

AFG Series 2021-2
Collateral Report



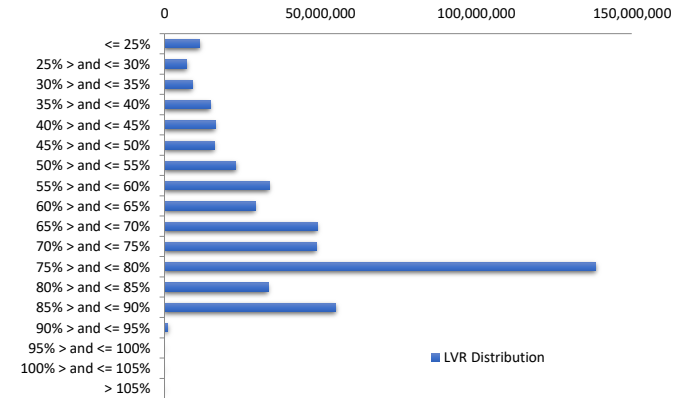
Model Period	1
Collection Period Start	14-Oct-21
Collection Period End	31-Oct-21
No. of Days	18
Interest Period Start	14-Oct-21
Interest Period End	9-Nov-21
No. of Days	27
Determination Date	5-Nov-21
Payment Date	10-Nov-21

Pool Statistics

Closing Balance of Mortgages	485,133,037
No. of Loans (Unconsolidated)	1,309
No. of Loans (Consolidated)	1,068
Average Loan Size (Unconsolidated)	370,613
Average Loan Size (Consolidated)	454,244
Largest Loan Size (Unconsolidated)	2,137,156
Largest Loan Size (Consolidated)	2,137,156
Smallest Loan Size (Unconsolidated)	(43,524)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	2.82%
Weighted Average LVR	68.01%
Weighted Average Seasoning	8.72
Weighted Average Remaining Term	341.66

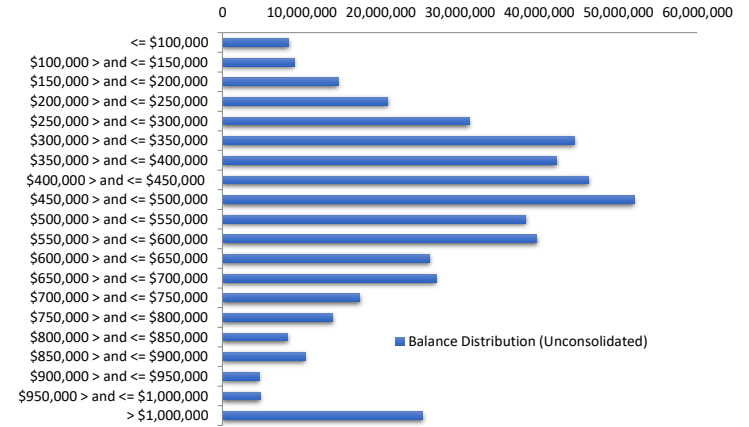
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,311,430	2.33%	76	7.12%
25% > and <= 30%	7,090,478	1.46%	27	2.53%
30% > and <= 35%	8,865,193	1.83%	24	2.25%
35% > and <= 40%	14,655,595	3.02%	31	2.90%
40% > and <= 45%	16,323,793	3.36%	33	3.09%
45% > and <= 50%	15,902,313	3.28%	38	3.56%
50% > and <= 55%	22,869,437	4.71%	44	4.12%
55% > and <= 60%	33,623,750	6.93%	69	6.46%
60% > and <= 65%	29,191,824	6.02%	57	5.34%
65% > and <= 70%	49,031,007	10.11%	96	8.99%
70% > and <= 75%	48,715,886	10.04%	95	8.90%
75% > and <= 80%	138,376,816	28.52%	276	25.84%
80% > and <= 85%	33,258,449	6.86%	73	6.84%
85% > and <= 90%	54,807,730	11.30%	126	11.80%
90% > and <= 95%	1,109,335	0.23%	3	0.28%
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	485,133,037	100.00%	1,068	100.00%



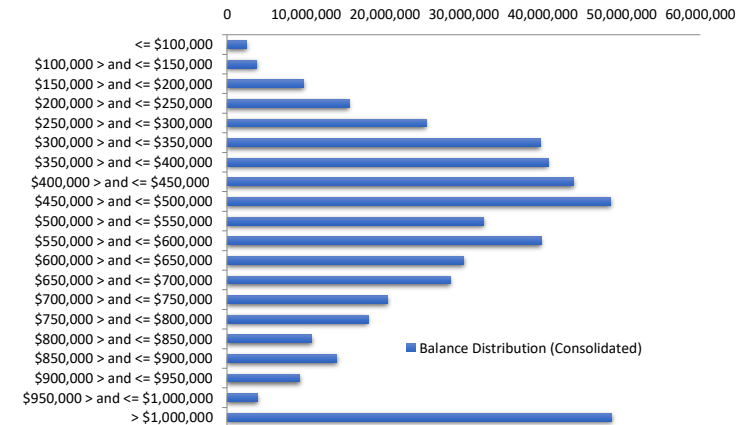
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,355,656	1.72%	166	12.68%
\$100,000 > and <= \$150,000	9,051,222	1.87%	71	5.42%
\$150,000 > and <= \$200,000	14,638,718	3.02%	83	6.34%
\$200,000 > and <= \$250,000	20,893,873	4.31%	92	7.03%
\$250,000 > and <= \$300,000	31,172,831	6.43%	113	8.63%
\$300,000 > and <= \$350,000	44,457,224	9.16%	137	10.47%
\$350,000 > and <= \$400,000	42,254,232	8.71%	112	8.56%
\$400,000 > and <= \$450,000	46,287,675	9.54%	109	8.33%
\$450,000 > and <= \$500,000	52,035,413	10.73%	110	8.40%
\$500,000 > and <= \$550,000	38,298,414	7.89%	73	5.58%
\$550,000 > and <= \$600,000	39,728,280	8.19%	69	5.27%
\$600,000 > and <= \$650,000	26,214,316	5.40%	42	3.21%
\$650,000 > and <= \$700,000	27,016,860	5.57%	40	3.06%
\$700,000 > and <= \$750,000	17,355,868	3.58%	24	1.83%
\$750,000 > and <= \$800,000	13,943,741	2.87%	18	1.38%
\$800,000 > and <= \$850,000	8,220,632	1.69%	10	0.76%
\$850,000 > and <= \$900,000	10,440,885	2.15%	12	0.92%
\$900,000 > and <= \$950,000	4,620,518	0.95%	5	0.38%
\$950,000 > and <= \$1,000,000	4,815,949	0.99%	5	0.38%
> \$1,000,000	25,330,730	5.22%	18	1.38%
Total	485,133,037	100.00%	1,309	100.00%



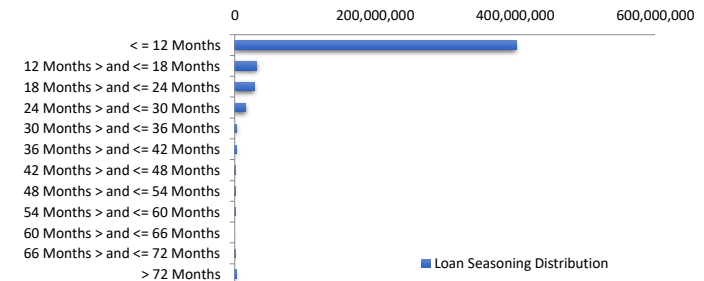
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,459,271	0.51%	37	3.46%
\$100,000 > and <= \$150,000	3,761,418	0.78%	29	2.72%
\$150,000 > and <= \$200,000	9,691,620	2.00%	55	5.15%
\$200,000 > and <= \$250,000	15,498,821	3.19%	68	6.37%
\$250,000 > and <= \$300,000	25,255,374	5.21%	92	8.61%
\$300,000 > and <= \$350,000	39,685,743	8.18%	122	11.42%
\$350,000 > and <= \$400,000	40,718,225	8.39%	108	10.11%
\$400,000 > and <= \$450,000	43,912,407	9.05%	103	9.64%
\$450,000 > and <= \$500,000	48,637,109	10.03%	103	9.64%
\$500,000 > and <= \$550,000	32,554,584	6.71%	62	5.81%
\$550,000 > and <= \$600,000	39,823,053	8.21%	69	6.46%
\$600,000 > and <= \$650,000	30,010,204	6.19%	48	4.49%
\$650,000 > and <= \$700,000	28,335,478	5.84%	42	3.93%
\$700,000 > and <= \$750,000	20,360,588	4.20%	28	2.62%
\$750,000 > and <= \$800,000	17,875,361	3.68%	23	2.15%
\$800,000 > and <= \$850,000	10,721,605	2.21%	13	1.22%
\$850,000 > and <= \$900,000	13,923,597	2.87%	16	1.50%
\$900,000 > and <= \$950,000	9,238,711	1.90%	10	0.94%
\$950,000 > and <= \$1,000,000	3,867,624	0.80%	4	0.37%
> \$1,000,000	48,802,241	10.06%	36	3.37%
Total	485,133,037	100.00%	1,068	100.00%



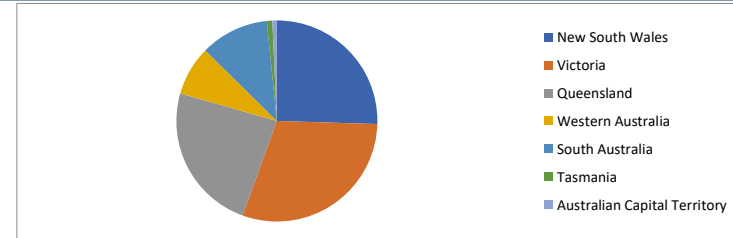
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	401,821,025	82.83%	1,075	82.12%
12 Months > and <= 18 Months	31,533,382	6.50%	84	6.42%
18 Months > and <= 24 Months	27,836,600	5.74%	72	5.50%
24 Months > and <= 30 Months	15,932,470	3.28%	49	3.74%
30 Months > and <= 36 Months	2,812,619	0.58%	10	0.76%
36 Months > and <= 42 Months	2,101,857	0.43%	6	0.46%
42 Months > and <= 48 Months	107,684	0.02%	1	0.08%
48 Months > and <= 54 Months	679,535	0.14%	2	0.15%
54 Months > and <= 60 Months	31,650	0.01%	2	0.15%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	313,376	0.06%	1	0.08%
> 72 Months	1,962,837	0.40%	7	0.53%
Total	485,133,037	100.00%	1,309	100.00%



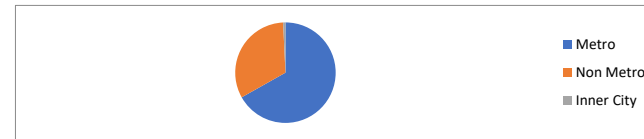
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	123,642,272	25.49%	220	20.60%
Victoria	145,891,745	30.07%	334	31.27%
Queensland	115,748,455	23.86%	274	25.66%
Western Australia	38,609,906	7.96%	98	9.18%
South Australia	53,405,115	11.01%	121	11.33%
Tasmania	4,301,792	0.89%	12	1.12%
Australian Capital Territory	3,533,751	0.73%	9	0.84%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	485,133,037	100.00%	1,068	100.00%



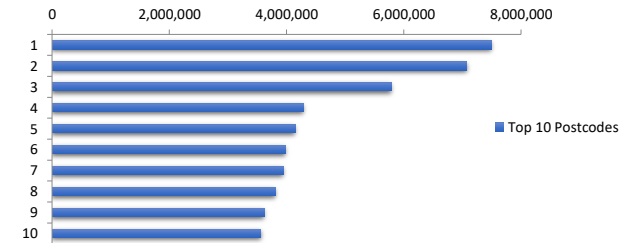
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	324,222,010	66.83%	680	63.67%
Non Metro	157,288,889	32.42%	381	35.67%
Inner City	3,622,137	0.75%	7	0.66%
No Data	0	0.00%	0	0.00%
Total	485,133,037	100.00%	1,068	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	7,489,209	1.54%	17	1.30%
3977	7,073,598	1.46%	14	1.07%
4557	5,785,151	1.19%	6	0.46%
4556	4,287,043	0.88%	10	0.76%
2261	4,144,870	0.85%	8	0.61%
2099	3,977,311	0.82%	3	0.23%
4560	3,947,997	0.81%	9	0.69%
4551	3,813,418	0.79%	9	0.69%
4215	3,616,962	0.75%	12	0.92%
3029	3,564,430	0.73%	8	0.61%
Total	47,699,990	9.83%	96	7.33%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	485,133,037	100.00%	1,309	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	485,133,037	100.00%	1,309	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	485,133,037	100.00%	1,309	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	485,133,037	100.00%	1,309	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	404,145,097	83.31%	1,093	83.50%
Interest Only	80,987,940	16.69%	216	16.50%
Non-Billing	0	0.00%	0	0.00%
Total	485,133,037	100.00%	1,309	100.00%



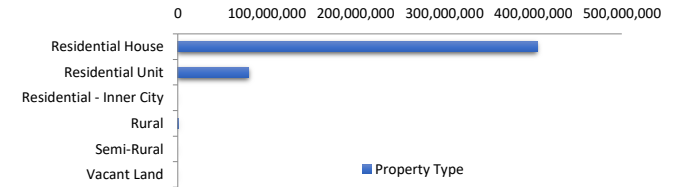
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	485,133,037	100.00%	1,309	100.00%
Total	485,133,037	100.00%	1,309	100.00%



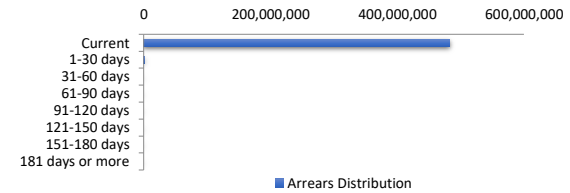
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	404,508,330	83.38%	852	79.78%
Residential Unit	79,981,093	16.49%	214	20.04%
Residential - Inner City	0	0.00%	0	0.00%
Rural	643,614	0.13%	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	485,133,037	100.00%	1,068	100.00%



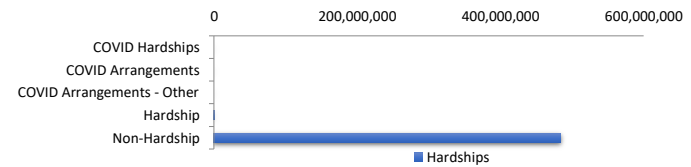
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	483,271,117	99.62%	1,305	99.69%
1-30 days	1,861,920	0.38%	4	0.31%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
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	485,133,037	100.00%	1,309	100.00%



Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	521,799	0.11%	1	0.09%
Non-Hardship	484,611,238	99.89%	1,067	99.91%
Total	485,133,037	100.00%	1,068	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

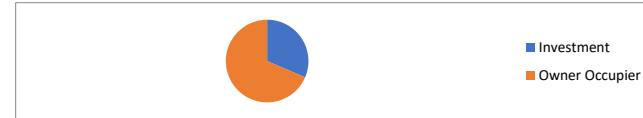
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,528,734	0.32%	5	0.47%
Genworth	83,915,962	17.30%	199	18.63%
PMI	0	0.00%	0	0.00%
No LMI / No Data	399,688,341	82.39%	864	80.90%
Total	485,133,037	100.00%	1,068	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	152,475,305	31.43%	414	31.63%
Owner Occupier	332,657,732	68.57%	895	68.37%
Total	485,133,037	100.00%	1,309	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