

**AFG Series 2022-1
Collateral Report**



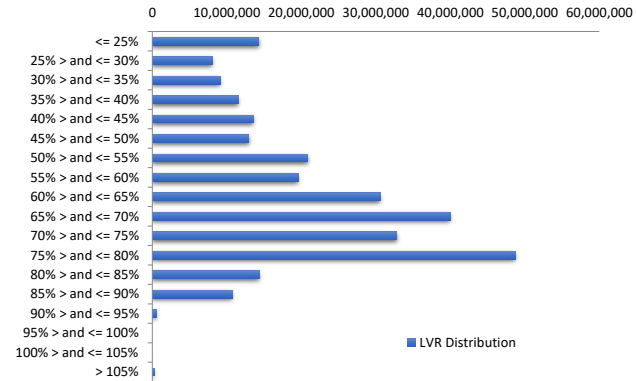
| | |
|-------------------------|-----------|
| Model Period | 25 |
| Collection Period Start | 1-Apr-24 |
| Collection Period End | 30-Apr-24 |
| No. of Days | 30 |
| Interest Period Start | 10-Apr-24 |
| Interest Period End | 9-May-24 |
| No. of Days | 30 |
| Determination Date | 7-May-24 |
| Payment Date | 10-May-24 |

Pool Statistics

| | |
|-------------------------------------|-------------|
| Closing Balance of Mortgages | 287,759,885 |
| No. of Loans (Unconsolidated) | 931 |
| No. of Loans (Consolidated) | 759 |
| Average Loan Size (Unconsolidated) | 309,087 |
| Average Loan Size (Consolidated) | 379,130 |
| Largest Loan Size (Unconsolidated) | 1,458,760 |
| Largest Loan Size (Consolidated) | 1,722,020 |
| Smallest Loan Size (Unconsolidated) | (201,669) |
| Smallest Loan Size (Consolidated) | (201,669) |
| Weighted Average Interest Rate | 6.82% |
| Weighted Average LVR | 18535.98% |
| Weighted Average Seasoning | 37.65 |
| Weighted Average Remaining Term | 314.02 |

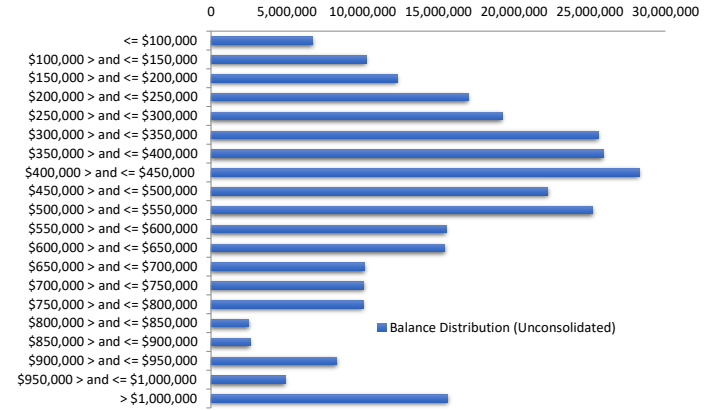
LVR Distribution

| Current LTV | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25% | 14,289,499 | 4.97% | 144 | 18.97% |
| 25% > and <= 30% | 8,063,058 | 2.80% | 30 | 3.95% |
| 30% > and <= 35% | 9,110,207 | 3.17% | 32 | 4.22% |
| 35% > and <= 40% | 11,512,333 | 4.00% | 39 | 5.14% |
| 40% > and <= 45% | 13,580,195 | 4.72% | 36 | 4.74% |
| 45% > and <= 50% | 12,937,276 | 4.50% | 30 | 3.95% |
| 50% > and <= 55% | 20,855,693 | 7.25% | 43 | 5.67% |
| 55% > and <= 60% | 19,567,310 | 6.80% | 41 | 5.40% |
| 60% > and <= 65% | 30,576,632 | 10.63% | 64 | 8.43% |
| 65% > and <= 70% | 40,002,519 | 13.90% | 71 | 9.35% |
| 70% > and <= 75% | 32,754,650 | 11.38% | 73 | 9.62% |
| 75% > and <= 80% | 48,735,544 | 16.94% | 96 | 12.65% |
| 80% > and <= 85% | 14,340,394 | 4.98% | 38 | 5.01% |
| 85% > and <= 90% | 10,702,004 | 3.72% | 20 | 2.64% |
| 90% > and <= 95% | 502,000 | 0.17% | 1 | 0.13% |
| 95% > and <= 100% | 0 | 0.00% | 0 | 0.00% |
| 100% > and <= 105% | 0 | 0.00% | 0 | 0.00% |
| > 105% | 230,574 | 0.08% | 1 | 0.13% |
| Total | 287,759,885 | 100.00% | 759 | 100.00% |



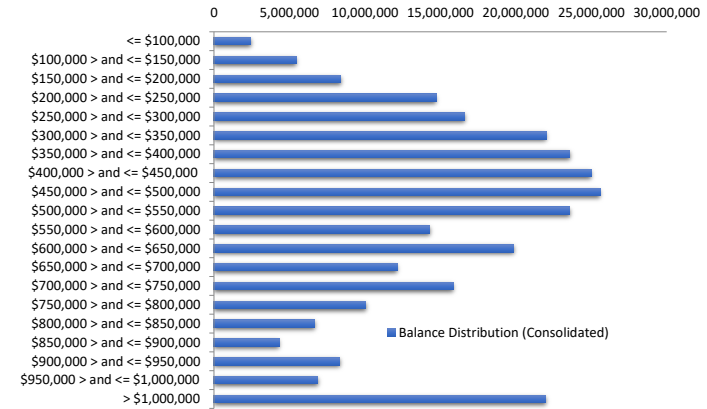
Balance Distribution (Unconsolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|------------|----------------|
| <= \$100,000 | 6,731,472 | 2.34% | 196 | 21.05% |
| \$100,000 > and <= \$150,000 | 10,235,588 | 3.56% | 82 | 8.81% |
| \$150,000 > and <= \$200,000 | 12,299,398 | 4.27% | 70 | 7.52% |
| \$200,000 > and <= \$250,000 | 16,966,173 | 5.90% | 76 | 8.16% |
| \$250,000 > and <= \$300,000 | 19,221,063 | 6.68% | 70 | 7.52% |
| \$300,000 > and <= \$350,000 | 25,575,786 | 8.89% | 79 | 8.49% |
| \$350,000 > and <= \$400,000 | 25,907,222 | 9.00% | 69 | 7.41% |
| \$400,000 > and <= \$450,000 | 28,280,441 | 9.83% | 67 | 7.20% |
| \$450,000 > and <= \$500,000 | 22,235,015 | 7.73% | 47 | 5.05% |
| \$500,000 > and <= \$550,000 | 25,178,944 | 8.75% | 48 | 5.16% |
| \$550,000 > and <= \$600,000 | 15,522,108 | 5.39% | 27 | 2.90% |
| \$600,000 > and <= \$650,000 | 15,433,463 | 5.36% | 25 | 2.69% |
| \$650,000 > and <= \$700,000 | 10,135,404 | 3.52% | 15 | 1.61% |
| \$700,000 > and <= \$750,000 | 10,083,474 | 3.50% | 14 | 1.50% |
| \$750,000 > and <= \$800,000 | 10,052,416 | 3.49% | 13 | 1.40% |
| \$800,000 > and <= \$850,000 | 2,492,326 | 0.87% | 3 | 0.32% |
| \$850,000 > and <= \$900,000 | 2,584,987 | 0.90% | 3 | 0.32% |
| \$900,000 > and <= \$950,000 | 8,297,735 | 2.88% | 9 | 0.97% |
| \$950,000 > and <= \$1,000,000 | 4,899,864 | 1.70% | 5 | 0.54% |
| > \$1,000,000 | 15,627,005 | 5.43% | 13 | 1.40% |
| Total | 287,759,885 | 100.00% | 931 | 100.00% |



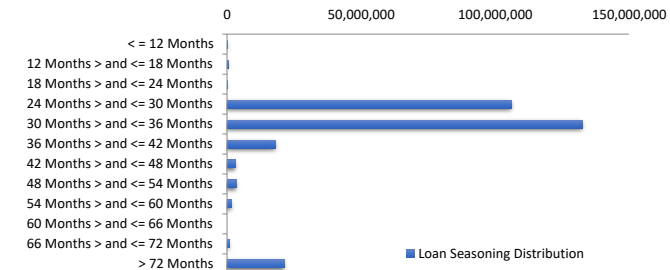
Balance Distribution (Consolidated)

| Current Balance | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------------|--------------------|----------------|----------------------|----------------|
| <= \$100,000 | 2,436,223 | 0.85% | 96 | 12.65% |
| \$100,000 > and <= \$150,000 | 5,468,606 | 1.90% | 43 | 5.67% |
| \$150,000 > and <= \$200,000 | 8,413,853 | 2.92% | 48 | 6.32% |
| \$200,000 > and <= \$250,000 | 14,730,445 | 5.12% | 66 | 8.70% |
| \$250,000 > and <= \$300,000 | 16,616,274 | 5.77% | 60 | 7.91% |
| \$300,000 > and <= \$350,000 | 22,012,932 | 7.65% | 68 | 8.96% |
| \$350,000 > and <= \$400,000 | 23,581,552 | 8.19% | 63 | 8.30% |
| \$400,000 > and <= \$450,000 | 24,990,366 | 8.68% | 59 | 7.77% |
| \$450,000 > and <= \$500,000 | 25,585,270 | 8.89% | 54 | 7.11% |
| \$500,000 > and <= \$550,000 | 23,561,433 | 8.19% | 45 | 5.93% |
| \$550,000 > and <= \$600,000 | 14,289,578 | 4.97% | 25 | 3.29% |
| \$600,000 > and <= \$650,000 | 19,858,772 | 6.90% | 32 | 4.22% |
| \$650,000 > and <= \$700,000 | 12,149,918 | 4.22% | 18 | 2.37% |
| \$700,000 > and <= \$750,000 | 15,844,636 | 5.51% | 22 | 2.90% |
| \$750,000 > and <= \$800,000 | 10,052,416 | 3.49% | 13 | 1.71% |
| \$800,000 > and <= \$850,000 | 6,669,038 | 2.32% | 8 | 1.05% |
| \$850,000 > and <= \$900,000 | 4,315,816 | 1.50% | 5 | 0.66% |
| \$900,000 > and <= \$950,000 | 8,330,764 | 2.90% | 9 | 1.19% |
| \$950,000 > and <= \$1,000,000 | 6,887,596 | 2.39% | 7 | 0.92% |
| > \$1,000,000 | 21,964,398 | 7.63% | 18 | 2.37% |
| Total | 287,759,885 | 100.00% | 759 | 100.00% |



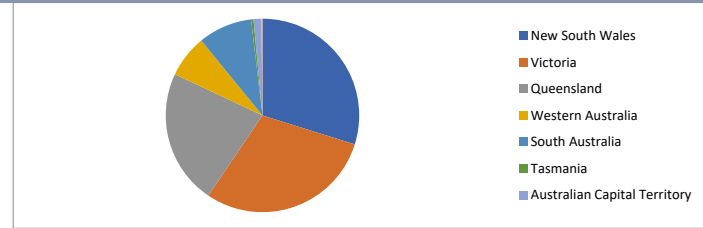
Loan Seasoning Distribution

| Seasoning (Months) | Balance | % Balance | Loan Count | % Loan Count |
|------------------------------|--------------------|----------------|------------|----------------|
| <= 12 Months | 299,702 | 0.10% | 1 | 0.11% |
| 12 Months > and <= 18 Months | 481,995 | 0.17% | 1 | 0.11% |
| 18 Months > and <= 24 Months | 184,269 | 0.06% | 1 | 0.11% |
| 24 Months > and <= 30 Months | 106,093,037 | 36.87% | 293 | 31.47% |
| 30 Months > and <= 36 Months | 132,526,189 | 46.05% | 404 | 43.39% |
| 36 Months > and <= 42 Months | 17,897,697 | 6.22% | 57 | 6.12% |
| 42 Months > and <= 48 Months | 3,075,448 | 1.07% | 8 | 0.86% |
| 48 Months > and <= 54 Months | 3,428,807 | 1.19% | 10 | 1.07% |
| 54 Months > and <= 60 Months | 1,651,439 | 0.57% | 5 | 0.54% |
| 60 Months > and <= 66 Months | 0 | 0.00% | 0 | 0.00% |
| 66 Months > and <= 72 Months | 751,038 | 0.26% | 4 | 0.43% |
| > 72 Months | 21,370,262 | 7.43% | 147 | 15.79% |
| Total | 287,759,885 | 100.00% | 931 | 100.00% |



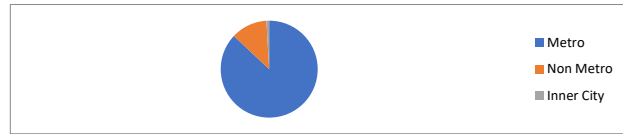
Geographic Distribution

| Jurisdiction State | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales | 85,843,744 | 29.83% | 192 | 25.30% |
| Victoria | 85,263,071 | 29.63% | 204 | 26.88% |
| Queensland | 64,853,368 | 22.54% | 178 | 23.45% |
| Western Australia | 20,422,313 | 7.10% | 82 | 10.80% |
| South Australia | 25,950,662 | 9.02% | 84 | 11.07% |
| Tasmania | 1,175,987 | 0.41% | 8 | 1.05% |
| Australian Capital Territory | 3,741,092 | 1.30% | 9 | 1.19% |
| Northern Territory | 509,648 | 0.18% | 2 | 0.26% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 287,759,885 | 100.00% | 759 | 100.00% |



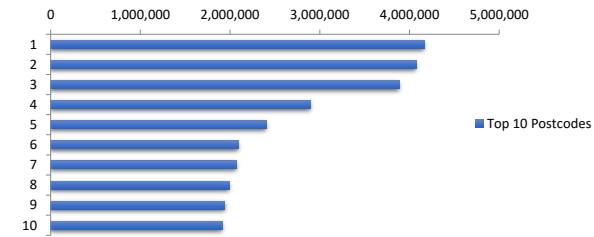
Locality

| S&P Category | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro | 250,399,564 | 87.02% | 643 | 84.72% |
| Non Metro | 34,681,418 | 12.05% | 110 | 14.49% |
| Inner City | 2,678,902 | 0.93% | 6 | 0.79% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 287,759,885 | 100.00% | 759 | 100.00% |



Top 10 Postcodes

| Postcode | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|--------------|----------------------|--------------|
| 4226 | 4,166,385 | 1.45% | 6 | 0.79% |
| 3064 | 4,074,740 | 1.42% | 10 | 1.32% |
| 2500 | 3,884,446 | 1.35% | 8 | 1.05% |
| 3046 | 2,893,239 | 1.01% | 7 | 0.92% |
| 4211 | 2,402,647 | 0.83% | 5 | 0.66% |
| 4564 | 2,093,376 | 0.73% | 4 | 0.53% |
| 3350 | 2,072,071 | 0.72% | 8 | 1.05% |
| 3941 | 1,992,743 | 0.69% | 3 | 0.40% |
| 3121 | 1,937,763 | 0.67% | 3 | 0.40% |
| 2478 | 1,910,475 | 0.66% | 3 | 0.40% |
| Total | 27,427,886 | 9.53% | 57 | 7.51% |



Documentation

| Document Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|------------|----------------|
| Full Doc | 287,759,885 | 100.00% | 931 | 100.00% |
| Low Doc | 0 | 0.00% | 0 | 0.00% |
| No Doc | 0 | 0.00% | 0 | 0.00% |
| Total | 287,759,885 | 100.00% | 931 | 100.00% |



Rate Type

| Rate Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|------------|----------------|
| Variable Rate | 287,759,885 | 100.00% | 931 | 100.00% |
| Fixed Rate | 0 | 0.00% | 0 | 0.00% |
| Total | 287,759,885 | 100.00% | 931 | 100.00% |



Repayment Type

| Repayment Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------------|--------------------|----------------|------------|----------------|
| Principal & Interest | 250,185,435 | 86.94% | 803 | 86.25% |
| Interest Only | 37,574,450 | 13.06% | 128 | 13.75% |
| Non-Billing | 0 | 0.00% | 0 | 0.00% |
| Total | 287,759,885 | 100.00% | 931 | 100.00% |



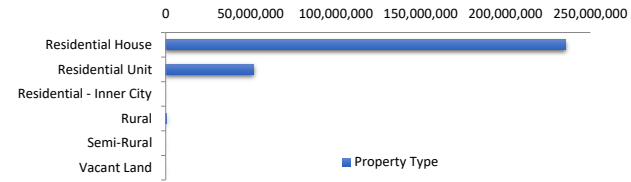
Loan Type

| Product Category | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Line of Credit | 0 | 0.00% | 0 | 0.00% |
| Term Loan | 287,759,885 | 100.00% | 931 | 100.00% |
| Total | 287,759,885 | 100.00% | 931 | 100.00% |



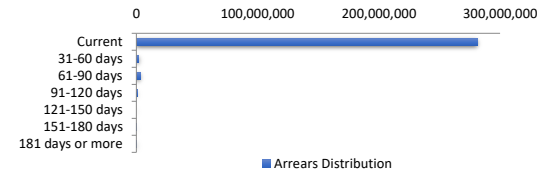
Property Type

| Property Type | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House | 235,381,206 | 81.80% | 598 | 78.79% |
| Residential Unit | 51,687,953 | 17.96% | 159 | 20.95% |
| Residential - Inner City | 0 | 0.00% | 0 | 0.00% |
| Rural | 690,726 | 0.24% | 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% |
| Total | 287,759,885 | 100.00% | 759 | 100.00% |



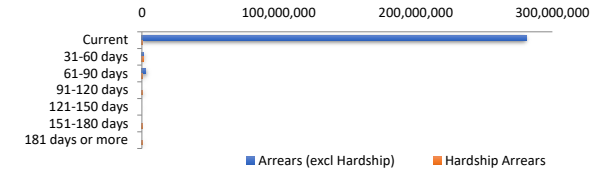
Arrears Distribution

| Arrears Band | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Current | 281,131,780 | 97.70% | 919 | 98.71% |
| 31-60 days | 2,022,707 | 0.70% | 3 | 0.32% |
| 61-90 days | 3,255,031 | 1.13% | 5 | 0.54% |
| 91-120 days | 720,344 | 0.25% | 1 | 0.11% |
| 121-150 days | 0 | 0.00% | 0 | 0.00% |
| 151-180 days | 164,948 | 0.06% | 1 | 0.11% |
| 181 days or more | 465,074 | 0.16% | 2 | 0.21% |
| Total | 287,759,885 | 100.00% | 931 | 100.00% |



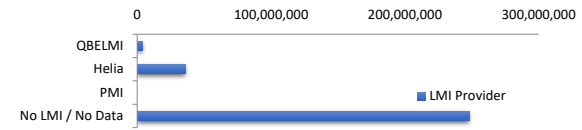
Hardships

| Hardships | Arrears (excl Hardship) | Loan Count | Hardship Arrears | Loan Count | Total Arrears |
|------------------|-------------------------|------------|------------------|------------|---------------|
| Current | 280,886,544 | 918 | 245,236 | 1 | 919 |
| 31-60 days | 1,057,666 | 2 | 965,041 | 1 | 3 |
| 61-90 days | 2,802,244 | 4 | 452,787 | 1 | 5 |
| 91-120 days | 0 | 0 | 720,344 | 1 | 1 |
| 121-150 days | 0 | 0 | 0 | 0 | 0 |
| 151-180 days | 0 | 0 | 164,948 | 1 | 1 |
| 181 days or more | 0 | 0 | 465,074 | 2 | 2 |
| Total | 284,746,454 | 924 | 3,013,431 | 7 | 931 |



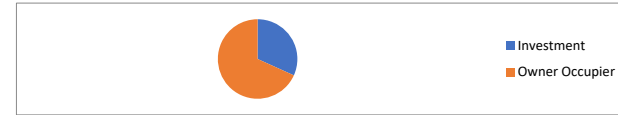
LMI Provider

| LMI Provider | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------|--------------------|----------------|----------------------|----------------|
| QBELMI | 3,680,851 | 1.28% | 12 | 1.58% |
| Helia | 35,877,648 | 12.47% | 124 | 16.34% |
| PMI | 0 | 0.00% | 0 | 0.00% |
| No LMI / No Data | 248,201,386 | 86.25% | 623 | 82.08% |
| Total | 287,759,885 | 100.00% | 759 | 100.00% |



Property Occupancy

| Property Occupancy | Balance | % Balance | Loan Count | % Loan Count |
|--------------------|--------------------|----------------|------------|----------------|
| Investment | 91,373,799 | 31.75% | 290 | 31.15% |
| Owner Occupier | 196,386,086 | 68.25% | 641 | 68.85% |
| Total | 287,759,885 | 100.00% | 931 | 100.00% |



Default Statistics

| Defaulted Data (excl Hardship) | Amount | No. of Loans |
|-----------------------------------|--------|--------------|
| Defaulted Loans | 0.00 | 0 |
| 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 |