

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



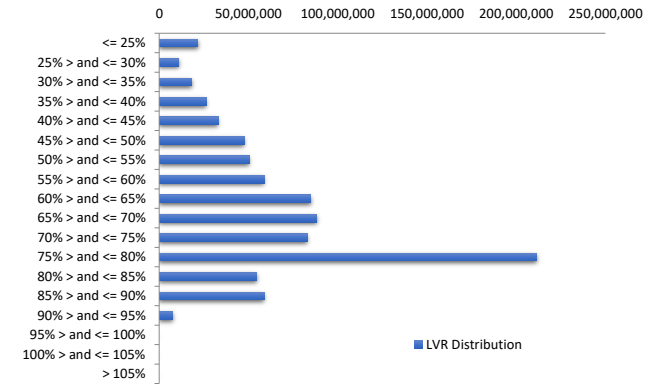
Model Period	4
Collection Period Start	1-Dec-22
Collection Period End	31-Dec-22
No. of Days	31
Interest Period Start	12-Dec-22
Interest Period End	9-Jan-23
No. of Days	29
Determination Date	5-Jan-23
Payment Date	10-Jan-23

**Pool Statistics**

Closing Balance of Mortgages	856,135,138
No. of Loans (Unconsolidated)	2,184
No. of Loans (Consolidated)	1,694
Average Loan Size (Unconsolidated)	392,003
Average Loan Size (Consolidated)	505,393
Largest Loan Size (Unconsolidated)	2,288,093
Largest Loan Size (Consolidated)	2,288,093
Smallest Loan Size (Unconsolidated)	(77,988)
Smallest Loan Size (Consolidated)	(77,988)
Weighted Average Interest Rate	5.79%
Weighted Average LVR	65.60%
Weighted Average Seasoning	14.05
Weighted Average Remaining Term	340.55

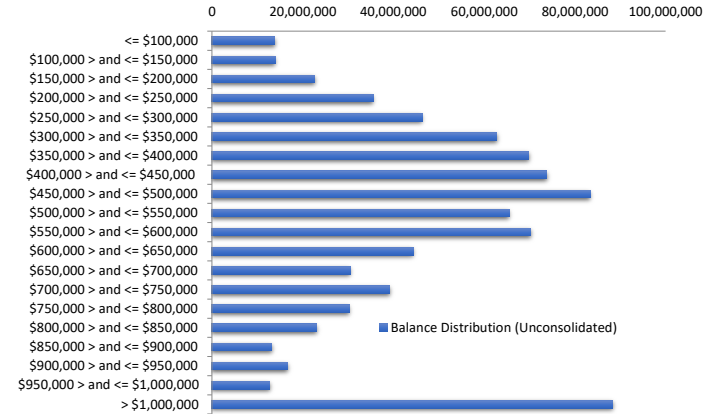
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	21,722,601	2.54%	149	8.80%
25% > and <= 30%	10,941,827	1.28%	33	1.95%
30% > and <= 35%	18,203,380	2.13%	51	3.01%
35% > and <= 40%	26,365,121	3.08%	61	3.60%
40% > and <= 45%	33,054,876	3.86%	72	4.25%
45% > and <= 50%	47,708,072	5.57%	89	5.25%
50% > and <= 55%	50,412,864	5.89%	94	5.55%
55% > and <= 60%	58,737,940	6.86%	104	6.14%
60% > and <= 65%	84,945,765	9.92%	136	8.03%
65% > and <= 70%	88,347,568	10.32%	146	8.62%
70% > and <= 75%	83,057,519	9.70%	147	8.68%
75% > and <= 80%	211,491,845	24.70%	373	22.02%
80% > and <= 85%	54,741,677	6.39%	104	6.14%
85% > and <= 90%	58,774,349	6.87%	121	7.14%
90% > and <= 95%	7,629,734	0.89%	14	0.83%
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>856,135,138</b>	<b>100.00%</b>	<b>1,694</b>	<b>100.00%</b>



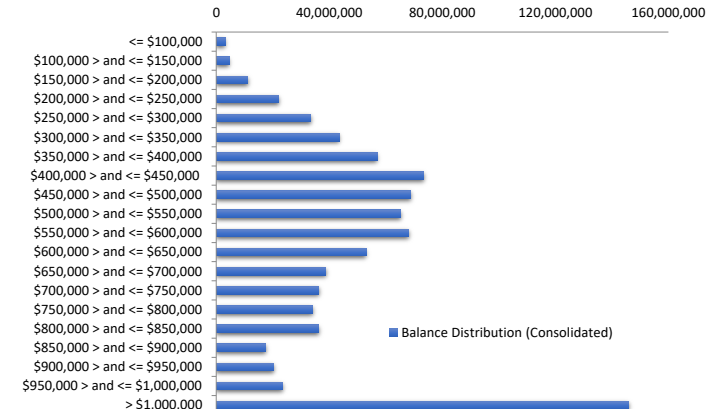
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	13,854,429	1.62%	294	13.46%
\$100,000 > and <= \$150,000	13,932,878	1.63%	111	5.08%
\$150,000 > and <= \$200,000	22,696,813	2.65%	129	5.91%
\$200,000 > and <= \$250,000	35,554,753	4.15%	157	7.19%
\$250,000 > and <= \$300,000	46,352,188	5.41%	168	7.69%
\$300,000 > and <= \$350,000	62,823,767	7.34%	193	8.84%
\$350,000 > and <= \$400,000	69,782,136	8.15%	185	8.47%
\$400,000 > and <= \$450,000	73,812,080	8.62%	174	7.97%
\$450,000 > and <= \$500,000	83,413,386	9.74%	176	8.06%
\$500,000 > and <= \$550,000	65,552,128	7.66%	125	5.72%
\$550,000 > and <= \$600,000	70,252,916	8.21%	123	5.63%
\$600,000 > and <= \$650,000	44,350,397	5.18%	71	3.25%
\$650,000 > and <= \$700,000	30,445,000	3.56%	45	2.06%
\$700,000 > and <= \$750,000	39,144,905	4.57%	54	2.47%
\$750,000 > and <= \$800,000	30,221,112	3.53%	39	1.79%
\$800,000 > and <= \$850,000	23,045,737	2.69%	28	1.28%
\$850,000 > and <= \$900,000	13,159,283	1.54%	15	0.69%
\$900,000 > and <= \$950,000	16,692,350	1.95%	18	0.82%
\$950,000 > and <= \$1,000,000	12,718,240	1.49%	13	0.60%
> \$1,000,000	88,330,639	10.32%	66	3.02%
<b>Total</b>	<b>856,135,138</b>	<b>100.00%</b>	<b>2,184</b>	<b>100.00%</b>



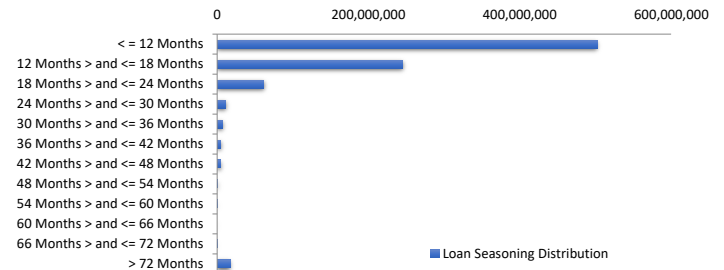
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,161,130	0.37%	78	4.60%
\$100,000 > and <= \$150,000	4,614,066	0.54%	36	2.13%
\$150,000 > and <= \$200,000	11,103,978	1.30%	63	3.72%
\$200,000 > and <= \$250,000	22,012,039	2.57%	97	5.73%
\$250,000 > and <= \$300,000	33,484,162	3.91%	121	7.14%
\$300,000 > and <= \$350,000	43,609,147	5.09%	134	7.91%
\$350,000 > and <= \$400,000	56,916,587	6.65%	151	8.91%
\$400,000 > and <= \$450,000	73,448,329	8.58%	173	10.21%
\$450,000 > and <= \$500,000	68,789,252	8.03%	145	8.56%
\$500,000 > and <= \$550,000	65,269,438	7.62%	124	7.32%
\$550,000 > and <= \$600,000	68,115,885	7.96%	119	7.02%
\$600,000 > and <= \$650,000	53,030,499	6.19%	85	5.02%
\$650,000 > and <= \$700,000	38,727,463	4.52%	57	3.36%
\$700,000 > and <= \$750,000	36,245,077	4.23%	50	2.95%
\$750,000 > and <= \$800,000	34,042,966	3.98%	44	2.60%
\$800,000 > and <= \$850,000	36,155,294	4.22%	44	2.60%
\$850,000 > and <= \$900,000	17,486,777	2.04%	20	1.18%
\$900,000 > and <= \$950,000	20,404,930	2.38%	22	1.30%
\$950,000 > and <= \$1,000,000	23,464,309	2.74%	24	1.42%
> \$1,000,000	146,053,810	17.06%	107	6.32%
<b>Total</b>	<b>856,135,138</b>	<b>100.00%</b>	<b>1,694</b>	<b>100.00%</b>



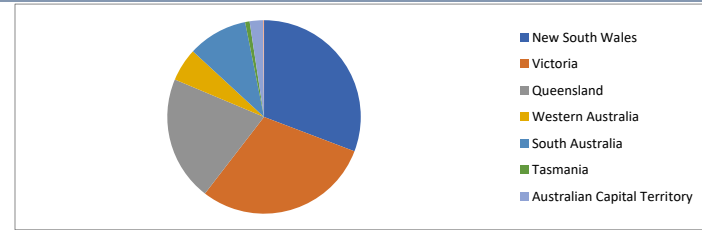
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	502,306,080	58.67%	1,231	56.36%
12 Months > and <= 18 Months	245,428,639	28.67%	614	28.11%
18 Months > and <= 24 Months	61,727,499	7.21%	164	7.51%
24 Months > and <= 30 Months	11,224,074	1.31%	28	1.28%
30 Months > and <= 36 Months	7,271,539	0.85%	27	1.24%
36 Months > and <= 42 Months	4,986,663	0.58%	20	0.92%
42 Months > and <= 48 Months	4,315,031	0.50%	9	0.41%
48 Months > and <= 54 Months	1,110,110	0.13%	4	0.18%
54 Months > and <= 60 Months	401,488	0.05%	1	0.05%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	307,116	0.04%	1	0.05%
> 72 Months	17,056,898	1.99%	85	3.89%
<b>Total</b>	<b>856,135,138</b>	<b>100.00%</b>	<b>2,184</b>	<b>100.00%</b>



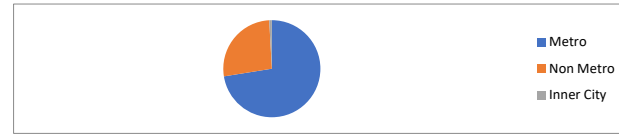
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	263,530,177	30.78%	429	25.32%
Victoria	254,074,805	29.68%	504	29.75%
Queensland	178,627,510	20.86%	390	23.02%
Western Australia	47,417,592	5.54%	134	7.91%
South Australia	85,613,186	10.00%	188	11.10%
Tasmania	6,406,211	0.75%	14	0.83%
Australian Capital Territory	19,102,355	2.23%	32	1.89%
Northern Territory	1,363,302	0.16%	3	0.18%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>856,135,138</b>	<b>100.00%</b>	<b>1,694</b>	<b>100.00%</b>



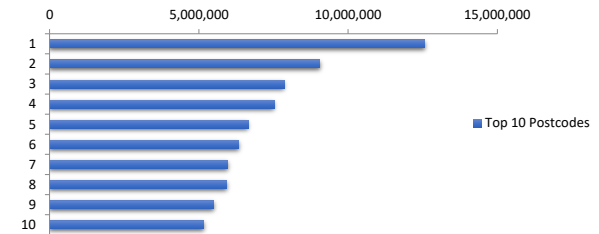
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	620,501,782	72.48%	1,171	69.13%
Non Metro	228,165,238	26.65%	505	29.81%
Inner City	7,468,118	0.87%	18	1.06%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>856,135,138</b>	<b>100.00%</b>	<b>1,694</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	12,571,227	1.47%	25	1.14%
3029	9,047,928	1.06%	19	0.87%
4209	7,860,192	0.92%	12	0.55%
3977	7,519,339	0.88%	18	0.82%
2170	6,647,301	0.78%	12	0.55%
3978	6,327,500	0.74%	12	0.55%
4221	5,972,357	0.70%	10	0.46%
3024	5,931,222	0.69%	10	0.46%
2145	5,490,175	0.64%	7	0.32%
2233	5,155,985	0.60%	7	0.32%
<b>Total</b>	<b>72,523,225</b>	<b>8.47%</b>	<b>132</b>	<b>6.04%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	856,135,138	100.00%	2,184	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>856,135,138</b>	<b>100.00%</b>	<b>2,184</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	856,135,138	100.00%	2,184	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>856,135,138</b>	<b>100.00%</b>	<b>2,184</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	656,339,956	76.66%	1,701	77.88%
Interest Only	199,795,182	23.34%	483	22.12%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>856,135,138</b>	<b>100.00%</b>	<b>2,184</b>	<b>100.00%</b>



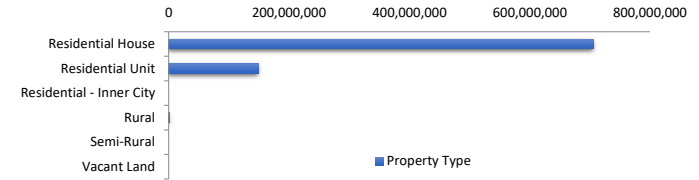
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	856,135,138	100.00%	2,184	100.00%
<b>Total</b>	<b>856,135,138</b>	<b>100.00%</b>	<b>2,184</b>	<b>100.00%</b>



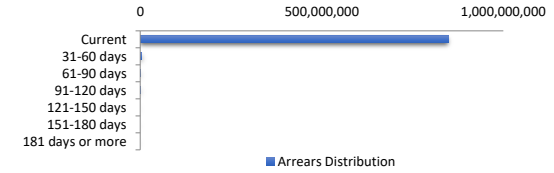
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	705,545,968	82.41%	1,359	80.22%
Residential Unit	149,012,621	17.41%	332	19.60%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,576,548	0.18%	3	0.18%
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>856,135,138</b>	<b>100.00%</b>	<b>1,694</b>	<b>100.00%</b>



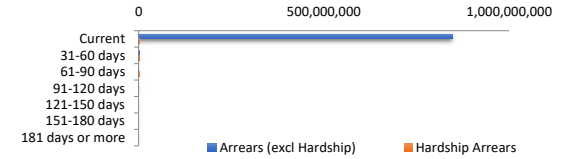
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	848,332,666	99.09%	2,171	99.40%
31-60 days	4,272,803	0.50%	9	0.41%
61-90 days	1,907,309	0.22%	2	0.09%
91-120 days	1,622,360	0.19%	2	0.09%
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>856,135,138</b>	<b>100.00%</b>	<b>2,184</b>	<b>100.00%</b>



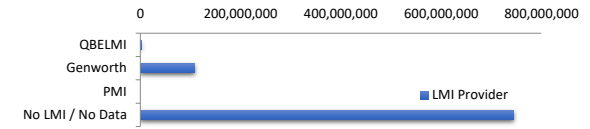
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	846,506,577	2,171	1,826,089	0	848,332,666
31-60 days	1,789,196	4	2,483,607	5	4,272,803
61-90 days	620,586	1	1,286,722	1	1,907,309
91-120 days	972,746	1	649,614	1	1,622,360
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
<b>Total</b>	<b>849,889,105</b>	<b>2,177</b>	<b>6,246,033</b>	<b>7</b>	<b>856,135,138</b>



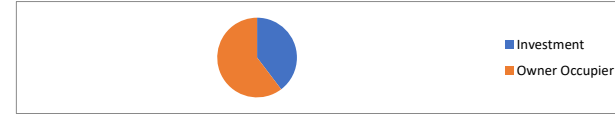
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	2,303,710	0.27%	6	0.35%
Genworth	108,842,273	12.71%	245	14.46%
PMI	0	0.00%	0	0.00%
No LMI / No Data	744,989,155	87.02%	1,443	85.18%
<b>Total</b>	<b>856,135,138</b>	<b>100.00%</b>	<b>1,694</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	339,566,817	39.66%	861	39.42%
Owner Occupier	516,568,321	60.34%	1,323	60.58%
<b>Total</b>	<b>856,135,138</b>	<b>100.00%</b>	<b>2,184</b>	<b>100.00%</b>



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	1,622,359.82	2
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