

**AFG Series 2022-1
Collateral Report**



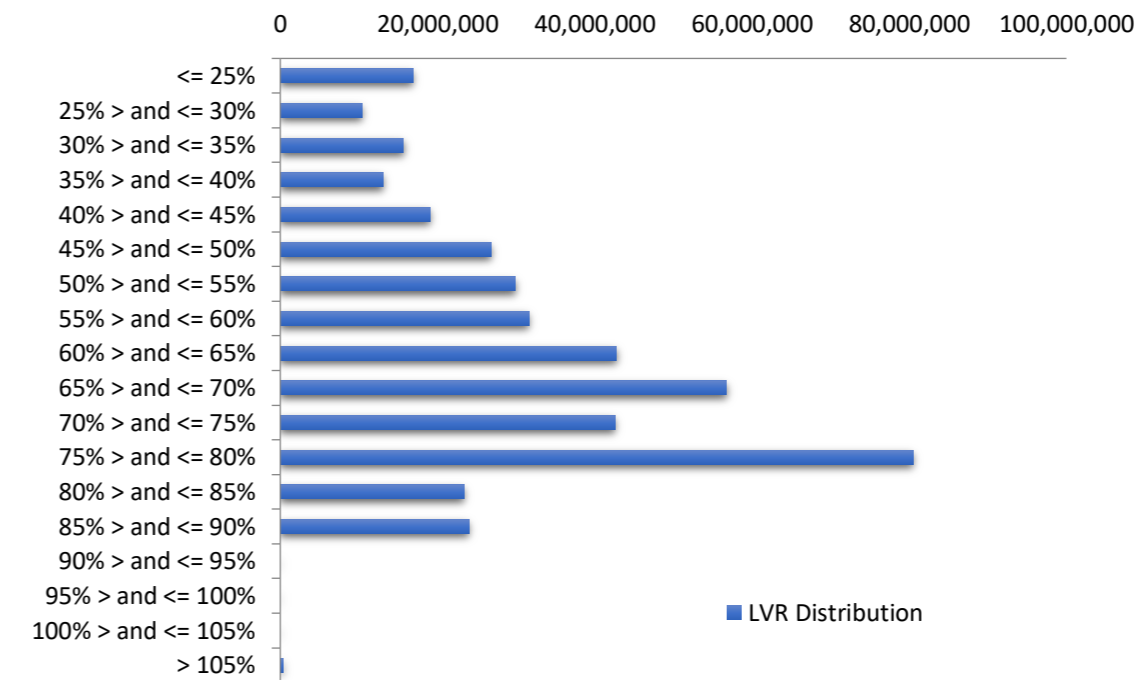
Model Period	15
Collection Period Start	1-Jun-23
Collection Period End	30-Jun-23
No. of Days	30
Interest Period Start	13-Jun-23
Interest Period End	9-Jul-23
No. of Days	27
Determination Date	5-Jul-23
Payment Date	10-Jul-23

Pool Statistics

Closing Balance of Mortgages	433,830,096
No. of Loans (Unconsolidated)	1,302
No. of Loans (Consolidated)	1,046
Average Loan Size (Unconsolidated)	333,203
Average Loan Size (Consolidated)	414,752
Largest Loan Size (Unconsolidated)	1,871,342
Largest Loan Size (Consolidated)	1,871,342
Smallest Loan Size (Unconsolidated)	(22,325)
Smallest Loan Size (Consolidated)	(22,817)
Weighted Average Interest Rate	6.69%
Weighted Average LVR	62.16%
Weighted Average Seasoning	26.93
Weighted Average Remaining Term	325.79

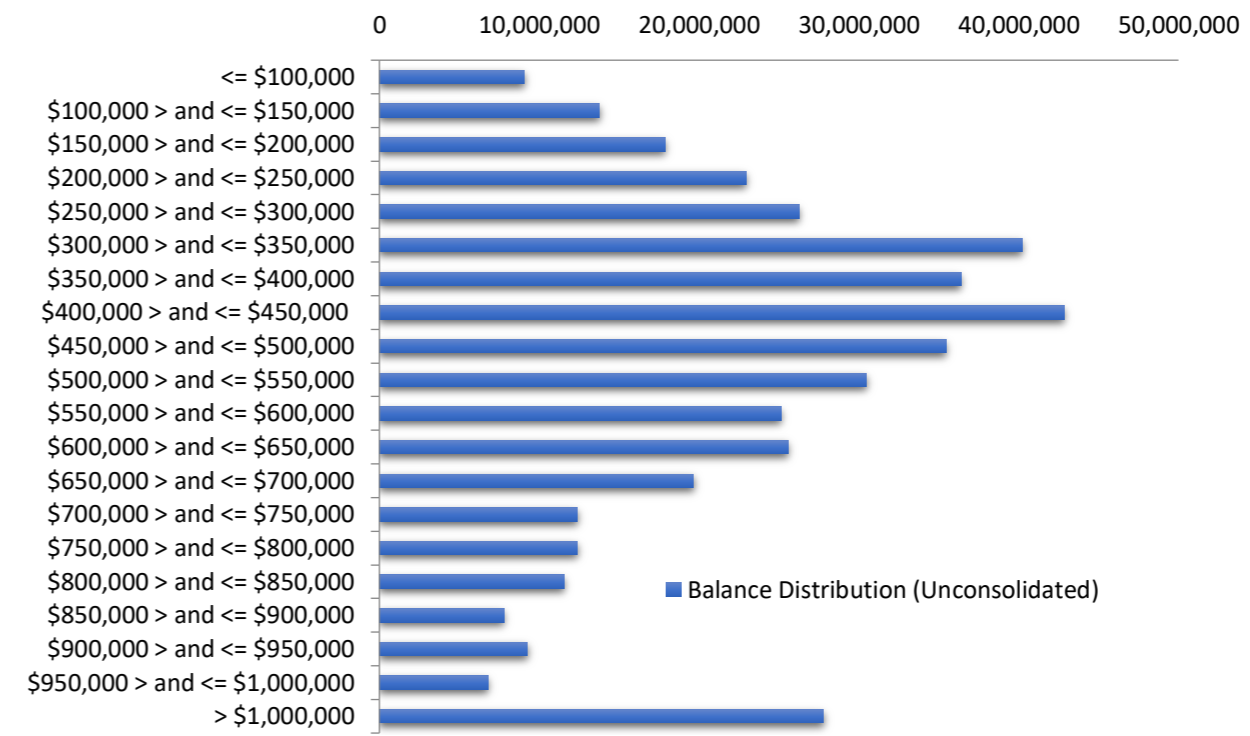
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	16,859,686	3.89%	144	13.77%
25% > and <= 30%	10,363,799	2.39%	44	4.21%
30% > and <= 35%	15,679,099	3.61%	47	4.49%
35% > and <= 40%	13,114,950	3.02%	40	3.82%
40% > and <= 45%	19,090,658	4.40%	51	4.88%
45% > and <= 50%	26,799,882	6.18%	60	5.74%
50% > and <= 55%	29,925,813	6.90%	62	5.93%
55% > and <= 60%	31,631,365	7.29%	62	5.93%
60% > and <= 65%	42,747,898	9.85%	80	7.65%
65% > and <= 70%	56,737,097	13.08%	101	9.66%
70% > and <= 75%	42,612,534	9.82%	87	8.32%
75% > and <= 80%	80,509,991	18.56%	162	15.49%
80% > and <= 85%	23,376,313	5.39%	56	5.35%
85% > and <= 90%	24,004,818	5.53%	49	4.68%
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%	376,193	0.09%	1	0.10%
Total	433,830,096	100.00%	1,046	100.00%



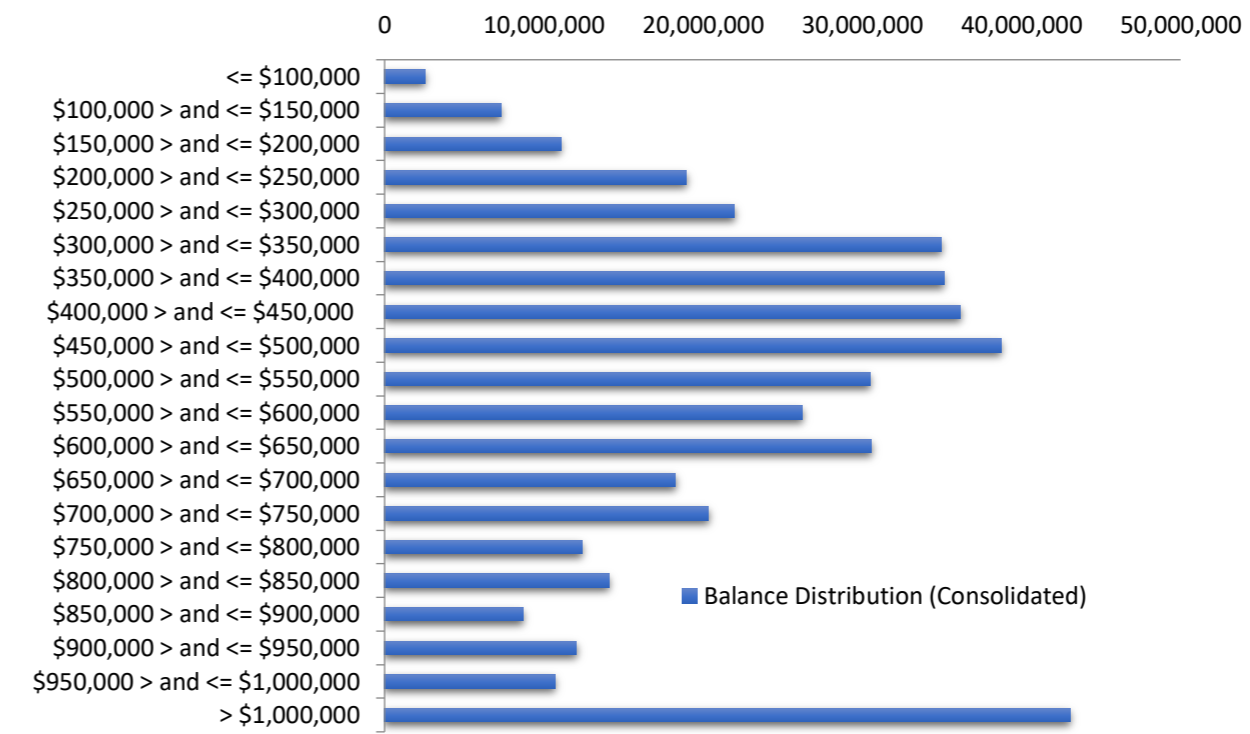
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,074,799	2.09%	228	17.51%
\$100,000 > and <= \$150,000	13,780,142	3.18%	111	8.53%
\$150,000 > and <= \$200,000	17,884,105	4.12%	101	7.76%
\$200,000 > and <= \$250,000	22,944,959	5.29%	102	7.83%
\$250,000 > and <= \$300,000	26,285,469	6.06%	96	7.37%
\$300,000 > and <= \$350,000	40,201,186	9.27%	124	9.52%
\$350,000 > and <= \$400,000	36,397,019	8.39%	97	7.45%
\$400,000 > and <= \$450,000	42,850,385	9.88%	101	7.76%
\$450,000 > and <= \$500,000	35,458,950	8.17%	75	5.76%
\$500,000 > and <= \$550,000	30,487,346	7.03%	58	4.45%
\$550,000 > and <= \$600,000	25,158,197	5.80%	44	3.38%
\$600,000 > and <= \$650,000	25,594,809	5.90%	41	3.15%
\$650,000 > and <= \$700,000	19,661,118	4.53%	29	2.23%
\$700,000 > and <= \$750,000	12,394,971	2.86%	17	1.31%
\$750,000 > and <= \$800,000	12,391,013	2.86%	16	1.23%
\$800,000 > and <= \$850,000	11,584,139	2.67%	14	1.08%
\$850,000 > and <= \$900,000	7,811,647	1.80%	9	0.69%
\$900,000 > and <= \$950,000	9,264,888	2.14%	10	0.77%
\$950,000 > and <= \$1,000,000	6,805,452	1.57%	7	0.54%
> \$1,000,000	27,799,499	6.41%	22	1.69%
Total	433,830,096	100.00%	1,302	100.00%



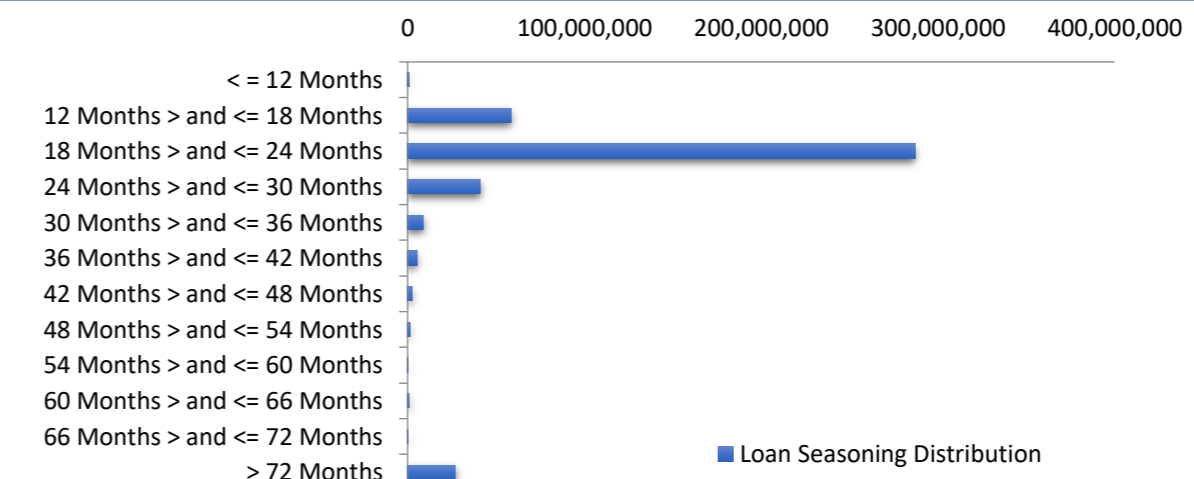
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,552,333	0.59%	83	7.93%
\$100,000 > and <= \$150,000	7,301,150	1.68%	58	5.54%
\$150,000 > and <= \$200,000	11,082,099	2.55%	63	6.02%
\$200,000 > and <= \$250,000	18,946,744	4.37%	84	8.03%
\$250,000 > and <= \$300,000	21,981,480	5.07%	80	7.65%
\$300,000 > and <= \$350,000	34,991,340	8.07%	108	10.33%
\$350,000 > and <= \$400,000	35,141,462	8.10%	94	8.99%
\$400,000 > and <= \$450,000	36,166,920	8.34%	85	8.13%
\$450,000 > and <= \$500,000	38,713,200	8.92%	82	7.84%
\$500,000 > and <= \$550,000	30,493,176	7.03%	58	5.54%
\$550,000 > and <= \$600,000	26,253,905	6.05%	46	4.40%
\$600,000 > and <= \$650,000	30,574,843	7.05%	49	4.68%
\$650,000 > and <= \$700,000	18,263,102	4.21%	27	2.58%
\$700,000 > and <= \$750,000	20,348,073	4.69%	28	2.68%
\$750,000 > and <= \$800,000	12,394,738	2.86%	16	1.53%
\$800,000 > and <= \$850,000	14,112,145	3.25%	17	1.63%
\$850,000 > and <= \$900,000	8,698,000	2.00%	10	0.96%
\$900,000 > and <= \$950,000	12,048,948	2.78%	13	1.24%
\$950,000 > and <= \$1,000,000	10,705,403	2.47%	11	1.05%
> \$1,000,000	43,061,034	9.93%	34	3.25%
Total	433,830,096	100.00%	1,046	100.00%



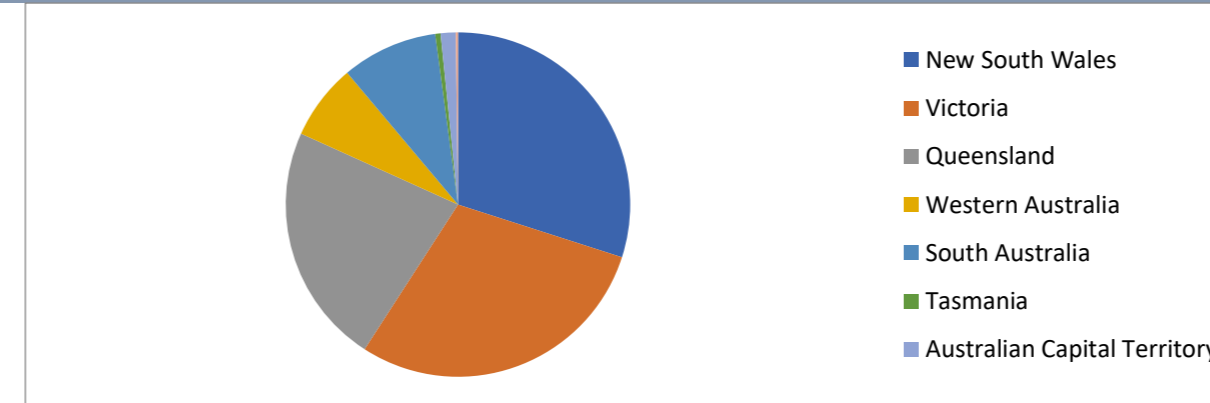
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	648,168	0.15%	2	0.15%
12 Months > and <= 18 Months	58,669,443	13.52%	149	11.44%
18 Months > and <= 24 Months	287,070,053	66.17%	790	60.68%
24 Months > and <= 30 Months	41,131,821	9.48%	126	9.68%
30 Months > and <= 36 Months	8,819,674	2.03%	25	1.92%
36 Months > and <= 42 Months	5,201,863	1.20%	14	1.08%
42 Months > and <= 48 Months	2,369,073	0.55%	8	0.61%
48 Months > and <= 54 Months	1,237,802	0.29%	4	0.31%
54 Months > and <= 60 Months	246,204	0.06%	1	0.08%
60 Months > and <= 66 Months	1,084,634	0.25%	5	0.38%
66 Months > and <= 72 Months	438,153	0.10%	1	0.08%
> 72 Months	26,913,209	6.20%	177	13.59%
Total	433,830,096	100.00%	1,302	100.00%



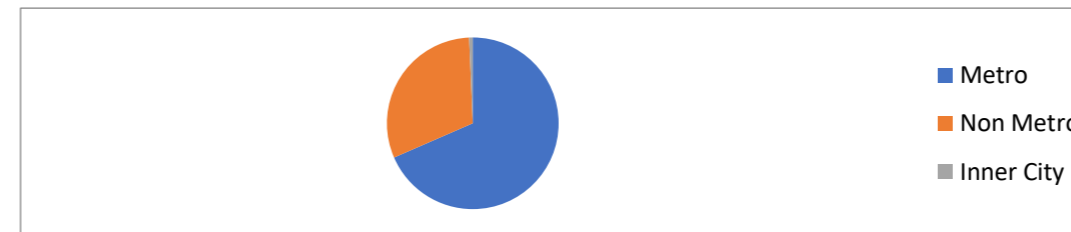
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	129,934,894	29.95%	264	25.24%
Victoria	126,560,525	29.17%	289	27.63%
Queensland	98,184,689	22.63%	248	23.71%
Western Australia	30,868,486	7.12%	104	9.94%
South Australia	39,094,932	9.01%	114	10.90%
Tasmania	2,160,429	0.50%	10	0.96%
Australian Capital Territory	6,154,154	1.42%	15	1.43%
Northern Territory	871,988	0.20%	2	0.19%
No Data	0	0.00%	0	0.00%
Total	433,830,096	100.00%	1,046	100.00%



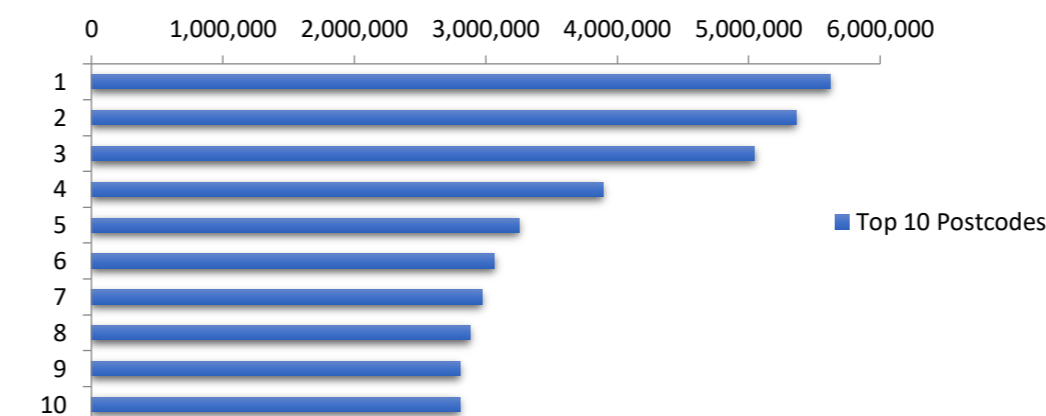
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	297,033,571	68.47%	706	67.50%
Non Metro	133,827,936	30.85%	333	31.84%
Inner City	2,968,589	0.68%	7	0.67%
No Data	0	0.00%	0	0.00%
Total	433,830,096	100.00%	1,046	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	5,622,907	1.30%	14	1.34%
4226	5,361,894	1.24%	8	0.76%
2500	5,044,727	1.16%	9	0.86%
3046	3,889,570	0.90%	10	0.96%
3029	3,254,287	0.75%	7	0.67%
3977	3,065,821	0.71%	7	0.67%
4211	2,969,295	0.68%	6	0.57%
3030	2,881,520	0.66%	7	0.67%
3805	2,805,351	0.65%	7	0.67%
6210	2,803,664	0.65%	7	0.67%
Total	37,699,037	8.69%	82	7.84%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	433,830,096	100.00%	1,302	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	433,830,096	100.00%	1,302	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	433,830,096	100.00%	1,302	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	433,830,096	100.00%	1,302	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	368,204,525	84.87%	1,089	83.64%
Interest Only	65,625,571	15.13%	213	16.36%
Non-Billing	0	0.00%	0	0.00%
Total	433,830,096	100.00%	1,302	100.00%



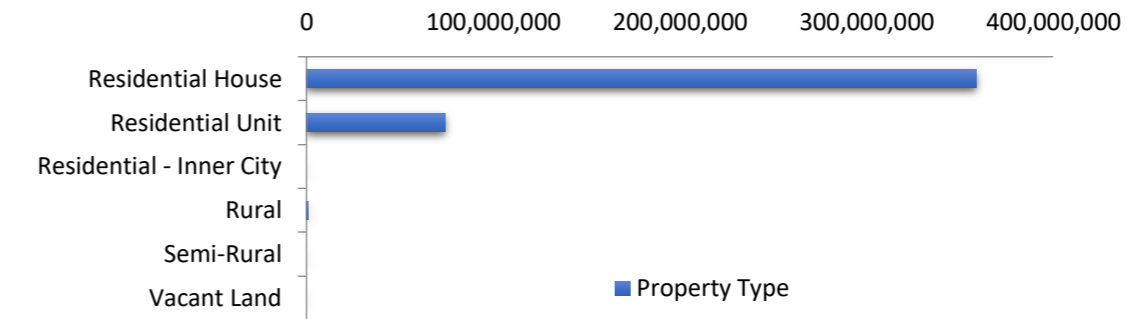
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	433,830,096	100.00%	1,302	100.00%
Total	433,830,096	100.00%	1,302	100.00%



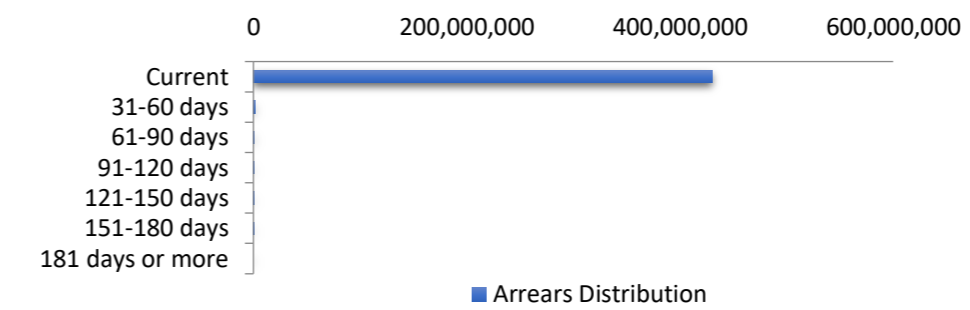
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	358,695,438	82.68%	839	80.21%
Residential Unit	74,421,710	17.15%	205	19.60%
Residential - Inner City	0	0.00%	0	0.00%
Rural	712,949	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	433,830,096	100.00%	1,046	100.00%



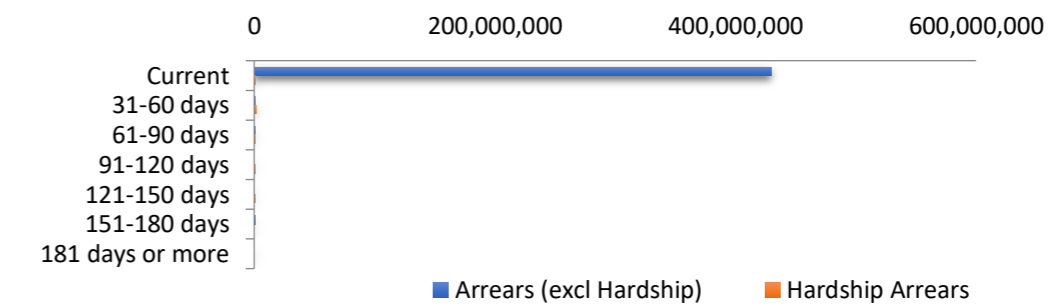
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	430,125,223	99.15%	1,293	99.31%
31-60 days	1,474,258	0.34%	3	0.23%
61-90 days	857,302	0.20%	3	0.23%
91-120 days	532,271	0.12%	1	0.08%
121-150 days	526,363	0.12%	1	0.08%
151-180 days	314,680	0.07%	1	0.08%
181 days or more	0	0.00%	0	0.00%
Total	433,830,096	100.00%	1,302	100.00%



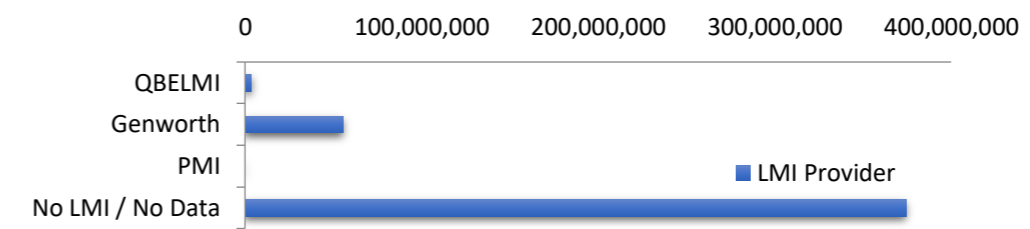
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	429,441,699	1,292	683,524	1	1,293
31-60 days	143,559	1	1,330,699	2	3
61-90 days	691,210	2	166,092	1	3
91-120 days	0	0	532,271	1	1
121-150 days	0	0	526,363	1	1
151-180 days	314,680	1	0	0	1
181 days or more	0	0	0	0	0
Total	430,591,147	1,296	3,238,949	6	1,302



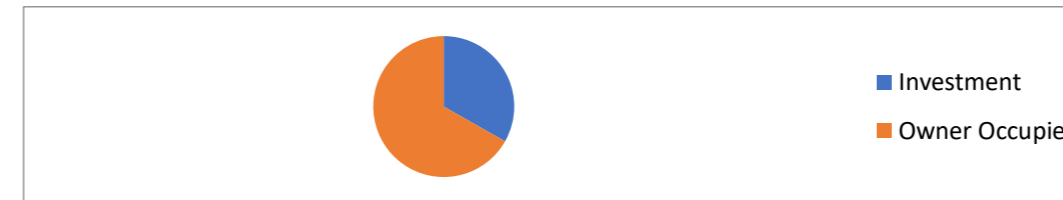
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,725,012	0.86%	12	1.15%
Genworth	55,537,172	12.80%	173	16.54%
PMI	0	0.00%	0	0.00%
No LMI / No Data	374,567,912	86.34%	861	82.31%
Total	433,830,096	100.00%	1,046	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	144,065,379	33.21%	431	33.10%
Owner Occupier	289,764,717	66.79%	871	66.90%
Total	433,830,096	100.00%	1,302	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	1,373,312.91	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