

AFG Series 2022-2
Collateral Report



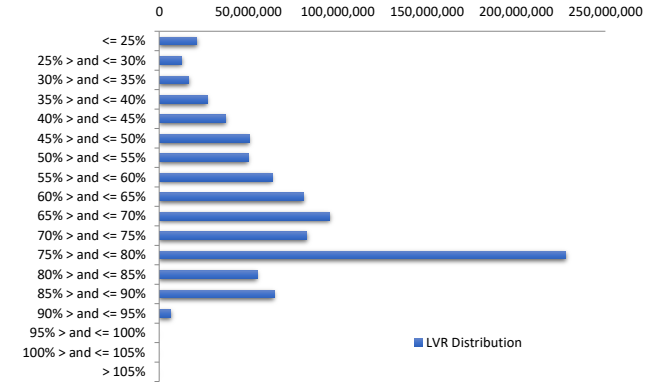
Model Period	3
Collection Period Start	1-Nov-22
Collection Period End	30-Nov-22
No. of Days	30
Interest Period Start	10-Nov-22
Interest Period End	11-Dec-22
No. of Days	32
Determination Date	7-Dec-22
Payment Date	12-Dec-22

Pool Statistics

Closing Balance of Mortgages	891,034,762
No. of Loans (Unconsolidated)	2,256
No. of Loans (Consolidated)	1,755
Average Loan Size (Unconsolidated)	394,962
Average Loan Size (Consolidated)	507,712
Largest Loan Size (Unconsolidated)	2,289,842
Largest Loan Size (Consolidated)	2,289,842
Smallest Loan Size (Unconsolidated)	(75,045)
Smallest Loan Size (Consolidated)	(75,045)
Weighted Average Interest Rate	5.55%
Weighted Average LVR	65.75%
Weighted Average Seasoning	13.14
Weighted Average Remaining Term	341.65

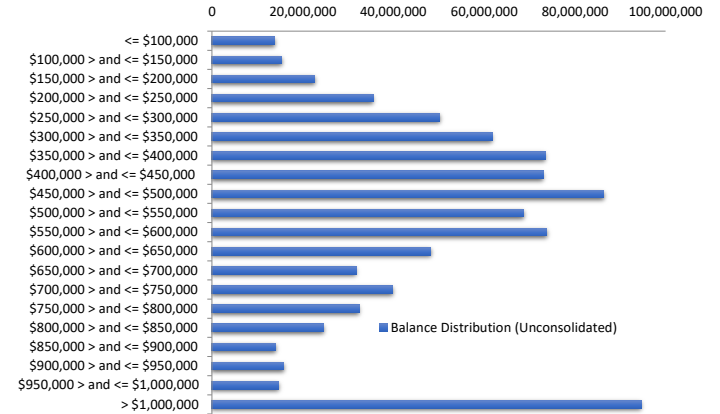
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	21,179,813	2.38%	151	8.60%
25% > and <= 30%	12,758,649	1.43%	38	2.17%
30% > and <= 35%	16,481,843	1.85%	49	2.79%
35% > and <= 40%	26,909,413	3.02%	60	3.42%
40% > and <= 45%	37,242,571	4.18%	76	4.33%
45% > and <= 50%	50,429,369	5.66%	94	5.36%
50% > and <= 55%	49,960,309	5.61%	93	5.30%
55% > and <= 60%	63,453,277	7.12%	112	6.38%
60% > and <= 65%	80,774,267	9.07%	132	7.52%
65% > and <= 70%	95,477,952	10.72%	156	8.89%
70% > and <= 75%	82,693,535	9.28%	144	8.21%
75% > and <= 80%	227,716,304	25.56%	403	22.96%
80% > and <= 85%	54,931,731	6.16%	104	5.93%
85% > and <= 90%	64,542,315	7.24%	130	7.41%
90% > and <= 95%	6,483,414	0.73%	13	0.74%
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	891,034,762	100.00%	1,755	100.00%



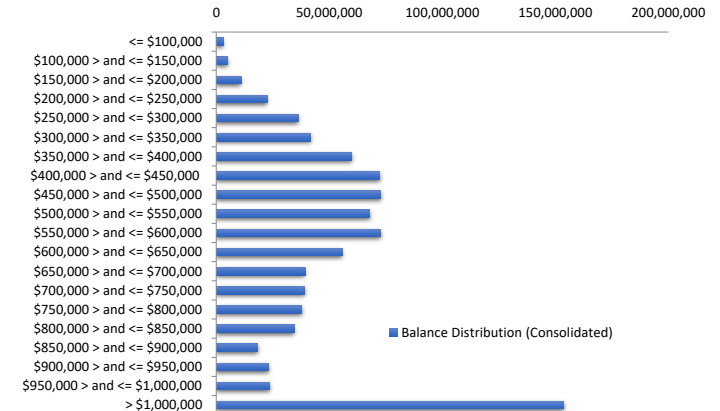
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	13,849,560	1.55%	297	13.16%
\$100,000 > and <= \$150,000	15,410,444	1.73%	122	5.41%
\$150,000 > and <= \$200,000	22,657,049	2.54%	129	5.72%
\$200,000 > and <= \$250,000	35,529,011	3.99%	157	6.96%
\$250,000 > and <= \$300,000	50,193,689	5.63%	182	8.07%
\$300,000 > and <= \$350,000	61,813,956	6.94%	190	8.42%
\$350,000 > and <= \$400,000	73,483,812	8.25%	195	8.64%
\$400,000 > and <= \$450,000	73,035,260	8.20%	172	7.62%
\$450,000 > and <= \$500,000	86,304,508	9.69%	182	8.07%
\$500,000 > and <= \$550,000	68,789,533	7.72%	131	5.81%
\$550,000 > and <= \$600,000	73,820,657	8.28%	129	5.72%
\$600,000 > and <= \$650,000	48,217,780	5.41%	77	3.41%
\$650,000 > and <= \$700,000	31,806,321	3.57%	47	2.08%
\$700,000 > and <= \$750,000	39,851,093	4.47%	55	2.44%
\$750,000 > and <= \$800,000	32,477,565	3.64%	42	1.86%
\$800,000 > and <= \$850,000	24,665,616	2.77%	30	1.33%
\$850,000 > and <= \$900,000	14,060,791	1.58%	16	0.71%
\$900,000 > and <= \$950,000	15,824,462	1.78%	17	0.75%
\$950,000 > and <= \$1,000,000	14,653,081	1.64%	15	0.66%
> \$1,000,000	94,590,575	10.62%	71	3.15%
Total	891,034,762	100.00%	2,256	100.00%



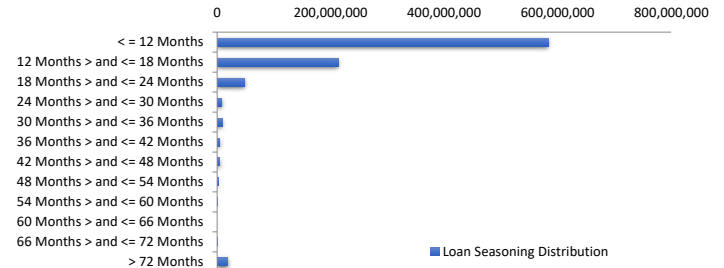
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,084,552	0.35%	81	4.62%
\$100,000 > and <= \$150,000	5,150,002	0.58%	40	2.28%
\$150,000 > and <= \$200,000	11,077,136	1.24%	63	3.59%
\$200,000 > and <= \$250,000	22,575,045	2.53%	99	5.64%
\$250,000 > and <= \$300,000	36,385,821	4.08%	131	7.46%
\$300,000 > and <= \$350,000	41,675,140	4.68%	128	7.29%
\$350,000 > and <= \$400,000	59,927,275	6.73%	159	9.06%
\$400,000 > and <= \$450,000	72,308,822	8.12%	170	9.69%
\$450,000 > and <= \$500,000	72,722,534	8.16%	153	8.72%
\$500,000 > and <= \$550,000	67,837,800	7.61%	129	7.35%
\$550,000 > and <= \$600,000	72,842,181	8.18%	127	7.24%
\$600,000 > and <= \$650,000	55,654,455	6.25%	89	5.07%
\$650,000 > and <= \$700,000	39,399,538	4.42%	58	3.30%
\$700,000 > and <= \$750,000	39,137,438	4.39%	54	3.08%
\$750,000 > and <= \$800,000	37,893,219	4.25%	49	2.79%
\$800,000 > and <= \$850,000	34,491,109	3.87%	42	2.39%
\$850,000 > and <= \$900,000	18,355,786	2.06%	21	1.20%
\$900,000 > and <= \$950,000	23,241,847	2.61%	25	1.42%
\$950,000 > and <= \$1,000,000	23,541,961	2.64%	24	1.37%
> \$1,000,000	153,733,099	17.25%	113	6.44%
Total	891,034,762	100.00%	1,755	100.00%



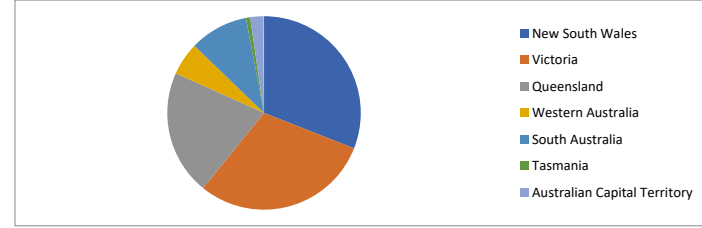
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	583,165,734	65.45%	1,424	63.12%
12 Months > and <= 18 Months	212,974,884	23.90%	527	23.36%
18 Months > and <= 24 Months	48,570,081	5.45%	132	5.85%
24 Months > and <= 30 Months	8,225,364	0.92%	19	0.84%
30 Months > and <= 36 Months	9,202,620	1.03%	31	1.37%
36 Months > and <= 42 Months	4,209,984	0.47%	18	0.80%
42 Months > and <= 48 Months	4,142,792	0.46%	9	0.40%
48 Months > and <= 54 Months	1,522,609	0.17%	5	0.22%
54 Months > and <= 60 Months	402,393	0.05%	1	0.04%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	311,669	0.03%	1	0.04%
> 72 Months	18,306,632	2.05%	89	3.95%
Total	891,034,762	100.00%	2,256	100.00%



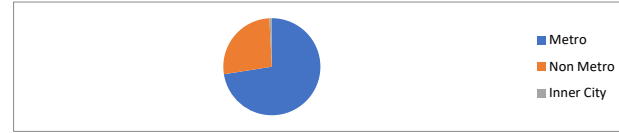
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	275,869,642	30.96%	449	25.58%
Victoria	266,318,835	29.89%	520	29.63%
Queensland	186,074,960	20.88%	404	23.02%
Western Australia	48,851,999	5.48%	140	7.98%
South Australia	87,079,232	9.77%	193	11.00%
Tasmania	6,390,538	0.72%	14	0.80%
Australian Capital Territory	19,084,338	2.14%	32	1.82%
Northern Territory	1,365,217	0.15%	3	0.17%
No Data	0	0.00%	0	0.00%
Total	891,034,762	100.00%	1,755	100.00%



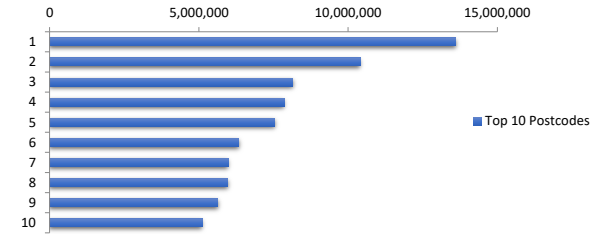
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	646,153,045	72.52%	1,214	69.17%
Non Metro	237,474,213	26.65%	523	29.80%
Inner City	7,407,504	0.83%	18	1.03%
No Data	0	0.00%	0	0.00%
Total	891,034,762	100.00%	1,755	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	13,595,764	1.53%	27	1.20%
3029	10,402,734	1.17%	21	0.93%
2170	8,143,359	0.91%	14	0.62%
4209	7,860,948	0.88%	12	0.53%
3977	7,539,146	0.85%	18	0.80%
3978	6,330,442	0.71%	12	0.53%
4221	5,984,344	0.67%	10	0.44%
3024	5,960,140	0.67%	10	0.44%
2145	5,635,101	0.63%	7	0.31%
3810	5,117,191	0.57%	11	0.49%
Total	76,569,169	8.59%	142	6.29%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	891,034,762	100.00%	2,256	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	891,034,762	100.00%	2,256	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	891,034,762	100.00%	2,256	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	891,034,762	100.00%	2,256	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	688,878,660	77.31%	1,765	78.24%
Interest Only	202,156,102	22.69%	491	21.76%
Non-Billing	0	0.00%	0	0.00%
Total	891,034,762	100.00%	2,256	100.00%



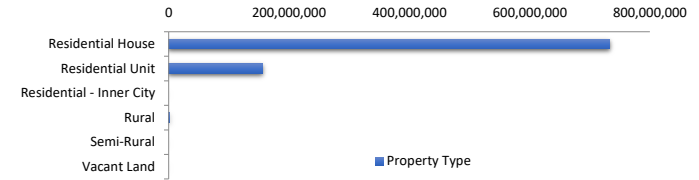
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	891,034,762	100.00%	2,256	100.00%
Total	891,034,762	100.00%	2,256	100.00%



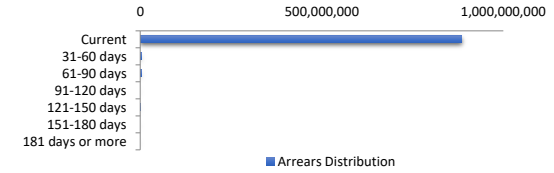
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	733,538,472	82.32%	1,404	80.00%
Residential Unit	155,915,081	17.50%	348	19.83%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,581,208	0.18%	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	891,034,762	100.00%	1,755	100.00%



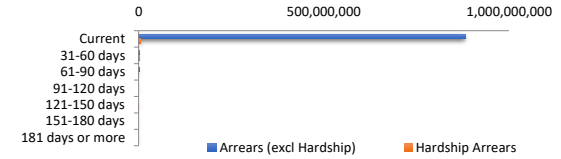
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	885,676,429	99.40%	2,248	99.65%
31-60 days	2,545,118	0.29%	4	0.18%
61-90 days	2,158,050	0.24%	3	0.13%
91-120 days	0	0.00%	0	0.00%
121-150 days	655,165	0.07%	1	0.04%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	891,034,762	100.00%	2,256	100.00%



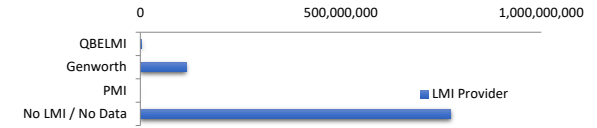
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	881,546,758	2,247	4,129,671	1	885,676,429
31-60 days	1,264,920	3	1,280,197	1	2,545,118
61-90 days	1,511,367	2	646,683	1	2,158,050
91-120 days	0	0	0	0	-
121-150 days	0	0	655,165	1	655,165
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
Total	884,323,045	2,252	6,711,717	4	891,034,762



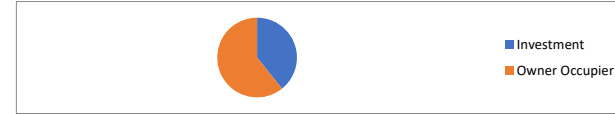
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	2,681,833	0.30%	7	0.40%
Genworth	114,289,679	12.83%	261	14.87%
PMI	0	0.00%	0	0.00%
No LMI / No Data	774,063,250	86.87%	1,487	84.73%
Total	891,034,762	100.00%	1,755	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	349,759,694	39.25%	883	39.14%
Owner Occupier	541,275,068	60.75%	1,373	60.86%
Total	891,034,762	100.00%	2,256	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	655,165.23	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