

AFG Series 2022-2
Collateral Report



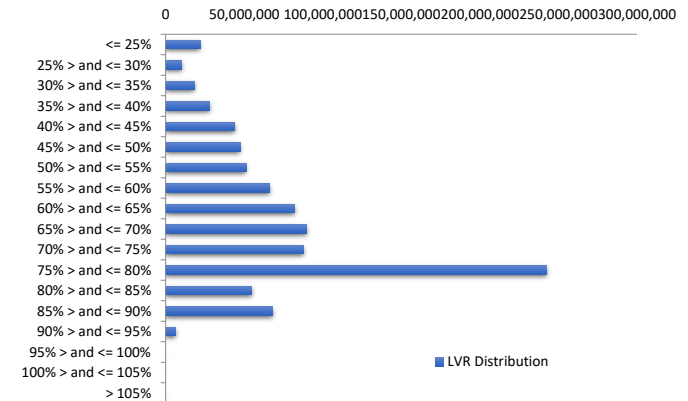
Model Period	2
Collection Period Start	1-Oct-22
Collection Period End	31-Oct-22
No. of Days	31
Interest Period Start	10-Oct-22
Interest Period End	9-Nov-22
No. of Days	31
Determination Date	7-Nov-22
Payment Date	10-Nov-22

Pool Statistics

Closing Balance of Mortgages	918,289,169
No. of Loans (Unconsolidated)	2,312
No. of Loans (Consolidated)	1,803
Average Loan Size (Unconsolidated)	397,184
Average Loan Size (Consolidated)	509,312
Largest Loan Size (Unconsolidated)	2,291,925
Largest Loan Size (Consolidated)	2,291,925
Smallest Loan Size (Unconsolidated)	(72,217)
Smallest Loan Size (Consolidated)	(72,217)
Weighted Average Interest Rate	5.32%
Weighted Average LVR	65.88%
Weighted Average Seasoning	12.17
Weighted Average Remaining Term	342.67

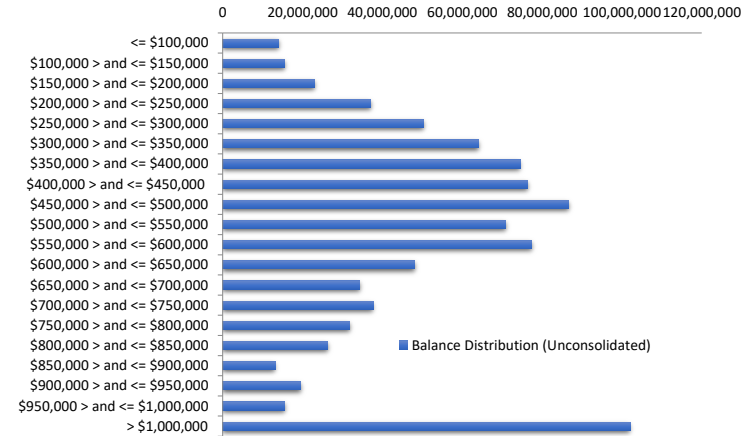
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	21,897,663	2.38%	153	8.49%
25% > and <= 30%	10,250,689	1.12%	32	1.77%
30% > and <= 35%	18,314,077	1.99%	52	2.88%
35% > and <= 40%	28,138,967	3.06%	63	3.49%
40% > and <= 45%	43,688,340	4.76%	87	4.83%
45% > and <= 50%	47,371,091	5.16%	92	5.10%
50% > and <= 55%	51,178,516	5.57%	93	5.16%
55% > and <= 60%	66,018,948	7.19%	117	6.49%
60% > and <= 65%	82,316,070	8.96%	138	7.65%
65% > and <= 70%	89,519,700	9.75%	144	7.99%
70% > and <= 75%	87,607,097	9.54%	152	8.43%
75% > and <= 80%	242,503,415	26.41%	426	23.63%
80% > and <= 85%	54,726,959	5.96%	103	5.71%
85% > and <= 90%	68,272,583	7.43%	138	7.65%
90% > and <= 95%	6,485,053	0.71%	13	0.72%
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	918,289,169	100.00%	1,803	100.00%



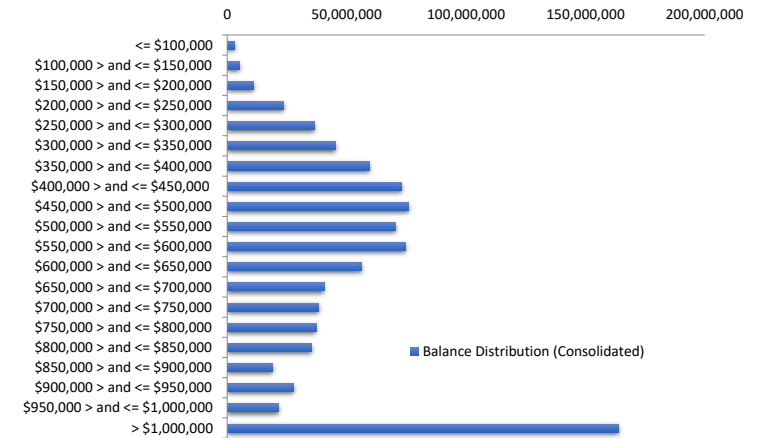
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	14,083,876	1.53%	301	13.02%
\$100,000 > and <= \$150,000	15,589,713	1.70%	124	5.36%
\$150,000 > and <= \$200,000	22,876,004	2.49%	130	5.62%
\$200,000 > and <= \$250,000	37,131,478	4.04%	164	7.09%
\$250,000 > and <= \$300,000	50,377,850	5.49%	183	7.92%
\$300,000 > and <= \$350,000	64,018,118	6.97%	197	8.52%
\$350,000 > and <= \$400,000	74,490,724	8.11%	198	8.56%
\$400,000 > and <= \$450,000	76,475,487	8.33%	180	7.79%
\$450,000 > and <= \$500,000	86,727,804	9.44%	183	7.92%
\$500,000 > and <= \$550,000	70,797,549	7.71%	135	5.84%
\$550,000 > and <= \$600,000	77,369,532	8.43%	135	5.84%
\$600,000 > and <= \$650,000	48,102,218	5.24%	77	3.33%
\$650,000 > and <= \$700,000	34,335,216	3.74%	51	2.21%
\$700,000 > and <= \$750,000	37,656,780	4.10%	52	2.25%
\$750,000 > and <= \$800,000	31,740,619	3.46%	41	1.77%
\$800,000 > and <= \$850,000	26,311,349	2.87%	32	1.38%
\$850,000 > and <= \$900,000	13,120,427	1.43%	15	0.65%
\$900,000 > and <= \$950,000	19,480,086	2.12%	21	0.91%
\$950,000 > and <= \$1,000,000	15,560,905	1.69%	16	0.69%
> \$1,000,000	102,043,434	11.11%	77	3.33%
Total	918,289,169	100.00%	2,312	100.00%



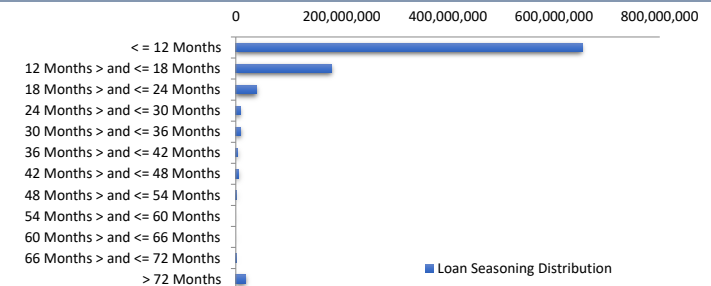
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,183,991	0.35%	81	4.49%
\$100,000 > and <= \$150,000	4,974,844	0.54%	39	2.16%
\$150,000 > and <= \$200,000	11,224,445	1.22%	64	3.55%
\$200,000 > and <= \$250,000	23,690,478	2.58%	104	5.77%
\$250,000 > and <= \$300,000	36,494,487	3.97%	132	7.32%
\$300,000 > and <= \$350,000	45,225,625	4.92%	139	7.71%
\$350,000 > and <= \$400,000	59,467,139	6.48%	158	8.76%
\$400,000 > and <= \$450,000	73,185,478	7.97%	172	9.54%
\$450,000 > and <= \$500,000	75,953,826	8.27%	160	8.87%
\$500,000 > and <= \$550,000	70,360,903	7.66%	134	7.43%
\$550,000 > and <= \$600,000	74,595,247	8.12%	130	7.21%
\$600,000 > and <= \$650,000	56,243,208	6.12%	90	4.99%
\$650,000 > and <= \$700,000	40,568,009	4.42%	60	3.33%
\$700,000 > and <= \$750,000	38,346,506	4.18%	53	2.94%
\$750,000 > and <= \$800,000	37,200,260	4.05%	48	2.66%
\$800,000 > and <= \$850,000	35,351,815	3.85%	43	2.38%
\$850,000 > and <= \$900,000	19,133,303	2.08%	22	1.22%
\$900,000 > and <= \$950,000	27,816,562	3.03%	30	1.66%
\$950,000 > and <= \$1,000,000	21,479,042	2.34%	22	1.22%
> \$1,000,000	163,794,000	17.84%	122	6.77%
Total	918,289,169	100.00%	1,803	100.00%



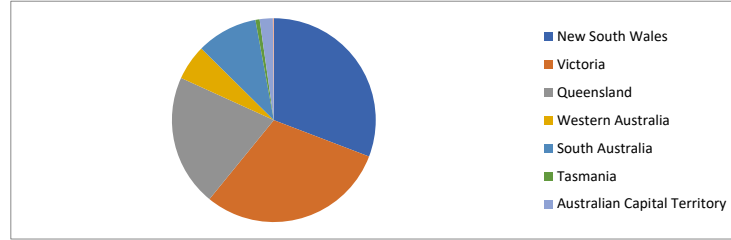
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	653,518,669	71.17%	1,578	68.25%
12 Months > and <= 18 Months	181,462,476	19.76%	459	19.85%
18 Months > and <= 24 Months	38,258,679	4.17%	106	4.58%
24 Months > and <= 30 Months	7,919,741	0.86%	18	0.78%
30 Months > and <= 36 Months	9,077,597	0.99%	32	1.38%
36 Months > and <= 42 Months	3,458,105	0.38%	15	0.65%
42 Months > and <= 48 Months	4,467,653	0.49%	10	0.43%
48 Months > and <= 54 Months	1,135,104	0.12%	4	0.17%
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	547,392	0.06%	2	0.09%
> 72 Months	18,443,752	2.01%	88	3.81%
Total	918,289,169	100.00%	2,312	100.00%



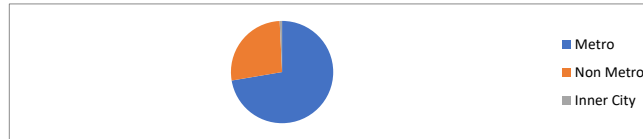
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	282,897,020	30.81%	456	25.29%
Victoria	276,205,107	30.08%	539	29.89%
Queensland	191,972,406	20.91%	418	23.18%
Western Australia	51,567,710	5.62%	145	8.04%
South Australia	89,021,608	9.69%	196	10.87%
Tasmania	6,105,454	0.66%	14	0.78%
Australian Capital Territory	19,145,514	2.08%	32	1.77%
Northern Territory	1,374,350	0.15%	3	0.17%
No Data	0	0.00%	0	0.00%
Total	918,289,169	100.00%	1,803	100.00%



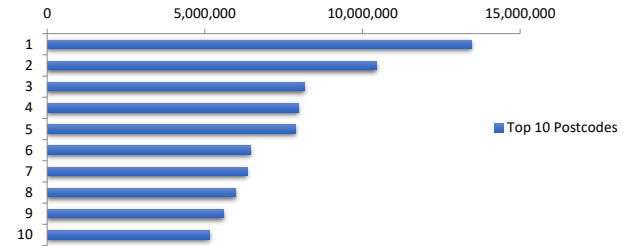
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	664,381,651	72.35%	1,242	68.89%
Non Metro	246,901,283	26.89%	542	30.06%
Inner City	7,006,235	0.76%	19	1.05%
No Data	0	0.00%	0	0.00%
Total	918,289,169	100.00%	1,803	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	13,460,388	1.47%	27	1.17%
3029	10,449,750	1.14%	21	0.91%
2170	8,150,724	0.89%	14	0.61%
3977	7,968,019	0.87%	19	0.82%
4209	7,872,177	0.86%	12	0.52%
4221	6,437,352	0.70%	11	0.48%
3978	6,338,558	0.69%	12	0.52%
3024	5,964,913	0.65%	10	0.43%
2145	5,608,167	0.61%	7	0.30%
3810	5,137,953	0.56%	11	0.48%
Total	77,388,003	8.43%	144	6.23%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	918,289,169	100.00%	2,312	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	918,289,169	100.00%	2,312	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	918,289,169	100.00%	2,312	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	918,289,169	100.00%	2,312	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	711,818,447	77.52%	1,808	78.20%
Interest Only	206,470,722	22.48%	504	21.80%
Non-Billing	0	0.00%	0	0.00%
Total	918,289,169	100.00%	2,312	100.00%



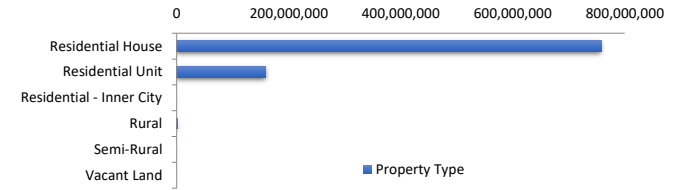
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	918,289,169	100.00%	2,312	100.00%
Total	918,289,169	100.00%	2,312	100.00%



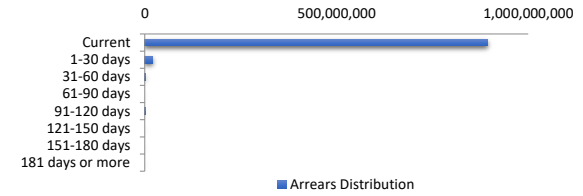
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	757,783,785	82.52%	1,443	80.03%
Residential Unit	158,918,808	17.31%	357	19.80%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,586,576	0.17%	3	0.17%
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	918,289,169	100.00%	1,803	100.00%



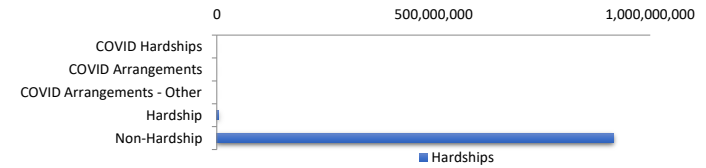
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	894,096,269	97.37%	2,271	98.23%
1-30 days	20,982,277	2.28%	36	1.56%
31-60 days	2,559,060	0.28%	4	0.17%
61-90 days	0	0.00%	0	0.00%
91-120 days	651,563	0.07%	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%
Total	918,289,169	100.00%	2,312	100.00%



Hardships

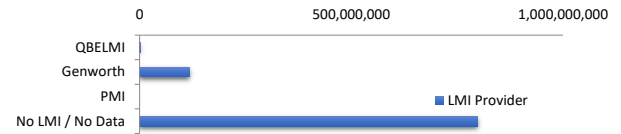
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	3,183,933	0.35%	5	0.28%
Non-Hardship	915,105,236	99.65%	1,798	99.72%
Total	918,289,169	100.00%	1,803	100.00%



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

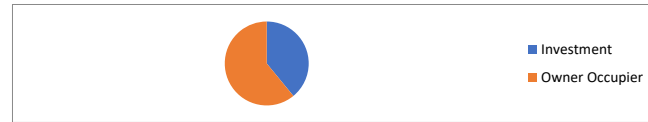
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	2,709,270	0.30%	8	0.44%
Genworth	117,408,448	12.79%	268	14.86%
PMI	0	0.00%	0	0.00%
No LMI / No Data	798,171,451	86.92%	1,527	84.69%
Total	918,289,169	100.00%	1,803	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	358,592,949	39.05%	904	39.10%
Owner Occupier	559,696,220	60.95%	1,408	60.90%
Total	918,289,169	100.00%	2,312	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	651,562.71	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