

**AFG Series 2022-2**  
**Collateral Report**



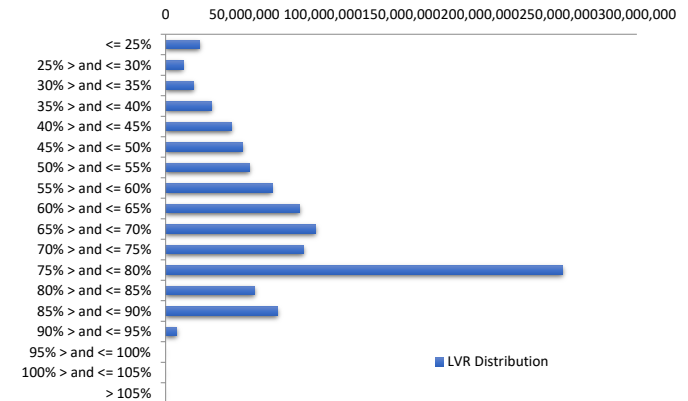
Model Period	1
Collection Period Start	16-Sep-22
Collection Period End	30-Sep-22
No. of Days	15
Interest Period Start	16-Sep-22
Interest Period End	9-Oct-22
No. of Days	24
Determination Date	5-Oct-22
Payment Date	10-Oct-22

**Pool Statistics**

Closing Balance of Mortgages	947,989,517
No. of Loans (Unconsolidated)	2,370
No. of Loans (Consolidated)	1,849
Average Loan Size (Unconsolidated)	399,996
Average Loan Size (Consolidated)	512,704
Largest Loan Size (Unconsolidated)	2,293,495
Largest Loan Size (Consolidated)	2,293,495
Smallest Loan Size (Unconsolidated)	(9,152)
Smallest Loan Size (Consolidated)	(6,243)
Weighted Average Interest Rate	5.09%
Weighted Average LVR	66.04%
Weighted Average Seasoning	11.23
Weighted Average Remaining Term	343.69

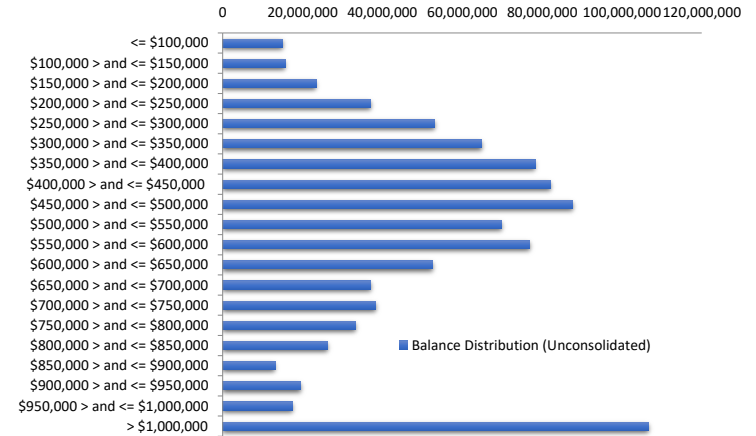
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	21,650,455	2.28%	144	7.79%
25% > and <= 30%	11,110,685	1.17%	35	1.89%
30% > and <= 35%	17,828,742	1.88%	52	2.81%
35% > and <= 40%	29,057,857	3.07%	58	3.14%
40% > and <= 45%	41,996,426	4.43%	90	4.87%
45% > and <= 50%	49,211,231	5.19%	95	5.14%
50% > and <= 55%	53,340,373	5.63%	96	5.19%
55% > and <= 60%	67,743,124	7.15%	118	6.38%
60% > and <= 65%	85,515,688	9.02%	149	8.06%
65% > and <= 70%	95,286,645	10.05%	153	8.27%
70% > and <= 75%	87,729,191	9.25%	149	8.06%
75% > and <= 80%	252,597,979	26.65%	438	23.69%
80% > and <= 85%	56,537,185	5.96%	114	6.17%
85% > and <= 90%	71,161,985	7.51%	145	7.84%
90% > and <= 95%	7,221,951	0.76%	13	0.70%
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>947,989,517</b>	<b>100.00%</b>	<b>1,849</b>	<b>100.00%</b>



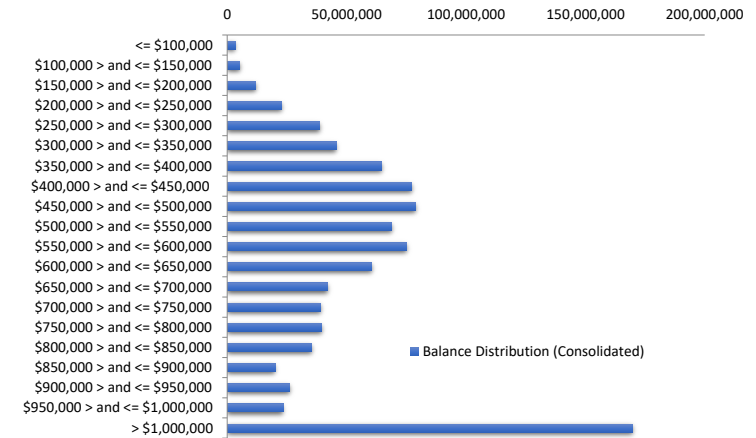
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	14,895,018	1.57%	304	12.83%
\$100,000 > and <= \$150,000	15,647,615	1.65%	124	5.23%
\$150,000 > and <= \$200,000	23,396,701	2.47%	133	5.61%
\$200,000 > and <= \$250,000	36,978,298	3.90%	163	6.88%
\$250,000 > and <= \$300,000	52,988,510	5.59%	192	8.10%
\$300,000 > and <= \$350,000	64,789,778	6.83%	199	8.40%
\$350,000 > and <= \$400,000	78,278,201	8.26%	208	8.78%
\$400,000 > and <= \$450,000	82,217,322	8.67%	193	8.14%
\$450,000 > and <= \$500,000	87,739,598	9.26%	185	7.81%
\$500,000 > and <= \$550,000	69,820,472	7.37%	133	5.61%
\$550,000 > and <= \$600,000	76,832,301	8.10%	134	5.65%
\$600,000 > and <= \$650,000	52,509,055	5.54%	84	3.54%
\$650,000 > and <= \$700,000	37,121,367	3.92%	55	2.32%
\$700,000 > and <= \$750,000	38,400,286	4.05%	53	2.24%
\$750,000 > and <= \$800,000	33,296,027	3.51%	43	1.81%
\$800,000 > and <= \$850,000	26,331,257	2.78%	32	1.35%
\$850,000 > and <= \$900,000	13,113,910	1.38%	15	0.63%
\$900,000 > and <= \$950,000	19,466,279	2.05%	21	0.89%
\$950,000 > and <= \$1,000,000	17,500,331	1.85%	18	0.76%
> \$1,000,000	106,667,190	11.25%	81	3.42%
<b>Total</b>	<b>947,989,517</b>	<b>100.00%</b>	<b>2,370</b>	<b>100.00%</b>



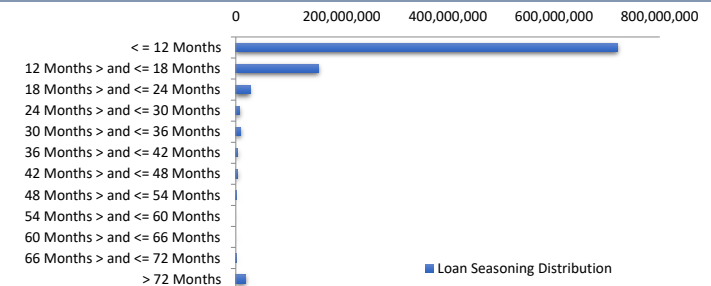
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,293,268	0.35%	72	3.89%
\$100,000 > and <= \$150,000	5,090,499	0.54%	40	2.16%
\$150,000 > and <= \$200,000	12,008,141	1.27%	68	3.68%
\$200,000 > and <= \$250,000	22,822,100	2.41%	100	5.41%
\$250,000 > and <= \$300,000	38,559,558	4.07%	139	7.52%
\$300,000 > and <= \$350,000	45,588,821	4.81%	140	7.57%
\$350,000 > and <= \$400,000	64,804,054	6.84%	172	9.30%
\$400,000 > and <= \$450,000	77,218,256	8.15%	181	9.79%
\$450,000 > and <= \$500,000	78,863,828	8.32%	166	8.98%
\$500,000 > and <= \$550,000	68,881,561	7.27%	131	7.08%
\$550,000 > and <= \$600,000	75,230,594	7.94%	131	7.08%
\$600,000 > and <= \$650,000	60,611,020	6.39%	97	5.25%
\$650,000 > and <= \$700,000	41,998,698	4.43%	62	3.35%
\$700,000 > and <= \$750,000	39,094,217	4.12%	54	2.92%
\$750,000 > and <= \$800,000	39,549,848	4.17%	51	2.76%
\$800,000 > and <= \$850,000	35,346,575	3.73%	43	2.33%
\$850,000 > and <= \$900,000	20,059,006	2.12%	23	1.24%
\$900,000 > and <= \$950,000	25,943,820	2.74%	28	1.51%
\$950,000 > and <= \$1,000,000	23,396,192	2.47%	24	1.30%
> \$1,000,000	169,629,463	17.89%	127	6.87%
<b>Total</b>	<b>947,989,517</b>	<b>100.00%</b>	<b>1,849</b>	<b>100.00%</b>



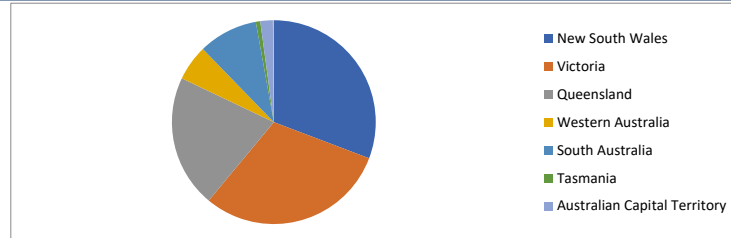
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	719,756,743	75.92%	1,721	72.62%
12 Months > and <= 18 Months	156,091,630	16.47%	401	16.92%
18 Months > and <= 24 Months	26,927,185	2.84%	73	3.08%
24 Months > and <= 30 Months	7,551,629	0.80%	19	0.80%
30 Months > and <= 36 Months	9,545,015	1.01%	37	1.56%
36 Months > and <= 42 Months	3,347,855	0.35%	10	0.42%
42 Months > and <= 48 Months	4,044,489	0.43%	11	0.46%
48 Months > and <= 54 Months	810,080	0.09%	2	0.08%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	811,950	0.09%	3	0.13%
> 72 Months	19,102,941	2.02%	93	3.92%
<b>Total</b>	<b>947,989,517</b>	<b>100.00%</b>	<b>2,370</b>	<b>100.00%</b>



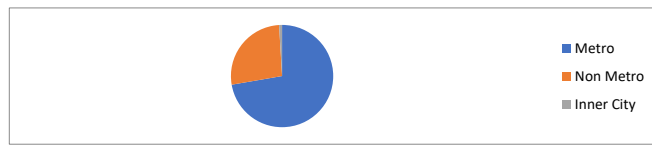
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	291,723,907	30.77%	467	25.26%
Victoria	286,845,068	30.26%	555	30.02%
Queensland	199,435,441	21.04%	431	23.31%
Western Australia	53,670,223	5.66%	150	8.11%
South Australia	89,406,261	9.43%	197	10.65%
Tasmania	6,689,903	0.71%	14	0.76%
Australian Capital Territory	18,840,654	1.99%	32	1.73%
Northern Territory	1,378,061	0.15%	3	0.16%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>947,989,517</b>	<b>100.00%</b>	<b>1,849</b>	<b>100.00%</b>



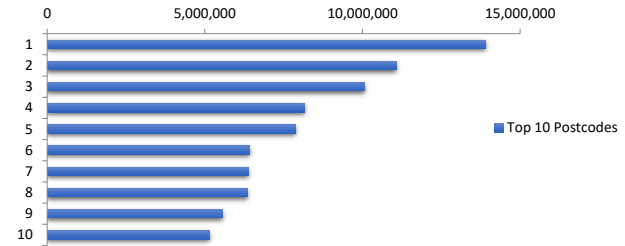
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	685,354,367	72.30%	1,278	69.12%
Non Metro	253,718,407	26.76%	552	29.85%
Inner City	8,916,743	0.94%	19	1.03%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>947,989,517</b>	<b>100.00%</b>	<b>1,849</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	13,903,851	1.47%	28	1.18%
3029	11,066,210	1.17%	22	0.93%
3977	10,057,222	1.06%	22	0.93%
2170	8,169,633	0.86%	14	0.59%
4209	7,875,475	0.83%	12	0.51%
4221	6,420,672	0.68%	11	0.46%
3024	6,375,589	0.67%	11	0.46%
3978	6,342,945	0.67%	12	0.51%
2145	5,673,198	0.59%	7	0.30%
3810	5,157,778	0.54%	11	0.46%
<b>Total</b>	<b>80,942,574</b>	<b>8.54%</b>	<b>150</b>	<b>6.33%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	947,989,517	100.00%	2,370	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>947,989,517</b>	<b>100.00%</b>	<b>2,370</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	947,989,517	100.00%	2,370	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>947,989,517</b>	<b>100.00%</b>	<b>2,370</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	736,554,591	77.70%	1,855	78.27%
Interest Only	211,434,926	22.30%	515	21.73%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>947,989,517</b>	<b>100.00%</b>	<b>2,370</b>	<b>100.00%</b>



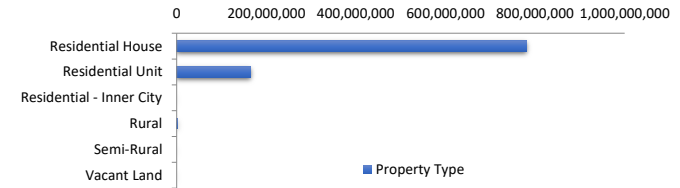
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	947,989,517	100.00%	2,370	100.00%
<b>Total</b>	<b>947,989,517</b>	<b>100.00%</b>	<b>2,370</b>	<b>100.00%</b>



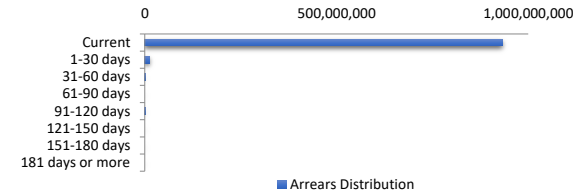
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	781,119,136	82.40%	1,482	80.15%
Residential Unit	164,690,238	17.37%	363	19.63%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,180,143	0.23%	4	0.22%
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>947,989,517</b>	<b>100.00%</b>	<b>1,849</b>	<b>100.00%</b>



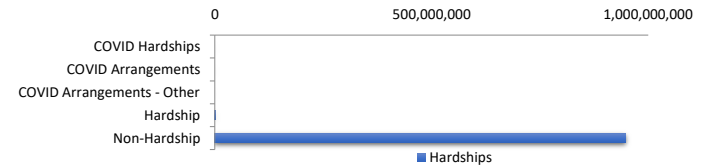
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	933,571,296	98.48%	2,340	98.73%
1-30 days	12,800,826	1.35%	28	1.18%
31-60 days	648,014	0.07%	1	0.04%
61-90 days	0	0.00%	0	0.00%
91-120 days	969,380	0.10%	1	0.04%
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%
<b>Total</b>	<b>947,989,517</b>	<b>100.00%</b>	<b>2,370</b>	<b>100.00%</b>



**Hardships**

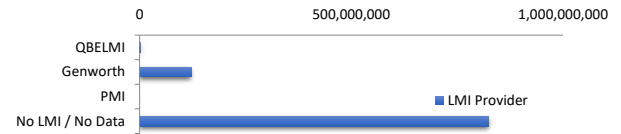
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	821,797	0.09%	2	0.11%
Non-Hardship	947,167,720	99.91%	1,847	99.89%
<b>Total</b>	<b>947,989,517</b>	<b>100.00%</b>	<b>1,849</b>	<b>100.00%</b>



COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19  
 COVID Arrangement - A temporary change to the loan repayment type from 'Principal & Interest' to 'Interest Only' as a result of financial stresses due to Covid-19

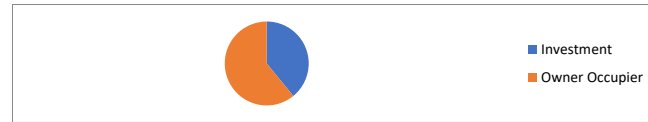
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	2,696,660	0.28%	8	0.43%
Genworth	121,600,173	12.83%	278	15.04%
PMI	0	0.00%	0	0.00%
No LMI / No Data	823,692,684	86.89%	1,563	84.53%
<b>Total</b>	<b>947,989,517</b>	<b>100.00%</b>	<b>1,849</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	370,521,317	39.08%	930	39.24%
Owner Occupier	577,468,200	60.92%	1,440	60.76%
<b>Total</b>	<b>947,989,517</b>	<b>100.00%</b>	<b>2,370</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	969,380.43	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 Ex	0.00	N/A