

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



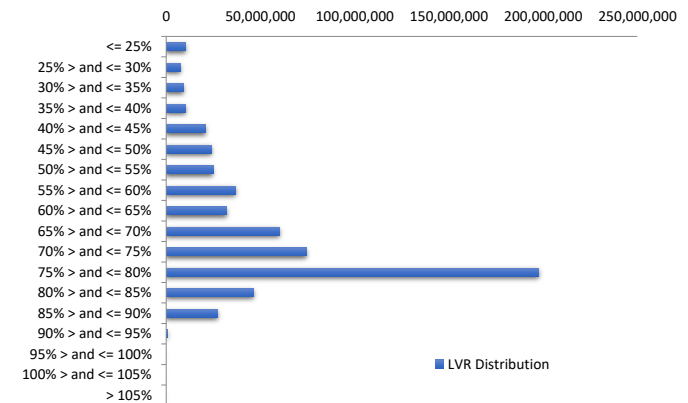
Model Period	7
Collection Period Start	1-Nov-21
Collection Period End	30-Nov-21
No. of Days	30
Interest Period Start	10-Nov-21
Interest Period End	9-Dec-21
No. of Days	30
Determination Date	7-Dec-21
Payment Date	10-Dec-21

**Pool Statistics**

Closing Balance of Mortgages	582,883,487
No. of Loans (Unconsolidated)	1,764
No. of Loans (Consolidated)	1,431
Average Loan Size (Unconsolidated)	330,433
Average Loan Size (Consolidated)	407,326
Largest Loan Size (Unconsolidated)	2,236,143
Largest Loan Size (Consolidated)	2,236,143
Smallest Loan Size (Unconsolidated)	(69,927)
Smallest Loan Size (Consolidated)	(69,927)
Weighted Average Interest Rate	2.91%
Weighted Average LVR	67.83%
Weighted Average Seasoning	16.73
Weighted Average Remaining Term	336.14

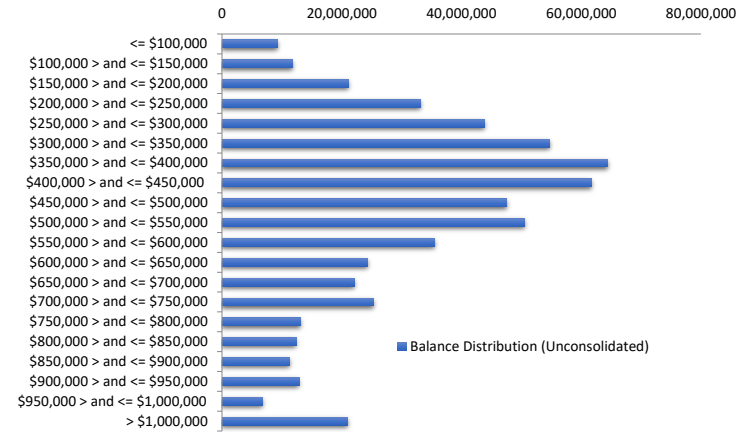
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,277,579	1.76%	147	10.27%
25% > and <= 30%	7,607,860	1.31%	28	1.96%
30% > and <= 35%	9,065,287	1.56%	34	2.38%
35% > and <= 40%	10,288,156	1.77%	38	2.66%
40% > and <= 45%	21,098,076	3.62%	58	4.05%
45% > and <= 50%	24,060,172	4.13%	57	3.98%
50% > and <= 55%	24,845,446	4.26%	60	4.19%
55% > and <= 60%	36,716,823	6.30%	77	5.38%
60% > and <= 65%	32,197,321	5.52%	66	4.61%
65% > and <= 70%	60,244,411	10.34%	126	8.81%
70% > and <= 75%	74,360,449	12.76%	171	11.95%
75% > and <= 80%	197,422,491	33.87%	400	27.95%
80% > and <= 85%	46,402,497	7.96%	107	7.48%
85% > and <= 90%	27,415,062	4.70%	60	4.19%
90% > and <= 95%	881,857	0.15%	2	0.14%
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>582,883,487</b>	<b>100.00%</b>	<b>1,431</b>	<b>100.00%</b>



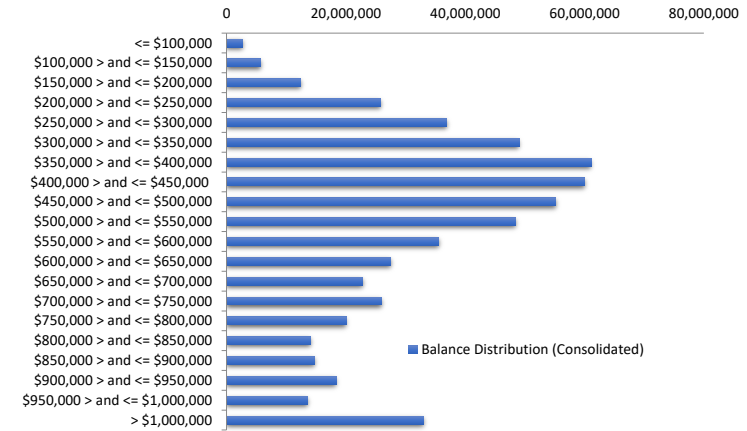
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,318,664	1.60%	313	17.74%
\$100,000 > and <= \$150,000	11,784,694	2.02%	94	5.33%
\$150,000 > and <= \$200,000	21,158,727	3.63%	119	6.75%
\$200,000 > and <= \$250,000	33,099,080	5.68%	147	8.33%
\$250,000 > and <= \$300,000	43,834,682	7.52%	159	9.01%
\$300,000 > and <= \$350,000	54,781,840	9.40%	169	9.58%
\$350,000 > and <= \$400,000	64,402,888	11.05%	172	9.75%
\$400,000 > and <= \$450,000	61,742,021	10.59%	145	8.22%
\$450,000 > and <= \$500,000	47,560,427	8.16%	100	5.67%
\$500,000 > and <= \$550,000	50,540,316	8.67%	96	5.44%
\$550,000 > and <= \$600,000	35,523,290	6.09%	62	3.51%
\$600,000 > and <= \$650,000	24,343,711	4.18%	39	2.21%
\$650,000 > and <= \$700,000	22,186,362	3.81%	33	1.87%
\$700,000 > and <= \$750,000	25,302,481	4.34%	35	1.98%
\$750,000 > and <= \$800,000	13,057,742	2.24%	17	0.96%
\$800,000 > and <= \$850,000	12,389,974	2.13%	15	0.85%
\$850,000 > and <= \$900,000	11,253,999	1.93%	13	0.74%
\$900,000 > and <= \$950,000	12,860,949	2.21%	14	0.79%
\$950,000 > and <= \$1,000,000	6,808,196	1.17%	7	0.40%
> \$1,000,000	20,933,445	3.59%	15	0.85%
<b>Total</b>	<b>582,883,487</b>	<b>100.00%</b>	<b>1,764</b>	<b>100.00%</b>



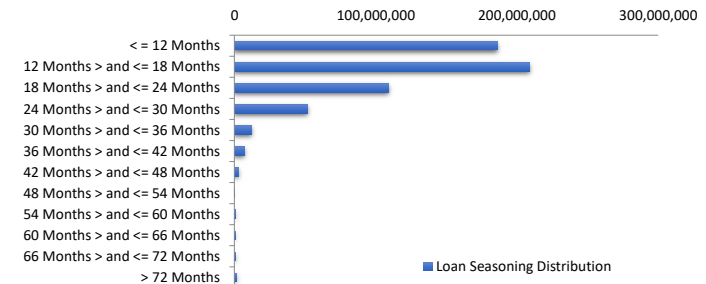
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,718,502	0.47%	110	7.69%
\$100,000 > and <= \$150,000	5,703,785	0.98%	46	3.21%
\$150,000 > and <= \$200,000	12,412,303	2.13%	70	4.89%
\$200,000 > and <= \$250,000	25,753,028	4.42%	114	7.97%
\$250,000 > and <= \$300,000	36,899,535	6.33%	134	9.36%
\$300,000 > and <= \$350,000	49,037,220	8.41%	151	10.55%
\$350,000 > and <= \$400,000	61,093,207	10.48%	163	11.39%
\$400,000 > and <= \$450,000	60,023,203	10.30%	141	9.85%
\$450,000 > and <= \$500,000	55,210,197	9.47%	116	8.11%
\$500,000 > and <= \$550,000	48,425,716	8.31%	92	6.43%
\$550,000 > and <= \$600,000	35,523,023	6.09%	62	4.33%
\$600,000 > and <= \$650,000	27,487,941	4.72%	44	3.07%
\$650,000 > and <= \$700,000	22,869,617	3.92%	34	2.38%
\$700,000 > and <= \$750,000	25,954,550	4.45%	36	2.52%
\$750,000 > and <= \$800,000	20,036,305	3.44%	26	1.82%
\$800,000 > and <= \$850,000	14,050,066	2.41%	17	1.19%
\$850,000 > and <= \$900,000	14,734,684	2.53%	17	1.19%
\$900,000 > and <= \$950,000	18,368,177	3.15%	20	1.40%
\$950,000 > and <= \$1,000,000	13,615,048	2.34%	14	0.98%
> \$1,000,000	32,967,383	5.66%	24	1.68%
<b>Total</b>	<b>582,883,487</b>	<b>100.00%</b>	<b>1,431</b>	<b>100.00%</b>



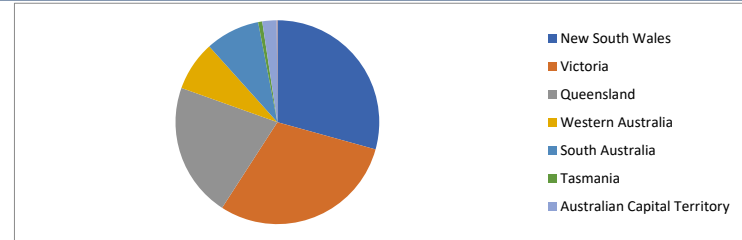
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	186,296,749	31.96%	513	29.08%
12 Months > and <= 18 Months	208,971,825	35.85%	647	36.68%
18 Months > and <= 24 Months	109,182,358	18.73%	321	18.20%
24 Months > and <= 30 Months	52,009,947	8.92%	157	8.90%
30 Months > and <= 36 Months	12,141,441	2.08%	39	2.21%
36 Months > and <= 42 Months	7,185,056	1.23%	23	1.30%
42 Months > and <= 48 Months	2,884,564	0.49%	9	0.51%
48 Months > and <= 54 Months	7,556	0.00%	2	0.11%
54 Months > and <= 60 Months	854,084	0.15%	3	0.17%
60 Months > and <= 66 Months	670,144	0.11%	2	0.11%
66 Months > and <= 72 Months	1,025,943	0.18%	4	0.23%
> 72 Months	1,653,819	0.28%	44	2.49%
<b>Total</b>	<b>582,883,487</b>	<b>100.00%</b>	<b>1,764</b>	<b>100.00%</b>



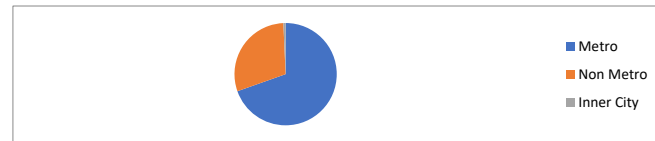
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	170,807,862	29.30%	348	24.32%
Victoria	173,852,476	29.83%	399	27.88%
Queensland	124,280,186	21.32%	335	23.41%
Western Australia	45,985,102	7.89%	141	9.85%
South Australia	50,282,063	8.63%	159	11.11%
Tasmania	3,803,320	0.65%	14	0.98%
Australian Capital Territory	13,323,730	2.29%	32	2.24%
Northern Territory	548,747	0.09%	3	0.21%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>582,883,487</b>	<b>100.00%</b>	<b>1,431</b>	<b>100.00%</b>



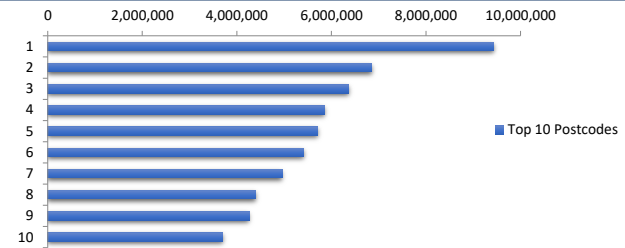
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	405,616,824	69.59%	975	68.13%
Non Metro	173,115,939	29.70%	447	31.24%
Inner City	4,150,723	0.71%	9	0.63%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>582,883,487</b>	<b>100.00%</b>	<b>1,431</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	9,438,171	1.62%	22	1.25%
4556	6,853,367	1.18%	17	0.96%
3977	6,371,528	1.09%	16	0.91%
4209	5,853,156	1.00%	15	0.85%
3030	5,714,010	0.98%	12	0.68%
2259	5,403,405	0.93%	11	0.62%
4551	4,959,219	0.85%	13	0.74%
4211	4,393,650	0.75%	9	0.51%
2557	4,259,601	0.73%	7	0.40%
2250	3,705,026	0.64%	10	0.57%
<b>Total</b>	<b>56,951,134</b>	<b>9.77%</b>	<b>132</b>	<b>7.48%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	582,883,487	100.00%	1,764	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>582,883,487</b>	<b>100.00%</b>	<b>1,764</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	582,883,487	100.00%	1,764	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>582,883,487</b>	<b>100.00%</b>	<b>1,764</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	491,338,222	84.29%	1,496	84.81%
Interest Only	91,545,265	15.71%	267	15.14%
Non-Billing	0	0.00%	1	0.06%
<b>Total</b>	<b>582,883,487</b>	<b>100.00%</b>	<b>1,764</b>	<b>100.00%</b>



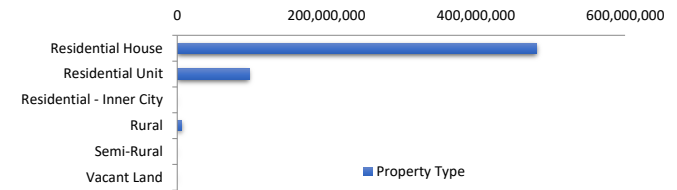
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	1	0.06%
Term Loan	582,883,487	100.00%	1,763	99.94%
<b>Total</b>	<b>582,883,487</b>	<b>100.00%</b>	<b>1,764</b>	<b>100.00%</b>



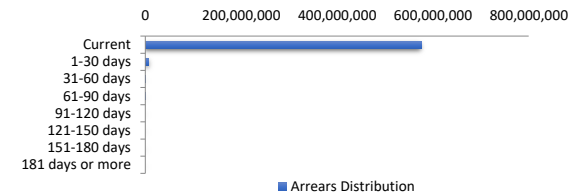
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	481,195,986	82.55%	1,133	79.18%
Residential Unit	96,270,737	16.52%	290	20.27%
Residential - Inner City	0	0.00%	0	0.00%
Rural	5,416,763	0.93%	8	0.56%
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>582,883,487</b>	<b>100.00%</b>	<b>1,431</b>	<b>100.00%</b>



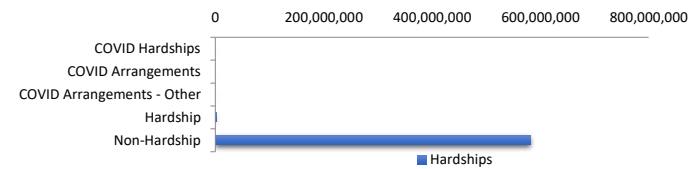
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	575,380,814	98.71%	1,747	99.04%
1-30 days	6,373,201	1.09%	14	0.79%
31-60 days	589,293	0.10%	2	0.11%
61-90 days	540,179	0.09%	1	0.06%
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>582,883,487</b>	<b>100.00%</b>	<b>1,764</b>	<b>100.00%</b>



**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	1,533,965	0.26%	3	0.21%
Non-Hardship	581,349,521	99.74%	1,428	99.79%
<b>Total</b>	<b>582,883,487</b>	<b>100.00%</b>	<b>1,431</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

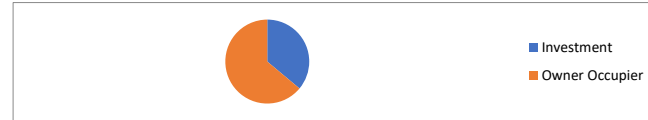
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,734,041	0.98%	23	1.61%
Genworth	58,401,016	10.02%	165	11.53%
PMI	0	0.00%	0	0.00%
No LMI / No Data	518,748,430	89.00%	1,243	86.86%
<b>Total</b>	<b>582,883,487</b>	<b>100.00%</b>	<b>1,431</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	210,206,523	36.06%	629	35.66%
Owner Occupier	372,676,963	63.94%	1,135	64.34%
<b>Total</b>	<b>582,883,487</b>	<b>100.00%</b>	<b>1,764</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