

AFG Series 2022-2
Collateral Report



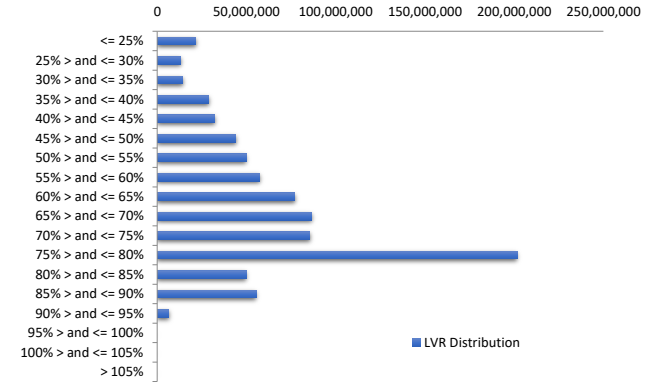
Model Period	5
Collection Period Start	1-Jan-23
Collection Period End	31-Jan-23
No. of Days	31
Interest Period Start	10-Jan-23
Interest Period End	9-Feb-23
No. of Days	31
Determination Date	7-Feb-23
Payment Date	10-Feb-23

Pool Statistics

Closing Balance of Mortgages	824,680,659
No. of Loans (Unconsolidated)	2,116
No. of Loans (Consolidated)	1,643
Average Loan Size (Unconsolidated)	389,736
Average Loan Size (Consolidated)	501,936
Largest Loan Size (Unconsolidated)	2,286,081
Largest Loan Size (Consolidated)	2,286,081
Smallest Loan Size (Unconsolidated)	(50,968)
Smallest Loan Size (Consolidated)	(50,968)
Weighted Average Interest Rate	5.77%
Weighted Average LVR	65.30%
Weighted Average Seasoning	15.00
Weighted Average Remaining Term	339.53

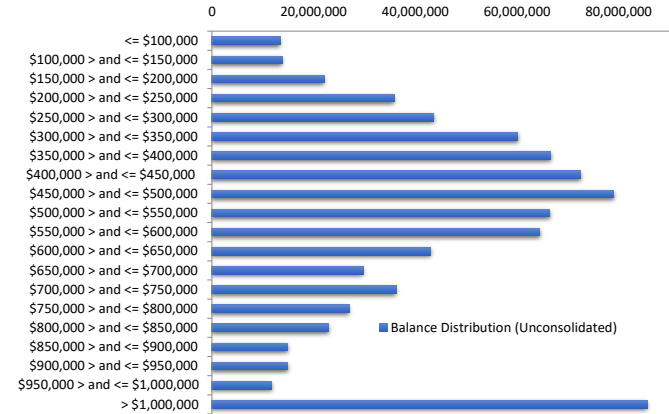
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	21,488,510	2.61%	150	9.13%
25% > and <= 30%	13,343,562	1.62%	40	2.43%
30% > and <= 35%	14,360,447	1.74%	43	2.62%
35% > and <= 40%	28,811,897	3.49%	64	3.90%
40% > and <= 45%	32,365,598	3.92%	73	4.44%
45% > and <= 50%	44,134,359	5.35%	80	4.87%
50% > and <= 55%	49,975,295	6.06%	96	5.84%
55% > and <= 60%	57,294,539	6.95%	102	6.21%
60% > and <= 65%	77,136,675	9.35%	124	7.55%
65% > and <= 70%	86,720,822	10.52%	137	8.34%
70% > and <= 75%	85,380,161	10.35%	153	9.31%
75% > and <= 80%	201,630,472	24.45%	358	21.79%
80% > and <= 85%	50,034,696	6.07%	97	5.90%
85% > and <= 90%	55,520,383	6.73%	113	6.88%
90% > and <= 95%	6,483,242	0.79%	13	0.79%
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	824,680,659	100.00%	1,643	100.00%



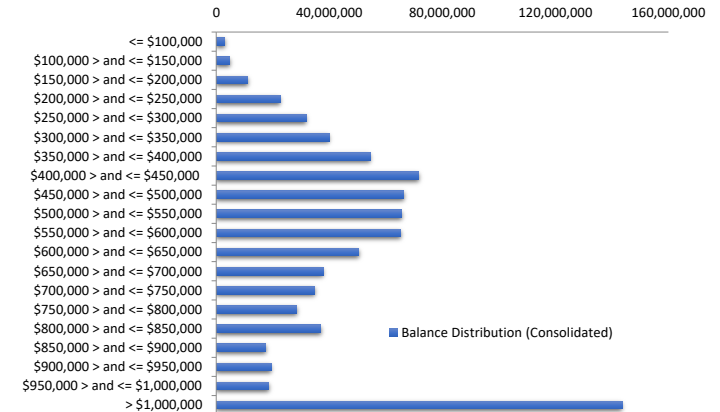
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	13,414,197	1.63%	289	13.66%
\$100,000 > and <= \$150,000	13,866,956	1.68%	110	5.20%
\$150,000 > and <= \$200,000	22,069,822	2.68%	125	5.91%
\$200,000 > and <= \$250,000	35,913,370	4.35%	159	7.51%
\$250,000 > and <= \$300,000	43,657,242	5.29%	158	7.47%
\$300,000 > and <= \$350,000	60,178,509	7.30%	185	8.74%
\$350,000 > and <= \$400,000	66,718,248	8.09%	177	8.36%
\$400,000 > and <= \$450,000	72,539,837	8.80%	171	8.08%
\$450,000 > and <= \$500,000	79,058,162	9.59%	167	7.89%
\$500,000 > and <= \$550,000	66,455,635	8.06%	127	6.00%
\$550,000 > and <= \$600,000	64,521,963	7.82%	113	5.34%
\$600,000 > and <= \$650,000	43,058,002	5.22%	69	3.26%
\$650,000 > and <= \$700,000	29,736,065	3.61%	44	2.08%
\$700,000 > and <= \$750,000	36,274,750	4.40%	50	2.36%
\$750,000 > and <= \$800,000	27,006,630	3.27%	35	1.65%
\$800,000 > and <= \$850,000	22,973,221	2.79%	28	1.32%
\$850,000 > and <= \$900,000	14,966,255	1.81%	17	0.80%
\$900,000 > and <= \$950,000	14,863,268	1.80%	16	0.76%
\$950,000 > and <= \$1,000,000	11,719,350	1.42%	12	0.57%
> \$1,000,000	85,689,177	10.39%	64	3.02%
Total	824,680,659	100.00%	2,116	100.00%



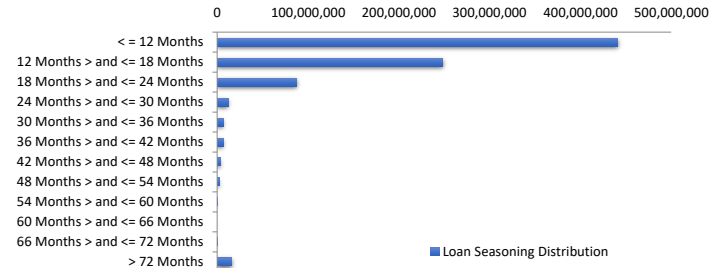
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,060,263	0.37%	78	4.75%
\$100,000 > and <= \$150,000	4,769,912	0.58%	38	2.31%
\$150,000 > and <= \$200,000	11,151,085	1.35%	63	3.83%
\$200,000 > and <= \$250,000	22,662,933	2.75%	100	6.09%
\$250,000 > and <= \$300,000	31,837,934	3.86%	115	7.00%
\$300,000 > and <= \$350,000	39,964,092	4.85%	123	7.49%
\$350,000 > and <= \$400,000	54,598,160	6.62%	145	8.83%
\$400,000 > and <= \$450,000	71,633,346	8.69%	169	10.29%
\$450,000 > and <= \$500,000	66,338,624	8.04%	140	8.52%
\$500,000 > and <= \$550,000	65,635,064	7.96%	125	7.61%
\$550,000 > and <= \$600,000	65,182,700	7.90%	114	6.94%
\$600,000 > and <= \$650,000	50,483,858	6.12%	81	4.93%
\$650,000 > and <= \$700,000	37,952,074	4.60%	56	3.41%
\$700,000 > and <= \$750,000	34,801,704	4.22%	48	2.92%
\$750,000 > and <= \$800,000	28,501,003	3.46%	37	2.25%
\$800,000 > and <= \$850,000	36,919,126	4.48%	45	2.74%
\$850,000 > and <= \$900,000	17,544,121	2.13%	20	1.22%
\$900,000 > and <= \$950,000	19,447,425	2.36%	21	1.28%
\$950,000 > and <= \$1,000,000	18,541,974	2.25%	19	1.16%
> \$1,000,000	143,655,261	17.42%	106	6.45%
Total	824,680,659	100.00%	1,643	100.00%



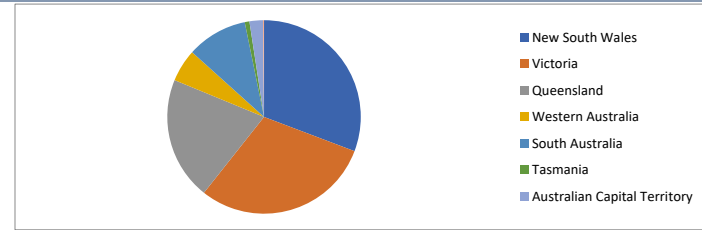
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	440,904,813	53.46%	1,084	51.23%
12 Months > and <= 18 Months	248,525,206	30.14%	632	29.87%
18 Months > and <= 24 Months	87,506,887	10.61%	223	10.54%
24 Months > and <= 30 Months	11,970,384	1.45%	30	1.42%
30 Months > and <= 36 Months	6,459,130	0.78%	24	1.13%
36 Months > and <= 42 Months	6,523,078	0.79%	26	1.23%
42 Months > and <= 48 Months	3,472,033	0.42%	8	0.38%
48 Months > and <= 54 Months	2,383,739	0.29%	6	0.28%
54 Months > and <= 60 Months	400,905	0.05%	1	0.05%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	306,521	0.04%	1	0.05%
> 72 Months	16,227,963	1.97%	81	3.83%
Total	824,680,659	100.00%	2,116	100.00%



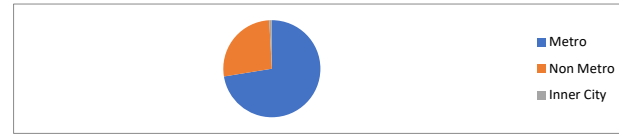
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	253,650,070	30.76%	415	25.26%
Victoria	246,652,986	29.91%	490	29.82%
Queensland	169,439,773	20.55%	375	22.82%
Western Australia	44,943,127	5.45%	131	7.97%
South Australia	83,609,822	10.14%	184	11.20%
Tasmania	6,418,705	0.78%	14	0.85%
Australian Capital Territory	18,605,102	2.26%	31	1.89%
Northern Territory	1,361,075	0.17%	3	0.18%
No Data	0	0.00%	0	0.00%
Total	824,680,659	100.00%	1,643	100.00%



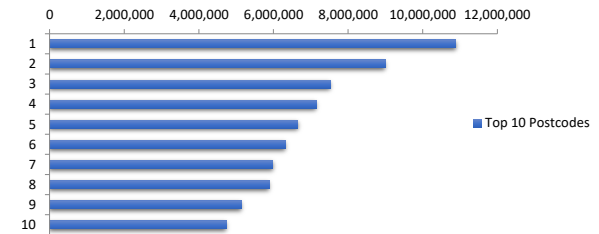
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	597,399,742	72.44%	1,137	69.20%
Non Metro	220,111,922	26.69%	489	29.76%
Inner City	7,168,995	0.87%	17	1.03%
No Data	0	0.00%	0	0.00%
Total	824,680,659	100.00%	1,643	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	10,877,306	1.32%	23	1.09%
3029	8,990,741	1.09%	19	0.90%
3977	7,527,392	0.91%	18	0.85%
4209	7,145,931	0.87%	11	0.52%
2170	6,639,947	0.81%	12	0.57%
3978	6,320,034	0.77%	12	0.57%
4221	5,969,670	0.72%	10	0.47%
3024	5,884,124	0.71%	10	0.47%
2233	5,143,876	0.62%	7	0.33%
3810	4,729,243	0.57%	10	0.47%
Total	69,228,264	8.39%	132	6.24%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	824,680,659	100.00%	2,116	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	824,680,659	100.00%	2,116	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	824,680,659	100.00%	2,116	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	824,680,659	100.00%	2,116	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	631,085,484	76.52%	1,646	77.79%
Interest Only	193,595,175	23.48%	470	22.21%
Non-Billing	0	0.00%	0	0.00%
Total	824,680,659	100.00%	2,116	100.00%



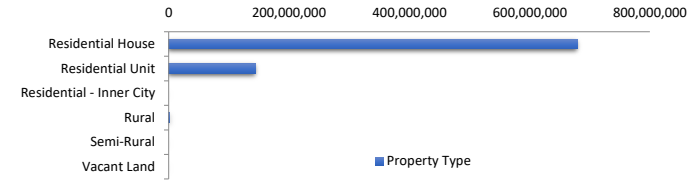
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	824,680,659	100.00%	2,116	100.00%
Total	824,680,659	100.00%	2,116	100.00%



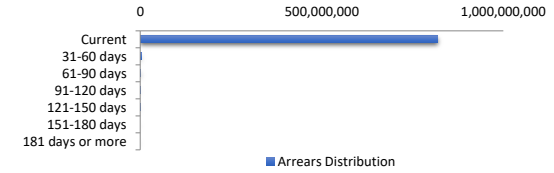
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	679,015,947	82.34%	1,318	80.22%
Residential Unit	144,093,625	17.47%	322	19.60%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,571,087	0.19%	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%
Total	824,680,659	100.00%	1,643	100.00%



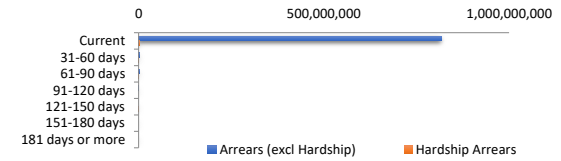
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	819,023,662	99.31%	2,105	99.48%
31-60 days	2,344,669	0.28%	5	0.24%
61-90 days	2,035,852	0.25%	4	0.19%
91-120 days	623,881	0.08%	1	0.05%
121-150 days	652,595	0.08%	1	0.05%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	824,680,659	100.00%	2,116	100.00%



Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	816,790,639	2,104	2,233,023	1	819,023,662
31-60 days	1,465,997	3	878,672	2	2,344,669
61-90 days	1,685,697	3	350,155	1	2,035,852
91-120 days	623,881	1	0	0	623,881
121-150 days	0	0	652,595	1	652,595
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
Total	820,566,214	2,111	4,114,445	5	824,680,659



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	2,000,408	0.24%	5	0.30%
Genworth	102,069,220	12.38%	234	14.24%
PMI	0	0.00%	0	0.00%
No LMI / No Data	720,611,031	87.38%	1,404	85.45%
Total	824,680,659	100.00%	1,643	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	328,269,534	39.81%	841	39.74%
Owner Occupier	496,411,124	60.19%	1,275	60.26%
Total	824,680,659	100.00%	2,116	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	1,276,475.55	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