

AFG Series 2023-1
Collateral Report



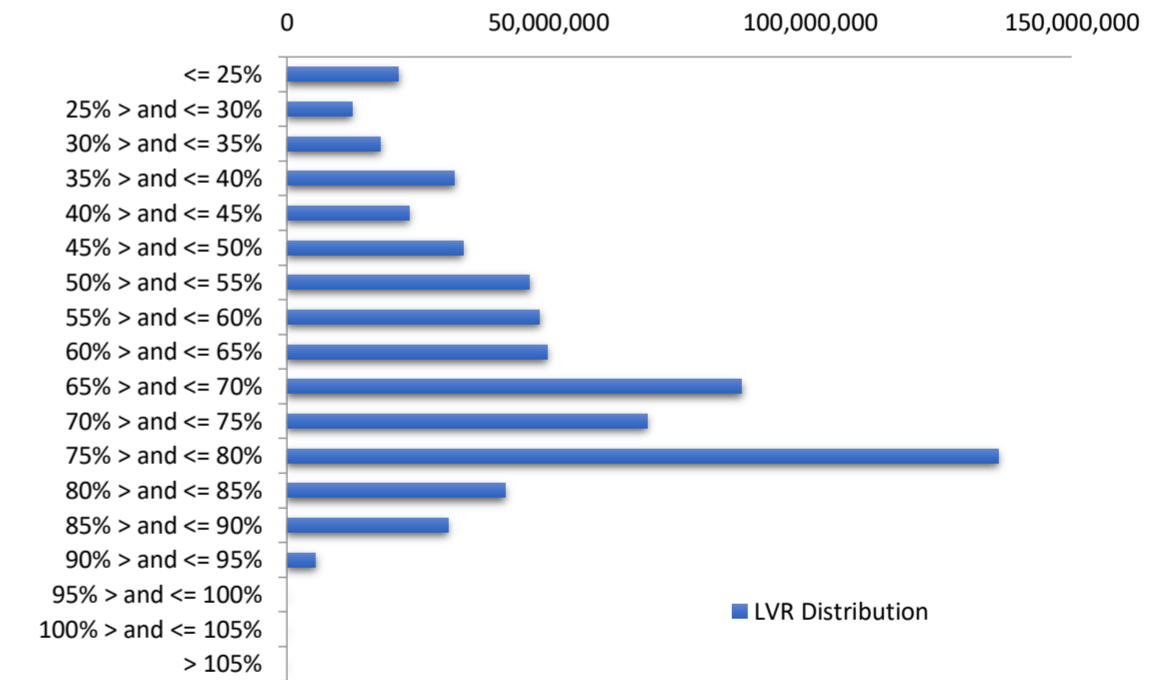
Model Period	3
Collection Period Start	1-Jan-24
Collection Period End	31-Jan-24
No. of Days	31
Interest Period Start	10-Jan-24
Interest Period End	11-Feb-24
No. of Days	33
Determination Date	7-Feb-24
Payment Date	12-Feb-24

Pool Statistics

Closing Balance of Mortgages	654,901,377
No. of Loans (Unconsolidated)	1,774
No. of Loans (Consolidated)	1,452
Average Loan Size (Unconsolidated)	369,167
Average Loan Size (Consolidated)	451,034
Largest Loan Size (Unconsolidated)	2,340,201
Largest Loan Size (Consolidated)	2,340,201
Smallest Loan Size (Unconsolidated)	(2,065)
Smallest Loan Size (Consolidated)	(2,236)
Weighted Average Interest Rate	6.80%
Weighted Average LVR	63.42%
Weighted Average Seasoning	25.76
Weighted Average Remaining Term	328.65

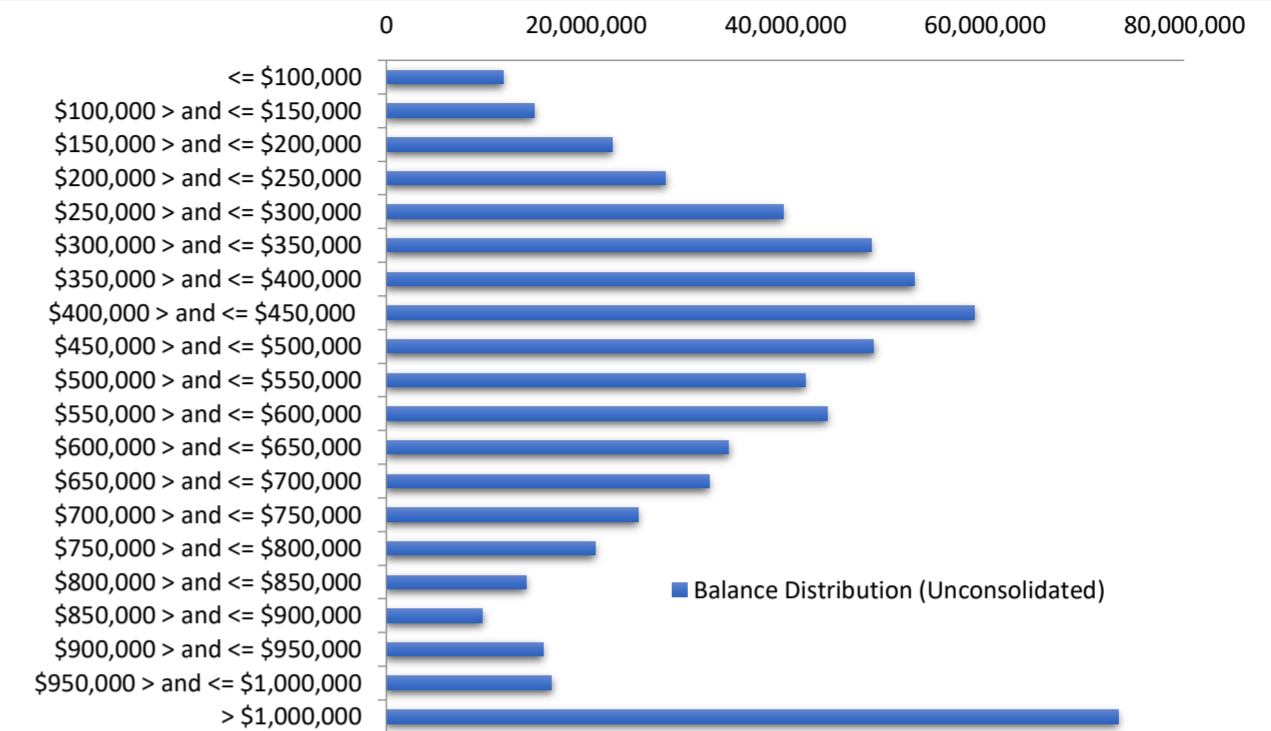
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	21,341,435	3.26%	201	13.84%
25% > and <= 30%	12,438,912	1.90%	46	3.17%
30% > and <= 35%	17,881,226	2.73%	55	3.79%
35% > and <= 40%	32,015,730	4.89%	82	5.65%
40% > and <= 45%	23,310,889	3.56%	57	3.93%
45% > and <= 50%	33,714,690	5.15%	70	4.82%
50% > and <= 55%	46,407,794	7.09%	89	6.13%
55% > and <= 60%	48,307,783	7.38%	94	6.47%
60% > and <= 65%	49,773,618	7.60%	96	6.61%
65% > and <= 70%	86,889,499	13.27%	154	10.61%
70% > and <= 75%	68,888,672	10.52%	128	8.82%
75% > and <= 80%	135,974,158	20.76%	237	16.32%
80% > and <= 85%	41,648,194	6.36%	75	5.17%
85% > and <= 90%	30,809,768	4.70%	57	3.93%
90% > and <= 95%	5,499,009	0.84%	11	0.76%
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	654,901,377	100.00%	1,452	100.00%



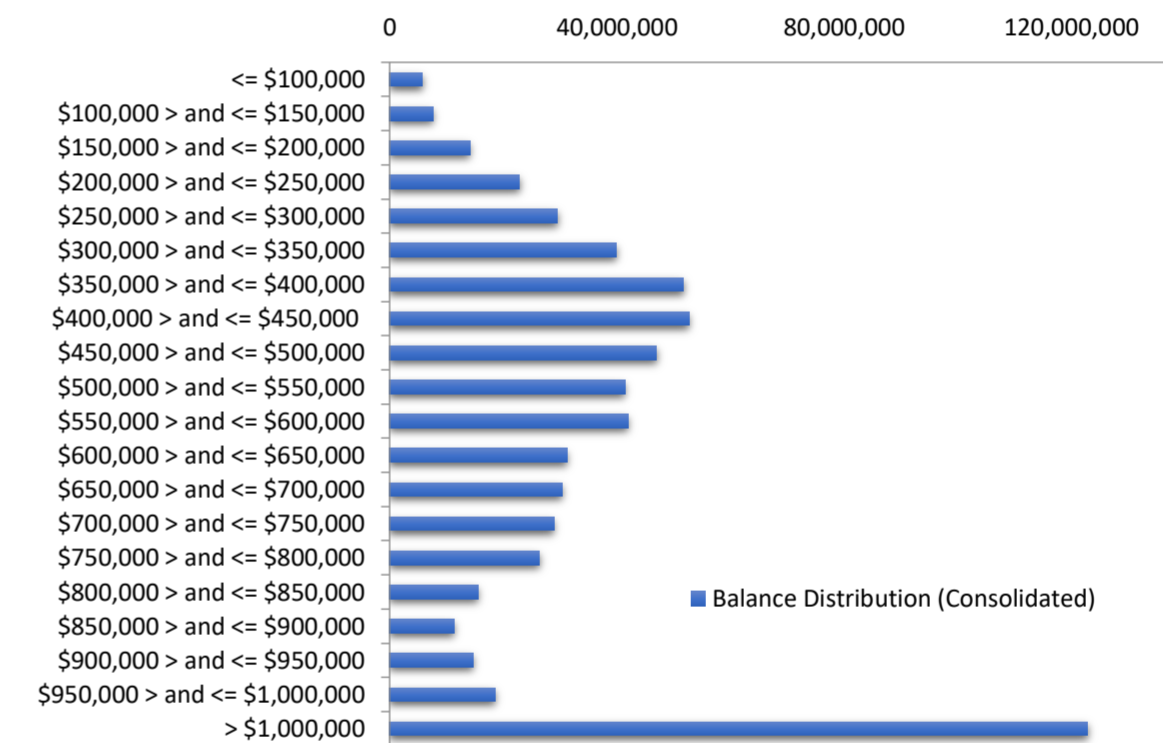
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,729,072	1.79%	282	15.90%
\$100,000 > and <= \$150,000	14,836,642	2.27%	122	6.88%
\$150,000 > and <= \$200,000	22,664,950	3.46%	130	7.33%
\$200,000 > and <= \$250,000	28,006,673	4.28%	124	6.99%
\$250,000 > and <= \$300,000	39,767,732	6.07%	144	8.12%
\$300,000 > and <= \$350,000	48,608,875	7.42%	150	8.46%
\$350,000 > and <= \$400,000	52,953,007	8.09%	141	7.95%
\$400,000 > and <= \$450,000	58,995,494	9.01%	139	7.84%
\$450,000 > and <= \$500,000	48,877,414	7.46%	103	5.81%
\$500,000 > and <= \$550,000	42,008,713	6.41%	80	4.51%
\$550,000 > and <= \$600,000	44,199,810	6.75%	77	4.34%
\$600,000 > and <= \$650,000	34,329,024	5.24%	55	3.10%
\$650,000 > and <= \$700,000	32,386,623	4.95%	48	2.71%
\$700,000 > and <= \$750,000	25,258,401	3.86%	35	1.97%
\$750,000 > and <= \$800,000	20,960,174	3.20%	27	1.52%
\$800,000 > and <= \$850,000	14,012,669	2.14%	17	0.96%
\$850,000 > and <= \$900,000	9,636,214	1.47%	11	0.62%
\$900,000 > and <= \$950,000	15,683,906	2.39%	17	0.96%
\$950,000 > and <= \$1,000,000	16,579,048	2.53%	17	0.96%
> \$1,000,000	73,406,936	11.21%	55	3.10%
Total	654,901,377	100.00%	1,774	100.00%



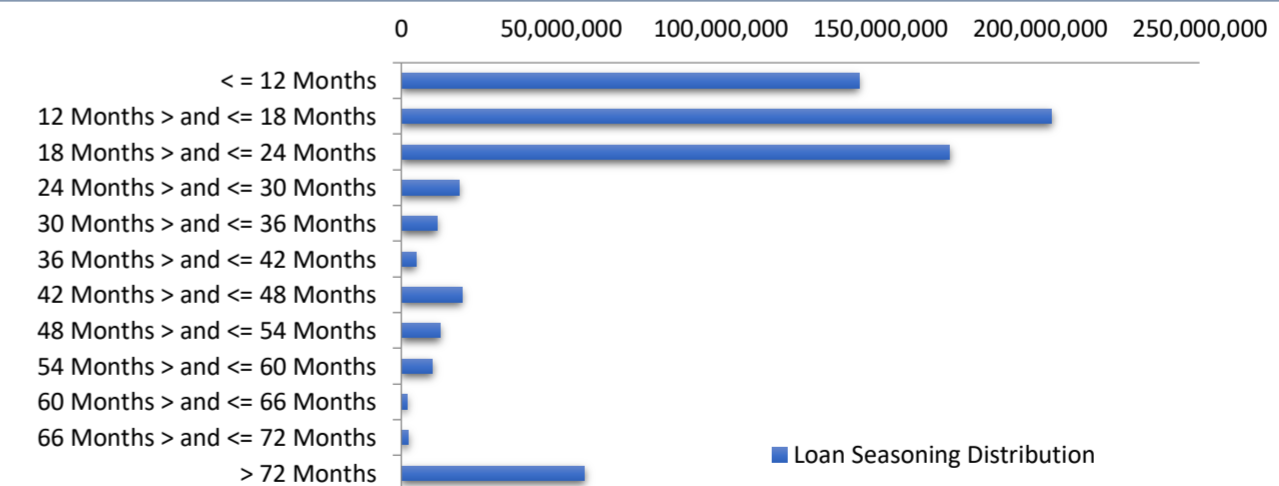
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,775,897	0.88%	137	9.44%
\$100,000 > and <= \$150,000	7,616,160	1.16%	62	4.27%
\$150,000 > and <= \$200,000	14,169,005	2.16%	81	5.58%
\$200,000 > and <= \$250,000	22,898,356	3.50%	101	6.96%
\$250,000 > and <= \$300,000	29,550,336	4.51%	107	7.37%
\$300,000 > and <= \$350,000	39,963,793	6.10%	123	8.47%
\$350,000 > and <= \$400,000	51,756,906	7.90%	138	9.50%
\$400,000 > and <= \$450,000	52,735,470	8.05%	124	8.54%
\$450,000 > and <= \$500,000	46,976,959	7.17%	99	6.82%
\$500,000 > and <= \$550,000	41,423,004	6.33%	79	5.44%
\$550,000 > and <= \$600,000	41,977,595	6.41%	73	5.03%
\$600,000 > and <= \$650,000	31,204,447	4.76%	50	3.44%
\$650,000 > and <= \$700,000	30,421,870	4.65%	45	3.10%
\$700,000 > and <= \$750,000	28,918,835	4.42%	40	2.75%
\$750,000 > and <= \$800,000	26,348,300	4.02%	34	2.34%
\$800,000 > and <= \$850,000	15,636,944	2.39%	19	1.31%
\$850,000 > and <= \$900,000	11,346,316	1.73%	13	0.90%
\$900,000 > and <= \$950,000	14,737,338	2.25%	16	1.10%
\$950,000 > and <= \$1,000,000	18,533,307	2.83%	19	1.31%
> \$1,000,000	122,910,537	18.77%	92	6.34%
Total	654,901,377	100.00%	1,452	100.00%



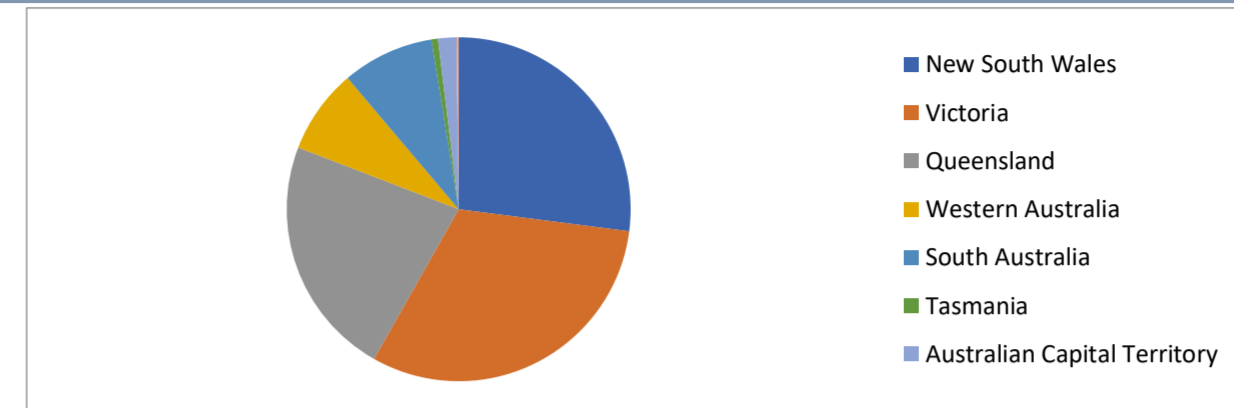
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	143,309,092	21.88%	327	18.43%
12 Months > and <= 18 Months	203,657,804	31.10%	452	25.48%
18 Months > and <= 24 Months	171,746,974	26.22%	394	22.21%
24 Months > and <= 30 Months	18,160,689	2.77%	46	2.59%
30 Months > and <= 36 Months	11,230,290	1.71%	28	1.58%
36 Months > and <= 42 Months	4,618,234	0.71%	12	0.68%
42 Months > and <= 48 Months	19,012,186	2.90%	73	4.11%
48 Months > and <= 54 Months	12,051,172	1.84%	47	2.65%
54 Months > and <= 60 Months	9,734,058	1.49%	28	1.58%
60 Months > and <= 66 Months	1,785,816	0.27%	7	0.39%
66 Months > and <= 72 Months	2,213,060	0.34%	8	0.45%
> 72 Months	57,382,003	8.76%	352	19.84%
Total	654,901,377	100.00%	1,774	100.00%



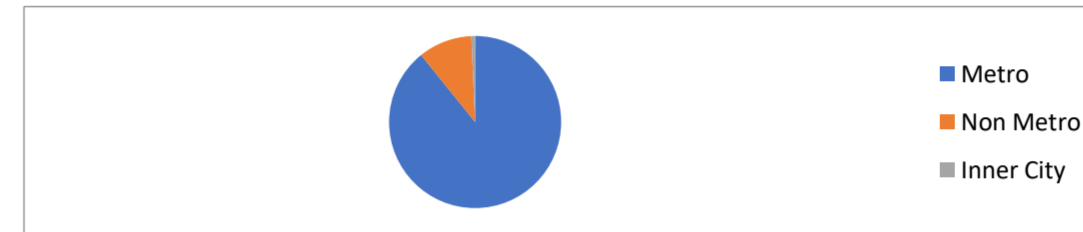
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	177,136,190	27.05%	341	23.48%
Victoria	203,983,111	31.15%	413	28.44%
Queensland	148,317,535	22.65%	332	22.87%
Western Australia	52,223,572	7.97%	166	11.43%
South Australia	56,608,575	8.64%	164	11.29%
Tasmania	3,991,141	0.61%	11	0.76%
Australian Capital Territory	11,392,344	1.74%	21	1.45%
Northern Territory	1,248,909	0.19%	4	0.28%
No Data	0	0.00%	0	0.00%
Total	654,901,377	100.00%	1,452	100.00%



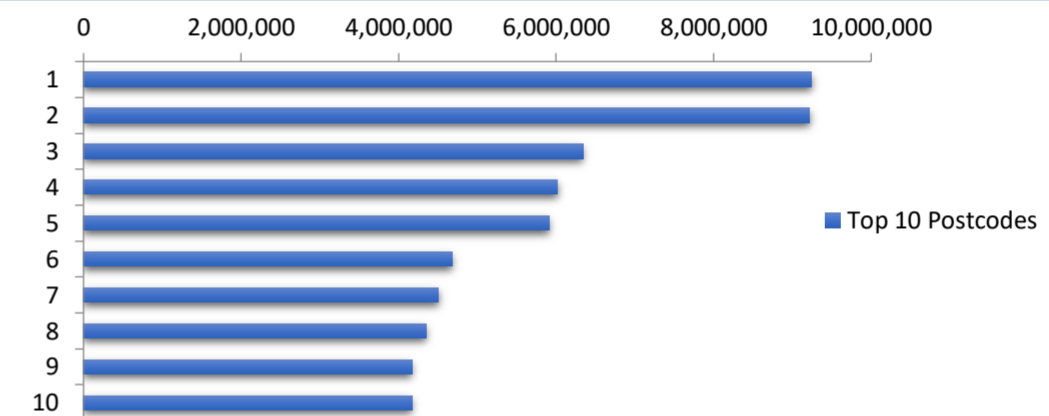
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	584,101,131	89.19%	1,243	85.61%
Non Metro	66,126,343	10.10%	197	13.57%
Inner City	4,673,904	0.71%	12	0.83%
No Data	0	0.00%	0	0.00%
Total	654,901,377	100.00%	1,452	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
4551	9,244,558	1.41%	12	0.83%
3064	9,214,149	1.41%	18	1.24%
3977	6,339,421	0.97%	12	0.83%
2229	6,016,623	0.92%	3	0.21%
3029	5,909,465	0.90%	12	0.83%
3196	4,682,526	0.71%	5	0.34%
4218	4,507,184	0.69%	5	0.34%
4300	4,349,353	0.66%	9	0.62%
3199	4,167,829	0.64%	8	0.55%
4560	4,167,059	0.64%	6	0.41%
Total	58,598,166	8.95%	90	6.20%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	654,901,377	100.00%	1,774	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	654,901,377	100.00%	1,774	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	654,901,377	100.00%	1,774	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	654,901,377	100.00%	1,774	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	522,178,862	79.73%	1,460	82.30%
Interest Only	132,722,516	20.27%	314	17.70%
Non-Billing	0	0.00%	0	0.00%
Total	654,901,377	100.00%	1,774	100.00%



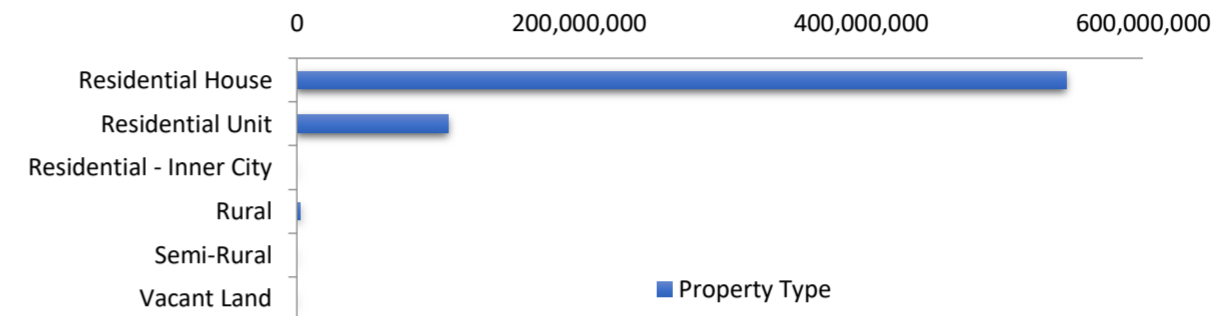
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	654,901,377	100.00%	1,774	100.00%
Total	654,901,377	100.00%	1,774	100.00%



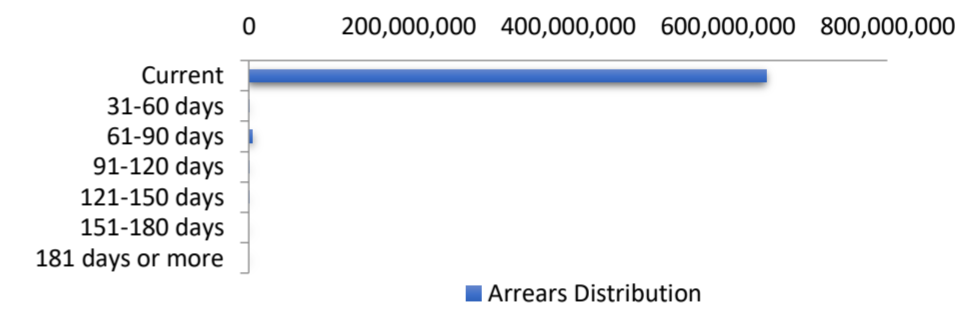
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	545,490,085	83.29%	1,164	80.17%
Residential Unit	107,357,104	16.39%	286	19.70%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,054,189	0.31%	2	0.14%
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	654,901,377	100.00%	1,452	100.00%



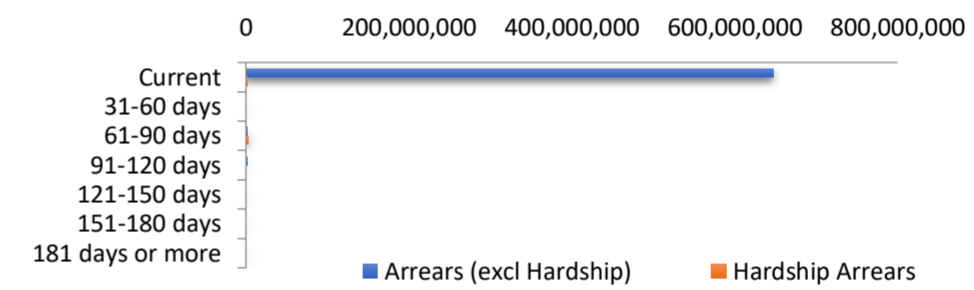
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	648,023,745	98.95%	1,762	99.32%
31-60 days	1,006,670	0.15%	2	0.11%
61-90 days	4,683,452	0.72%	8	0.45%
91-120 days	814,249	0.12%	1	0.06%
121-150 days	373,261	0.06%	1	0.06%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	654,901,377	100.00%	1,774	100.00%



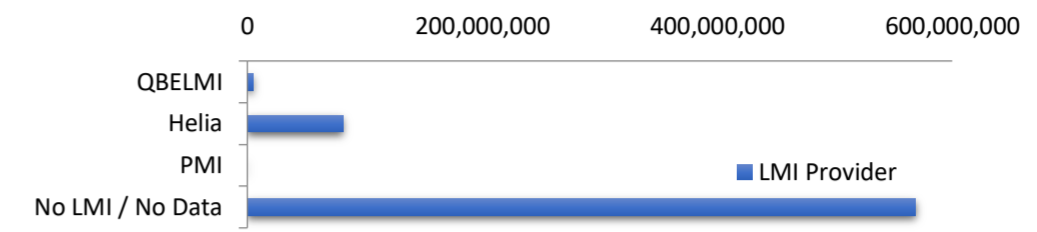
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	647,188,512	1,760	835,232	2	648,023,745
31-60 days	478,187	1	528,483	1	1,006,670
61-90 days	1,690,730	4	2,992,722	4	4,683,452
91-120 days	814,249	1	0	0	814,249
121-150 days	0	0	373,261	1	373,261
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
Total	650,171,679	1,766	4,729,699	8	654,901,377



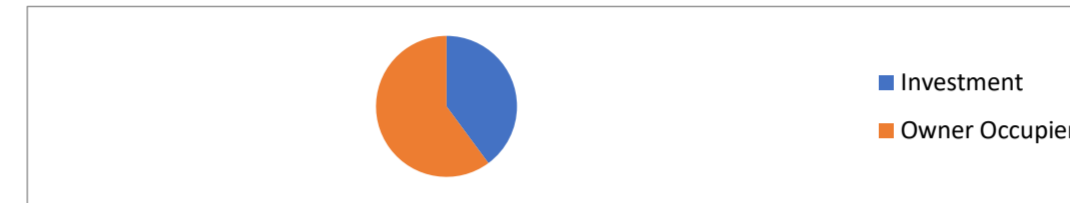
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,805,911	0.73%	22	1.52%
Helia	81,394,442	12.43%	238	16.39%
PMI	0	0.00%	0	0.00%
No LMI / No Data	568,701,025	86.84%	1,192	82.09%
Total	654,901,377	100.00%	1,452	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	261,144,907	39.88%	695	39.18%
Owner Occupier	393,756,471	60.12%	1,079	60.82%
Total	654,901,377	100.00%	1,774	100.00%



Default Statistics

Default Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans	814,249.45	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/Redu	0.00	0.00
Accumulated Losses covered by £	0.00	N/A