

**AFG Series 2023-1**  
**Collateral Report**



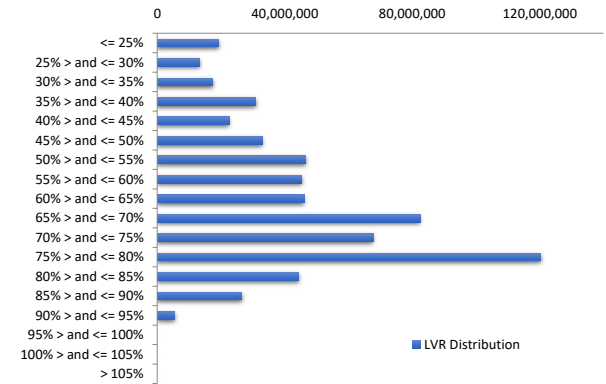
Model Period	5
Collection Period Start	1-Mar-24
Collection Period End	31-Mar-24
No. of Days	31
Interest Period Start	12-Mar-24
Interest Period End	9-Apr-24
No. of Days	29
Determination Date	5-Apr-24
Payment Date	10-Apr-24

**Pool Statistics**

Closing Balance of Mortgages	621,574,423
No. of Loans (Unconsolidated)	1,702
No. of Loans (Consolidated)	1,392
Average Loan Size (Unconsolidated)	365,202
Average Loan Size (Consolidated)	446,533
Largest Loan Size (Unconsolidated)	2,335,382
Largest Loan Size (Consolidated)	2,335,382
Smallest Loan Size (Unconsolidated)	(119,516)
Smallest Loan Size (Consolidated)	(4,802)
Weighted Average Interest Rate	6.79%
Weighted Average LVR	63.10%
Weighted Average Seasoning	27.89
Weighted Average Remaining Term	326.57

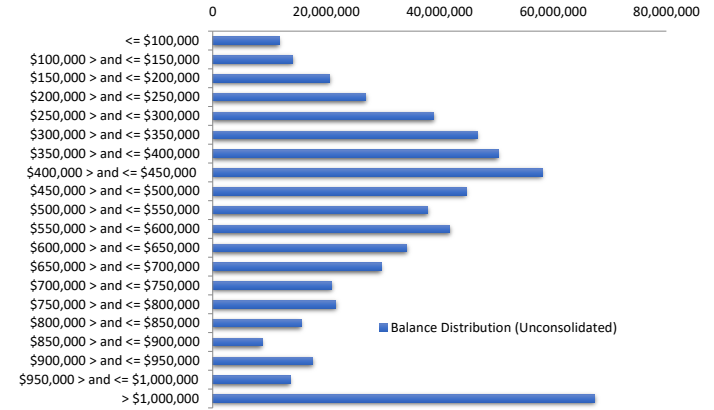
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	19,316,199	3.11%	198	14.22%
25% > and <= 30%	13,408,819	2.16%	47	3.38%
30% > and <= 35%	17,475,722	2.81%	55	3.95%
35% > and <= 40%	30,918,491	4.97%	80	5.75%
40% > and <= 45%	22,566,372	3.63%	52	3.74%
45% > and <= 50%	33,057,303	5.32%	71	5.10%
50% > and <= 55%	46,534,097	7.49%	91	6.54%
55% > and <= 60%	45,265,935	7.28%	87	6.25%
60% > and <= 65%	46,089,231	7.41%	92	6.61%
65% > and <= 70%	82,502,125	13.27%	144	10.34%
70% > and <= 75%	67,720,300	10.89%	125	8.98%
75% > and <= 80%	120,387,745	19.37%	209	15.01%
80% > and <= 85%	44,327,310	7.13%	80	5.75%
85% > and <= 90%	26,508,614	4.26%	50	3.59%
90% > and <= 95%	5,496,160	0.88%	11	0.79%
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%
<b>Total</b>	<b>621,574,423</b>	<b>100.00%</b>	<b>1,392</b>	<b>100.00%</b>



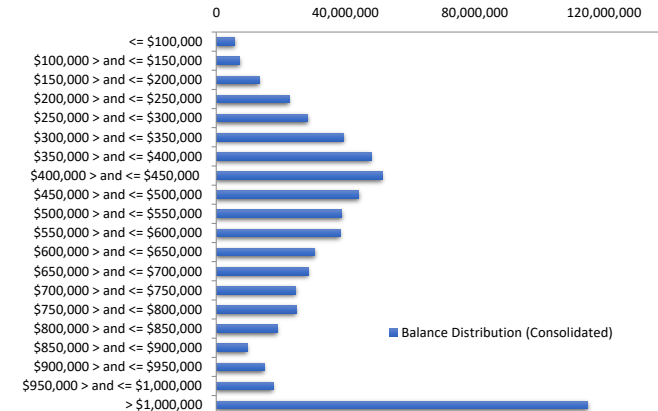
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,733,726	1.89%	285	16.75%
\$100,000 > and <= \$150,000	14,144,773	2.28%	115	6.76%
\$150,000 > and <= \$200,000	20,671,884	3.33%	119	6.99%
\$200,000 > and <= \$250,000	26,958,194	4.34%	120	7.05%
\$250,000 > and <= \$300,000	38,930,966	6.26%	141	8.28%
\$300,000 > and <= \$350,000	46,666,214	7.51%	144	8.46%
\$350,000 > and <= \$400,000	50,306,518	8.09%	134	7.87%
\$400,000 > and <= \$450,000	58,085,743	9.34%	137	8.05%
\$450,000 > and <= \$500,000	44,664,559	7.19%	94	5.52%
\$500,000 > and <= \$550,000	37,901,619	6.10%	72	4.23%
\$550,000 > and <= \$600,000	41,825,137	6.73%	73	4.29%
\$600,000 > and <= \$650,000	34,252,781	5.51%	55	3.23%
\$650,000 > and <= \$700,000	29,723,157	4.78%	44	2.59%
\$700,000 > and <= \$750,000	20,970,514	3.37%	29	1.70%
\$750,000 > and <= \$800,000	21,678,453	3.49%	28	1.65%
\$800,000 > and <= \$850,000	15,632,120	2.51%	19	1.12%
\$850,000 > and <= \$900,000	8,728,083	1.40%	10	0.59%
\$900,000 > and <= \$950,000	17,639,572	2.84%	19	1.12%
\$950,000 > and <= \$1,000,000	13,701,126	2.20%	14	0.82%
> \$1,000,000	67,359,285	10.84%	50	2.94%
<b>Total</b>	<b>621,574,423</b>	<b>100.00%</b>	<b>1,702</b>	<b>100.00%</b>



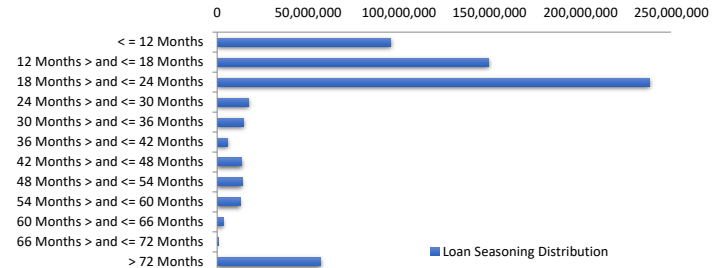
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,792,418	0.93%	140	10.06%
\$100,000 > and <= \$150,000	7,191,574	1.16%	58	4.17%
\$150,000 > and <= \$200,000	13,258,011	2.13%	76	5.46%
\$200,000 > and <= \$250,000	22,559,914	3.63%	100	7.18%
\$250,000 > and <= \$300,000	28,394,619	4.57%	103	7.40%
\$300,000 > and <= \$350,000	39,365,896	6.33%	121	8.69%
\$350,000 > and <= \$400,000	47,997,209	7.72%	128	9.20%
\$400,000 > and <= \$450,000	51,392,343	8.27%	121	8.69%
\$450,000 > and <= \$500,000	44,119,340	7.10%	93	6.68%
\$500,000 > and <= \$550,000	38,913,869	6.26%	74	5.32%
\$550,000 > and <= \$600,000	38,412,636	6.18%	67	4.81%
\$600,000 > and <= \$650,000	30,505,016	4.91%	49	3.52%
\$650,000 > and <= \$700,000	28,441,515	4.58%	42	3.02%
\$700,000 > and <= \$750,000	24,603,961	3.96%	34	2.44%
\$750,000 > and <= \$800,000	24,737,785	3.98%	32	2.30%
\$800,000 > and <= \$850,000	18,893,696	3.04%	23	1.65%
\$850,000 > and <= \$900,000	9,595,437	1.54%	11	0.79%
\$900,000 > and <= \$950,000	14,819,378	2.38%	16	1.15%
\$950,000 > and <= \$1,000,000	17,580,628	2.83%	18	1.29%
> \$1,000,000	114,999,179	18.50%	86	6.18%
<b>Total</b>	<b>621,574,423</b>	<b>100.00%</b>	<b>1,392</b>	<b>100.00%</b>



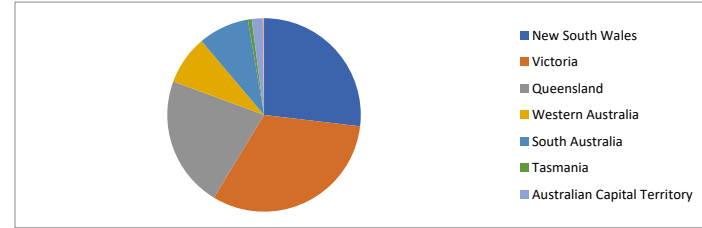
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	95,527,022	15.37%	226	13.28%
12 Months > and <= 18 Months	149,417,867	24.04%	324	19.04%
18 Months > and <= 24 Months	238,037,129	38.30%	551	32.37%
24 Months > and <= 30 Months	17,447,622	2.81%	39	2.29%
30 Months > and <= 36 Months	14,638,335	2.36%	37	2.17%
36 Months > and <= 42 Months	5,665,779	0.91%	14	0.82%
42 Months > and <= 48 Months	13,546,519	2.18%	52	3.06%
48 Months > and <= 54 Months	13,786,726	2.22%	56	3.29%
54 Months > and <= 60 Months	12,627,503	2.03%	38	2.23%
60 Months > and <= 66 Months	3,283,069	0.53%	10	0.59%
66 Months > and <= 72 Months	484,793	0.08%	3	0.18%
> 72 Months	57,112,061	9.19%	352	20.68%
<b>Total</b>	<b>621,574,423</b>	<b>100.00%</b>	<b>1,702</b>	<b>100.00%</b>



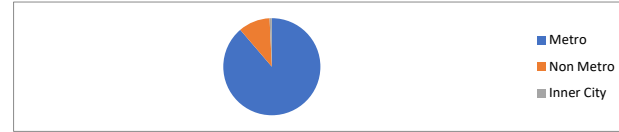
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	167,071,678	26.88%	325	23.35%
Victoria	197,591,623	31.79%	401	28.81%
Queensland	136,476,641	21.96%	312	22.41%
Western Australia	50,973,792	8.20%	162	11.64%
South Australia	52,886,713	8.51%	156	11.21%
Tasmania	3,966,094	0.64%	11	0.79%
Australian Capital Territory	11,369,998	1.83%	21	1.51%
Northern Territory	1,237,883	0.20%	4	0.29%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>621,574,423</b>	<b>100.00%</b>	<b>1,392</b>	<b>100.00%</b>



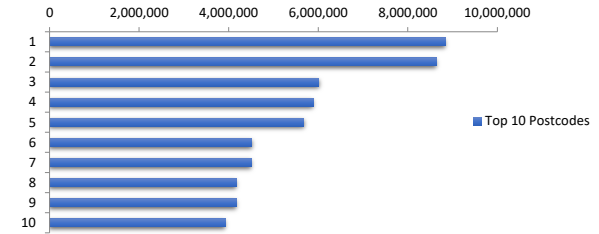
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	551,493,506	88.73%	1,189	85.42%
Non Metro	65,390,074	10.52%	191	13.72%
Inner City	4,690,844	0.75%	12	0.86%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>621,574,423</b>	<b>100.00%</b>	<b>1,392</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
4551	8,833,531	1.42%	11	0.79%
3064	8,633,308	1.39%	17	1.22%
2229	6,010,124	0.97%	3	0.22%
3029	5,883,896	0.95%	12	0.86%
3977	5,681,362	0.91%	11	0.79%
3196	4,519,377	0.73%	5	0.36%
4218	4,509,324	0.73%	5	0.36%
4560	4,171,616	0.67%	6	0.43%
3199	4,170,157	0.67%	8	0.57%
3030	3,923,679	0.63%	8	0.57%
<b>Total</b>	<b>56,336,373</b>	<b>9.06%</b>	<b>86</b>	<b>6.18%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	621,574,423	100.00%	1,702	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>621,574,423</b>	<b>100.00%</b>	<b>1,702</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	621,574,423	100.00%	1,702	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>621,574,423</b>	<b>100.00%</b>	<b>1,702</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	493,689,971	79.43%	1,399	82.20%
Interest Only	127,884,452	20.57%	303	17.80%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>621,574,423</b>	<b>100.00%</b>	<b>1,702</b>	<b>100.00%</b>



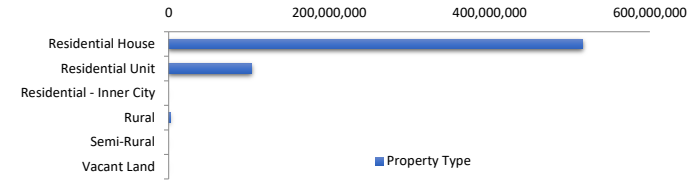
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	621,574,423	100.00%	1,702	100.00%
<b>Total</b>	<b>621,574,423</b>	<b>100.00%</b>	<b>1,702</b>	<b>100.00%</b>



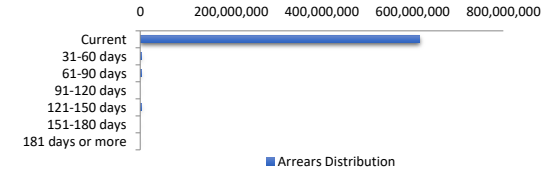
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	516,198,109	83.05%	1,112	79.89%
Residential Unit	103,328,637	16.62%	278	19.97%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,047,677	0.33%	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%
<b>Total</b>	<b>621,574,423</b>	<b>100.00%</b>	<b>1,392</b>	<b>100.00%</b>



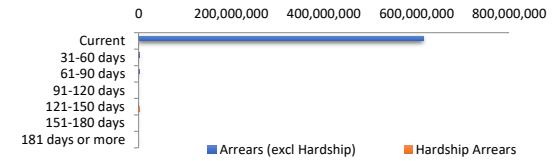
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	615,088,317	98.96%	1,689	99.24%
31-60 days	2,260,713	0.36%	5	0.29%
61-90 days	2,099,137	0.34%	4	0.24%
91-120 days	0	0.00%	0	0.00%
121-150 days	2,126,256	0.34%	4	0.24%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
<b>Total</b>	<b>621,574,423</b>	<b>100.00%</b>	<b>1,702</b>	<b>100.00%</b>



**Hardships**

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	614,704,380	1,688	383,936	1	615,088,317
31-60 days	1,644,700	4	616,013	1	2,260,713
61-90 days	1,383,449	3	715,688	1	2,099,137
91-120 days	0	0	0	0	-
121-150 days	526,290	1	1,599,966	3	2,126,256
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
<b>Total</b>	<b>618,258,820</b>	<b>1,696</b>	<b>3,315,603</b>	<b>6</b>	<b>621,574,423</b>



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,818,046	0.78%	22	1.58%
Helia	78,435,869	12.62%	232	16.67%
PMI	0	0.00%	0	0.00%
No LMI / No Data	538,320,508	86.61%	1,138	81.75%
<b>Total</b>	<b>621,574,423</b>	<b>100.00%</b>	<b>1,392</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	248,106,158	39.92%	662	38.90%
Owner Occupier	373,468,266	60.08%	1,040	61.10%
<b>Total</b>	<b>621,574,423</b>	<b>100.00%</b>	<b>1,702</b>	<b>100.00%</b>



Default Statistics

Default Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans	526,290.31	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/Reduced	0.00	0.00
Accumulated Losses covered by E:	0.00	N/A