

AFG Series 2022-1
Collateral Report



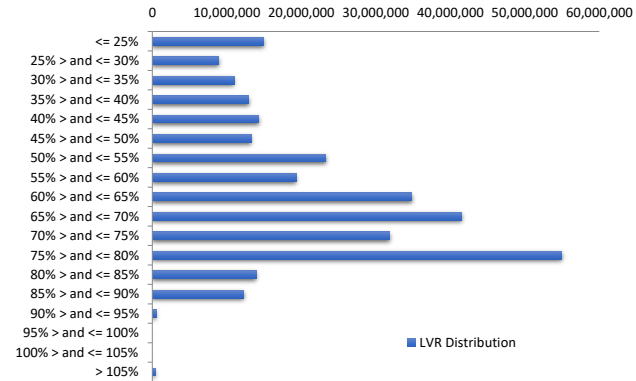
Model Period	23
Collection Period Start	1-Feb-24
Collection Period End	29-Feb-24
No. of Days	29
Interest Period Start	12-Feb-24
Interest Period End	11-Mar-24
No. of Days	29
Determination Date	6-Mar-24
Payment Date	12-Mar-24

Pool Statistics

Closing Balance of Mortgages	308,258,099
No. of Loans (Unconsolidated)	992
No. of Loans (Consolidated)	804
Average Loan Size (Unconsolidated)	310,744
Average Loan Size (Consolidated)	383,406
Largest Loan Size (Unconsolidated)	1,789,739
Largest Loan Size (Consolidated)	1,789,739
Smallest Loan Size (Unconsolidated)	(137,316)
Smallest Loan Size (Consolidated)	(137,316)
Weighted Average Interest Rate	6.85%
Weighted Average LVR	60.95%
Weighted Average Seasoning	35.65
Weighted Average Remaining Term	316.23

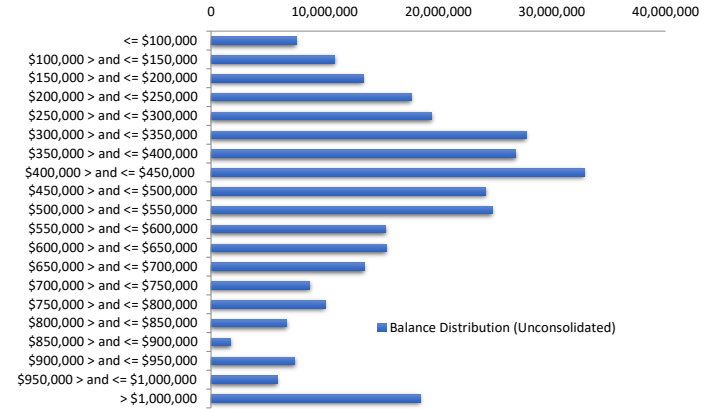
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	14,931,271	4.84%	148	18.41%
25% > and <= 30%	8,947,086	2.90%	34	4.23%
30% > and <= 35%	10,973,358	3.56%	37	4.60%
35% > and <= 40%	12,967,036	4.21%	41	5.10%
40% > and <= 45%	14,255,119	4.62%	35	4.35%
45% > and <= 50%	13,272,070	4.31%	33	4.10%
50% > and <= 55%	23,289,263	7.56%	46	5.72%
55% > and <= 60%	19,298,543	6.26%	40	4.98%
60% > and <= 65%	34,854,311	11.31%	75	9.33%
65% > and <= 70%	41,527,070	13.47%	74	9.20%
70% > and <= 75%	31,856,131	10.33%	68	8.46%
75% > and <= 80%	54,945,163	17.82%	110	13.68%
80% > and <= 85%	13,966,712	4.53%	36	4.48%
85% > and <= 90%	12,256,752	3.98%	25	3.11%
90% > and <= 95%	499,029	0.16%	1	0.12%
95% > and <= 100%	0	0.00%	0	0.00%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	419,183	0.14%	1	0.12%
Total	308,258,099	100.00%	804	100.00%



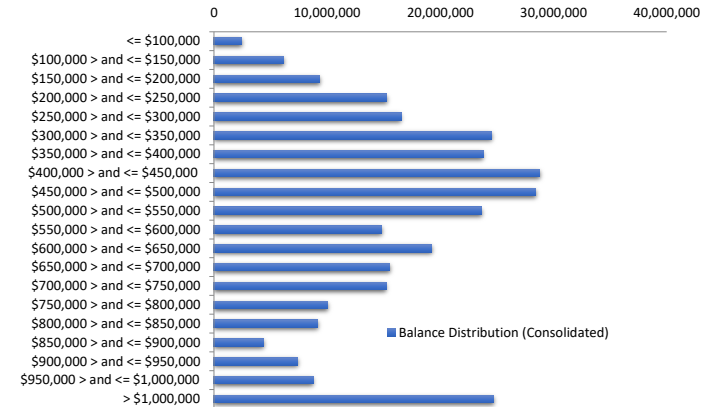
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,490,467	2.43%	208	20.97%
\$100,000 > and <= \$150,000	10,877,997	3.53%	88	8.87%
\$150,000 > and <= \$200,000	13,387,322	4.34%	76	7.66%
\$200,000 > and <= \$250,000	17,640,618	5.72%	79	7.96%
\$250,000 > and <= \$300,000	19,429,695	6.30%	71	7.16%
\$300,000 > and <= \$350,000	27,745,628	9.00%	86	8.67%
\$350,000 > and <= \$400,000	26,839,751	8.71%	72	7.26%
\$400,000 > and <= \$450,000	32,846,561	10.66%	78	7.86%
\$450,000 > and <= \$500,000	24,190,816	7.85%	51	5.14%
\$500,000 > and <= \$550,000	24,766,776	8.03%	47	4.74%
\$550,000 > and <= \$600,000	15,397,517	5.00%	27	2.72%
\$600,000 > and <= \$650,000	15,415,783	5.00%	25	2.52%
\$650,000 > and <= \$700,000	13,504,727	4.38%	20	2.02%
\$700,000 > and <= \$750,000	8,704,720	2.82%	12	1.21%
\$750,000 > and <= \$800,000	10,051,000	3.26%	13	1.31%
\$800,000 > and <= \$850,000	6,638,333	2.15%	8	0.81%
\$850,000 > and <= \$900,000	1,731,048	0.56%	2	0.20%
\$900,000 > and <= \$950,000	7,360,439	2.39%	8	0.81%
\$950,000 > and <= \$1,000,000	5,836,904	1.89%	6	0.60%
> \$1,000,000	18,402,000	5.97%	15	1.51%
Total	308,258,099	100.00%	992	100.00%



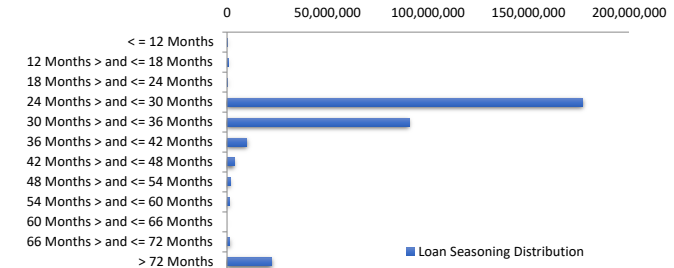
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,474,792	0.80%	94	11.69%
\$100,000 > and <= \$150,000	6,148,805	1.99%	49	6.09%
\$150,000 > and <= \$200,000	9,326,809	3.03%	53	6.59%
\$200,000 > and <= \$250,000	15,268,751	4.95%	68	8.46%
\$250,000 > and <= \$300,000	16,526,720	5.36%	60	7.46%
\$300,000 > and <= \$350,000	24,556,306	7.97%	76	9.45%
\$350,000 > and <= \$400,000	23,800,935	7.72%	64	7.96%
\$400,000 > and <= \$450,000	28,781,325	9.34%	68	8.46%
\$450,000 > and <= \$500,000	28,443,749	9.23%	60	7.46%
\$500,000 > and <= \$550,000	23,677,011	7.68%	45	5.60%
\$550,000 > and <= \$600,000	14,805,878	4.80%	26	3.23%
\$600,000 > and <= \$650,000	19,228,387	6.24%	31	3.86%
\$650,000 > and <= \$700,000	15,525,753	5.04%	23	2.86%
\$700,000 > and <= \$750,000	15,207,613	4.93%	21	2.61%
\$750,000 > and <= \$800,000	10,051,000	3.26%	13	1.62%
\$800,000 > and <= \$850,000	9,154,245	2.97%	11	1.37%
\$850,000 > and <= \$900,000	4,358,369	1.41%	5	0.62%
\$900,000 > and <= \$950,000	7,392,556	2.40%	8	1.00%
\$950,000 > and <= \$1,000,000	8,797,236	2.85%	9	1.12%
> \$1,000,000	24,731,862	8.02%	20	2.49%
Total	308,258,099	100.00%	804	100.00%



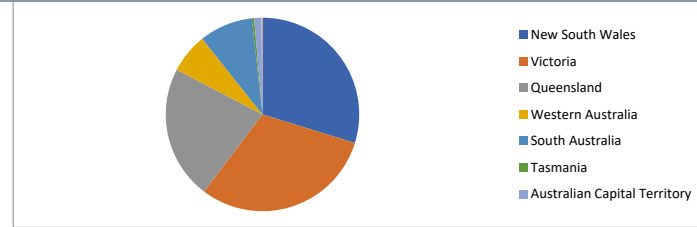
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	300,326	0.10%	1	0.10%
12 Months > and <= 18 Months	479,105	0.16%	1	0.10%
18 Months > and <= 24 Months	371,165	0.12%	3	0.30%
24 Months > and <= 30 Months	176,884,917	57.38%	496	50.00%
30 Months > and <= 36 Months	90,684,637	29.42%	290	29.23%
36 Months > and <= 42 Months	9,880,403	3.21%	24	2.42%
42 Months > and <= 48 Months	3,660,192	1.19%	11	1.11%
48 Months > and <= 54 Months	1,495,113	0.49%	5	0.50%
54 Months > and <= 60 Months	1,014,782	0.33%	3	0.30%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	1,350,028	0.44%	5	0.50%
> 72 Months	22,137,430	7.18%	153	15.42%
Total	308,258,099	100.00%	992	100.00%



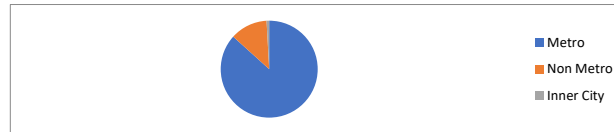
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	91,758,382	29.77%	204	25.37%
Victoria	94,162,584	30.55%	221	27.49%
Queensland	68,865,388	22.34%	187	23.26%
Western Australia	20,464,463	6.64%	83	10.32%
South Australia	27,585,959	8.95%	90	11.19%
Tasmania	1,173,536	0.38%	8	1.00%
Australian Capital Territory	3,775,253	1.22%	9	1.12%
Northern Territory	472,535	0.15%	2	0.25%
No Data	0	0.00%	0	0.00%
Total	308,258,099	100.00%	804	100.00%



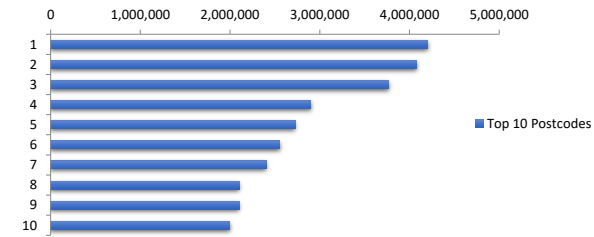
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	267,184,452	86.68%	677	84.20%
Non Metro	38,380,319	12.45%	121	15.05%
Inner City	2,693,328	0.87%	6	0.75%
No Data	0	0.00%	0	0.00%
Total	308,258,099	100.00%	804	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
4226	4,202,014	1.36%	6	0.75%
3064	4,082,758	1.32%	10	1.24%
2500	3,768,596	1.22%	8	1.00%
3046	2,900,430	0.94%	7	0.87%
3029	2,723,829	0.88%	6	0.75%
3030	2,553,683	0.83%	7	0.87%
4211	2,404,257	0.78%	5	0.62%
4564	2,101,136	0.68%	4	0.50%
3350	2,099,785	0.68%	8	1.00%
3941	1,997,038	0.65%	3	0.37%
Total	28,833,527	9.35%	64	7.96%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	308,258,099	100.00%	992	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	308,258,099	100.00%	992	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	308,258,099	100.00%	992	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	308,258,099	100.00%	992	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	267,401,778	86.75%	851	85.79%
Interest Only	40,856,321	13.25%	141	14.21%
Non-Billing	0	0.00%	0	0.00%
Total	308,258,099	100.00%	992	100.00%



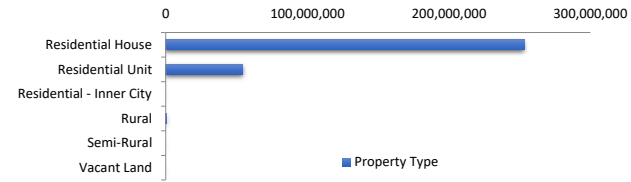
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	308,258,099	100.00%	992	100.00%
Total	308,258,099	100.00%	992	100.00%



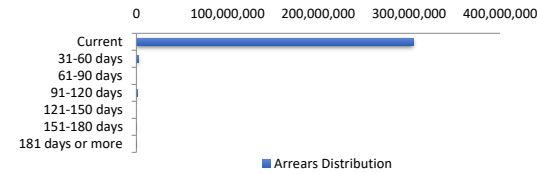
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	253,218,555	82.14%	638	79.35%
Residential Unit	54,337,287	17.63%	164	20.40%
Residential - Inner City	0	0.00%	0	0.00%
Rural	702,257	0.23%	2	0.25%
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	308,258,099	100.00%	804	100.00%



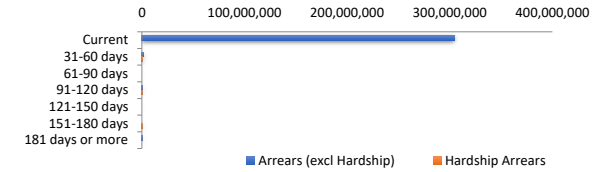
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	304,565,735	98.80%	981	98.89%
31-60 days	2,035,521	0.66%	4	0.40%
61-90 days	0	0.00%	0	0.00%
91-120 days	778,069	0.25%	3	0.30%
121-150 days	0	0.00%	0	0.00%
151-180 days	459,591	0.15%	2	0.20%
181 days or more	419,183	0.14%	2	0.20%
Total	308,258,099	100.00%	992	100.00%



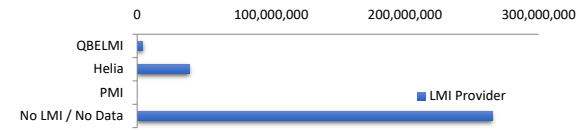
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	304,565,735	981	0	0	981
31-60 days	1,323,237	3	712,284	1	4
61-90 days	0	0	0	0	0
91-120 days	615,002	2	163,067	1	3
121-150 days	0	0	0	0	0
151-180 days	0	0	459,591	2	2
181 days or more	419,183	2	0	0	2
Total	306,923,157	988	1,334,942	4	992



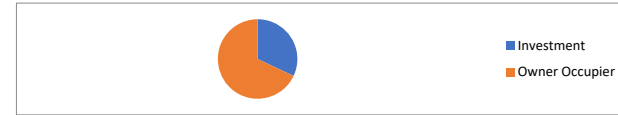
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,876,119	1.26%	11	1.37%
Helia	38,984,419	12.65%	130	16.17%
PMI	0	0.00%	0	0.00%
No LMI / No Data	265,397,561	86.10%	663	82.46%
Total	308,258,099	100.00%	804	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	98,592,427	31.98%	317	31.96%
Owner Occupier	209,665,672	68.02%	675	68.04%
Total	308,258,099	100.00%	992	100.00%



Default Statistics

Defaulted Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans	1,034,185.46	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