

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



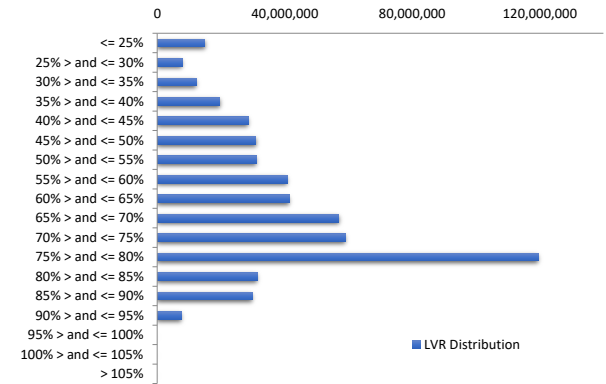
Model Period	15
Collection Period Start	1-Nov-23
Collection Period End	30-Nov-23
No. of Days	30
Interest Period Start	10-Nov-23
Interest Period End	10-Dec-23
No. of Days	31
Determination Date	6-Dec-23
Payment Date	11-Dec-23

**Pool Statistics**

Closing Balance of Mortgages	531,792,159
No. of Loans (Unconsolidated)	1,458
No. of Loans (Consolidated)	1,139
Average Loan Size (Unconsolidated)	364,741
Average Loan Size (Consolidated)	466,894
Largest Loan Size (Unconsolidated)	2,265,985
Largest Loan Size (Consolidated)	2,265,985
Smallest Loan Size (Unconsolidated)	(5,555)
Smallest Loan Size (Consolidated)	(5,555)
Weighted Average Interest Rate	6.93%
Weighted Average LVR	64.16%
Weighted Average Seasoning	25.17
Weighted Average Remaining Term	328.85

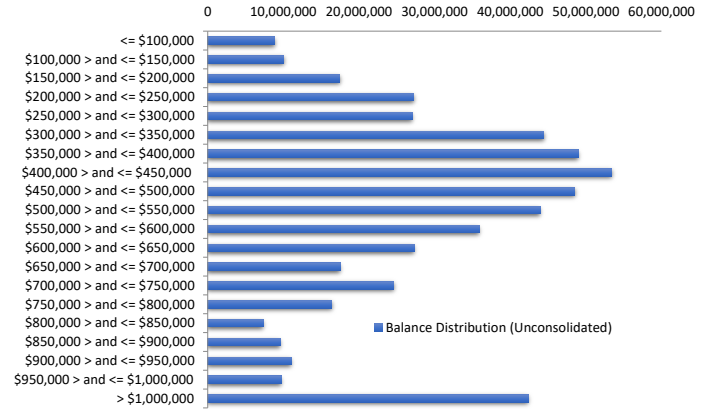
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	14,872,763	2.80%	139	12.20%
25% > and <= 30%	7,792,239	1.47%	27	2.37%
30% > and <= 35%	12,238,024	2.30%	38	3.34%
35% > and <= 40%	19,685,082	3.70%	46	4.04%
40% > and <= 45%	28,577,488	5.37%	61	5.36%
45% > and <= 50%	30,945,548	5.82%	62	5.44%
50% > and <= 55%	31,030,480	5.84%	60	5.27%
55% > and <= 60%	40,803,963	7.67%	74	6.50%
60% > and <= 65%	41,470,705	7.80%	76	6.67%
65% > and <= 70%	57,024,669	10.72%	94	8.25%
70% > and <= 75%	59,051,831	11.10%	108	9.48%
75% > and <= 80%	119,512,197	22.47%	220	19.32%
80% > and <= 85%	31,365,841	5.90%	61	5.36%
85% > and <= 90%	29,789,558	5.60%	60	5.27%
90% > and <= 95%	7,631,771	1.44%	13	1.14%
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>531,792,159</b>	<b>100.00%</b>	<b>1,139</b>	<b>100.00%</b>



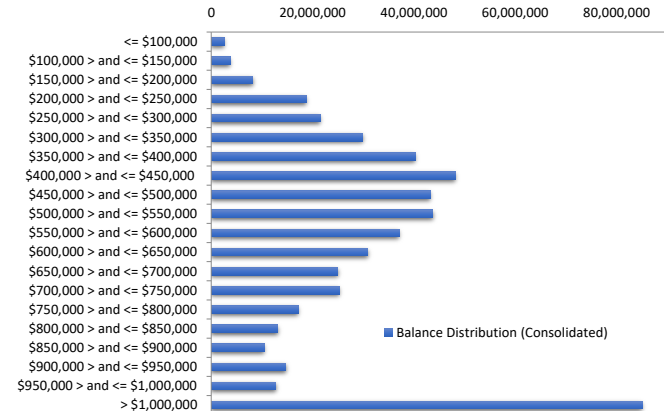
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,858,618	1.67%	220	15.09%
\$100,000 > and <= \$150,000	10,036,914	1.89%	80	5.49%
\$150,000 > and <= \$200,000	17,464,869	3.28%	100	6.86%
\$200,000 > and <= \$250,000	27,232,683	5.12%	120	8.23%
\$250,000 > and <= \$300,000	27,047,890	5.09%	98	6.72%
\$300,000 > and <= \$350,000	44,453,907	8.36%	137	9.40%
\$350,000 > and <= \$400,000	49,026,876	9.22%	130	8.92%
\$400,000 > and <= \$450,000	53,435,758	10.05%	126	8.64%
\$450,000 > and <= \$500,000	48,511,304	9.12%	102	7.00%
\$500,000 > and <= \$550,000	43,954,302	8.27%	84	5.76%
\$550,000 > and <= \$600,000	35,936,484	6.76%	63	4.32%
\$600,000 > and <= \$650,000	27,295,517	5.13%	44	3.02%
\$650,000 > and <= \$700,000	17,505,635	3.29%	26	1.78%
\$700,000 > and <= \$750,000	24,561,485	4.62%	34	2.33%
\$750,000 > and <= \$800,000	16,365,929	3.08%	21	1.44%
\$800,000 > and <= \$850,000	7,356,919	1.38%	9	0.62%
\$850,000 > and <= \$900,000	9,608,817	1.81%	11	0.75%
\$900,000 > and <= \$950,000	11,043,852	2.08%	12	0.82%
\$950,000 > and <= \$1,000,000	9,692,017	1.82%	10	0.69%
> \$1,000,000	42,402,382	7.97%	31	2.13%
<b>Total</b>	<b>531,792,159</b>	<b>100.00%</b>	<b>1,458</b>	<b>100.00%</b>



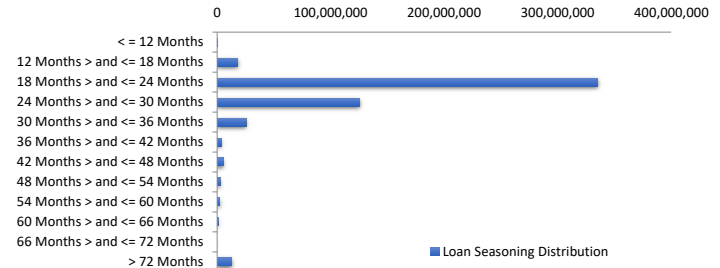
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,581,444	0.49%	86	7.55%
\$100,000 > and <= \$150,000	3,757,206	0.71%	30	2.63%
\$150,000 > and <= \$200,000	8,210,589	1.54%	47	4.13%
\$200,000 > and <= \$250,000	18,765,746	3.53%	83	7.29%
\$250,000 > and <= \$300,000	21,540,292	4.05%	78	6.85%
\$300,000 > and <= \$350,000	29,916,604	5.63%	92	8.08%
\$350,000 > and <= \$400,000	40,290,499	7.58%	107	9.39%
\$400,000 > and <= \$450,000	48,223,411	9.07%	114	10.01%
\$450,000 > and <= \$500,000	43,230,210	8.13%	91	7.99%
\$500,000 > and <= \$550,000	43,727,607	8.22%	83	7.29%
\$550,000 > and <= \$600,000	37,116,255	6.98%	65	5.71%
\$600,000 > and <= \$650,000	30,936,423	5.82%	50	4.39%
\$650,000 > and <= \$700,000	24,997,651	4.70%	37	3.25%
\$700,000 > and <= \$750,000	25,274,968	4.75%	35	3.07%
\$750,000 > and <= \$800,000	17,163,161	3.23%	22	1.93%
\$800,000 > and <= \$850,000	13,107,046	2.46%	16	1.40%
\$850,000 > and <= \$900,000	10,475,240	1.97%	12	1.05%
\$900,000 > and <= \$950,000	14,727,268	2.77%	16	1.40%
\$950,000 > and <= \$1,000,000	12,697,732	2.39%	13	1.14%
> \$1,000,000	85,052,804	15.99%	62	5.44%
<b>Total</b>	<b>531,792,159</b>	<b>100.00%</b>	<b>1,139</b>	<b>100.00%</b>



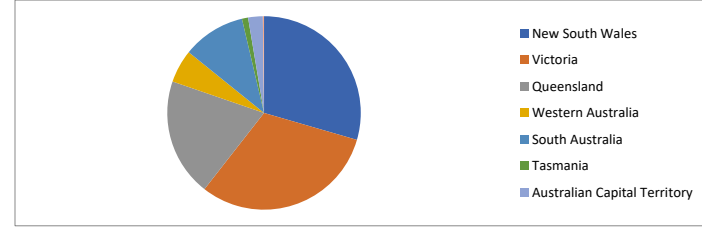
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	152,029	0.03%	1	0.07%
12 Months > and <= 18 Months	18,064,156	3.40%	52	3.57%
18 Months > and <= 24 Months	335,101,924	63.01%	872	59.81%
24 Months > and <= 30 Months	125,503,226	23.60%	341	23.39%
30 Months > and <= 36 Months	25,658,701	4.82%	74	5.08%
36 Months > and <= 42 Months	3,387,874	0.64%	9	0.62%
42 Months > and <= 48 Months	5,356,241	1.01%	16	1.10%
48 Months > and <= 54 Months	2,505,584	0.47%	14	0.96%
54 Months > and <= 60 Months	2,234,074	0.42%	5	0.34%
60 Months > and <= 66 Months	1,099,878	0.21%	4	0.27%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	12,728,474	2.39%	70	4.80%
<b>Total</b>	<b>531,792,159</b>	<b>100.00%</b>	<b>1,458</b>	<b>100.00%</b>



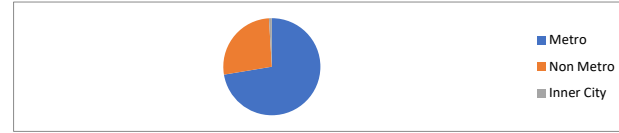
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	156,843,708	29.49%	284	24.93%
Victoria	165,218,230	31.07%	340	29.85%
Queensland	104,820,584	19.71%	254	22.30%
Western Australia	29,400,337	5.53%	97	8.52%
South Australia	55,978,886	10.53%	127	11.15%
Tasmania	5,469,939	1.03%	13	1.14%
Australian Capital Territory	13,000,505	2.44%	22	1.93%
Northern Territory	1,059,970	0.20%	2	0.18%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>531,792,159</b>	<b>100.00%</b>	<b>1,139</b>	<b>100.00%</b>



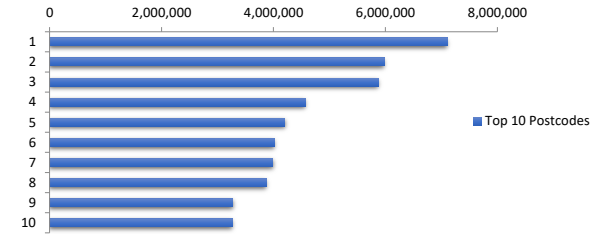
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	384,940,233	72.39%	794	69.71%
Non Metro	141,734,550	26.65%	330	28.97%
Inner City	5,117,376	0.96%	15	1.32%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>531,792,159</b>	<b>100.00%</b>	<b>1,139</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	7,102,615	1.34%	15	1.32%
3029	5,976,801	1.12%	13	1.14%
3977	5,870,586	1.10%	14	1.23%
3024	4,565,007	0.86%	7	0.61%
4209	4,201,052	0.79%	6	0.53%
2042	4,018,234	0.76%	2	0.18%
4215	3,985,027	0.75%	7	0.61%
3337	3,873,174	0.73%	8	0.70%
3350	3,273,173	0.62%	7	0.61%
3810	3,264,174	0.61%	7	0.61%
<b>Total</b>	<b>46,129,842</b>	<b>8.67%</b>	<b>86</b>	<b>7.55%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	531,792,159	100.00%	1,458	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>531,792,159</b>	<b>100.00%</b>	<b>1,458</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	531,792,159	100.00%	1,458	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>531,792,159</b>	<b>100.00%</b>	<b>1,458</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	406,626,537	76.46%	1,148	78.74%
Interest Only	125,165,622	23.54%	310	21.26%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>531,792,159</b>	<b>100.00%</b>	<b>1,458</b>	<b>100.00%</b>



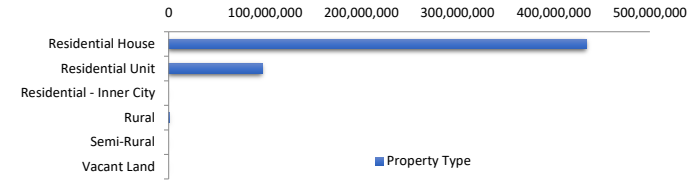
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	531,792,159	100.00%	1,458	100.00%
<b>Total</b>	<b>531,792,159</b>	<b>100.00%</b>	<b>1,458</b>	<b>100.00%</b>



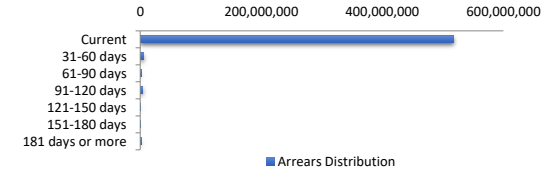
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	433,975,728	81.61%	911	79.98%
Residential Unit	97,088,596	18.26%	225	19.75%
Residential - Inner City	0	0.00%	0	0.00%
Rural	727,835	0.14%	3	0.26%
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>531,792,159</b>	<b>100.00%</b>	<b>1,139</b>	<b>100.00%</b>



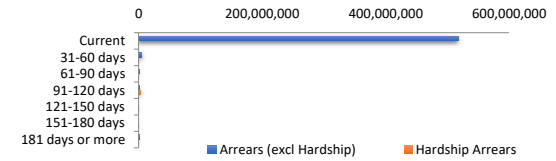
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	517,877,437	97.38%	1,432	98.22%
31-60 days	5,419,454	1.02%	11	0.75%
61-90 days	1,591,703	0.30%	3	0.21%
91-120 days	4,205,661	0.79%	7	0.48%
121-150 days	556,113	0.10%	1	0.07%
151-180 days	478,885	0.09%	1	0.07%
181 days or more	1,662,906	0.31%	3	0.21%
<b>Total</b>	<b>531,792,159</b>	<b>100.00%</b>	<b>1,458</b>	<b>100.00%</b>



Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	517,496,711	1,432	380,726	0	517,877,437
31-60 days	4,843,558	9	575,896	2	5,419,454
61-90 days	1,402,363	2	189,340	1	1,591,703
91-120 days	1,640,952	3	2,564,709	4	4,205,661
121-150 days	0	0	556,113	1	556,113
151-180 days	0	0	478,885	1	478,885
181 days or more	1,098,845	2	564,061	1	1,662,906
<b>Total</b>	<b>526,482,428</b>	<b>1,448</b>	<b>5,309,730</b>	<b>10</b>	<b>531,792,159</b>



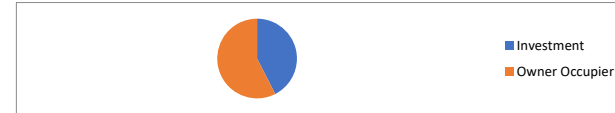
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	988,669	0.19%	4	0.35%
Helia	67,521,761	12.70%	160	14.05%
PMI	0	0.00%	0	0.00%
No LMI / No Data	463,281,729	87.12%	975	85.60%
<b>Total</b>	<b>531,792,159</b>	<b>100.00%</b>	<b>1,139</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	225,843,644	42.47%	594	40.74%
Owner Occupier	305,948,515	57.53%	864	59.26%
<b>Total</b>	<b>531,792,159</b>	<b>100.00%</b>	<b>1,458</b>	<b>100.00%</b>



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	6,903,565.20	12
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