

AFG Series 2022-2
Collateral Report



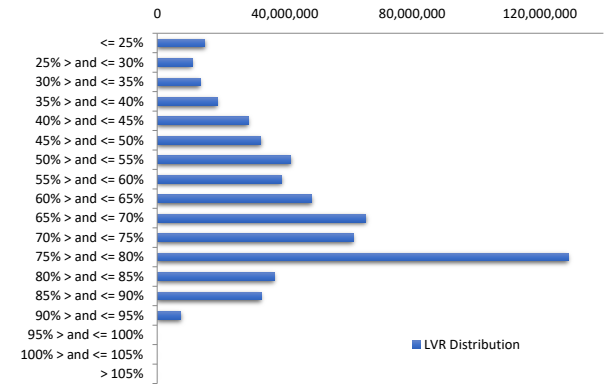
Model Period	13
Collection Period Start	1-Sep-23
Collection Period End	30-Sep-23
No. of Days	30
Interest Period Start	11-Sep-23
Interest Period End	9-Oct-23
No. of Days	29
Determination Date	5-Oct-23
Payment Date	10-Oct-23

Pool Statistics

Closing Balance of Mortgages	581,516,737
No. of Loans (Unconsolidated)	1,570
No. of Loans (Consolidated)	1,226
Average Loan Size (Unconsolidated)	370,393
Average Loan Size (Consolidated)	474,320
Largest Loan Size (Unconsolidated)	2,270,134
Largest Loan Size (Consolidated)	2,270,134
Smallest Loan Size (Unconsolidated)	(36,463)
Smallest Loan Size (Consolidated)	(36,463)
Weighted Average Interest Rate	6.69%
Weighted Average LVR	64.26%
Weighted Average Seasoning	22.99
Weighted Average Remaining Term	331.00

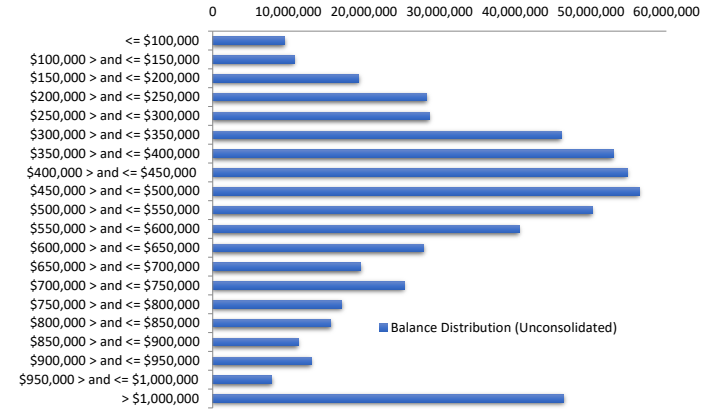
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	14,979,549	2.58%	132	10.77%
25% > and <= 30%	11,059,225	1.90%	37	3.02%
30% > and <= 35%	13,501,581	2.32%	41	3.34%
35% > and <= 40%	18,845,174	3.24%	45	3.67%
40% > and <= 45%	28,639,850	4.93%	64	5.22%
45% > and <= 50%	32,553,844	5.60%	62	5.06%
50% > and <= 55%	41,867,778	7.20%	78	6.36%
55% > and <= 60%	39,004,955	6.71%	70	5.71%
60% > and <= 65%	48,441,837	8.33%	87	7.10%
65% > and <= 70%	65,367,554	11.24%	104	8.48%
70% > and <= 75%	61,576,287	10.59%	117	9.54%
75% > and <= 80%	129,001,199	22.18%	241	19.66%
80% > and <= 85%	36,671,701	6.31%	70	5.71%
85% > and <= 90%	32,679,113	5.62%	66	5.38%
90% > and <= 95%	7,327,091	1.26%	12	0.98%
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	581,516,737	100.00%	1,226	100.00%



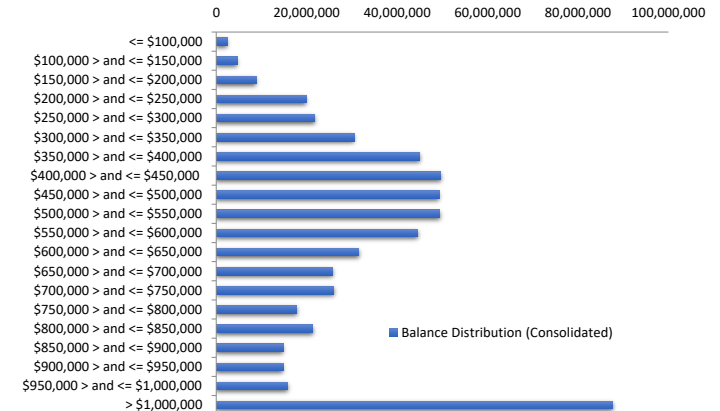
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,497,512	1.63%	231	14.71%
\$100,000 > and <= \$150,000	10,753,715	1.85%	84	5.35%
\$150,000 > and <= \$200,000	19,313,206	3.32%	110	7.01%
\$200,000 > and <= \$250,000	28,291,063	4.87%	125	7.96%
\$250,000 > and <= \$300,000	28,620,695	4.92%	104	6.62%
\$300,000 > and <= \$350,000	46,076,427	7.92%	142	9.04%
\$350,000 > and <= \$400,000	52,993,563	9.11%	140	8.92%
\$400,000 > and <= \$450,000	54,818,536	9.43%	129	8.22%
\$450,000 > and <= \$500,000	56,381,022	9.70%	119	7.58%
\$500,000 > and <= \$550,000	50,204,592	8.63%	96	6.11%
\$550,000 > and <= \$600,000	40,525,875	6.97%	71	4.52%
\$600,000 > and <= \$650,000	27,905,090	4.80%	45	2.87%
\$650,000 > and <= \$700,000	19,566,409	3.36%	29	1.85%
\$700,000 > and <= \$750,000	25,331,979	4.36%	35	2.23%
\$750,000 > and <= \$800,000	17,082,072	2.94%	22	1.40%
\$800,000 > and <= \$850,000	15,622,549	2.69%	19	1.21%
\$850,000 > and <= \$900,000	11,324,776	1.95%	13	0.83%
\$900,000 > and <= \$950,000	12,998,778	2.24%	14	0.89%
\$950,000 > and <= \$1,000,000	7,787,148	1.34%	8	0.51%
> \$1,000,000	46,421,730	7.98%	34	2.17%
Total	581,516,737	100.00%	1,570	100.00%



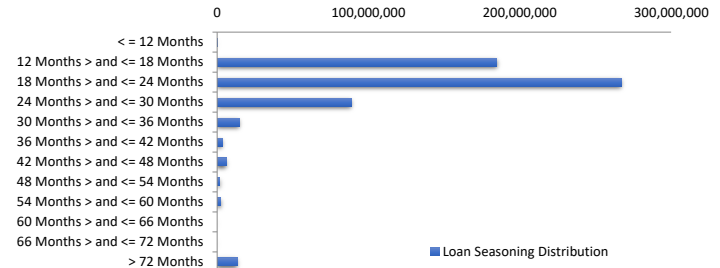
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,399,688	0.41%	81	6.61%
\$100,000 > and <= \$150,000	4,664,556	0.80%	36	2.94%
\$150,000 > and <= \$200,000	8,811,235	1.52%	50	4.08%
\$200,000 > and <= \$250,000	19,872,320	3.42%	88	7.18%
\$250,000 > and <= \$300,000	21,748,484	3.74%	79	6.44%
\$300,000 > and <= \$350,000	30,501,336	5.25%	94	7.67%
\$350,000 > and <= \$400,000	45,001,102	7.74%	119	9.71%
\$400,000 > and <= \$450,000	49,599,198	8.53%	117	9.54%
\$450,000 > and <= \$500,000	49,296,885	8.48%	104	8.48%
\$500,000 > and <= \$550,000	49,410,066	8.50%	94	7.67%
\$550,000 > and <= \$600,000	44,619,673	7.67%	78	6.36%
\$600,000 > and <= \$650,000	31,567,977	5.43%	51	4.16%
\$650,000 > and <= \$700,000	25,731,418	4.42%	38	3.10%
\$700,000 > and <= \$750,000	25,980,028	4.47%	36	2.94%
\$750,000 > and <= \$800,000	17,839,567	3.07%	23	1.88%
\$800,000 > and <= \$850,000	21,380,338	3.68%	26	2.12%
\$850,000 > and <= \$900,000	14,837,573	2.55%	17	1.39%
\$900,000 > and <= \$950,000	14,809,047	2.55%	16	1.31%
\$950,000 > and <= \$1,000,000	15,740,806	2.71%	16	1.31%
> \$1,000,000	87,705,440	15.08%	63	5.14%
Total	581,516,737	100.00%	1,226	100.00%



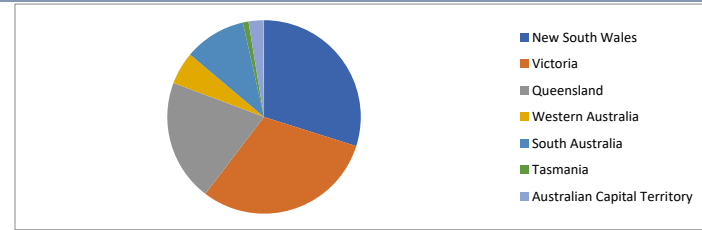
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	151,846	0.03%	1	0.06%
12 Months > and <= 18 Months	184,686,976	31.76%	469	29.87%
18 Months > and <= 24 Months	266,937,330	45.90%	691	44.01%
24 Months > and <= 30 Months	88,777,371	15.27%	249	15.86%
30 Months > and <= 36 Months	14,663,285	2.52%	43	2.74%
36 Months > and <= 42 Months	3,284,225	0.56%	9	0.57%
42 Months > and <= 48 Months	5,983,794	1.03%	23	1.46%
48 Months > and <= 54 Months	1,582,516	0.27%	6	0.38%
54 Months > and <= 60 Months	2,319,098	0.40%	7	0.45%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	13,130,297	2.26%	72	4.59%
Total	581,516,737	100.00%	1,570	100.00%



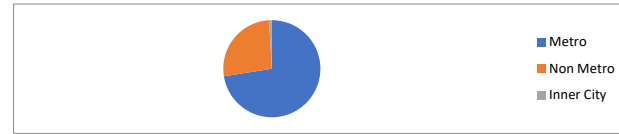
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	173,740,521	29.88%	305	24.88%
Victoria	177,436,825	30.51%	364	29.69%
Queensland	118,205,147	20.33%	281	22.92%
Western Australia	31,586,383	5.43%	101	8.24%
South Australia	60,038,296	10.32%	136	11.09%
Tasmania	5,532,685	0.95%	14	1.14%
Australian Capital Territory	13,915,247	2.39%	23	1.88%
Northern Territory	1,061,633	0.18%	2	0.16%
No Data	0	0.00%	0	0.00%
Total	581,516,737	100.00%	1,226	100.00%



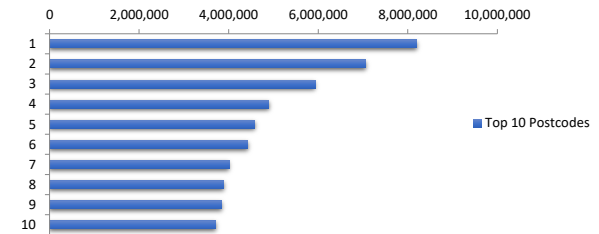
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	421,576,919	72.50%	853	69.58%
Non Metro	154,638,576	26.59%	358	29.20%
Inner City	5,301,242	0.91%	15	1.22%
No Data	0	0.00%	0	0.00%
Total	581,516,737	100.00%	1,226	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	8,199,138	1.41%	17	1.39%
3029	7,062,538	1.21%	15	1.22%
3977	5,932,594	1.02%	14	1.14%
4209	4,895,217	0.84%	7	0.57%
3024	4,584,940	0.79%	7	0.57%
2170	4,419,953	0.76%	7	0.57%
2042	4,009,717	0.69%	2	0.16%
3337	3,881,108	0.67%	8	0.65%
3810	3,837,533	0.66%	8	0.65%
3350	3,716,199	0.64%	8	0.65%
Total	50,538,937	8.69%	93	7.59%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	581,516,737	100.00%	1,570	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	581,516,737	100.00%	1,570	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	581,516,737	100.00%	1,570	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	581,516,737	100.00%	1,570	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	441,790,562	75.97%	1,226	78.09%
Interest Only	139,726,175	24.03%	344	21.91%
Non-Billing	0	0.00%	0	0.00%
Total	581,516,737	100.00%	1,570	100.00%



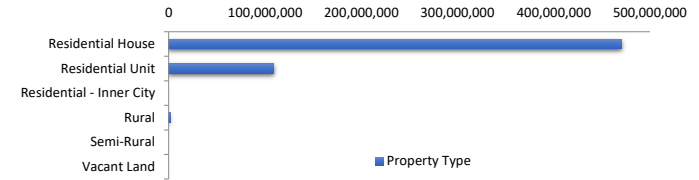
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	581,516,737	100.00%	1,570	100.00%
Total	581,516,737	100.00%	1,570	100.00%



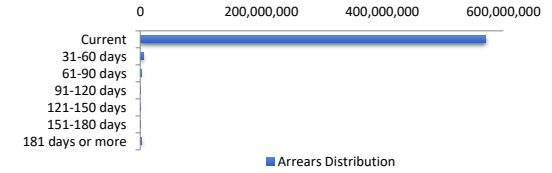
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	470,611,436	80.93%	972	79.28%
Residential Unit	109,349,119	18.80%	251	20.47%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,556,182	0.27%	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	581,516,737	100.00%	1,226	100.00%



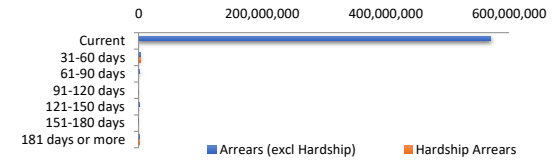
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	570,707,112	98.14%	1,550	98.73%
31-60 days	4,893,647	0.84%	9	0.57%
61-90 days	1,874,598	0.32%	4	0.25%
91-120 days	473,835	0.08%	1	0.06%
121-150 days	689,645	0.12%	1	0.06%
151-180 days	555,783	0.10%	1	0.06%
181 days or more	2,322,117	0.40%	4	0.25%
Total	581,516,737	100.00%	1,570	100.00%



Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	570,707,112	1,550	0	0	570,707,112
31-60 days	2,328,654	4	2,564,993	5	4,893,647
61-90 days	1,874,598	4	0	0	1,874,598
91-120 days	0	0	473,835	1	473,835
121-150 days	689,645	1	0	0	689,645
151-180 days	555,783	1	0	0	555,783
181 days or more	1,082,881	2	1,239,236	2	2,322,117
Total	577,236,672	1,562	4,278,065	8	581,516,737



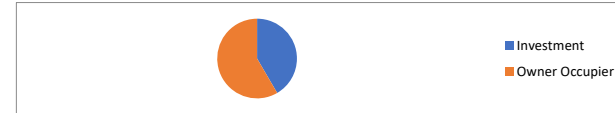
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	994,242	0.17%	4	0.33%
Helia	70,756,485	12.17%	164	13.38%
PMI	0	0.00%	0	0.00%
No LMI / No Data	509,766,010	87.66%	1,058	86.30%
Total	581,516,737	100.00%	1,226	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	241,825,221	41.59%	639	40.70%
Owner Occupier	339,691,516	58.41%	931	59.30%
Total	581,516,737	100.00%	1,570	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	4,041,380.30	7
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