

**AFG Series 2022-1
Collateral Report**

Model Period	17
Collection Period Start	1-Aug-23
Collection Period End	31-Aug-23
No. of Days	31
Interest Period Start	10-Aug-23
Interest Period End	10-Sep-23
No. of Days	32
Determination Date	6-Sep-23
Payment Date	11-Sep-23

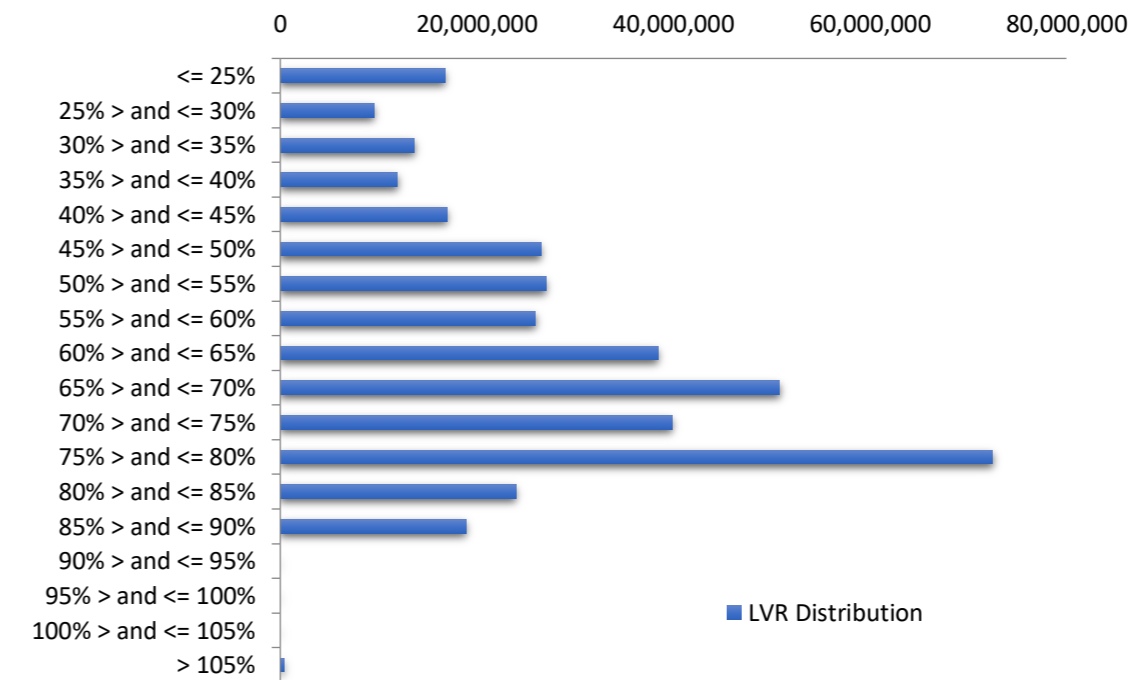


Pool Statistics

Closing Balance of Mortgages	393,247,397
No. of Loans (Unconsolidated)	1,204
No. of Loans (Consolidated)	971
Average Loan Size (Unconsolidated)	326,617
Average Loan Size (Consolidated)	404,992
Largest Loan Size (Unconsolidated)	1,805,999
Largest Loan Size (Consolidated)	1,805,999
Smallest Loan Size (Unconsolidated)	(6,230)
Smallest Loan Size (Consolidated)	(6,230)
Weighted Average Interest Rate	6.66%
Weighted Average LVR	61.93%
Weighted Average Seasoning	29.28
Weighted Average Remaining Term	323.52

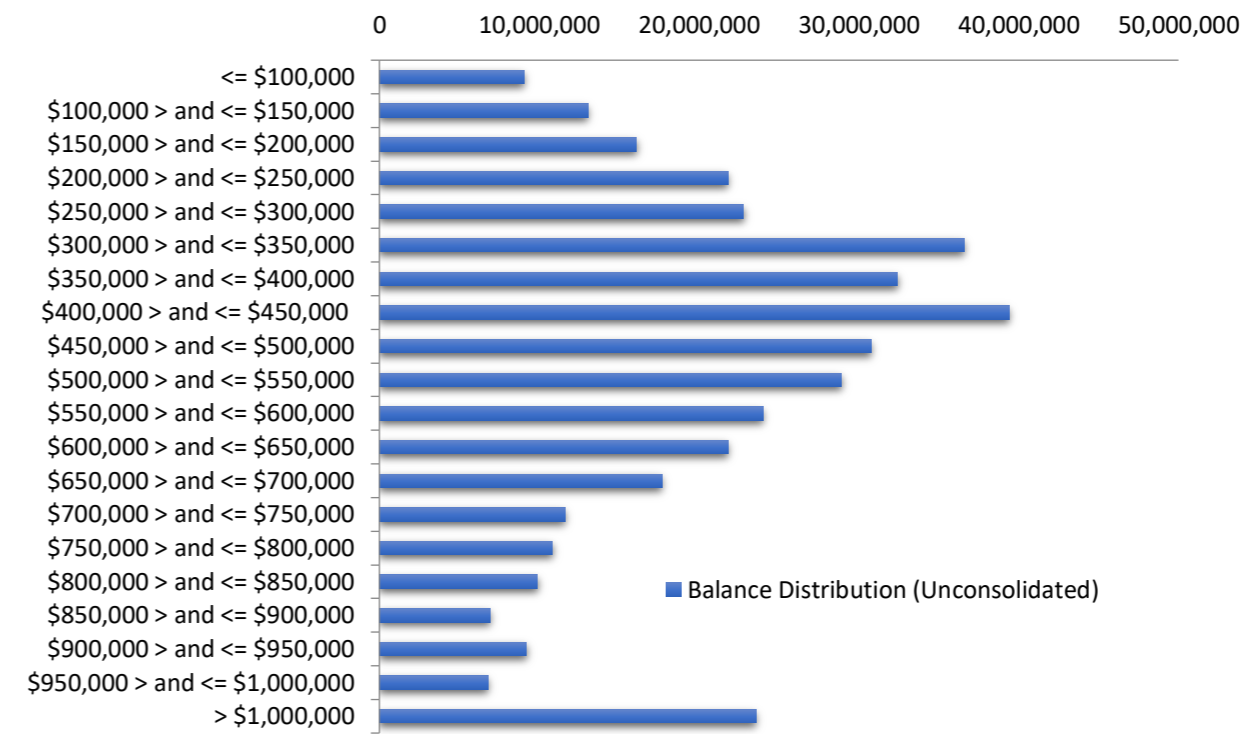
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	16,745,471	4.26%	151	15.55%
25% > and <= 30%	9,533,118	2.42%	37	3.81%
30% > and <= 35%	13,645,288	3.47%	44	4.53%
35% > and <= 40%	11,941,846	3.04%	39	4.02%
40% > and <= 45%	17,003,264	4.32%	48	4.94%
45% > and <= 50%	26,517,351	6.74%	55	5.66%
50% > and <= 55%	27,064,766	6.88%	55	5.66%
55% > and <= 60%	25,987,082	6.61%	51	5.25%
60% > and <= 65%	38,434,049	9.77%	75	7.72%
65% > and <= 70%	50,804,423	12.92%	92	9.47%
70% > and <= 75%	39,860,790	10.14%	82	8.44%
75% > and <= 80%	72,481,733	18.43%	146	15.04%
80% > and <= 85%	23,957,471	6.09%	57	5.87%
85% > and <= 90%	18,889,685	4.80%	38	3.91%
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%	381,060	0.10%	1	0.10%
Total	393,247,397	100.00%	971	100.00%



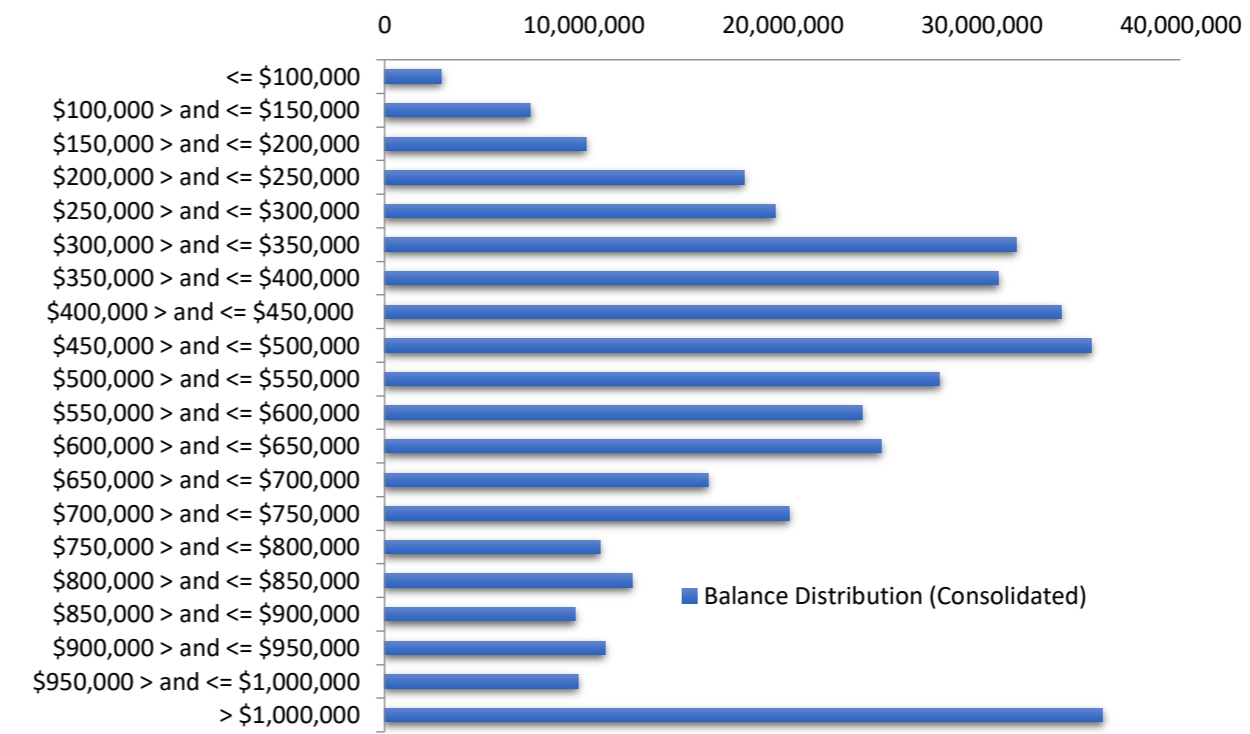
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,035,825	2.30%	227	18.85%
\$100,000 > and <= \$150,000	13,052,284	3.32%	104	8.64%
\$150,000 > and <= \$200,000	16,084,253	4.09%	91	7.56%
\$200,000 > and <= \$250,000	21,828,744	5.55%	97	8.06%
\$250,000 > and <= \$300,000	22,787,649	5.79%	83	6.89%
\$300,000 > and <= \$350,000	36,590,858	9.30%	113	9.39%
\$350,000 > and <= \$400,000	32,427,278	8.25%	87	7.23%
\$400,000 > and <= \$450,000	39,387,720	10.02%	93	7.72%
\$450,000 > and <= \$500,000	30,772,056	7.83%	65	5.40%
\$500,000 > and <= \$550,000	28,921,845	7.35%	55	4.57%
\$550,000 > and <= \$600,000	23,985,896	6.10%	42	3.49%
\$600,000 > and <= \$650,000	21,800,136	5.54%	35	2.91%
\$650,000 > and <= \$700,000	17,671,251	4.49%	26	2.16%
\$700,000 > and <= \$750,000	11,618,803	2.95%	16	1.33%
\$750,000 > and <= \$800,000	10,834,314	2.76%	14	1.16%
\$800,000 > and <= \$850,000	9,902,028	2.52%	12	1.00%
\$850,000 > and <= \$900,000	6,960,106	1.77%	8	0.66%
\$900,000 > and <= \$950,000	9,203,020	2.34%	10	0.83%
\$950,000 > and <= \$1,000,000	6,806,828	1.73%	7	0.58%
> \$1,000,000	23,576,504	6.00%	19	1.58%
Total	393,247,397	100.00%	1,204	100.00%



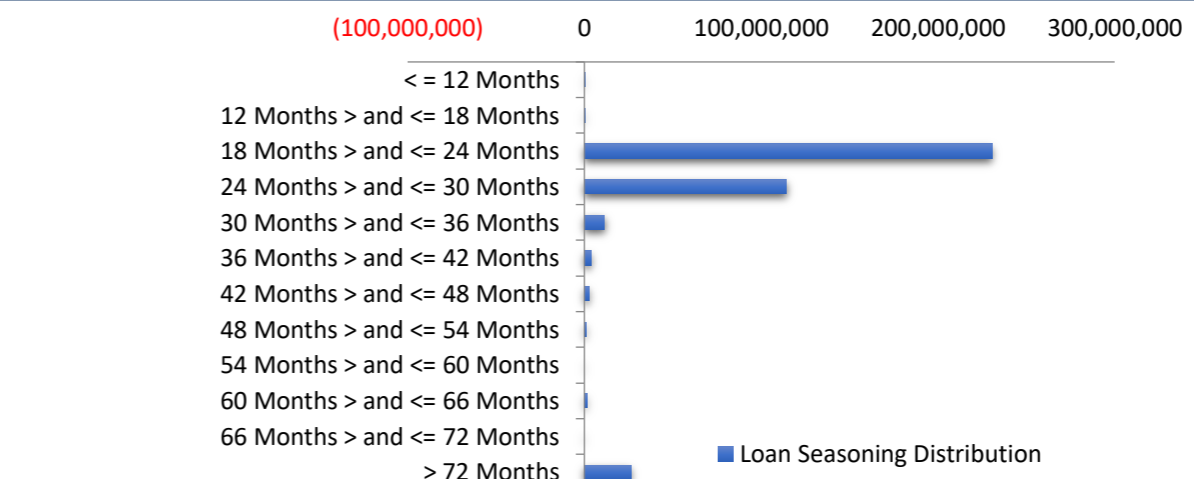
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,862,713	0.73%	91	9.37%
\$100,000 > and <= \$150,000	7,328,310	1.86%	57	5.87%
\$150,000 > and <= \$200,000	10,148,446	2.58%	58	5.97%
\$200,000 > and <= \$250,000	18,050,557	4.59%	80	8.24%
\$250,000 > and <= \$300,000	19,604,224	4.99%	71	7.31%
\$300,000 > and <= \$350,000	31,730,496	8.07%	98	10.09%
\$350,000 > and <= \$400,000	30,860,163	7.85%	83	8.55%
\$400,000 > and <= \$450,000	33,985,896	8.64%	80	8.24%
\$450,000 > and <= \$500,000	35,502,635	9.03%	75	7.72%
\$500,000 > and <= \$550,000	27,894,569	7.09%	53	5.46%
\$550,000 > and <= \$600,000	24,005,561	6.10%	42	4.33%
\$600,000 > and <= \$650,000	24,949,242	6.34%	40	4.12%
\$650,000 > and <= \$700,000	16,245,392	4.13%	24	2.47%
\$700,000 > and <= \$750,000	20,328,446	5.17%	28	2.88%
\$750,000 > and <= \$800,000	10,835,032	2.76%	14	1.44%
\$800,000 > and <= \$850,000	12,437,113	3.16%	15	1.54%
\$850,000 > and <= \$900,000	9,594,493	2.44%	11	1.13%
\$900,000 > and <= \$950,000	11,065,325	2.81%	12	1.24%
\$950,000 > and <= \$1,000,000	9,730,789	2.47%	10	1.03%
> \$1,000,000	36,087,997	9.18%	29	2.99%
Total	393,247,397	100.00%	971	100.00%



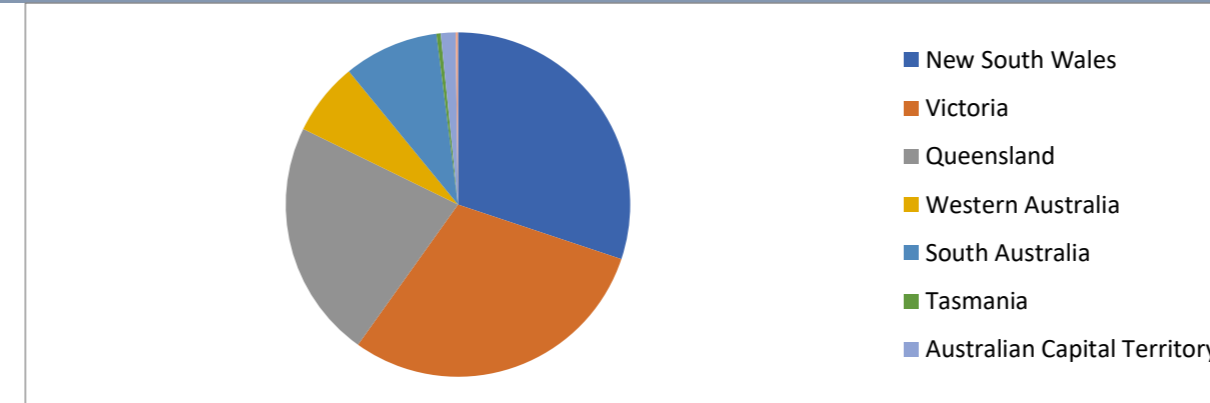
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	474,906	0.12%	1	0.08%
12 Months > and <= 18 Months	571,452	0.15%	4	0.33%
18 Months > and <= 24 Months	230,554,956	58.63%	617	51.25%
24 Months > and <= 30 Months	114,384,691	29.09%	349	28.99%
30 Months > and <= 36 Months	11,502,110	2.92%	31	2.57%
36 Months > and <= 42 Months	3,871,283	0.98%	11	0.91%
42 Months > and <= 48 Months	2,843,013	0.72%	9	0.75%
48 Months > and <= 54 Months	1,291,081	0.33%	4	0.33%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	1,348,555	0.34%	5	0.42%
66 Months > and <= 72 Months	(8)	0.00%	1	0.08%
> 72 Months	26,405,357	6.71%	172	14.29%
Total	393,247,397	100.00%	1,204	100.00%



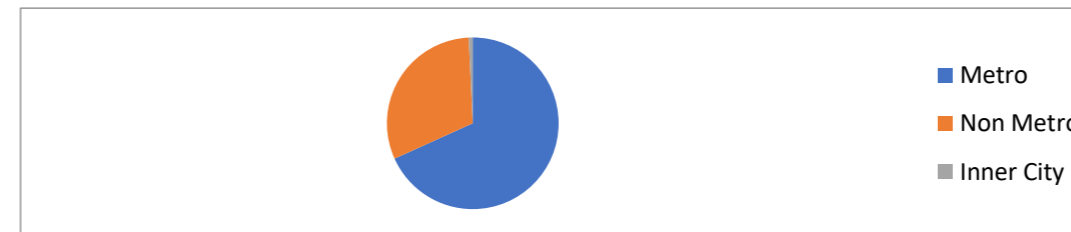
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	118,485,858	30.13%	244	25.13%
Victoria	116,928,345	29.73%	272	28.01%
Queensland	87,967,672	22.37%	227	23.38%
Western Australia	26,914,114	6.84%	97	9.99%
South Australia	35,063,090	8.92%	107	11.02%
Tasmania	1,566,862	0.40%	9	0.93%
Australian Capital Territory	5,459,533	1.39%	13	1.34%
Northern Territory	861,923	0.22%	2	0.21%
No Data	0	0.00%	0	0.00%
Total	393,247,397	100.00%	971	100.00%



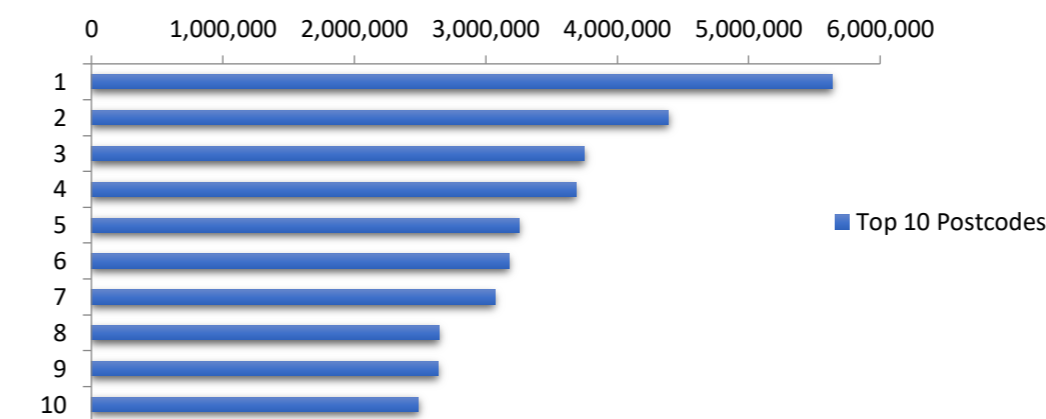
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	268,365,980	68.24%	657	67.66%
Non Metro	121,910,004	31.00%	307	31.62%
Inner City	2,971,414	0.76%	7	0.72%
No Data	0	0.00%	0	0.00%
Total	393,247,397	100.00%	971	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	5,632,541	1.43%	14	1.44%
4226	4,389,035	1.12%	6	0.62%
3046	3,751,382	0.95%	10	1.03%
2500	3,683,825	0.94%	8	0.82%
3029	3,254,585	0.83%	7	0.72%
3030	3,177,383	0.81%	7	0.72%
3977	3,069,202	0.78%	7	0.72%
4217	2,643,089	0.67%	5	0.51%
2176	2,639,383	0.67%	4	0.41%
2770	2,486,742	0.63%	4	0.41%
Total	34,727,168	8.83%	72	7.42%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	393,247,397	100.00%	1,204	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	393,247,397	100.00%	1,204	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	393,247,397	100.00%	1,204	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	393,247,397	100.00%	1,204	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	334,644,703	85.10%	1,015	84.30%
Interest Only	58,602,694	14.90%	189	15.70%
Non-Billing	0	0.00%	0	0.00%
Total	393,247,397	100.00%	1,204	100.00%



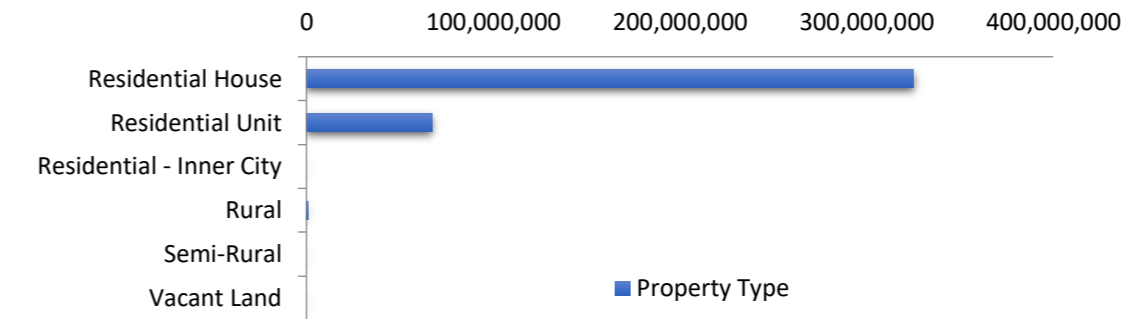
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	393,247,397	100.00%	1,204	100.00%
Total	393,247,397	100.00%	1,204	100.00%



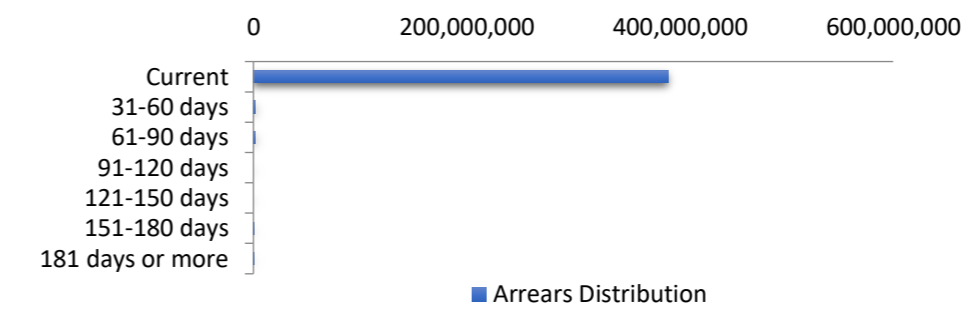
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	325,284,110	82.72%	779	80.23%
Residential Unit	67,250,463	17.10%	190	19.57%
Residential - Inner City	0	0.00%	0	0.00%
Rural	712,825	0.18%	2	0.21%
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	393,247,397	100.00%	971	100.00%



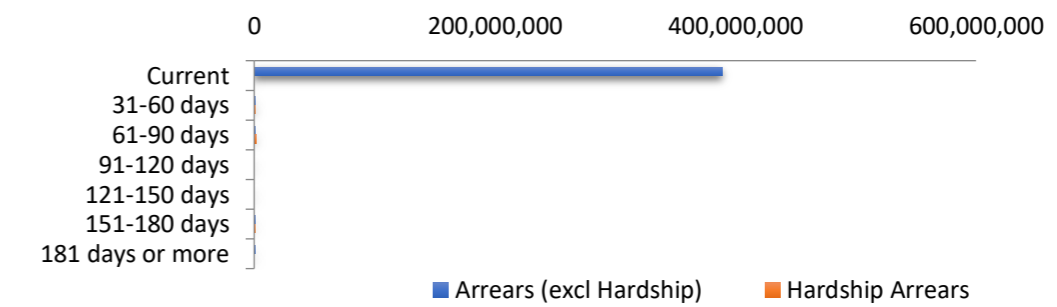
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	388,960,198	98.91%	1,194	99.17%
31-60 days	1,932,212	0.49%	4	0.33%
61-90 days	1,805,872	0.46%	3	0.25%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	230,363	0.06%	2	0.17%
181 days or more	318,751	0.08%	1	0.08%
Total	393,247,397	100.00%	1,204	100.00%



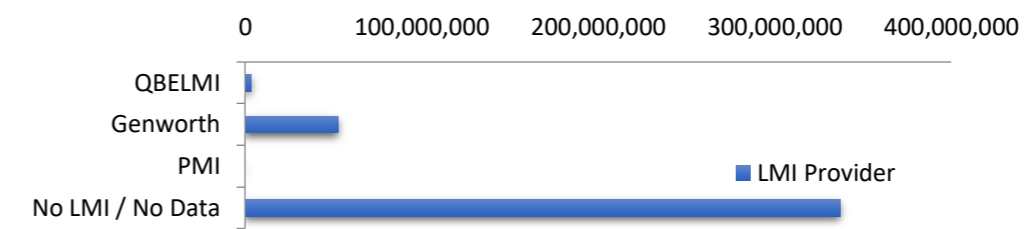
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	388,960,198	1,194	0	0	1,194
31-60 days	715,794	2	1,216,418	2	4
61-90 days	465,433	1	1,340,439	2	3
91-120 days	0	0	0	0	0
121-150 days	0	0	0	0	0
151-180 days	62,309	1	168,054	1	2
181 days or more	318,751	1	0	0	1
Total	390,522,486	1,199	2,724,911	5	1,204



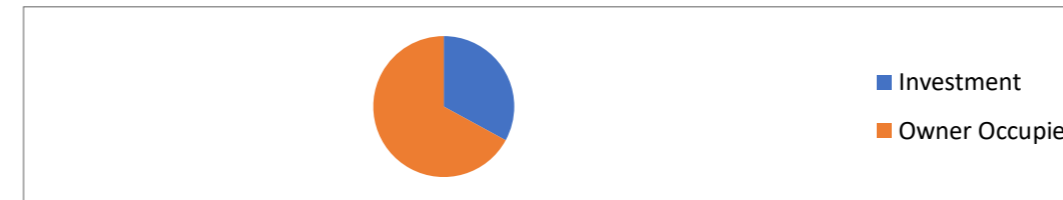
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,532,944	0.90%	12	1.24%
Genworth	52,651,906	13.39%	164	16.89%
PMI	0	0.00%	0	0.00%
No LMI / No Data	337,062,547	85.71%	795	81.87%
Total	393,247,397	100.00%	971	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	129,510,609	32.93%	393	32.64%
Owner Occupier	263,736,789	67.07%	811	67.36%
Total	393,247,397	100.00%	1,204	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	549,114.15	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