

**AFG Series 2022-1  
Collateral Report**



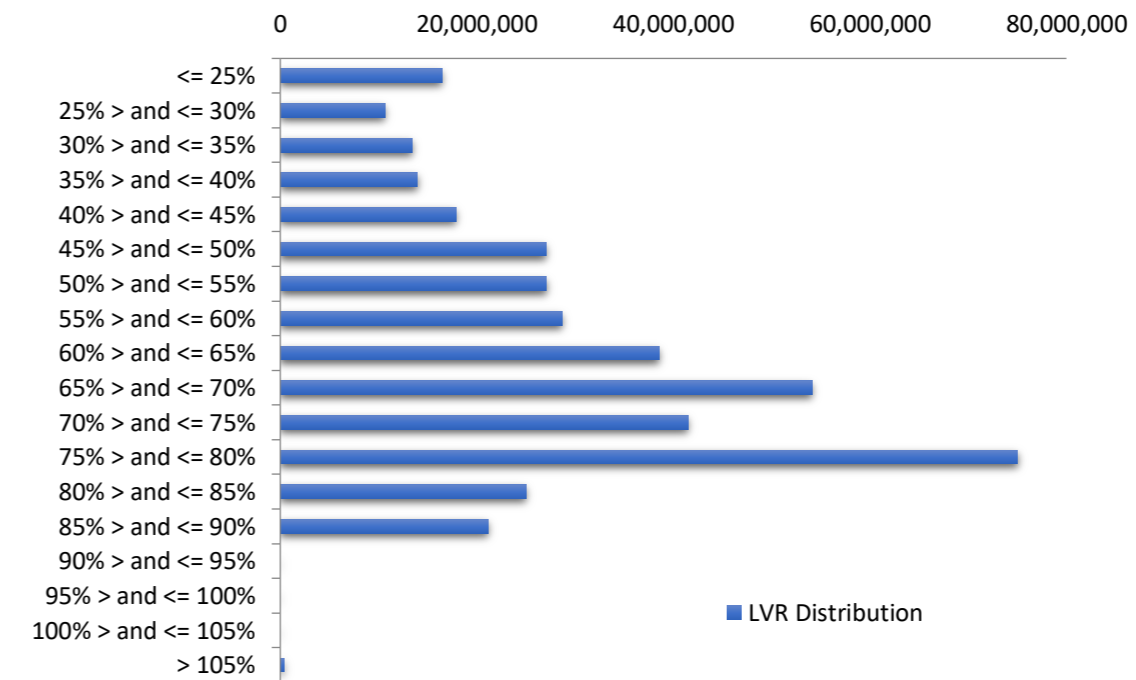
Model Period	16
Collection Period Start	1-Jul-23
Collection Period End	31-Jul-23
No. of Days	31
Interest Period Start	10-Jul-23
Interest Period End	9-Aug-23
No. of Days	31
Determination Date	4-Aug-23
Payment Date	10-Aug-23

**Pool Statistics**

Closing Balance of Mortgages	410,844,732
No. of Loans (Unconsolidated)	1,247
No. of Loans (Consolidated)	1,004
Average Loan Size (Unconsolidated)	329,467
Average Loan Size (Consolidated)	409,208
Largest Loan Size (Unconsolidated)	1,808,562
Largest Loan Size (Consolidated)	1,808,562
Smallest Loan Size (Unconsolidated)	(31,683)
Smallest Loan Size (Consolidated)	(31,683)
Weighted Average Interest Rate	6.67%
Weighted Average LVR	62.06%
Weighted Average Seasoning	28.17
Weighted Average Remaining Term	324.41

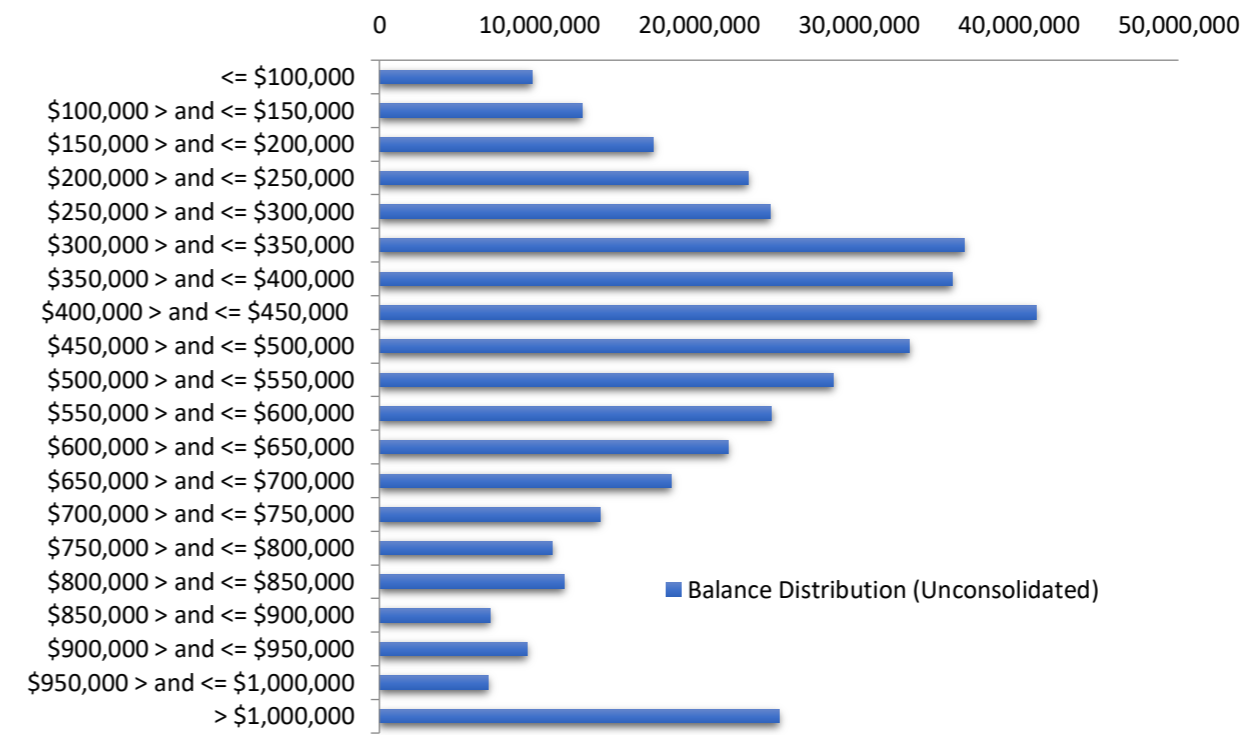
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	16,437,659	4.00%	147	14.64%
25% > and <= 30%	10,632,282	2.59%	41	4.08%
30% > and <= 35%	13,454,222	3.27%	42	4.18%
35% > and <= 40%	13,930,904	3.39%	42	4.18%
40% > and <= 45%	17,875,041	4.35%	49	4.88%
45% > and <= 50%	27,067,762	6.59%	57	5.68%
50% > and <= 55%	27,085,633	6.59%	57	5.68%
55% > and <= 60%	28,657,282	6.98%	56	5.58%
60% > and <= 65%	38,554,914	9.38%	74	7.37%
65% > and <= 70%	54,111,203	13.17%	100	9.96%
70% > and <= 75%	41,489,609	10.10%	86	8.57%
75% > and <= 80%	75,007,165	18.26%	150	14.94%
80% > and <= 85%	25,029,126	6.09%	59	5.88%
85% > and <= 90%	21,133,310	5.14%	43	4.28%
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%	378,619	0.09%	1	0.10%
<b>Total</b>	<b>410,844,732</b>	<b>100.00%</b>	<b>1,004</b>	<b>100.00%</b>



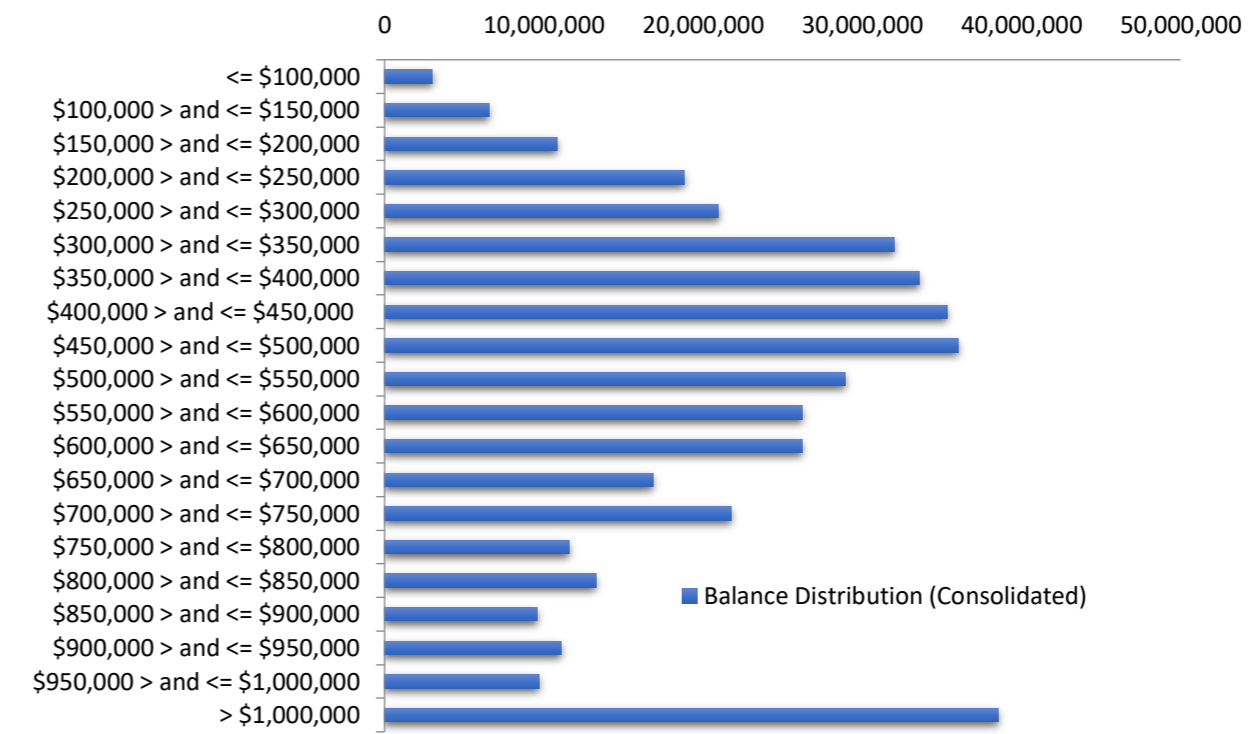
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,532,313	2.32%	231	18.52%
\$100,000 > and <= \$150,000	12,685,944	3.09%	101	8.10%
\$150,000 > and <= \$200,000	17,116,060	4.17%	97	7.78%
\$200,000 > and <= \$250,000	23,076,710	5.62%	102	8.18%
\$250,000 > and <= \$300,000	24,465,104	5.95%	89	7.14%
\$300,000 > and <= \$350,000	36,587,065	8.91%	113	9.06%
\$350,000 > and <= \$400,000	35,838,686	8.72%	96	7.70%
\$400,000 > and <= \$450,000	41,117,683	10.01%	97	7.78%
\$450,000 > and <= \$500,000	33,179,480	8.08%	70	5.61%
\$500,000 > and <= \$550,000	28,406,605	6.91%	54	4.33%
\$550,000 > and <= \$600,000	24,544,655	5.97%	43	3.45%
\$600,000 > and <= \$650,000	21,825,912	5.31%	35	2.81%
\$650,000 > and <= \$700,000	18,263,555	4.45%	27	2.17%
\$700,000 > and <= \$750,000	13,810,680	3.36%	19	1.52%
\$750,000 > and <= \$800,000	10,822,477	2.63%	14	1.12%
\$800,000 > and <= \$850,000	11,567,680	2.82%	14	1.12%
\$850,000 > and <= \$900,000	6,953,692	1.69%	8	0.64%
\$900,000 > and <= \$950,000	9,239,682	2.25%	10	0.80%
\$950,000 > and <= \$1,000,000	6,813,286	1.66%	7	0.56%
> \$1,000,000	24,997,462	6.08%	20	1.60%
<b>Total</b>	<b>410,844,732</b>	<b>100.00%</b>	<b>1,247</b>	<b>100.00%</b>



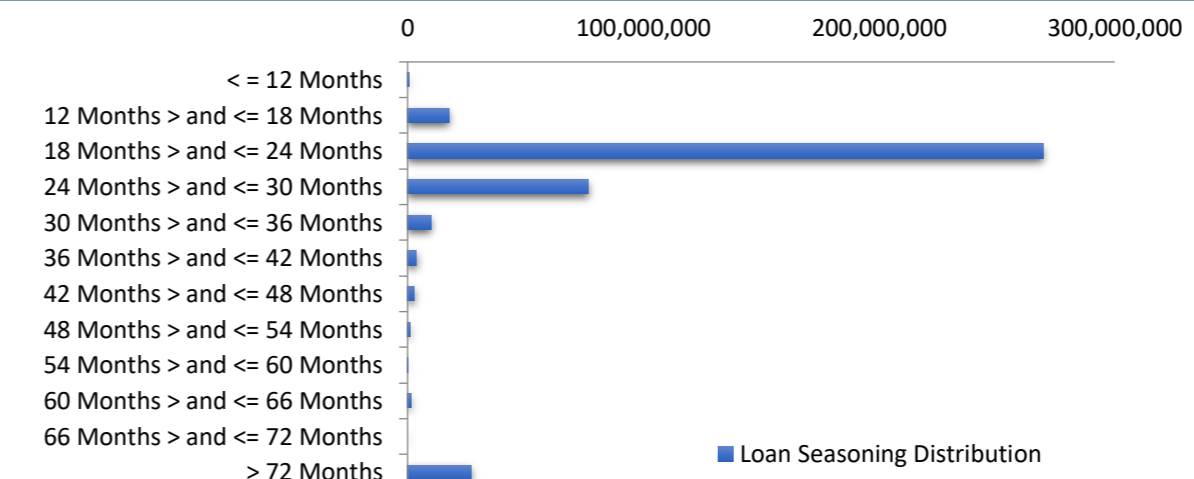
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,014,552	0.73%	91	9.06%
\$100,000 > and <= \$150,000	6,553,262	1.60%	51	5.08%
\$150,000 > and <= \$200,000	10,853,334	2.64%	62	6.18%
\$200,000 > and <= \$250,000	18,794,049	4.57%	83	8.27%
\$250,000 > and <= \$300,000	20,965,795	5.10%	76	7.57%
\$300,000 > and <= \$350,000	32,017,592	7.79%	99	9.86%
\$350,000 > and <= \$400,000	33,558,171	8.17%	90	8.96%
\$400,000 > and <= \$450,000	35,329,285	8.60%	83	8.27%
\$450,000 > and <= \$500,000	36,003,274	8.76%	76	7.57%
\$500,000 > and <= \$550,000	28,913,470	7.04%	55	5.48%
\$550,000 > and <= \$600,000	26,213,641	6.38%	46	4.58%
\$600,000 > and <= \$650,000	26,232,526	6.39%	42	4.18%
\$650,000 > and <= \$700,000	16,861,438	4.10%	25	2.49%
\$700,000 > and <= \$750,000	21,755,896	5.30%	30	2.99%
\$750,000 > and <= \$800,000	11,579,659	2.82%	15	1.49%
\$800,000 > and <= \$850,000	13,282,265	3.23%	16	1.59%
\$850,000 > and <= \$900,000	9,581,377	2.33%	11	1.10%
\$900,000 > and <= \$950,000	11,103,141	2.70%	12	1.20%
\$950,000 > and <= \$1,000,000	9,713,762	2.36%	10	1.00%
> \$1,000,000	38,518,245	9.38%	31	3.09%
<b>Total</b>	<b>410,844,732</b>	<b>100.00%</b>	<b>1,004</b>	<b>100.00%</b>



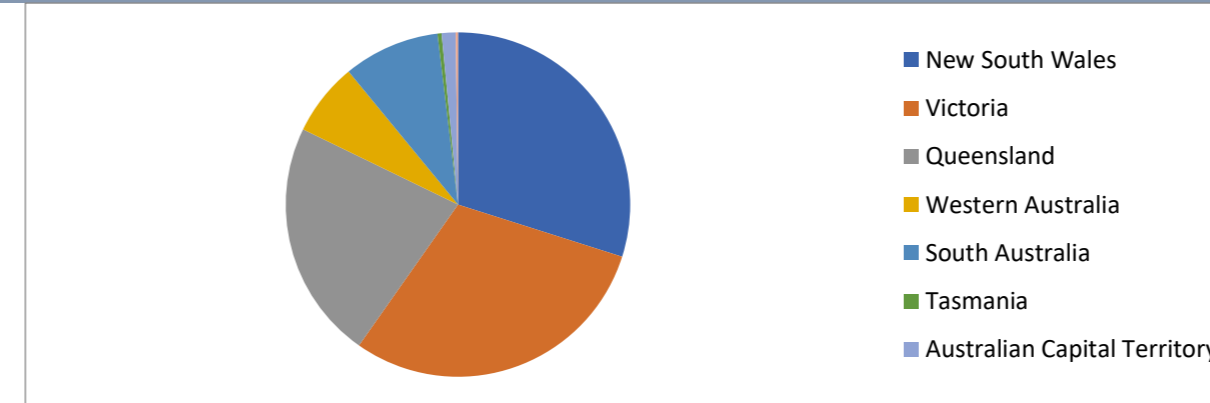
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	474,938	0.12%	1	0.08%
12 Months > and <= 18 Months	17,585,914	4.28%	47	3.77%
18 Months > and <= 24 Months	269,655,042	65.63%	736	59.02%
24 Months > and <= 30 Months	76,758,438	18.68%	230	18.44%
30 Months > and <= 36 Months	10,009,854	2.44%	27	2.17%
36 Months > and <= 42 Months	3,817,182	0.93%	12	0.96%
42 Months > and <= 48 Months	2,888,239	0.70%	9	0.72%
48 Months > and <= 54 Months	1,061,414	0.26%	3	0.24%
54 Months > and <= 60 Months	193,090	0.05%	1	0.08%
60 Months > and <= 66 Months	1,351,141	0.33%	6	0.48%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	27,049,480	6.58%	175	14.03%
<b>Total</b>	<b>410,844,732</b>	<b>100.00%</b>	<b>1,247</b>	<b>100.00%</b>



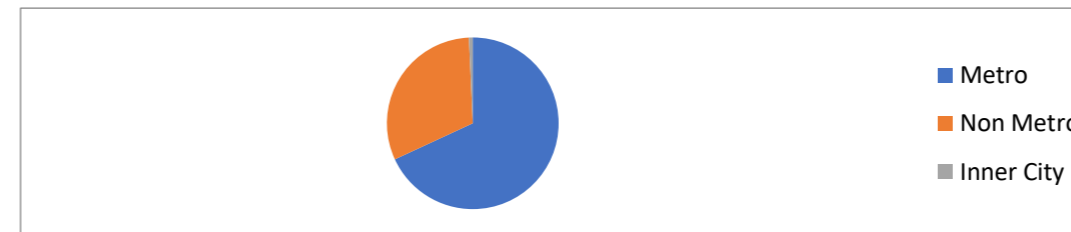
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	122,840,782	29.90%	252	25.10%
Victoria	122,647,501	29.85%	281	27.99%
Queensland	92,196,078	22.44%	236	23.51%
Western Australia	28,164,016	6.86%	99	9.86%
South Australia	37,169,448	9.05%	112	11.16%
Tasmania	1,573,090	0.38%	9	0.90%
Australian Capital Territory	5,383,417	1.31%	13	1.29%
Northern Territory	870,399	0.21%	2	0.20%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>410,844,732</b>	<b>100.00%</b>	<b>1,004</b>	<b>100.00%</b>



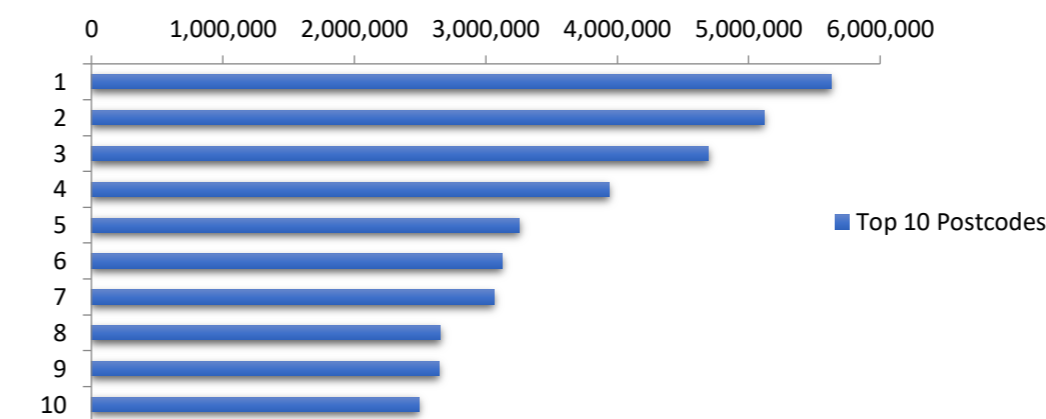
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	279,789,344	68.10%	677	67.43%
Non Metro	128,085,464	31.18%	320	31.87%
Inner City	2,969,924	0.72%	7	0.70%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>410,844,732</b>	<b>100.00%</b>	<b>1,004</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	5,627,530	1.37%	14	1.39%
2500	5,117,459	1.25%	9	0.90%
4226	4,695,156	1.14%	7	0.70%
3046	3,940,325	0.96%	10	1.00%
3029	3,255,857	0.79%	7	0.70%
3030	3,121,781	0.76%	7	0.70%
3977	3,063,372	0.75%	7	0.70%
4217	2,653,425	0.65%	5	0.50%
2176	2,643,205	0.64%	4	0.40%
2770	2,492,102	0.61%	4	0.40%
<b>Total</b>	<b>36,610,212</b>	<b>8.91%</b>	<b>74</b>	<b>7.37%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	410,844,732	100.00%	1,247	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>410,844,732</b>	<b>100.00%</b>	<b>1,247</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	410,844,732	100.00%	1,247	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>410,844,732</b>	<b>100.00%</b>	<b>1,247</b>	<b>100.00%</b>



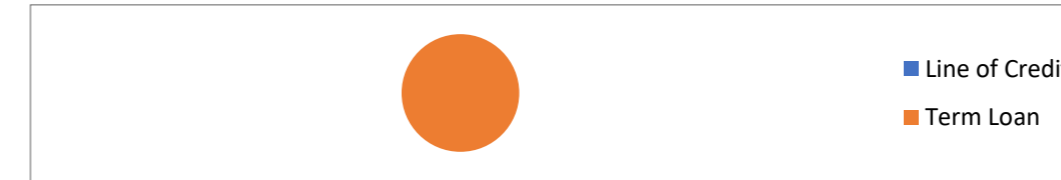
### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	347,057,189	84.47%	1,042	83.56%
Interest Only	63,787,543	15.53%	205	16.44%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>410,844,732</b>	<b>100.00%</b>	<b>1,247</b>	<b>100.00%</b>



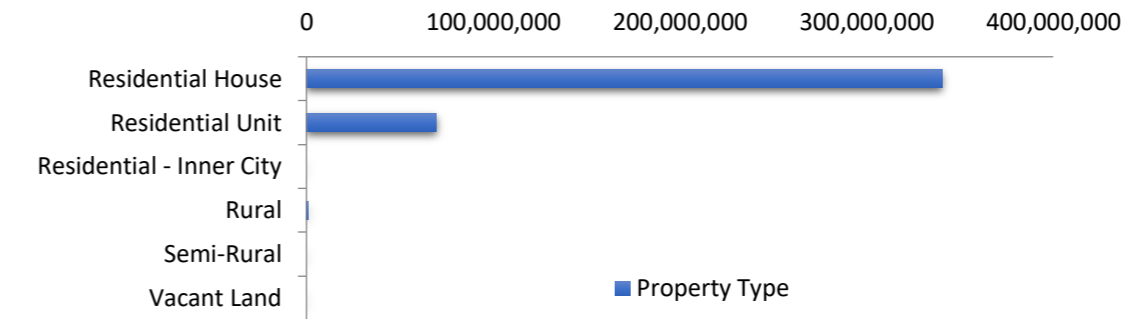
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	410,844,732	100.00%	1,247	100.00%
<b>Total</b>	<b>410,844,732</b>	<b>100.00%</b>	<b>1,247</b>	<b>100.00%</b>



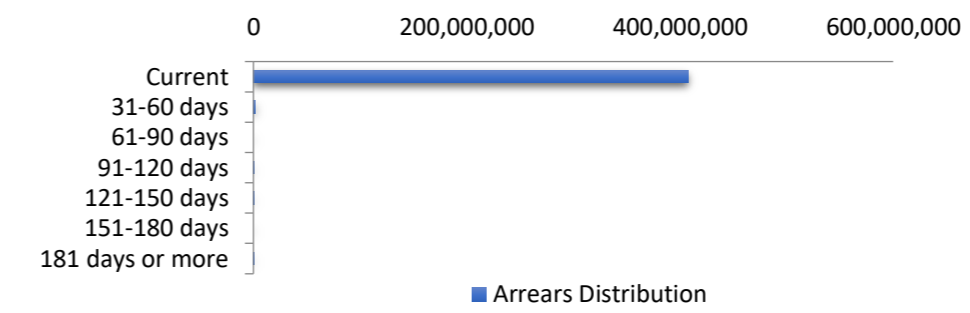
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	340,592,372	82.90%	806	80.28%
Residential Unit	69,535,689	16.93%	196	19.52%
Residential - Inner City	0	0.00%	0	0.00%
Rural	716,671	0.17%	2	0.20%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>410,844,732</b>	<b>100.00%</b>	<b>1,004</b>	<b>100.00%</b>



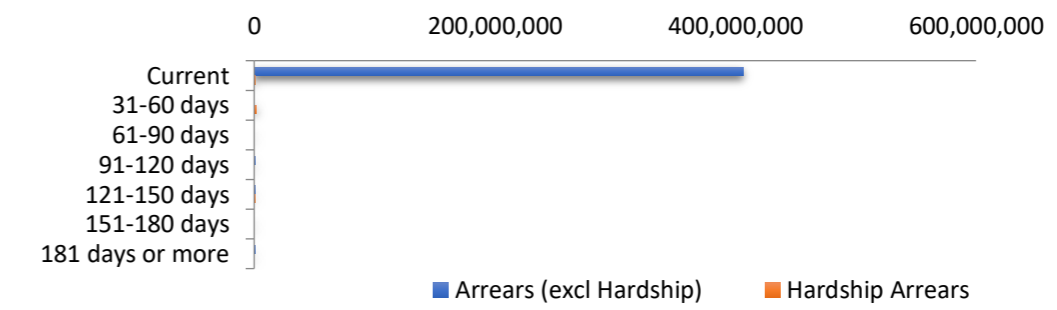
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	407,647,169	99.22%	1,240	99.44%
31-60 days	2,022,457	0.49%	3	0.24%
61-90 days	0	0.00%	0	0.00%
91-120 days	629,417	0.15%	1	0.08%
121-150 days	228,980	0.06%	2	0.16%
151-180 days	0	0.00%	0	0.00%
181 days or more	316,708	0.08%	1	0.08%
<b>Total</b>	<b>410,844,732</b>	<b>100.00%</b>	<b>1,247</b>	<b>100.00%</b>



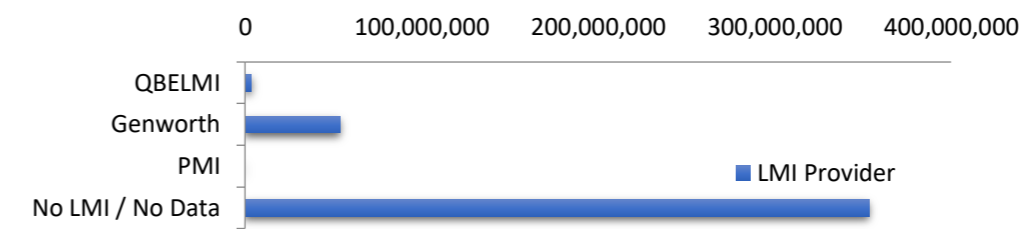
**Hardships**

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	406,436,959	1,238	1,210,210	2	1,240
31-60 days	0	0	2,022,457	3	3
61-90 days	0	0	0	0	0
91-120 days	629,417	1	0	0	1
121-150 days	61,910	1	167,070	1	2
151-180 days	0	0	0	0	0
181 days or more	316,708	1	0	0	1
<b>Total</b>	<b>407,444,995</b>	<b>1,241</b>	<b>3,399,737</b>	<b>6</b>	<b>1,247</b>



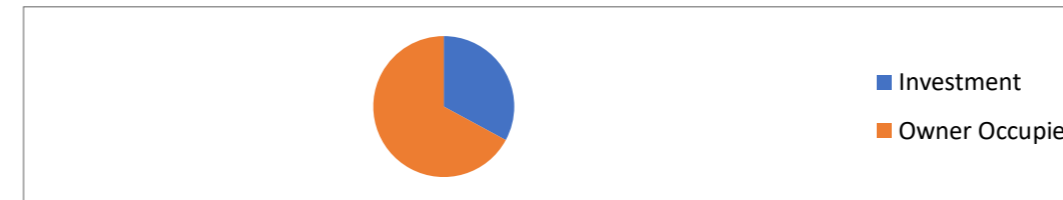
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,714,052	0.90%	12	1.20%
Genworth	53,642,345	13.06%	167	16.63%
PMI	0	0.00%	0	0.00%
No LMI / No Data	353,488,335	86.04%	825	82.17%
<b>Total</b>	<b>410,844,732</b>	<b>100.00%</b>	<b>1,004</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	135,111,414	32.89%	410	32.88%
Owner Occupier	275,733,318	67.11%	837	67.12%
<b>Total</b>	<b>410,844,732</b>	<b>100.00%</b>	<b>1,247</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	1,175,106.02	4
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