

AFG Series 2022-2
Collateral Report



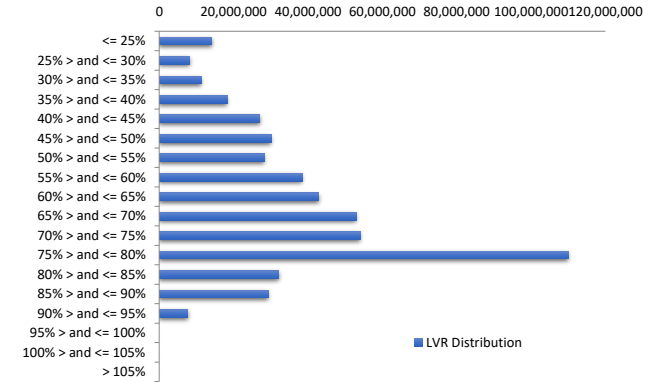
Model Period	16
Collection Period Start	1-Dec-23
Collection Period End	31-Dec-23
No. of Days	31
Interest Period Start	11-Dec-23
Interest Period End	9-Jan-24
No. of Days	30
Determination Date	5-Jan-24
Payment Date	10-Jan-24

Pool Statistics

Closing Balance of Mortgages	504,780,997
No. of Loans (Unconsolidated)	1,396
No. of Loans (Consolidated)	1,093
Average Loan Size (Unconsolidated)	361,591
Average Loan Size (Consolidated)	461,836
Largest Loan Size (Unconsolidated)	2,264,504
Largest Loan Size (Consolidated)	2,264,504
Smallest Loan Size (Unconsolidated)	(9,720)
Smallest Loan Size (Consolidated)	(9,720)
Weighted Average Interest Rate	6.92%
Weighted Average LVR	64.14%
Weighted Average Seasoning	26.26
Weighted Average Remaining Term	327.61

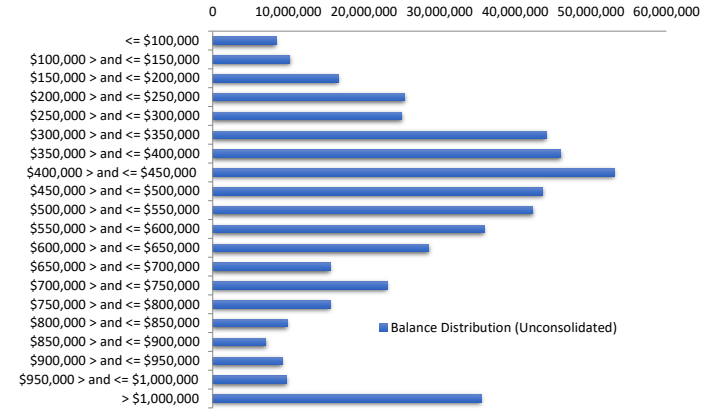
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	14,100,281	2.79%	133	12.17%
25% > and <= 30%	8,126,027	1.61%	26	2.38%
30% > and <= 35%	11,349,994	2.25%	37	3.39%
35% > and <= 40%	18,285,157	3.62%	45	4.12%
40% > and <= 45%	27,107,191	5.37%	58	5.31%
45% > and <= 50%	30,167,507	5.98%	61	5.58%
50% > and <= 55%	28,244,687	5.60%	55	5.03%
55% > and <= 60%	38,418,550	7.61%	69	6.31%
60% > and <= 65%	42,811,275	8.48%	77	7.04%
65% > and <= 70%	53,020,429	10.50%	87	7.96%
70% > and <= 75%	54,141,248	10.73%	107	9.79%
75% > and <= 80%	109,944,947	21.78%	205	18.76%
80% > and <= 85%	32,057,354	6.35%	61	5.58%
85% > and <= 90%	29,371,701	5.82%	59	5.40%
90% > and <= 95%	7,634,648	1.51%	13	1.19%
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	504,780,997	100.00%	1,093	100.00%



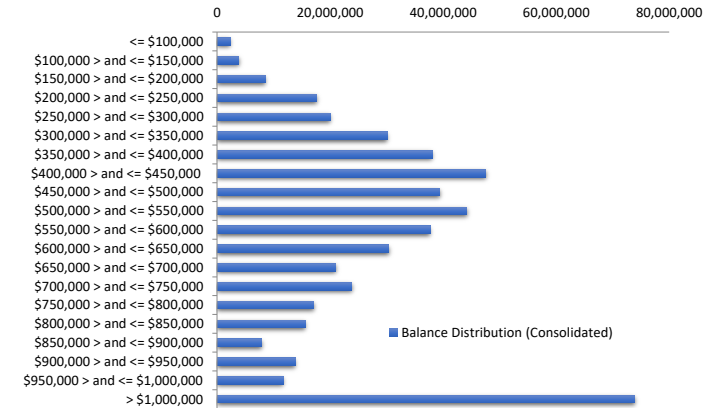
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,386,033	1.66%	211	15.11%
\$100,000 > and <= \$150,000	10,200,432	2.02%	81	5.80%
\$150,000 > and <= \$200,000	16,630,127	3.29%	95	6.81%
\$200,000 > and <= \$250,000	25,412,960	5.03%	112	8.02%
\$250,000 > and <= \$300,000	25,012,871	4.96%	91	6.52%
\$300,000 > and <= \$350,000	44,082,819	8.73%	136	9.74%
\$350,000 > and <= \$400,000	46,025,066	9.12%	122	8.74%
\$400,000 > and <= \$450,000	53,127,114	10.52%	125	8.95%
\$450,000 > and <= \$500,000	43,625,936	8.64%	92	6.59%
\$500,000 > and <= \$550,000	42,312,069	8.38%	81	5.80%
\$550,000 > and <= \$600,000	35,927,155	7.12%	63	4.51%
\$600,000 > and <= \$650,000	28,555,244	5.66%	46	3.30%
\$650,000 > and <= \$700,000	15,510,276	3.07%	23	1.65%
\$700,000 > and <= \$750,000	23,088,067	4.57%	32	2.29%
\$750,000 > and <= \$800,000	15,557,077	3.08%	20	1.43%
\$800,000 > and <= \$850,000	9,866,126	1.95%	12	0.86%
\$850,000 > and <= \$900,000	7,029,992	1.39%	8	0.57%
\$900,000 > and <= \$950,000	9,194,062	1.82%	10	0.72%
\$950,000 > and <= \$1,000,000	9,742,817	1.93%	10	0.72%
> \$1,000,000	35,494,757	7.03%	26	1.86%
Total	504,780,997	100.00%	1,396	100.00%



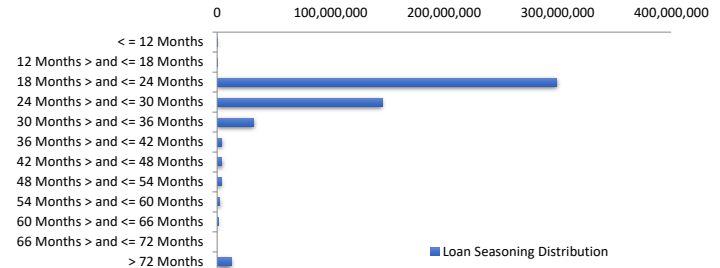
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,326,956	0.46%	80	7.32%
\$100,000 > and <= \$150,000	3,885,743	0.77%	31	2.84%
\$150,000 > and <= \$200,000	8,588,807	1.70%	49	4.48%
\$200,000 > and <= \$250,000	17,654,002	3.50%	78	7.14%
\$250,000 > and <= \$300,000	20,081,713	3.98%	73	6.68%
\$300,000 > and <= \$350,000	30,149,982	5.97%	93	8.51%
\$350,000 > and <= \$400,000	38,067,653	7.54%	101	9.24%
\$400,000 > and <= \$450,000	47,538,061	9.42%	112	10.25%
\$450,000 > and <= \$500,000	39,373,285	7.80%	83	7.59%
\$500,000 > and <= \$550,000	44,204,050	8.76%	84	7.69%
\$550,000 > and <= \$600,000	37,711,496	7.47%	66	6.04%
\$600,000 > and <= \$650,000	30,365,256	6.02%	49	4.48%
\$650,000 > and <= \$700,000	21,010,886	4.16%	31	2.84%
\$700,000 > and <= \$750,000	23,822,748	4.72%	33	3.02%
\$750,000 > and <= \$800,000	17,114,572	3.39%	22	2.01%
\$800,000 > and <= \$850,000	15,611,798	3.09%	19	1.74%
\$850,000 > and <= \$900,000	7,858,432	1.56%	9	0.82%
\$900,000 > and <= \$950,000	13,823,472	2.74%	15	1.37%
\$950,000 > and <= \$1,000,000	11,749,423	2.33%	12	1.10%
> \$1,000,000	73,842,662	14.63%	53	4.85%
Total	504,780,997	100.00%	1,093	100.00%



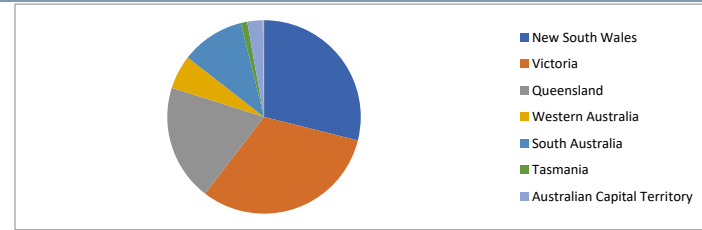
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	724,767	0.14%	2	0.14%
12 Months > and <= 18 Months	168,442	0.03%	3	0.21%
18 Months > and <= 24 Months	299,391,023	59.31%	779	55.80%
24 Months > and <= 30 Months	145,277,228	28.78%	400	28.65%
30 Months > and <= 36 Months	31,945,381	6.33%	92	6.59%
36 Months > and <= 42 Months	4,073,495	0.81%	12	0.86%
42 Months > and <= 48 Months	4,094,039	0.81%	13	0.93%
48 Months > and <= 54 Months	3,423,114	0.68%	17	1.22%
54 Months > and <= 60 Months	2,233,536	0.44%	5	0.36%
60 Months > and <= 66 Months	1,100,266	0.22%	4	0.29%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	12,349,707	2.45%	69	4.94%
Total	504,780,997	100.00%	1,396	100.00%



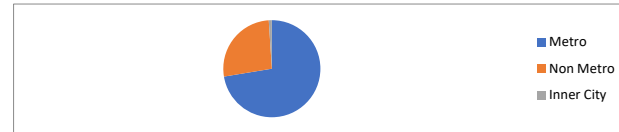
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	145,954,742	28.91%	268	24.52%
Victoria	159,150,983	31.53%	330	30.19%
Queensland	98,111,333	19.44%	241	22.05%
Western Australia	28,576,446	5.66%	94	8.60%
South Australia	53,489,323	10.60%	123	11.25%
Tasmania	5,457,570	1.08%	13	1.19%
Australian Capital Territory	12,986,947	2.57%	22	2.01%
Northern Territory	1,059,421	0.21%	2	0.18%
No Data	(5,767)	0.00%	0	0.00%
Total	504,780,997	100.00%	1,093	100.00%



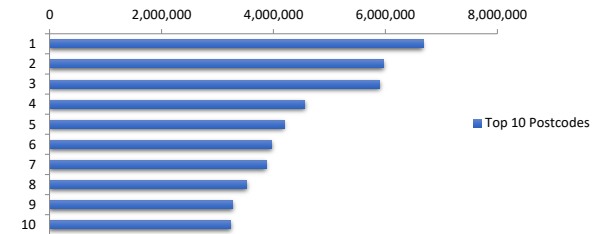
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	365,468,675	72.40%	762	69.72%
Non Metro	134,190,507	26.58%	316	28.91%
Inner City	5,127,582	1.02%	15	1.37%
No Data	(5,767)	0.00%	0	0.00%
Total	504,780,997	100.00%	1,093	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	6,674,637	1.32%	14	1.28%
3029	5,969,618	1.18%	13	1.19%
3977	5,902,788	1.17%	14	1.28%
3024	4,561,704	0.90%	7	0.64%
4209	4,194,275	0.83%	6	0.55%
2042	3,968,551	0.79%	2	0.18%
3337	3,867,554	0.77%	8	0.73%
4215	3,516,925	0.70%	7	0.64%
3350	3,271,008	0.65%	7	0.64%
4551	3,237,152	0.64%	6	0.55%
Total	45,164,211	8.95%	84	7.69%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	504,780,997	100.00%	1,396	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	504,780,997	100.00%	1,396	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	504,780,997	100.00%	1,396	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	504,780,997	100.00%	1,396	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	387,556,653	76.78%	1,106	79.23%
Interest Only	117,224,344	23.22%	290	20.77%
Non-Billing	0	0.00%	0	0.00%
Total	504,780,997	100.00%	1,396	100.00%



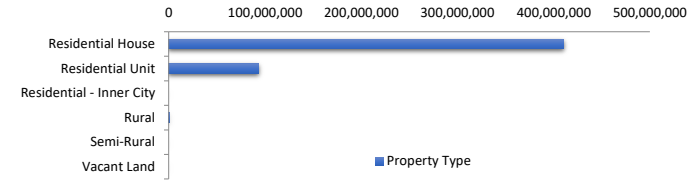
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	504,780,997	100.00%	1,396	100.00%
Total	504,780,997	100.00%	1,396	100.00%



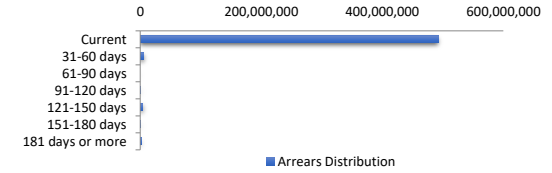
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	410,269,365	81.28%	872	79.78%
Residential Unit	93,792,147	18.58%	219	20.04%
Residential - Inner City	0	0.00%	0	0.00%
Rural	725,252	0.14%	2	0.18%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	(5,767)	0.00%	0	0.00%
Total	504,780,997	100.00%	1,093	100.00%



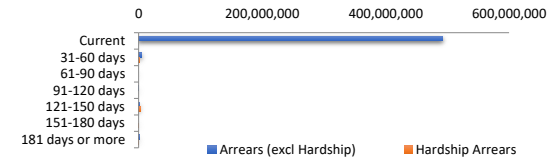
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	492,203,591	97.51%	1,374	98.42%
31-60 days	5,580,438	1.11%	11	0.79%
61-90 days	0	0.00%	0	0.00%
91-120 days	611,015	0.12%	1	0.07%
121-150 days	4,152,576	0.82%	6	0.43%
151-180 days	559,613	0.11%	1	0.07%
181 days or more	1,673,764	0.33%	3	0.21%
Total	504,780,997	100.00%	1,396	100.00%



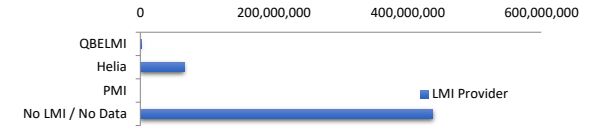
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	492,203,591	1,374	0	0	492,203,591
31-60 days	4,910,309	9	670,129	2	5,580,438
61-90 days	0	0	0	0	-
91-120 days	611,015	1	0	0	611,015
121-150 days	1,573,341	2	2,579,235	4	4,152,576
151-180 days	0	0	559,613	1	559,613
181 days or more	1,105,349	2	568,415	1	1,673,764
Total	500,403,605	1,388	4,377,392	8	504,780,997



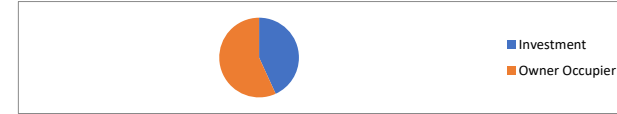
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	991,926	0.20%	4	0.37%
Helia	66,113,135	13.10%	158	14.46%
PMI	0	0.00%	0	0.00%
No LMI / No Data	437,675,936	86.71%	931	85.18%
Total	504,780,997	100.00%	1,093	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	217,922,660	43.17%	571	40.90%
Owner Occupier	286,858,337	56.83%	825	59.10%
Total	504,780,997	100.00%	1,396	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	6,996,968.29	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/Reduced	0.00	0.00
Accumulated Losses covered by E:	0.00	N/A