

AFG Series 2023-1
Collateral Report



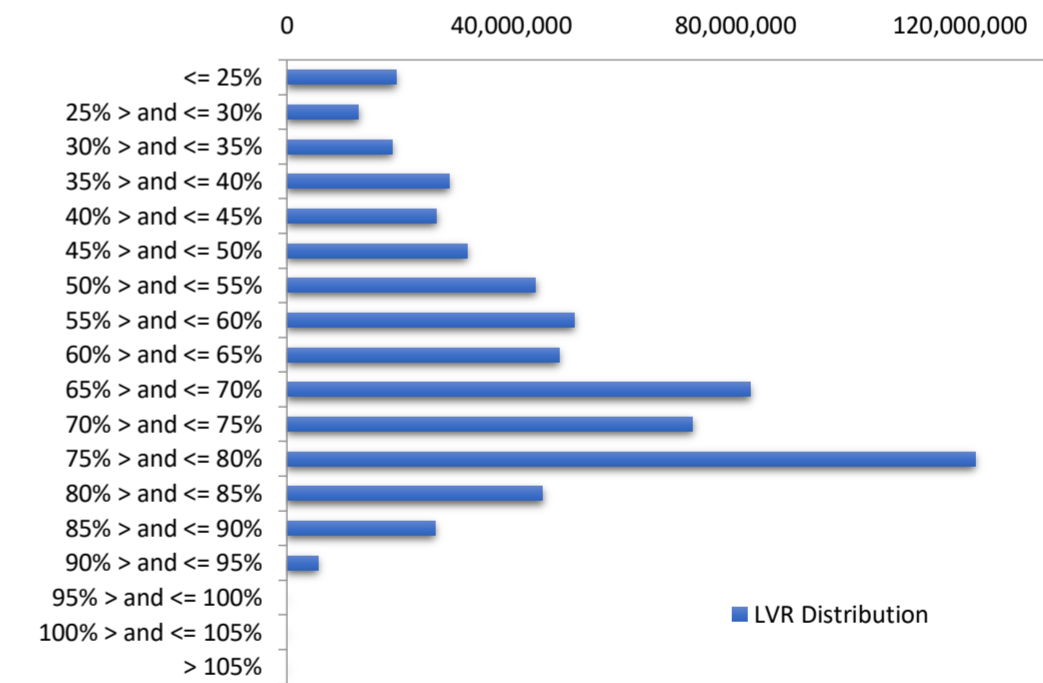
Model Period	4
Collection Period Start	1-Feb-24
Collection Period End	29-Feb-24
No. of Days	29
Interest Period Start	12-Feb-24
Interest Period End	11-Mar-24
No. of Days	29
Determination Date	6-Mar-24
Payment Date	12-Mar-24

Pool Statistics

Closing Balance of Mortgages	638,184,738
No. of Loans (Unconsolidated)	1,737
No. of Loans (Consolidated)	1,418
Average Loan Size (Unconsolidated)	367,406
Average Loan Size (Consolidated)	450,060
Largest Loan Size (Unconsolidated)	2,337,346
Largest Loan Size (Consolidated)	2,337,346
Smallest Loan Size (Unconsolidated)	(3,606)
Smallest Loan Size (Consolidated)	(2,109)
Weighted Average Interest Rate	6.80%
Weighted Average LVR	63.19%
Weighted Average Seasoning	26.77
Weighted Average Remaining Term	327.58

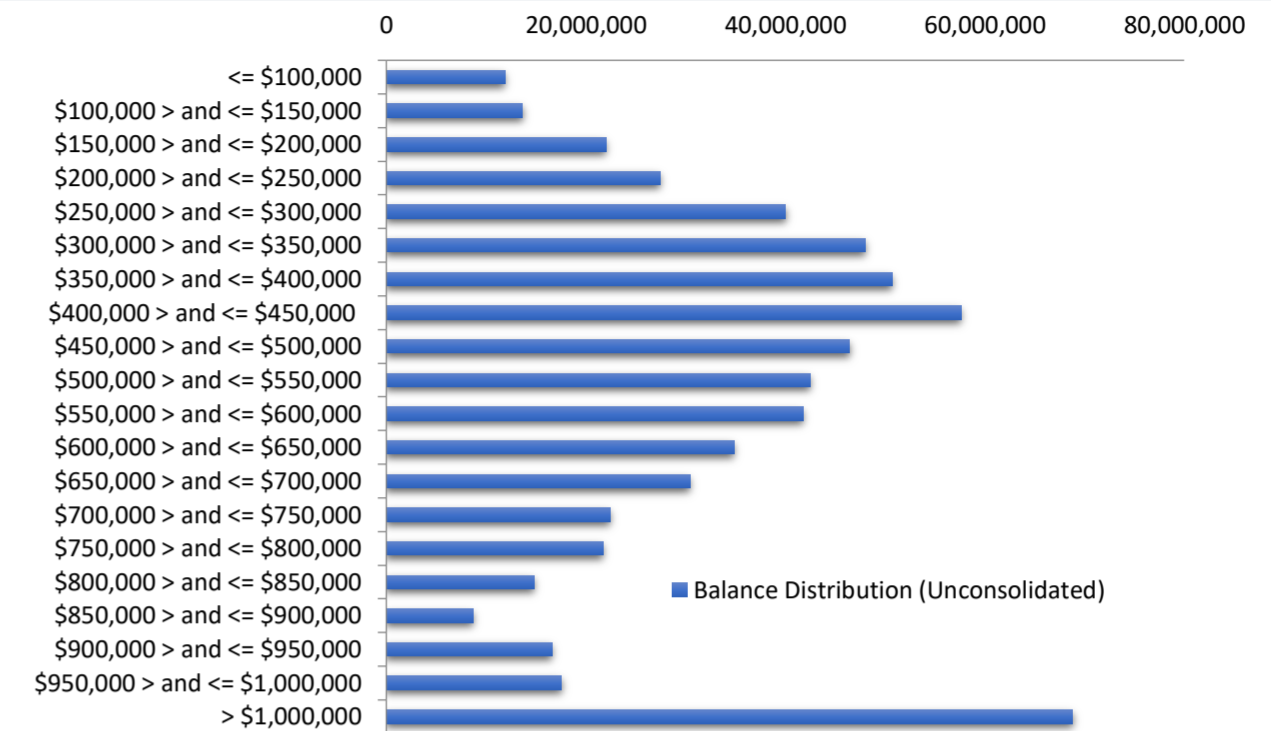
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	19,433,189	3.05%	194	13.68%
25% > and <= 30%	12,738,543	2.00%	44	3.10%
30% > and <= 35%	18,748,890	2.94%	59	4.16%
35% > and <= 40%	28,905,200	4.53%	77	5.43%
40% > and <= 45%	26,672,590	4.18%	61	4.30%
45% > and <= 50%	32,114,632	5.03%	67	4.72%
50% > and <= 55%	44,346,746	6.95%	87	6.14%
55% > and <= 60%	51,241,226	8.03%	94	6.63%
60% > and <= 65%	48,632,836	7.62%	94	6.63%
65% > and <= 70%	82,596,514	12.94%	148	10.44%
70% > and <= 75%	72,334,632	11.33%	133	9.38%
75% > and <= 80%	122,813,903	19.24%	217	15.30%
80% > and <= 85%	45,605,886	7.15%	82	5.78%
85% > and <= 90%	26,502,286	4.15%	50	3.53%
90% > and <= 95%	5,497,667	0.86%	11	0.78%
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	638,184,738	100.00%	1,418	100.00%



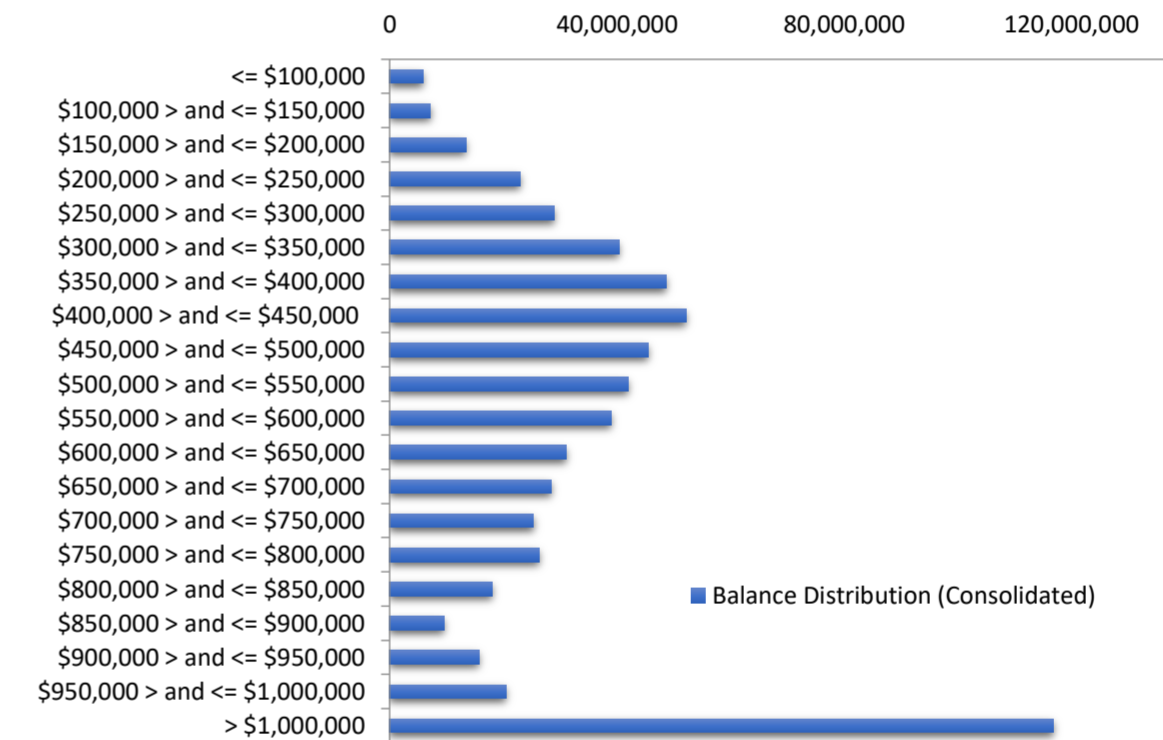
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,885,876	1.86%	285	16.41%
\$100,000 > and <= \$150,000	13,658,856	2.14%	112	6.45%
\$150,000 > and <= \$200,000	22,048,996	3.45%	127	7.31%
\$200,000 > and <= \$250,000	27,433,507	4.30%	122	7.02%
\$250,000 > and <= \$300,000	40,028,342	6.27%	145	8.35%
\$300,000 > and <= \$350,000	48,056,771	7.53%	148	8.52%
\$350,000 > and <= \$400,000	50,724,566	7.95%	135	7.77%
\$400,000 > and <= \$450,000	57,636,950	9.03%	136	7.83%
\$450,000 > and <= \$500,000	46,430,261	7.28%	98	5.64%
\$500,000 > and <= \$550,000	42,508,150	6.66%	81	4.66%
\$550,000 > and <= \$600,000	41,780,483	6.55%	73	4.20%
\$600,000 > and <= \$650,000	34,885,389	5.47%	56	3.22%
\$650,000 > and <= \$700,000	30,445,227	4.77%	45	2.59%
\$700,000 > and <= \$750,000	22,425,207	3.51%	31	1.78%
\$750,000 > and <= \$800,000	21,712,488	3.40%	28	1.61%
\$800,000 > and <= \$850,000	14,833,495	2.32%	18	1.04%
\$850,000 > and <= \$900,000	8,718,294	1.37%	10	0.58%
\$900,000 > and <= \$950,000	16,619,962	2.60%	18	1.04%
\$950,000 > and <= \$1,000,000	17,551,587	2.75%	18	1.04%
> \$1,000,000	68,800,331	10.78%	51	2.94%
Total	638,184,738	100.00%	1,737	100.00%



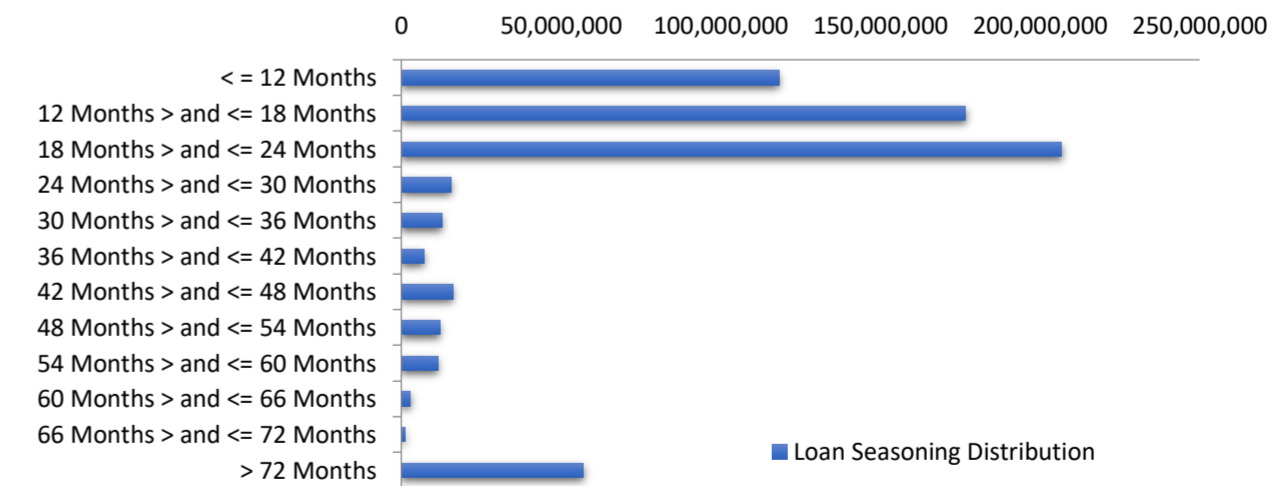
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,875,370	0.92%	136	9.59%
\$100,000 > and <= \$150,000	7,172,121	1.12%	58	4.09%
\$150,000 > and <= \$200,000	13,424,143	2.10%	77	5.43%
\$200,000 > and <= \$250,000	23,039,328	3.61%	102	7.19%
\$250,000 > and <= \$300,000	28,982,252	4.54%	105	7.40%
\$300,000 > and <= \$350,000	40,375,816	6.33%	124	8.74%
\$350,000 > and <= \$400,000	48,744,413	7.64%	130	9.17%
\$400,000 > and <= \$450,000	52,161,803	8.17%	123	8.67%
\$450,000 > and <= \$500,000	45,477,910	7.13%	96	6.77%
\$500,000 > and <= \$550,000	41,981,822	6.58%	80	5.64%
\$550,000 > and <= \$600,000	39,023,519	6.11%	68	4.80%
\$600,000 > and <= \$650,000	31,116,507	4.88%	50	3.53%
\$650,000 > and <= \$700,000	28,479,184	4.46%	42	2.96%
\$700,000 > and <= \$750,000	25,322,969	3.97%	35	2.47%
\$750,000 > and <= \$800,000	26,303,288	4.12%	34	2.40%
\$800,000 > and <= \$850,000	18,113,226	2.84%	22	1.55%
\$850,000 > and <= \$900,000	9,563,677	1.50%	11	0.78%
\$900,000 > and <= \$950,000	15,692,705	2.46%	17	1.20%
\$950,000 > and <= \$1,000,000	20,510,226	3.21%	21	1.48%
> \$1,000,000	116,824,461	18.31%	87	6.14%
Total	638,184,738	100.00%	1,418	100.00%



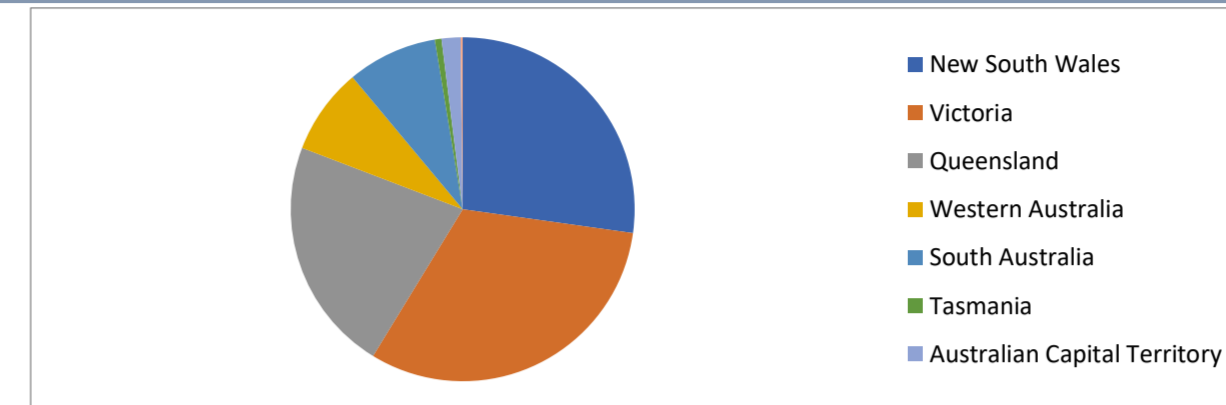
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	118,299,691	18.54%	277	15.95%
12 Months > and <= 18 Months	176,783,487	27.70%	387	22.28%
18 Months > and <= 24 Months	206,856,380	32.41%	474	27.29%
24 Months > and <= 30 Months	15,678,387	2.46%	41	2.36%
30 Months > and <= 36 Months	12,661,598	1.98%	32	1.84%
36 Months > and <= 42 Months	7,080,474	1.11%	16	0.92%
42 Months > and <= 48 Months	16,170,782	2.53%	62	3.57%
48 Months > and <= 54 Months	12,158,153	1.91%	50	2.88%
54 Months > and <= 60 Months	11,434,902	1.79%	33	1.90%
60 Months > and <= 66 Months	2,846,455	0.45%	10	0.58%
66 Months > and <= 72 Months	1,090,588	0.17%	4	0.23%
> 72 Months	57,123,840	8.95%	351	20.21%
Total	638,184,738	100.00%	1,737	100.00%



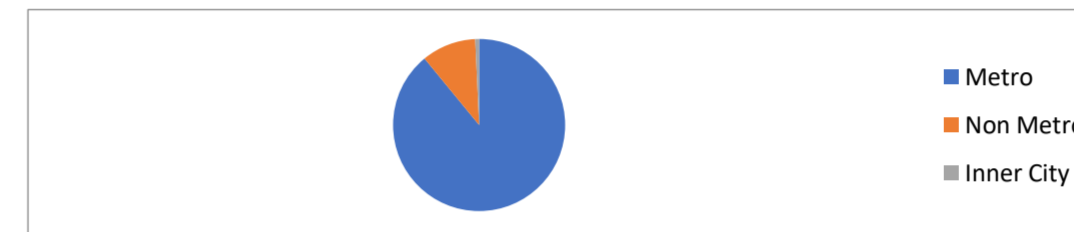
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	173,690,297	27.22%	333	23.48%
Victoria	201,128,517	31.52%	407	28.70%
Queensland	140,865,681	22.07%	320	22.57%
Western Australia	51,852,964	8.13%	164	11.57%
South Australia	54,052,060	8.47%	158	11.14%
Tasmania	3,974,431	0.62%	11	0.78%
Australian Capital Territory	11,378,970	1.78%	21	1.48%
Northern Territory	1,241,819	0.19%	4	0.28%
No Data	0	0.00%	0	0.00%
Total	638,184,738	100.00%	1,418	100.00%



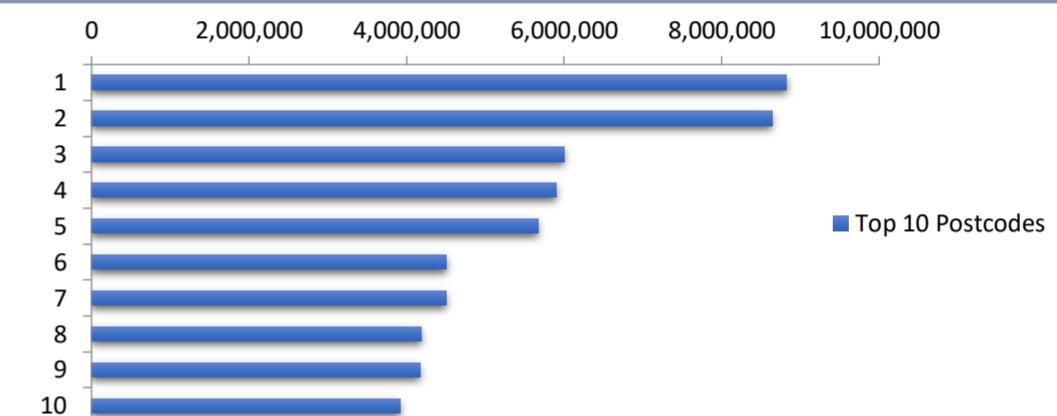
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	568,322,459	89.05%	1,214	85.61%
Non Metro	65,193,647	10.22%	192	13.54%
Inner City	4,668,633	0.73%	12	0.85%
No Data	0	0.00%	0	0.00%
Total	638,184,738	100.00%	1,418	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
4551	8,824,873	1.38%	11	0.78%
3064	8,638,153	1.35%	17	1.20%
2229	6,004,769	0.94%	3	0.21%
3029	5,895,242	0.92%	12	0.85%
3977	5,671,267	0.89%	11	0.78%
4218	4,507,144	0.71%	5	0.35%
3196	4,497,650	0.70%	5	0.35%
4560	4,180,950	0.66%	6	0.42%
3199	4,169,283	0.65%	8	0.56%
3030	3,913,247	0.61%	8	0.56%
Total	56,302,576	8.82%	86	6.06%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	638,184,738	100.00%	1,737	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	638,184,738	100.00%	1,737	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	638,184,738	100.00%	1,737	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	638,184,738	100.00%	1,737	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	507,618,073	79.54%	1,428	82.21%
Interest Only	130,566,665	20.46%	309	17.79%
Non-Billing	0	0.00%	0	0.00%
Total	638,184,738	100.00%	1,737	100.00%



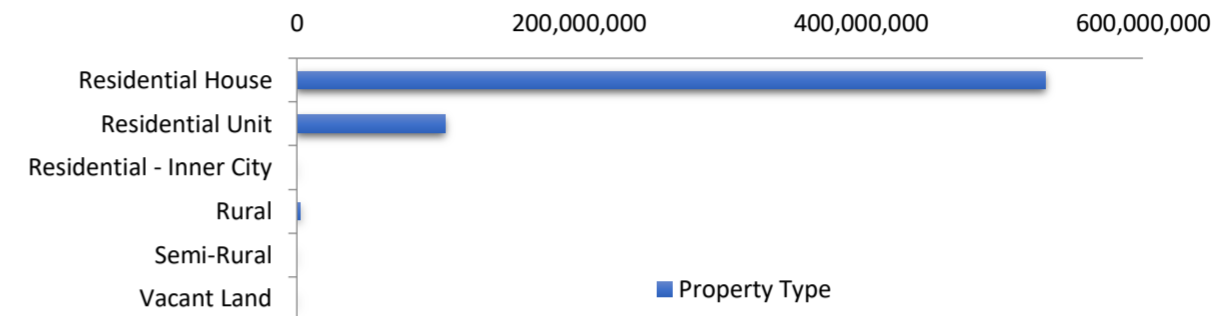
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	638,184,738	100.00%	1,737	100.00%
Total	638,184,738	100.00%	1,737	100.00%



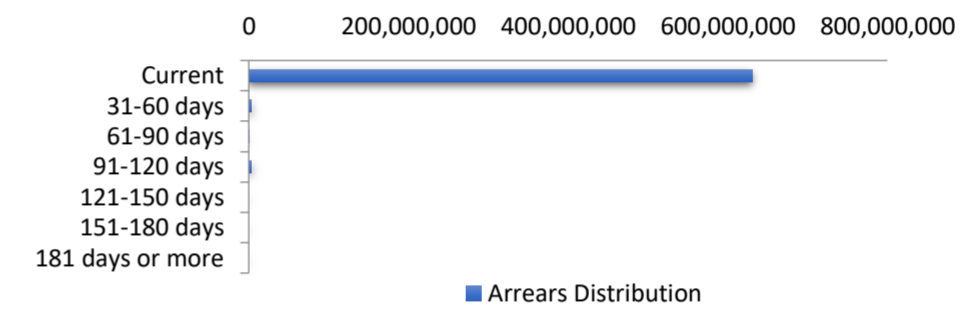
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	530,887,769	83.19%	1,135	80.04%
Residential Unit	105,246,862	16.49%	281	19.82%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,050,108	0.32%	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	638,184,738	100.00%	1,418	100.00%



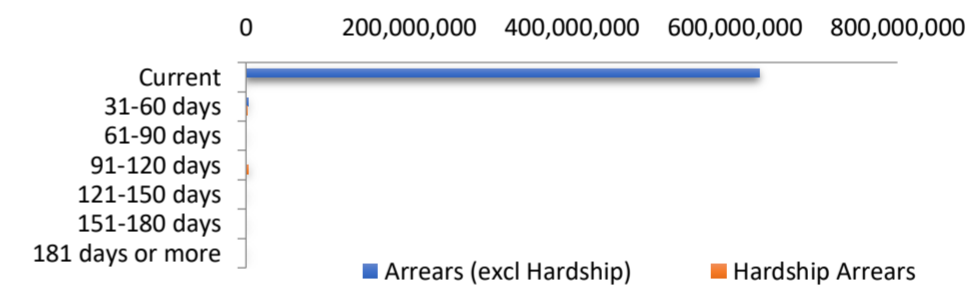
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	630,727,821	98.83%	1,724	99.25%
31-60 days	3,444,675	0.54%	7	0.40%
61-90 days	479,772	0.08%	1	0.06%
91-120 days	3,532,470	0.55%	5	0.29%
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%
Total	638,184,738	100.00%	1,737	100.00%



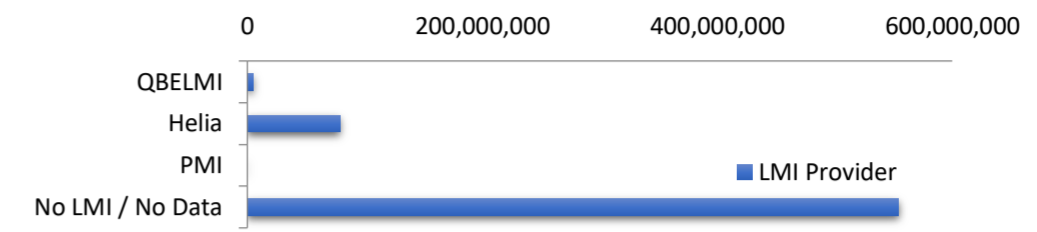
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	630,115,302	1,724	612,519	0	630,727,821
31-60 days	2,436,989	5	1,007,686	2	3,444,675
61-90 days	479,772	1	0	0	479,772
91-120 days	523,338	1	3,009,133	4	3,532,470
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
Total	633,555,401	1,731	4,629,337	6	638,184,738



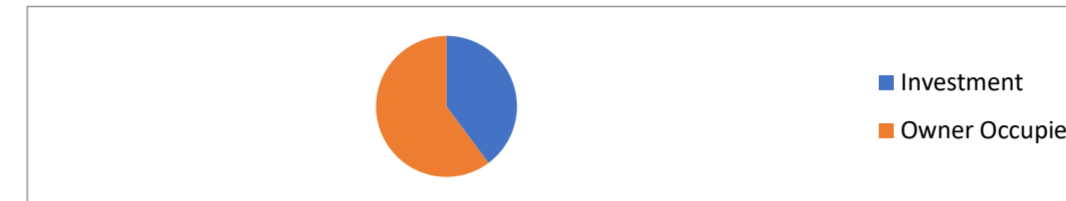
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,832,457	0.76%	22	1.55%
Helia	78,922,988	12.37%	232	16.36%
PMI	0	0.00%	0	0.00%
No LMI / No Data	554,429,293	86.88%	1,164	82.09%
Total	638,184,738	100.00%	1,418	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	254,203,124	39.83%	676	38.92%
Owner Occupier	383,981,614	60.17%	1,061	61.08%
Total	638,184,738	100.00%	1,737	100.00%



Default Statistics

Default Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans	523,337.56	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