

**AFG Series 2021-1**  
**Collateral Report**



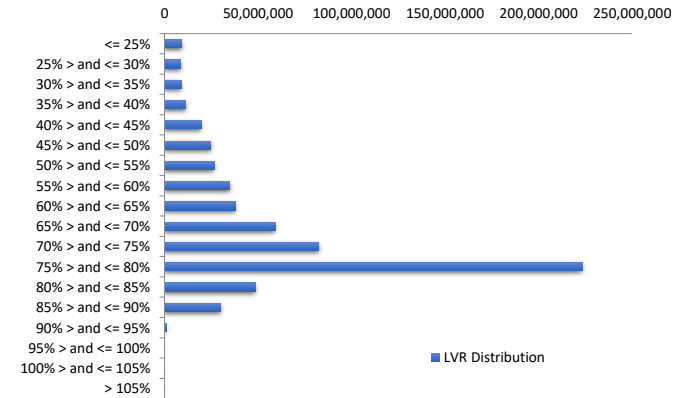
Model Period	5
Collection Period Start	1-Sep-21
Collection Period End	30-Sep-21
No. of Days	30
Interest Period Start	10-Sep-21
Interest Period End	10-Oct-21
No. of Days	31
Determination Date	6-Oct-21
Payment Date	11-Oct-21

**Pool Statistics**

Closing Balance of Mortgages	626,226,842
No. of Loans (Unconsolidated)	1,854
No. of Loans (Consolidated)	1,504
Average Loan Size (Unconsolidated)	337,771
Average Loan Size (Consolidated)	416,374
Largest Loan Size (Unconsolidated)	2,244,712
Largest Loan Size (Consolidated)	2,244,712
Smallest Loan Size (Unconsolidated)	(60,809)
Smallest Loan Size (Consolidated)	(60,809)
Weighted Average Interest Rate	2.95%
Weighted Average LVR	68.49%
Weighted Average Seasoning	14.84
Weighted Average Remaining Term	338.21

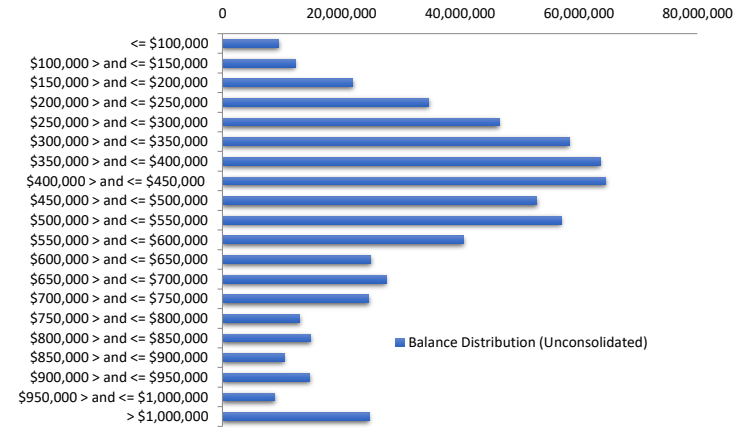
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,160,284	1.46%	136	9.04%
25% > and <= 30%	8,676,140	1.39%	32	2.13%
30% > and <= 35%	9,005,990	1.44%	33	2.19%
35% > and <= 40%	11,213,147	1.79%	44	2.93%
40% > and <= 45%	19,628,541	3.13%	56	3.72%
45% > and <= 50%	24,687,186	3.94%	60	3.99%
50% > and <= 55%	26,564,557	4.24%	62	4.12%
55% > and <= 60%	34,879,133	5.57%	74	4.92%
60% > and <= 65%	37,951,810	6.06%	78	5.19%
65% > and <= 70%	59,139,214	9.44%	121	8.05%
70% > and <= 75%	82,500,891	13.17%	181	12.03%
75% > and <= 80%	223,466,444	35.68%	450	29.92%
80% > and <= 85%	48,472,156	7.74%	110	7.31%
85% > and <= 90%	29,998,867	4.79%	65	4.32%
90% > and <= 95%	882,483	0.14%	2	0.13%
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%
<b>Total</b>	<b>626,226,842</b>	<b>100.00%</b>	<b>1,504</b>	<b>100.00%</b>



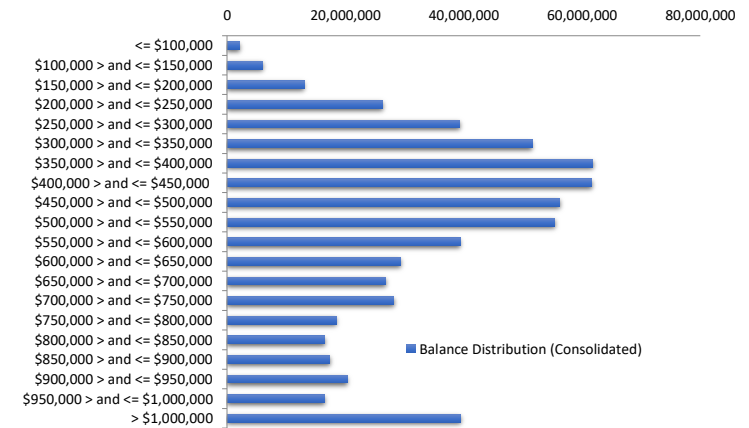
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,517,841	1.52%	309	16.67%
\$100,000 > and <= \$150,000	12,258,612	1.96%	98	5.29%
\$150,000 > and <= \$200,000	21,948,662	3.50%	124	6.69%
\$200,000 > and <= \$250,000	34,770,135	5.55%	155	8.36%
\$250,000 > and <= \$300,000	46,658,269	7.45%	169	9.12%
\$300,000 > and <= \$350,000	58,416,570	9.33%	180	9.71%
\$350,000 > and <= \$400,000	63,655,579	10.16%	170	9.17%
\$400,000 > and <= \$450,000	64,596,307	10.32%	152	8.20%
\$450,000 > and <= \$500,000	52,967,710	8.46%	112	6.04%
\$500,000 > and <= \$550,000	57,093,670	9.12%	109	5.88%
\$550,000 > and <= \$600,000	40,591,739	6.48%	71	3.83%
\$600,000 > and <= \$650,000	24,984,625	3.99%	40	2.16%
\$650,000 > and <= \$700,000	27,588,193	4.41%	41	2.21%
\$700,000 > and <= \$750,000	24,629,792	3.93%	34	1.83%
\$750,000 > and <= \$800,000	13,039,586	2.08%	17	0.92%
\$800,000 > and <= \$850,000	14,882,964	2.38%	18	0.97%
\$850,000 > and <= \$900,000	10,369,485	1.66%	12	0.65%
\$900,000 > and <= \$950,000	14,746,651	2.35%	16	0.86%
\$950,000 > and <= \$1,000,000	8,791,191	1.40%	9	0.49%
> \$1,000,000	24,719,263	3.95%	18	0.97%
<b>Total</b>	<b>626,226,842</b>	<b>100.00%</b>	<b>1,854</b>	<b>100.00%</b>



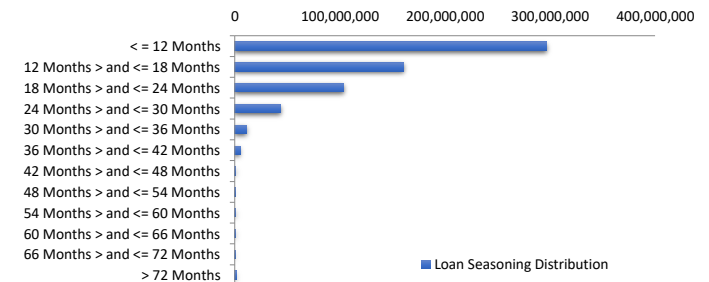
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,103,579	0.34%	100	6.65%
\$100,000 > and <= \$150,000	6,056,998	0.97%	49	3.26%
\$150,000 > and <= \$200,000	13,026,792	2.08%	74	4.92%
\$200,000 > and <= \$250,000	26,347,202	4.21%	117	7.78%
\$250,000 > and <= \$300,000	39,348,475	6.28%	143	9.51%
\$300,000 > and <= \$350,000	51,625,149	8.24%	159	10.57%
\$350,000 > and <= \$400,000	61,851,531	9.88%	165	10.97%
\$400,000 > and <= \$450,000	61,651,940	9.84%	145	9.64%
\$450,000 > and <= \$500,000	56,222,330	8.98%	119	7.91%
\$500,000 > and <= \$550,000	55,412,642	8.85%	106	7.05%
\$550,000 > and <= \$600,000	39,473,208	6.30%	69	4.59%
\$600,000 > and <= \$650,000	29,314,128	4.68%	47	3.13%
\$650,000 > and <= \$700,000	26,819,916	4.28%	40	2.66%
\$700,000 > and <= \$750,000	28,225,149	4.51%	39	2.59%
\$750,000 > and <= \$800,000	18,490,473	2.95%	24	1.60%
\$800,000 > and <= \$850,000	16,551,345	2.64%	20	1.33%
\$850,000 > and <= \$900,000	17,388,140	2.78%	20	1.33%
\$900,000 > and <= \$950,000	20,292,884	3.24%	22	1.46%
\$950,000 > and <= \$1,000,000	16,516,472	2.64%	17	1.13%
> \$1,000,000	39,508,490	6.31%	29	1.93%
<b>Total</b>	<b>626,226,842</b>	<b>100.00%</b>	<b>1,504</b>	<b>100.00%</b>



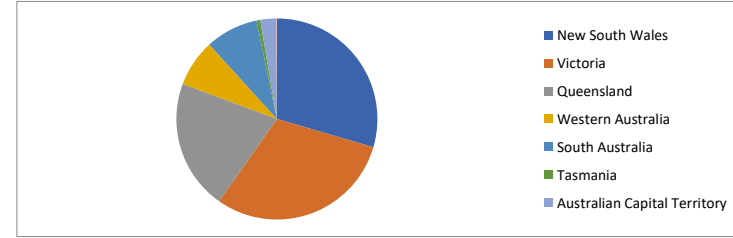
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	296,742,526	47.39%	813	43.85%
12 Months > and <= 18 Months	160,830,523	25.68%	502	27.08%
18 Months > and <= 24 Months	103,581,139	16.54%	312	16.83%
24 Months > and <= 30 Months	43,699,688	6.98%	118	6.36%
30 Months > and <= 36 Months	11,037,329	1.76%	33	1.78%
36 Months > and <= 42 Months	5,129,494	0.82%	15	0.81%
42 Months > and <= 48 Months	1,142,442	0.18%	6	0.32%
48 Months > and <= 54 Months	7,998	0.00%	2	0.11%
54 Months > and <= 60 Months	1,176,415	0.19%	4	0.22%
60 Months > and <= 66 Months	974,322	0.16%	3	0.16%
66 Months > and <= 72 Months	600,254	0.10%	4	0.22%
> 72 Months	1,304,713	0.21%	42	2.27%
<b>Total</b>	<b>626,226,842</b>	<b>100.00%</b>	<b>1,854</b>	<b>100.00%</b>



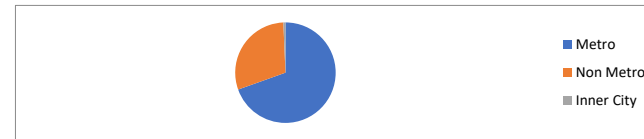
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	184,942,201	29.53%	368	24.47%
Victoria	189,233,316	30.22%	425	28.26%
Queensland	130,947,365	20.91%	352	23.40%
Western Australia	47,565,447	7.60%	146	9.71%
South Australia	53,111,075	8.48%	163	10.84%
Tasmania	3,800,858	0.61%	14	0.93%
Australian Capital Territory	16,068,231	2.57%	33	2.19%
Northern Territory	558,347	0.09%	3	0.20%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>626,226,842</b>	<b>100.00%</b>	<b>1,504</b>	<b>100.00%</b>



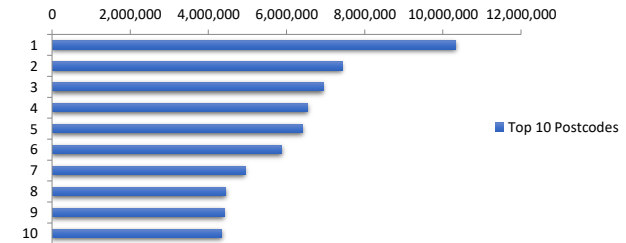
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	435,472,900	69.54%	1,023	68.02%
Non Metro	186,539,629	29.79%	472	31.38%
Inner City	4,214,313	0.67%	9	0.60%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>626,226,842</b>	<b>100.00%</b>	<b>1,504</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	10,326,463	1.65%	24	1.29%
4556	7,424,029	1.19%	17	0.92%
3030	6,949,383	1.11%	14	0.76%
4209	6,547,280	1.05%	16	0.86%
3977	6,406,587	1.02%	16	0.86%
2259	5,878,579	0.94%	12	0.65%
4551	4,942,065	0.79%	13	0.70%
3338	4,449,135	0.71%	11	0.59%
4211	4,407,989	0.70%	9	0.49%
4213	4,339,216	0.69%	8	0.43%
<b>Total</b>	<b>61,670,727</b>	<b>9.85%</b>	<b>140</b>	<b>7.55%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	626,226,842	100.00%	1,854	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>626,226,842</b>	<b>100.00%</b>	<b>1,854</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	626,226,842	100.00%	1,854	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>626,226,842</b>	<b>100.00%</b>	<b>1,854</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	525,677,666	83.94%	1,560	84.14%
Interest Only	100,549,176	16.06%	293	15.80%
Non-Billing	0	0.00%	1	0.05%
<b>Total</b>	<b>626,226,842</b>	<b>100.00%</b>	<b>1,854</b>	<b>100.00%</b>



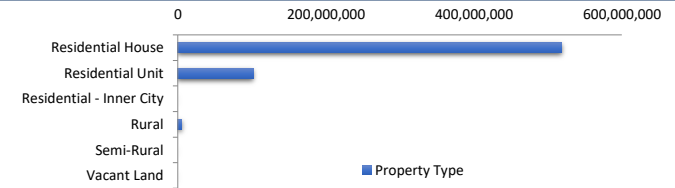
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	1	0.05%
Term Loan	626,226,842	100.00%	1,853	99.95%
<b>Total</b>	<b>626,226,842</b>	<b>100.00%</b>	<b>1,854</b>	<b>100.00%</b>



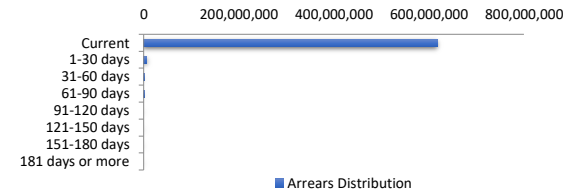
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	518,442,297	82.79%	1,195	79.45%
Residential Unit	102,364,178	16.35%	301	20.01%
Residential - Inner City	0	0.00%	0	0.00%
Rural	5,420,366	0.87%	8	0.53%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>626,226,842</b>	<b>100.00%</b>	<b>1,504</b>	<b>100.00%</b>



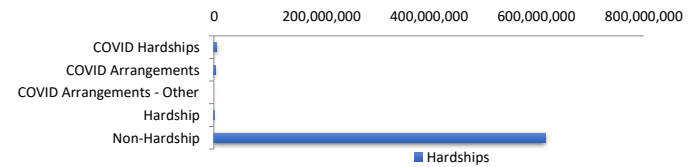
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	617,897,230	98.67%	1,840	99.24%
1-30 days	6,760,895	1.08%	11	0.59%
31-60 days	883,778	0.14%	2	0.11%
61-90 days	684,938	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%
<b>Total</b>	<b>626,226,842</b>	<b>100.00%</b>	<b>1,854</b>	<b>100.00%</b>



**Hardships**

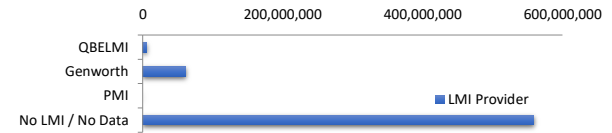
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	5,396,804	0.86%	8	0.53%
COVID Arrangements	2,666,269	0.43%	4	0.27%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	1,020,813	0.16%	2	0.13%
Non-Hardship	617,142,955	98.55%	1,490	99.07%
<b>Total</b>	<b>626,226,842</b>	<b>100.00%</b>	<b>1,504</b>	<b>100.00%</b>



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	5,711,926	0.91%	23	1.53%
Genworth	61,574,166	9.83%	169	11.24%
PMI	0	0.00%	0	0.00%
No LMI / No Data	558,940,749	89.26%	1,312	87.23%
<b>Total</b>	<b>626,226,842</b>	<b>100.00%</b>	<b>1,504</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	229,262,573	36.61%	670	36.14%
Owner Occupier	396,964,268	63.39%	1,184	63.86%
<b>Total</b>	<b>626,226,842</b>	<b>100.00%</b>	<b>1,854</b>	<b>100.00%</b>



**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