

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



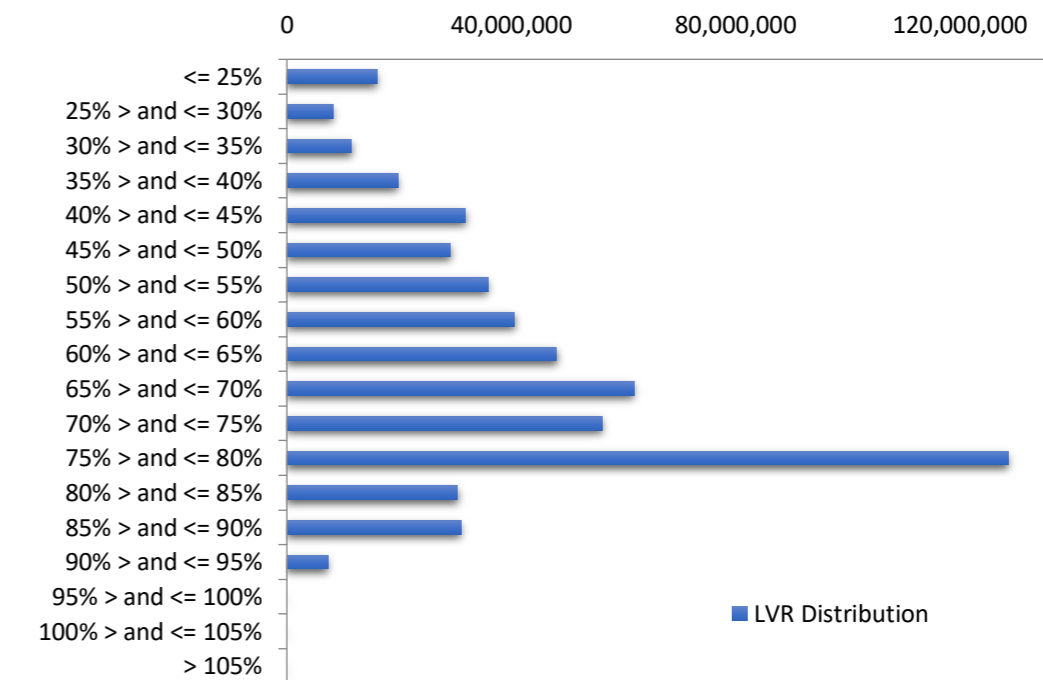
Model Period	14
Collection Period Start	1-Oct-23
Collection Period End	31-Oct-23
No. of Days	31
Interest Period Start	10-Oct-23
Interest Period End	9-Nov-23
No. of Days	31
Determination Date	6-Nov-23
Payment Date	10-Nov-23

**Pool Statistics**

Closing Balance of Mortgages	557,086,562
No. of Loans (Unconsolidated)	1,512
No. of Loans (Consolidated)	1,180
Average Loan Size (Unconsolidated)	368,443
Average Loan Size (Consolidated)	472,107
Largest Loan Size (Unconsolidated)	2,268,187
Largest Loan Size (Consolidated)	2,268,187
Smallest Loan Size (Unconsolidated)	(2,492)
Smallest Loan Size (Consolidated)	(2,492)
Weighted Average Interest Rate	6.68%
Weighted Average LVR	64.20%
Weighted Average Seasoning	24.09
Weighted Average Remaining Term	329.88

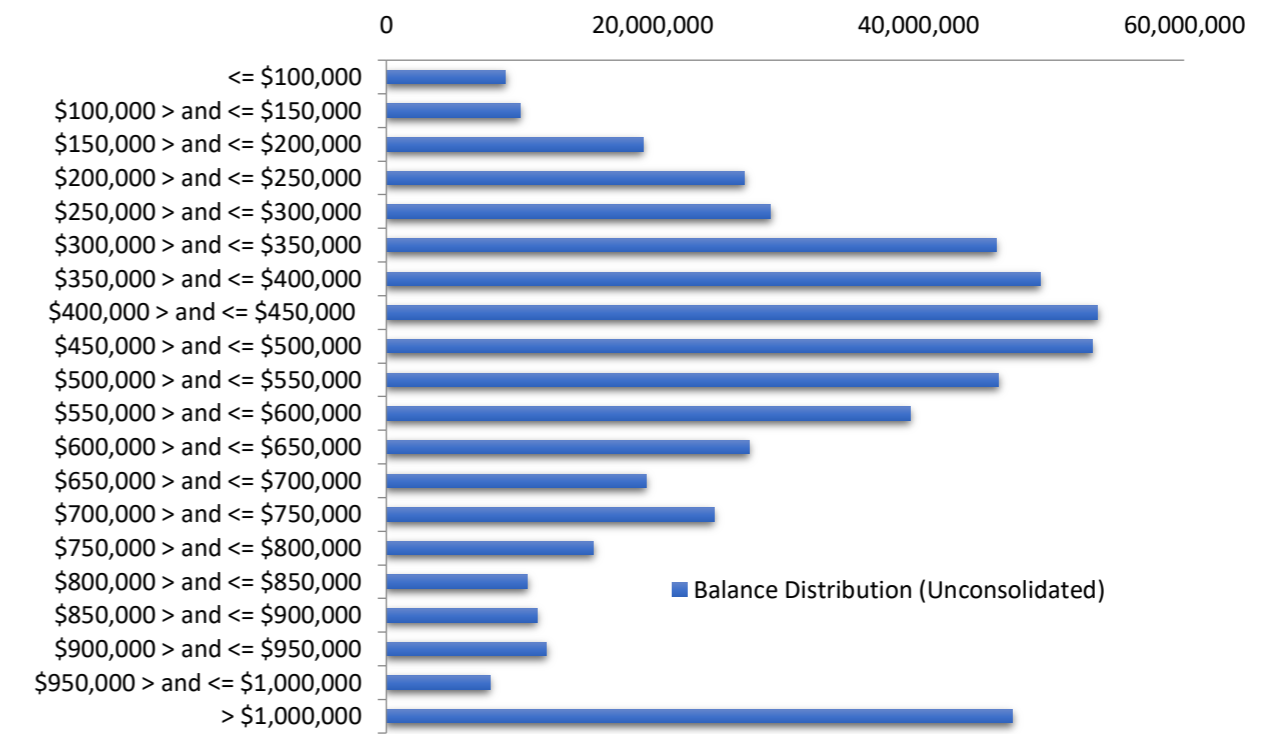
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	16,083,402	2.89%	135	11.44%
25% > and <= 30%	8,194,604	1.47%	29	2.46%
30% > and <= 35%	11,549,858	2.07%	37	3.14%
35% > and <= 40%	19,797,406	3.55%	46	3.90%
40% > and <= 45%	31,869,342	5.72%	68	5.76%
45% > and <= 50%	29,157,389	5.23%	57	4.83%
50% > and <= 55%	35,901,842	6.44%	71	6.02%
55% > and <= 60%	40,632,174	7.29%	73	6.19%
60% > and <= 65%	48,128,489	8.64%	87	7.37%
65% > and <= 70%	61,965,095	11.12%	97	8.22%
70% > and <= 75%	56,333,233	10.11%	106	8.98%
75% > and <= 80%	128,659,082	23.09%	239	20.25%
80% > and <= 85%	30,465,579	5.47%	60	5.08%
85% > and <= 90%	31,013,273	5.57%	63	5.34%
90% > and <= 95%	7,335,795	1.32%	12	1.02%
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>557,086,562</b>	<b>100.00%</b>	<b>1,180</b>	<b>100.00%</b>



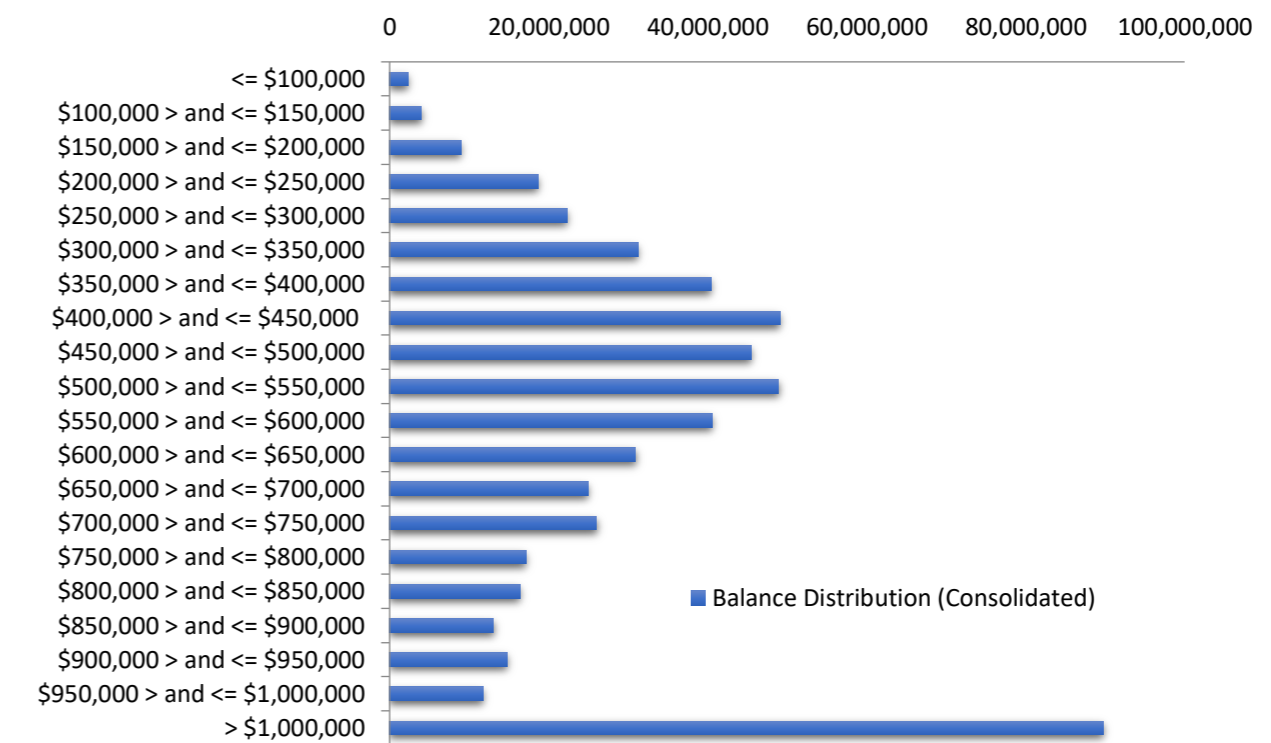
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,972,809	1.61%	223	14.75%
\$100,000 > and <= \$150,000	10,089,307	1.81%	80	5.29%
\$150,000 > and <= \$200,000	19,303,728	3.47%	110	7.28%
\$200,000 > and <= \$250,000	26,949,423	4.84%	119	7.87%
\$250,000 > and <= \$300,000	28,905,376	5.19%	105	6.94%
\$300,000 > and <= \$350,000	45,867,675	8.23%	141	9.33%
\$350,000 > and <= \$400,000	49,166,302	8.83%	130	8.60%
\$400,000 > and <= \$450,000	53,477,289	9.60%	126	8.33%
\$450,000 > and <= \$500,000	53,101,375	9.53%	112	7.41%
\$500,000 > and <= \$550,000	46,034,198	8.26%	88	5.82%
\$550,000 > and <= \$600,000	39,367,797	7.07%	69	4.56%
\$600,000 > and <= \$650,000	27,281,576	4.90%	44	2.91%
\$650,000 > and <= \$700,000	19,531,604	3.51%	29	1.92%
\$700,000 > and <= \$750,000	24,632,162	4.42%	34	2.25%
\$750,000 > and <= \$800,000	15,567,253	2.79%	20	1.32%
\$800,000 > and <= \$850,000	10,620,810	1.91%	13	0.86%
\$850,000 > and <= \$900,000	11,336,508	2.03%	13	0.86%
\$900,000 > and <= \$950,000	12,026,017	2.16%	13	0.86%
\$950,000 > and <= \$1,000,000	7,779,364	1.40%	8	0.53%
> \$1,000,000	47,075,990	8.45%	35	2.31%
<b>Total</b>	<b>557,086,562</b>	<b>100.00%</b>	<b>1,512</b>	<b>100.00%</b>



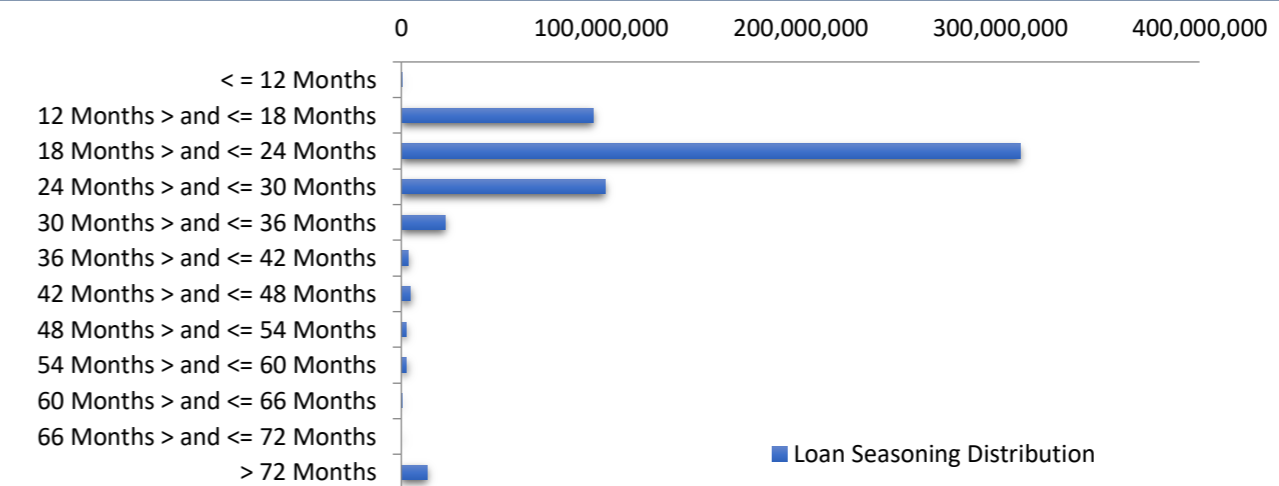
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,295,974	0.41%	80	6.78%
\$100,000 > and <= \$150,000	4,026,539	0.72%	32	2.71%
\$150,000 > and <= \$200,000	8,953,477	1.61%	51	4.32%
\$200,000 > and <= \$250,000	18,717,648	3.36%	83	7.03%
\$250,000 > and <= \$300,000	22,306,641	4.00%	81	6.86%
\$300,000 > and <= \$350,000	31,267,816	5.61%	96	8.14%
\$350,000 > and <= \$400,000	40,421,472	7.26%	107	9.07%
\$400,000 > and <= \$450,000	49,128,457	8.82%	116	9.83%
\$450,000 > and <= \$500,000	45,525,180	8.17%	96	8.14%
\$500,000 > and <= \$550,000	48,949,000	8.79%	93	7.88%
\$550,000 > and <= \$600,000	40,608,387	7.29%	71	6.02%
\$600,000 > and <= \$650,000	30,938,191	5.55%	50	4.24%
\$650,000 > and <= \$700,000	24,996,307	4.49%	37	3.14%
\$700,000 > and <= \$750,000	26,050,081	4.68%	36	3.05%
\$750,000 > and <= \$800,000	17,135,684	3.08%	22	1.86%
\$800,000 > and <= \$850,000	16,411,869	2.95%	20	1.69%
\$850,000 > and <= \$900,000	13,088,680	2.35%	15	1.27%
\$900,000 > and <= \$950,000	14,770,238	2.65%	16	1.36%
\$950,000 > and <= \$1,000,000	11,746,121	2.11%	12	1.02%
> \$1,000,000	89,748,800	16.11%	66	5.59%
<b>Total</b>	<b>557,086,562</b>	<b>100.00%</b>	<b>1,180</b>	<b>100.00%</b>



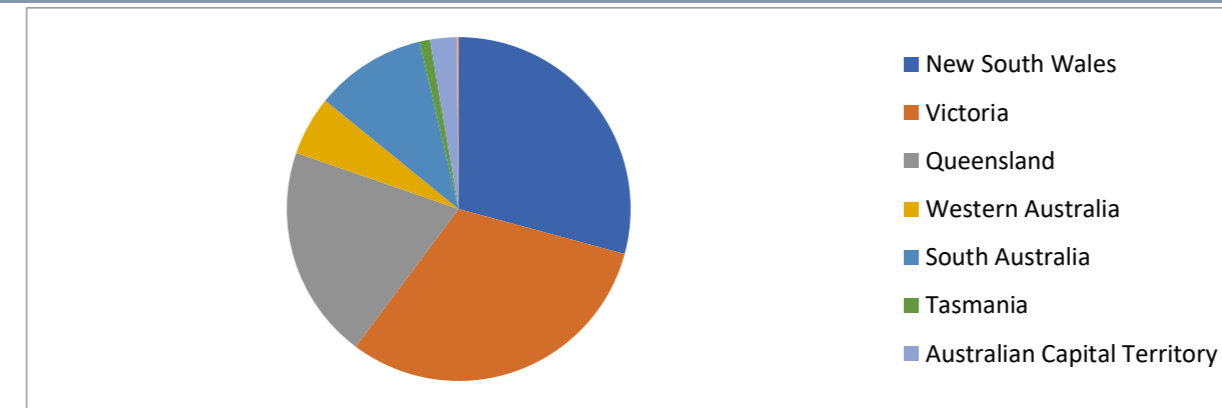
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	151,240	0.03%	1	0.07%
12 Months > and <= 18 Months	96,283,321	17.28%	243	16.07%
18 Months > and <= 24 Months	310,168,388	55.68%	807	53.37%
24 Months > and <= 30 Months	102,054,434	18.32%	281	18.58%
30 Months > and <= 36 Months	22,131,224	3.97%	64	4.23%
36 Months > and <= 42 Months	3,404,383	0.61%	9	0.60%
42 Months > and <= 48 Months	4,543,694	0.82%	16	1.06%
48 Months > and <= 54 Months	2,325,750	0.42%	12	0.79%
54 Months > and <= 60 Months	2,566,875	0.46%	6	0.40%
60 Months > and <= 66 Months	330,762	0.06%	2	0.13%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	13,126,491	2.36%	71	4.70%
<b>Total</b>	<b>557,086,562</b>	<b>100.00%</b>	<b>1,512</b>	<b>100.00%</b>



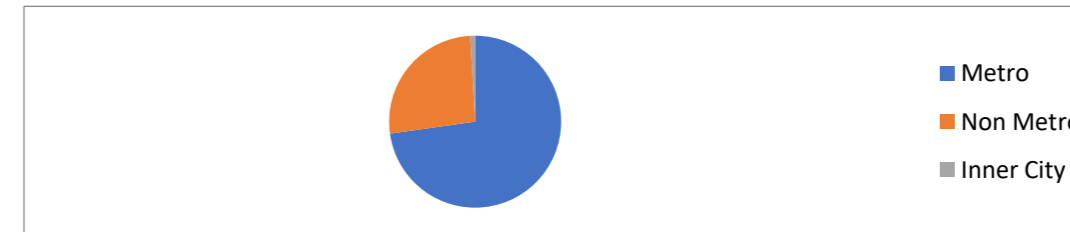
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	162,719,612	29.21%	290	24.58%
Victoria	172,800,546	31.02%	356	30.17%
Queensland	111,763,799	20.06%	264	22.37%
Western Australia	31,046,450	5.57%	99	8.39%
South Australia	58,332,092	10.47%	133	11.27%
Tasmania	5,475,567	0.98%	13	1.10%
Australian Capital Territory	13,887,619	2.49%	23	1.95%
Northern Territory	1,060,877	0.19%	2	0.17%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>557,086,562</b>	<b>100.00%</b>	<b>1,180</b>	<b>100.00%</b>



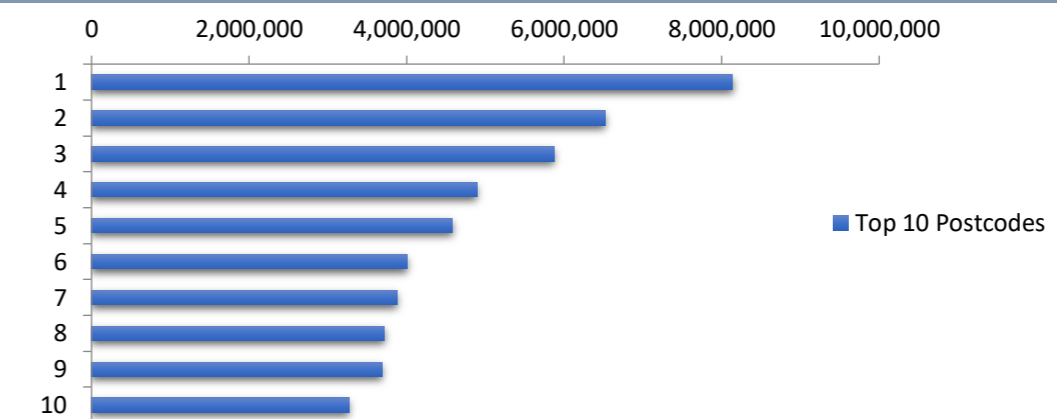
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	405,390,631	72.77%	825	69.92%
Non Metro	146,579,256	26.31%	340	28.81%
Inner City	5,116,674	0.92%	15	1.27%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>557,086,562</b>	<b>100.00%</b>	<b>1,180</b>	<b>100.00%</b>



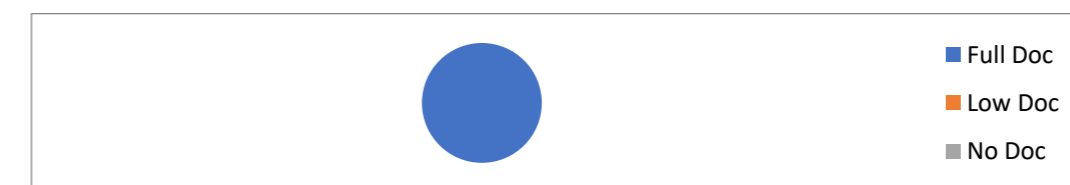
**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	8,140,740	1.46%	17	1.44%
3029	6,516,663	1.17%	14	1.19%
3977	5,871,616	1.05%	14	1.19%
4209	4,893,288	0.88%	7	0.59%
3024	4,580,789	0.82%	7	0.59%
2042	4,010,790	0.72%	2	0.17%
3337	3,877,289	0.70%	8	0.68%
3350	3,716,364	0.67%	8	0.68%
3978	3,684,792	0.66%	7	0.59%
3810	3,270,305	0.59%	7	0.59%
<b>Total</b>	<b>48,562,636</b>	<b>8.72%</b>	<b>91</b>	<b>7.71%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	557,086,562	100.00%	1,512	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>557,086,562</b>	<b>100.00%</b>	<b>1,512</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	557,086,562	100.00%	1,512	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>557,086,562</b>	<b>100.00%</b>	<b>1,512</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	426,247,130	76.51%	1,186	78.44%
Interest Only	130,839,432	23.49%	326	21.56%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>557,086,562</b>	<b>100.00%</b>	<b>1,512</b>	<b>100.00%</b>



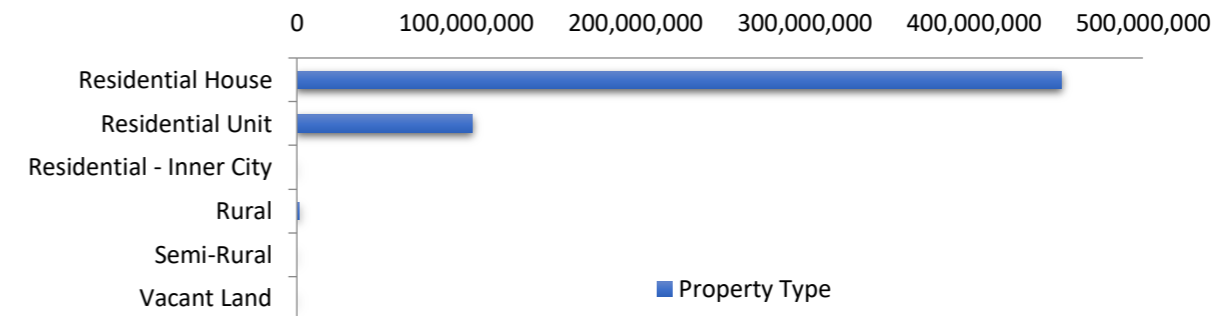
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	557,086,562	100.00%	1,512	100.00%
<b>Total</b>	<b>557,086,562</b>	<b>100.00%</b>	<b>1,512</b>	<b>100.00%</b>



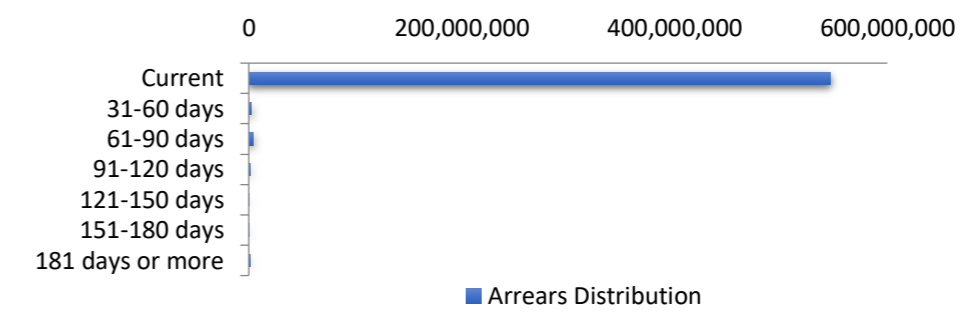
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	451,810,215	81.10%	939	79.58%
Residential Unit	103,725,248	18.62%	238	20.17%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,551,099	0.28%	3	0.25%
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>557,086,562</b>	<b>100.00%</b>	<b>1,180</b>	<b>100.00%</b>



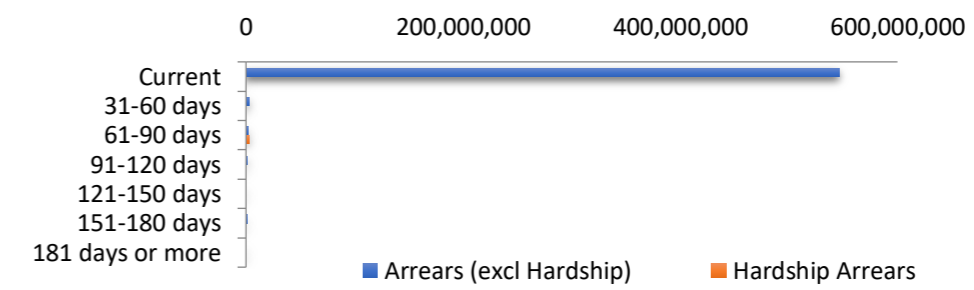
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	546,750,630	98.14%	1,494	98.81%
31-60 days	2,672,451	0.48%	5	0.33%
61-90 days	4,184,004	0.75%	7	0.46%
91-120 days	1,350,417	0.24%	2	0.13%
121-150 days	476,376	0.09%	1	0.07%
151-180 days	693,429	0.12%	1	0.07%
181 days or more	959,255	0.17%	2	0.13%
<b>Total</b>	<b>557,086,562</b>	<b>100.00%</b>	<b>1,512</b>	<b>100.00%</b>



**Hardships**

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	546,460,640	1,494	289,990	0	546,750,630
31-60 days	2,672,451	5	0	0	2,672,451
61-90 days	1,632,938	3	2,551,066	4	4,184,004
91-120 days	1,350,417	2	0	0	1,350,417
121-150 days	0	0	476,376	1	476,376
151-180 days	693,429	1	0	0	693,429
181 days or more	399,302	1	559,953	1	959,255
<b>Total</b>	<b>553,209,177</b>	<b>1,506</b>	<b>3,877,384</b>	<b>6</b>	<b>557,086,562</b>



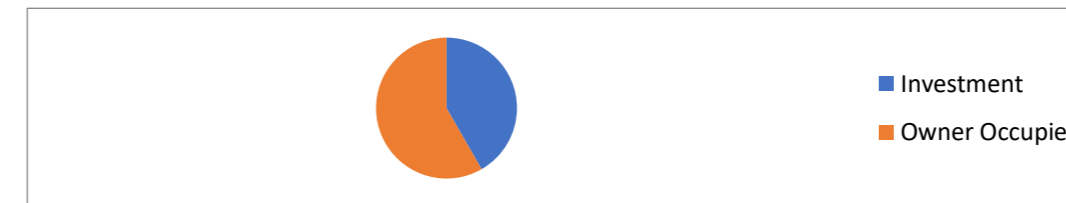
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	995,213	0.18%	4	0.34%
Helia	68,737,499	12.34%	163	13.81%
PMI	0	0.00%	0	0.00%
No LMI / No Data	487,353,849	87.48%	1,013	85.85%
<b>Total</b>	<b>557,086,562</b>	<b>100.00%</b>	<b>1,180</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	232,346,010	41.71%	612	40.48%
Owner Occupier	324,740,552	58.29%	900	59.52%
<b>Total</b>	<b>557,086,562</b>	<b>100.00%</b>	<b>1,512</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	3,479,476.19	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