

AFG Series 2022-1
Collateral Report



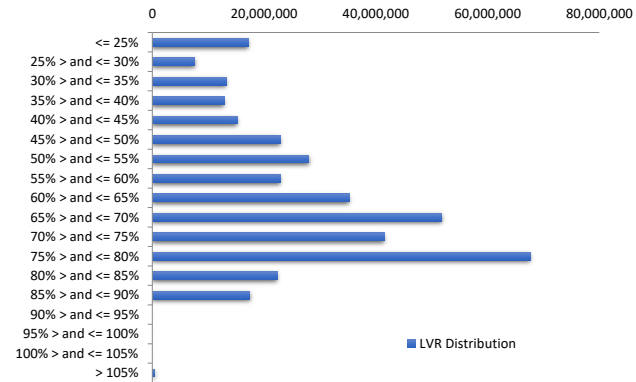
Model Period	18
Collection Period Start	1-Sep-23
Collection Period End	30-Sep-23
No. of Days	30
Interest Period Start	11-Sep-23
Interest Period End	9-Oct-23
No. of Days	29
Determination Date	5-Oct-23
Payment Date	10-Oct-23

Pool Statistics

Closing Balance of Mortgages	376,375,539
No. of Loans (Unconsolidated)	1,157
No. of Loans (Consolidated)	934
Average Loan Size (Unconsolidated)	325,303
Average Loan Size (Consolidated)	402,972
Largest Loan Size (Unconsolidated)	1,803,105
Largest Loan Size (Consolidated)	1,803,105
Smallest Loan Size (Unconsolidated)	(5,361)
Smallest Loan Size (Consolidated)	(5,361)
Weighted Average Interest Rate	6.65%
Weighted Average LVR	61.89%
Weighted Average Seasoning	30.22
Weighted Average Remaining Term	322.35

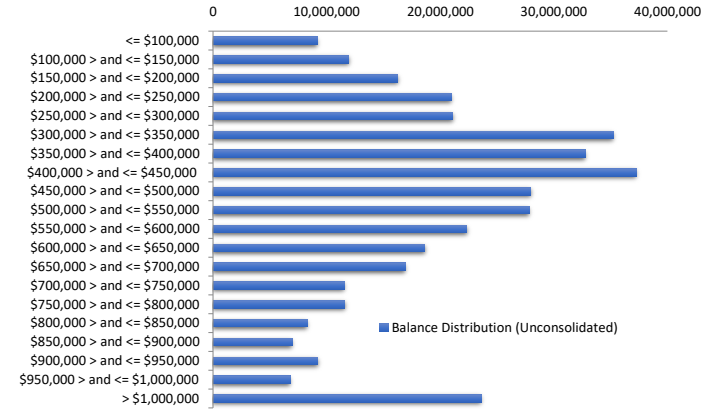
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	17,180,755	4.56%	152	16.27%
25% > and <= 30%	7,591,179	2.02%	31	3.32%
30% > and <= 35%	13,226,253	3.51%	41	4.39%
35% > and <= 40%	12,865,447	3.42%	42	4.50%
40% > and <= 45%	15,225,809	4.05%	43	4.60%
45% > and <= 50%	22,914,464	6.09%	48	5.14%
50% > and <= 55%	28,011,366	7.44%	60	6.42%
55% > and <= 60%	22,919,656	6.09%	44	4.71%
60% > and <= 65%	35,265,100	9.37%	72	7.71%
65% > and <= 70%	51,762,024	13.75%	89	9.53%
70% > and <= 75%	41,540,838	11.04%	87	9.31%
75% > and <= 80%	67,649,220	17.97%	136	14.56%
80% > and <= 85%	22,367,503	5.94%	53	5.67%
85% > and <= 90%	17,470,966	4.64%	35	3.75%
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%	384,957	0.10%	1	0.11%
Total	376,375,539	100.00%	934	100.00%



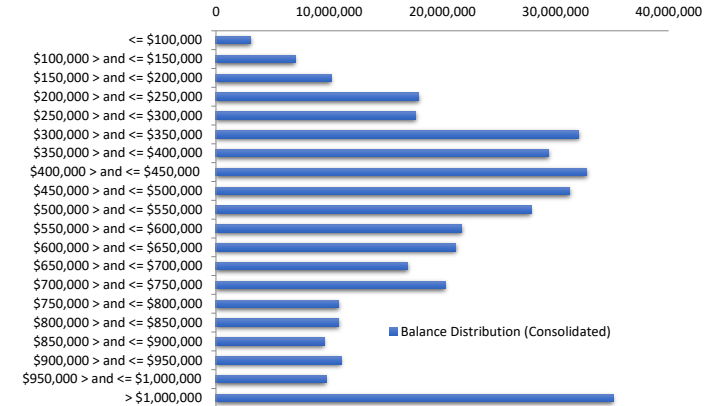
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,163,191	2.43%	223	19.27%
\$100,000 > and <= \$150,000	11,964,917	3.18%	96	8.30%
\$150,000 > and <= \$200,000	16,241,299	4.32%	92	7.95%
\$200,000 > and <= \$250,000	20,967,966	5.57%	93	8.04%
\$250,000 > and <= \$300,000	21,122,528	5.61%	77	6.66%
\$300,000 > and <= \$350,000	35,246,382	9.36%	109	9.42%
\$350,000 > and <= \$400,000	32,765,602	8.71%	88	7.61%
\$400,000 > and <= \$450,000	37,236,688	9.89%	88	7.61%
\$450,000 > and <= \$500,000	27,936,661	7.42%	59	5.10%
\$500,000 > and <= \$550,000	27,828,153	7.39%	53	4.58%
\$550,000 > and <= \$600,000	22,312,006	5.93%	39	3.37%
\$600,000 > and <= \$650,000	18,654,450	4.96%	30	2.59%
\$650,000 > and <= \$700,000	16,934,295	4.50%	25	2.16%
\$700,000 > and <= \$750,000	11,544,999	3.07%	16	1.38%
\$750,000 > and <= \$800,000	11,602,029	3.08%	15	1.30%
\$800,000 > and <= \$850,000	8,275,085	2.20%	10	0.86%
\$850,000 > and <= \$900,000	6,969,079	1.85%	8	0.69%
\$900,000 > and <= \$950,000	9,204,786	2.45%	10	0.86%
\$950,000 > and <= \$1,000,000	6,811,188	1.81%	7	0.61%
> \$1,000,000	23,594,235	6.27%	19	1.64%
Total	376,375,539	100.00%	1,157	100.00%



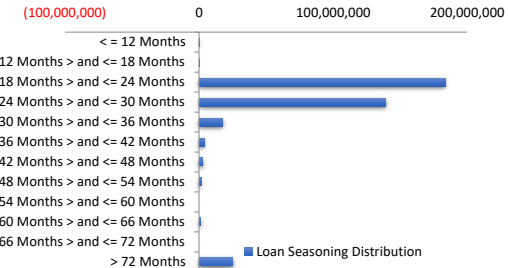
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,057,653	0.81%	91	9.74%
\$100,000 > and <= \$150,000	7,006,640	1.86%	55	5.89%
\$150,000 > and <= \$200,000	10,165,127	2.70%	58	6.21%
\$200,000 > and <= \$250,000	17,918,245	4.76%	79	8.46%
\$250,000 > and <= \$300,000	17,668,294	4.69%	64	6.85%
\$300,000 > and <= \$350,000	32,064,981	8.52%	99	10.60%
\$350,000 > and <= \$400,000	29,391,909	7.81%	79	8.46%
\$400,000 > and <= \$450,000	32,733,827	8.70%	77	8.24%
\$450,000 > and <= \$500,000	31,272,199	8.31%	66	7.07%
\$500,000 > and <= \$550,000	27,841,752	7.40%	53	5.67%
\$550,000 > and <= \$600,000	21,737,102	5.78%	38	4.07%
\$600,000 > and <= \$650,000	21,183,037	5.63%	34	3.64%
\$650,000 > and <= \$700,000	16,918,926	4.50%	25	2.68%
\$700,000 > and <= \$750,000	20,253,422	5.38%	28	3.00%
\$750,000 > and <= \$800,000	10,842,472	2.88%	14	1.50%
\$800,000 > and <= \$850,000	10,809,266	2.87%	13	1.39%
\$850,000 > and <= \$900,000	9,589,156	2.55%	11	1.18%
\$900,000 > and <= \$950,000	11,065,344	2.94%	12	1.28%
\$950,000 > and <= \$1,000,000	9,734,407	2.59%	10	1.07%
> \$1,000,000	35,121,779	9.33%	28	3.00%
Total	376,375,539	100.00%	934	100.00%



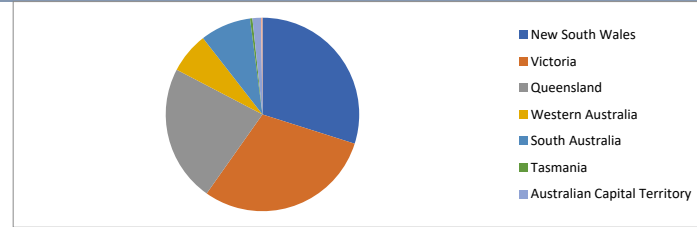
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	472,520	0.13%	1	0.09%
12 Months > and <= 18 Months	184,984	0.05%	1	0.09%
18 Months > and <= 24 Months	183,881,084	48.86%	493	42.61%
24 Months > and <= 30 Months	139,274,035	37.00%	419	36.21%
30 Months > and <= 36 Months	17,649,419	4.69%	45	3.89%
36 Months > and <= 42 Months	3,954,416	1.05%	11	0.95%
42 Months > and <= 48 Months	2,860,767	0.76%	9	0.78%
48 Months > and <= 54 Months	1,537,801	0.41%	6	0.52%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	1,346,701	0.36%	5	0.43%
66 Months > and <= 72 Months	(8)	0.00%	1	0.09%
> 72 Months	25,213,820	6.70%	166	14.35%
Total	376,375,539	100.00%	1,157	100.00%



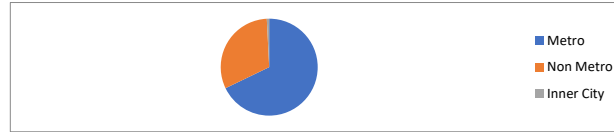
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	112,505,272	29.89%	233	24.95%
Victoria	112,529,557	29.90%	261	27.94%
Queensland	86,043,604	22.86%	222	23.77%
Western Australia	25,658,563	6.82%	95	10.17%
South Australia	31,873,979	8.47%	99	10.60%
Tasmania	1,505,796	0.40%	9	0.96%
Australian Capital Territory	5,399,465	1.43%	13	1.39%
Northern Territory	859,301	0.23%	2	0.21%
No Data	0	0.00%	0	0.00%
Total	376,375,539	100.00%	934	100.00%



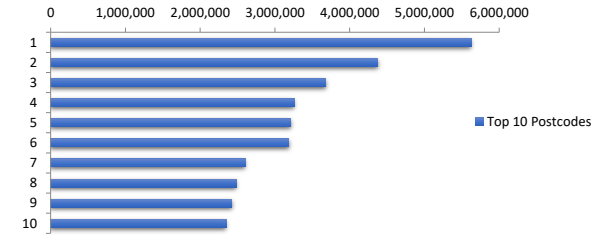
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	255,365,253	67.85%	630	67.45%
Non Metro	118,035,771	31.36%	297	31.80%
Inner City	2,974,514	0.79%	7	0.75%
No Data	0	0.00%	0	0.00%
Total	376,375,539	100.00%	934	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	5,624,097	1.49%	14	1.50%
4226	4,375,831	1.16%	6	0.64%
2500	3,678,898	0.98%	8	0.86%
3029	3,256,704	0.87%	7	0.75%
3046	3,211,838	0.85%	8	0.86%
3030	3,184,939	0.85%	7	0.75%
2176	2,600,896	0.69%	4	0.43%
2770	2,486,529	0.66%	4	0.43%
4211	2,425,209	0.64%	5	0.54%
3350	2,346,552	0.62%	9	0.96%
Total	33,191,492	8.82%	72	7.71%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	376,375,539	100.00%	1,157	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	376,375,539	100.00%	1,157	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	376,375,539	100.00%	1,157	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	376,375,539	100.00%	1,157	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	320,203,618	85.08%	978	84.53%
Interest Only	56,171,921	14.92%	179	15.47%
Non-Billing	0	0.00%	0	0.00%
Total	376,375,539	100.00%	1,157	100.00%



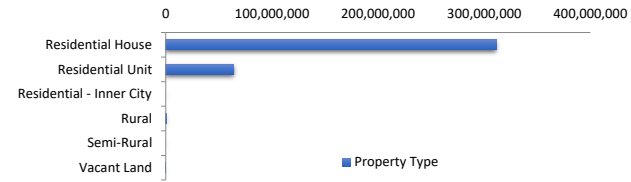
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	376,375,539	100.00%	1,157	100.00%
Total	376,375,539	100.00%	1,157	100.00%



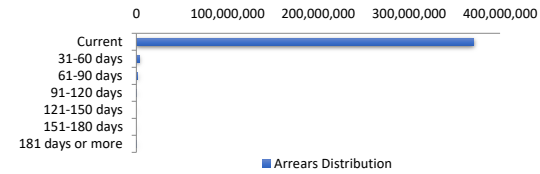
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	311,395,226	82.74%	745	79.76%
Residential Unit	64,220,745	17.06%	186	19.91%
Residential - Inner City	0	0.00%	0	0.00%
Rural	709,625	0.19%	2	0.21%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	49,943	0.01%	1	0.11%
No Data	0	0.00%	0	0.00%
Total	376,375,539	100.00%	934	100.00%



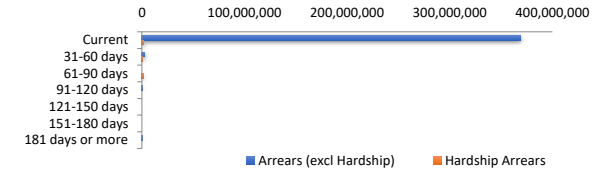
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	370,870,100	98.54%	1,148	99.22%
31-60 days	3,430,831	0.91%	4	0.35%
61-90 days	1,223,133	0.32%	2	0.17%
91-120 days	466,519	0.12%	1	0.09%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	384,957	0.10%	2	0.17%
Total	376,375,539	100.00%	1,157	100.00%



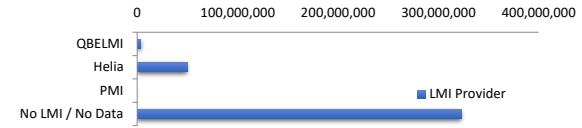
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	369,192,362	1,144	1,677,738	4	1,148
31-60 days	2,935,132	3	495,698	1	4
61-90 days	0	0	1,223,133	2	2
91-120 days	466,519	1	0	0	1
121-150 days	0	0	0	0	0
151-180 days	0	0	0	0	0
181 days or more	384,957	2	0	0	2
Total	372,978,970	1,150	3,396,569	7	1,157



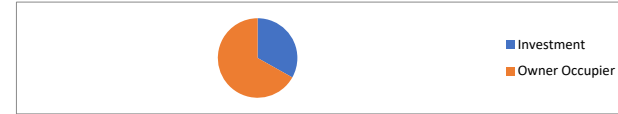
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,648,040	0.97%	12	1.28%
Helia	49,784,812	13.23%	155	16.60%
PMI	0	0.00%	0	0.00%
No LMI / No Data	322,942,686	85.80%	767	82.12%
Total	376,375,539	100.00%	934	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	124,643,029	33.12%	376	32.50%
Owner Occupier	251,732,510	66.88%	781	67.50%
Total	376,375,539	100.00%	1,157	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	851,475.70	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