

AFG Series 2021-1
Collateral Report



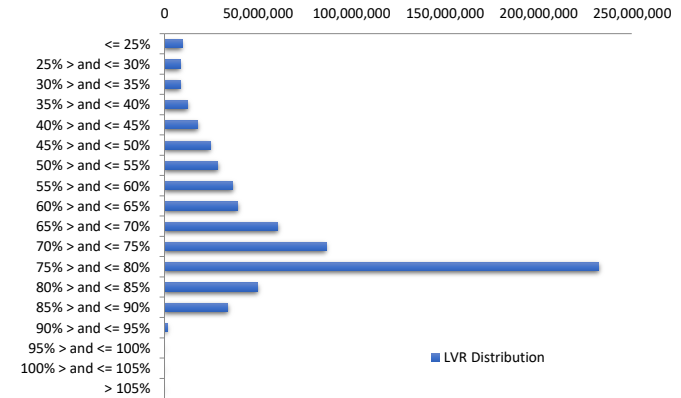
Model Period	4
Collection Period Start	1-Aug-21
Collection Period End	31-Aug-21
No. of Days	31
Interest Period Start	10-Aug-21
Interest Period End	9-Sep-21
No. of Days	31
Determination Date	7-Sep-21
Payment Date	10-Sep-21

Pool Statistics

Closing Balance of Mortgages	650,390,846
No. of Loans (Unconsolidated)	1,893
No. of Loans (Consolidated)	1,536
Average Loan Size (Unconsolidated)	343,577
Average Loan Size (Consolidated)	423,432
Largest Loan Size (Unconsolidated)	2,249,062
Largest Loan Size (Consolidated)	2,249,062
Smallest Loan Size (Unconsolidated)	(42,919)
Smallest Loan Size (Consolidated)	(42,919)
Weighted Average Interest Rate	2.96%
Weighted Average LVR	68.80%
Weighted Average Seasoning	13.94
Weighted Average Remaining Term	339.20

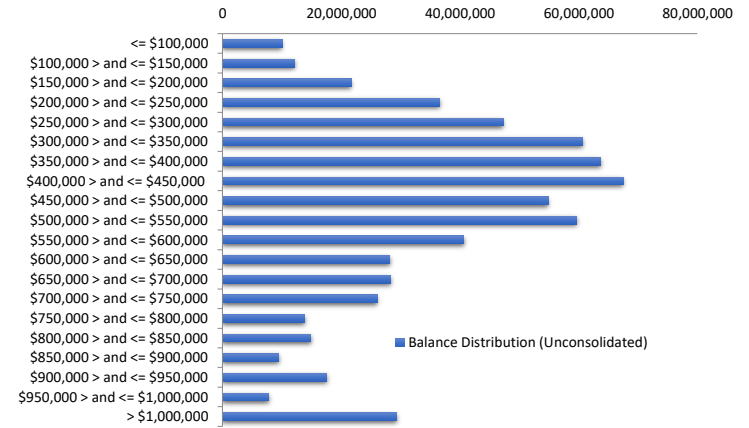
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,451,542	1.45%	132	8.59%
25% > and <= 30%	8,389,314	1.29%	30	1.95%
30% > and <= 35%	8,550,906	1.31%	31	2.02%
35% > and <= 40%	12,385,497	1.90%	48	3.13%
40% > and <= 45%	17,778,889	2.73%	52	3.39%
45% > and <= 50%	24,517,282	3.77%	61	3.97%
50% > and <= 55%	28,494,827	4.38%	64	4.17%
55% > and <= 60%	36,459,717	5.61%	77	5.01%
60% > and <= 65%	39,244,428	6.03%	80	5.21%
65% > and <= 70%	60,661,571	9.33%	126	8.20%
70% > and <= 75%	86,569,689	13.31%	185	12.04%
75% > and <= 80%	232,398,945	35.73%	465	30.27%
80% > and <= 85%	49,978,643	7.68%	110	7.16%
85% > and <= 90%	33,879,777	5.21%	72	4.69%
90% > and <= 95%	1,629,821	0.25%	3	0.20%
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	650,390,846	100.00%	1,536	100.00%



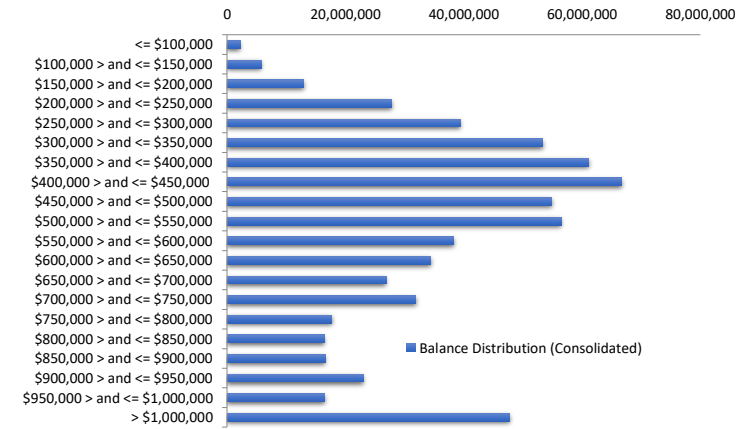
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,040,967	1.54%	304	16.06%
\$100,000 > and <= \$150,000	12,101,375	1.86%	97	5.12%
\$150,000 > and <= \$200,000	21,688,520	3.33%	123	6.50%
\$200,000 > and <= \$250,000	36,552,687	5.62%	162	8.56%
\$250,000 > and <= \$300,000	47,276,247	7.27%	171	9.03%
\$300,000 > and <= \$350,000	60,721,644	9.34%	187	9.88%
\$350,000 > and <= \$400,000	63,686,187	9.79%	170	8.98%
\$400,000 > and <= \$450,000	67,518,648	10.38%	159	8.40%
\$450,000 > and <= \$500,000	54,852,585	8.43%	116	6.13%
\$500,000 > and <= \$550,000	59,724,107	9.18%	114	6.02%
\$550,000 > and <= \$600,000	40,664,389	6.25%	71	3.75%
\$600,000 > and <= \$650,000	28,168,683	4.33%	45	2.38%
\$650,000 > and <= \$700,000	28,366,708	4.36%	42	2.22%
\$700,000 > and <= \$750,000	26,079,488	4.01%	36	1.90%
\$750,000 > and <= \$800,000	13,839,347	2.13%	18	0.95%
\$800,000 > and <= \$850,000	14,878,853	2.29%	18	0.95%
\$850,000 > and <= \$900,000	9,525,476	1.46%	11	0.58%
\$900,000 > and <= \$950,000	17,536,199	2.70%	19	1.00%
\$950,000 > and <= \$1,000,000	7,817,775	1.20%	8	0.42%
> \$1,000,000	29,350,963	4.51%	22	1.16%
Total	650,390,846	100.00%	1,893	100.00%



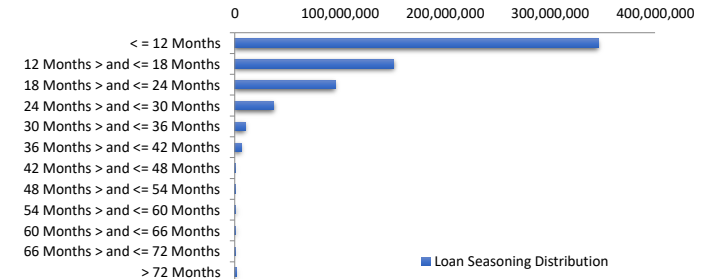
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,218,809	0.34%	95	6.18%
\$100,000 > and <= \$150,000	5,767,538	0.89%	47	3.06%
\$150,000 > and <= \$200,000	13,006,723	2.00%	74	4.82%
\$200,000 > and <= \$250,000	27,871,288	4.29%	123	8.01%
\$250,000 > and <= \$300,000	39,399,372	6.06%	143	9.31%
\$300,000 > and <= \$350,000	53,318,208	8.20%	164	10.68%
\$350,000 > and <= \$400,000	61,169,504	9.41%	163	10.61%
\$400,000 > and <= \$450,000	66,662,814	10.25%	157	10.22%
\$450,000 > and <= \$500,000	54,850,732	8.43%	116	7.55%
\$500,000 > and <= \$550,000	56,497,827	8.69%	108	7.03%
\$550,000 > and <= \$600,000	38,338,077	5.89%	67	4.36%
\$600,000 > and <= \$650,000	34,386,571	5.29%	55	3.58%
\$650,000 > and <= \$700,000	26,888,458	4.13%	40	2.60%
\$700,000 > and <= \$750,000	31,901,383	4.90%	44	2.86%
\$750,000 > and <= \$800,000	17,742,940	2.73%	23	1.50%
\$800,000 > and <= \$850,000	16,504,050	2.54%	20	1.30%
\$850,000 > and <= \$900,000	16,562,986	2.55%	19	1.24%
\$900,000 > and <= \$950,000	23,088,393	3.55%	25	1.63%
\$950,000 > and <= \$1,000,000	16,508,664	2.54%	17	1.11%
> \$1,000,000	47,706,510	7.34%	36	2.34%
Total	650,390,846	100.00%	1,536	100.00%



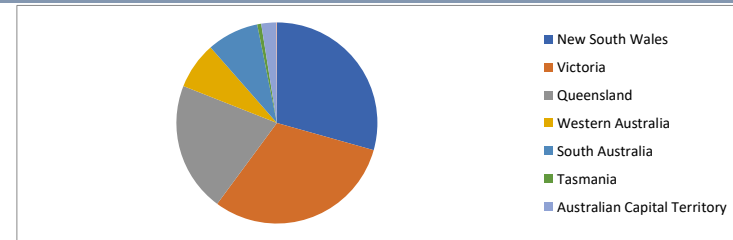
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	345,890,004	53.18%	956	50.50%
12 Months > and <= 18 Months	151,344,230	23.27%	439	23.19%
18 Months > and <= 24 Months	95,405,573	14.67%	297	15.69%
24 Months > and <= 30 Months	37,089,832	5.70%	94	4.97%
30 Months > and <= 36 Months	10,211,645	1.57%	31	1.64%
36 Months > and <= 42 Months	6,078,758	0.93%	16	0.85%
42 Months > and <= 48 Months	298,973	0.05%	3	0.16%
48 Months > and <= 54 Months	8,218	0.00%	2	0.11%
54 Months > and <= 60 Months	1,178,881	0.18%	4	0.21%
60 Months > and <= 66 Months	979,384	0.15%	3	0.16%
66 Months > and <= 72 Months	583,923	0.09%	4	0.21%
> 72 Months	1,321,426	0.20%	44	2.32%
Total	650,390,846	100.00%	1,893	100.00%



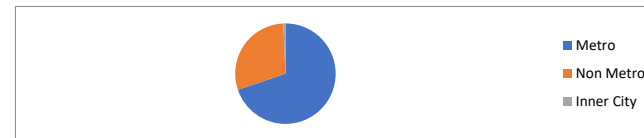
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	190,932,190	29.36%	373	24.28%
Victoria	200,117,737	30.77%	439	28.58%
Queensland	135,644,416	20.86%	359	23.37%
Western Australia	49,106,838	7.55%	149	9.70%
South Australia	54,130,742	8.32%	165	10.74%
Tasmania	4,161,339	0.64%	15	0.98%
Australian Capital Territory	15,734,434	2.42%	33	2.15%
Northern Territory	563,149	0.09%	3	0.20%
No Data	0	0.00%	0	0.00%
Total	650,390,846	100.00%	1,536	100.00%



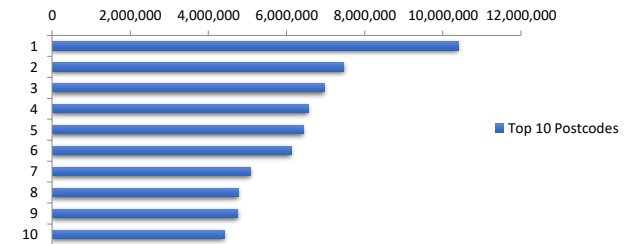
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	453,843,030	69.78%	1,046	68.10%
Non Metro	192,324,364	29.57%	481	31.32%
Inner City	4,223,452	0.65%	9	0.59%
No Data	0	0.00%	0	0.00%
Total	650,390,846	100.00%	1,536	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	10,395,865	1.60%	24	1.27%
4556	7,468,537	1.15%	17	0.90%
3030	6,963,652	1.07%	14	0.74%
4209	6,551,716	1.01%	16	0.85%
3977	6,430,288	0.99%	16	0.85%
2259	6,123,484	0.94%	12	0.63%
4551	5,081,025	0.78%	14	0.74%
3338	4,764,686	0.73%	12	0.63%
3978	4,741,699	0.73%	9	0.48%
4211	4,413,303	0.68%	9	0.48%
Total	62,934,256	9.68%	143	7.55%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	650,390,846	100.00%	1,893	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	650,390,846	100.00%	1,893	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	650,390,846	100.00%	1,893	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	650,390,846	100.00%	1,893	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	544,993,104	83.79%	1,584	83.68%
Interest Only	105,397,742	16.21%	308	16.27%
Non-Billing	0	0.00%	1	0.05%
Total	650,390,846	100.00%	1,893	100.00%



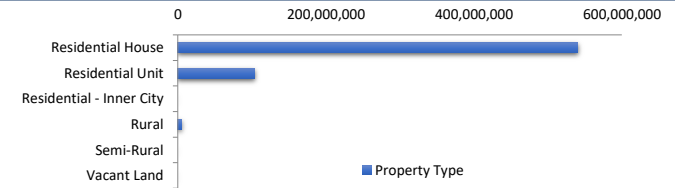
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	1	0.05%
Term Loan	650,390,846	100.00%	1,892	99.95%
Total	650,390,846	100.00%	1,893	100.00%



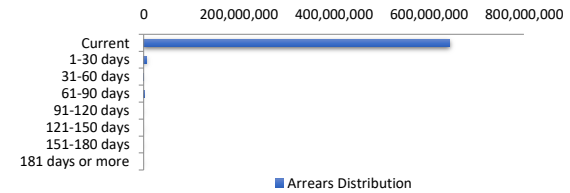
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	540,635,241	83.12%	1,222	79.56%
Residential Unit	104,330,459	16.04%	306	19.92%
Residential - Inner City	0	0.00%	0	0.00%
Rural	5,425,146	0.83%	8	0.52%
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	650,390,846	100.00%	1,536	100.00%



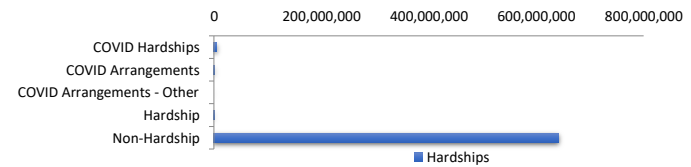
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	644,045,414	99.02%	1,880	99.31%
1-30 days	5,323,707	0.82%	11	0.58%
31-60 days	336,732	0.05%	1	0.05%
61-90 days	684,993	0.11%	1	0.05%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	650,390,846	100.00%	1,893	100.00%



Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	5,529,790	0.85%	10	0.65%
COVID Arrangements	1,574,247	0.24%	2	0.13%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	1,021,725	0.16%	2	0.13%
Non-Hardship	642,265,083	98.75%	1,522	99.09%
Total	650,390,846	100.00%	1,536	100.00%



COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19
 COVID Arrangement - A temporary change to the loan repayment type from 'Principal & Interest' to 'Interest Only' as a result of financial stresses due to Covid-19

LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,698,879	0.88%	23	1.50%
Genworth	62,648,113	9.63%	171	11.13%
PMI	0	0.00%	0	0.00%
No LMI / No Data	582,043,853	89.49%	1,342	87.37%
Total	650,390,846	100.00%	1,536	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	238,648,699	36.69%	692	36.56%
Owner Occupier	411,742,148	63.31%	1,201	63.44%
Total	650,390,846	100.00%	1,893	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0
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