

AFG Series 2022-2
Collateral Report



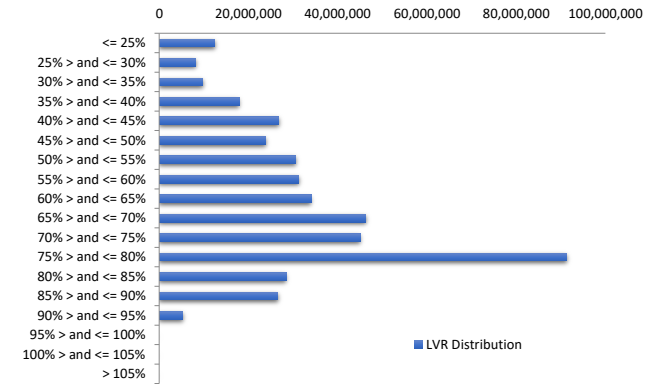
Model Period	20
Collection Period Start	1-Apr-24
Collection Period End	30-Apr-24
No. of Days	30
Interest Period Start	10-Apr-24
Interest Period End	9-May-24
No. of Days	30
Determination Date	7-May-24
Payment Date	10-May-24

Pool Statistics

Closing Balance of Mortgages	438,214,587
No. of Loans (Unconsolidated)	1,232
No. of Loans (Consolidated)	973
Average Loan Size (Unconsolidated)	355,694
Average Loan Size (Consolidated)	450,375
Largest Loan Size (Unconsolidated)	2,256,022
Largest Loan Size (Consolidated)	2,256,022
Smallest Loan Size (Unconsolidated)	(16,892)
Smallest Loan Size (Consolidated)	(16,892)
Weighted Average Interest Rate	6.86%
Weighted Average LVR	63.51%
Weighted Average Seasoning	30.13
Weighted Average Remaining Term	323.69

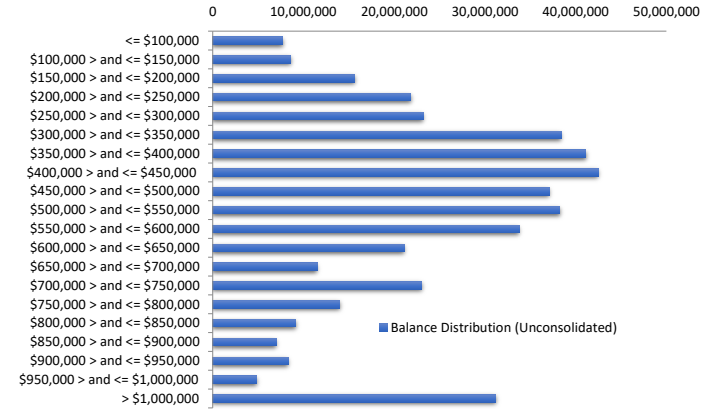
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,487,451	2.85%	126	12.95%
25% > and <= 30%	8,142,189	1.86%	27	2.77%
30% > and <= 35%	9,767,817	2.23%	31	3.19%
35% > and <= 40%	17,910,520	4.09%	44	4.52%
40% > and <= 45%	26,808,421	6.12%	56	5.76%
45% > and <= 50%	23,919,075	5.46%	48	4.93%
50% > and <= 55%	30,659,989	7.00%	61	6.27%
55% > and <= 60%	31,329,044	7.15%	57	5.86%
60% > and <= 65%	34,033,551	7.77%	63	6.47%
65% > and <= 70%	46,339,130	10.57%	76	7.81%
70% > and <= 75%	45,122,545	10.30%	89	9.15%
75% > and <= 80%	91,343,855	20.84%	180	18.50%
80% > and <= 85%	28,432,445	6.49%	52	5.34%
85% > and <= 90%	26,621,642	6.08%	53	5.45%
90% > and <= 95%	5,296,913	1.21%	10	1.03%
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	438,214,587	100.00%	973	100.00%



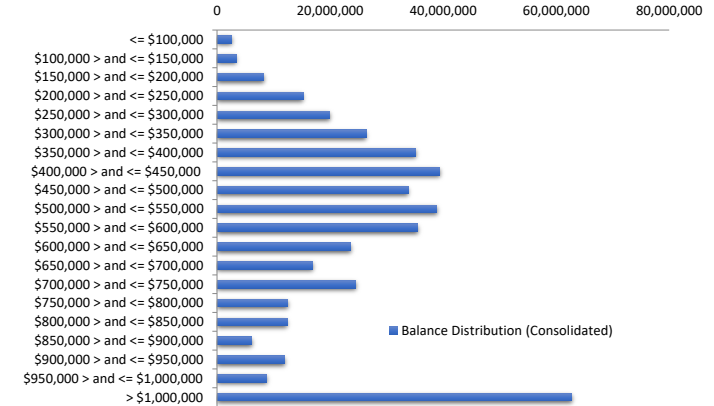
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,712,598	1.76%	198	16.07%
\$100,000 > and <= \$150,000	8,584,132	1.96%	68	5.52%
\$150,000 > and <= \$200,000	15,641,612	3.57%	89	7.22%
\$200,000 > and <= \$250,000	21,826,045	4.98%	97	7.87%
\$250,000 > and <= \$300,000	23,204,381	5.30%	84	6.82%
\$300,000 > and <= \$350,000	38,409,405	8.76%	119	9.66%
\$350,000 > and <= \$400,000	41,137,052	9.39%	109	8.85%
\$400,000 > and <= \$450,000	42,469,333	9.69%	100	8.12%
\$450,000 > and <= \$500,000	37,112,707	8.47%	78	6.33%
\$500,000 > and <= \$550,000	38,239,627	8.73%	73	5.93%
\$550,000 > and <= \$600,000	33,780,134	7.71%	59	4.79%
\$600,000 > and <= \$650,000	21,095,164	4.81%	34	2.76%
\$650,000 > and <= \$700,000	11,509,939	2.63%	17	1.38%
\$700,000 > and <= \$750,000	23,053,103	5.26%	32	2.60%
\$750,000 > and <= \$800,000	13,988,944	3.19%	18	1.46%
\$800,000 > and <= \$850,000	9,119,741	2.08%	11	0.89%
\$850,000 > and <= \$900,000	7,016,684	1.60%	8	0.65%
\$900,000 > and <= \$950,000	8,309,734	1.90%	9	0.73%
\$950,000 > and <= \$1,000,000	4,838,862	1.10%	5	0.41%
> \$1,000,000	31,165,389	7.11%	24	1.95%
Total	438,214,587	100.00%	1,232	100.00%



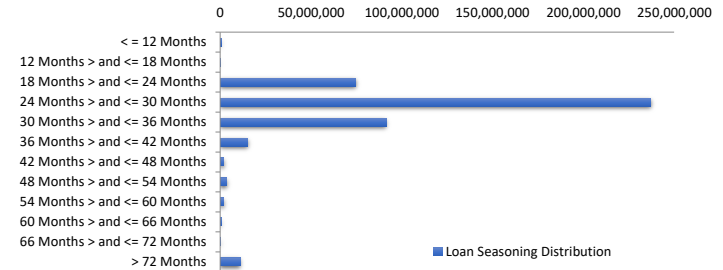
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,546,602	0.58%	82	8.43%
\$100,000 > and <= \$150,000	3,361,872	0.77%	26	2.67%
\$150,000 > and <= \$200,000	8,279,368	1.89%	47	4.83%
\$200,000 > and <= \$250,000	15,227,353	3.47%	68	6.99%
\$250,000 > and <= \$300,000	19,883,955	4.54%	72	7.40%
\$300,000 > and <= \$350,000	26,385,112	6.02%	82	8.43%
\$350,000 > and <= \$400,000	35,104,849	8.01%	93	9.56%
\$400,000 > and <= \$450,000	39,429,310	9.00%	93	9.56%
\$450,000 > and <= \$500,000	33,848,493	7.72%	71	7.30%
\$500,000 > and <= \$550,000	38,882,837	8.87%	74	7.61%
\$550,000 > and <= \$600,000	35,551,899	8.11%	62	6.37%
\$600,000 > and <= \$650,000	23,659,267	5.40%	38	3.91%
\$650,000 > and <= \$700,000	16,918,739	3.86%	25	2.57%
\$700,000 > and <= \$750,000	24,545,978	5.60%	34	3.49%
\$750,000 > and <= \$800,000	12,465,722	2.84%	16	1.64%
\$800,000 > and <= \$850,000	12,409,542	2.83%	15	1.54%
\$850,000 > and <= \$900,000	6,130,871	1.40%	7	0.72%
\$900,000 > and <= \$950,000	12,001,047	2.74%	13	1.34%
\$950,000 > and <= \$1,000,000	8,823,549	2.01%	9	0.92%
> \$1,000,000	62,758,223	14.32%	46	4.73%
Total	438,214,587	100.00%	973	100.00%



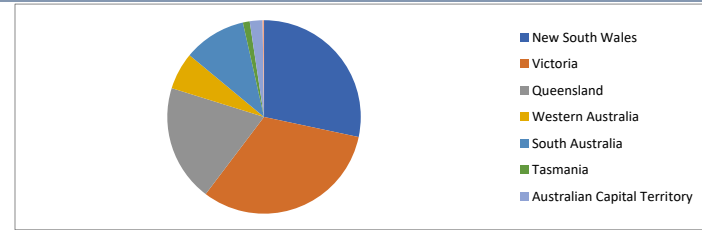
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	575,764	0.13%	1	0.08%
12 Months > and <= 18 Months	155,197	0.04%	1	0.08%
18 Months > and <= 24 Months	74,614,671	17.03%	190	15.42%
24 Months > and <= 30 Months	237,168,985	54.12%	642	52.11%
30 Months > and <= 36 Months	91,340,313	20.84%	250	20.29%
36 Months > and <= 42 Months	15,003,057	3.42%	50	4.06%
42 Months > and <= 48 Months	1,913,303	0.44%	6	0.49%
48 Months > and <= 54 Months	3,562,891	0.81%	14	1.14%
54 Months > and <= 60 Months	1,873,235	0.43%	11	0.89%
60 Months > and <= 66 Months	612,880	0.14%	2	0.16%
66 Months > and <= 72 Months	333,738	0.08%	2	0.16%
> 72 Months	11,060,553	2.52%	63	5.11%
Total	438,214,587	100.00%	1,232	100.00%



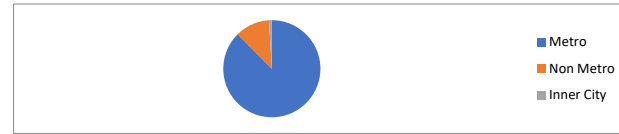
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	124,169,408	28.34%	231	23.74%
Victoria	140,125,724	31.98%	295	30.32%
Queensland	85,453,213	19.50%	213	21.89%
Western Australia	27,163,699	6.20%	91	9.35%
South Australia	45,898,993	10.47%	111	11.41%
Tasmania	5,005,407	1.14%	13	1.34%
Australian Capital Territory	9,342,302	2.13%	17	1.75%
Northern Territory	1,055,841	0.24%	2	0.21%
No Data	0	0.00%	0	0.00%
Total	438,214,587	100.00%	973	100.00%



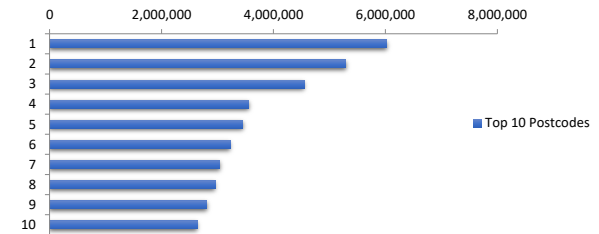
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	383,779,774	87.58%	817	83.97%
Non Metro	50,301,969	11.48%	143	14.70%
Inner City	4,132,843	0.94%	13	1.34%
No Data	0	0.00%	0	0.00%
Total	438,214,587	100.00%	973	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	6,015,693	1.37%	13	1.34%
3977	5,293,831	1.21%	13	1.34%
3064	4,549,843	1.04%	10	1.03%
3337	3,552,111	0.81%	8	0.82%
4215	3,449,856	0.79%	7	0.72%
4551	3,225,853	0.74%	6	0.62%
3750	3,043,318	0.69%	7	0.72%
4209	2,956,511	0.67%	5	0.51%
2914	2,810,114	0.64%	4	0.41%
3978	2,634,767	0.60%	5	0.51%
Total	37,531,897	8.56%	78	8.02%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	438,214,587	100.00%	1,232	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	438,214,587	100.00%	1,232	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	438,214,587	100.00%	1,232	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	438,214,587	100.00%	1,232	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	344,044,941	78.51%	989	80.28%
Interest Only	94,169,646	21.49%	243	19.72%
Non-Billing	0	0.00%	0	0.00%
Total	438,214,587	100.00%	1,232	100.00%



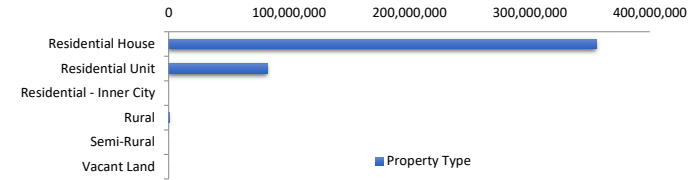
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	438,214,587	100.00%	1,232	100.00%
Total	438,214,587	100.00%	1,232	100.00%



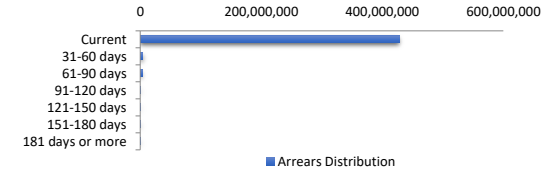
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	355,345,079	81.09%	779	80.06%
Residential Unit	82,147,610	18.75%	192	19.73%
Residential - Inner City	0	0.00%	0	0.00%
Rural	721,898	0.16%	2	0.21%
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	438,214,587	100.00%	973	100.00%



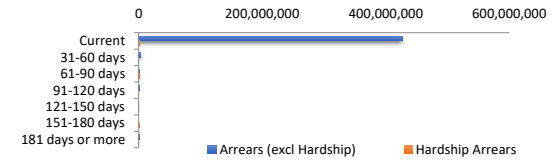
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	427,839,393	97.63%	1,209	98.13%
31-60 days	4,126,015	0.94%	11	0.89%
61-90 days	3,290,771	0.75%	6	0.49%
91-120 days	733,760	0.17%	1	0.08%
121-150 days	559,602	0.13%	2	0.16%
151-180 days	948,164	0.22%	2	0.16%
181 days or more	716,882	0.16%	1	0.08%
Total	438,214,587	100.00%	1,232	100.00%



Hardships

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	426,925,338	1,207	914,055	2	427,839,393
31-60 days	3,775,249	10	350,766	1	4,126,015
61-90 days	1,428,940	2	1,861,831	4	3,290,771
91-120 days	733,760	1	0	0	733,760
121-150 days	416,558	1	143,044	1	559,602
151-180 days	0	0	948,164	2	948,164
181 days or more	716,882	1	0	0	716,882
Total	433,996,726	1,222	4,217,860	10	438,214,587



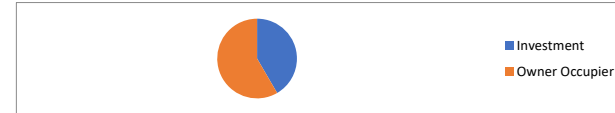
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	983,887	0.22%	4	0.41%
Helia	58,422,455	13.33%	140	14.39%
PMI	0	0.00%	0	0.00%
No LMI / No Data	378,808,245	86.44%	829	85.20%
Total	438,214,587	100.00%	973	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	182,313,875	41.60%	491	39.85%
Owner Occupier	255,900,712	58.40%	741	60.15%
Total	438,214,587	100.00%	1,232	100.00%



Default Statistics

Defaulted Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans	1,867,200.17	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