

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



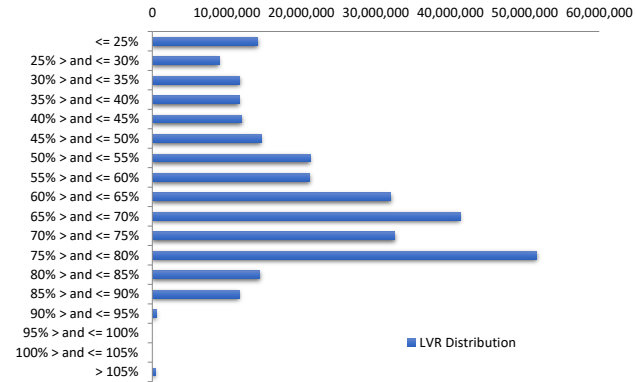
Model Period	24
Collection Period Start	1-Mar-24
Collection Period End	31-Mar-24
No. of Days	31
Interest Period Start	12-Mar-24
Interest Period End	9-Apr-24
No. of Days	29
Determination Date	5-Apr-24
Payment Date	10-Apr-24

**Pool Statistics**

Closing Balance of Mortgages	300,005,129
No. of Loans (Unconsolidated)	966
No. of Loans (Consolidated)	784
Average Loan Size (Unconsolidated)	310,564
Average Loan Size (Consolidated)	382,660
Largest Loan Size (Unconsolidated)	1,460,379
Largest Loan Size (Consolidated)	1,726,147
Smallest Loan Size (Unconsolidated)	(137,316)
Smallest Loan Size (Consolidated)	(137,316)
Weighted Average Interest Rate	6.83%
Weighted Average LVR	60.97%
Weighted Average Seasoning	36.82
Weighted Average Remaining Term	315.03

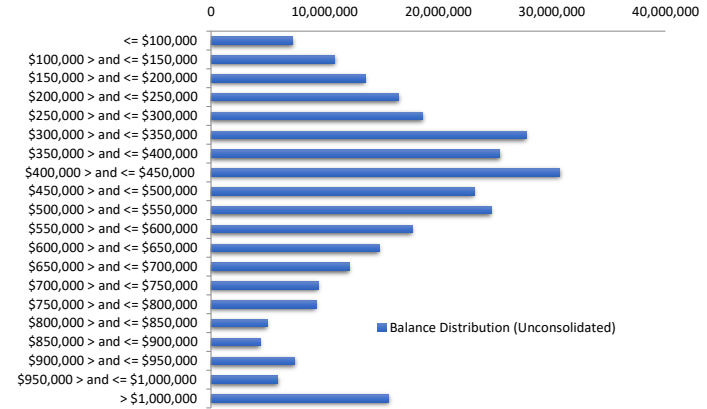
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	14,116,093	4.71%	140	17.86%
25% > and <= 30%	8,989,371	3.00%	35	4.46%
30% > and <= 35%	11,755,694	3.92%	39	4.97%
35% > and <= 40%	11,684,727	3.89%	39	4.97%
40% > and <= 45%	12,025,781	4.01%	33	4.21%
45% > and <= 50%	14,601,199	4.87%	34	4.34%
50% > and <= 55%	21,211,192	7.07%	44	5.61%
55% > and <= 60%	21,125,771	7.04%	44	5.61%
60% > and <= 65%	32,018,449	10.67%	66	8.42%
65% > and <= 70%	41,314,025	13.77%	74	9.44%
70% > and <= 75%	32,572,232	10.86%	71	9.06%
75% > and <= 80%	51,632,260	17.21%	102	13.01%
80% > and <= 85%	14,384,109	4.79%	38	4.85%
85% > and <= 90%	11,651,191	3.88%	23	2.93%
90% > and <= 95%	502,447	0.17%	1	0.13%
95% > and <= 100%	0	0.00%	0	0.00%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	420,591	0.14%	1	0.13%
<b>Total</b>	<b>300,005,129</b>	<b>100.00%</b>	<b>784</b>	<b>100.00%</b>



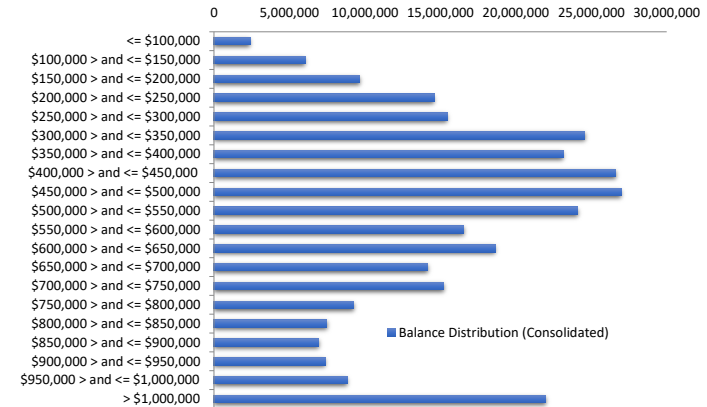
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,202,050	2.40%	200	20.70%
\$100,000 > and <= \$150,000	10,880,170	3.63%	88	9.11%
\$150,000 > and <= \$200,000	13,554,135	4.52%	77	7.97%
\$200,000 > and <= \$250,000	16,528,243	5.51%	74	7.66%
\$250,000 > and <= \$300,000	18,606,965	6.20%	68	7.04%
\$300,000 > and <= \$350,000	27,756,394	9.25%	86	8.90%
\$350,000 > and <= \$400,000	25,416,957	8.47%	68	7.04%
\$400,000 > and <= \$450,000	30,693,435	10.23%	73	7.56%
\$450,000 > and <= \$500,000	23,194,792	7.73%	49	5.07%
\$500,000 > and <= \$550,000	24,667,351	8.22%	47	4.87%
\$550,000 > and <= \$600,000	17,716,642	5.91%	31	3.21%
\$600,000 > and <= \$650,000	14,805,979	4.94%	24	2.48%
\$650,000 > and <= \$700,000	12,169,944	4.06%	18	1.86%
\$700,000 > and <= \$750,000	9,434,518	3.14%	13	1.35%
\$750,000 > and <= \$800,000	9,258,160	3.09%	12	1.24%
\$800,000 > and <= \$850,000	4,940,838	1.65%	6	0.62%
\$850,000 > and <= \$900,000	4,322,299	1.44%	5	0.52%
\$900,000 > and <= \$950,000	7,349,214	2.45%	8	0.83%
\$950,000 > and <= \$1,000,000	5,881,475	1.96%	6	0.62%
> \$1,000,000	15,625,568	5.21%	13	1.35%
<b>Total</b>	<b>300,005,129</b>	<b>100.00%</b>	<b>966</b>	<b>100.00%</b>



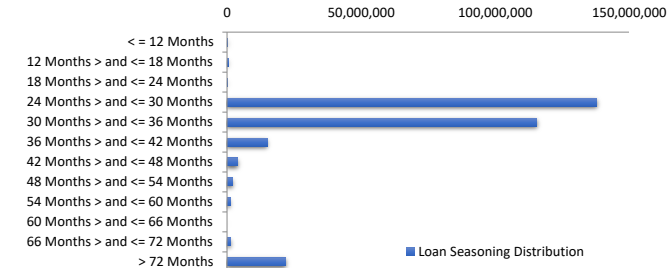
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,398,616	0.80%	91	11.61%
\$100,000 > and <= \$150,000	6,050,101	2.02%	48	6.12%
\$150,000 > and <= \$200,000	9,675,337	3.23%	55	7.02%
\$200,000 > and <= \$250,000	14,602,556	4.87%	65	8.29%
\$250,000 > and <= \$300,000	15,458,371	5.15%	56	7.14%
\$300,000 > and <= \$350,000	24,562,013	8.19%	76	9.69%
\$350,000 > and <= \$400,000	23,135,988	7.71%	62	7.91%
\$400,000 > and <= \$450,000	26,609,161	8.87%	63	8.04%
\$450,000 > and <= \$500,000	26,982,035	8.99%	57	7.27%
\$500,000 > and <= \$550,000	24,104,005	8.03%	46	5.87%
\$550,000 > and <= \$600,000	16,538,205	5.51%	29	3.70%
\$600,000 > and <= \$650,000	18,637,765	6.21%	30	3.83%
\$650,000 > and <= \$700,000	14,177,935	4.73%	21	2.68%
\$700,000 > and <= \$750,000	15,215,443	5.07%	21	2.68%
\$750,000 > and <= \$800,000	9,258,160	3.09%	12	1.53%
\$800,000 > and <= \$850,000	7,466,154	2.49%	9	1.15%
\$850,000 > and <= \$900,000	6,946,728	2.32%	8	1.02%
\$900,000 > and <= \$950,000	7,381,841	2.46%	8	1.02%
\$950,000 > and <= \$1,000,000	8,843,621	2.95%	9	1.15%
> \$1,000,000	21,961,097	7.32%	18	2.30%
<b>Total</b>	<b>300,005,129</b>	<b>100.00%</b>	<b>784</b>	<b>100.00%</b>



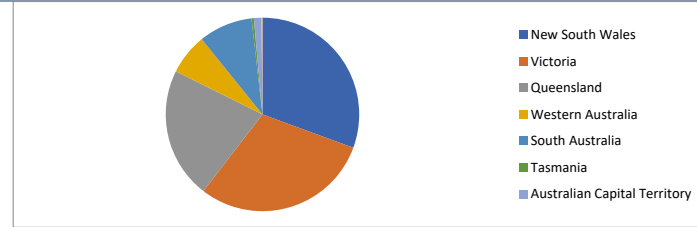
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	300,043	0.10%	1	0.10%
12 Months > and <= 18 Months	483,499	0.16%	1	0.10%
18 Months > and <= 24 Months	184,473	0.06%	1	0.10%
24 Months > and <= 30 Months	137,953,992	45.98%	384	39.75%
30 Months > and <= 36 Months	115,516,902	38.50%	362	37.47%
36 Months > and <= 42 Months	15,071,165	5.02%	38	3.93%
42 Months > and <= 48 Months	3,943,744	1.31%	11	1.14%
48 Months > and <= 54 Months	2,091,487	0.70%	6	0.62%
54 Months > and <= 60 Months	1,213,958	0.40%	5	0.52%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	1,346,549	0.45%	5	0.52%
> 72 Months	21,899,318	7.30%	152	15.73%
<b>Total</b>	<b>300,005,129</b>	<b>100.00%</b>	<b>966</b>	<b>100.00%</b>



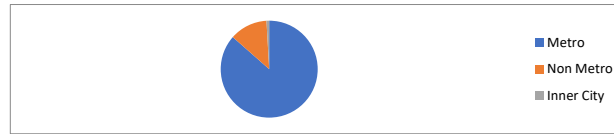
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	91,782,854	30.59%	201	25.64%
Victoria	89,609,202	29.87%	213	27.17%
Queensland	65,664,066	21.89%	180	22.96%
Western Australia	20,506,432	6.84%	83	10.59%
South Australia	26,983,296	8.99%	88	11.22%
Tasmania	1,184,309	0.39%	8	1.02%
Australian Capital Territory	3,766,183	1.26%	9	1.15%
Northern Territory	508,788	0.17%	2	0.26%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>300,005,129</b>	<b>100.00%</b>	<b>784</b>	<b>100.00%</b>



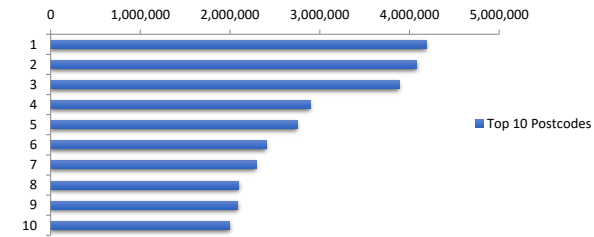
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	259,465,800	86.49%	661	84.31%
Non Metro	37,857,588	12.62%	117	14.92%
Inner City	2,681,741	0.89%	6	0.77%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>300,005,129</b>	<b>100.00%</b>	<b>784</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
4226	4,188,626	1.40%	6	0.77%
3064	4,082,520	1.36%	10	1.28%
2500	3,886,389	1.30%	8	1.02%
3046	2,897,117	0.97%	7	0.89%
3029	2,748,736	0.92%	6	0.77%
4211	2,403,223	0.80%	5	0.64%
3030	2,291,849	0.76%	6	0.77%
4564	2,098,568	0.70%	4	0.51%
3350	2,088,343	0.70%	8	1.02%
3941	1,935,234	0.67%	3	0.38%
<b>Total</b>	<b>28,680,606</b>	<b>9.56%</b>	<b>63</b>	<b>8.04%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	300,005,129	100.00%	966	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>300,005,129</b>	<b>100.00%</b>	<b>966</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	300,005,129	100.00%	966	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>300,005,129</b>	<b>100.00%</b>	<b>966</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	258,914,174	86.30%	827	85.61%
Interest Only	41,090,955	13.70%	139	14.39%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>300,005,129</b>	<b>100.00%</b>	<b>966</b>	<b>100.00%</b>



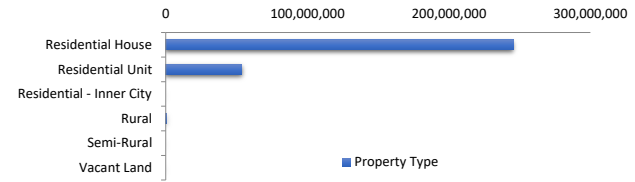
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	300,005,129	100.00%	966	100.00%
<b>Total</b>	<b>300,005,129</b>	<b>100.00%</b>	<b>966</b>	<b>100.00%</b>



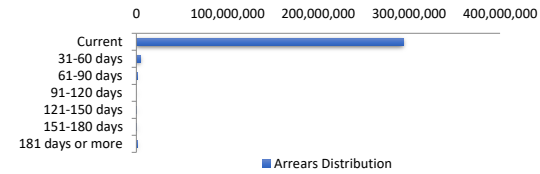
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	245,535,833	81.84%	621	79.21%
Residential Unit	53,777,395	17.93%	161	20.54%
Residential - Inner City	0	0.00%	0	0.00%
Rural	691,901	0.23%	2	0.26%
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>300,005,129</b>	<b>100.00%</b>	<b>784</b>	<b>100.00%</b>



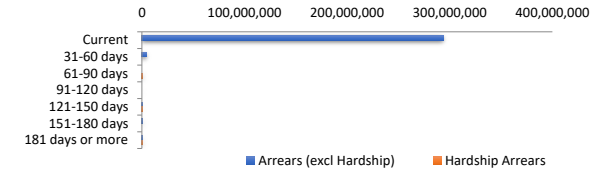
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	293,573,127	97.86%	952	98.55%
31-60 days	4,049,468	1.35%	6	0.62%
61-90 days	716,368	0.24%	1	0.10%
91-120 days	0	0.00%	0	0.00%
121-150 days	310,516	0.10%	2	0.21%
151-180 days	472,689	0.16%	1	0.10%
181 days or more	882,961	0.29%	4	0.41%
<b>Total</b>	<b>300,005,129</b>	<b>100.00%</b>	<b>966</b>	<b>100.00%</b>



**Hardships**

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	293,573,127	952	0	0	952
31-60 days	4,049,468	6	0	0	6
61-90 days	0	0	716,368	1	1
91-120 days	0	0	0	0	0
121-150 days	146,498	1	164,018	1	2
151-180 days	472,689	1	0	0	1
181 days or more	420,591	2	462,370	2	4
<b>Total</b>	<b>298,662,373</b>	<b>962</b>	<b>1,342,756</b>	<b>4</b>	<b>966</b>



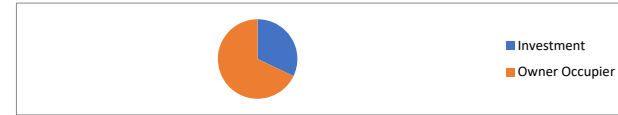
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,863,689	1.29%	11	1.40%
Helia	38,080,117	12.69%	127	16.20%
PMI	0	0.00%	0	0.00%
No LMI / No Data	258,061,323	86.02%	646	82.40%
<b>Total</b>	<b>300,005,129</b>	<b>100.00%</b>	<b>784</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	96,238,814	32.08%	305	31.57%
Owner Occupier	203,766,315	67.92%	661	68.43%
<b>Total</b>	<b>300,005,129</b>	<b>100.00%</b>	<b>966</b>	<b>100.00%</b>



Default Statistics

Defaulted Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans	1,039,778.46	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