#### AFG Series 2022-2 Collateral Report

Model Period	7
Collection Period Start Collection Period End No. of Days	1-Mar-23 31-Mar-23 31
Interest Period Start Interest Period End No. of Days	10-Mar-23 10-Apr-23 32
Determination Date Payment Date	4-Apr-23 11-Apr-23

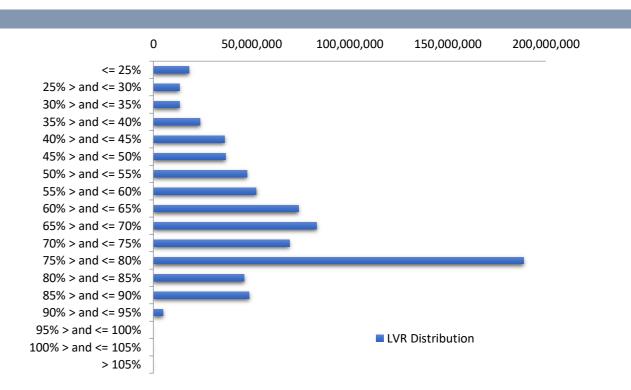


## **Pool Statistics**

Closing Balance of Mortgages	756,860,554
No. of Loans (Unconsolidated)	1,970
No. of Loans (Consolidated)	1,535
Average Loan Size (Unconsolidated)	384,193
Average Loan Size (Consolidated)	493,069
Largest Loan Size (Unconsolidated)	2,281,471
Largest Loan Size (Consolidated)	2,281,471
Smallest Loan Size (Unconsolidated)	(14,410)
Smallest Loan Size (Consolidated)	(14,410)
Weighted Average Interest Rate	6.22%
Weighted Average LVR	65.13%
Weighted Average Seasoning	16.90
Weighted Average Remaining Term	337.48

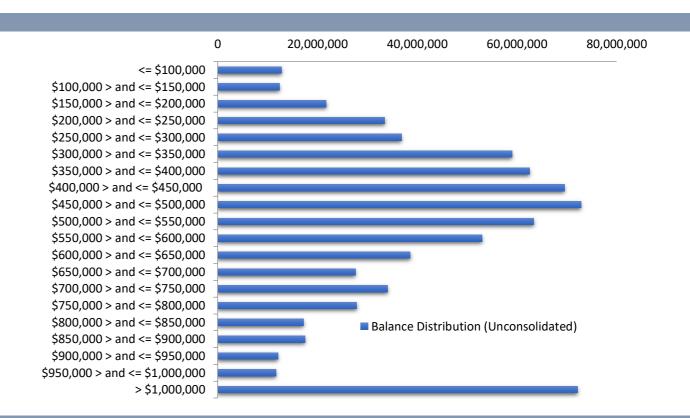
#### **LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	18,059,300	2.39%	149	9.71%
25% > and <= 30%	13,316,375	1.76%	40	2.61%
30% > and <= 35%	13,416,181	1.77%	42	2.74%
35% > and <= 40%	23,653,255	3.13%	55	3.58%
40% > and <= 45%	36,301,063	4.80%	74	4.82%
45% > and <= 50%	36,854,013	4.87%	71	4.63%
50% > and <= 55%	47,768,202	6.31%	91	5.93%
55% > and <= 60%	52,449,275	6.93%	97	6.32%
60% > and <= 65%	74,002,993	9.78%	120	7.82%
65% > and <= 70%	83,157,937	10.99%	131	8.53%
70% > and <= 75%	69,394,669	9.17%	129	8.40%
75% > and <= 80%	188,595,600	24.92%	340	22.15%
80% > and <= 85%	46,310,065	6.12%	90	5.86%
85% > and <= 90%	48,751,622	6.44%	96	6.25%
90% > and <= 95%	4,830,003	0.64%	10	0.65%
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	756,860,554	100.00%	1,535	100.00%



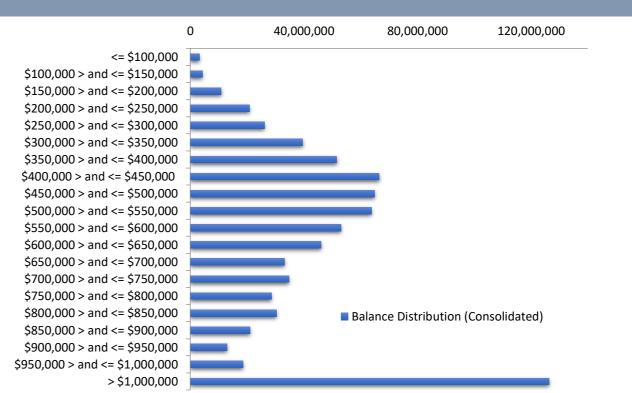
#### **Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	12,808,662	1.69%	280	14.21%
\$100,000 > and <= \$150,000	12,455,545	1.65%	99	5.03%
\$150,000 > and <= \$200,000	21,772,790	2.88%	123	6.24%
\$200,000 > and <= \$250,000	33,490,049	4.42%	148	7.51%
\$250,000 > and <= \$300,000	36,868,096	4.87%	134	6.80%
\$300,000 > and <= \$350,000	59,050,901	7.80%	182	9.24%
\$350,000 > and <= \$400,000	62,523,539	8.26%	166	8.43%
\$400,000 > and <= \$450,000	69,550,131	9.19%	164	8.32%
\$450,000 > and <= \$500,000	72,865,222	9.63%	154	7.82%
\$500,000 > and <= \$550,000	63,418,574	8.38%	121	6.14%
\$550,000 > and <= \$600,000	53,002,647	7.00%	93	4.72%
\$600,000 > and <= \$650,000	38,620,748	5.10%	62	3.15%
\$650,000 > and <= \$700,000	27,662,269	3.65%	41	2.08%
\$700,000 > and <= \$750,000	34,113,697	4.51%	47	2.39%
\$750,000 > and <= \$800,000	27,885,551	3.68%	36	1.83%
\$800,000 > and <= \$850,000	17,247,634	2.28%	21	1.07%
\$850,000 > and <= \$900,000	17,524,480	2.32%	20	1.02%
\$900,000 > and <= \$950,000	12,077,017	1.60%	13	0.66%
\$950,000 > and <= \$1,000,000	11,719,507	1.55%	12	0.61%
> \$1,000,000	72,203,495	9.54%	54	2.74%
Total	756,860,554	100.00%	1,970	100.00%



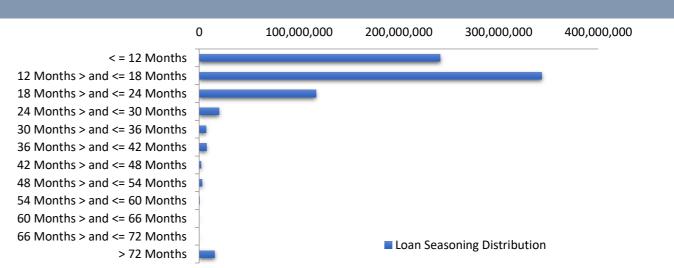
#### **Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,188,064	0.42%	90	5.86%
\$100,000 > and <= \$150,000	4,315,272	0.57%	34	2.21%
\$150,000 > and <= \$200,000	10,883,049	1.44%	61	3.97%
\$200,000 > and <= \$250,000	20,857,713	2.76%	92	5.99%
\$250,000 > and <= \$300,000	26,163,698	3.46%	95	6.19%
\$300,000 > and <= \$350,000	39,607,219	5.23%	122	7.95%
\$350,000 > and <= \$400,000	51,617,151	6.82%	137	8.93%
\$400,000 > and <= \$450,000	66,521,740	8.79%	157	10.23%
\$450,000 > and <= \$500,000	64,971,152	8.58%	137	8.93%
\$500,000 > and <= \$550,000	63,796,501	8.43%	121	7.88%
\$550,000 > and <= \$600,000	53,114,703	7.02%	93	6.06%
\$600,000 > and <= \$650,000	45,993,756	6.08%	74	4.82%
\$650,000 > and <= \$700,000	33,182,000	4.38%	49	3.19%
\$700,000 > and <= \$750,000	34,759,042	4.59%	48	3.13%
\$750,000 > and <= \$800,000	28,603,670	3.78%	37	2.41%
\$800,000 > and <= \$850,000	30,365,813	4.01%	37	2.41%
\$850,000 > and <= \$900,000	20,981,945	2.77%	24	1.56%
\$900,000 > and <= \$950,000	12,969,835	1.71%	14	0.91%
\$950,000 > and <= \$1,000,000	18,603,205	2.46%	19	1.24%
> \$1,000,000	126,365,025	16.70%	94	6.12%
Total	756,860,554	100.00%	1,535	100.00%



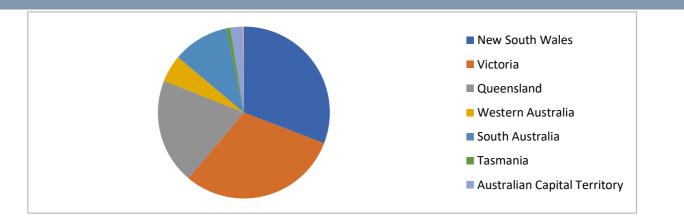
#### Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
< = 12 Months	241,562,887	31.92%	599	30.41%
12 Months > and <= 18 Months	343,363,776	45.37%	858	43.55%
18 Months > and <= 24 Months	117,014,159	15.46%	318	16.14%
24 Months > and <= 30 Months	19,765,025	2.61%	55	2.79%
30 Months > and <= 36 Months	6,769,576	0.89%	15	0.76%
36 Months > and <= 42 Months	7,313,925	0.97%	30	1.52%
42 Months > and <= 48 Months	2,086,323	0.28%	7	0.36%
48 Months > and <= 54 Months	2,956,118	0.39%	8	0.41%
54 Months > and <= 60 Months	399,966	0.05%	1	0.05%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	15,628,798	2.06%	79	4.01%
Total	756,860,554	100.00%	1,970	100.00%



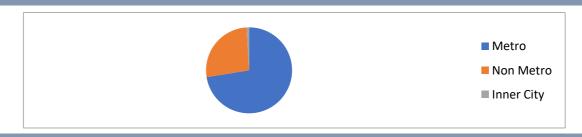
# **Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	233,302,157	30.82%	386	25.15%
Victoria	229,524,743	30.33%	460	29.97%
Queensland	150,346,726	19.86%	348	22.67%
Western Australia	38,728,747	5.12%	118	7.69%
South Australia	79,713,110	10.53%	176	11.47%
Tasmania	6,004,483	0.79%	14	0.91%
Australian Capital Territory	17,884,394	2.36%	30	1.95%
Northern Territory	1,356,195	0.18%	3	0.20%
No Data	0	0.00%	0	0.00%
Total	756,860,554	100.00%	1,535	100.00%



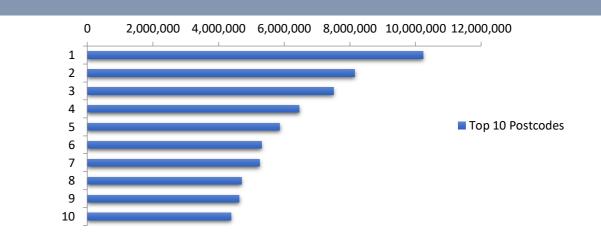
# Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	548,403,375	72.46%	1,061	69.12%
Non Metro	201,696,392	26.65%	457	29.77%
Inner City	6,760,786	0.89%	17	1.11%
No Data	0	0.00%	0	0.00%
Total	756,860,554	100.00%	1,535	100.00%



# **Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	10,240,208	1.35%	22	1.12%
3029	8,152,031	1.08%	17	0.86%
3977	7,499,069	0.99%	18	0.91%
4209	6,457,161	0.85%	10	0.51%
2170	5,867,295	0.78%	11	0.56%
3978	5,307,399	0.70%	10	0.51%
2233	5,248,283	0.69%	7	0.36%
3810	4,704,169	0.62%	10	0.51%
3024	4,632,600	0.61%	7	0.36%
4221	4,385,693	0.58%	8	0.41%
Total	62,493,908	8.26%	120	6.09%



## Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	756,860,554	100.00%	1,970	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	756,860,554	100.00%	1,970	100.00%



# Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	756,860,554	100.00%	1,970	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	756,860,554	100.00%	1,970	100.00%

# ■ Variable Rate ■ Fixed Rate

# Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	580,532,202	76.70%	1,542	78.27%
Interest Only	176,328,352	23.30%	428	21.73%
Non-Billing	0	0.00%	0	0.00%
Total	756,860,554	100.00%	1,970	100.00%



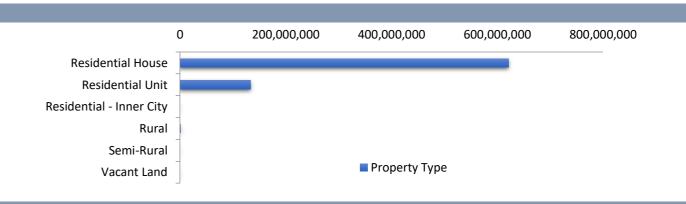
## Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	756,860,554	100.00%	1,970	100.00%
Total	756,860,554	100.00%	1,970	100.00%



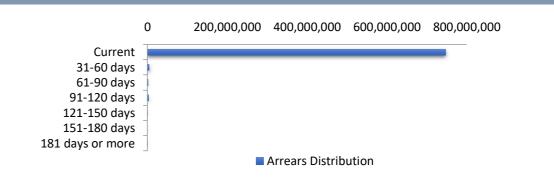
# Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	621,550,028	82.12%	1,234	80.39%
Residential Unit	133,743,419	17.67%	298	19.41%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,567,107	0.21%	3	0.20%
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	756,860,554	100.00%	1,535	100.00%



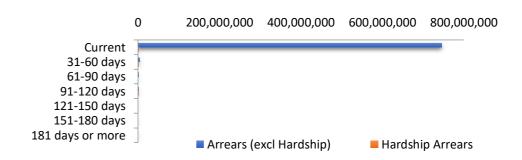
#### **Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	747,419,897	98.75%	1,954	99.19%
31-60 days	4,731,713	0.63%	8	0.41%
61-90 days	1,158,670	0.15%	2	0.10%
91-120 days	2,537,761	0.34%	4	0.20%
121-150 days	353,877	0.05%	1	0.05%
151-180 days	0	0.00%	0	0.00%
181 days or more	658,636	0.09%	1	0.05%
Total	756,860,554	100.00%	1,970	100.00%



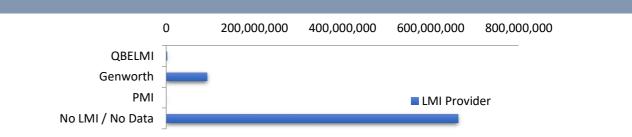
#### Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	745,716,727	1,954	1,703,170	0	747,419,897
31-60 days	3,260,605	5	1,471,108	3	4,731,713
61-90 days	1,158,670	2	0	0	1,158,670
91-120 days	1,137,349	2	1,400,412	2	2,537,761
121-150 days	0	0	353,877	1	353,877
151-180 days	0	0	0	0	-
181 days or more	0	0	658,636	1	658,636
Total	751,273,351	1,963	5,587,203	7	756,860,554



# LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,549,805	0.20%	4	0.26%
Genworth	92,833,682	12.27%	214	13.94%
PMI	0	0.00%	0	0.00%
No LMI / No Data	662,477,067	87.53%	1,317	85.80%
Total	756,860,554	100.00%	1,535	100.00%



# **Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	301,872,458	39.88%	773	39.24%
Owner Occupier	454,988,095	60.12%	1,197	60.76%
Total	756,860,554	100.00%	1,970	100.00%



## **Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	3,550,273.61	6
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/Redu	0.00	0.00
Accumulated Losses covered by E	0.00	N/A