

**AFG Series 2023-1**  
**Collateral Report**



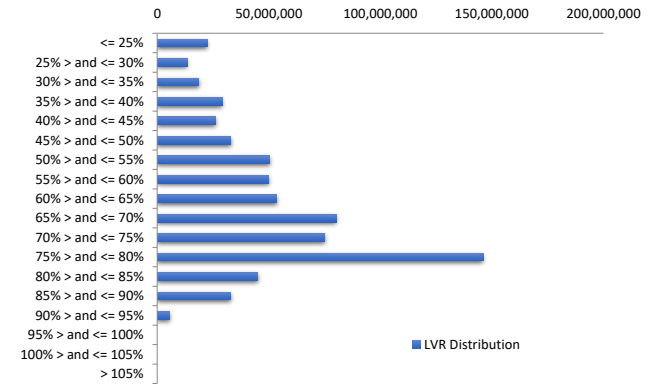
Model Period	2
Collection Period Start	1-Dec-23
Collection Period End	31-Dec-23
No. of Days	31
Interest Period Start	11-Dec-23
Interest Period End	9-Jan-24
No. of Days	30
Determination Date	5-Jan-24
Payment Date	10-Jan-24

**Pool Statistics**

Closing Balance of Mortgages	682,002,577
No. of Loans (Unconsolidated)	1,829
No. of Loans (Consolidated)	1,495
Average Loan Size (Unconsolidated)	372,883
Average Loan Size (Consolidated)	456,189
Largest Loan Size (Unconsolidated)	2,341,781
Largest Loan Size (Consolidated)	2,341,781
Smallest Loan Size (Unconsolidated)	(38,482)
Smallest Loan Size (Consolidated)	(38,482)
Weighted Average Interest Rate	6.81%
Weighted Average LVR	63.64%
Weighted Average Seasoning	24.66
Weighted Average Remaining Term	329.77

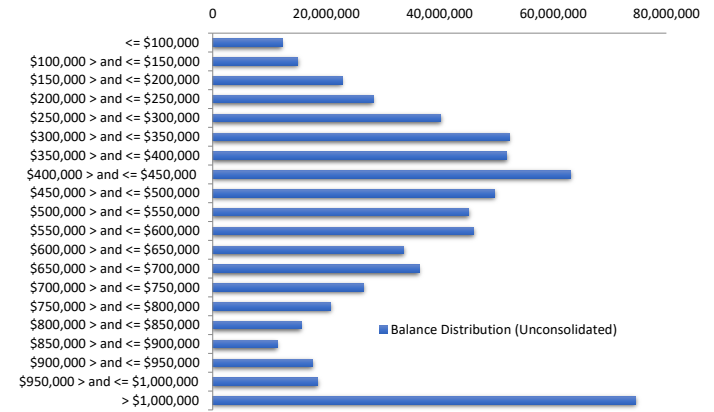
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	22,380,683	3.28%	201	13.44%
25% > and <= 30%	13,446,539	1.97%	50	3.34%
30% > and <= 35%	18,614,377	2.73%	57	3.81%
35% > and <= 40%	29,126,456	4.27%	75	5.02%
40% > and <= 45%	26,144,357	3.83%	62	4.15%
45% > and <= 50%	33,013,010	4.84%	72	4.82%
50% > and <= 55%	50,553,405	7.41%	97	6.49%
55% > and <= 60%	49,975,979	7.33%	94	6.29%
60% > and <= 65%	53,549,822	7.85%	100	6.69%
65% > and <= 70%	80,299,690	11.77%	142	9.50%
70% > and <= 75%	75,117,316	11.01%	143	9.57%
75% > and <= 80%	146,111,094	21.42%	252	16.86%
80% > and <= 85%	45,131,899	6.62%	79	5.28%
85% > and <= 90%	33,036,929	4.84%	60	4.01%
90% > and <= 95%	5,501,021	0.81%	11	0.74%
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%
<b>Total</b>	<b>682,002,577</b>	<b>100.00%</b>	<b>1,495</b>	<b>100.00%</b>



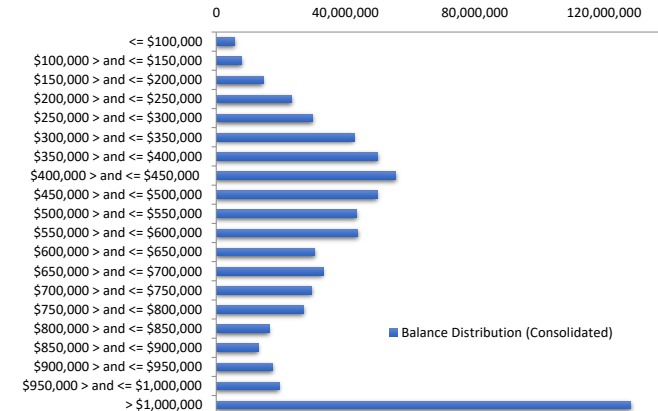
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	12,263,574	1.80%	286	15.64%
\$100,000 > and <= \$150,000	15,014,429	2.20%	123	6.72%
\$150,000 > and <= \$200,000	22,827,187	3.35%	131	7.16%
\$200,000 > and <= \$250,000	28,336,411	4.15%	126	6.89%
\$250,000 > and <= \$300,000	40,246,784	5.90%	146	7.98%
\$300,000 > and <= \$350,000	52,269,239	7.66%	161	8.80%
\$350,000 > and <= \$400,000	51,813,665	7.60%	138	7.55%
\$400,000 > and <= \$450,000	63,132,722	9.26%	149	8.15%
\$450,000 > and <= \$500,000	49,752,235	7.30%	105	5.74%
\$500,000 > and <= \$550,000	45,130,006	6.62%	86	4.70%
\$550,000 > and <= \$600,000	45,990,285	6.74%	80	4.37%
\$600,000 > and <= \$650,000	33,694,674	4.94%	54	2.95%
\$650,000 > and <= \$700,000	36,428,879	5.34%	54	2.95%
\$700,000 > and <= \$750,000	26,610,265	3.90%	37	2.02%
\$750,000 > and <= \$800,000	20,853,236	3.06%	27	1.48%
\$800,000 > and <= \$850,000	15,611,088	2.29%	19	1.04%
\$850,000 > and <= \$900,000	11,398,320	1.67%	13	0.71%
\$900,000 > and <= \$950,000	17,570,872	2.58%	19	1.04%
\$950,000 > and <= \$1,000,000	18,535,972	2.72%	19	1.04%
> \$1,000,000	74,522,734	10.93%	56	3.06%
<b>Total</b>	<b>682,002,577</b>	<b>100.00%</b>	<b>1,829</b>	<b>100.00%</b>



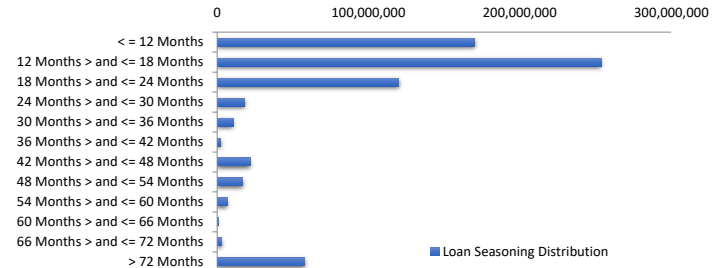
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,702,935	0.84%	132	8.83%
\$100,000 > and <= \$150,000	7,877,039	1.15%	64	4.28%
\$150,000 > and <= \$200,000	14,533,546	2.13%	83	5.55%
\$200,000 > and <= \$250,000	23,426,030	3.43%	104	6.96%
\$250,000 > and <= \$300,000	29,779,664	4.37%	108	7.22%
\$300,000 > and <= \$350,000	42,663,975	6.26%	131	8.76%
\$350,000 > and <= \$400,000	49,948,387	7.32%	133	8.90%
\$400,000 > and <= \$450,000	55,594,343	8.15%	131	8.76%
\$450,000 > and <= \$500,000	49,854,934	7.31%	105	7.02%
\$500,000 > and <= \$550,000	43,551,878	6.39%	83	5.55%
\$550,000 > and <= \$600,000	43,804,899	6.42%	76	5.08%
\$600,000 > and <= \$650,000	30,579,103	4.48%	49	3.28%
\$650,000 > and <= \$700,000	33,122,241	4.86%	49	3.28%
\$700,000 > and <= \$750,000	29,523,918	4.33%	41	2.74%
\$750,000 > and <= \$800,000	27,091,595	3.97%	35	2.34%
\$800,000 > and <= \$850,000	16,442,736	2.41%	20	1.34%
\$850,000 > and <= \$900,000	13,094,225	1.92%	15	1.00%
\$900,000 > and <= \$950,000	17,564,782	2.58%	19	1.27%
\$950,000 > and <= \$1,000,000	19,497,259	2.86%	20	1.34%
> \$1,000,000	128,349,088	18.82%	97	6.49%
<b>Total</b>	<b>682,002,577</b>	<b>100.00%</b>	<b>1,495</b>	<b>100.00%</b>



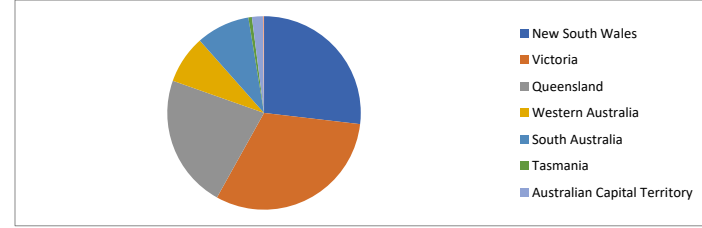
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	170,301,349	24.97%	381	20.83%
12 Months > and <= 18 Months	253,654,770	37.19%	555	30.34%
18 Months > and <= 24 Months	120,060,955	17.60%	280	15.31%
24 Months > and <= 30 Months	18,077,049	2.65%	48	2.62%
30 Months > and <= 36 Months	10,716,382	1.57%	31	1.69%
36 Months > and <= 42 Months	2,519,042	0.37%	7	0.38%
42 Months > and <= 48 Months	21,880,050	3.21%	79	4.32%
48 Months > and <= 54 Months	16,720,673	2.45%	59	3.23%
54 Months > and <= 60 Months	6,631,734	0.97%	19	1.04%
60 Months > and <= 66 Months	675,424	0.10%	4	0.22%
66 Months > and <= 72 Months	2,977,996	0.44%	11	0.60%
> 72 Months	57,787,154	8.47%	355	19.41%
<b>Total</b>	<b>682,002,577</b>	<b>100.00%</b>	<b>1,829</b>	<b>100.00%</b>



**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	183,111,801	26.85%	350	23.41%
Victoria	213,047,633	31.24%	429	28.70%
Queensland	152,177,193	22.31%	338	22.61%
Western Australia	54,879,895	8.05%	170	11.37%
South Australia	61,073,945	8.96%	170	11.37%
Tasmania	4,011,413	0.59%	11	0.74%
Australian Capital Territory	12,450,003	1.83%	23	1.54%
Northern Territory	1,250,695	0.18%	4	0.27%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>682,002,577</b>	<b>100.00%</b>	<b>1,495</b>	<b>100.00%</b>



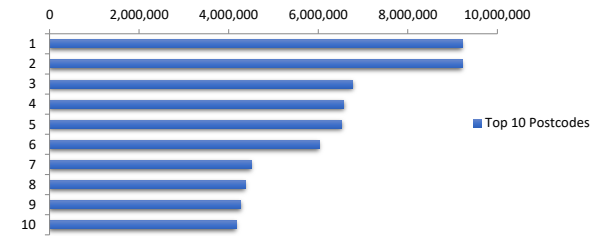
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	496,292,922	72.77%	1,060	70.90%
Non Metro	181,028,591	26.54%	423	28.29%
Inner City	4,681,064	0.69%	12	0.80%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>682,002,577</b>	<b>100.00%</b>	<b>1,495</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	9,219,204	1.35%	18	1.20%
4551	9,216,974	1.35%	12	0.80%
3196	6,770,143	0.99%	7	0.47%
3977	6,567,907	0.96%	13	0.87%
3029	6,522,404	0.96%	13	0.87%
2229	6,018,090	0.88%	3	0.20%
4218	4,500,998	0.66%	5	0.33%
4300	4,370,890	0.64%	9	0.60%
4560	4,267,739	0.63%	7	0.47%
3199	4,166,674	0.61%	8	0.54%
<b>Total</b>	<b>61,621,024</b>	<b>9.04%</b>	<b>95</b>	<b>6.35%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	682,002,577	100.00%	1,829	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>682,002,577</b>	<b>100.00%</b>	<b>1,829</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	682,002,577	100.00%	1,829	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>682,002,577</b>	<b>100.00%</b>	<b>1,829</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	544,109,256	79.78%	1,505	82.29%
Interest Only	137,893,321	20.22%	324	17.71%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>682,002,577</b>	<b>100.00%</b>	<b>1,829</b>	<b>100.00%</b>



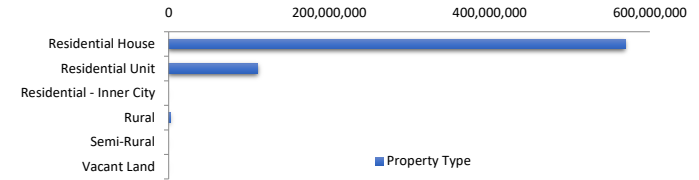
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	682,002,577	100.00%	1,829	100.00%
<b>Total</b>	<b>682,002,577</b>	<b>100.00%</b>	<b>1,829</b>	<b>100.00%</b>



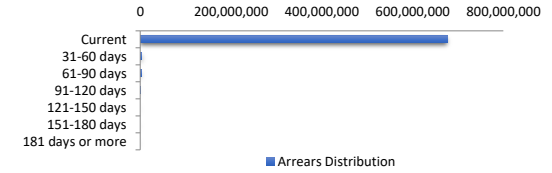
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	569,388,868	83.49%	1,201	80.33%
Residential Unit	110,557,207	16.21%	292	19.53%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,056,502	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%
<b>Total</b>	<b>682,002,577</b>	<b>100.00%</b>	<b>1,495</b>	<b>100.00%</b>



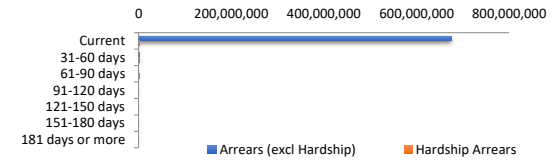
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	676,335,531	99.17%	1,820	99.51%
31-60 days	3,073,255	0.45%	6	0.33%
61-90 days	2,222,647	0.33%	2	0.11%
91-120 days	371,144	0.05%	1	0.05%
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%
<b>Total</b>	<b>682,002,577</b>	<b>100.00%</b>	<b>1,829</b>	<b>100.00%</b>



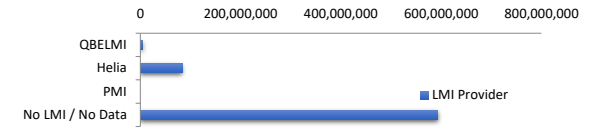
**Hardships**

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	674,972,244	1,820	1,363,287	0	676,335,531
31-60 days	1,015,593	2	2,057,661	4	3,073,255
61-90 days	809,806	1	1,412,842	1	2,222,647
91-120 days	0	0	371,144	1	371,144
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
<b>Total</b>	<b>676,797,643</b>	<b>1,823</b>	<b>5,204,934</b>	<b>6</b>	<b>682,002,577</b>



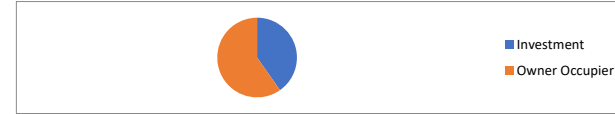
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,934,303	0.72%	23	1.54%
Helia	83,669,213	12.27%	244	16.32%
PMI	0	0.00%	0	0.00%
No LMI / No Data	593,399,061	87.01%	1,228	82.14%
<b>Total</b>	<b>682,002,577</b>	<b>100.00%</b>	<b>1,495</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	274,475,891	40.25%	718	39.26%
Owner Occupier	407,526,686	59.75%	1,111	60.74%
<b>Total</b>	<b>682,002,577</b>	<b>100.00%</b>	<b>1,829</b>	<b>100.00%</b>



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	371,144.04	1
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