

**AFG Series 2022-1  
Collateral Report**



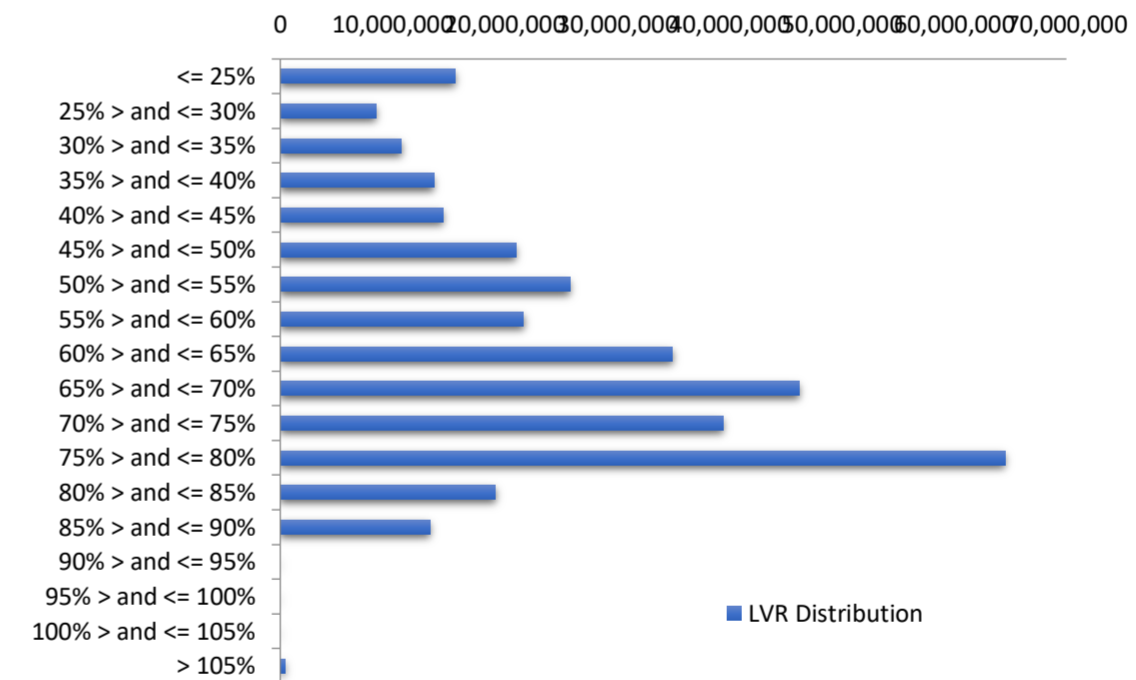
Model Period	20
Collection Period Start	1-Nov-23
Collection Period End	30-Nov-23
No. of Days	30
Interest Period Start	10-Nov-23
Interest Period End	10-Dec-23
No. of Days	31
Determination Date	6-Dec-23
Payment Date	11-Dec-23

**Pool Statistics**

Closing Balance of Mortgages	349,418,854
No. of Loans (Unconsolidated)	1,090
No. of Loans (Consolidated)	881
Average Loan Size (Unconsolidated)	320,568
Average Loan Size (Consolidated)	396,616
Largest Loan Size (Unconsolidated)	1,797,727
Largest Loan Size (Consolidated)	1,797,727
Smallest Loan Size (Unconsolidated)	(146,524)
Smallest Loan Size (Consolidated)	(105,552)
Weighted Average Interest Rate	6.88%
Weighted Average LVR	61.62%
Weighted Average Seasoning	32.42
Weighted Average Remaining Term	319.87

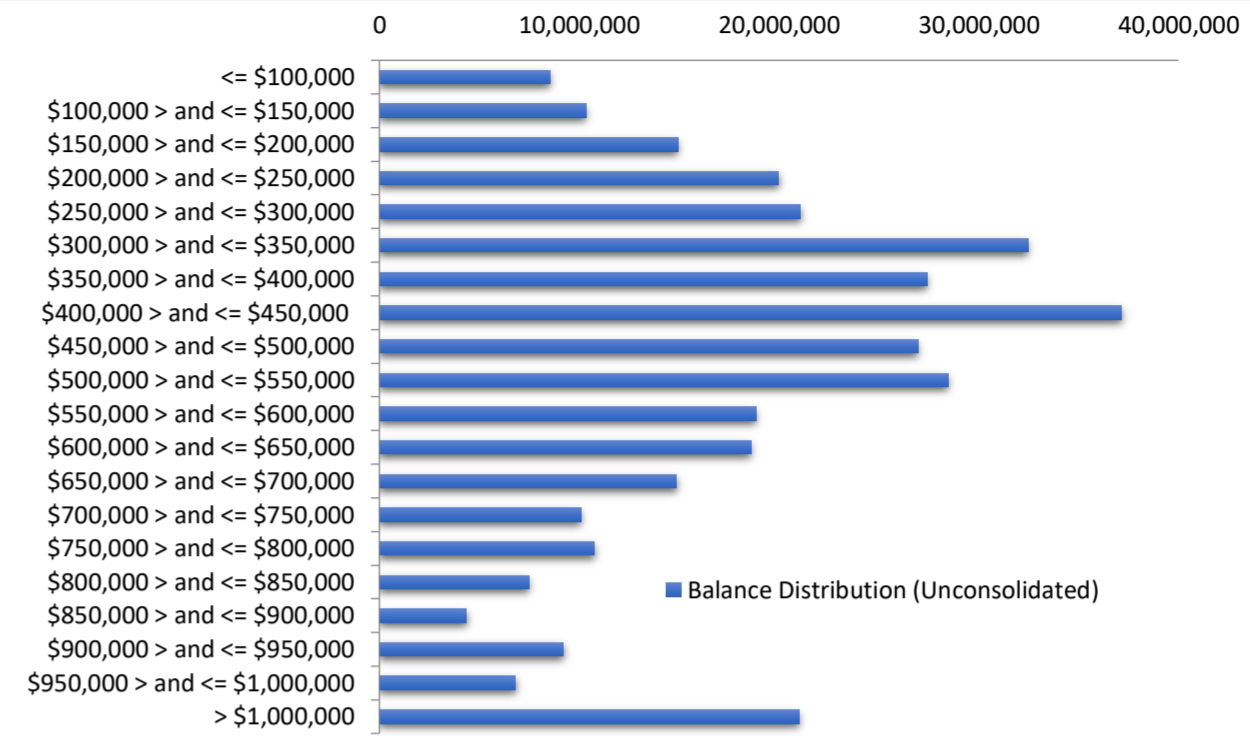
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	15,550,274	4.45%	149	16.91%
25% > and <= 30%	8,546,456	2.45%	33	3.75%
30% > and <= 35%	10,794,389	3.09%	34	3.86%
35% > and <= 40%	13,691,104	3.92%	43	4.88%
40% > and <= 45%	14,497,956	4.15%	38	4.31%
45% > and <= 50%	20,962,547	6.00%	42	4.77%
50% > and <= 55%	25,785,481	7.38%	58	6.58%
55% > and <= 60%	21,663,386	6.20%	43	4.88%
60% > and <= 65%	34,941,523	10.00%	72	8.17%
65% > and <= 70%	46,179,469	13.22%	83	9.42%
70% > and <= 75%	39,424,563	11.28%	82	9.31%
75% > and <= 80%	64,537,832	18.47%	128	14.53%
80% > and <= 85%	19,138,570	5.48%	48	5.45%
85% > and <= 90%	13,304,824	3.81%	27	3.06%
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%	400,477	0.11%	1	0.11%
<b>Total</b>	<b>349,418,854</b>	<b>100.00%</b>	<b>881</b>	<b>100.00%</b>



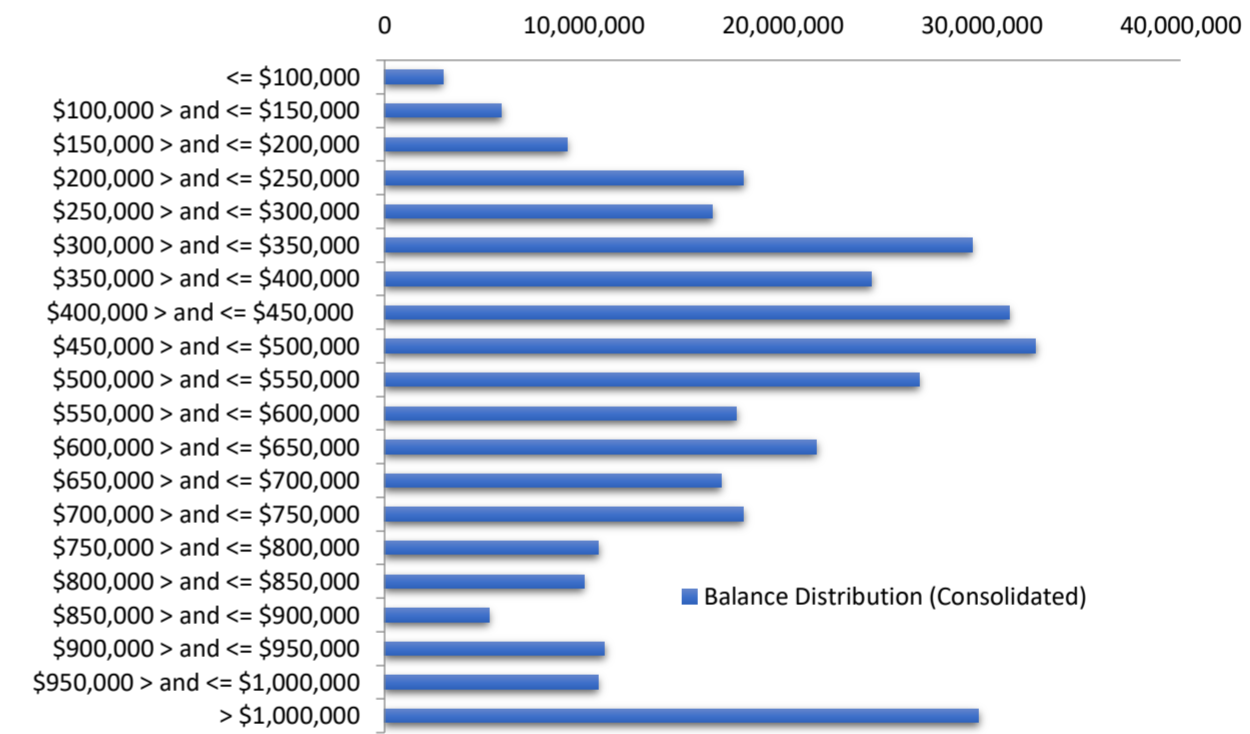
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,529,264	2.44%	222	20.37%
\$100,000 > and <= \$150,000	10,328,557	2.96%	83	7.61%
\$150,000 > and <= \$200,000	14,956,653	4.28%	85	7.80%
\$200,000 > and <= \$250,000	19,980,356	5.72%	89	8.17%
\$250,000 > and <= \$300,000	21,078,877	6.03%	77	7.06%
\$300,000 > and <= \$350,000	32,458,699	9.29%	100	9.17%
\$350,000 > and <= \$400,000	27,412,308	7.85%	74	6.79%
\$400,000 > and <= \$450,000	37,151,028	10.63%	88	8.07%
\$450,000 > and <= \$500,000	26,956,631	7.71%	57	5.23%
\$500,000 > and <= \$550,000	28,458,782	8.14%	54	4.95%
\$550,000 > and <= \$600,000	18,864,105	5.40%	33	3.03%
\$600,000 > and <= \$650,000	18,598,188	5.32%	30	2.75%
\$650,000 > and <= \$700,000	14,880,814	4.26%	22	2.02%
\$700,000 > and <= \$750,000	10,101,716	2.89%	14	1.28%
\$750,000 > and <= \$800,000	10,754,717	3.08%	14	1.28%
\$800,000 > and <= \$850,000	7,474,148	2.14%	9	0.83%
\$850,000 > and <= \$900,000	4,364,353	1.25%	5	0.46%
\$900,000 > and <= \$950,000	9,217,898	2.64%	10	0.92%
\$950,000 > and <= \$1,000,000	6,820,937	1.95%	7	0.64%
> \$1,000,000	21,030,824	6.02%	17	1.56%
<b>Total</b>	<b>349,418,854</b>	<b>100.00%</b>	<b>1,090</b>	<b>100.00%</b>



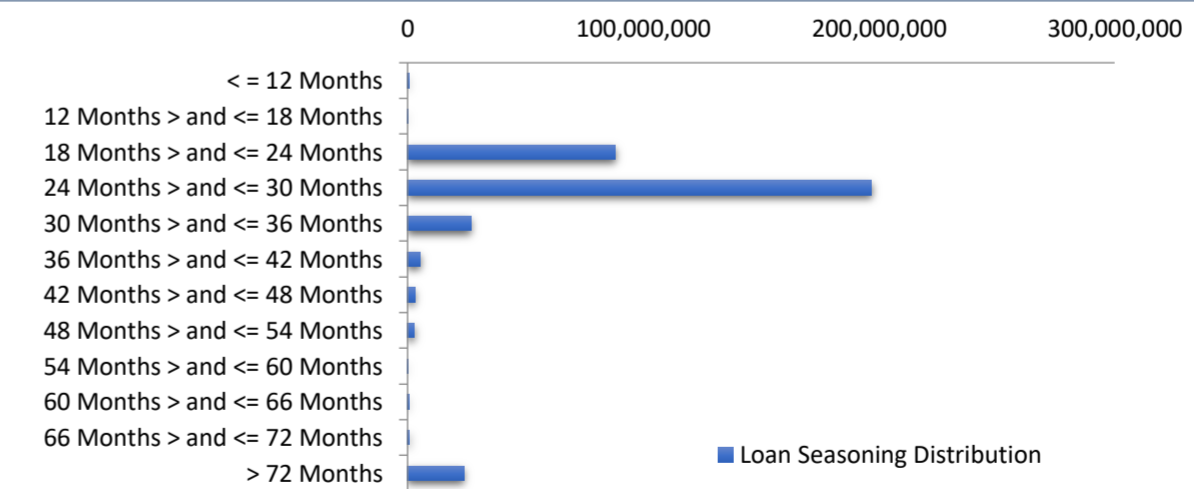
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,931,566	0.84%	96	10.90%
\$100,000 > and <= \$150,000	5,863,768	1.68%	46	5.22%
\$150,000 > and <= \$200,000	9,180,574	2.63%	53	6.02%
\$200,000 > and <= \$250,000	18,039,817	5.16%	80	9.08%
\$250,000 > and <= \$300,000	16,487,310	4.72%	60	6.81%
\$300,000 > and <= \$350,000	29,514,475	8.45%	91	10.33%
\$350,000 > and <= \$400,000	24,474,532	7.00%	66	7.49%
\$400,000 > and <= \$450,000	31,378,187	8.98%	74	8.40%
\$450,000 > and <= \$500,000	32,704,627	9.36%	69	7.83%
\$500,000 > and <= \$550,000	26,873,193	7.69%	51	5.79%
\$550,000 > and <= \$600,000	17,674,664	5.06%	31	3.52%
\$600,000 > and <= \$650,000	21,711,351	6.21%	35	3.97%
\$650,000 > and <= \$700,000	16,890,786	4.83%	25	2.84%
\$700,000 > and <= \$750,000	18,029,907	5.16%	25	2.84%
\$750,000 > and <= \$800,000	10,748,426	3.08%	14	1.59%
\$800,000 > and <= \$850,000	10,017,195	2.87%	12	1.36%
\$850,000 > and <= \$900,000	5,258,535	1.50%	6	0.68%
\$900,000 > and <= \$950,000	11,053,627	3.16%	12	1.36%
\$950,000 > and <= \$1,000,000	10,732,782	3.07%	11	1.25%
> \$1,000,000	29,853,533	8.54%	24	2.72%
<b>Total</b>	<b>349,418,854</b>	<b>100.00%</b>	<b>881</b>	<b>100.00%</b>



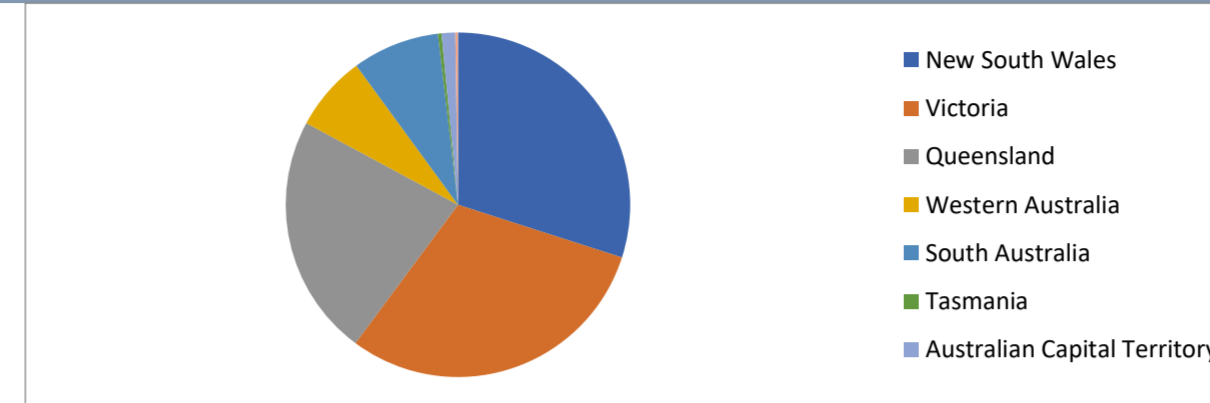
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	491,055	0.14%	1	0.09%
12 Months > and <= 18 Months	184,990	0.05%	1	0.09%
18 Months > and <= 24 Months	88,101,190	25.21%	232	21.28%
24 Months > and <= 30 Months	196,924,051	56.36%	576	52.84%
30 Months > and <= 36 Months	26,782,450	7.66%	81	7.43%
36 Months > and <= 42 Months	5,360,895	1.53%	13	1.19%
42 Months > and <= 48 Months	3,220,879	0.92%	9	0.83%
48 Months > and <= 54 Months	2,916,379	0.83%	9	0.83%
54 Months > and <= 60 Months	92,528	0.03%	1	0.09%
60 Months > and <= 66 Months	497,460	0.14%	2	0.18%
66 Months > and <= 72 Months	854,669	0.24%	4	0.37%
> 72 Months	23,992,308	6.87%	161	14.77%
<b>Total</b>	<b>349,418,854</b>	<b>100.00%</b>	<b>1,090</b>	<b>100.00%</b>



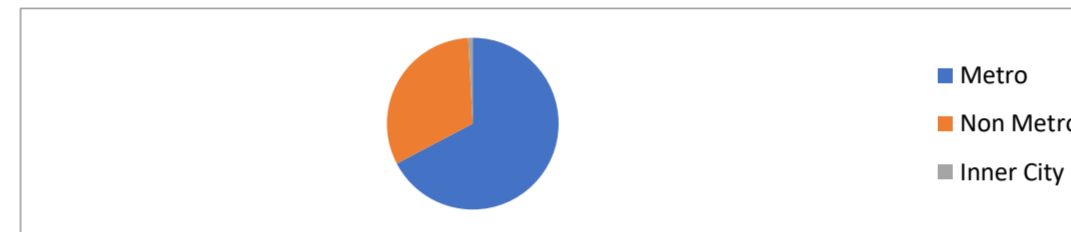
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	104,657,710	29.95%	221	25.09%
Victoria	105,543,273	30.21%	246	27.92%
Queensland	79,326,143	22.70%	207	23.50%
Western Australia	24,791,704	7.10%	93	10.56%
South Australia	28,575,820	8.18%	93	10.56%
Tasmania	1,194,504	0.34%	8	0.91%
Australian Capital Territory	4,465,652	1.28%	11	1.25%
Northern Territory	864,049	0.25%	2	0.23%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>349,418,854</b>	<b>100.00%</b>	<b>881</b>	<b>100.00%</b>



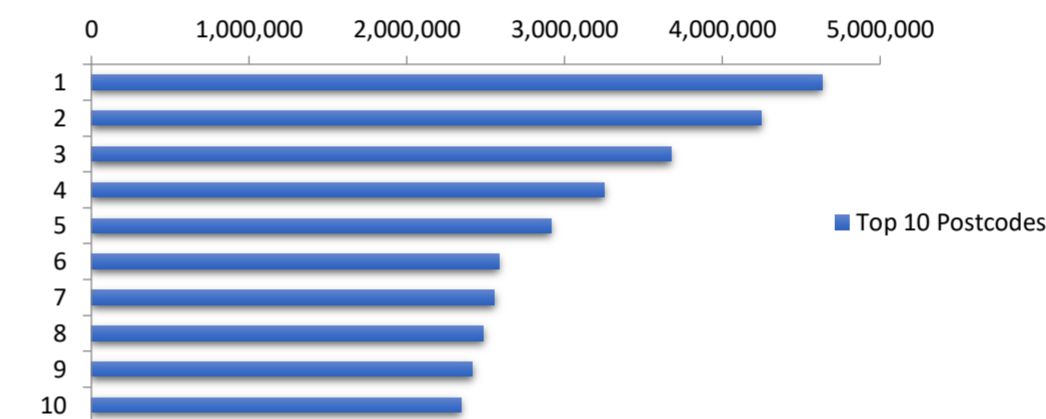
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	235,146,554	67.30%	593	67.31%
Non Metro	111,315,608	31.86%	281	31.90%
Inner City	2,956,692	0.85%	7	0.79%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>349,418,854</b>	<b>100.00%</b>	<b>881</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	4,631,748	1.33%	11	1.25%
4226	4,243,436	1.21%	6	0.68%
2500	3,672,733	1.05%	8	0.91%
3029	3,247,386	0.93%	7	0.79%
3046	2,913,822	0.83%	7	0.79%
2176	2,584,619	0.74%	4	0.45%
3030	2,555,552	0.73%	7	0.79%
2770	2,484,188	0.71%	4	0.45%
4211	2,415,886	0.69%	5	0.57%
3350	2,341,901	0.67%	9	1.02%
<b>Total</b>	<b>31,091,272</b>	<b>8.90%</b>	<b>68</b>	<b>7.72%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	349,418,854	100.00%	1,090	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>349,418,854</b>	<b>100.00%</b>	<b>1,090</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	349,418,854	100.00%	1,090	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>349,418,854</b>	<b>100.00%</b>	<b>1,090</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	300,254,611	85.93%	927	85.05%
Interest Only	49,164,243	14.07%	163	14.95%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>349,418,854</b>	<b>100.00%</b>	<b>1,090</b>	<b>100.00%</b>



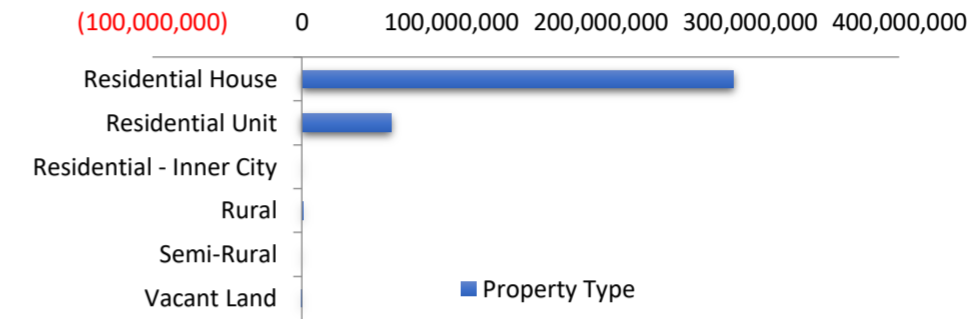
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	349,418,854	100.00%	1,090	100.00%
<b>Total</b>	<b>349,418,854</b>	<b>100.00%</b>	<b>1,090</b>	<b>100.00%</b>



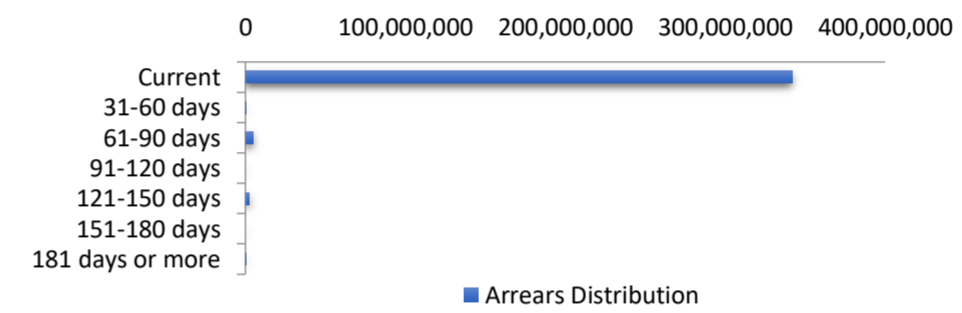
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	288,984,486	82.70%	703	79.80%
Residential Unit	59,723,828	17.09%	175	19.86%
Residential - Inner City	0	0.00%	0	0.00%
Rural	710,982	0.20%	2	0.23%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	(442)	0.00%	1	0.11%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>349,418,854</b>	<b>100.00%</b>	<b>881</b>	<b>100.00%</b>



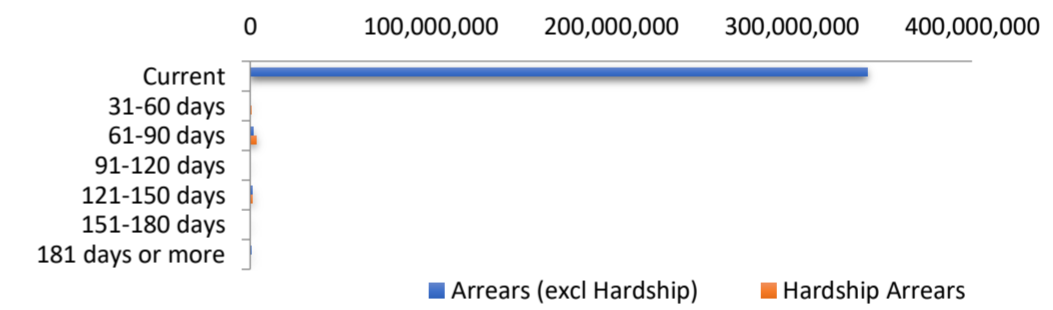
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	341,838,068	97.83%	1,076	98.72%
31-60 days	395,778	0.11%	1	0.09%
61-90 days	4,574,044	1.31%	8	0.73%
91-120 days	0	0.00%	0	0.00%
121-150 days	2,210,486	0.63%	3	0.28%
151-180 days	0	0.00%	0	0.00%
181 days or more	400,477	0.11%	2	0.18%
<b>Total</b>	<b>349,418,854</b>	<b>100.00%</b>	<b>1,090</b>	<b>100.00%</b>



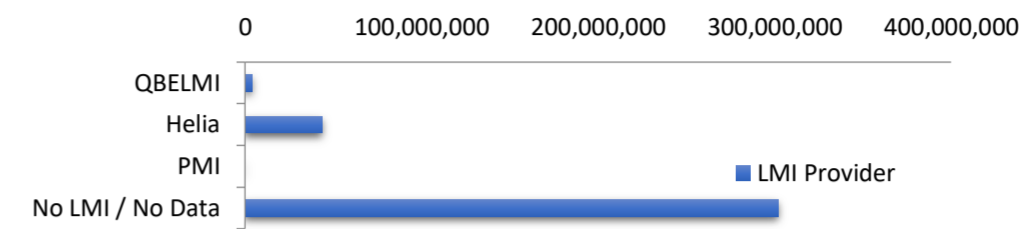
**Hardships**

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	341,838,068	1,076	0	0	1,076
31-60 days	0	0	395,778	1	1
61-90 days	1,456,973	2	3,117,071	6	8
91-120 days	0	0	0	0	0
121-150 days	974,189	1	1,236,297	2	3
151-180 days	0	0	0	0	0
181 days or more	400,477	2	0	0	2
<b>Total</b>	<b>344,669,708</b>	<b>1,081</b>	<b>4,749,146</b>	<b>9</b>	<b>1,090</b>



**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,794,124	1.09%	11	1.25%
Helia	43,420,453	12.43%	141	16.00%
PMI	0	0.00%	0	0.00%
No LMI / No Data	302,204,276	86.49%	729	82.75%
<b>Total</b>	<b>349,418,854</b>	<b>100.00%</b>	<b>881</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	114,600,851	32.80%	357	32.75%
Owner Occupier	234,818,003	67.20%	733	67.25%
<b>Total</b>	<b>349,418,854</b>	<b>100.00%</b>	<b>1,090</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	2,610,963.10	5
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 E	0.00	N/A