

**AFG Series 2022-1
Collateral Report**



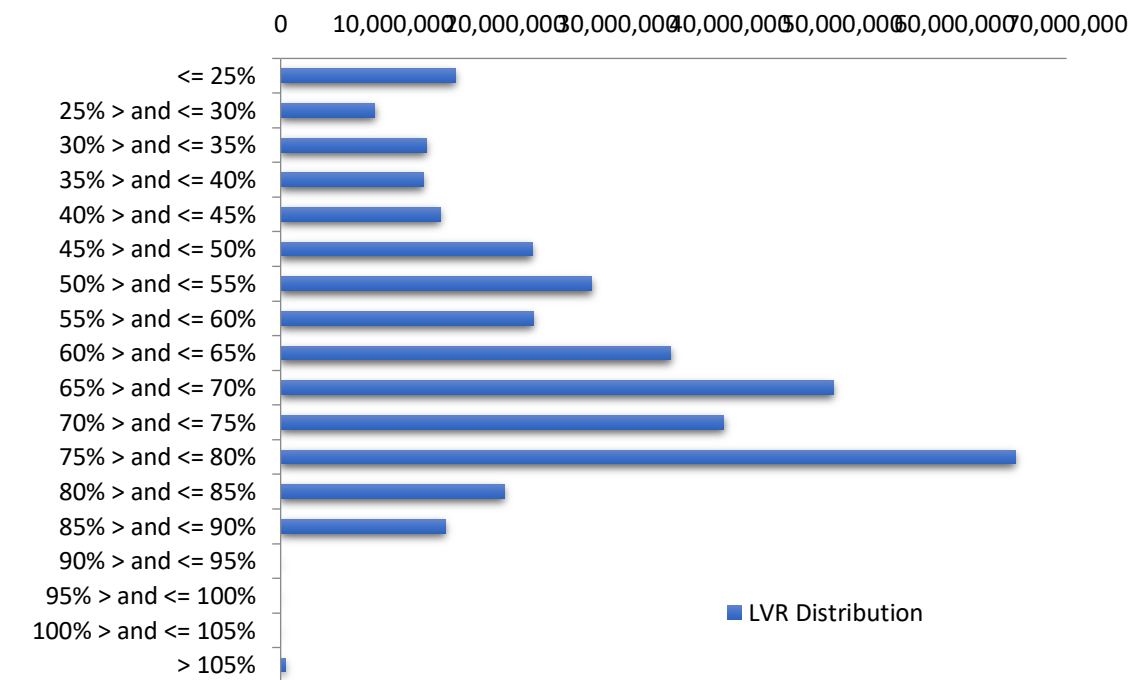
Model Period	19
Collection Period Start	1-Oct-23
Collection Period End	31-Oct-23
No. of Days	31
Interest Period Start	10-Oct-23
Interest Period End	9-Nov-23
No. of Days	31
Determination Date	6-Nov-23
Payment Date	10-Nov-23

Pool Statistics

Closing Balance of Mortgages	360,311,067
No. of Loans (Unconsolidated)	1,111
No. of Loans (Consolidated)	896
Average Loan Size (Unconsolidated)	324,312
Average Loan Size (Consolidated)	402,133
Largest Loan Size (Unconsolidated)	1,800,513
Largest Loan Size (Consolidated)	1,800,513
Smallest Loan Size (Unconsolidated)	(3,714)
Smallest Loan Size (Consolidated)	(3,714)
Weighted Average Interest Rate	6.64%
Weighted Average LVR	61.63%
Weighted Average Seasoning	31.28
Weighted Average Remaining Term	321.05

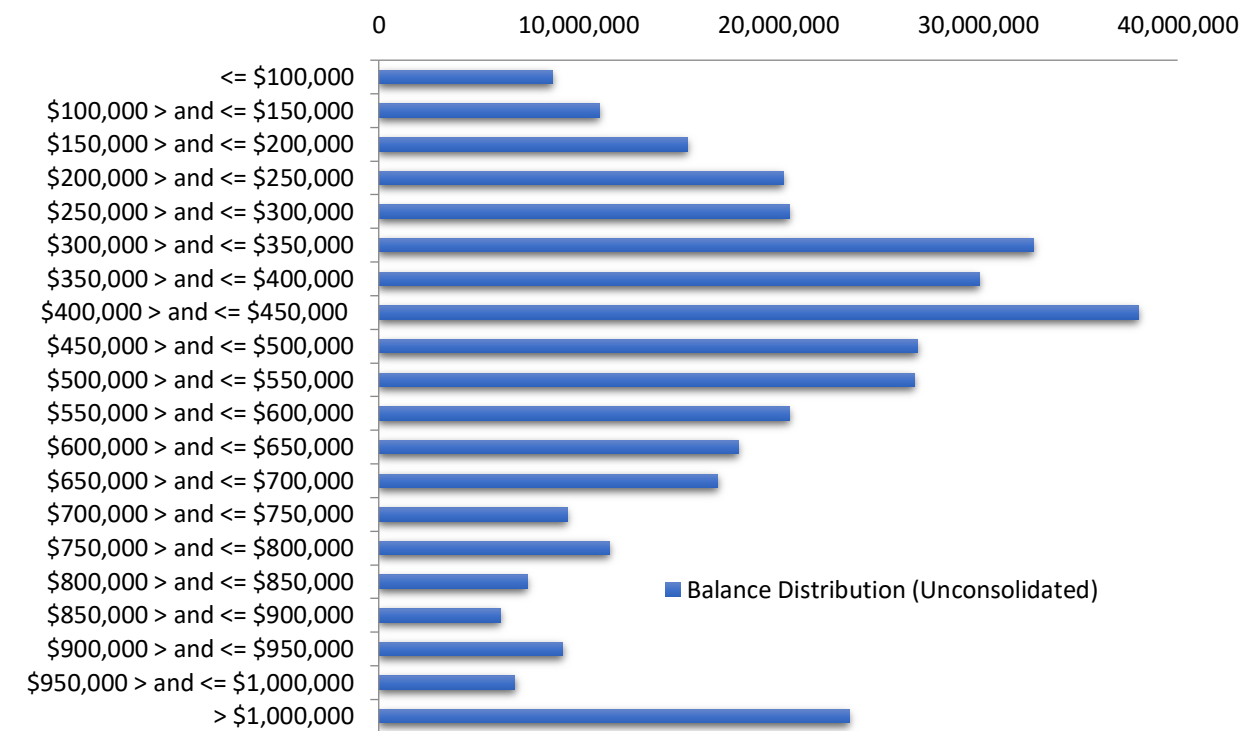
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	15,592,851	4.33%	147	16.41%
25% > and <= 30%	8,391,679	2.33%	31	3.46%
30% > and <= 35%	12,959,994	3.60%	38	4.24%
35% > and <= 40%	12,701,107	3.53%	41	4.58%
40% > and <= 45%	14,224,214	3.95%	39	4.35%
45% > and <= 50%	22,427,462	6.22%	47	5.25%
50% > and <= 55%	27,694,023	7.69%	59	6.58%
55% > and <= 60%	22,476,758	6.24%	45	5.02%
60% > and <= 65%	34,745,623	9.64%	69	7.70%
65% > and <= 70%	49,218,991	13.66%	88	9.82%
70% > and <= 75%	39,480,390	10.96%	84	9.38%
75% > and <= 80%	65,427,344	18.16%	128	14.29%
80% > and <= 85%	19,929,675	5.53%	49	5.47%
85% > and <= 90%	14,651,045	4.07%	30	3.35%
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%	389,910	0.11%	1	0.11%
Total	360,311,067	100.00%	896	100.00%



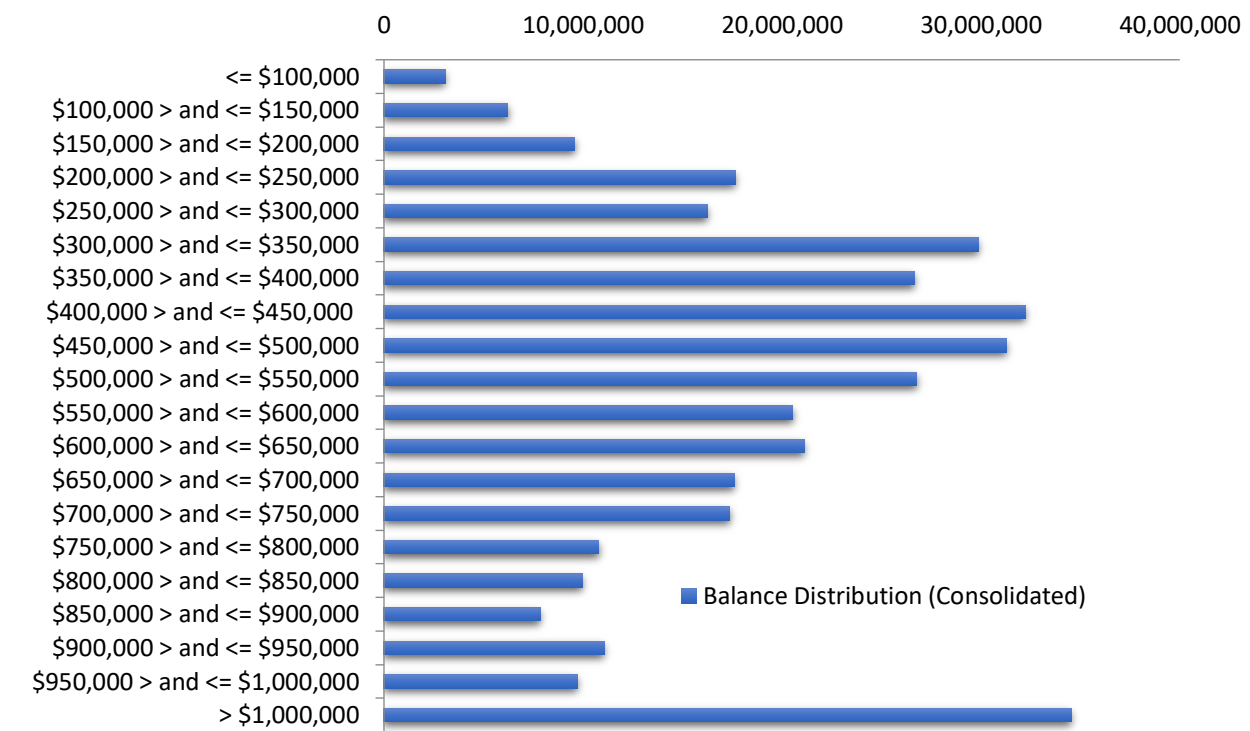
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,710,561	2.42%	219	19.71%
\$100,000 > and <= \$150,000	11,061,939	3.07%	89	8.01%
\$150,000 > and <= \$200,000	15,469,618	4.29%	88	7.92%
\$200,000 > and <= \$250,000	20,272,632	5.63%	90	8.10%
\$250,000 > and <= \$300,000	20,546,618	5.70%	75	6.75%
\$300,000 > and <= \$350,000	32,765,769	9.09%	101	9.09%
\$350,000 > and <= \$400,000	30,057,780	8.34%	81	7.29%
\$400,000 > and <= \$450,000	38,017,694	10.55%	90	8.10%
\$450,000 > and <= \$500,000	26,949,727	7.48%	57	5.13%
\$500,000 > and <= \$550,000	26,820,053	7.44%	51	4.59%
\$550,000 > and <= \$600,000	20,569,608	5.71%	36	3.24%
\$600,000 > and <= \$650,000	17,987,277	4.99%	29	2.61%
\$650,000 > and <= \$700,000	16,963,918	4.71%	25	2.25%
\$700,000 > and <= \$750,000	9,445,710	2.62%	13	1.17%
\$750,000 > and <= \$800,000	11,564,705	3.21%	15	1.35%
\$800,000 > and <= \$850,000	7,437,187	2.06%	9	0.81%
\$850,000 > and <= \$900,000	6,088,590	1.69%	7	0.63%
\$900,000 > and <= \$950,000	9,215,902	2.56%	10	0.90%
\$950,000 > and <= \$1,000,000	6,819,152	1.89%	7	0.63%
> \$1,000,000	23,546,625	6.54%	19	1.71%
Total	360,311,067	100.00%	1,111	100.00%



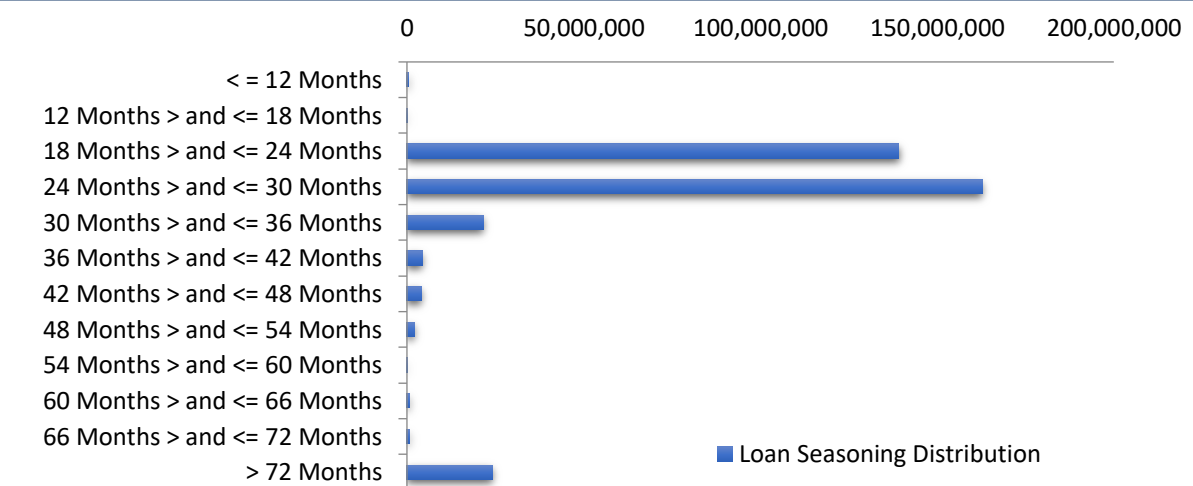
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,074,123	0.85%	93	10.38%
\$100,000 > and <= \$150,000	6,225,833	1.73%	49	5.47%
\$150,000 > and <= \$200,000	9,599,720	2.66%	55	6.14%
\$200,000 > and <= \$250,000	17,663,105	4.90%	78	8.71%
\$250,000 > and <= \$300,000	16,257,302	4.51%	59	6.58%
\$300,000 > and <= \$350,000	29,886,657	8.29%	92	10.27%
\$350,000 > and <= \$400,000	26,672,547	7.40%	72	8.04%
\$400,000 > and <= \$450,000	32,250,360	8.95%	76	8.48%
\$450,000 > and <= \$500,000	31,266,486	8.68%	66	7.37%
\$500,000 > and <= \$550,000	26,768,314	7.43%	51	5.69%
\$550,000 > and <= \$600,000	20,541,458	5.70%	36	4.02%
\$600,000 > and <= \$650,000	21,122,737	5.86%	34	3.79%
\$650,000 > and <= \$700,000	17,624,252	4.89%	26	2.90%
\$700,000 > and <= \$750,000	17,378,273	4.82%	24	2.68%
\$750,000 > and <= \$800,000	10,805,612	3.00%	14	1.56%
\$800,000 > and <= \$850,000	9,971,804	2.77%	12	1.34%
\$850,000 > and <= \$900,000	7,849,120	2.18%	9	1.00%
\$900,000 > and <= \$950,000	11,065,157	3.07%	12	1.34%
\$950,000 > and <= \$1,000,000	9,733,546	2.70%	10	1.12%
> \$1,000,000	34,554,660	9.59%	28	3.13%
Total	360,311,067	100.00%	896	100.00%



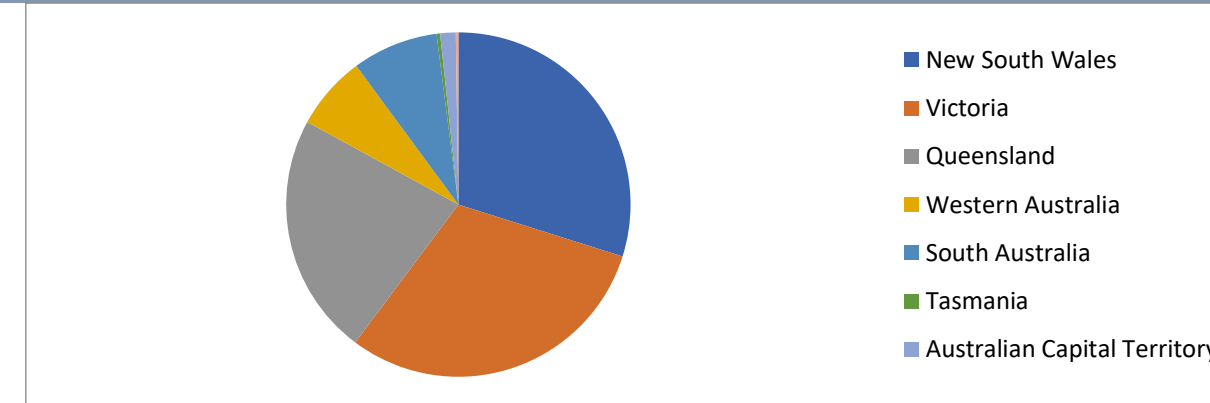
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	489,188	0.14%	1	0.09%
12 Months > and <= 18 Months	185,016	0.05%	1	0.09%
18 Months > and <= 24 Months	139,201,829	38.63%	368	33.12%
24 Months > and <= 30 Months	162,805,444	45.18%	477	42.93%
30 Months > and <= 36 Months	21,573,240	5.99%	68	6.12%
36 Months > and <= 42 Months	4,262,019	1.18%	10	0.90%
42 Months > and <= 48 Months	4,106,413	1.14%	12	1.08%
48 Months > and <= 54 Months	2,028,275	0.56%	6	0.54%
54 Months > and <= 60 Months	77,057	0.02%	1	0.09%
60 Months > and <= 66 Months	756,198	0.21%	4	0.36%
66 Months > and <= 72 Months	594,974	0.17%	2	0.18%
> 72 Months	24,231,415	6.73%	161	14.49%
Total	360,311,067	100.00%	1,111	100.00%



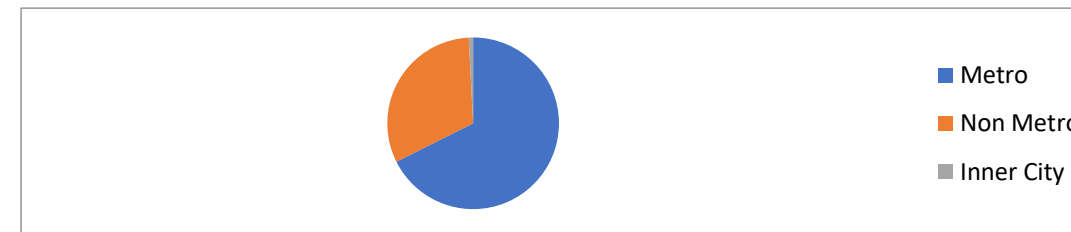
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	107,643,093	29.88%	225	25.11%
Victoria	109,372,501	30.36%	252	28.13%
Queensland	81,907,864	22.73%	211	23.55%
Western Australia	25,003,064	6.94%	93	10.38%
South Australia	29,074,528	8.07%	93	10.38%
Tasmania	1,192,753	0.33%	8	0.89%
Australian Capital Territory	5,255,710	1.46%	12	1.34%
Northern Territory	861,554	0.24%	2	0.22%
No Data	0	0.00%	0	0.00%
Total	360,311,067	100.00%	896	100.00%



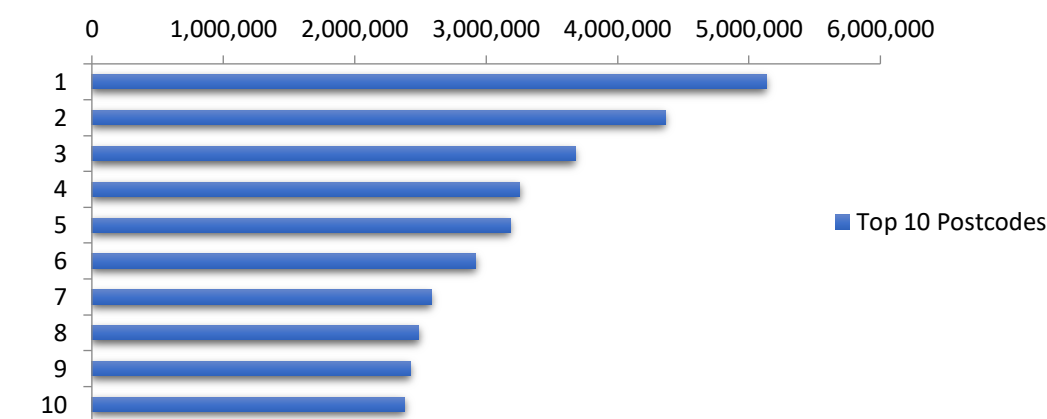
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	243,594,150	67.61%	603	67.30%
Non Metro	113,745,868	31.57%	286	31.92%
Inner City	2,971,049	0.82%	7	0.78%
No Data	0	0.00%	0	0.00%
Total	360,311,067	100.00%	896	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	5,135,075	1.43%	13	1.45%
4226	4,363,348	1.21%	6	0.67%
2500	3,676,146	1.02%	8	0.89%
3029	3,256,085	0.90%	7	0.78%
3030	3,184,943	0.88%	7	0.78%
3046	2,919,963	0.81%	7	0.78%
2176	2,584,447	0.72%	4	0.45%
2770	2,485,775	0.69%	4	0.45%
4211	2,421,638	0.67%	5	0.56%
3350	2,378,548	0.66%	9	1.00%
Total	32,405,968	8.99%	70	7.81%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	360,311,067	100.00%	1,111	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	360,311,067	100.00%	1,111	100.00%



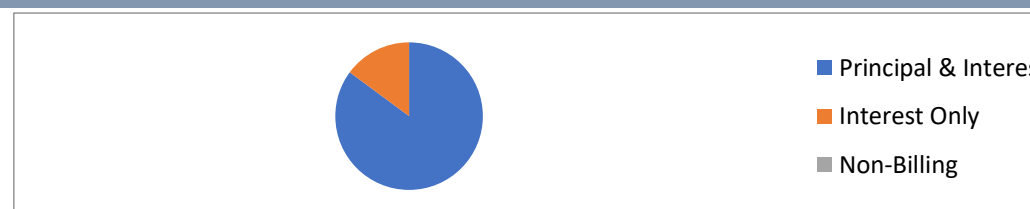
Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	360,311,067	100.00%	1,111	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	360,311,067	100.00%	1,111	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	306,727,237	85.13%	941	84.70%
Interest Only	53,583,830	14.87%	170	15.30%
Non-Billing	0	0.00%	0	0.00%
Total	360,311,067	100.00%	1,111	100.00%



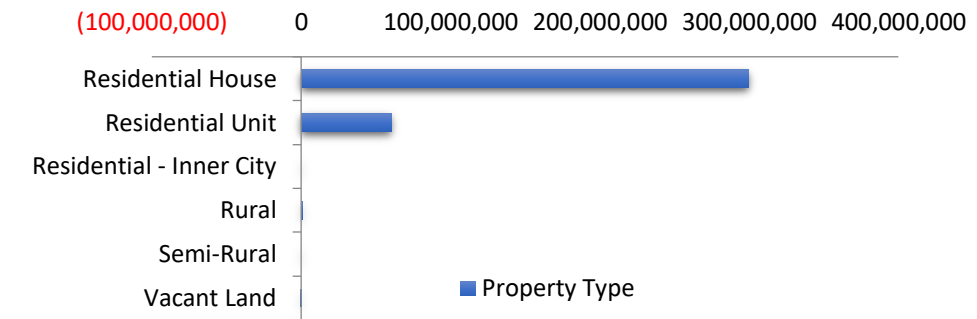
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	360,311,067	100.00%	1,111	100.00%
Total	360,311,067	100.00%	1,111	100.00%



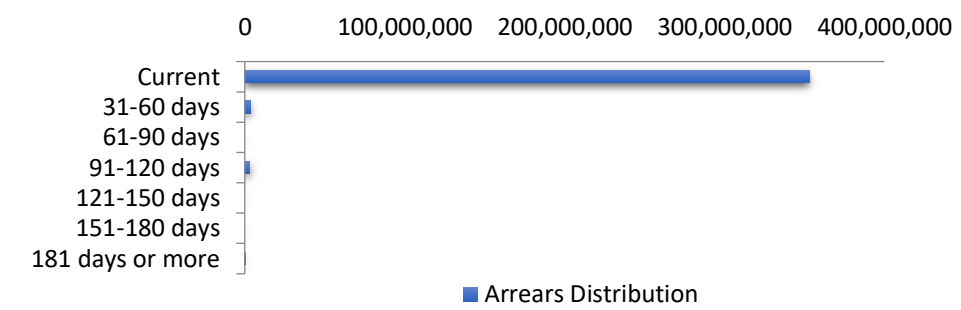
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	299,392,760	83.09%	717	80.02%
Residential Unit	60,202,740	16.71%	176	19.64%
Residential - Inner City	0	0.00%	0	0.00%
Rural	716,009	0.20%	2	0.22%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	(442)	0.00%	1	0.11%
No Data	0	0.00%	0	0.00%
Total	360,311,067	100.00%	896	100.00%



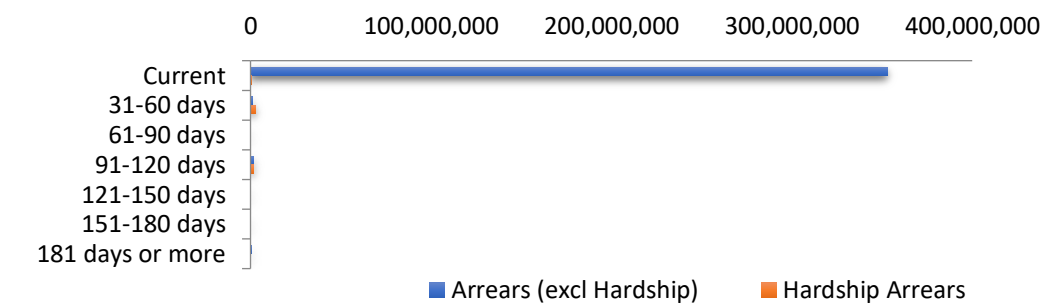
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	353,163,120	98.02%	1,098	98.83%
31-60 days	3,596,438	1.00%	6	0.54%
61-90 days	0	0.00%	0	0.00%
91-120 days	3,161,599	0.88%	5	0.45%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	389,910	0.11%	2	0.18%
Total	360,311,067	100.00%	1,111	100.00%



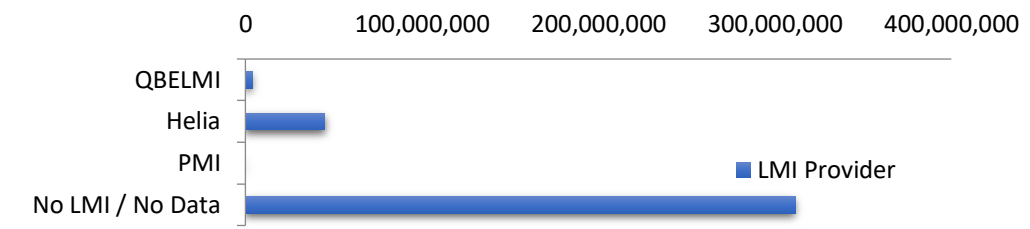
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	352,768,479	1,097	394,641	1	1,098
31-60 days	989,658	1	2,606,779	5	6
61-90 days	0	0	0	0	0
91-120 days	1,436,371	2	1,725,228	3	5
121-150 days	0	0	0	0	0
151-180 days	0	0	0	0	0
181 days or more	389,910	2	0	0	2
Total	355,584,419	1,102	4,726,648	9	1,111



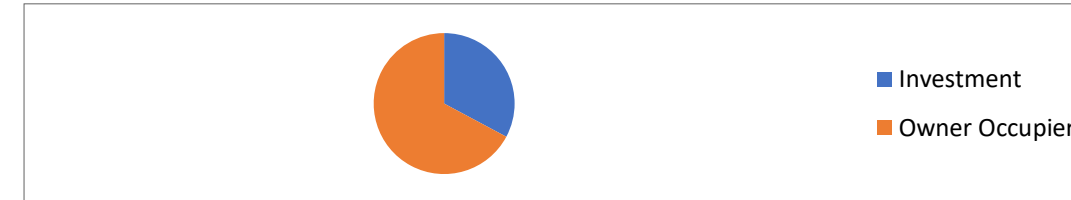
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,752,386	1.04%	11	1.23%
Helia	44,996,266	12.49%	144	16.07%
PMI	0	0.00%	0	0.00%
No LMI / No Data	311,562,415	86.47%	741	82.70%
Total	360,311,067	100.00%	896	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	118,190,576	32.80%	360	32.40%
Owner Occupier	242,120,491	67.20%	751	67.60%
Total	360,311,067	100.00%	1,111	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	3,551,509.26	7
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