

AFG Series 2022-2
Collateral Report



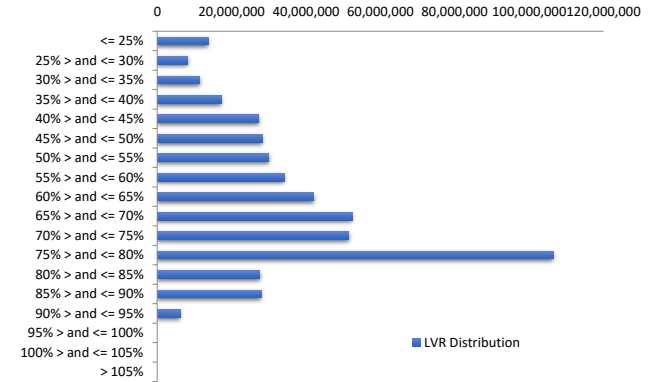
Model Period	17
Collection Period Start	1-Jan-24
Collection Period End	31-Jan-24
No. of Days	31
Interest Period Start	10-Jan-24
Interest Period End	11-Feb-24
No. of Days	33
Determination Date	7-Feb-24
Payment Date	12-Feb-24

Pool Statistics

Closing Balance of Mortgages	484,925,428
No. of Loans (Unconsolidated)	1,346
No. of Loans (Consolidated)	1,058
Average Loan Size (Unconsolidated)	360,271
Average Loan Size (Consolidated)	458,342
Largest Loan Size (Unconsolidated)	2,263,014
Largest Loan Size (Consolidated)	2,263,014
Smallest Loan Size (Unconsolidated)	(1,934)
Smallest Loan Size (Consolidated)	(1,934)
Weighted Average Interest Rate	6.91%
Weighted Average LVR	63.83%
Weighted Average Seasoning	27.29
Weighted Average Remaining Term	326.72

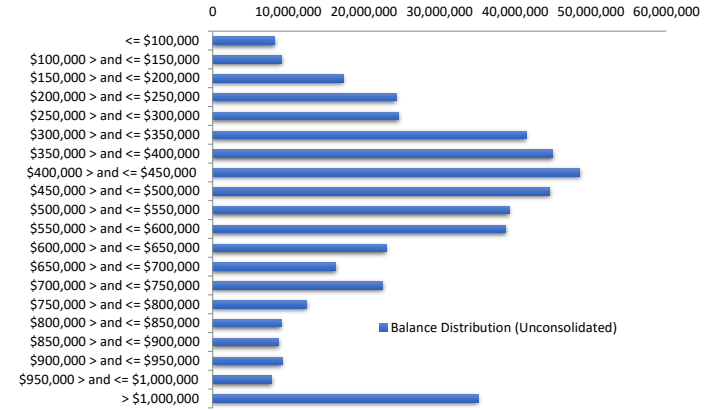
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	13,776,490	2.84%	131	12.38%
25% > and <= 30%	8,235,740	1.70%	27	2.55%
30% > and <= 35%	11,491,420	2.37%	36	3.40%
35% > and <= 40%	17,311,787	3.57%	43	4.06%
40% > and <= 45%	27,352,569	5.64%	59	5.58%
45% > and <= 50%	28,240,833	5.82%	56	5.29%
50% > and <= 55%	30,031,484	6.19%	60	5.67%
55% > and <= 60%	34,175,072	7.05%	65	6.14%
60% > and <= 65%	42,114,777	8.68%	75	7.09%
65% > and <= 70%	52,466,121	10.82%	85	8.03%
70% > and <= 75%	51,533,521	10.63%	103	9.74%
75% > and <= 80%	106,480,643	21.96%	198	18.71%
80% > and <= 85%	27,600,078	5.69%	54	5.10%
85% > and <= 90%	27,931,039	5.76%	55	5.20%
90% > and <= 95%	6,183,854	1.28%	11	1.04%
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	484,925,428	100.00%	1,058	100.00%



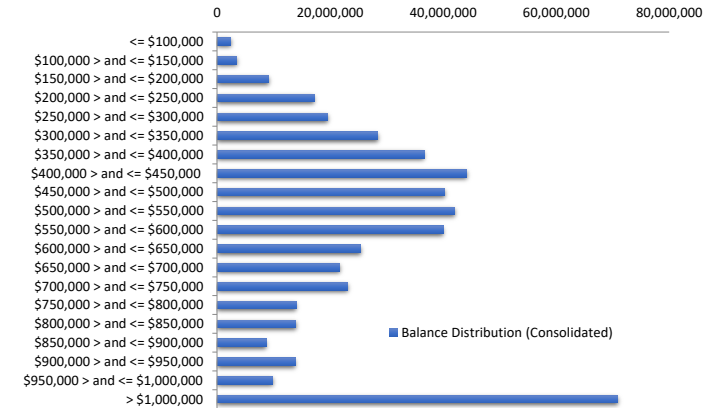
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,205,500	1.69%	208	15.45%
\$100,000 > and <= \$150,000	9,121,974	1.88%	73	5.42%
\$150,000 > and <= \$200,000	17,232,028	3.55%	98	7.28%
\$200,000 > and <= \$250,000	24,286,703	5.01%	107	7.95%
\$250,000 > and <= \$300,000	24,568,757	5.07%	89	6.61%
\$300,000 > and <= \$350,000	41,471,091	8.55%	128	9.51%
\$350,000 > and <= \$400,000	44,971,066	9.27%	119	8.84%
\$400,000 > and <= \$450,000	48,519,331	10.01%	114	8.47%
\$450,000 > and <= \$500,000	44,558,202	9.19%	94	6.98%
\$500,000 > and <= \$550,000	39,199,457	8.08%	75	5.57%
\$550,000 > and <= \$600,000	38,774,601	8.00%	68	5.05%
\$600,000 > and <= \$650,000	22,931,886	4.73%	37	2.75%
\$650,000 > and <= \$700,000	16,248,045	3.35%	24	1.78%
\$700,000 > and <= \$750,000	22,487,728	4.64%	31	2.30%
\$750,000 > and <= \$800,000	12,454,218	2.57%	16	1.19%
\$800,000 > and <= \$850,000	9,029,295	1.86%	11	0.82%
\$850,000 > and <= \$900,000	8,749,384	1.80%	10	0.74%
\$900,000 > and <= \$950,000	9,216,910	1.90%	10	0.74%
\$950,000 > and <= \$1,000,000	7,814,018	1.61%	8	0.59%
> \$1,000,000	35,085,237	7.24%	26	1.93%
Total	484,925,428	100.00%	1,346	100.00%



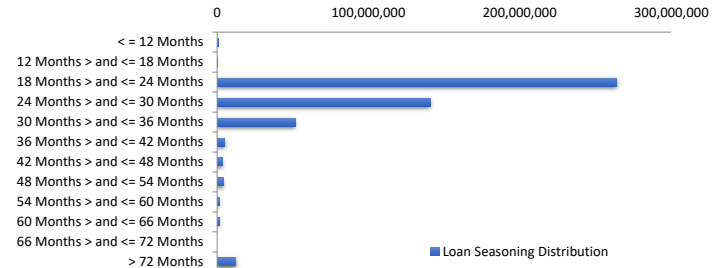
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,401,874	0.50%	81	7.66%
\$100,000 > and <= \$150,000	3,474,069	0.72%	28	2.65%
\$150,000 > and <= \$200,000	9,113,363	1.88%	52	4.91%
\$200,000 > and <= \$250,000	17,226,806	3.55%	76	7.18%
\$250,000 > and <= \$300,000	19,533,507	4.03%	71	6.71%
\$300,000 > and <= \$350,000	28,453,075	5.87%	88	8.32%
\$350,000 > and <= \$400,000	36,635,184	7.55%	97	9.17%
\$400,000 > and <= \$450,000	44,174,387	9.11%	104	9.83%
\$450,000 > and <= \$500,000	40,327,835	8.32%	85	8.03%
\$500,000 > and <= \$550,000	42,070,929	8.68%	80	7.56%
\$550,000 > and <= \$600,000	40,022,077	8.25%	70	6.62%
\$600,000 > and <= \$650,000	25,426,077	5.24%	41	3.88%
\$650,000 > and <= \$700,000	21,679,167	4.47%	32	3.02%
\$700,000 > and <= \$750,000	23,150,337	4.77%	32	3.02%
\$750,000 > and <= \$800,000	13,993,407	2.89%	18	1.70%
\$800,000 > and <= \$850,000	13,962,785	2.88%	17	1.61%
\$850,000 > and <= \$900,000	8,726,839	1.80%	10	0.95%
\$900,000 > and <= \$950,000	13,857,070	2.86%	15	1.42%
\$950,000 > and <= \$1,000,000	9,798,267	2.02%	10	0.95%
> \$1,000,000	70,898,372	14.62%	51	4.82%
Total	484,925,428	100.00%	1,058	100.00%



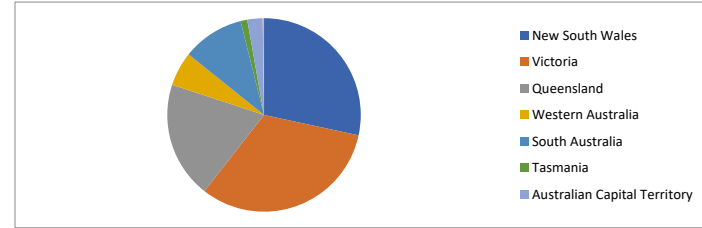
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	572,123	0.12%	1	0.07%
12 Months > and <= 18 Months	319,856	0.07%	4	0.30%
18 Months > and <= 24 Months	263,817,668	54.40%	684	50.82%
24 Months > and <= 30 Months	140,836,419	29.04%	400	29.72%
30 Months > and <= 36 Months	51,511,123	10.62%	135	10.03%
36 Months > and <= 42 Months	5,007,569	1.03%	14	1.04%
42 Months > and <= 48 Months	3,475,548	0.72%	11	0.82%
48 Months > and <= 54 Months	4,115,591	0.85%	20	1.49%
54 Months > and <= 60 Months	1,425,176	0.29%	4	0.30%
60 Months > and <= 66 Months	1,442,683	0.30%	4	0.30%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	12,401,671	2.56%	69	5.13%
Total	484,925,428	100.00%	1,346	100.00%



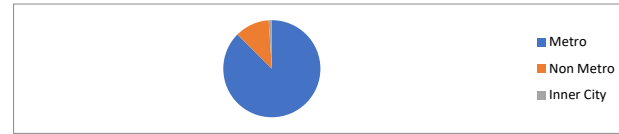
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	137,632,847	28.38%	254	24.01%
Victoria	156,125,605	32.20%	323	30.53%
Queensland	94,437,833	19.47%	234	22.12%
Western Australia	27,699,734	5.71%	92	8.70%
South Australia	50,083,101	10.33%	119	11.25%
Tasmania	5,435,884	1.12%	13	1.23%
Australian Capital Territory	12,451,674	2.57%	21	1.98%
Northern Territory	1,058,750	0.22%	2	0.19%
No Data	(0)	0.00%	0	0.00%
Total	484,925,428	100.00%	1,058	100.00%



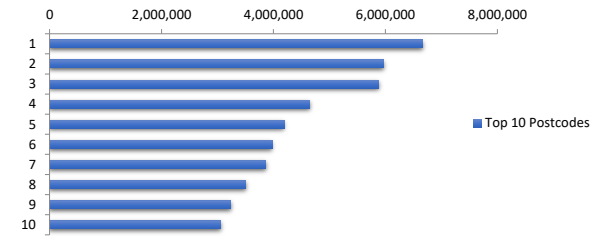
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	424,165,273	87.47%	887	83.84%
Non Metro	55,650,478	11.48%	156	14.74%
Inner City	5,109,677	1.05%	15	1.42%
No Data	0	0.00%	0	0.00%
Total	484,925,428	100.00%	1,058	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	6,668,837	1.38%	14	1.32%
3029	5,969,538	1.23%	13	1.23%
3977	5,872,625	1.21%	14	1.32%
3024	4,649,034	0.96%	7	0.66%
4209	4,191,021	0.86%	6	0.57%
2042	3,974,187	0.82%	2	0.19%
3337	3,863,212	0.80%	8	0.76%
4215	3,508,911	0.72%	7	0.66%
4551	3,237,945	0.67%	6	0.57%
3750	3,054,172	0.63%	8	0.76%
Total	44,989,483	9.28%	85	8.03%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	484,925,428	100.00%	1,346	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	484,925,428	100.00%	1,346	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	484,925,428	100.00%	1,346	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	484,925,428	100.00%	1,346	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	371,416,432	76.59%	1,064	79.05%
Interest Only	113,508,996	23.41%	282	20.95%
Non-Billing	0	0.00%	0	0.00%
Total	484,925,428	100.00%	1,346	100.00%



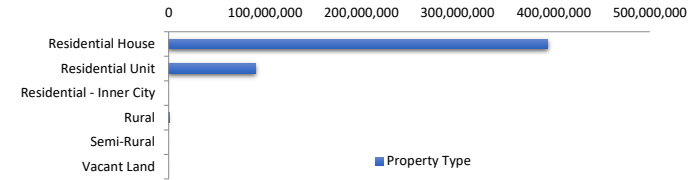
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	484,925,428	100.00%	1,346	100.00%
Total	484,925,428	100.00%	1,346	100.00%



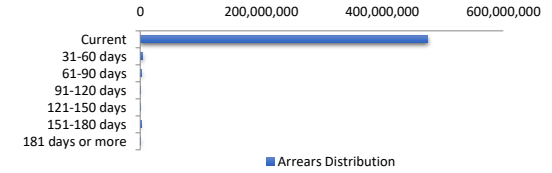
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	394,017,623	81.25%	845	79.87%
Residential Unit	90,183,446	18.60%	211	19.94%
Residential - Inner City	0	0.00%	0	0.00%
Rural	724,359	0.15%	2	0.19%
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	484,925,428	100.00%	1,058	100.00%



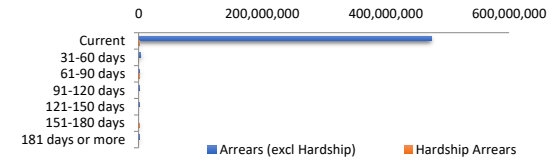
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	474,873,994	97.93%	1,327	98.59%
31-60 days	3,748,000	0.77%	7	0.52%
61-90 days	2,211,942	0.46%	5	0.37%
91-120 days	730,168	0.15%	1	0.07%
121-150 days	614,992	0.13%	1	0.07%
151-180 days	1,468,388	0.30%	3	0.22%
181 days or more	1,277,943	0.26%	2	0.15%
Total	484,925,428	100.00%	1,346	100.00%



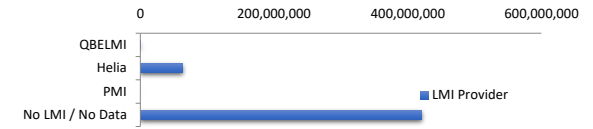
Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	473,598,699	1,327	1,275,294	0	474,873,994
31-60 days	3,229,832	5	518,168	2	3,748,000
61-90 days	1,539,672	3	672,270	2	2,211,942
91-120 days	730,168	1	0	0	730,168
121-150 days	614,992	1	0	0	614,992
151-180 days	0	0	1,468,388	3	1,468,388
181 days or more	705,140	1	572,803	1	1,277,943
Total	480,418,504	1,338	4,506,924	8	484,925,428



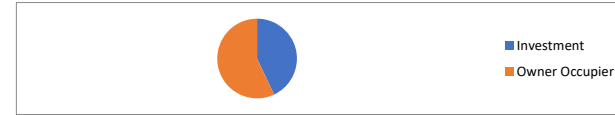
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	987,378	0.20%	4	0.38%
Helia	63,019,064	13.00%	149	14.08%
PMI	0	0.00%	0	0.00%
No LMI / No Data	420,918,986	86.80%	905	85.54%
Total	484,925,428	100.00%	1,058	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	208,368,319	42.97%	549	40.79%
Owner Occupier	276,557,109	57.03%	797	59.21%
Total	484,925,428	100.00%	1,346	100.00%



Default Statistics

Defaulted Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans	2,050,300.42	3
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