

AFG Series 2023-1
Collateral Report



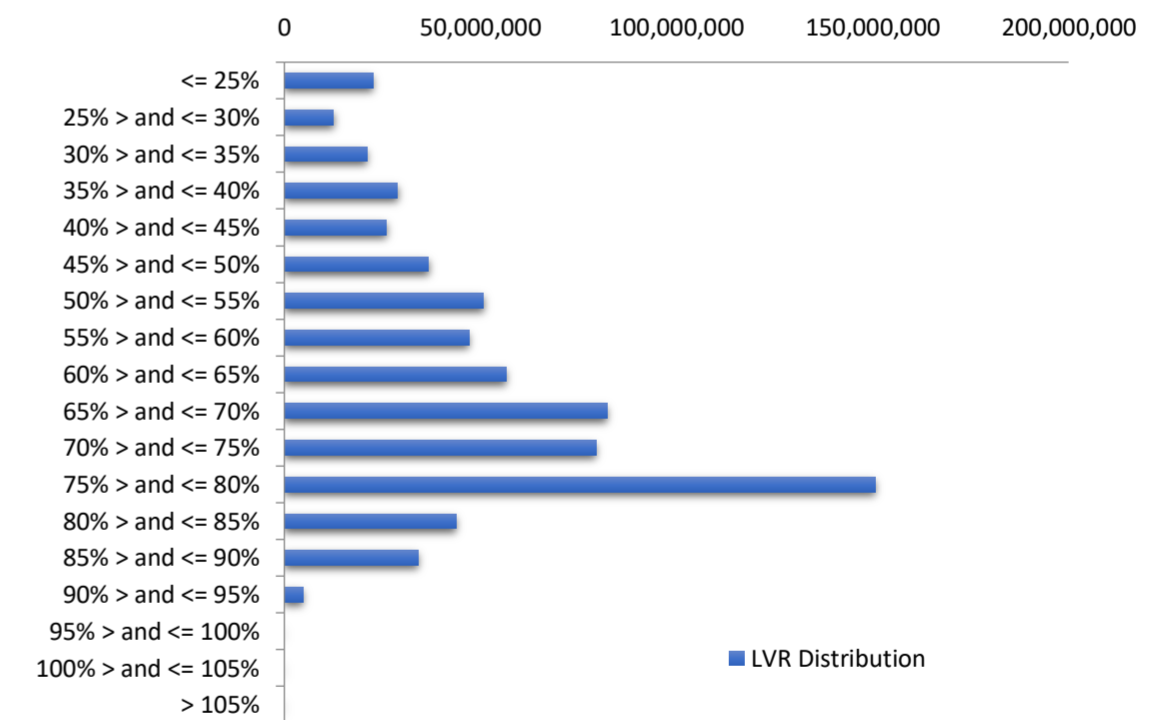
Model Period	1
Collection Period Start	26-Oct-23
Collection Period End	30-Nov-23
No. of Days	36
Interest Period Start	26-Oct-23
Interest Period End	10-Dec-23
No. of Days	46
Determination Date	6-Dec-23
Payment Date	11-Dec-23

Pool Statistics

Closing Balance of Mortgages	697,628,331
No. of Loans (Unconsolidated)	1,868
No. of Loans (Consolidated)	1,525
Average Loan Size (Unconsolidated)	373,463
Average Loan Size (Consolidated)	457,461
Largest Loan Size (Unconsolidated)	2,343,352
Largest Loan Size (Consolidated)	2,343,352
Smallest Loan Size (Unconsolidated)	(44,144)
Smallest Loan Size (Consolidated)	(1,299)
Weighted Average Interest Rate	6.82%
Weighted Average LVR	63.70%
Weighted Average Seasoning	23.67
Weighted Average Remaining Term	330.73

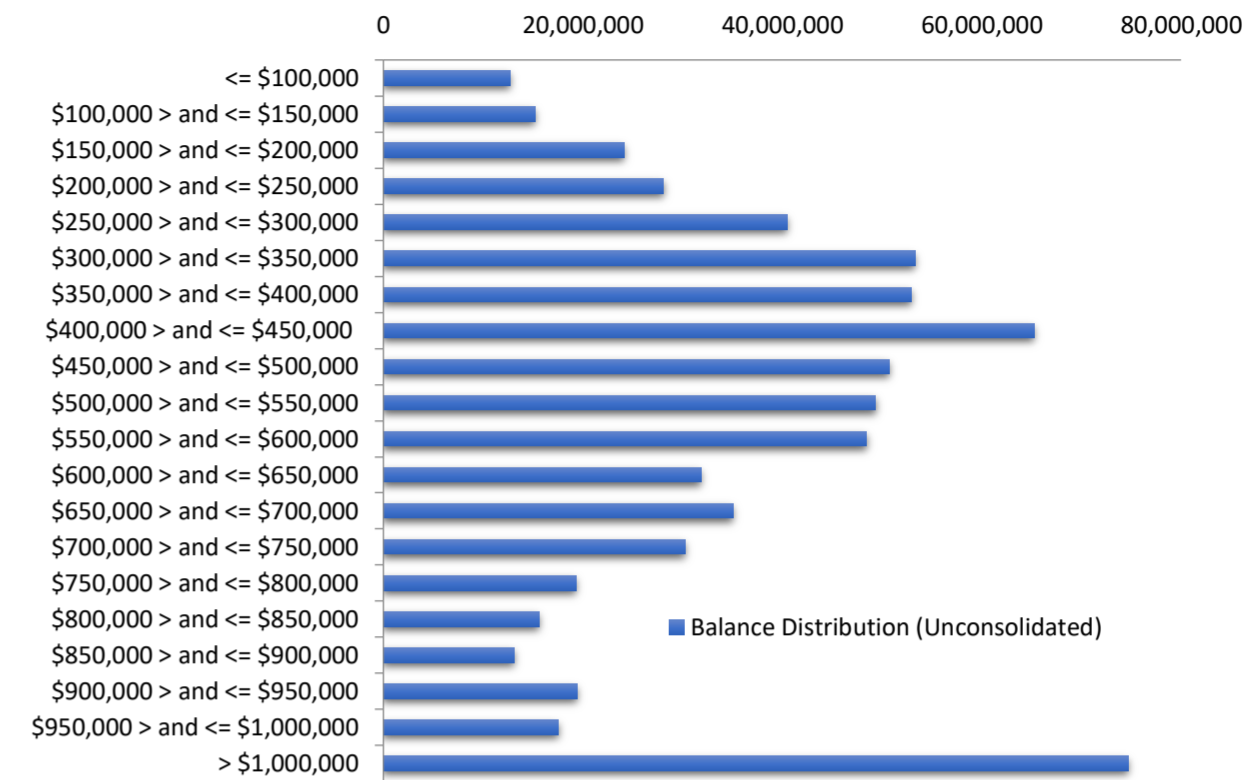
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	22,621,769	3.24%	201	13.18%
25% > and <= 30%	12,575,085	1.80%	48	3.15%
30% > and <= 35%	21,131,492	3.03%	61	4.00%
35% > and <= 40%	28,889,560	4.14%	76	4.98%
40% > and <= 45%	26,002,955	3.73%	59	3.87%
45% > and <= 50%	36,754,432	5.27%	81	5.31%
50% > and <= 55%	50,824,983	7.29%	97	6.36%
55% > and <= 60%	47,111,614	6.75%	92	6.03%
60% > and <= 65%	56,513,909	8.10%	107	7.02%
65% > and <= 70%	82,310,697	11.80%	144	9.44%
70% > and <= 75%	79,465,414	11.39%	147	9.64%
75% > and <= 80%	150,630,382	21.59%	262	17.18%
80% > and <= 85%	43,892,866	6.29%	78	5.11%
85% > and <= 90%	34,129,736	4.89%	62	4.07%
90% > and <= 95%	4,773,437	0.68%	10	0.68%
95% > and <= 100%	0	0.00%	0	0.00%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
Total	697,628,331	100.00%	1,525	100.00%



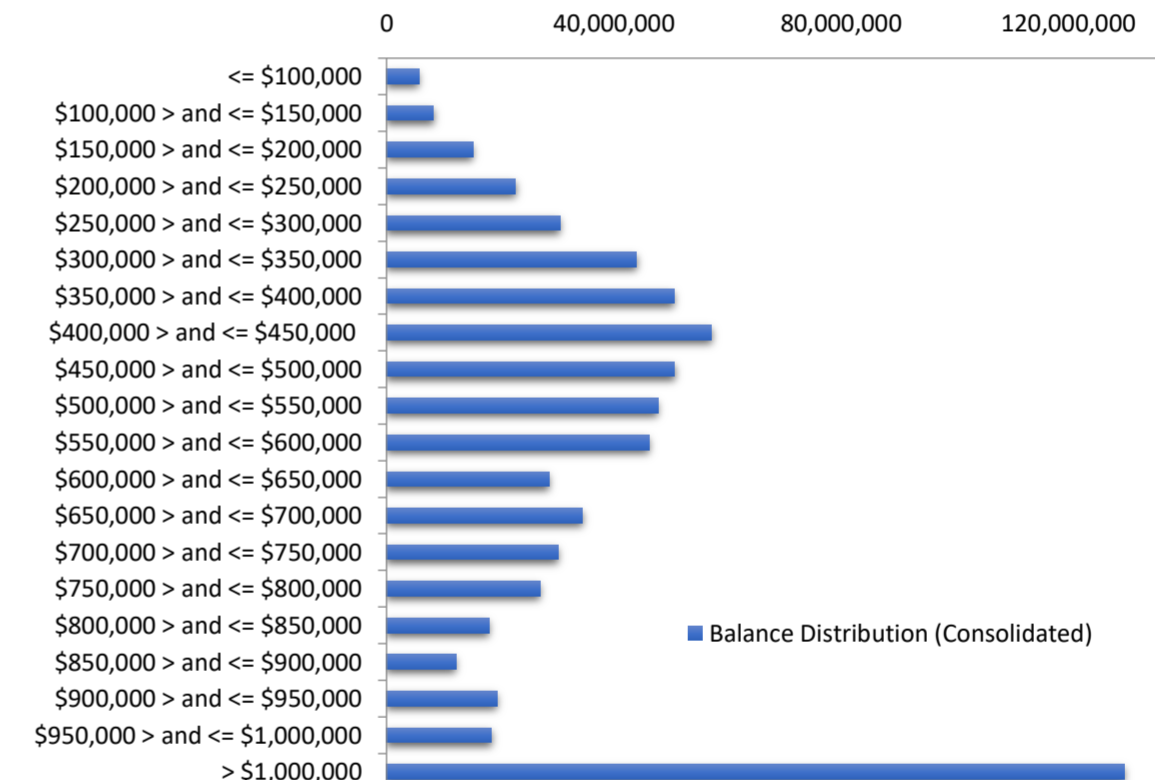
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	12,745,913	1.83%	290	15.52%
\$100,000 > and <= \$150,000	15,187,344	2.18%	125	6.69%
\$150,000 > and <= \$200,000	24,113,764	3.46%	138	7.39%
\$200,000 > and <= \$250,000	28,116,841	4.03%	125	6.69%
\$250,000 > and <= \$300,000	40,520,124	5.81%	147	7.87%
\$300,000 > and <= \$350,000	53,342,321	7.65%	164	8.78%
\$350,000 > and <= \$400,000	52,973,980	7.59%	141	7.55%
\$400,000 > and <= \$450,000	65,237,535	9.35%	154	8.24%
\$450,000 > and <= \$500,000	50,689,680	7.27%	107	5.73%
\$500,000 > and <= \$550,000	49,376,157	7.08%	94	5.03%
\$550,000 > and <= \$600,000	48,433,433	6.94%	84	4.50%
\$600,000 > and <= \$650,000	31,860,818	4.57%	51	2.73%
\$650,000 > and <= \$700,000	35,063,677	5.03%	52	2.78%
\$700,000 > and <= \$750,000	30,243,624	4.34%	42	2.25%
\$750,000 > and <= \$800,000	19,328,649	2.77%	25	1.34%
\$800,000 > and <= \$850,000	15,607,621	2.24%	19	1.02%
\$850,000 > and <= \$900,000	13,112,876	1.88%	15	0.80%
\$900,000 > and <= \$950,000	19,461,348	2.79%	21	1.12%
\$950,000 > and <= \$1,000,000	17,549,582	2.52%	18	0.96%
> \$1,000,000	74,663,043	10.70%	56	3.00%
Total	697,628,331	100.00%	1,868	100.00%



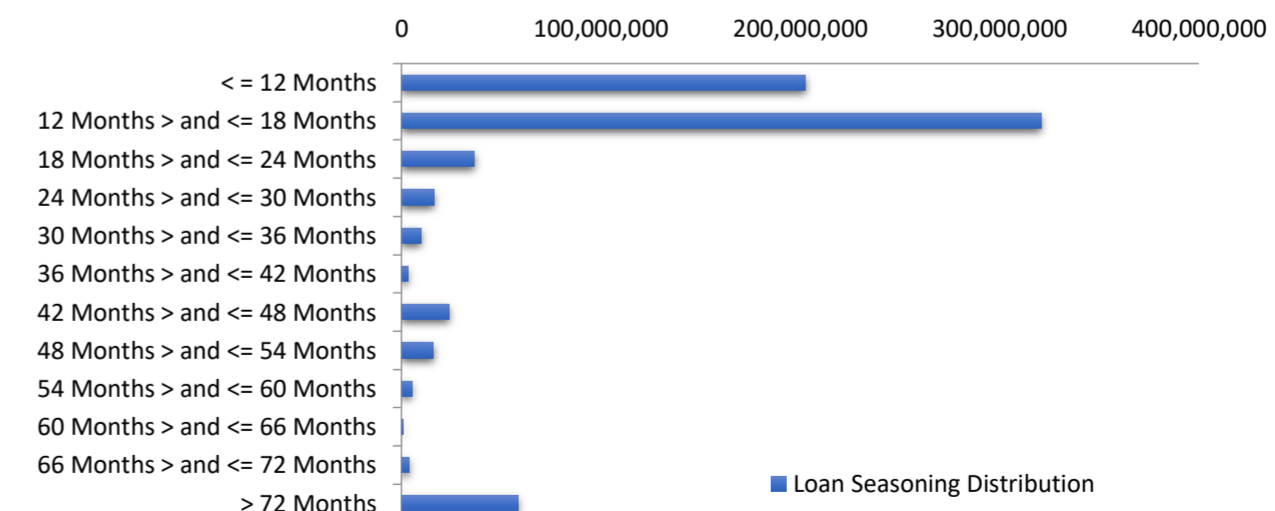
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,671,512	0.81%	127	8.33%
\$100,000 > and <= \$150,000	8,262,459	1.18%	68	4.46%
\$150,000 > and <= \$200,000	15,199,129	2.18%	87	5.70%
\$200,000 > and <= \$250,000	22,739,682	3.26%	101	6.62%
\$250,000 > and <= \$300,000	30,588,445	4.38%	111	7.28%
\$300,000 > and <= \$350,000	44,027,136	6.31%	135	8.85%
\$350,000 > and <= \$400,000	50,610,205	7.25%	135	8.85%
\$400,000 > and <= \$450,000	57,239,350	8.20%	135	8.85%
\$450,000 > and <= \$500,000	50,723,412	7.27%	107	7.02%
\$500,000 > and <= \$550,000	47,785,875	6.85%	91	5.97%
\$550,000 > and <= \$600,000	46,218,689	6.63%	80	5.25%
\$600,000 > and <= \$650,000	28,676,825	4.11%	46	3.02%
\$650,000 > and <= \$700,000	34,472,874	4.94%	51	3.34%
\$700,000 > and <= \$750,000	30,237,670	4.33%	42	2.75%
\$750,000 > and <= \$800,000	27,038,138	3.88%	35	2.30%
\$800,000 > and <= \$850,000	18,107,595	2.60%	22	1.44%
\$850,000 > and <= \$900,000	12,223,398	1.75%	14	0.92%
\$900,000 > and <= \$950,000	19,451,899	2.79%	21	1.38%
\$950,000 > and <= \$1,000,000	18,503,719	2.65%	19	1.25%
> \$1,000,000	129,850,319	18.61%	98	6.43%
Total	697,628,331	100.00%	1,525	100.00%



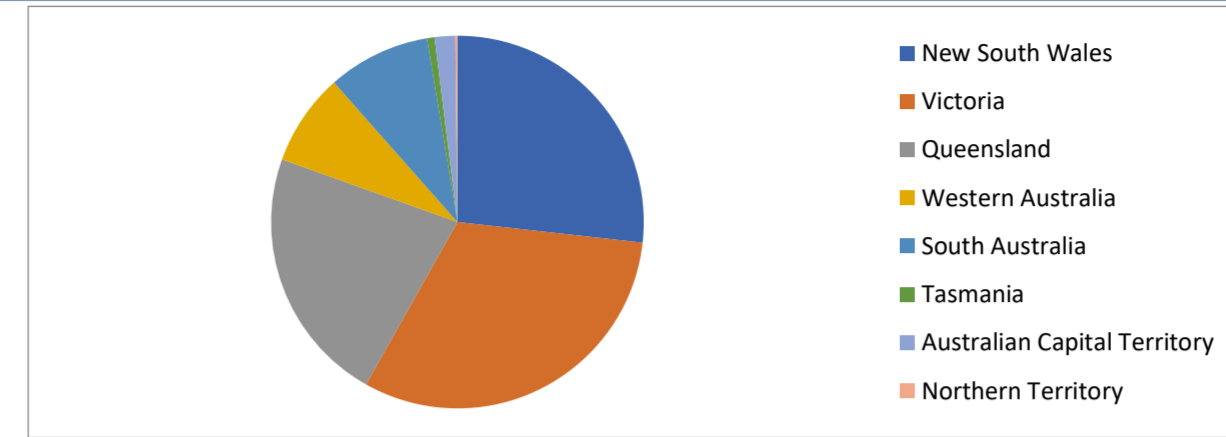
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	202,653,301	29.05%	451	24.14%
12 Months > and <= 18 Months	320,965,972	46.01%	721	38.60%
18 Months > and <= 24 Months	36,539,331	5.24%	79	4.23%
24 Months > and <= 30 Months	16,513,982	2.37%	46	2.46%
30 Months > and <= 36 Months	9,829,996	1.41%	29	1.55%
36 Months > and <= 42 Months	3,235,626	0.46%	10	0.54%
42 Months > and <= 48 Months	23,856,018	3.42%	88	4.71%
48 Months > and <= 54 Months	16,146,352	2.31%	56	3.00%
54 Months > and <= 60 Months	5,219,471	0.75%	14	0.75%
60 Months > and <= 66 Months	679,013	0.10%	4	0.21%
66 Months > and <= 72 Months	3,649,330	0.52%	14	0.75%
> 72 Months	58,339,937	8.36%	356	19.06%
Total	697,628,331	100.00%	1,868	100.00%



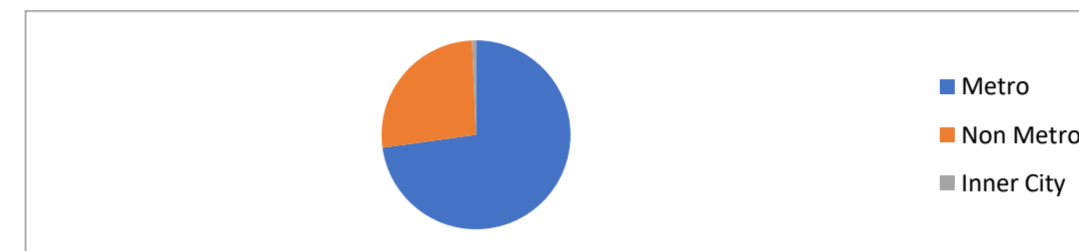
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	186,754,908	26.77%	356	23.34%
Victoria	219,025,274	31.40%	440	28.85%
Queensland	155,487,310	22.29%	344	22.56%
Western Australia	55,951,137	8.02%	173	11.34%
South Australia	62,101,215	8.90%	173	11.34%
Tasmania	4,587,466	0.66%	12	0.79%
Australian Capital Territory	12,469,695	1.79%	23	1.51%
Northern Territory	1,251,326	0.18%	4	0.26%
No Data	0	0.00%	0	0.00%
Total	697,628,331	100.00%	1,525	100.00%



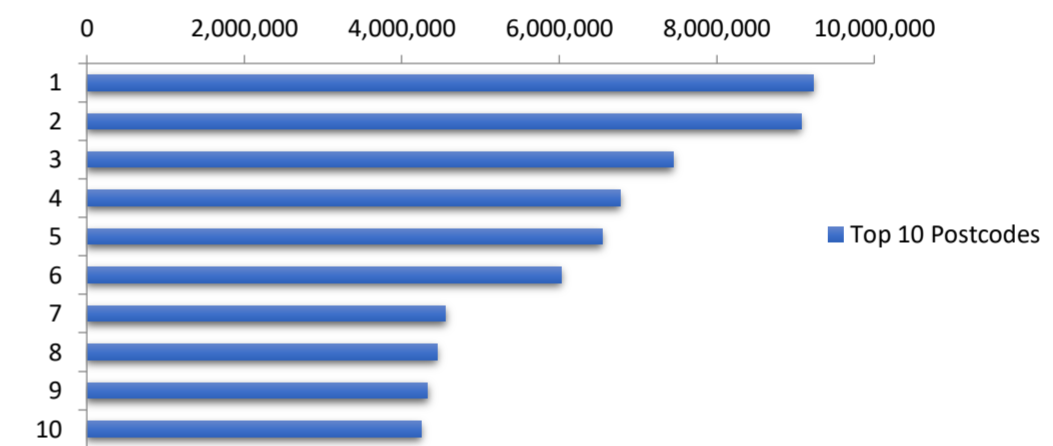
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	507,944,556	72.81%	1,082	70.95%
Non Metro	185,008,850	26.52%	431	28.26%
Inner City	4,674,925	0.67%	12	0.79%
No Data	0	0.00%	0	0.00%
Total	697,628,331	100.00%	1,525	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	9,223,243	1.32%	18	1.18%
4551	9,070,763	1.30%	12	0.79%
3977	7,445,369	1.07%	14	0.92%
3196	6,770,748	0.97%	7	0.46%
3029	6,547,931	0.94%	13	0.85%
2229	6,024,036	0.86%	3	0.20%
4218	4,556,401	0.65%	5	0.33%
3216	4,446,452	0.64%	7	0.46%
4300	4,328,868	0.62%	9	0.59%
4560	4,248,599	0.61%	7	0.46%
Total	62,662,411	8.98%	95	6.23%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	697,628,331	100.00%	1,868	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	697,628,331	100.00%	1,868	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	697,628,331	100.00%	1,868	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	697,628,331	100.00%	1,868	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	557,424,081	79.90%	1,538	82.33%
Interest Only	140,204,250	20.10%	330	17.67%
Non-Billing	0	0.00%	0	0.00%
Total	697,628,331	100.00%	1,868	100.00%



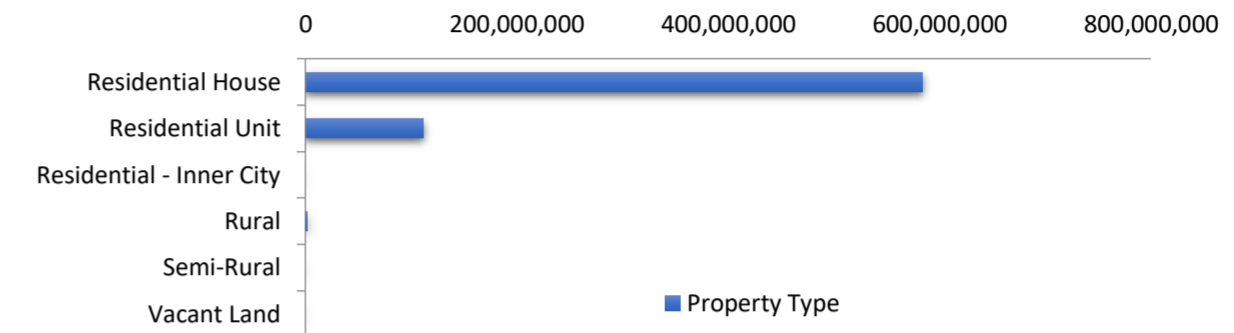
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	697,628,331	100.00%	1,868	100.00%
Total	697,628,331	100.00%	1,868	100.00%



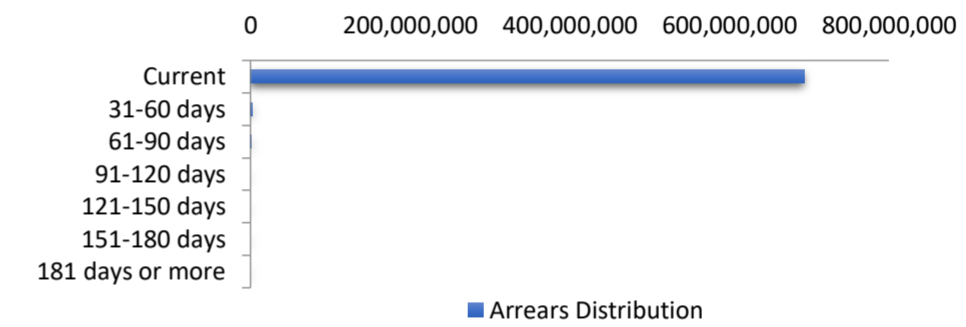
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	583,958,155	83.71%	1,227	80.46%
Residential Unit	111,611,548	16.00%	296	19.41%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,058,628	0.30%	2	0.13%
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	697,628,331	100.00%	1,525	100.00%



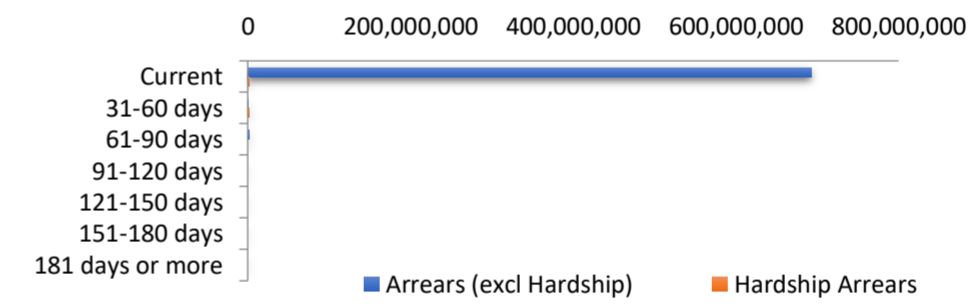
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	693,948,843	99.47%	1,863	99.73%
31-60 days	2,365,225	0.34%	3	0.16%
61-90 days	1,314,264	0.19%	2	0.11%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	697,628,331	100.00%	1,868	100.00%



Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	692,581,620	1,862	1,367,223	1	693,948,843
31-60 days	805,387	1	1,559,838	2	2,365,225
61-90 days	1,314,264	2	0	0	1,314,264
91-120 days	0	0	0	0	-
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
Total	694,701,270	1,865	2,927,061	3	697,628,331



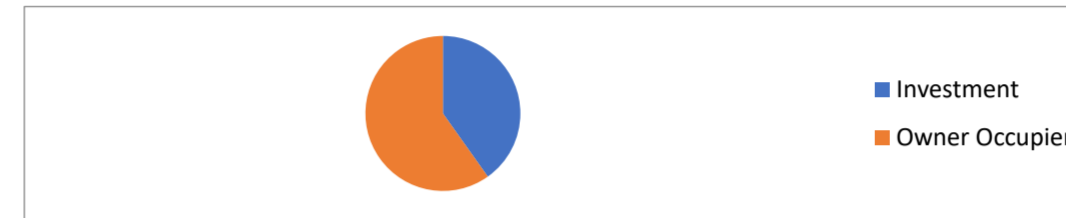
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,079,251	0.73%	24	1.57%
Helia	84,877,419	12.17%	246	16.13%
PMI	0	0.00%	0	0.00%
No LMI / No Data	607,671,661	87.11%	1,255	82.30%
Total	697,628,331	100.00%	1,525	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	280,238,223	40.17%	734	39.29%
Owner Occupier	417,390,108	59.83%	1,134	60.71%
Total	697,628,331	100.00%	1,868	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0
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 f	0.00	N/A