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AMERICREDIT AUTOMOBILE RECEIVABLES TRUST 2022-2

FORM 10-D

(Periodic Reports by Asset-Backed Issuers)

Filed 11/24/26 for the Period Ending 10/31/26

Address	C/O AMERICREDIT FINANCIAL SERVICES INC
	801 CHERRY ST STE 3500
	FORT WORTH, TX, 76102
Telephone	8173027000
CIK	0001929381
SIC Code	6189 - Asset-Backed Securities
Fiscal Year	12/31

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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 10-D

ASSET-BACKED ISSUER
DISTRIBUTION REPORT PURSUANT TO SECTION 13 OR 15(d) OF
THE SECURITIES EXCHANGE ACT OF 1934

For the monthly distribution period from
October 1, 2026 to October 31, 2026

Commission File Number of issuing entity: 333-261851-01
CIK number of issuing entity: 0001929381

AMERICREDIT AUTOMOBILE RECEIVABLES TRUST 2022-2
(Exact name of issuing entity as specified in its charter)

Commission File Number of depositor: 333-261851
CIK number of depositor: 0001347185

AFS SENSUB CORP.
(Exact name of depositor as specified in its charter)

CIK number of sponsor: 0001002761

AMERICREDIT FINANCIAL SERVICES, INC.
(Exact name of sponsor as specified in its charter)

Randal L. Willis (817) 302-7000
(Name and telephone number of person to contact in connection with this filing)

Delaware	88-6413948
(State or other jurisdiction of incorporation or organization of the issuing entity)	(I.R.S. Employer Identification No.)
c/o AmeriCredit Financial Services, Inc. 801 Cherry Street, Suite 3500 Fort Worth, TX 76102	76102
(Address of principal executive offices of issuing entity)	(Zip Code)

(817) 302-7000
(Telephone number, including area code)

N/A
(Former name, former address, if changed since last report)

	Registered/reported pursuant to (check one)			Name of exchange
Title of Class	**Section 12(b)**	**Section 12(g)**	**Section 15(d)**	**(If Section 12(b))**
Class A-1	☐	☐	☒	
Class A-2-A	☐	☐	☒	
Class A-2-B	☐	☐	☒	
Class A-3	☐	☐	☒	
Class B	☐	☐	☒	
Class C	☐	☐	☒	

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes ☒ No ☐

PART I – DISTRIBUTION INFORMATION

ITEM 1 – Distribution and Pool Performance Information.

The response to Item 1 is set forth in part herein and in part in Exhibit 99.1

The record date for distributions described in Exhibit 99.1 was November 17, 2026.

No assets securitized by AmeriCredit Financial Services, Inc. (the "Securitizer") and held by AmeriCredit Automobile Receivables Trust 2022-2 were the subject of a demand to repurchase or replace for breach of the representations and warranties during the distribution period from October 1, 2026 to October 31, 2026.

The Securitizer (CIK # 0001002761) filed Form ABS-15G on February 2, 2026.

Item 1A. – Asset-Level Information.

The response to Item 1A is set forth in Exhibit 102.1 and Exhibit 103.1 each of which is incorporated by reference into this Form 10-D as described in Item 10.

Item 1B. – Asset Representations Reviewer and Investor Communication.

None

PART II – OTHER INFORMATION

ITEM 2 – Legal Proceedings.

None

ITEM 3 – Sales of Securities and Use of Proceeds.

None

ITEM 4 – Defaults Upon Senior Securities.

None

ITEM 5 – [Reserved]

ITEM 6 – Significant Obligors of Pool Assets.

None

ITEM 7 – Change in Sponsor Interest in the Securities.

None

ITEM 8 – Significant Enhancement Provider Information.

None

ITEM 9 – Other Information.

None

ITEM 10 – Exhibits.

(a) Documents filed as part of this report:

99.1 Monthly Servicer's Certificate

(b) Exhibits required by this Form and Item 601 of Regulation S-K (17 CFR 229.601).

102.1 Asset Data File, dated as of November 17, 2026 for the reporting period October 1, 2026 to October 31, 2026 (See Exhibit 102.1 to Form ABS-EE filed by AmeriCredit Automobile Receivables Trust 2022-2 with the SEC on November 17, 2026, which is incorporated by reference herein).

103.1 Asset Related Document, dated as of November 17, 2026 for the reporting period October 1, 2026 to October 31, 2026 (See Exhibit 103.1 to Form ABS-EE filed by AmeriCredit Automobile Receivables Trust 2022-2 with the SEC on November 17, 2026, which is incorporated by reference herein).

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

AMERICREDIT AUTOMOBILE RECEIVABLES TRUST 2022-2
(Issuing Entity)

Dated: November 24, 2026

By: AmeriCredit Financial Services, Inc., as Servicer

By: /s/ Randal L. Willis
Name: Randal L. Willis
Title: Senior Vice President, Securitization & Conduit Reporting

Exhibit 99.1

AmeriCredit Automobile Receivables Trust 2022-2
Class A-1 2.192000% Asset Backed Notes
Class A-2A 4.20 % Asset Backed Notes
Class A-2B Floating Rate Asset Backed Notes
Class A-3 4.38% Asset Backed Notes
Class B 4.81% Asset Backed Notes
Class C 5.32% Asset Backed Notes
Class D 0.00% Asset Backed Notes
Class E 5.42% Asset Backed Notes
Servicer's Certificate

This Servicer's Certificate has been prepared pursuant to Section 4.9 of the Sale and Servicing Agreement among AmeriCredit Automobile Receivables Trust 2022-2, as Issuer, AmeriCredit Financial Services, Inc., as Servicer, AFS SenSub Corp., as Seller, and Citibank,N.A., as the Trust Collateral Agent, dated as of June 22, 2022. Defined terms have the meanings assigned to them in the Sale and Servicing Agreement or in other Transaction Documents.

Monthly Period Beginning:	10/01/2026
Monthly Period Ending:	10/31/2026
Prev. Distribution/Close Date:	10/19/2026
Distribution Date:	11/18/2026
Days of Interest for Period:	30
Days in Collection Period:	31
Transaction Month:	53

Purchases	**Units**	**Start Date**	**Closing Date**	**Original Pool Balance**
Initial Purchase	53,426	05/16/2022	06/22/2022	$ 1,434,938,755
Total	53,426			$ 1,434,938,755

MONTHLY PERIOD RECEIVABLES PRINCIPAL BALANCE CALCULATION:

{1}	Beginning of period Aggregate Principal Balance		**{1}**	$ 177,796,105
	Monthly Principal Amounts			
{2}	Collections on Receivables outstanding at end of period	**{2}**	7,533,941	
{3}	Collections on Receivables paid off during period	**{3}**	2,591,546	
{4}	Receivables becoming Liquidated Receivables during period	**{4}**	1,986,553	
{5}	Receivables becoming Purchased Receivables during period	**{5}**	0	
{6}	Other Receivables adjustments	**{6}**	(1)	
{7}	Total Monthly Principal Amounts		**{7}**	12,112,039
{8}	End of period Aggregate Principal Balance		**{8}**	$ 165,684,066
{9}	Pool Factor		**{9}**	11.5464207%

MONTHLY PERIOD NOTE BALANCE CALCULATION:

			Class A-1	Class A-2A	Class A-2B	Class A-3	Class B
{10}	Original Note Balance	{10}	$ 223,000,000	$ 396,610,000	$ 100,000,000	$ 269,060,000	$ 93,270,000
{11}	Beginning of period Note Balance	{11}	$ 0	$ 0	$ 0	$ 0	$ 0
{12}	Noteholders' Principal Distributable Amount	{12}	0	0	0	0	0
{13}	Noteholders' Accelerated Principal Amount	{13}	0	0	0	0	0
{14}	Aggregate Principal Parity Amount	{14}	0	0	0	0	0
{15}	Matured Principal Shortfall	{15}					
{16}	End of period Note Balance	{16}	$ 0	$ 0	$ 0	$ 0	$ 0
{17}	Note Pool Factors	{17}	0.0000000%	0.0000000%	0.0000000%	0.0000000%	0.0000000%

			Class C	Class D	Class E	TOTAL
			$ 129,130,000	$ 100,450,000	$ 40,900,000	$ 1,352,420,000
{18}	Beginning of period Note Balance	{18}	$ 29,271,411	$ 100,450,000	$ 40,900,000	$ 170,621,411
{19}	Noteholders' Principal Distributable Amount	{19}	7,038,575	0	0	7,038,575
{20}	Noteholders' Accelerated Principal Amount	{20}	0	0	0	0
{21}	Aggregate Principal Parity Amount	{21}	4,937,345	0	0	4,937,345
{22}	Matured Principal Shortfall	{22}				0
{23}	End of period Note Balance	{23}	$ 17,295,491	$ 100,450,000	$ 40,900,000	$ 158,645,491
{24}	Note Pool Factors	{24}	13.3938597%	100.0000000%	100.0000000%	11.7304899%

CALCULATION OF STEP-DOWN AMOUNT:

{25}	Ending Pool Balance	{25}		$ 165,684,066	
{26}	14.75 % of Ending Aggregate Principal Balance	{26}	24,438,400		
{27}	Less Specified Reserve Balance	{27}	(28,698,775)		
{28}	Sum of {26} and {27}	{28}	0		
{29}	Required Pro Forma Note Balance {25} - {28}	{29}		165,684,066	
{30}	Beginning Note Balance	{30}	170,621,411		
{31}	Total Monthly Principal Amount	{31}	(17,049,384)		
{32}	Pro-Forma Note Balance (Assuming 100% Pay-down)	{32}		153,572,027	
{33}	Excess of Required Pro-forma over Pro-forma Balance	{33}		12,112,039	
{34}	Pool Balance minus Pro-forma Note Balance not less than .50% Original Pool Balance ($7,174,694)	{34}		4,937,345	
{35}	Step-Down Amount Lesser of {33} or {34}	{35}			$ 4,937,345

CALCULATION OF PRINCIPAL DISTRIBUTABLE AMOUNT:

{36}	Total Monthly Principal Amounts	{36}	$ 12,112,039	
{37}	Step-down Amount	{37}	(4,937,345)	
{38}	Principal Distributable Amount	{38}		$ 7,174,694

CALCULATION OF INTEREST DISTRIBUTABLE AMOUNT:

	Class	Beginning Note Balance	Interest Carryover	Interest Rate	Days	Days Basis	Calculated Interest
{39}	Class A - 1	$ 0	0	2.19200%	30	Actual days/360	0
{40}	Class A - 2A	$ 0	0	4.20000%	30	30/360	0
{41}	Class A - 2B	$ 0	0	1.15000%	30	Actual days/360	0
{42}	Class A - 3	$ 0	0	4.38000%	30	30/360	0
{43}	Class B	$ 0	0	4.81000%	30	30/360	0
{44}	Class C	$ 29,271,411	0	5.32000%	30	30/360	129,770
{45}	Class D	$ 100,450,000	0	0.00000%	30	30/360	0
{46}	Class E (1)	$ 40,900,000	0	5.42000%	30	30/360	184,732

(1) Prior to the 24th distribution date, interest will accrue at 0.00%. From and after the 24th distribution date, if on the 24th distribution date target OC is met, interest will accrue at 5.42%, otherwise interest will accrue at 0.00%.

RECONCILIATION OF COLLECTION ACCOUNT:

Available Funds:

{47}	Principal Collections on Receivables during period (net of Liquidation Proceeds and Fees)	{47}	10,125,487	
{48}	Interest Collections on Receivables during period (net of Liquidation Proceeds and Fees)	{48}	1,808,463	
{49}	Liquidation Proceeds collected during period (net of Fees)	{49}	518,951	
{50}	Purchase Amounts or amounts from Servicer deposited in Collection Account	{50}	0	
{51}	Investment Earnings - Collection Account	{51}	39,931	
{52}	Accel. of Notes pursuant to Section 5.2 of the Indenture, the amount of money or property collected pursuant to Section 5.3 of the Indenture.	{52}	0	
{53}	From Reserve Acct - Investment Earnings, Reserve Acct Withdrawal, Excess Specified Reserve over Note Bal	{53}	92,521	
{54}	Collection of Supplemental Servicing - Extension Fees	{54}	39,070	
{55}	Collection of Supplemental Servicing - Repo and Recovery Fees Netted from Gross Liquidation Proceeds	{55}	122,295	
{56}	Collection of Supplemental Servicing - Late Fees, Prepayment Penalty Fees & Force Placed Insurance	{56}	99,979	
{57}	Total Available Funds	{57}		12,846,697

Distributions:

{58}	Base Servicing Fee	{58}	333,368	
{59}	Repo and Recovery Fees - reimbursed to Servicer	{59}	122,295	
{60}	Bank Service Charges - reimbursed to Servicer	{60}	0	
{61}	Late Fees, Prepayment Penalty Fees & Force Placed Insurance - to Servicer	{61}	99,979	
{62}	Trustee and Trust Collateral Agent Fees	{62}	425	
{63}	Asset Representations Reviewer Fee	{63}	0	
{64}	Owner Trustee Fee	{64}	208	
{65}	Class A-1 Noteholders' Interest Distributable Amount pari passu	{65}	0	
{66}	Class A-2A Noteholders' Interest Distributable Amount pari passu	{66}	0	
{67}	Class A-2B Noteholders' Interest Distributable Amount pari passu	{67}	0	
{68}	Class A-3 Noteholders' Interest Distributable Amount pari passu	{68}	0	
{69}	Class A Noteholders' Principal Parity Amount or Matured Principal Shortfall	{69}	0	
{70}	Class B Noteholders' Interest Distributable Amount	{70}	0	
{71}	Class B Noteholders' Principal Parity Amount or Matured Principal Shortfall	{71}	0	
{72}	Class C Noteholders' Interest Distributable Amount	{72}	129,770	
{73}	Class C Noteholders' Principal Parity Amount or Matured Principal Shortfall	{73}	0	
{74}	Class D Noteholders' Interest Distributable Amount	{74}	0	
{75}	Class D Noteholders' Principal Parity Amount or Matured Principal Shortfall	{75}	0	
{76}	Class E Noteholders' Interest Distributable Amount	{76}	184,732	
{77}	Class E Noteholders' Principal Parity Amount or Matured Principal Shortfall	{77}	4,937,345	
{78}	Noteholders' Principal Distributable Amount	{78}	7,038,575	
{79}	To the Reserve Account, the Reserve Account Deposit	{79}	0	
{80}	To the Noteholders, the Accelerated Principal Amount (as calculated below)	{80}	0	
{81}	Add'l fees (Trustee, ARR, Owner Trustee, Trust Collateral Agent, Lockbox Bank & Processor)	{81}	0	
{82}	To the Certificateholders, the aggregate amount remaining	{82}	0	
{83}	Total Distributions	{83}		$ 12,846,697

CALCULATION OF PRINCIPAL PARITY AMOUNT:

	Class	(X) Cumulative Note Balance	(Y) Pool Balance	(I) Excess of (X) - (Y)	(II) Available Funds in Waterfall	Lesser of (I) or (II)
{84}	Class A	$ 0	$ 165,684,066	$ 0	$ 12,290,422	$ 0
{85}	Class B	0	165,684,066	0	12,290,422	0
{86}	Class C	29,271,411	165,684,066	0	12,160,652	0
{87}	Class D	129,721,411	165,684,066	0	12,160,652	0
{88}	Class E	170,621,411	165,684,066	4,937,345	11,975,920	4,937,345

CALCULATION OF ACCELERATED PRINCIPAL AMOUNT:

{89}	Excess Available Funds	{89}	$ 0	
{90}	Pro-Forma Note Balance (Calculated after Step-Down)	{90}	158,645,491	
{91}	Required Pro Forma Note Balance	{91}	165,684,066	
{92}	Excess of Pro-Forma Balance over Required Pro-Forma Balance	{92}	0	
{93}	Lesser of Excess Available Funds or Excess of Pro-Forma Note Balance	{93}		$ 0

RECONCILIATION OF RESERVE ACCOUNT:

			Initial	Current
{94}	**Specified Reserve Balance**		$ 28,698,775	$ 28,698,775
{95}	Beginning of period Reserve Account balance	{95}		$ 28,698,775
{96}	The Reserve Account Deposit, from Collection Account	{96}	0	
{97}	Investment Earnings	{97}	92,521	
{98}	Investment Earnings - transferred to Collection Account Available Funds	{98}	(92,521)	
{99}	Reserve Account Withdrawal Amount	{99}	0	
{100}	End of period Reserve Account balance	{100}		$ 28,698,775

CALCULATION OF TOTAL OVERCOLLATERALIZATION:

{101}	Aggregate Principal Balance	{101}	$ 165,684,066	
{102}	End of Period Note Balance	{102}	158,645,491	
{103}	Overcollateralization	{103}	7,038,575	
{104}	Overcollateralization %	{104}		4.25%

MONTHLY PERIOD AND CUMULATIVE NUMBER OF RECEIVABLES CALCULATION:

			Cumulative	Monthly
{105}	Original Number of Receivables	{105}	53,426	0
{106}	Beginning of period number of Receivables	{106}	0	17,026
{107}	Number of Receivables becoming Liquidated Receivables during period	{107}	10,861	160
{108}	Number of Receivables becoming Purchased Receivables during period	{108}	55	0
{109}	Number of Receivables paid off during period	{109}	26,100	456
{110}	End of period number of Receivables	{110}	16,410	16,410

STATISTICAL DATA: (CURRENT AND HISTORICAL):

			Original	Prev. Month	Current
{111}	Weighted Average APR of the Receivables	{111}	12.06%	12.23%	12.23%
{112}	Weighted Average Remaining Term of the Receivables	{112}	67.00	21.15	20.34
{113}	Weighted Average Original Term of Receivables	{113}	74.00	74.00	74.00
{114}	Average Receivable Balance	{114}	$ 26,858	$ 10,443	$ 10,097
{115}	Net Losses in Period	{115}	$ 0	$ 1,178,405	$ 1,467,602
{116}	Aggregate Realized Losses	{116}	$ 0	$ 116,267,051	$ 117,734,653
{117}	Aggregate Realized Loss Percentage	{117}		8.102%	8.204%
{118}	ABS Prepay Speed	{118}		0.9594	1.0411

DELINQUENCY:

Receivables with Scheduled Payment delinquent			Units	Dollars	Percentage
{119}	31-60 days	{119}	2,182	$ 28,340,305	15.94%
{120}	61-90 days	{120}	584	7,920,274	4.45%
{121}	91-120 days	{121}	139	1,713,220	0.96%
{122}	Total	{122}	2,905	$ 37,973,799	21.35%

ASSET REPRESENTATIONS REVIEW DELINQUENCY TRIGGER

			Dollars	Percentage
{123}	Receivables with Scheduled Payment delinquent 61 days or more	{123}	$ 9,633,494	5.42%
{124}	Compliance (Trigger Violation is a Delinquency Rate Greater Than 7.60%)	{124}		Yes

EXTENSIONS

{125}	Principal Balance of Receivables extended during current period	{125}	$ 4,104,233
{126}	Beginning of Period Aggregate Principal Balance	{126}	177,796,105
{127}	Extension Rate {125} divided by {126}	{127}	2.31%

By: /s/ Randal L. Willis
Name: Randal L. Willis
Title: Senior Vice President, Securitization & Conduit Reporting
Date: November 13, 2026