

**AFG Series 2022-1**  
**Collateral Report**



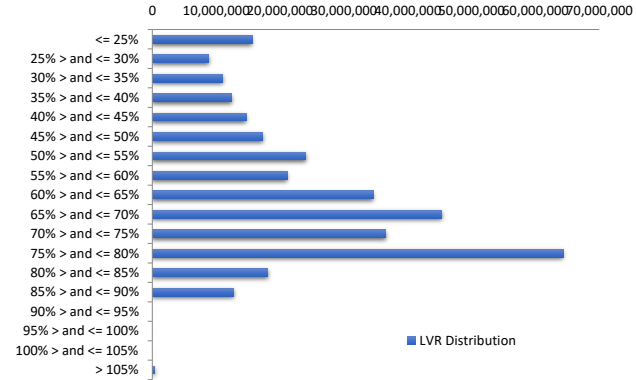
Model Period	21
Collection Period Start	1-Dec-23
Collection Period End	31-Dec-23
No. of Days	31
Interest Period Start	11-Dec-23
Interest Period End	9-Jan-24
No. of Days	30
Determination Date	5-Jan-24
Payment Date	10-Jan-24

**Pool Statistics**

Closing Balance of Mortgages	337,174,690
No. of Loans (Unconsolidated)	1,060
No. of Loans (Consolidated)	859
Average Loan Size (Unconsolidated)	318,089
Average Loan Size (Consolidated)	392,520
Largest Loan Size (Unconsolidated)	1,795,494
Largest Loan Size (Consolidated)	1,795,494
Smallest Loan Size (Unconsolidated)	(3,329)
Smallest Loan Size (Consolidated)	(3,329)
Weighted Average Interest Rate	6.88%
Weighted Average LVR	61.62%
Weighted Average Seasoning	33.43
Weighted Average Remaining Term	319.05

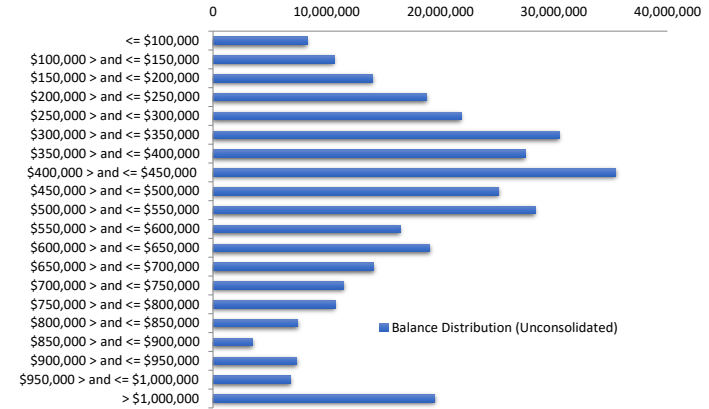
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	15,616,011	4.63%	149	17.35%
25% > and <= 30%	8,858,519	2.63%	35	4.07%
30% > and <= 35%	11,021,775	3.27%	34	3.96%
35% > and <= 40%	12,408,007	3.68%	40	4.66%
40% > and <= 45%	14,736,882	4.37%	37	4.31%
45% > and <= 50%	17,282,057	5.13%	39	4.54%
50% > and <= 55%	24,013,607	7.12%	52	6.05%
55% > and <= 60%	21,152,613	6.27%	43	5.01%
60% > and <= 65%	34,650,283	10.28%	72	8.38%
65% > and <= 70%	45,352,846	13.45%	83	9.66%
70% > and <= 75%	36,526,005	10.83%	78	9.08%
75% > and <= 80%	64,334,569	19.08%	125	14.55%
80% > and <= 85%	18,096,189	5.37%	46	5.36%
85% > and <= 90%	12,722,182	3.77%	25	2.91%
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%	403,146	0.12%	1	0.12%
<b>Total</b>	<b>337,174,690</b>	<b>100.00%</b>	<b>859</b>	<b>100.00%</b>



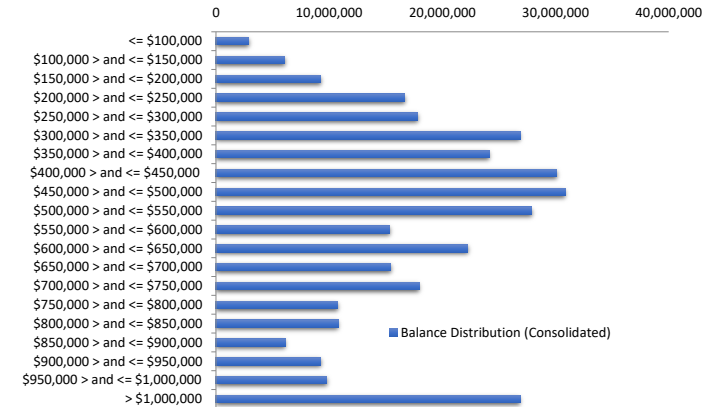
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,278,554	2.46%	216	20.38%
\$100,000 > and <= \$150,000	10,668,430	3.16%	86	8.11%
\$150,000 > and <= \$200,000	14,044,044	4.17%	80	7.55%
\$200,000 > and <= \$250,000	18,811,011	5.58%	84	7.92%
\$250,000 > and <= \$300,000	21,859,916	6.48%	80	7.55%
\$300,000 > and <= \$350,000	30,488,670	9.04%	94	8.87%
\$350,000 > and <= \$400,000	27,467,814	8.15%	74	6.98%
\$400,000 > and <= \$450,000	35,450,571	10.51%	84	7.92%
\$450,000 > and <= \$500,000	25,123,779	7.45%	53	5.00%
\$500,000 > and <= \$550,000	28,375,418	8.42%	54	5.09%
\$550,000 > and <= \$600,000	16,488,747	4.89%	29	2.74%
\$600,000 > and <= \$650,000	19,084,299	5.66%	31	2.92%
\$650,000 > and <= \$700,000	14,143,334	4.19%	21	1.98%
\$700,000 > and <= \$750,000	11,509,249	3.41%	16	1.51%
\$750,000 > and <= \$800,000	10,754,014	3.19%	14	1.32%
\$800,000 > and <= \$850,000	7,463,816	2.21%	9	0.85%
\$850,000 > and <= \$900,000	3,483,337	1.03%	4	0.38%
\$900,000 > and <= \$950,000	7,351,301	2.18%	8	0.75%
\$950,000 > and <= \$1,000,000	6,828,444	2.03%	7	0.66%
> \$1,000,000	19,499,944	5.78%	16	1.51%
<b>Total</b>	<b>337,174,690</b>	<b>100.00%</b>	<b>1,060</b>	<b>100.00%</b>



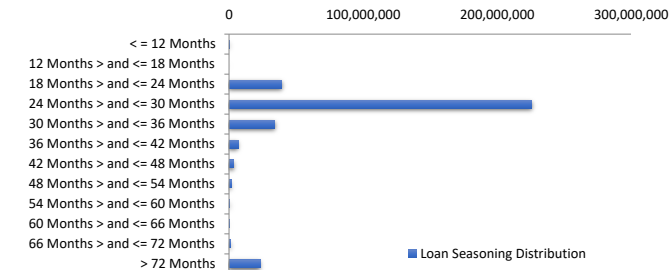
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,895,319	0.86%	95	11.06%
\$100,000 > and <= \$150,000	6,071,048	1.80%	48	5.59%
\$150,000 > and <= \$200,000	9,255,461	2.75%	53	6.17%
\$200,000 > and <= \$250,000	16,678,840	4.95%	74	8.61%
\$250,000 > and <= \$300,000	17,828,255	5.29%	65	7.57%
\$300,000 > and <= \$350,000	26,881,343	7.97%	83	9.66%
\$350,000 > and <= \$400,000	24,124,858	7.16%	65	7.57%
\$400,000 > and <= \$450,000	30,104,115	8.93%	71	8.27%
\$450,000 > and <= \$500,000	30,855,898	9.15%	65	7.57%
\$500,000 > and <= \$550,000	27,879,368	8.27%	53	6.17%
\$550,000 > and <= \$600,000	15,333,346	4.55%	27	3.14%
\$600,000 > and <= \$650,000	22,254,310	6.60%	36	4.19%
\$650,000 > and <= \$700,000	15,463,394	4.59%	23	2.68%
\$700,000 > and <= \$750,000	17,972,841	5.33%	25	2.91%
\$750,000 > and <= \$800,000	10,750,335	3.19%	14	1.63%
\$800,000 > and <= \$850,000	10,796,695	3.20%	13	1.51%
\$850,000 > and <= \$900,000	6,135,392	1.82%	7	0.81%
\$900,000 > and <= \$950,000	9,235,032	2.74%	10	1.16%
\$950,000 > and <= \$1,000,000	9,778,498	2.90%	10	1.16%
> \$1,000,000	26,880,341	7.97%	22	2.56%
<b>Total</b>	<b>337,174,690</b>	<b>100.00%</b>	<b>859</b>	<b>100.00%</b>



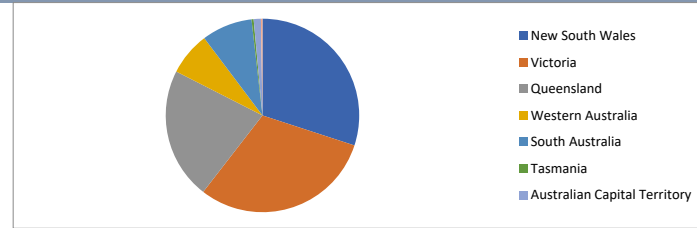
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	490,572	0.15%	1	0.09%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	39,449,664	11.70%	109	10.28%
24 Months > and <= 30 Months	225,892,485	67.00%	647	61.04%
30 Months > and <= 36 Months	34,182,717	10.14%	107	10.09%
36 Months > and <= 42 Months	6,857,532	2.03%	16	1.51%
42 Months > and <= 48 Months	3,496,712	1.04%	10	0.94%
48 Months > and <= 54 Months	1,668,427	0.49%	6	0.57%
54 Months > and <= 60 Months	654,381	0.19%	2	0.19%
60 Months > and <= 66 Months	244,980	0.07%	1	0.09%
66 Months > and <= 72 Months	1,103,494	0.33%	5	0.47%
> 72 Months	23,133,725	6.86%	156	14.72%
<b>Total</b>	<b>337,174,690</b>	<b>100.00%</b>	<b>1,060</b>	<b>100.00%</b>



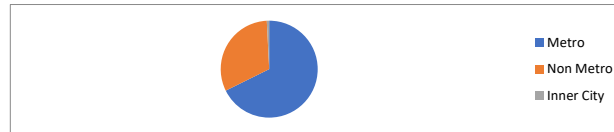
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	101,225,076	30.02%	215	25.03%
Victoria	102,742,720	30.47%	240	27.94%
Queensland	74,184,144	22.00%	199	23.17%
Western Australia	24,374,214	7.23%	92	10.71%
South Australia	28,536,144	8.46%	93	10.83%
Tasmania	1,189,953	0.35%	8	0.93%
Australian Capital Territory	4,058,053	1.20%	10	1.16%
Northern Territory	864,386	0.26%	2	0.23%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>337,174,690</b>	<b>100.00%</b>	<b>859</b>	<b>100.00%</b>



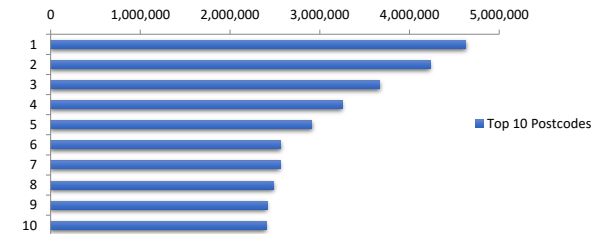
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	228,222,973	67.69%	581	67.64%
Non Metro	106,266,547	31.52%	272	31.66%
Inner City	2,685,169	0.80%	6	0.70%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>337,174,690</b>	<b>100.00%</b>	<b>859</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	4,627,750	1.37%	11	1.28%
4226	4,231,108	1.25%	6	0.70%
2500	3,668,707	1.09%	8	0.93%
3029	3,250,389	0.96%	7	0.81%
3046	2,911,070	0.86%	7	0.81%
2176	2,565,563	0.76%	4	0.47%
3030	2,559,550	0.76%	7	0.81%
2770	2,487,720	0.74%	4	0.47%
4211	2,412,735	0.72%	5	0.58%
3350	2,403,432	0.71%	9	1.05%
<b>Total</b>	<b>31,118,024</b>	<b>9.23%</b>	<b>68</b>	<b>7.92%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	337,174,690	100.00%	1,060	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>337,174,690</b>	<b>100.00%</b>	<b>1,060</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	337,174,690	100.00%	1,060	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>337,174,690</b>	<b>100.00%</b>	<b>1,060</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	292,115,690	86.64%	907	85.57%
Interest Only	45,059,000	13.36%	153	14.43%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>337,174,690</b>	<b>100.00%</b>	<b>1,060</b>	<b>100.00%</b>



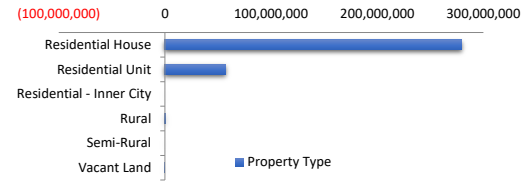
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	337,174,690	100.00%	1,060	100.00%
<b>Total</b>	<b>337,174,690</b>	<b>100.00%</b>	<b>1,060</b>	<b>100.00%</b>



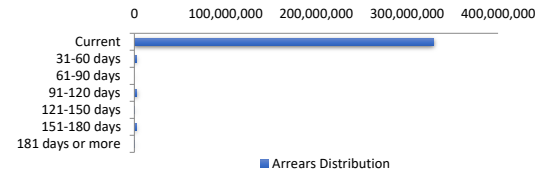
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	279,371,728	82.86%	688	80.09%
Residential Unit	57,095,469	16.93%	168	19.56%
Residential - Inner City	0	0.00%	0	0.00%
Rural	707,934	0.21%	2	0.23%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	(442)	0.00%	1	0.12%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>337,174,690</b>	<b>100.00%</b>	<b>859</b>	<b>100.00%</b>



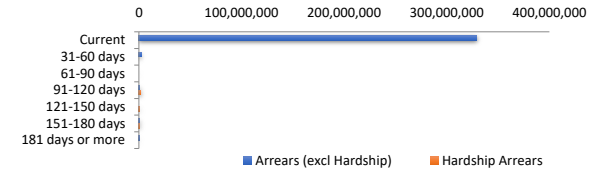
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	329,216,406	97.64%	1,044	98.49%
31-60 days	2,255,564	0.67%	6	0.57%
61-90 days	0	0.00%	0	0.00%
91-120 days	2,874,331	0.85%	5	0.47%
121-150 days	545,283	0.16%	1	0.09%
151-180 days	1,879,959	0.56%	2	0.19%
181 days or more	403,146	0.12%	2	0.19%
<b>Total</b>	<b>337,174,690</b>	<b>100.00%</b>	<b>1,060</b>	<b>100.00%</b>



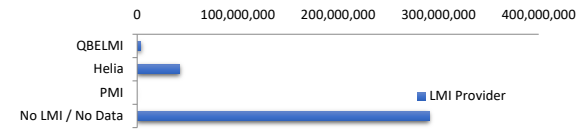
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	329,216,406	1,044	0	0	1,044
31-60 days	2,255,564	6	0	0	6
61-90 days	0	0	0	0	0
91-120 days	994,154	1	1,880,177	4	5
121-150 days	0	0	545,283	1	1
151-180 days	980,230	1	899,729	1	2
181 days or more	403,146	2	0	0	2
<b>Total</b>	<b>333,849,500</b>	<b>1,054</b>	<b>3,325,190</b>	<b>6</b>	<b>1,060</b>



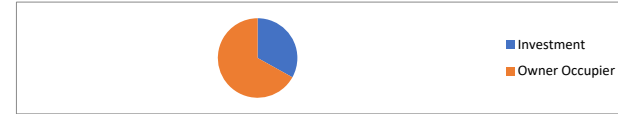
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,772,042	1.12%	11	1.28%
Helia	42,256,720	12.53%	137	15.95%
PMI	0	0.00%	0	0.00%
No LMI / No Data	291,145,928	86.35%	711	82.77%
<b>Total</b>	<b>337,174,690</b>	<b>100.00%</b>	<b>859</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	111,476,007	33.06%	348	32.83%
Owner Occupier	225,698,682	66.94%	712	67.17%
<b>Total</b>	<b>337,174,690</b>	<b>100.00%</b>	<b>1,060</b>	<b>100.00%</b>



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	5,702,719.73	10
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