

AFG Series 2022-2
Collateral Report



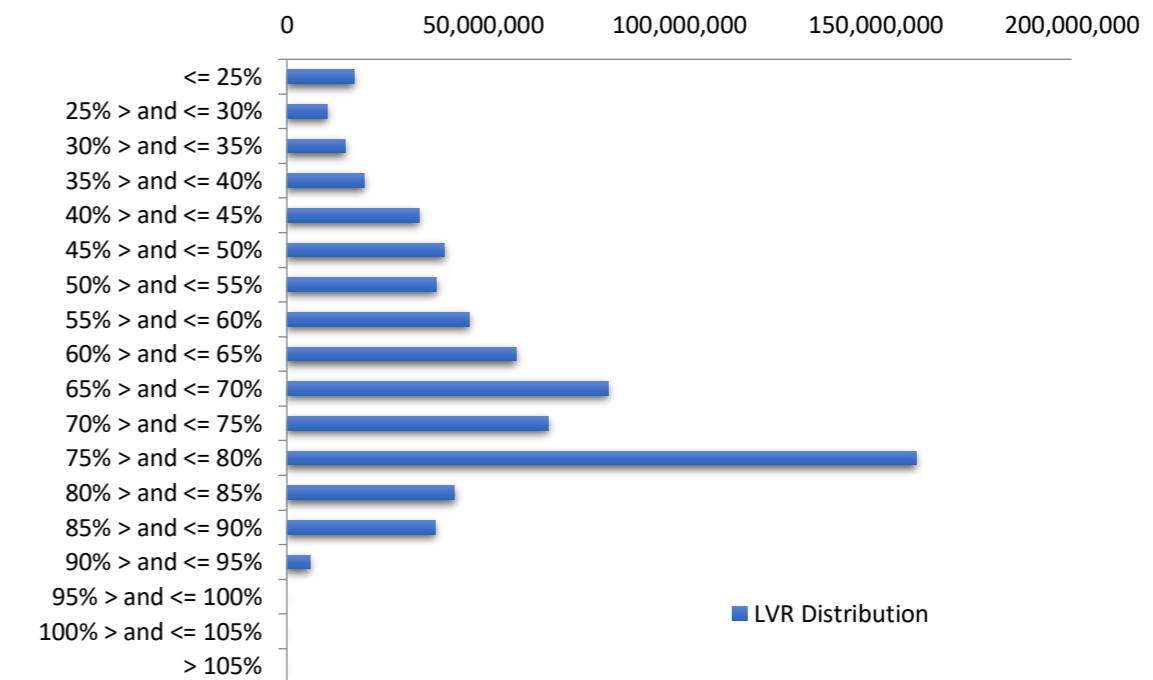
Model Period	10
Collection Period Start	1-Jun-23
Collection Period End	30-Jun-23
No. of Days	30
Interest Period Start	13-Jun-23
Interest Period End	9-Jul-23
No. of Days	27
Determination Date	5-Jul-23
Payment Date	10-Jul-23

Pool Statistics

Closing Balance of Mortgages	674,186,813
No. of Loans (Unconsolidated)	1,769
No. of Loans (Consolidated)	1,378
Average Loan Size (Unconsolidated)	381,112
Average Loan Size (Consolidated)	489,250
Largest Loan Size (Unconsolidated)	2,275,938
Largest Loan Size (Consolidated)	2,275,938
Smallest Loan Size (Unconsolidated)	(24,870)
Smallest Loan Size (Consolidated)	(24,870)
Weighted Average Interest Rate	6.71%
Weighted Average LVR	64.81%
Weighted Average Seasoning	19.85
Weighted Average Remaining Term	334.40

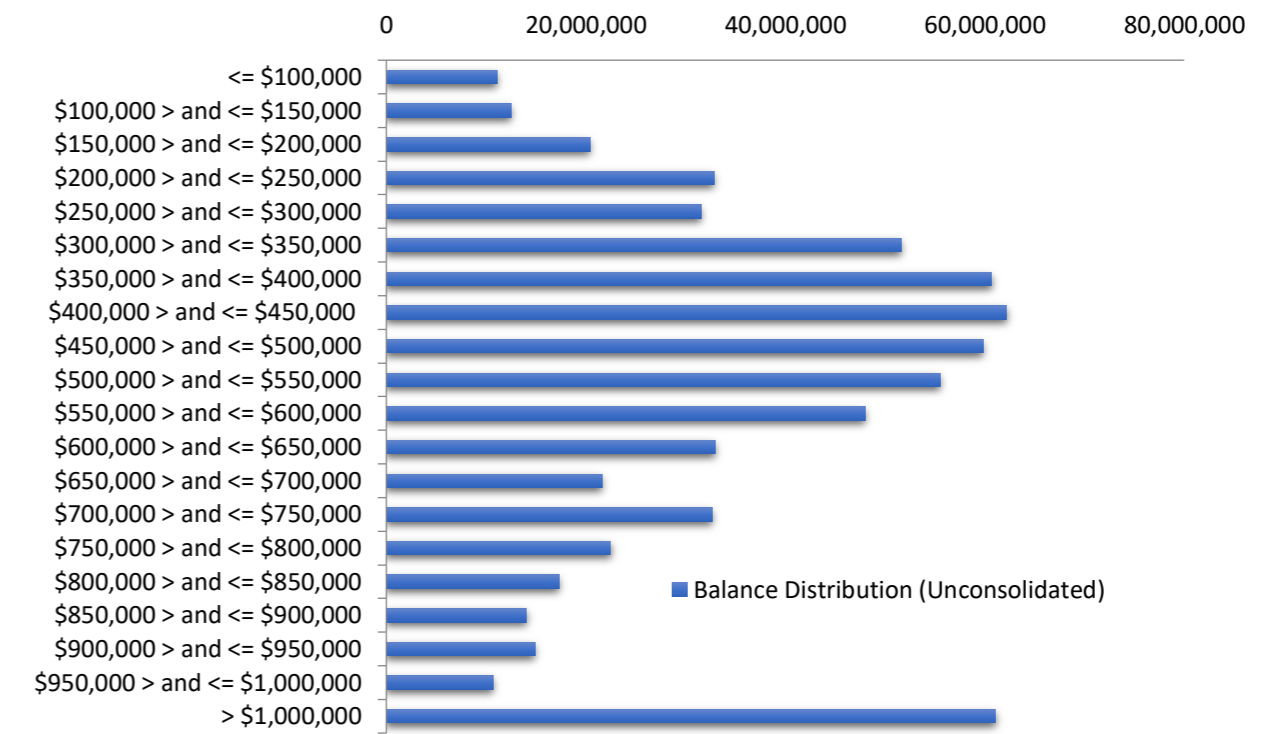
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	17,035,374	2.53%	137	9.94%
25% > and <= 30%	10,314,397	1.53%	34	2.47%
30% > and <= 35%	14,745,095	2.19%	48	3.48%
35% > and <= 40%	19,790,069	2.94%	44	3.19%
40% > and <= 45%	33,669,500	4.99%	69	5.01%
45% > and <= 50%	40,168,164	5.96%	71	5.15%
50% > and <= 55%	38,108,961	5.65%	76	5.52%
55% > and <= 60%	46,476,474	6.89%	88	6.39%
60% > and <= 65%	58,375,233	8.66%	99	7.18%
65% > and <= 70%	81,936,477	12.15%	126	9.14%
70% > and <= 75%	66,680,148	9.89%	125	9.07%
75% > and <= 80%	160,345,470	23.78%	292	21.19%
80% > and <= 85%	42,754,134	6.34%	82	5.95%
85% > and <= 90%	37,873,828	5.62%	76	5.52%
90% > and <= 95%	5,913,490	0.88%	11	0.80%
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	674,186,813	100.00%	1,378	100.00%



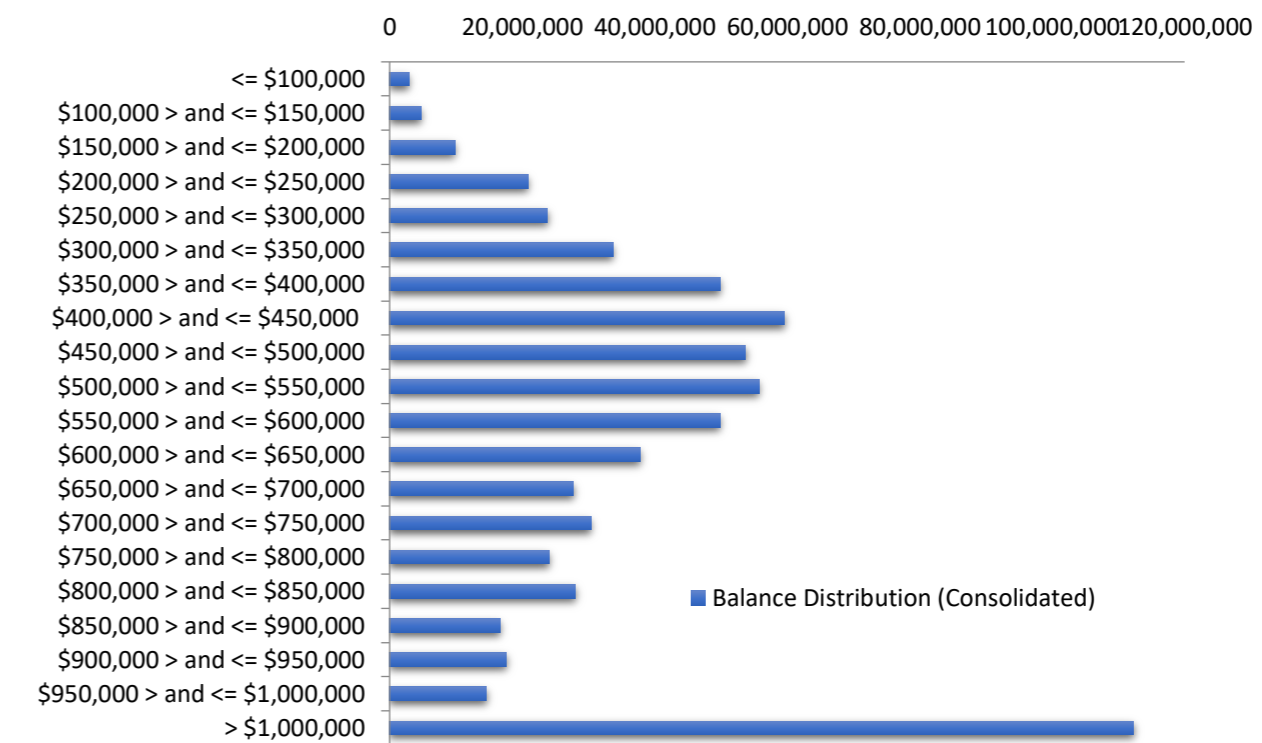
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,108,401	1.65%	245	13.85%
\$100,000 > and <= \$150,000	12,502,154	1.85%	99	5.60%
\$150,000 > and <= \$200,000	20,415,701	3.03%	116	6.56%
\$200,000 > and <= \$250,000	32,834,387	4.87%	145	8.20%
\$250,000 > and <= \$300,000	31,567,361	4.68%	114	6.44%
\$300,000 > and <= \$350,000	51,606,864	7.65%	159	8.99%
\$350,000 > and <= \$400,000	60,698,352	9.00%	161	9.10%
\$400,000 > and <= \$450,000	62,202,363	9.23%	146	8.25%
\$450,000 > and <= \$500,000	59,871,765	8.88%	126	7.12%
\$500,000 > and <= \$550,000	55,522,232	8.24%	106	5.99%
\$550,000 > and <= \$600,000	48,044,168	7.13%	84	4.75%
\$600,000 > and <= \$650,000	32,997,185	4.89%	53	3.00%
\$650,000 > and <= \$700,000	21,654,407	3.21%	32	1.81%
\$700,000 > and <= \$750,000	32,649,066	4.84%	45	2.54%
\$750,000 > and <= \$800,000	22,495,278	3.34%	29	1.64%
\$800,000 > and <= \$850,000	17,296,551	2.57%	21	1.19%
\$850,000 > and <= \$900,000	14,045,395	2.08%	16	0.90%
\$900,000 > and <= \$950,000	14,880,686	2.21%	16	0.90%
\$950,000 > and <= \$1,000,000	10,706,792	1.59%	11	0.62%
> \$1,000,000	61,087,703	9.06%	45	2.54%
Total	674,186,813	100.00%	1,769	100.00%



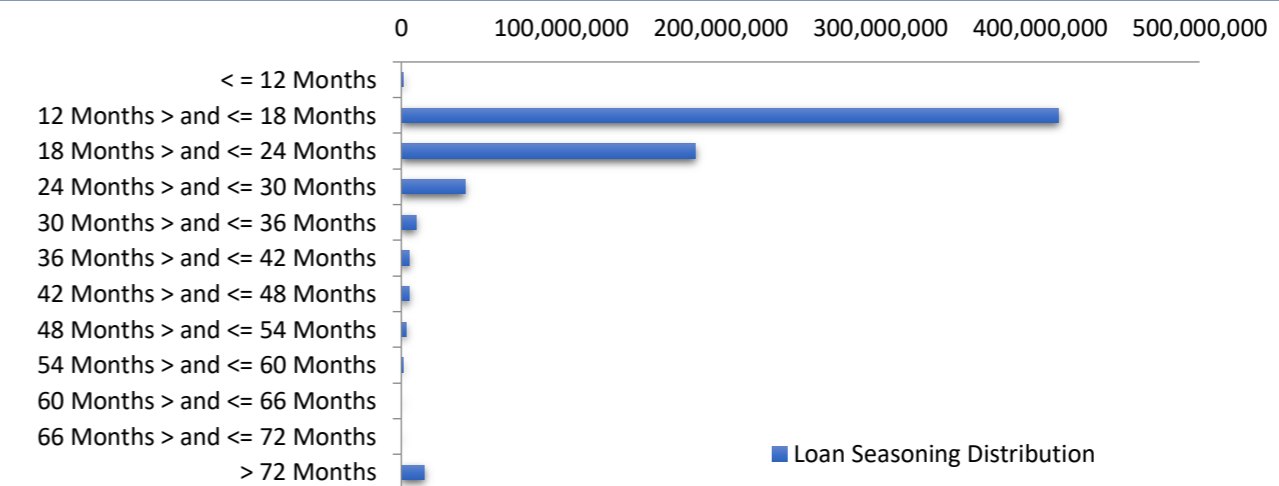
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,913,186	0.43%	81	5.88%
\$100,000 > and <= \$150,000	4,713,145	0.70%	37	2.69%
\$150,000 > and <= \$200,000	9,861,732	1.46%	56	4.06%
\$200,000 > and <= \$250,000	20,878,389	3.10%	92	6.68%
\$250,000 > and <= \$300,000	23,843,341	3.54%	86	6.24%
\$300,000 > and <= \$350,000	33,765,840	5.01%	104	7.55%
\$350,000 > and <= \$400,000	49,884,319	7.40%	132	9.58%
\$400,000 > and <= \$450,000	59,565,404	8.84%	140	10.16%
\$450,000 > and <= \$500,000	53,757,444	7.97%	113	8.20%
\$500,000 > and <= \$550,000	55,810,512	8.28%	106	7.69%
\$550,000 > and <= \$600,000	49,846,302	7.39%	87	6.31%
\$600,000 > and <= \$650,000	37,841,035	5.61%	61	4.43%
\$650,000 > and <= \$700,000	27,783,261	4.12%	41	2.98%
\$700,000 > and <= \$750,000	30,398,598	4.51%	42	3.05%
\$750,000 > and <= \$800,000	24,053,748	3.57%	31	2.25%
\$800,000 > and <= \$850,000	28,023,894	4.16%	34	2.47%
\$850,000 > and <= \$900,000	16,667,712	2.47%	19	1.38%
\$900,000 > and <= \$950,000	17,656,778	2.62%	19	1.38%
\$950,000 > and <= \$1,000,000	14,624,058	2.17%	15	1.09%
> \$1,000,000	112,298,116	16.66%	82	5.95%
Total	674,186,813	100.00%	1,378	100.00%



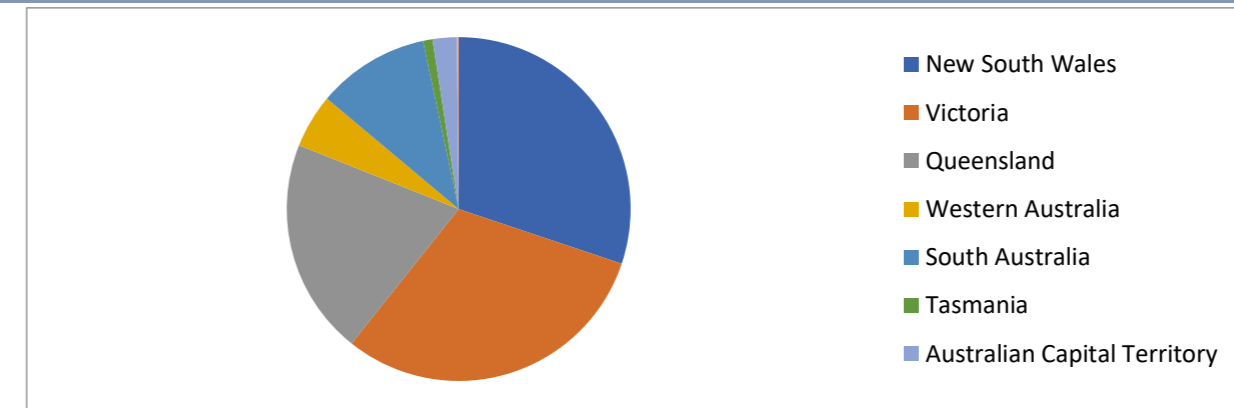
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,252,691	0.19%	10	0.57%
12 Months > and <= 18 Months	411,833,002	61.09%	1,023	57.83%
18 Months > and <= 24 Months	184,233,177	27.33%	479	27.08%
24 Months > and <= 30 Months	39,856,593	5.91%	113	6.39%
30 Months > and <= 36 Months	9,035,208	1.34%	22	1.24%
36 Months > and <= 42 Months	4,947,654	0.73%	16	0.90%
42 Months > and <= 48 Months	4,812,457	0.71%	19	1.07%
48 Months > and <= 54 Months	2,861,903	0.42%	6	0.34%
54 Months > and <= 60 Months	1,054,493	0.16%	4	0.23%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	14,299,634	2.12%	77	4.35%
Total	674,186,813	100.00%	1,769	100.00%



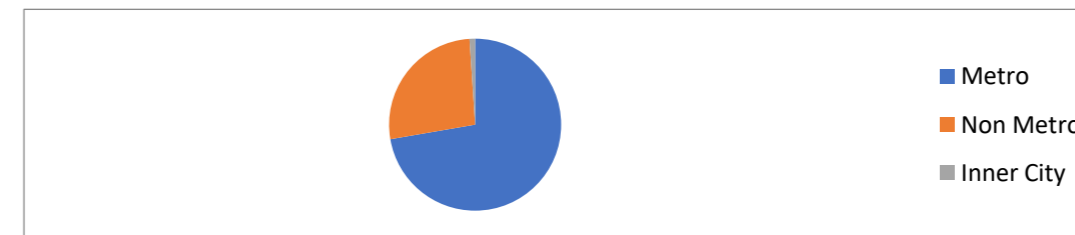
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	203,263,583	30.15%	341	24.75%
Victoria	206,017,353	30.56%	415	30.12%
Queensland	137,116,427	20.34%	315	22.86%
Western Australia	34,122,791	5.06%	107	7.76%
South Australia	71,198,016	10.56%	156	11.32%
Tasmania	6,014,330	0.89%	15	1.09%
Australian Capital Territory	15,390,487	2.28%	27	1.96%
Northern Territory	1,063,827	0.16%	2	0.15%
No Data	0	0.00%	0	0.00%
Total	674,186,813	100.00%	1,378	100.00%



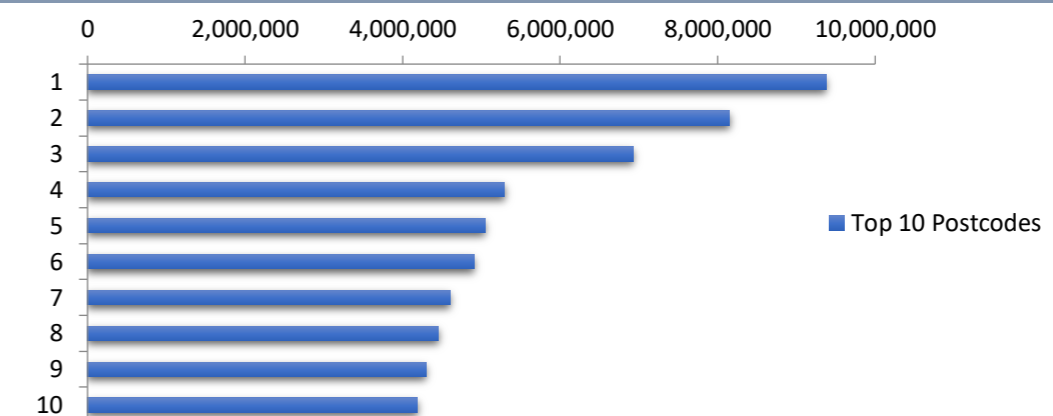
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	487,393,749	72.29%	953	69.16%
Non Metro	179,750,213	26.66%	408	29.61%
Inner City	7,042,851	1.04%	17	1.23%
No Data	0	0.00%	0	0.00%
Total	674,186,813	100.00%	1,378	100.00%



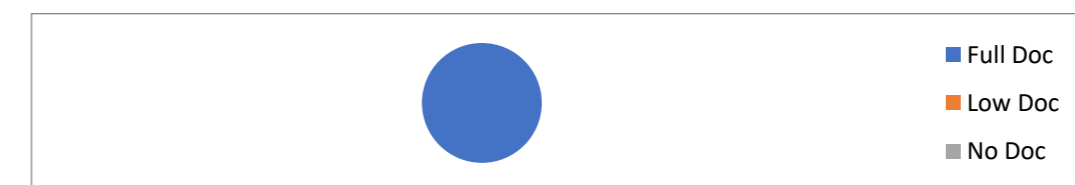
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	9,373,419	1.39%	20	1.45%
3029	8,152,132	1.21%	17	1.23%
3977	6,922,887	1.03%	17	1.23%
3978	5,293,553	0.79%	10	0.73%
2170	5,049,793	0.75%	10	0.73%
4209	4,904,257	0.73%	7	0.51%
3024	4,608,255	0.68%	7	0.51%
2233	4,456,699	0.66%	6	0.44%
3810	4,296,029	0.64%	9	0.65%
4551	4,191,340	0.62%	8	0.58%
Total	57,248,365	8.49%	111	8.06%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	674,186,813	100.00%	1,769	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	674,186,813	100.00%	1,769	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	674,186,813	100.00%	1,769	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	674,186,813	100.00%	1,769	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	513,574,742	76.18%	1,375	77.73%
Interest Only	160,612,071	23.82%	394	22.27%
Non-Billing	0	0.00%	0	0.00%
Total	674,186,813	100.00%	1,769	100.00%



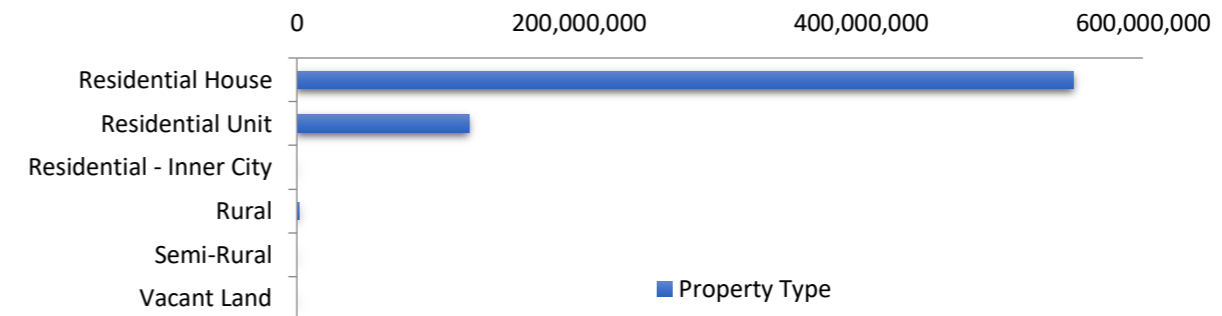
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	674,186,813	100.00%	1,769	100.00%
Total	674,186,813	100.00%	1,769	100.00%



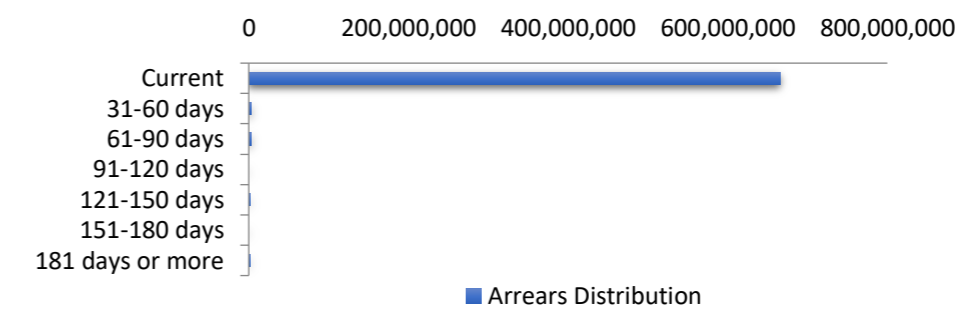
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	550,707,731	81.68%	1,097	79.61%
Residential Unit	121,921,405	18.08%	278	20.17%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,557,676	0.23%	3	0.22%
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	674,186,813	100.00%	1,378	100.00%



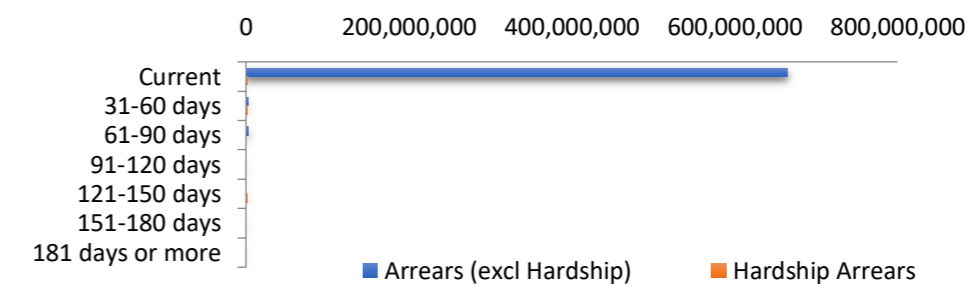
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	665,596,379	98.73%	1,752	99.04%
31-60 days	3,077,708	0.46%	6	0.34%
61-90 days	3,042,470	0.45%	6	0.34%
91-120 days	0	0.00%	0	0.00%
121-150 days	1,276,911	0.19%	3	0.17%
151-180 days	0	0.00%	0	0.00%
181 days or more	1,193,345	0.18%	2	0.11%
Total	674,186,813	100.00%	1,769	100.00%



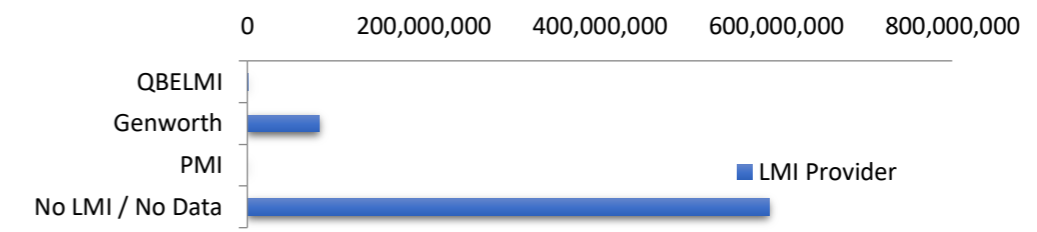
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	664,791,291	1,752	805,088	0	665,596,379
31-60 days	2,270,415	4	807,294	2	3,077,708
61-90 days	3,042,470	6	0	0	3,042,470
91-120 days	0	0	0	0	-
121-150 days	389,819	1	887,092	2	1,276,911
151-180 days	0	0	0	0	-
181 days or more	669,215	1	524,130	1	1,193,345
Total	671,163,210	1,764	3,023,603	5	674,186,813



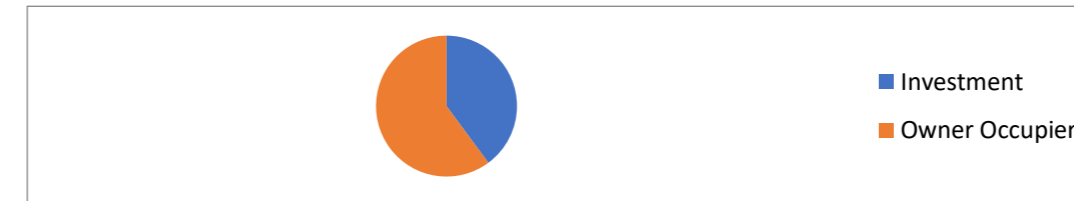
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,009,812	0.15%	4	0.29%
Genworth	81,158,702	12.04%	194	14.08%
PMI	0	0.00%	0	0.00%
No LMI / No Data	592,018,299	87.81%	1,180	85.63%
Total	674,186,813	100.00%	1,378	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	268,873,196	39.88%	700	39.57%
Owner Occupier	405,313,617	60.12%	1,069	60.43%
Total	674,186,813	100.00%	1,769	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	2,470,255.40	5
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