

AFG Series 2022-2
Collateral Report



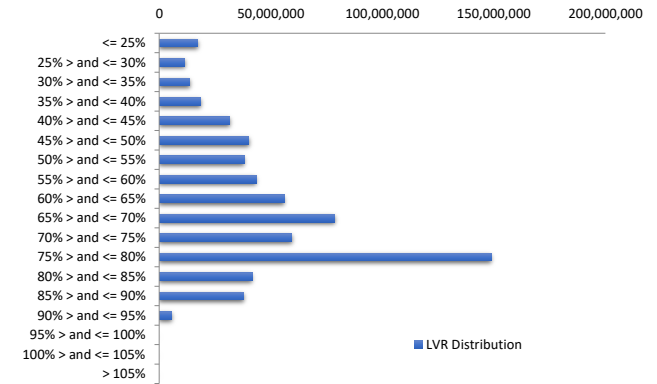
Model Period	11
Collection Period Start	1-Jul-23
Collection Period End	31-Jul-23
No. of Days	31
Interest Period Start	10-Jul-23
Interest Period End	9-Aug-23
No. of Days	31
Determination Date	4-Aug-23
Payment Date	10-Aug-23

Pool Statistics

Closing Balance of Mortgages	642,484,203
No. of Loans (Unconsolidated)	1,700
No. of Loans (Consolidated)	1,328
Average Loan Size (Unconsolidated)	377,932
Average Loan Size (Consolidated)	483,798
Largest Loan Size (Unconsolidated)	2,274,407
Largest Loan Size (Consolidated)	2,274,407
Smallest Loan Size (Unconsolidated)	(28,707)
Smallest Loan Size (Consolidated)	(28,707)
Weighted Average Interest Rate	6.70%
Weighted Average LVR	64.57%
Weighted Average Seasoning	20.73
Weighted Average Remaining Term	333.62

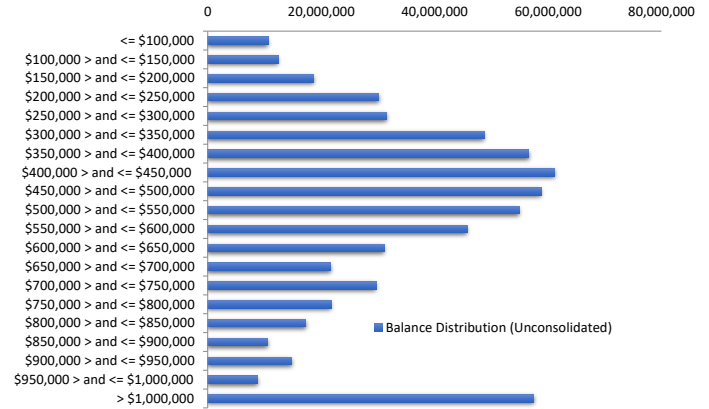
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	17,149,135	2.67%	139	10.47%
25% > and <= 30%	11,495,370	1.79%	37	2.79%
30% > and <= 35%	13,751,967	2.14%	46	3.46%
35% > and <= 40%	18,724,220	2.91%	43	3.24%
40% > and <= 45%	31,503,058	4.90%	64	4.82%
45% > and <= 50%	40,191,172	6.26%	72	5.42%
50% > and <= 55%	38,169,625	5.94%	77	5.80%
55% > and <= 60%	43,446,936	6.76%	81	6.10%
60% > and <= 65%	56,106,360	8.73%	98	7.38%
65% > and <= 70%	78,552,332	12.23%	121	9.11%
70% > and <= 75%	59,402,250	9.25%	114	8.58%
75% > and <= 80%	148,959,142	23.18%	272	20.48%
80% > and <= 85%	41,638,156	6.48%	79	5.95%
85% > and <= 90%	37,762,625	5.88%	75	5.65%
90% > and <= 95%	5,631,854	0.88%	10	0.75%
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	642,484,203	100.00%	1,328	100.00%



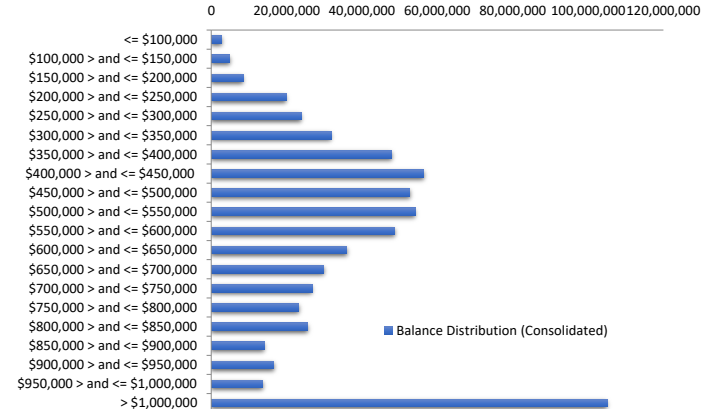
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,693,806	1.66%	243	14.29%
\$100,000 > and <= \$150,000	12,430,340	1.93%	97	5.71%
\$150,000 > and <= \$200,000	18,641,089	2.90%	106	6.24%
\$200,000 > and <= \$250,000	30,140,713	4.69%	134	7.88%
\$250,000 > and <= \$300,000	31,560,432	4.91%	115	6.76%
\$300,000 > and <= \$350,000	48,720,601	7.58%	150	8.82%
\$350,000 > and <= \$400,000	56,620,238	8.81%	150	8.82%
\$400,000 > and <= \$450,000	61,159,716	9.52%	144	8.47%
\$450,000 > and <= \$500,000	58,784,724	9.15%	124	7.29%
\$500,000 > and <= \$550,000	54,977,665	8.56%	105	6.18%
\$550,000 > and <= \$600,000	45,760,281	7.12%	80	4.71%
\$600,000 > and <= \$650,000	31,101,677	4.84%	50	2.94%
\$650,000 > and <= \$700,000	21,635,048	3.37%	32	1.88%
\$700,000 > and <= \$750,000	29,698,969	4.62%	41	2.41%
\$750,000 > and <= \$800,000	21,738,840	3.38%	28	1.65%
\$800,000 > and <= \$850,000	17,263,768	2.69%	21	1.24%
\$850,000 > and <= \$900,000	10,530,780	1.64%	12	0.71%
\$900,000 > and <= \$950,000	14,818,857	2.31%	16	0.94%
\$950,000 > and <= \$1,000,000	8,759,478	1.36%	9	0.53%
> \$1,000,000	57,447,184	8.94%	43	2.53%
Total	642,484,203	100.00%	1,700	100.00%



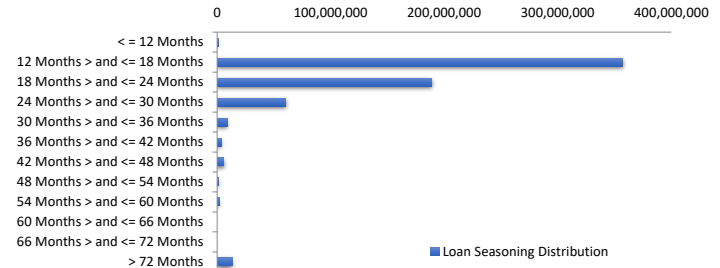
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,829,874	0.44%	85	6.40%
\$100,000 > and <= \$150,000	4,904,912	0.76%	38	2.86%
\$150,000 > and <= \$200,000	8,458,403	1.32%	48	3.61%
\$200,000 > and <= \$250,000	19,851,037	3.09%	88	6.63%
\$250,000 > and <= \$300,000	23,966,251	3.73%	87	6.55%
\$300,000 > and <= \$350,000	31,793,784	4.95%	98	7.38%
\$350,000 > and <= \$400,000	47,951,277	7.46%	127	9.56%
\$400,000 > and <= \$450,000	56,365,304	8.77%	133	10.02%
\$450,000 > and <= \$500,000	52,667,569	8.20%	111	8.36%
\$500,000 > and <= \$550,000	54,162,206	8.43%	103	7.76%
\$550,000 > and <= \$600,000	48,709,892	7.58%	85	6.40%
\$600,000 > and <= \$650,000	35,933,093	5.59%	58	4.37%
\$650,000 > and <= \$700,000	29,814,985	4.64%	44	3.31%
\$700,000 > and <= \$750,000	26,786,091	4.17%	37	2.79%
\$750,000 > and <= \$800,000	23,254,254	3.62%	30	2.26%
\$800,000 > and <= \$850,000	25,502,459	3.97%	31	2.33%
\$850,000 > and <= \$900,000	14,019,796	2.18%	16	1.20%
\$900,000 > and <= \$950,000	16,654,758	2.59%	18	1.36%
\$950,000 > and <= \$1,000,000	13,730,757	2.14%	14	1.05%
> \$1,000,000	105,127,504	16.36%	77	5.80%
Total	642,484,203	100.00%	1,328	100.00%



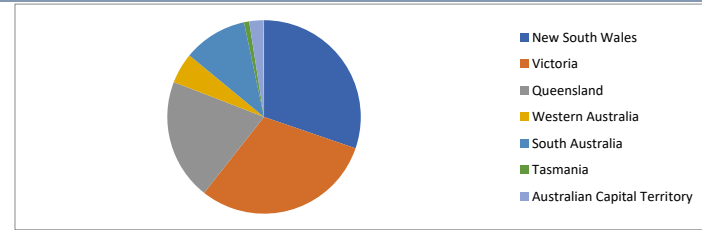
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	860,148	0.13%	6	0.35%
12 Months > and <= 18 Months	357,535,395	55.65%	887	52.18%
18 Months > and <= 24 Months	188,821,415	29.39%	505	29.71%
24 Months > and <= 30 Months	60,574,196	9.43%	161	9.47%
30 Months > and <= 36 Months	8,772,115	1.37%	24	1.41%
36 Months > and <= 42 Months	3,566,038	0.56%	12	0.71%
42 Months > and <= 48 Months	6,010,748	0.94%	22	1.29%
48 Months > and <= 54 Months	1,405,359	0.22%	4	0.24%
54 Months > and <= 60 Months	1,799,651	0.28%	5	0.29%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	13,139,137	2.05%	74	4.35%
Total	642,484,203	100.00%	1,700	100.00%



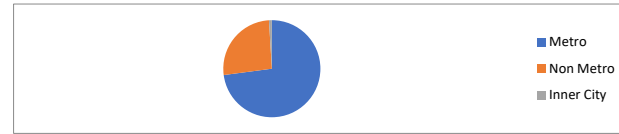
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	194,396,645	30.26%	333	25.08%
Victoria	195,207,522	30.38%	397	29.89%
Queensland	129,966,495	20.23%	303	22.82%
Western Australia	32,814,155	5.11%	103	7.76%
South Australia	68,693,135	10.69%	151	11.37%
Tasmania	5,564,967	0.87%	14	1.05%
Australian Capital Territory	14,777,935	2.30%	25	1.88%
Northern Territory	1,063,350	0.17%	2	0.15%
No Data	0	0.00%	0	0.00%
Total	642,484,203	100.00%	1,328	100.00%



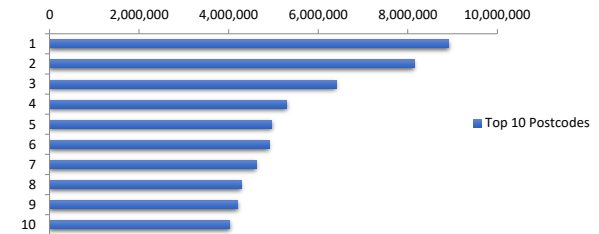
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	468,470,860	72.92%	926	69.73%
Non Metro	167,927,340	26.14%	386	29.07%
Inner City	6,086,003	0.95%	16	1.20%
No Data	0	0.00%	0	0.00%
Total	642,484,203	100.00%	1,328	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	8,910,453	1.39%	19	1.43%
3029	8,146,125	1.27%	17	1.28%
3977	6,397,749	1.00%	16	1.20%
3978	5,292,428	0.82%	10	0.75%
2170	4,957,664	0.77%	10	0.75%
4209	4,903,225	0.76%	7	0.53%
3024	4,613,116	0.72%	7	0.53%
3810	4,276,744	0.67%	9	0.68%
4551	4,203,540	0.65%	8	0.60%
2042	4,025,987	0.63%	2	0.15%
Total	55,727,030	8.67%	105	7.91%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	642,484,203	100.00%	1,700	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	642,484,203	100.00%	1,700	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	642,484,203	100.00%	1,700	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	642,484,203	100.00%	1,700	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	488,094,025	75.97%	1,322	77.76%
Interest Only	154,390,178	24.03%	378	22.24%
Non-Billing	0	0.00%	0	0.00%
Total	642,484,203	100.00%	1,700	100.00%



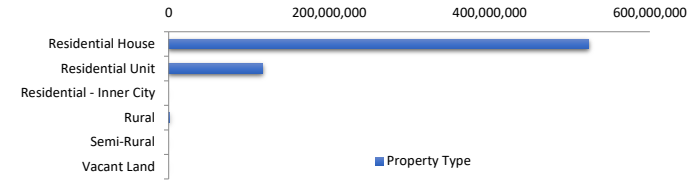
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	642,484,203	100.00%	1,700	100.00%
Total	642,484,203	100.00%	1,700	100.00%



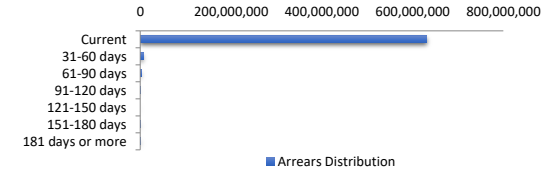
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	523,490,396	81.48%	1,056	79.52%
Residential Unit	117,436,681	18.28%	269	20.26%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,557,126	0.24%	3	0.23%
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	642,484,203	100.00%	1,328	100.00%



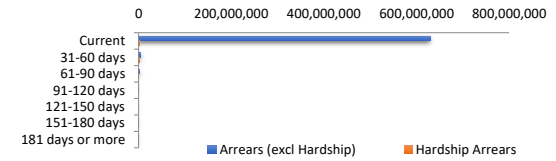
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	630,698,048	98.17%	1,678	98.71%
31-60 days	6,190,982	0.96%	11	0.65%
61-90 days	2,751,654	0.43%	6	0.35%
91-120 days	547,669	0.09%	1	0.06%
121-150 days	0	0.00%	0	0.00%
151-180 days	1,095,600	0.17%	2	0.12%
181 days or more	1,200,250	0.19%	2	0.12%
Total	642,484,203	100.00%	1,700	100.00%



Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	629,792,299	1,675	905,750	3	630,698,048
31-60 days	4,538,092	8	1,652,890	3	6,190,982
61-90 days	2,536,653	5	215,001	1	2,751,654
91-120 days	547,669	1	0	0	547,669
121-150 days	0	0	0	0	-
151-180 days	392,187	1	703,413	1	1,095,600
181 days or more	672,887	1	527,363	1	1,200,250
Total	638,479,787	1,691	4,004,416	9	642,484,203



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,017,812	0.16%	4	0.30%
Genworth	77,215,189	12.02%	186	14.01%
PMI	0	0.00%	0	0.00%
No LMI / No Data	564,251,201	87.82%	1,138	85.69%
Total	642,484,203	100.00%	1,328	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	260,425,396	40.53%	680	40.00%
Owner Occupier	382,058,807	59.47%	1,020	60.00%
Total	642,484,203	100.00%	1,700	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	2,843,518.96	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/Reduced	0.00	0.00
Accumulated Losses covered by E	0.00	N/A