

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



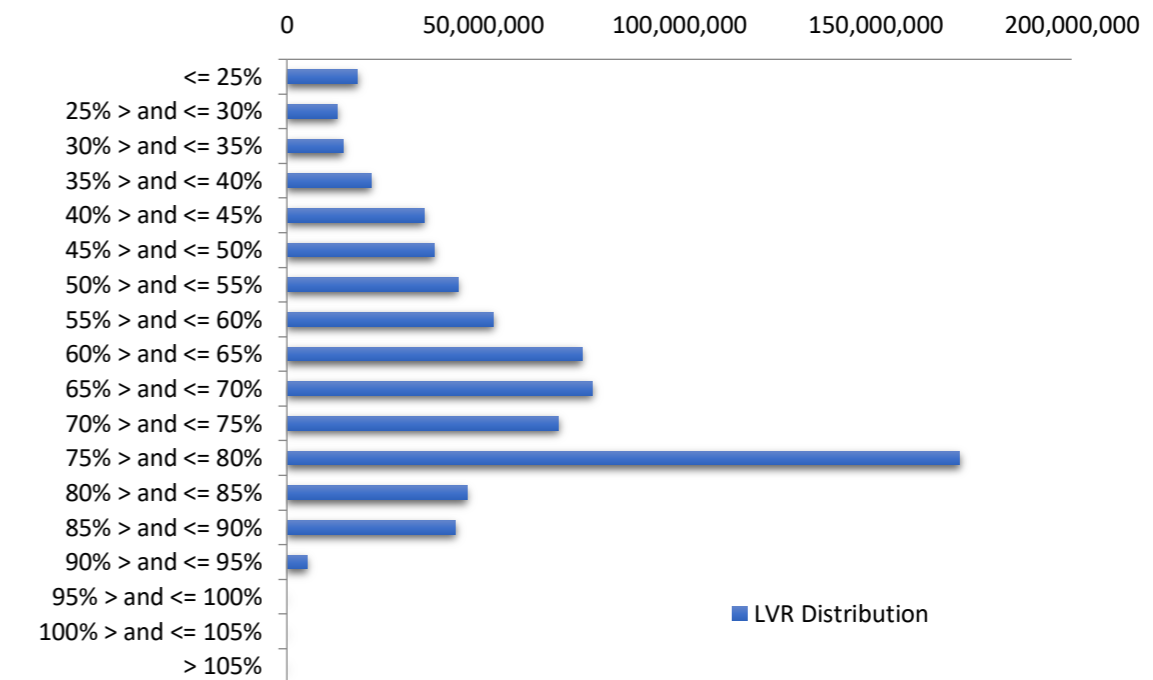
Model Period	8
Collection Period Start	1-Apr-23
Collection Period End	30-Apr-23
No. of Days	30
Interest Period Start	11-Apr-23
Interest Period End	9-May-23
No. of Days	29
Determination Date	5-May-23
Payment Date	10-May-23

**Pool Statistics**

Closing Balance of Mortgages	722,985,821
No. of Loans (Unconsolidated)	1,897
No. of Loans (Consolidated)	1,475
Average Loan Size (Unconsolidated)	381,121
Average Loan Size (Consolidated)	490,160
Largest Loan Size (Unconsolidated)	2,279,340
Largest Loan Size (Consolidated)	2,279,340
Smallest Loan Size (Unconsolidated)	(15,500)
Smallest Loan Size (Consolidated)	(15,500)
Weighted Average Interest Rate	6.20%
Weighted Average LVR	64.79%
Weighted Average Seasoning	17.90
Weighted Average Remaining Term	336.36

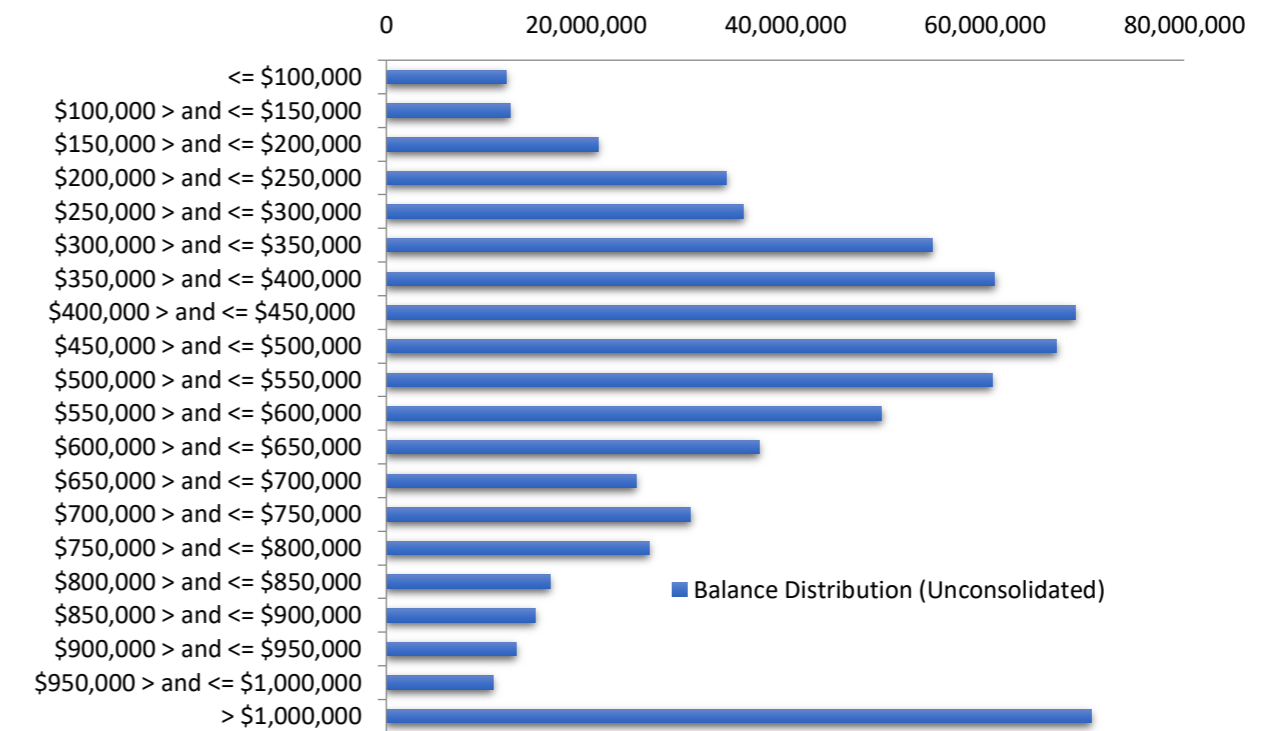
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	17,941,767	2.48%	143	9.69%
25% > and <= 30%	12,836,928	1.78%	40	2.71%
30% > and <= 35%	14,275,422	1.97%	45	3.05%
35% > and <= 40%	21,371,767	2.96%	51	3.46%
40% > and <= 45%	34,906,656	4.83%	72	4.88%
45% > and <= 50%	37,576,298	5.20%	71	4.81%
50% > and <= 55%	43,559,430	6.02%	85	5.76%
55% > and <= 60%	52,621,326	7.28%	96	6.51%
60% > and <= 65%	75,157,362	10.40%	119	8.07%
65% > and <= 70%	77,819,801	10.76%	124	8.41%
70% > and <= 75%	69,259,568	9.58%	129	8.75%
75% > and <= 80%	171,502,080	23.72%	314	21.29%
80% > and <= 85%	45,943,598	6.35%	91	6.17%
85% > and <= 90%	42,988,513	5.95%	86	5.83%
90% > and <= 95%	5,225,304	0.72%	9	0.61%
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>722,985,821</b>	<b>100.00%</b>	<b>1,475</b>	<b>100.00%</b>



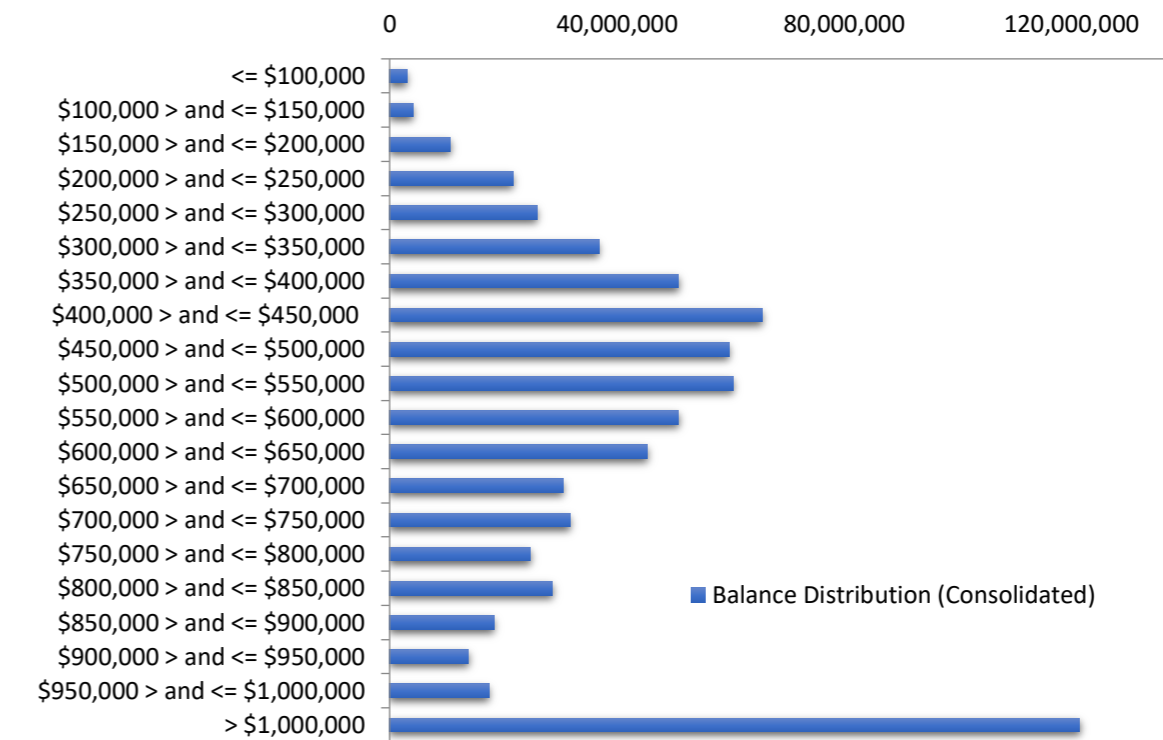
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,989,192	1.66%	270	14.23%
\$100,000 > and <= \$150,000	12,420,215	1.72%	99	5.22%
\$150,000 > and <= \$200,000	21,250,771	2.94%	120	6.33%
\$200,000 > and <= \$250,000	34,111,262	4.72%	151	7.96%
\$250,000 > and <= \$300,000	35,818,877	4.95%	130	6.85%
\$300,000 > and <= \$350,000	54,697,174	7.57%	169	8.91%
\$350,000 > and <= \$400,000	61,007,913	8.44%	162	8.54%
\$400,000 > and <= \$450,000	69,105,038	9.56%	163	8.59%
\$450,000 > and <= \$500,000	67,204,460	9.30%	142	7.49%
\$500,000 > and <= \$550,000	60,739,913	8.40%	116	6.11%
\$550,000 > and <= \$600,000	49,670,048	6.87%	87	4.59%
\$600,000 > and <= \$650,000	37,412,850	5.17%	60	3.16%
\$650,000 > and <= \$700,000	25,040,116	3.46%	37	1.95%
\$700,000 > and <= \$750,000	30,504,336	4.22%	42	2.21%
\$750,000 > and <= \$800,000	26,344,372	3.64%	34	1.79%
\$800,000 > and <= \$850,000	16,412,685	2.27%	20	1.05%
\$850,000 > and <= \$900,000	14,908,803	2.06%	17	0.90%
\$900,000 > and <= \$950,000	12,978,915	1.80%	14	0.74%
\$950,000 > and <= \$1,000,000	10,684,250	1.48%	11	0.58%
> \$1,000,000	70,684,631	9.78%	53	2.79%
<b>Total</b>	<b>722,985,821</b>	<b>100.00%</b>	<b>1,897</b>	<b>100.00%</b>



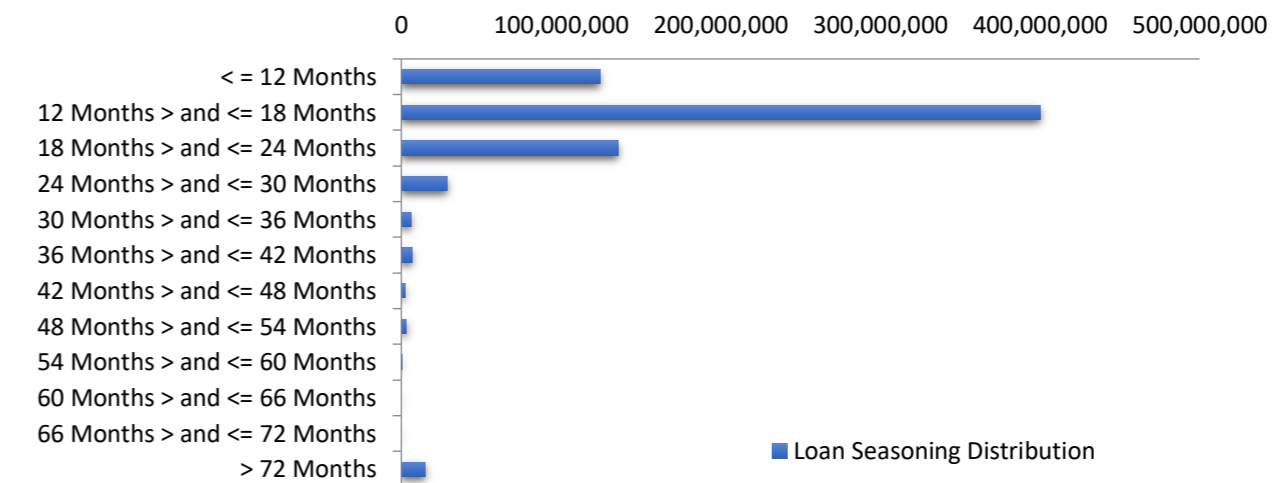
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,110,389	0.43%	85	5.76%
\$100,000 > and <= \$150,000	4,158,105	0.58%	33	2.24%
\$150,000 > and <= \$200,000	10,661,234	1.47%	60	4.07%
\$200,000 > and <= \$250,000	21,794,545	3.01%	96	6.51%
\$250,000 > and <= \$300,000	25,920,693	3.59%	94	6.37%
\$300,000 > and <= \$350,000	36,894,594	5.10%	114	7.73%
\$350,000 > and <= \$400,000	50,872,323	7.04%	135	9.15%
\$400,000 > and <= \$450,000	65,686,303	9.09%	155	10.51%
\$450,000 > and <= \$500,000	59,819,008	8.27%	126	8.54%
\$500,000 > and <= \$550,000	60,554,657	8.38%	115	7.80%
\$550,000 > and <= \$600,000	50,885,232	7.04%	89	6.03%
\$600,000 > and <= \$650,000	45,396,256	6.28%	73	4.95%
\$650,000 > and <= \$700,000	30,511,204	4.22%	45	3.05%
\$700,000 > and <= \$750,000	31,835,932	4.40%	44	2.98%
\$750,000 > and <= \$800,000	24,796,549	3.43%	32	2.17%
\$800,000 > and <= \$850,000	28,713,535	3.97%	35	2.37%
\$850,000 > and <= \$900,000	18,393,752	2.54%	21	1.42%
\$900,000 > and <= \$950,000	13,871,259	1.92%	15	1.02%
\$950,000 > and <= \$1,000,000	17,573,502	2.43%	18	1.22%
> \$1,000,000	121,536,749	16.81%	90	6.10%
<b>Total</b>	<b>722,985,821</b>	<b>100.00%</b>	<b>1,475</b>	<b>100.00%</b>



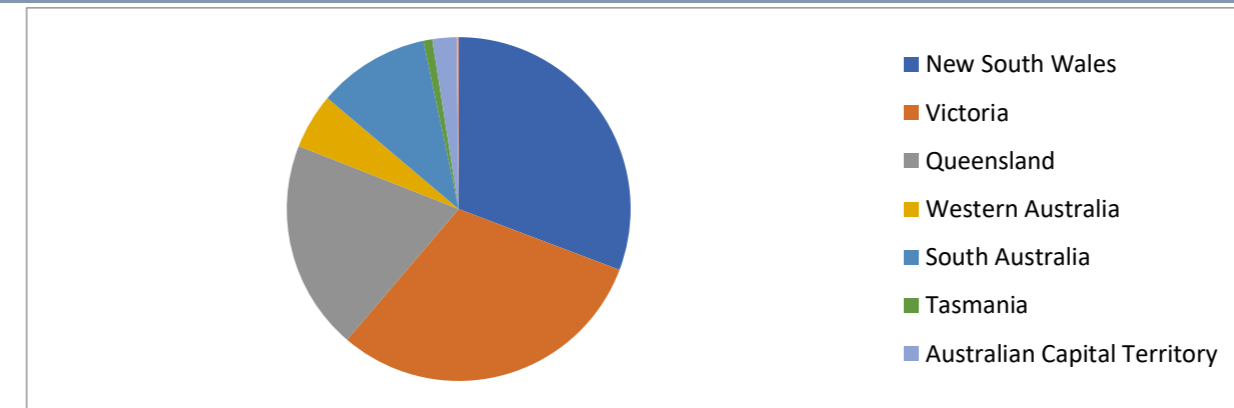
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	124,392,018	17.21%	312	16.45%
12 Months > and <= 18 Months	400,289,152	55.37%	1,007	53.08%
18 Months > and <= 24 Months	135,945,797	18.80%	360	18.98%
24 Months > and <= 30 Months	28,495,245	3.94%	80	4.22%
30 Months > and <= 36 Months	5,997,234	0.83%	13	0.69%
36 Months > and <= 42 Months	6,684,002	0.92%	25	1.32%
42 Months > and <= 48 Months	2,310,656	0.32%	12	0.63%
48 Months > and <= 54 Months	3,166,434	0.44%	7	0.37%
54 Months > and <= 60 Months	719,752	0.10%	3	0.16%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	14,985,532	2.07%	78	4.11%
<b>Total</b>	<b>722,985,821</b>	<b>100.00%</b>	<b>1,897</b>	<b>100.00%</b>



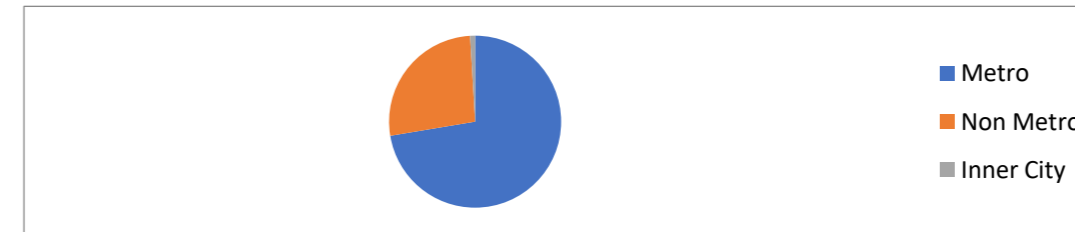
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	222,328,611	30.75%	369	25.02%
Victoria	220,483,897	30.50%	443	30.03%
Queensland	142,576,977	19.72%	333	22.58%
Western Australia	37,609,752	5.20%	115	7.80%
South Australia	76,139,232	10.53%	168	11.39%
Tasmania	6,024,399	0.83%	15	1.02%
Australian Capital Territory	16,468,956	2.28%	29	1.97%
Northern Territory	1,353,999	0.19%	3	0.20%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>722,985,821</b>	<b>100.00%</b>	<b>1,475</b>	<b>100.00%</b>



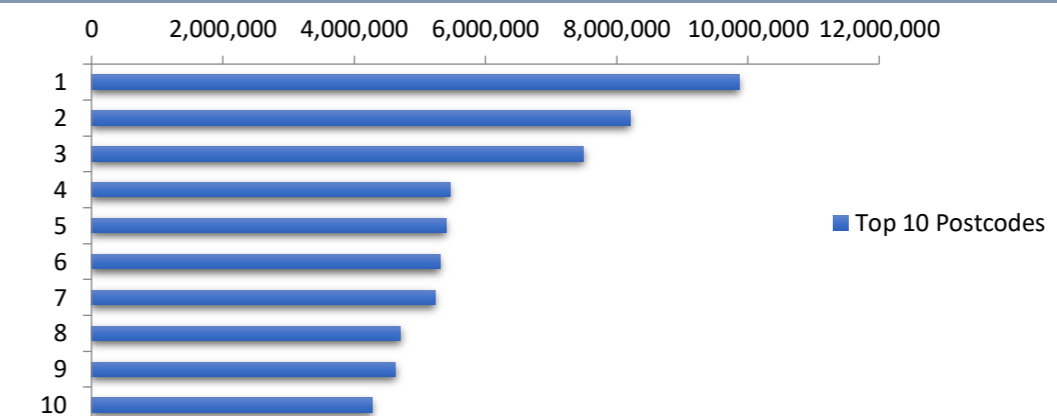
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	523,236,131	72.37%	1,019	69.08%
Non Metro	192,960,260	26.69%	439	29.76%
Inner City	6,789,429	0.94%	17	1.15%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>722,985,821</b>	<b>100.00%</b>	<b>1,475</b>	<b>100.00%</b>



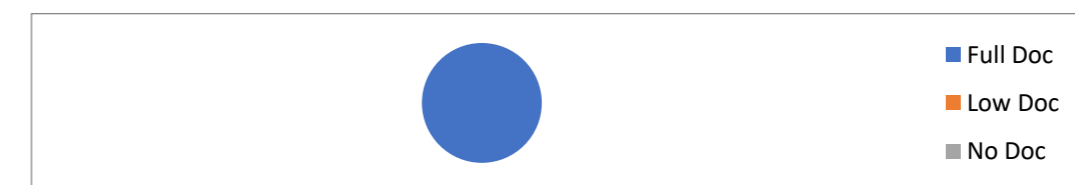
### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	9,865,582	1.36%	21	1.11%
3029	8,207,223	1.14%	17	0.90%
3977	7,494,750	1.04%	18	0.95%
2233	5,462,585	0.76%	7	0.37%
4209	5,403,056	0.75%	8	0.42%
3978	5,304,473	0.73%	10	0.53%
2170	5,236,409	0.72%	10	0.53%
3810	4,709,628	0.65%	10	0.53%
3024	4,633,248	0.64%	7	0.37%
3084	4,271,859	0.59%	5	0.26%
<b>Total</b>	<b>60,588,814</b>	<b>8.38%</b>	<b>113</b>	<b>5.96%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	722,985,821	100.00%	1,897	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>722,985,821</b>	<b>100.00%</b>	<b>1,897</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	722,985,821	100.00%	1,897	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>722,985,821</b>	<b>100.00%</b>	<b>1,897</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	552,881,082	76.47%	1,481	78.07%
Interest Only	170,104,739	23.53%	416	21.93%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>722,985,821</b>	<b>100.00%</b>	<b>1,897</b>	<b>100.00%</b>



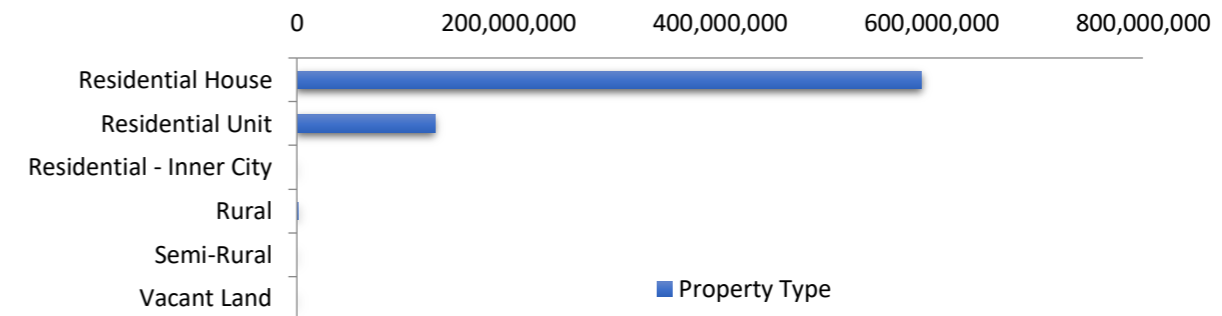
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	722,985,821	100.00%	1,897	100.00%
<b>Total</b>	<b>722,985,821</b>	<b>100.00%</b>	<b>1,897</b>	<b>100.00%</b>



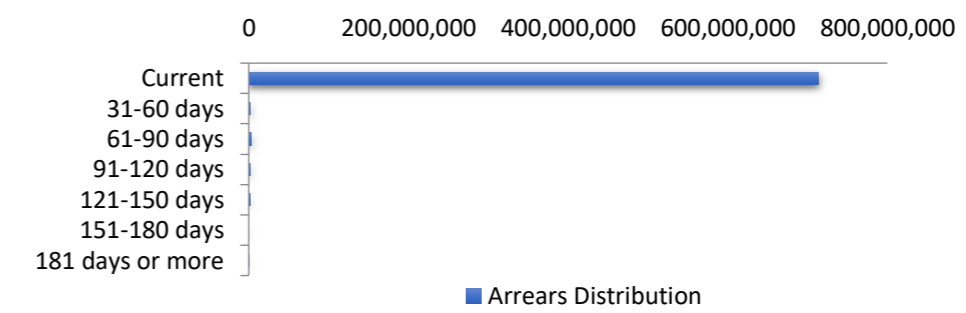
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	590,784,964	81.71%	1,180	80.00%
Residential Unit	130,636,182	18.07%	292	19.80%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,564,675	0.22%	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%
<b>Total</b>	<b>722,985,821</b>	<b>100.00%</b>	<b>1,475</b>	<b>100.00%</b>



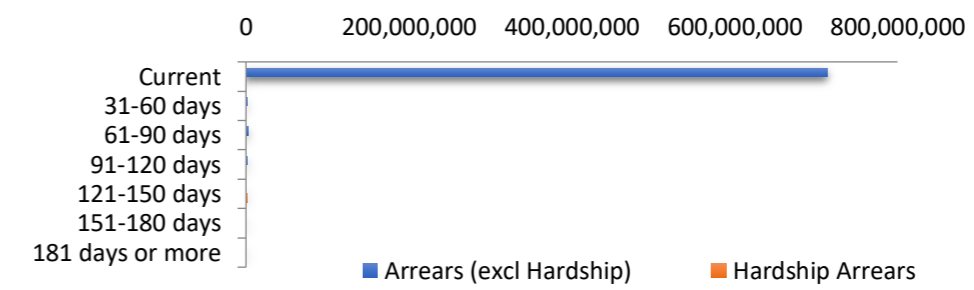
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	713,870,368	98.74%	1,881	99.16%
31-60 days	2,192,524	0.30%	5	0.26%
61-90 days	3,160,015	0.44%	5	0.26%
91-120 days	1,789,492	0.25%	3	0.16%
121-150 days	1,311,586	0.18%	2	0.11%
151-180 days	0	0.00%	0	0.00%
181 days or more	661,837	0.09%	1	0.05%
<b>Total</b>	<b>722,985,821</b>	<b>100.00%</b>	<b>1,897</b>	<b>100.00%</b>



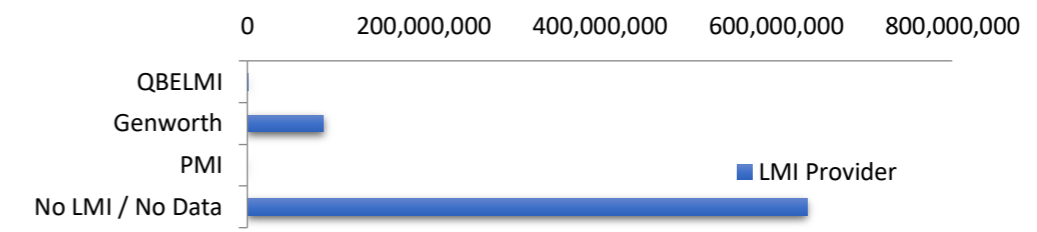
**Hardships**

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	713,350,983	1,880	519,385	1	713,870,368
31-60 days	1,501,586	4	690,938	1	2,192,524
61-90 days	2,719,292	4	440,723	1	3,160,015
91-120 days	1,600,507	2	188,985	1	1,789,492
121-150 days	0	0	1,311,586	2	1,311,586
151-180 days	0	0	0	0	-
181 days or more	0	0	661,837	1	661,837
<b>Total</b>	<b>719,172,368</b>	<b>1,890</b>	<b>3,813,453</b>	<b>7</b>	<b>722,985,821</b>



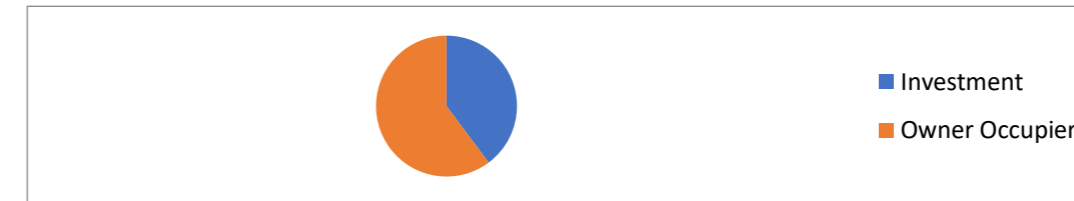
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,019,382	0.14%	4	0.27%
Genworth	86,539,363	11.97%	201	13.63%
PMI	0	0.00%	0	0.00%
No LMI / No Data	635,427,076	87.89%	1,270	86.10%
<b>Total</b>	<b>722,985,821</b>	<b>100.00%</b>	<b>1,475</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	287,631,144	39.78%	746	39.33%
Owner Occupier	435,354,677	60.22%	1,151	60.67%
<b>Total</b>	<b>722,985,821</b>	<b>100.00%</b>	<b>1,897</b>	<b>100.00%</b>



### Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	3,762,914.57	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 £	0.00	N/A