

AFG Series 2022-2
Collateral Report



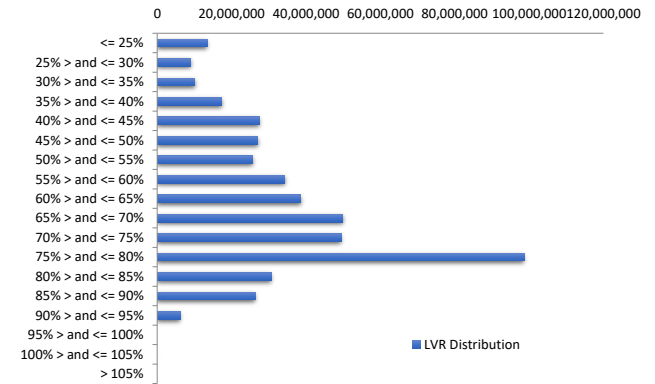
Model Period	18
Collection Period Start	1-Feb-24
Collection Period End	29-Feb-24
No. of Days	29
Interest Period Start	12-Feb-24
Interest Period End	11-Mar-24
No. of Days	29
Determination Date	6-Mar-24
Payment Date	12-Mar-24

Pool Statistics

Closing Balance of Mortgages	464,206,751
No. of Loans (Unconsolidated)	1,303
No. of Loans (Consolidated)	1,028
Average Loan Size (Unconsolidated)	356,260
Average Loan Size (Consolidated)	451,563
Largest Loan Size (Unconsolidated)	2,260,266
Largest Loan Size (Consolidated)	2,260,266
Smallest Loan Size (Unconsolidated)	(9,939)
Smallest Loan Size (Consolidated)	(9,939)
Weighted Average Interest Rate	6.89%
Weighted Average LVR	63.78%
Weighted Average Seasoning	28.06
Weighted Average Remaining Term	325.73

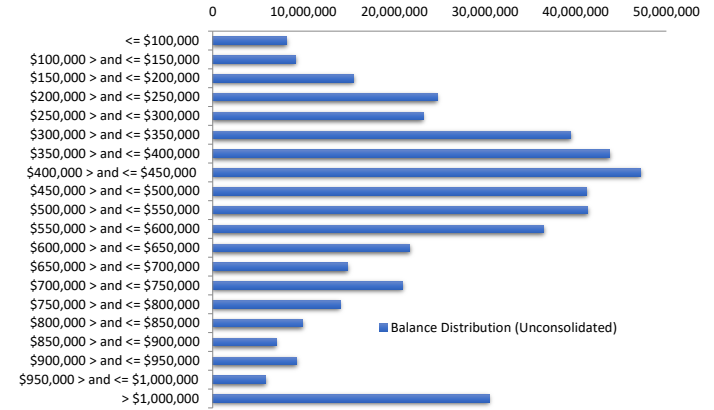
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	13,453,210	2.90%	133	12.94%
25% > and <= 30%	8,983,032	1.94%	29	2.82%
30% > and <= 35%	10,154,272	2.19%	33	3.21%
35% > and <= 40%	17,428,785	3.75%	41	3.99%
40% > and <= 45%	27,463,962	5.92%	61	5.93%
45% > and <= 50%	26,968,356	5.81%	54	5.25%
50% > and <= 55%	25,586,061	5.51%	49	4.77%
55% > and <= 60%	34,315,254	7.39%	67	6.52%
60% > and <= 65%	38,615,719	8.32%	68	6.61%
65% > and <= 70%	49,912,840	10.75%	84	8.17%
70% > and <= 75%	49,433,880	10.65%	99	9.63%
75% > and <= 80%	98,674,639	21.26%	188	18.29%
80% > and <= 85%	30,623,777	6.60%	57	5.54%
85% > and <= 90%	26,419,126	5.69%	54	5.25%
90% > and <= 95%	6,173,839	1.33%	11	1.07%
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	464,206,751	100.00%	1,028	100.00%



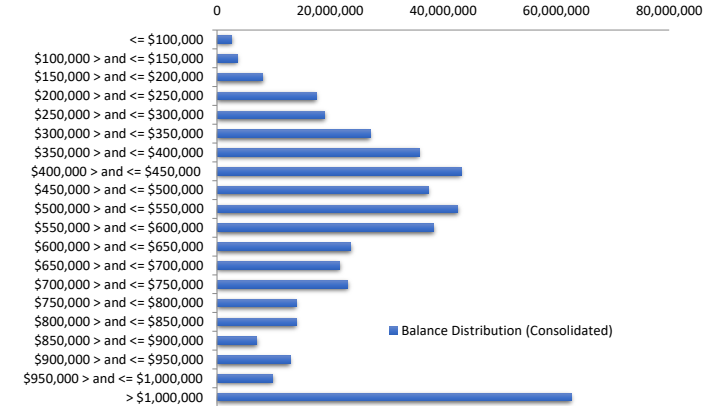
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,161,262	1.76%	205	15.73%
\$100,000 > and <= \$150,000	9,161,171	1.97%	73	5.60%
\$150,000 > and <= \$200,000	15,511,299	3.34%	89	6.83%
\$200,000 > and <= \$250,000	24,763,038	5.33%	110	8.44%
\$250,000 > and <= \$300,000	23,175,168	4.99%	84	6.45%
\$300,000 > and <= \$350,000	39,479,004	8.50%	122	9.36%
\$350,000 > and <= \$400,000	43,729,584	9.42%	116	8.90%
\$400,000 > and <= \$450,000	47,165,691	10.16%	111	8.52%
\$450,000 > and <= \$500,000	41,211,111	8.88%	87	6.68%
\$500,000 > and <= \$550,000	41,298,682	8.90%	79	6.06%
\$550,000 > and <= \$600,000	36,479,178	7.86%	64	4.91%
\$600,000 > and <= \$650,000	21,694,440	4.67%	35	2.69%
\$650,000 > and <= \$700,000	14,898,510	3.21%	22	1.69%
\$700,000 > and <= \$750,000	20,968,964	4.52%	29	2.23%
\$750,000 > and <= \$800,000	14,027,683	3.02%	18	1.38%
\$800,000 > and <= \$850,000	9,902,526	2.13%	12	0.92%
\$850,000 > and <= \$900,000	7,021,631	1.51%	8	0.61%
\$900,000 > and <= \$950,000	9,222,768	1.99%	10	0.77%
\$950,000 > and <= \$1,000,000	5,852,442	1.26%	6	0.46%
> \$1,000,000	30,482,598	6.57%	23	1.77%
Total	464,206,751	100.00%	1,303	100.00%



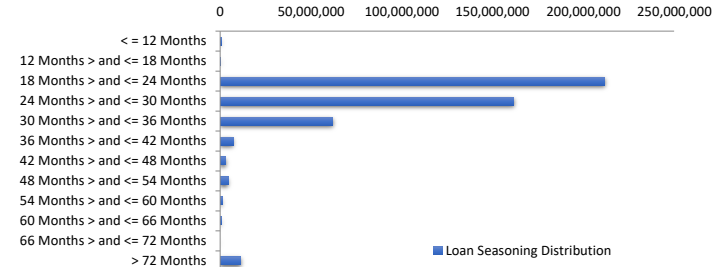
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,577,589	0.56%	84	8.17%
\$100,000 > and <= \$150,000	3,545,330	0.76%	28	2.72%
\$150,000 > and <= \$200,000	8,125,054	1.75%	47	4.57%
\$200,000 > and <= \$250,000	17,594,621	3.79%	78	7.59%
\$250,000 > and <= \$300,000	19,023,804	4.10%	69	6.71%
\$300,000 > and <= \$350,000	27,095,349	5.84%	84	8.17%
\$350,000 > and <= \$400,000	35,776,192	7.71%	95	9.24%
\$400,000 > and <= \$450,000	43,230,217	9.31%	102	9.92%
\$450,000 > and <= \$500,000	37,412,926	8.06%	79	7.68%
\$500,000 > and <= \$550,000	42,585,462	9.17%	81	7.88%
\$550,000 > and <= \$600,000	38,343,808	8.26%	67	6.52%
\$600,000 > and <= \$650,000	23,624,725	5.09%	38	3.70%
\$650,000 > and <= \$700,000	21,690,962	4.67%	32	3.11%
\$700,000 > and <= \$750,000	23,146,953	4.99%	32	3.11%
\$750,000 > and <= \$800,000	14,011,441	3.02%	18	1.75%
\$800,000 > and <= \$850,000	14,021,330	3.02%	17	1.65%
\$850,000 > and <= \$900,000	6,982,763	1.50%	8	0.78%
\$900,000 > and <= \$950,000	12,920,360	2.78%	14	1.36%
\$950,000 > and <= \$1,000,000	9,831,163	2.12%	10	0.97%
> \$1,000,000	62,666,701	13.50%	45	4.38%
Total	464,206,751	100.00%	1,028	100.00%



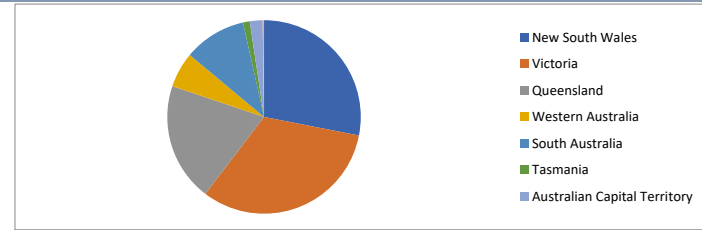
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	575,069	0.12%	1	0.08%
12 Months > and <= 18 Months	256,509	0.06%	2	0.15%
18 Months > and <= 24 Months	211,830,855	45.63%	556	42.67%
24 Months > and <= 30 Months	161,780,943	34.85%	449	34.46%
30 Months > and <= 36 Months	61,948,531	13.35%	171	13.12%
36 Months > and <= 42 Months	7,347,307	1.58%	22	1.69%
42 Months > and <= 48 Months	3,184,281	0.69%	9	0.69%
48 Months > and <= 54 Months	4,346,475	0.94%	20	1.53%
54 Months > and <= 60 Months	1,102,133	0.24%	5	0.38%
60 Months > and <= 66 Months	648,962	0.14%	3	0.23%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	11,185,685	2.41%	65	4.99%
Total	464,206,751	100.00%	1,303	100.00%



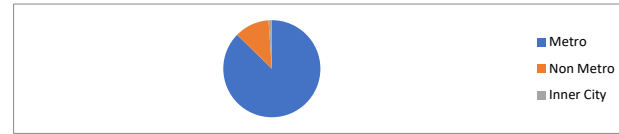
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	130,329,590	28.08%	246	23.93%
Victoria	149,972,137	32.31%	313	30.45%
Queensland	91,806,890	19.78%	227	22.08%
Western Australia	27,423,885	5.91%	91	8.85%
South Australia	48,453,390	10.44%	117	11.38%
Tasmania	5,232,001	1.13%	13	1.26%
Australian Capital Territory	9,931,300	2.14%	19	1.85%
Northern Territory	1,057,558	0.23%	2	0.19%
No Data	0	0.00%	0	0.00%
Total	464,206,751	100.00%	1,028	100.00%



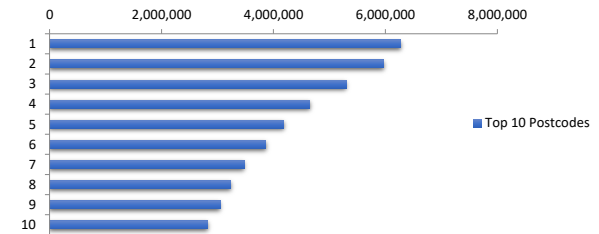
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	405,295,033	87.31%	861	83.75%
Non Metro	53,827,167	11.60%	152	14.79%
Inner City	5,084,551	1.10%	15	1.46%
No Data	0	0.00%	0	0.00%
Total	464,206,751	100.00%	1,028	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	6,268,622	1.35%	13	1.26%
3029	5,965,381	1.29%	13	1.26%
3977	5,304,053	1.14%	13	1.26%
3024	4,650,929	1.00%	7	0.68%
4209	4,182,300	0.90%	6	0.58%
3337	3,858,299	0.83%	8	0.78%
4215	3,474,163	0.75%	7	0.68%
4551	3,232,024	0.70%	6	0.58%
3750	3,049,721	0.66%	7	0.68%
4121	2,825,543	0.61%	4	0.39%
Total	42,811,035	9.22%	84	8.17%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	464,206,751	100.00%	1,303	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	464,206,751	100.00%	1,303	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	464,206,751	100.00%	1,303	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	464,206,751	100.00%	1,303	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	360,224,916	77.60%	1,033	79.28%
Interest Only	103,981,835	22.40%	270	20.72%
Non-Billing	0	0.00%	0	0.00%
Total	464,206,751	100.00%	1,303	100.00%



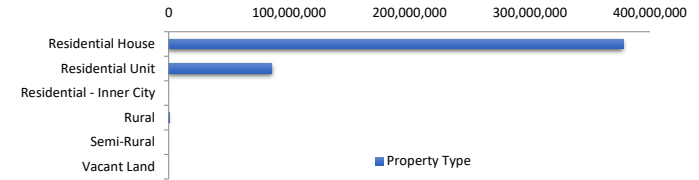
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	464,206,751	100.00%	1,303	100.00%
Total	464,206,751	100.00%	1,303	100.00%



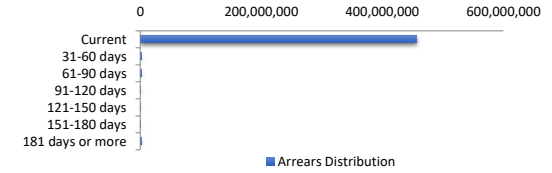
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	377,917,742	81.41%	823	80.06%
Residential Unit	85,564,504	18.43%	203	19.75%
Residential - Inner City	0	0.00%	0	0.00%
Rural	724,505	0.16%	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	464,206,751	100.00%	1,028	100.00%



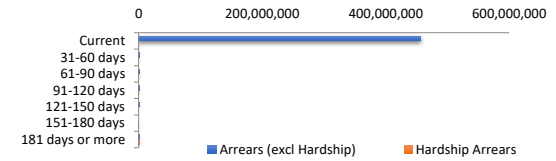
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	457,008,987	98.45%	1,286	98.70%
31-60 days	1,549,396	0.33%	5	0.38%
61-90 days	1,809,064	0.39%	5	0.38%
91-120 days	1,044,221	0.22%	2	0.15%
121-150 days	614,215	0.13%	1	0.08%
151-180 days	559,364	0.12%	1	0.08%
181 days or more	1,621,504	0.35%	3	0.23%
Total	464,206,751	100.00%	1,303	100.00%



Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	456,466,761	1,286	542,226	0	457,008,987
31-60 days	1,246,564	4	302,832	1	1,549,396
61-90 days	1,376,478	3	432,586	2	1,809,064
91-120 days	654,384	1	389,837	1	1,044,221
121-150 days	614,215	1	0	0	614,215
151-180 days	0	0	559,364	1	559,364
181 days or more	708,903	1	912,600	2	1,621,504
Total	461,067,305	1,296	3,139,446	7	464,206,751



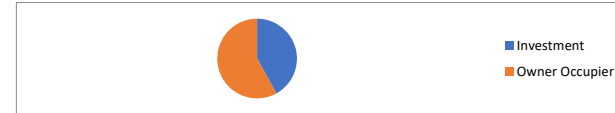
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	994,325	0.21%	4	0.39%
Helia	60,853,543	13.11%	142	13.81%
PMI	0	0.00%	0	0.00%
No LMI / No Data	402,358,883	86.68%	882	85.80%
Total	464,206,751	100.00%	1,028	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	194,829,657	41.97%	522	40.06%
Owner Occupier	269,377,094	58.03%	781	59.94%
Total	464,206,751	100.00%	1,303	100.00%



Default Statistics

Defaulted Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans	1,977,502.25	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