

AFG Series 2022-2
Collateral Report



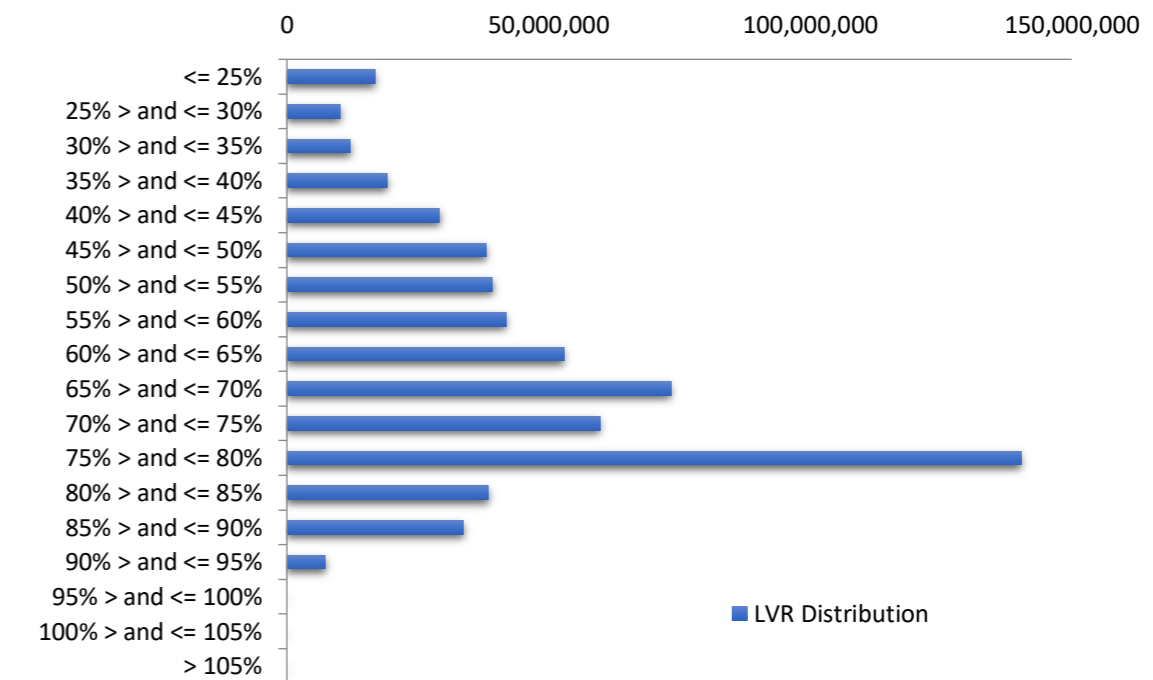
| | |
|-------------------------|-----------|
| Model Period | 12 |
| Collection Period Start | 1-Aug-23 |
| Collection Period End | 31-Aug-23 |
| No. of Days | 31 |
| Interest Period Start | 10-Aug-23 |
| Interest Period End | 10-Sep-23 |
| No. of Days | 32 |
| Determination Date | 6-Sep-23 |
| Payment Date | 11-Sep-23 |

Pool Statistics

| | |
|-------------------------------------|-------------|
| Closing Balance of Mortgages | 613,163,810 |
| No. of Loans (Unconsolidated) | 1,633 |
| No. of Loans (Consolidated) | 1,275 |
| Average Loan Size (Unconsolidated) | 375,483 |
| Average Loan Size (Consolidated) | 480,913 |
| Largest Loan Size (Unconsolidated) | 2,272,485 |
| Largest Loan Size (Consolidated) | 2,272,485 |
| Smallest Loan Size (Unconsolidated) | (32,585) |
| Smallest Loan Size (Consolidated) | (32,585) |
| Weighted Average Interest Rate | 6.69% |
| Weighted Average LVR | 64.48% |
| Weighted Average Seasoning | 21.89 |
| Weighted Average Remaining Term | 332.38 |

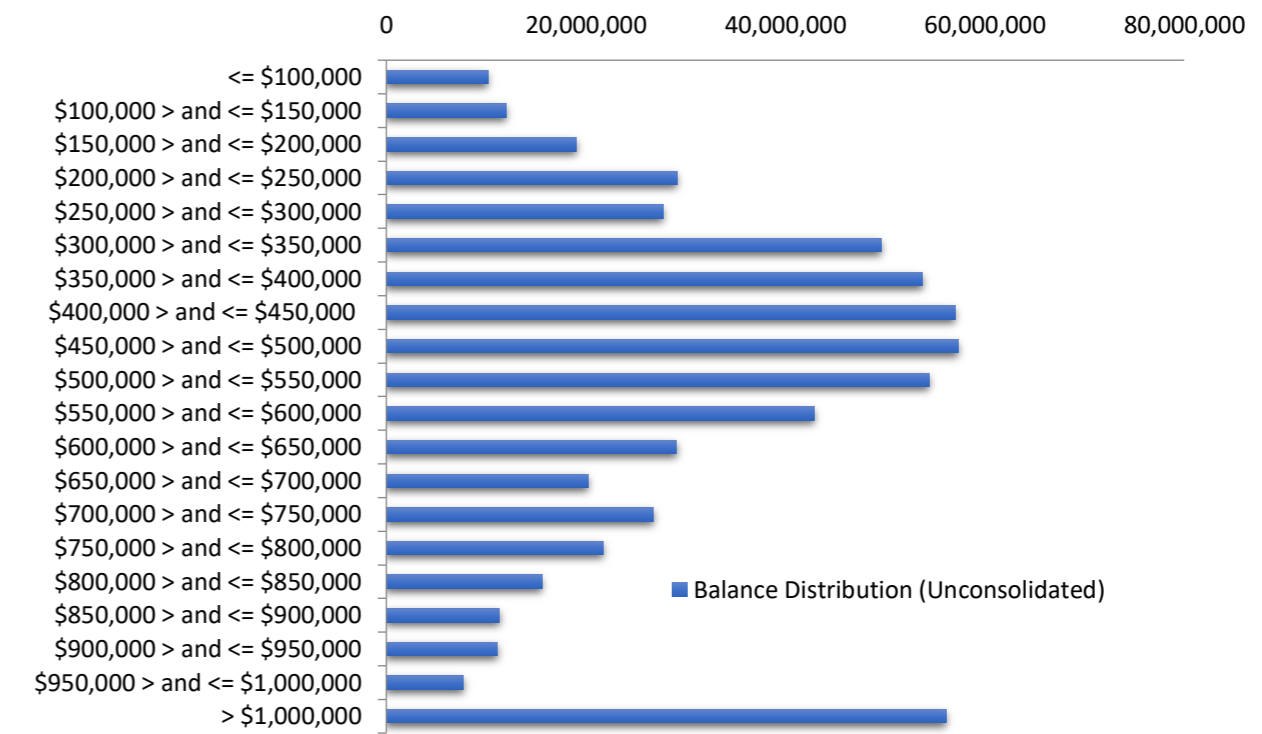
LVR Distribution

| Current LTV | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25% | 16,832,458 | 2.75% | 134 | 10.51% |
| 25% > and <= 30% | 10,217,499 | 1.67% | 34 | 2.67% |
| 30% > and <= 35% | 12,104,097 | 1.97% | 41 | 3.22% |
| 35% > and <= 40% | 19,198,422 | 3.13% | 45 | 3.53% |
| 40% > and <= 45% | 29,196,477 | 4.76% | 62 | 4.86% |
| 45% > and <= 50% | 38,114,441 | 6.22% | 71 | 5.57% |
| 50% > and <= 55% | 39,320,810 | 6.41% | 78 | 6.12% |
| 55% > and <= 60% | 41,948,022 | 6.84% | 75 | 5.88% |
| 60% > and <= 65% | 52,934,587 | 8.63% | 94 | 7.37% |
| 65% > and <= 70% | 73,396,305 | 11.97% | 113 | 8.86% |
| 70% > and <= 75% | 59,809,971 | 9.75% | 114 | 8.94% |
| 75% > and <= 80% | 140,421,823 | 22.90% | 260 | 20.39% |
| 80% > and <= 85% | 38,564,772 | 6.29% | 74 | 5.80% |
| 85% > and <= 90% | 33,785,539 | 5.51% | 68 | 5.33% |
| 90% > and <= 95% | 7,318,589 | 1.19% | 12 | 0.94% |
| 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 | 613,163,810 | 100.00% | 1,275 | 100.00% |



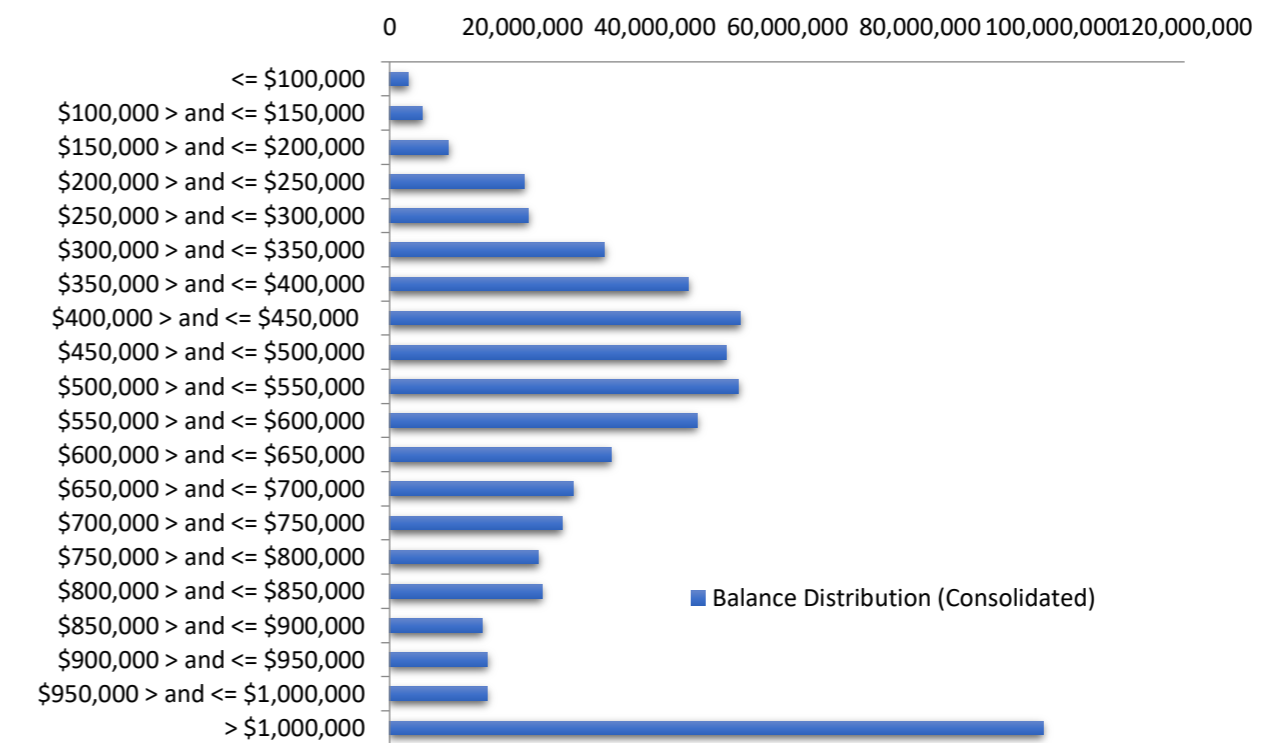
Balance Distribution (Unconsolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|--------------|----------------|
| <= \$100,000 | 10,204,121 | 1.66% | 236 | 14.45% |
| \$100,000 > and <= \$150,000 | 12,053,325 | 1.97% | 94 | 5.76% |
| \$150,000 > and <= \$200,000 | 19,059,929 | 3.11% | 108 | 6.61% |
| \$200,000 > and <= \$250,000 | 29,176,005 | 4.76% | 129 | 7.90% |
| \$250,000 > and <= \$300,000 | 27,787,119 | 4.53% | 101 | 6.18% |
| \$300,000 > and <= \$350,000 | 49,611,066 | 8.09% | 153 | 9.37% |
| \$350,000 > and <= \$400,000 | 53,781,961 | 8.77% | 142 | 8.70% |
| \$400,000 > and <= \$450,000 | 57,005,949 | 9.30% | 134 | 8.21% |
| \$450,000 > and <= \$500,000 | 57,328,682 | 9.35% | 121 | 7.41% |
| \$500,000 > and <= \$550,000 | 54,453,411 | 8.88% | 104 | 6.37% |
| \$550,000 > and <= \$600,000 | 42,866,729 | 6.99% | 75 | 4.59% |
| \$600,000 > and <= \$650,000 | 29,118,417 | 4.75% | 47 | 2.88% |
| \$650,000 > and <= \$700,000 | 20,214,344 | 3.30% | 30 | 1.84% |
| \$700,000 > and <= \$750,000 | 26,763,200 | 4.36% | 37 | 2.27% |
| \$750,000 > and <= \$800,000 | 21,737,483 | 3.55% | 28 | 1.71% |
| \$800,000 > and <= \$850,000 | 15,618,567 | 2.55% | 19 | 1.16% |
| \$850,000 > and <= \$900,000 | 11,360,551 | 1.85% | 13 | 0.80% |
| \$900,000 > and <= \$950,000 | 11,131,319 | 1.82% | 12 | 0.73% |
| \$950,000 > and <= \$1,000,000 | 7,744,871 | 1.26% | 8 | 0.49% |
| > \$1,000,000 | 56,146,763 | 9.16% | 42 | 2.57% |
| Total | 613,163,810 | 100.00% | 1,633 | 100.00% |



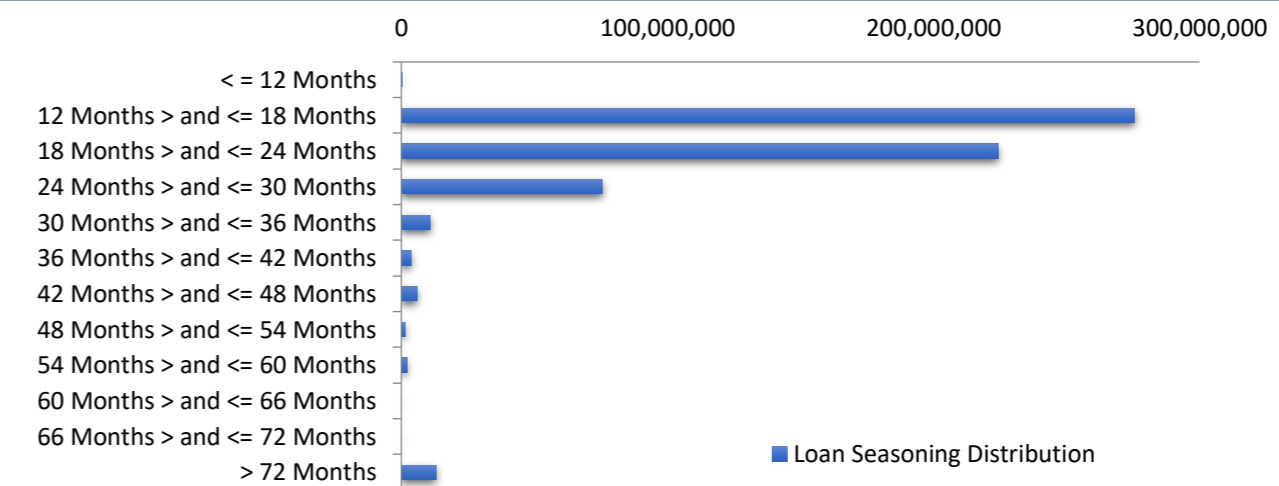
Balance Distribution (Consolidated)

| Current Balance | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------------|--------------------|----------------|----------------------|----------------|
| <= \$100,000 | 2,790,194 | 0.46% | 82 | 6.43% |
| \$100,000 > and <= \$150,000 | 4,967,683 | 0.81% | 38 | 2.98% |
| \$150,000 > and <= \$200,000 | 8,887,764 | 1.45% | 50 | 3.92% |
| \$200,000 > and <= \$250,000 | 20,375,494 | 3.32% | 90 | 7.06% |
| \$250,000 > and <= \$300,000 | 20,990,592 | 3.42% | 76 | 5.96% |
| \$300,000 > and <= \$350,000 | 32,428,946 | 5.29% | 100 | 7.84% |
| \$350,000 > and <= \$400,000 | 45,075,000 | 7.35% | 119 | 9.33% |
| \$400,000 > and <= \$450,000 | 52,973,068 | 8.64% | 125 | 9.80% |
| \$450,000 > and <= \$500,000 | 50,784,413 | 8.28% | 107 | 8.39% |
| \$500,000 > and <= \$550,000 | 52,639,807 | 8.58% | 100 | 7.84% |
| \$550,000 > and <= \$600,000 | 46,374,551 | 7.56% | 81 | 6.35% |
| \$600,000 > and <= \$650,000 | 33,399,108 | 5.45% | 54 | 4.24% |
| \$650,000 > and <= \$700,000 | 27,782,720 | 4.53% | 41 | 3.22% |
| \$700,000 > and <= \$750,000 | 26,027,424 | 4.24% | 36 | 2.82% |
| \$750,000 > and <= \$800,000 | 22,487,985 | 3.67% | 29 | 2.27% |
| \$800,000 > and <= \$850,000 | 23,033,950 | 3.76% | 28 | 2.20% |
| \$850,000 > and <= \$900,000 | 13,982,236 | 2.28% | 16 | 1.25% |
| \$900,000 > and <= \$950,000 | 14,776,569 | 2.41% | 16 | 1.25% |
| \$950,000 > and <= \$1,000,000 | 14,717,621 | 2.40% | 15 | 1.18% |
| > \$1,000,000 | 98,668,686 | 16.09% | 72 | 5.65% |
| Total | 613,163,810 | 100.00% | 1,275 | 100.00% |



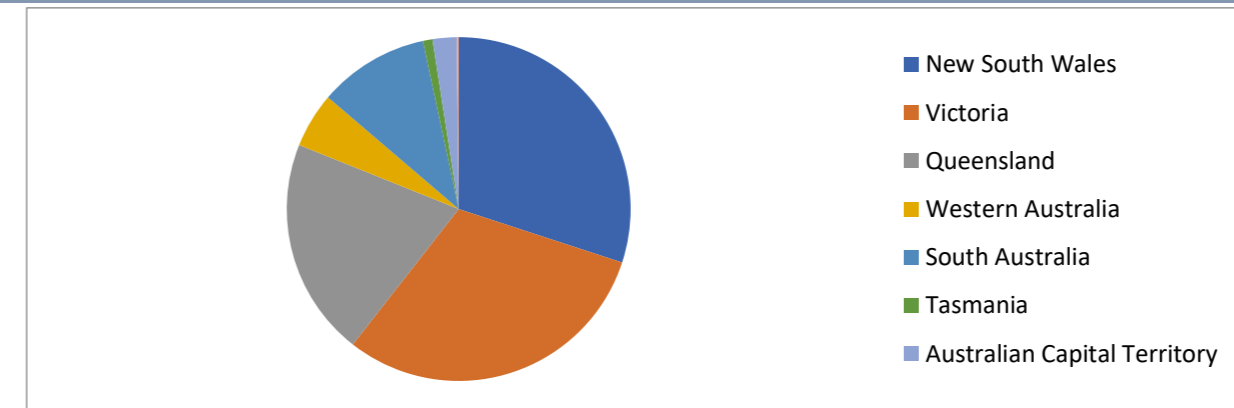
Loan Seasoning Distribution

| Seasoning (Months) | Balance | % Balance | Loan Count | % Loan Count |
|------------------------------|--------------------|----------------|--------------|----------------|
| <= 12 Months | 257,677 | 0.04% | 2 | 0.12% |
| 12 Months > and <= 18 Months | 275,645,761 | 44.95% | 687 | 42.07% |
| 18 Months > and <= 24 Months | 224,437,039 | 36.60% | 586 | 35.88% |
| 24 Months > and <= 30 Months | 75,508,244 | 12.31% | 209 | 12.80% |
| 30 Months > and <= 36 Months | 10,970,675 | 1.79% | 32 | 1.96% |
| 36 Months > and <= 42 Months | 3,747,981 | 0.61% | 11 | 0.67% |
| 42 Months > and <= 48 Months | 5,871,972 | 0.96% | 22 | 1.35% |
| 48 Months > and <= 54 Months | 1,528,595 | 0.25% | 6 | 0.37% |
| 54 Months > and <= 60 Months | 2,063,973 | 0.34% | 6 | 0.37% |
| 60 Months > and <= 66 Months | 0 | 0.00% | 0 | 0.00% |
| 66 Months > and <= 72 Months | 0 | 0.00% | 0 | 0.00% |
| > 72 Months | 13,131,892 | 2.14% | 72 | 4.41% |
| Total | 613,163,810 | 100.00% | 1,633 | 100.00% |



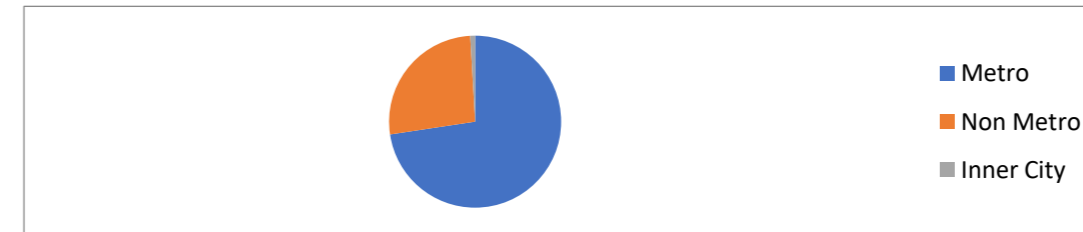
Geographic Distribution

| Jurisdiction State | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales | 184,155,503 | 30.03% | 315 | 24.71% |
| Victoria | 187,174,514 | 30.53% | 382 | 29.96% |
| Queensland | 125,795,343 | 20.52% | 294 | 23.06% |
| Western Australia | 31,782,153 | 5.18% | 102 | 8.00% |
| South Australia | 63,743,629 | 10.40% | 143 | 11.22% |
| Tasmania | 5,532,101 | 0.90% | 14 | 1.10% |
| Australian Capital Territory | 13,917,962 | 2.27% | 23 | 1.80% |
| Northern Territory | 1,062,605 | 0.17% | 2 | 0.16% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 613,163,810 | 100.00% | 1,275 | 100.00% |



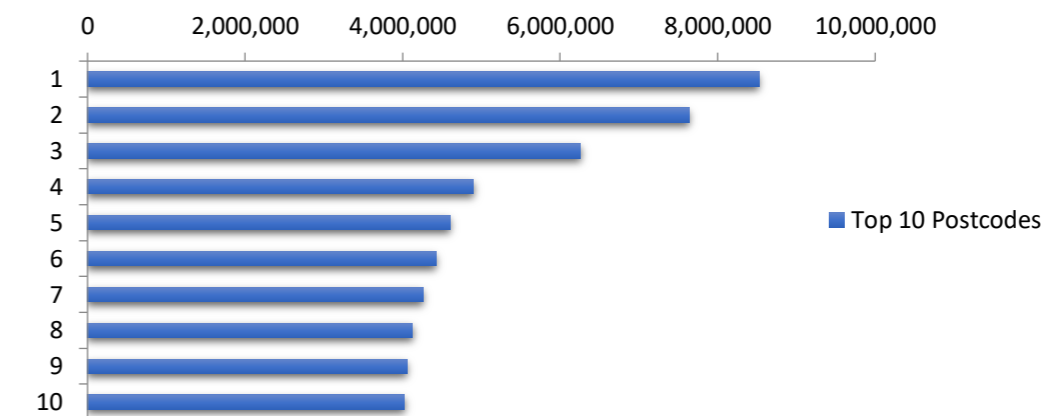
Locality

| S&P Category | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro | 445,300,316 | 72.62% | 888 | 69.65% |
| Non Metro | 162,294,465 | 26.47% | 372 | 29.18% |
| Inner City | 5,569,029 | 0.91% | 15 | 1.18% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 613,163,810 | 100.00% | 1,275 | 100.00% |



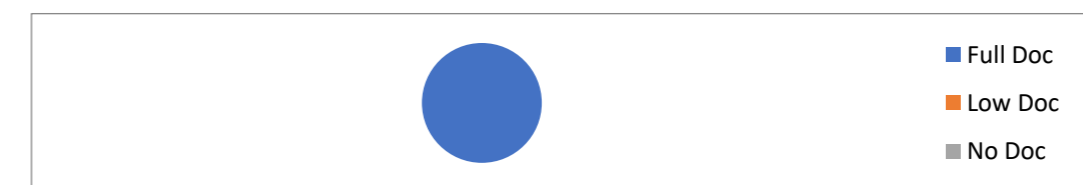
Top 10 Postcodes

| Postcode | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|--------------|----------------------|--------------|
| 3064 | 8,527,102 | 1.39% | 18 | 1.41% |
| 3029 | 7,638,601 | 1.25% | 16 | 1.25% |
| 3977 | 6,260,780 | 1.02% | 15 | 1.18% |
| 4209 | 4,901,020 | 0.80% | 7 | 0.55% |
| 3024 | 4,607,933 | 0.75% | 7 | 0.55% |
| 2170 | 4,423,354 | 0.72% | 7 | 0.55% |
| 3810 | 4,261,571 | 0.70% | 9 | 0.71% |
| 4551 | 4,126,191 | 0.67% | 8 | 0.63% |
| 3978 | 4,053,448 | 0.66% | 8 | 0.63% |
| 2042 | 4,022,122 | 0.66% | 2 | 0.16% |
| Total | 52,822,122 | 8.61% | 97 | 7.61% |



Documentation

| Document Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|--------------|----------------|
| Full Doc | 613,163,810 | 100.00% | 1,633 | 100.00% |
| Low Doc | 0 | 0.00% | 0 | 0.00% |
| No Doc | 0 | 0.00% | 0 | 0.00% |
| Total | 613,163,810 | 100.00% | 1,633 | 100.00% |



Rate Type

| Rate Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|--------------|----------------|
| Variable Rate | 613,163,810 | 100.00% | 1,633 | 100.00% |
| Fixed Rate | 0 | 0.00% | 0 | 0.00% |
| Total | 613,163,810 | 100.00% | 1,633 | 100.00% |



Repayment Type

| Repayment Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------------|--------------------|----------------|--------------|----------------|
| Principal & Interest | 469,100,759 | 76.50% | 1,279 | 78.32% |
| Interest Only | 144,063,051 | 23.50% | 354 | 21.68% |
| Non-Billing | 0 | 0.00% | 0 | 0.00% |
| Total | 613,163,810 | 100.00% | 1,633 | 100.00% |



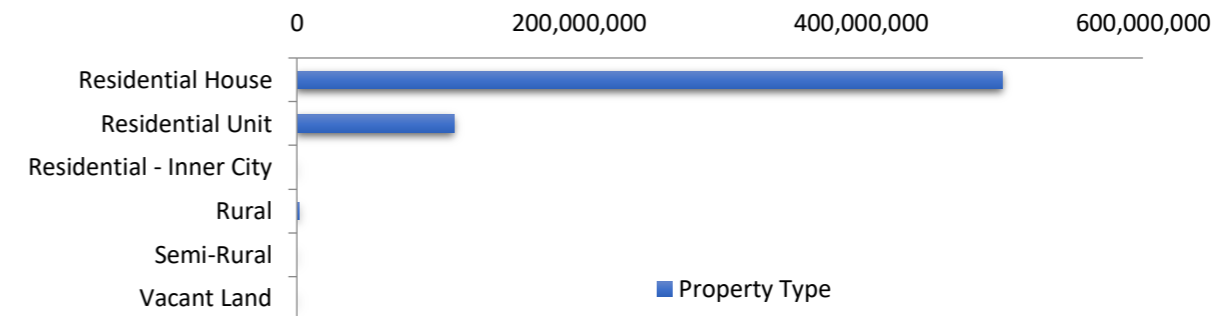
Loan Type

| Product Category | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|--------------|----------------|
| Line of Credit | 0 | 0.00% | 0 | 0.00% |
| Term Loan | 613,163,810 | 100.00% | 1,633 | 100.00% |
| Total | 613,163,810 | 100.00% | 1,633 | 100.00% |



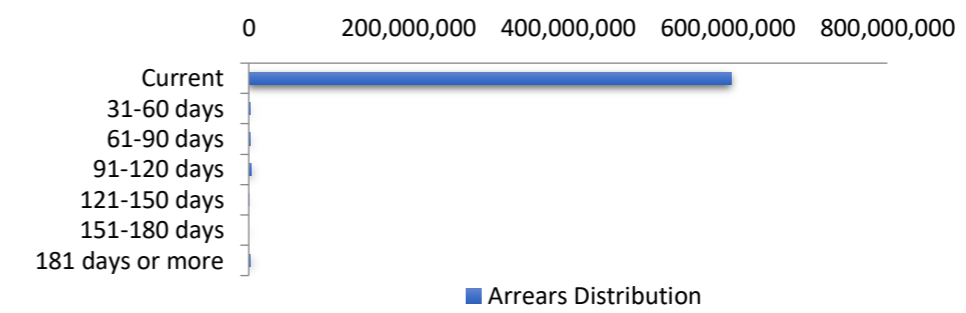
Property Type

| Property Type | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House | 500,353,971 | 81.60% | 1,017 | 79.76% |
| Residential Unit | 111,256,797 | 18.14% | 255 | 20.00% |
| Residential - Inner City | 0 | 0.00% | 0 | 0.00% |
| Rural | 1,553,042 | 0.25% | 3 | 0.24% |
| 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 | 613,163,810 | 100.00% | 1,275 | 100.00% |



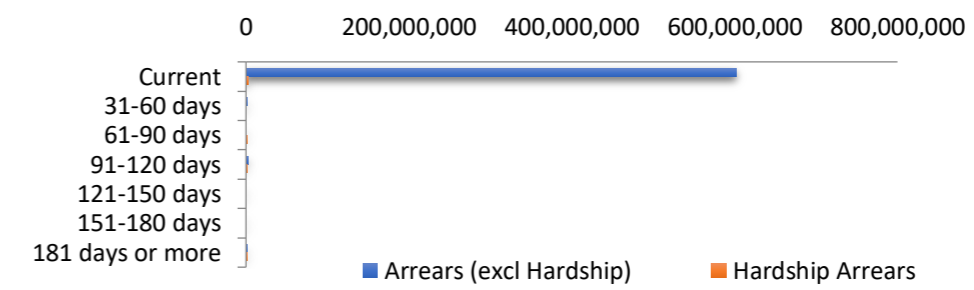
Arrears Distribution

| Arrears Band | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|--------------|----------------|
| Current | 604,230,261 | 98.54% | 1,616 | 98.96% |
| 31-60 days | 1,176,462 | 0.19% | 3 | 0.18% |
| 61-90 days | 1,578,214 | 0.26% | 3 | 0.18% |
| 91-120 days | 3,316,167 | 0.54% | 6 | 0.37% |
| 121-150 days | 551,777 | 0.09% | 1 | 0.06% |
| 151-180 days | 0 | 0.00% | 0 | 0.00% |
| 181 days or more | 2,310,929 | 0.38% | 4 | 0.24% |
| Total | 613,163,810 | 100.00% | 1,633 | 100.00% |



Hardships

| Arrears Band | Arrears (excl Hardship) | Loan Count | Hardship Arrears | Loan Count | Total Arrears |
|------------------|-------------------------|--------------|------------------|------------|--------------------|
| Current | 601,678,719 | 1,616 | 2,551,543 | 0 | 604,230,261 |
| 31-60 days | 1,176,462 | 3 | 0 | 0 | 1,176,462 |
| 61-90 days | 764,383 | 1 | 813,831 | 2 | 1,578,214 |
| 91-120 days | 2,468,127 | 5 | 848,040 | 1 | 3,316,167 |
| 121-150 days | 551,777 | 1 | 0 | 0 | 551,777 |
| 151-180 days | 0 | 0 | 0 | 0 | - |
| 181 days or more | 1,075,814 | 2 | 1,235,116 | 2 | 2,310,929 |
| Total | 607,715,281 | 1,628 | 5,448,529 | 5 | 613,163,810 |



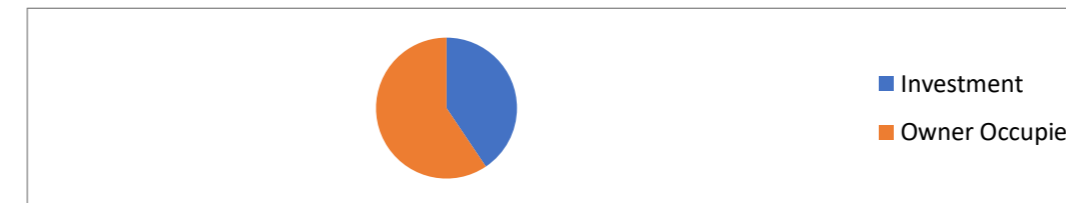
LMI Provider

| LMI Provider | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------|--------------------|----------------|----------------------|----------------|
| QBELMI | 990,451 | 0.16% | 4 | 0.31% |
| Genworth | 73,605,932 | 12.00% | 175 | 13.73% |
| PMI | 0 | 0.00% | 0 | 0.00% |
| No LMI / No Data | 538,567,427 | 87.83% | 1,096 | 85.96% |
| Total | 613,163,810 | 100.00% | 1,275 | 100.00% |



Property Occupancy

| Property Occupancy | Balance | % Balance | Loan Count | % Loan Count |
|--------------------|--------------------|----------------|--------------|----------------|
| Investment | 248,784,069 | 40.57% | 651 | 39.87% |
| Owner Occupier | 364,379,741 | 59.43% | 982 | 60.13% |
| Total | 613,163,810 | 100.00% | 1,633 | 100.00% |



Default Statistics

| Default Data | Amount | No. of Loans |
|---------------------------------|--------------|--------------|
| Defaulted Loans | 6,178,873.10 | 11 |
| 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 |