36 Months	7,098,781	1.58%	18	1.34%
36 Months > and <= 42 Months	5,032,853	1.12%	13	0.97%
42 Months > and <= 48 Months	3,177,116	0.71%	10	0.75%
48 Months > and <= 54 Months	679,277	0.15%	3	0.22%
54 Months > and <= 60 Months	500,278	0.11%	2	0.15%
60 Months > and <= 66 Months	838,053	0.19%	4	0.30%
66 Months > and <= 72 Months	438,598	0.10%	1	0.07%
> 72 Months	27,337,094	6.10%	177	13.22%
Total	447,931,429	100.00%	1,339	100.00%



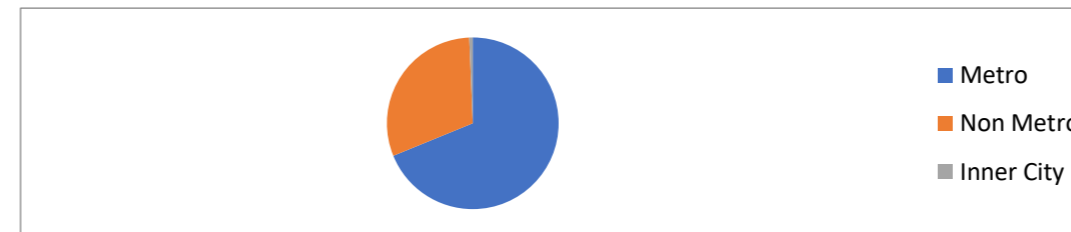
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	134,957,069	30.13%	270	25.19%
Victoria	129,997,935	29.02%	295	27.52%
Queensland	100,820,312	22.51%	253	23.60%
Western Australia	33,016,661	7.37%	109	10.17%
South Australia	39,893,874	8.91%	117	10.91%
Tasmania	2,243,805	0.50%	10	0.93%
Australian Capital Territory	6,128,193	1.37%	16	1.49%
Northern Territory	873,580	0.20%	2	0.19%
No Data	0	0.00%	0	0.00%
Total	447,931,429	100.00%	1,072	100.00%



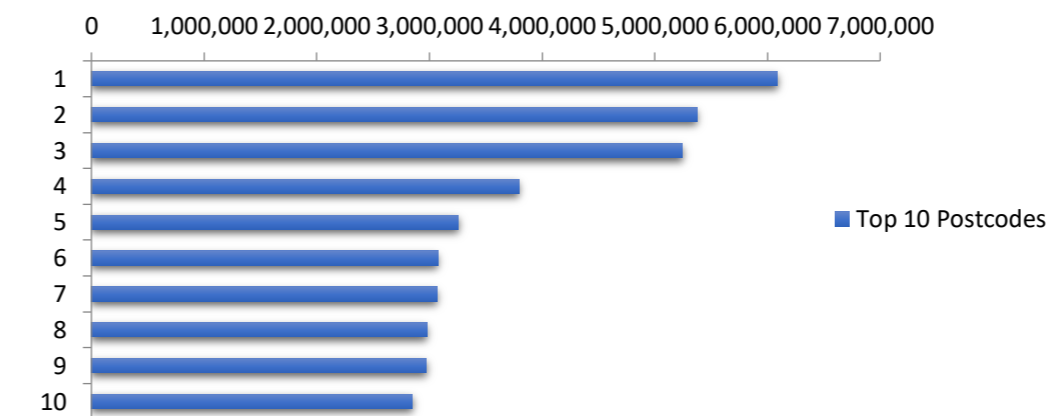
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	308,275,045	68.82%	728	67.91%
Non Metro	136,702,556	30.52%	337	31.44%
Inner City	2,953,829	0.66%	7	0.65%
No Data	0	0.00%	0	0.00%
Total	447,931,429	100.00%	1,072	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	6,087,609	1.36%	15	1.12%
4226	5,375,406	1.20%	8	0.60%
2500	5,244,392	1.17%	9	0.67%
3046	3,795,751	0.85%	10	0.75%
3029	3,256,255	0.73%	7	0.52%
3030	3,074,617	0.69%	7	0.52%
3977	3,068,996	0.69%	7	0.52%
2560	2,978,880	0.67%	7	0.52%
4211	2,972,275	0.66%	6	0.45%
3805	2,849,237	0.64%	7	0.52%
Total	38,703,417	8.64%	83	6.20%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	447,931,429	100.00%	1,339	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	447,931,429	100.00%	1,339	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	447,931,429	100.00%	1,339	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	447,931,429	100.00%	1,339	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	379,549,981	84.73%	1,117	83.42%
Interest Only	68,381,448	15.27%	222	16.58%
Non-Billing	0	0.00%	0	0.00%
Total	447,931,429	100.00%	1,339	100.00%



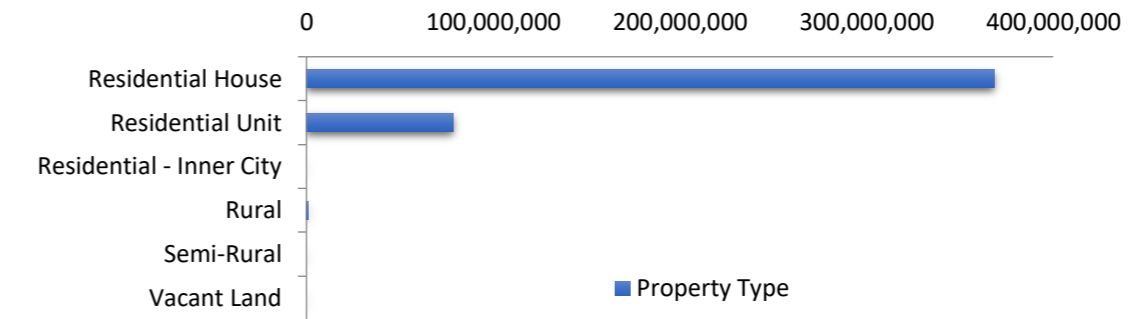
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	447,931,429	100.00%	1,339	100.00%
Total	447,931,429	100.00%	1,339	100.00%



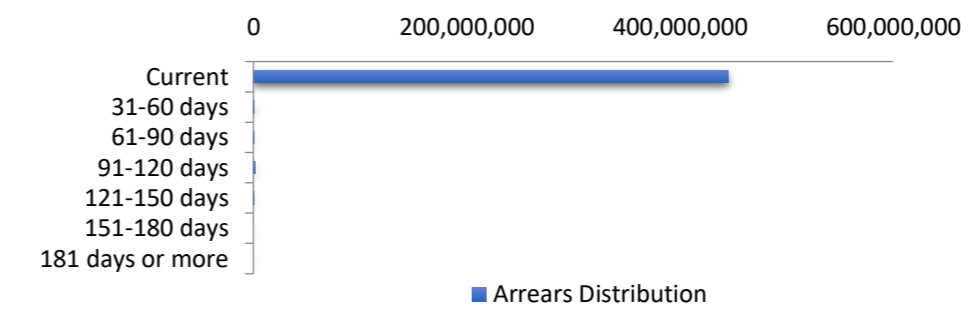
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	368,393,230	82.24%	857	79.94%
Residential Unit	78,821,197	17.60%	213	19.87%
Residential - Inner City	0	0.00%	0	0.00%
Rural	717,002	0.16%	2	0.19%
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	447,931,429	100.00%	1,072	100.00%



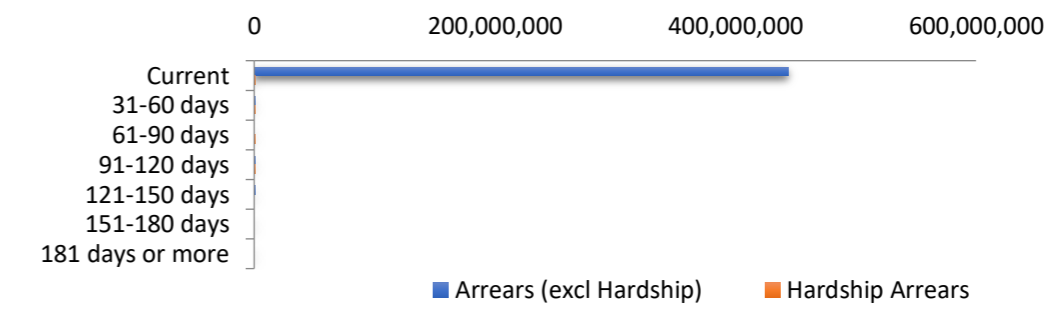
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	444,965,912	99.34%	1,331	99.40%
31-60 days	967,054	0.22%	4	0.30%
61-90 days	529,382	0.12%	1	0.07%
91-120 days	1,156,337	0.26%	2	0.15%
121-150 days	312,745	0.07%	1	0.07%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	447,931,429	100.00%	1,339	100.00%



Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	444,130,886	1,330	835,026	1	1,331
31-60 days	801,894	3	165,160	1	4
61-90 days	0	0	529,382	1	1
91-120 days	630,131	1	526,206	1	2
121-150 days	312,745	1	0	0	1
151-180 days	0	0	0	0	0
181 days or more	0	0	0	0	0
Total	445,875,656	1,335	2,055,773	4	1,339



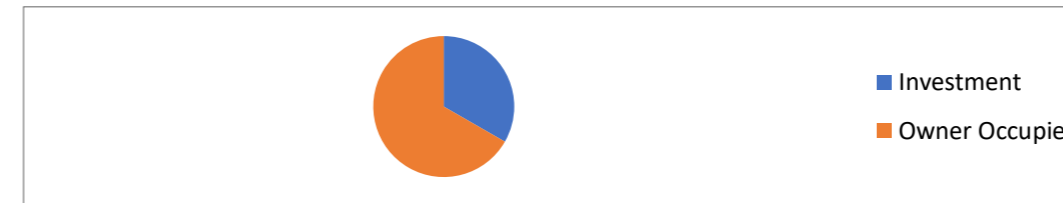
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,324,161	0.97%	13	1.21%
Genworth	59,962,139	13.39%	181	16.88%
PMI	0	0.00%	0	0.00%
No LMI / No Data	383,645,129	85.65%	878	81.90%
Total	447,931,429	100.00%	1,072	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	149,144,766	33.30%	441	32.94%
Owner Occupier	298,786,664	66.70%	898	67.06%
Total	447,931,429	100.00%	1,339	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	1,469,082.09	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/Redu	0.00	0.00
Accumulated Losses covered by £	0.00	N/A