

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



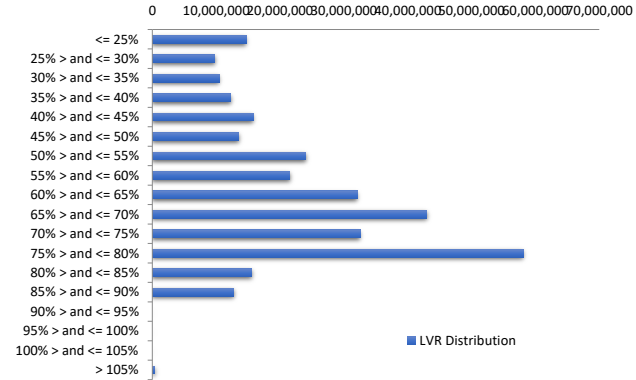
Model Period	22
Collection Period Start	1-Jan-24
Collection Period End	31-Jan-24
No. of Days	31
Interest Period Start	10-Jan-24
Interest Period End	11-Feb-24
No. of Days	33
Determination Date	7-Feb-24
Payment Date	12-Feb-24

**Pool Statistics**

Closing Balance of Mortgages	316,622,083
No. of Loans (Unconsolidated)	1,020
No. of Loans (Consolidated)	824
Average Loan Size (Unconsolidated)	310,414
Average Loan Size (Consolidated)	384,250
Largest Loan Size (Unconsolidated)	1,792,951
Largest Loan Size (Consolidated)	1,792,951
Smallest Loan Size (Unconsolidated)	(359,165)
Smallest Loan Size (Consolidated)	(359,165)
Weighted Average Interest Rate	6.87%
Weighted Average LVR	61.18%
Weighted Average Seasoning	34.71
Weighted Average Remaining Term	317.34

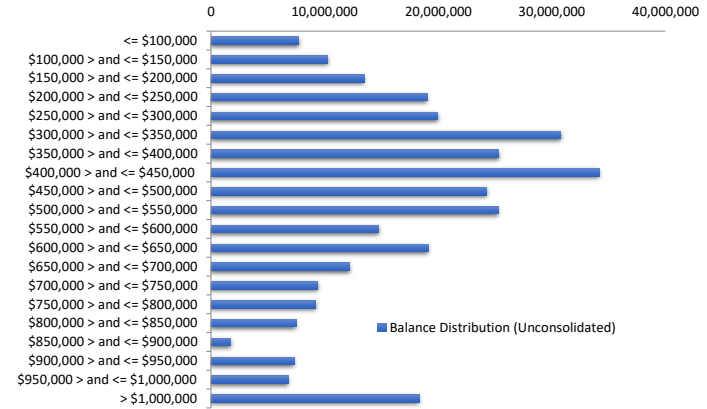
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	14,682,971	4.64%	151	18.33%
25% > and <= 30%	9,767,018	3.08%	37	4.49%
30% > and <= 35%	10,518,166	3.32%	35	4.25%
35% > and <= 40%	12,320,830	3.89%	40	4.85%
40% > and <= 45%	15,832,185	5.00%	38	4.61%
45% > and <= 50%	13,523,005	4.27%	33	4.00%
50% > and <= 55%	24,000,914	7.58%	49	5.95%
55% > and <= 60%	21,513,211	6.79%	43	5.22%
60% > and <= 65%	32,089,398	10.13%	70	8.50%
65% > and <= 70%	42,958,602	13.57%	77	9.34%
70% > and <= 75%	32,563,513	10.28%	71	8.62%
75% > and <= 80%	58,113,683	18.35%	113	13.71%
80% > and <= 85%	15,567,029	4.92%	40	4.85%
85% > and <= 90%	12,765,724	4.03%	26	3.16%
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%	405,833	0.13%	1	0.12%
<b>Total</b>	<b>316,622,083</b>	<b>100.00%</b>	<b>824</b>	<b>100.00%</b>



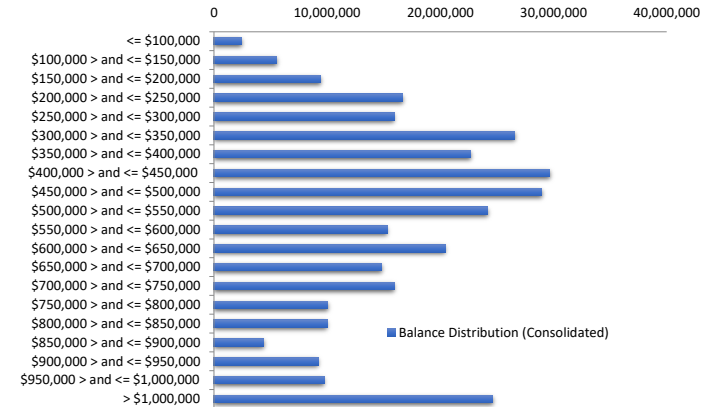
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,711,734	2.44%	218	21.37%
\$100,000 > and <= \$150,000	10,255,121	3.24%	83	8.14%
\$150,000 > and <= \$200,000	13,492,684	4.26%	77	7.55%
\$200,000 > and <= \$250,000	19,032,652	6.01%	85	8.33%
\$250,000 > and <= \$300,000	19,976,252	6.31%	73	7.16%
\$300,000 > and <= \$350,000	30,778,863	9.72%	95	9.31%
\$350,000 > and <= \$400,000	25,330,527	8.00%	68	6.67%
\$400,000 > and <= \$450,000	34,156,775	10.79%	81	7.94%
\$450,000 > and <= \$500,000	24,253,140	7.66%	51	5.00%
\$500,000 > and <= \$550,000	25,282,025	7.98%	48	4.71%
\$550,000 > and <= \$600,000	14,778,778	4.67%	26	2.55%
\$600,000 > and <= \$650,000	19,108,093	6.03%	31	3.04%
\$650,000 > and <= \$700,000	12,181,068	3.85%	18	1.76%
\$700,000 > and <= \$750,000	9,407,520	2.97%	13	1.27%
\$750,000 > and <= \$800,000	9,233,028	2.92%	12	1.18%
\$800,000 > and <= \$850,000	7,480,395	2.36%	9	0.88%
\$850,000 > and <= \$900,000	1,733,284	0.55%	2	0.20%
\$900,000 > and <= \$950,000	7,324,574	2.31%	8	0.78%
\$950,000 > and <= \$1,000,000	6,792,951	2.15%	7	0.69%
> \$1,000,000	18,312,617	5.78%	15	1.47%
<b>Total</b>	<b>316,622,083</b>	<b>100.00%</b>	<b>1,020</b>	<b>100.00%</b>



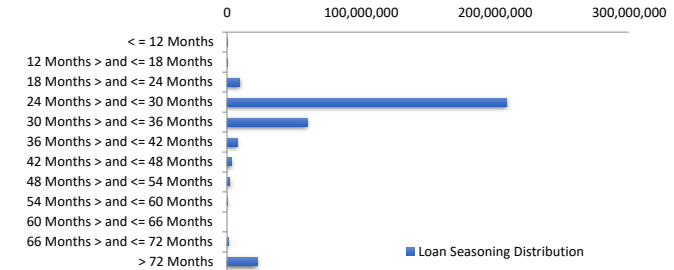
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,437,924	0.77%	100	12.14%
\$100,000 > and <= \$150,000	5,551,590	1.75%	44	5.34%
\$150,000 > and <= \$200,000	9,421,193	2.98%	54	6.55%
\$200,000 > and <= \$250,000	16,699,457	5.27%	74	8.98%
\$250,000 > and <= \$300,000	15,938,496	5.03%	58	7.04%
\$300,000 > and <= \$350,000	26,579,174	8.39%	82	9.95%
\$350,000 > and <= \$400,000	22,667,289	7.16%	61	7.40%
\$400,000 > and <= \$450,000	29,657,989	9.37%	70	8.50%
\$450,000 > and <= \$500,000	28,963,338	9.15%	61	7.40%
\$500,000 > and <= \$550,000	24,189,646	7.64%	46	5.58%
\$550,000 > and <= \$600,000	15,320,408	4.84%	27	3.28%
\$600,000 > and <= \$650,000	20,437,807	6.45%	33	4.00%
\$650,000 > and <= \$700,000	14,830,514	4.68%	22	2.67%
\$700,000 > and <= \$750,000	15,922,277	5.03%	22	2.67%
\$750,000 > and <= \$800,000	10,027,758	3.17%	13	1.58%
\$800,000 > and <= \$850,000	9,991,437	3.16%	12	1.46%
\$850,000 > and <= \$900,000	4,369,514	1.38%	5	0.61%
\$900,000 > and <= \$950,000	9,215,740	2.91%	10	1.21%
\$950,000 > and <= \$1,000,000	9,747,633	3.08%	10	1.21%
> \$1,000,000	24,652,900	7.79%	20	2.43%
<b>Total</b>	<b>316,622,083</b>	<b>100.00%</b>	<b>824</b>	<b>100.00%</b>



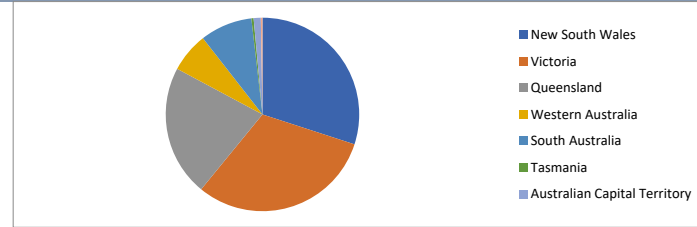
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	300,718	0.09%	1	0.10%
12 Months > and <= 18 Months	489,253	0.15%	1	0.10%
18 Months > and <= 24 Months	9,336,240	2.95%	32	3.14%
24 Months > and <= 30 Months	208,651,082	65.90%	594	58.24%
30 Months > and <= 36 Months	60,016,572	18.96%	194	19.02%
36 Months > and <= 42 Months	7,592,573	2.40%	19	1.86%
42 Months > and <= 48 Months	3,347,252	1.06%	10	0.98%
48 Months > and <= 54 Months	2,183,354	0.69%	7	0.69%
54 Months > and <= 60 Months	659,933	0.21%	2	0.20%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	1,348,567	0.43%	6	0.59%
> 72 Months	22,696,539	7.17%	154	15.10%
<b>Total</b>	<b>316,622,083</b>	<b>100.00%</b>	<b>1,020</b>	<b>100.00%</b>



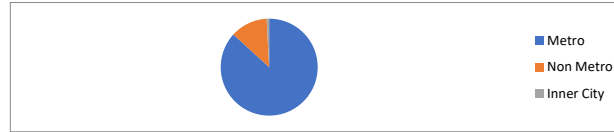
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	94,982,468	30.00%	208	25.24%
Victoria	97,898,562	30.92%	229	27.79%
Queensland	69,338,243	21.90%	189	22.94%
Western Australia	20,986,714	6.63%	87	10.56%
South Australia	27,588,037	8.71%	91	11.04%
Tasmania	1,183,372	0.37%	8	0.97%
Australian Capital Territory	3,779,797	1.19%	10	1.21%
Northern Territory	864,889	0.27%	2	0.24%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>316,622,083</b>	<b>100.00%</b>	<b>824</b>	<b>100.00%</b>



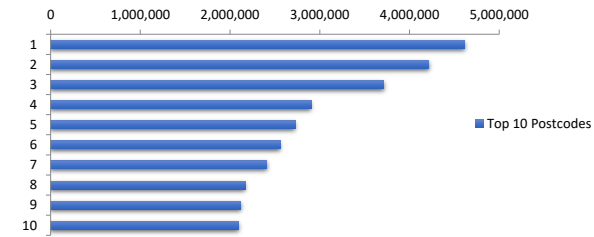
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	274,756,768	86.78%	695	84.34%
Non Metro	39,175,134	12.37%	123	14.93%
Inner City	2,690,181	0.85%	6	0.73%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>316,622,083</b>	<b>100.00%</b>	<b>824</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	4,617,553	1.46%	11	1.33%
4226	4,216,819	1.33%	6	0.73%
2500	3,713,063	1.17%	8	0.97%
3046	2,904,808	0.92%	7	0.85%
3029	2,724,000	0.86%	6	0.73%
3030	2,561,482	0.81%	7	0.85%
4211	2,408,020	0.76%	5	0.61%
2257	2,168,895	0.69%	4	0.49%
4564	2,116,963	0.67%	4	0.49%
3350	2,097,875	0.66%	8	0.97%
<b>Total</b>	<b>29,529,478</b>	<b>9.33%</b>	<b>66</b>	<b>8.01%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	316,622,083	100.00%	1,020	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>316,622,083</b>	<b>100.00%</b>	<b>1,020</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	316,622,083	100.00%	1,020	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>316,622,083</b>	<b>100.00%</b>	<b>1,020</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	274,062,771	86.56%	872	85.49%
Interest Only	42,559,312	13.44%	148	14.51%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>316,622,083</b>	<b>100.00%</b>	<b>1,020</b>	<b>100.00%</b>



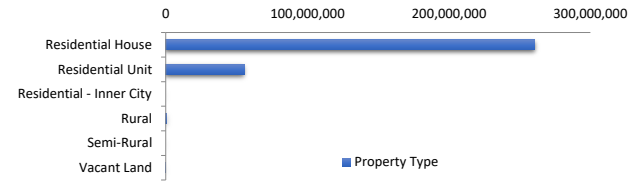
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	316,622,083	100.00%	1,020	100.00%
<b>Total</b>	<b>316,622,083</b>	<b>100.00%</b>	<b>1,020</b>	<b>100.00%</b>



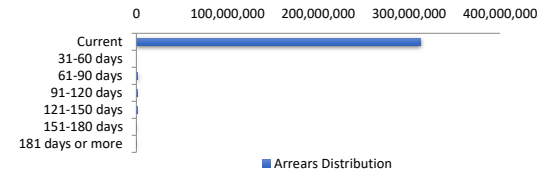
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	260,525,938	82.28%	655	79.49%
Residential Unit	55,388,936	17.49%	166	20.15%
Residential - Inner City	0	0.00%	0	0.00%
Rural	706,805	0.22%	2	0.24%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	405	0.00%	1	0.12%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>316,622,083</b>	<b>100.00%</b>	<b>824</b>	<b>100.00%</b>



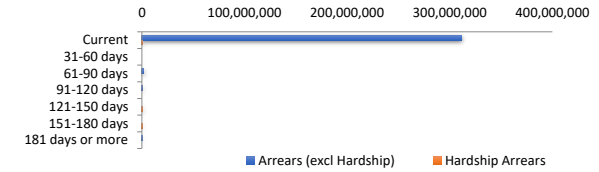
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	312,279,547	98.63%	1,008	98.82%
31-60 days	0	0.00%	0	0.00%
61-90 days	1,654,284	0.52%	4	0.39%
91-120 days	780,597	0.25%	2	0.20%
121-150 days	953,343	0.30%	3	0.29%
151-180 days	548,478	0.17%	1	0.10%
181 days or more	405,833	0.13%	2	0.20%
<b>Total</b>	<b>316,622,083</b>	<b>100.00%</b>	<b>1,020</b>	<b>100.00%</b>



Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	311,571,064	1,007	708,483	1	1,008
31-60 days	0	0	0	0	0
61-90 days	1,654,284	4	0	0	4
91-120 days	780,597	2	0	0	2
121-150 days	0	0	953,343	3	3
151-180 days	0	0	548,478	1	1
181 days or more	405,833	2	0	0	2
<b>Total</b>	<b>314,411,779</b>	<b>1,015</b>	<b>2,210,304</b>	<b>5</b>	<b>1,020</b>



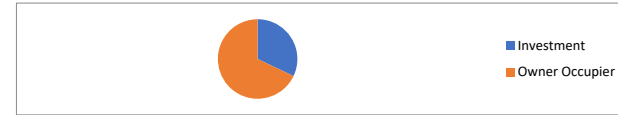
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,784,133	1.20%	11	1.33%
Helia	39,771,265	12.56%	132	16.02%
PMI	0	0.00%	0	0.00%
No LMI / No Data	273,066,685	86.24%	681	82.65%
<b>Total</b>	<b>316,622,083</b>	<b>100.00%</b>	<b>824</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	101,510,501	32.06%	329	32.25%
Owner Occupier	215,111,582	67.94%	691	67.75%
<b>Total</b>	<b>316,622,083</b>	<b>100.00%</b>	<b>1,020</b>	<b>100.00%</b>



Default Statistics

Defaulted Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans	1,186,430.73	4
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