

AFG Series 2021-2
Collateral Report



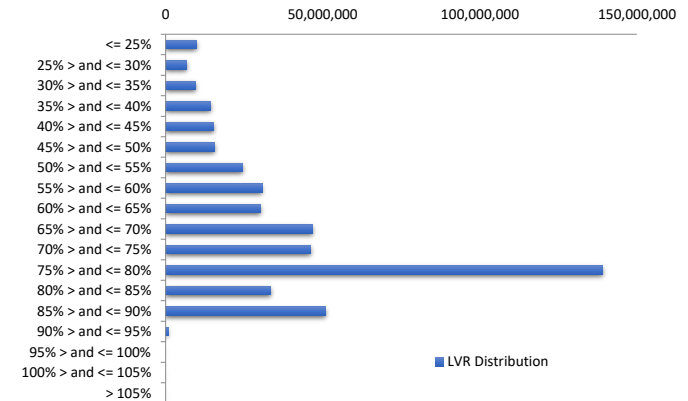
Model Period	2
Collection Period Start	1-Nov-21
Collection Period End	30-Nov-21
No. of Days	30
Interest Period Start	10-Nov-21
Interest Period End	9-Dec-21
No. of Days	30
Determination Date	7-Dec-21
Payment Date	10-Dec-21

Pool Statistics

Closing Balance of Mortgages	473,754,244
No. of Loans (Unconsolidated)	1,299
No. of Loans (Consolidated)	1,057
Average Loan Size (Unconsolidated)	364,707
Average Loan Size (Consolidated)	448,206
Largest Loan Size (Unconsolidated)	2,132,310
Largest Loan Size (Consolidated)	2,132,310
Smallest Loan Size (Unconsolidated)	(571,416)
Smallest Loan Size (Consolidated)	(571,416)
Weighted Average Interest Rate	2.81%
Weighted Average LVR	68.08%
Weighted Average Seasoning	8.71
Weighted Average Remaining Term	340.69

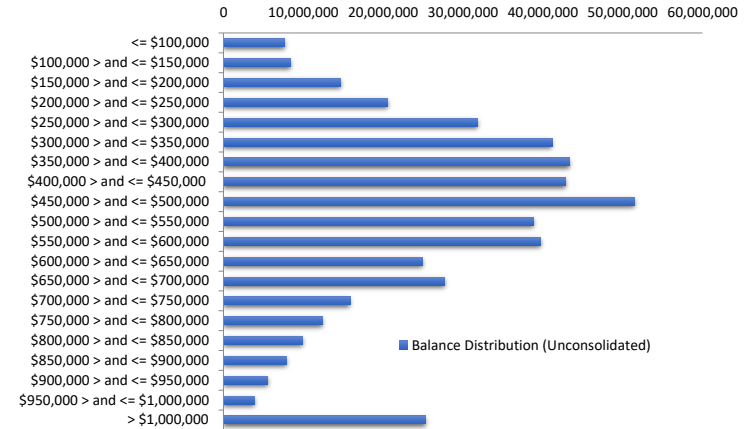
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,813,911	2.07%	83	7.85%
25% > and <= 30%	6,764,584	1.43%	27	2.55%
30% > and <= 35%	9,497,905	2.00%	26	2.46%
35% > and <= 40%	14,166,741	2.99%	32	3.03%
40% > and <= 45%	15,232,616	3.22%	29	2.74%
45% > and <= 50%	15,543,536	3.28%	41	3.88%
50% > and <= 55%	24,503,549	5.17%	46	4.35%
55% > and <= 60%	30,721,909	6.48%	63	5.96%
60% > and <= 65%	30,088,826	6.35%	59	5.58%
65% > and <= 70%	46,894,494	9.90%	92	8.70%
70% > and <= 75%	46,193,244	9.75%	87	8.23%
75% > and <= 80%	139,120,825	29.37%	279	26.40%
80% > and <= 85%	33,488,347	7.07%	74	7.00%
85% > and <= 90%	50,974,512	10.76%	117	11.07%
90% > and <= 95%	749,244	0.16%	2	0.19%
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	473,754,244	100.00%	1,057	100.00%



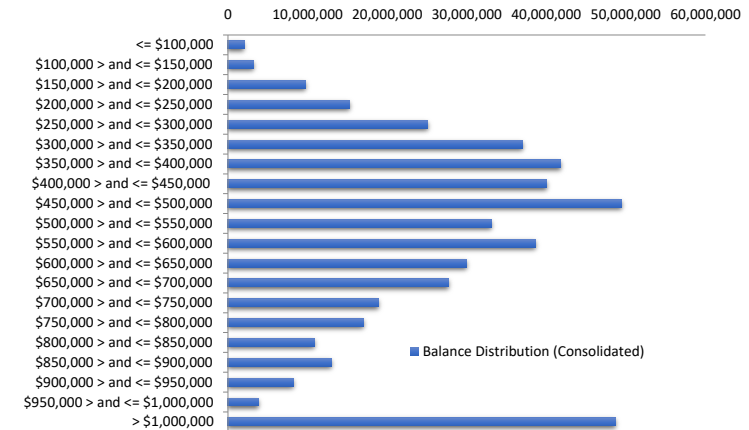
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,683,199	1.62%	183	14.09%
\$100,000 > and <= \$150,000	8,344,231	1.76%	65	5.00%
\$150,000 > and <= \$200,000	14,657,916	3.09%	83	6.39%
\$200,000 > and <= \$250,000	20,507,666	4.33%	90	6.93%
\$250,000 > and <= \$300,000	31,811,910	6.71%	115	8.85%
\$300,000 > and <= \$350,000	41,154,803	8.69%	127	9.78%
\$350,000 > and <= \$400,000	43,297,242	9.14%	115	8.85%
\$400,000 > and <= \$450,000	42,850,182	9.04%	101	7.78%
\$450,000 > and <= \$500,000	51,482,923	10.87%	109	8.39%
\$500,000 > and <= \$550,000	38,814,953	8.19%	74	5.70%
\$550,000 > and <= \$600,000	39,743,725	8.39%	69	5.31%
\$600,000 > and <= \$650,000	24,930,129	5.26%	40	3.08%
\$650,000 > and <= \$700,000	27,724,488	5.85%	41	3.16%
\$700,000 > and <= \$750,000	15,868,533	3.35%	22	1.69%
\$750,000 > and <= \$800,000	12,384,824	2.61%	16	1.23%
\$800,000 > and <= \$850,000	9,953,582	2.10%	12	0.92%
\$850,000 > and <= \$900,000	7,859,960	1.66%	9	0.69%
\$900,000 > and <= \$950,000	5,561,924	1.17%	6	0.46%
\$950,000 > and <= \$1,000,000	3,858,510	0.81%	4	0.31%
> \$1,000,000	25,263,543	5.33%	18	1.39%
Total	473,754,244	100.00%	1,299	100.00%



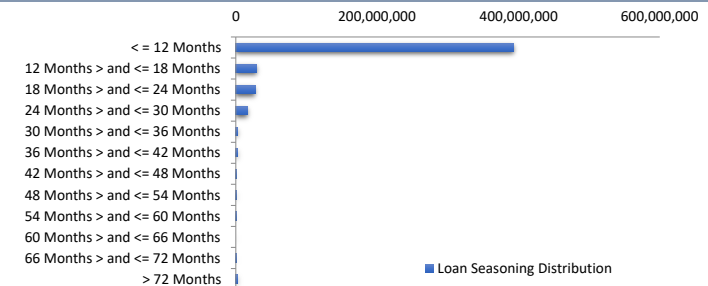
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,032,623	0.43%	52	4.92%
\$100,000 > and <= \$150,000	3,184,585	0.67%	24	2.27%
\$150,000 > and <= \$200,000	9,743,706	2.06%	55	5.20%
\$200,000 > and <= \$250,000	15,289,055	3.23%	67	6.34%
\$250,000 > and <= \$300,000	25,126,332	5.30%	91	8.61%
\$300,000 > and <= \$350,000	37,072,543	7.83%	114	10.79%
\$350,000 > and <= \$400,000	41,808,649	8.82%	111	10.50%
\$400,000 > and <= \$450,000	40,004,891	8.44%	94	8.89%
\$450,000 > and <= \$500,000	49,492,778	10.45%	105	9.93%
\$500,000 > and <= \$550,000	33,057,994	6.98%	63	5.96%
\$550,000 > and <= \$600,000	38,683,753	8.17%	67	6.34%
\$600,000 > and <= \$650,000	29,973,981	6.33%	48	4.54%
\$650,000 > and <= \$700,000	27,684,664	5.84%	41	3.88%
\$700,000 > and <= \$750,000	18,854,424	3.98%	26	2.46%
\$750,000 > and <= \$800,000	17,064,201	3.60%	22	2.08%
\$800,000 > and <= \$850,000	10,821,875	2.28%	13	1.23%
\$850,000 > and <= \$900,000	13,065,785	2.76%	15	1.42%
\$900,000 > and <= \$950,000	8,273,219	1.75%	9	0.85%
\$950,000 > and <= \$1,000,000	3,858,036	0.81%	4	0.38%
> \$1,000,000	48,661,150	10.27%	36	3.41%
Total	473,754,244	100.00%	1,057	100.00%



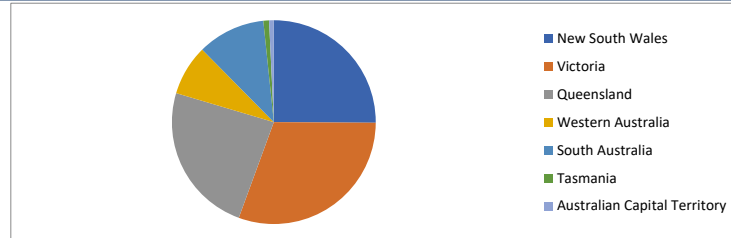
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	392,825,153	82.92%	1,068	82.22%
12 Months > and <= 18 Months	29,717,806	6.27%	82	6.31%
18 Months > and <= 24 Months	27,254,784	5.75%	72	5.54%
24 Months > and <= 30 Months	15,967,010	3.37%	49	3.77%
30 Months > and <= 36 Months	2,805,284	0.59%	9	0.69%
36 Months > and <= 42 Months	2,096,258	0.44%	6	0.46%
42 Months > and <= 48 Months	108,558	0.02%	1	0.08%
48 Months > and <= 54 Months	682,557	0.14%	2	0.15%
54 Months > and <= 60 Months	25,305	0.01%	2	0.15%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	313,987	0.07%	1	0.08%
> 72 Months	1,957,543	0.41%	7	0.54%
Total	473,754,244	100.00%	1,299	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	118,894,116	25.10%	217	20.53%
Victoria	144,471,652	30.50%	331	31.32%
Queensland	113,720,489	24.00%	271	25.64%
Western Australia	37,912,146	8.00%	97	9.18%
South Australia	50,932,524	10.75%	120	11.35%
Tasmania	4,290,843	0.91%	12	1.14%
Australian Capital Territory	3,532,475	0.75%	9	0.85%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	473,754,244	100.00%	1,057	100.00%



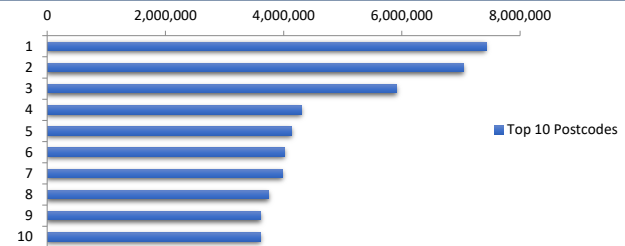
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	317,489,811	67.02%	674	63.77%
Non Metro	152,651,509	32.22%	376	35.57%
Inner City	3,612,923	0.76%	7	0.66%
No Data	0	0.00%	0	0.00%
Total	473,754,244	100.00%	1,057	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	7,425,142	1.57%	17	1.31%
3977	7,041,222	1.49%	14	1.08%
4557	5,914,339	1.25%	6	0.46%
4556	4,298,060	0.91%	10	0.77%
2261	4,140,295	0.87%	8	0.62%
4560	4,019,140	0.85%	9	0.69%
2099	3,974,441	0.84%	3	0.23%
4551	3,744,022	0.79%	8	0.62%
3029	3,614,350	0.76%	8	0.62%
4215	3,607,593	0.76%	12	0.92%
Total	47,778,604	10.09%	95	7.31%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	473,754,244	100.00%	1,299	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	473,754,244	100.00%	1,299	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	473,754,244	100.00%	1,299	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	473,754,244	100.00%	1,299	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	394,750,252	83.32%	1,083	83.37%
Interest Only	79,003,992	16.68%	216	16.63%
Non-Billing	0	0.00%	0	0.00%
Total	473,754,244	100.00%	1,299	100.00%



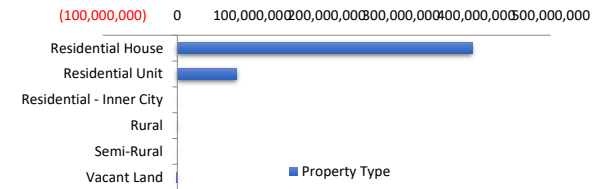
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	473,754,244	100.00%	1,299	100.00%
Total	473,754,244	100.00%	1,299	100.00%



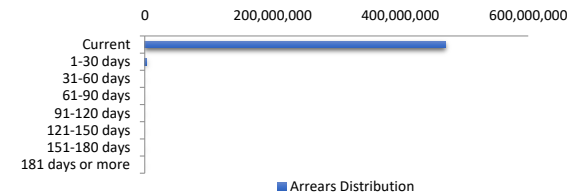
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	394,644,486	83.30%	841	79.56%
Residential Unit	79,038,302	16.68%	213	20.15%
Residential - Inner City	0	0.00%	0	0.00%
Rural	642,872	0.14%	2	0.19%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	(571,416)	-0.12%	1	0.09%
No Data	0	0.00%	0	0.00%
Total	473,754,244	100.00%	1,057	100.00%



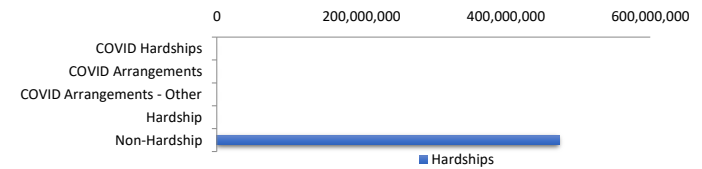
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	471,081,156	99.44%	1,295	99.69%
1-30 days	2,673,087	0.56%	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	473,754,244	100.00%	1,299	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	0	0.00%	0	0.00%
Non-Hardship	473,754,244	100.00%	1,057	100.00%
Total	473,754,244	100.00%	1,057	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

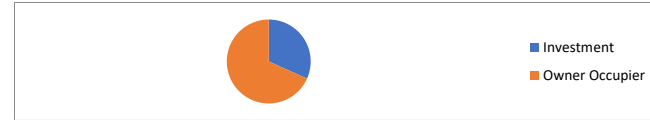
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,524,487	0.32%	5	0.47%
Genworth	82,484,005	17.41%	191	18.07%
PMI	0	0.00%	0	0.00%
No LMI / No Data	389,745,752	82.27%	861	81.46%
Total	473,754,244	100.00%	1,057	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	150,012,600	31.66%	414	31.87%
Owner Occupier	323,741,644	68.34%	885	68.13%
Total	473,754,244	100.00%	1,299	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