

AFG Series 2021-1
Collateral Report



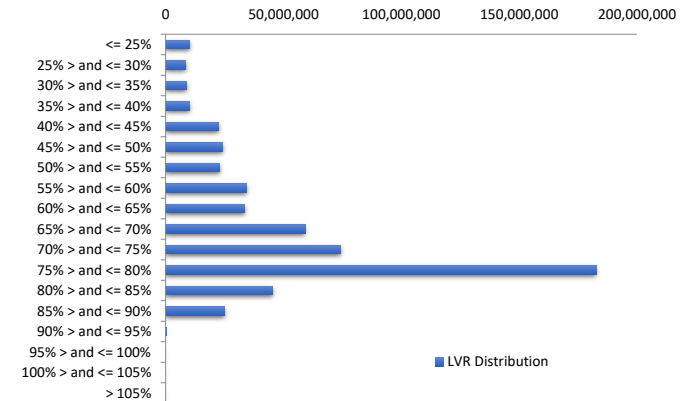
Model Period	8
Collection Period Start	1-Dec-21
Collection Period End	31-Dec-21
No. of Days	31
Interest Period Start	10-Dec-21
Interest Period End	9-Jan-22
No. of Days	31
Determination Date	5-Jan-22
Payment Date	10-Jan-22

Pool Statistics

Closing Balance of Mortgages	561,794,624
No. of Loans (Unconsolidated)	1,702
No. of Loans (Consolidated)	1,392
Average Loan Size (Unconsolidated)	330,079
Average Loan Size (Consolidated)	403,588
Largest Loan Size (Unconsolidated)	2,231,923
Largest Loan Size (Consolidated)	2,231,923
Smallest Loan Size (Unconsolidated)	(69,762)
Smallest Loan Size (Consolidated)	(69,762)
Weighted Average Interest Rate	2.90%
Weighted Average LVR	67.42%
Weighted Average Seasoning	17.74
Weighted Average Remaining Term	335.18

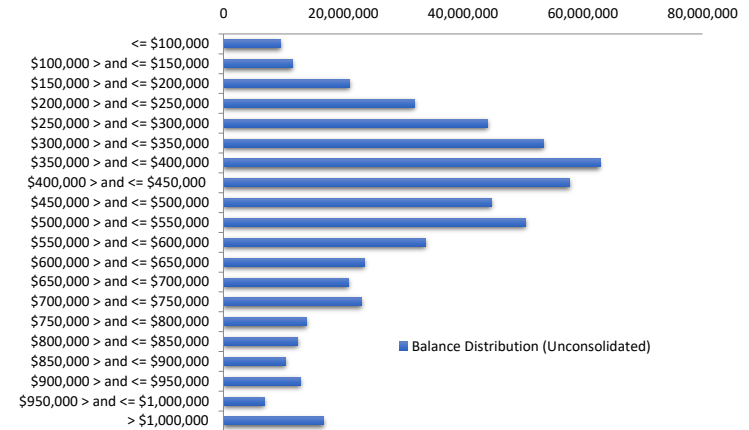
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,293,372	1.83%	146	10.49%
25% > and <= 30%	8,478,732	1.51%	29	2.08%
30% > and <= 35%	8,764,745	1.56%	34	2.44%
35% > and <= 40%	10,192,389	1.81%	38	2.73%
40% > and <= 45%	22,319,783	3.97%	61	4.38%
45% > and <= 50%	24,107,958	4.29%	57	4.09%
50% > and <= 55%	23,031,721	4.10%	55	3.95%
55% > and <= 60%	34,472,206	6.14%	73	5.24%
60% > and <= 65%	33,327,295	5.93%	69	4.96%
65% > and <= 70%	59,152,975	10.53%	125	8.98%
70% > and <= 75%	74,353,917	13.24%	167	12.00%
75% > and <= 80%	182,689,112	32.52%	378	27.16%
80% > and <= 85%	45,399,494	8.08%	104	7.47%
85% > and <= 90%	25,013,362	4.45%	55	3.95%
90% > and <= 95%	197,565	0.04%	1	0.07%
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	561,794,624	100.00%	1,392	100.00%



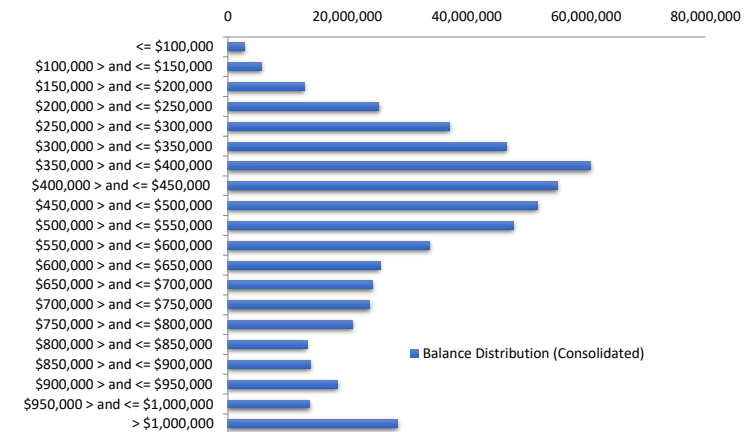
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,490,332	1.69%	294	17.27%
\$100,000 > and <= \$150,000	11,493,102	2.05%	91	5.35%
\$150,000 > and <= \$200,000	21,033,526	3.74%	118	6.93%
\$200,000 > and <= \$250,000	31,978,411	5.69%	142	8.34%
\$250,000 > and <= \$300,000	44,084,027	7.85%	160	9.40%
\$300,000 > and <= \$350,000	53,494,085	9.52%	165	9.69%
\$350,000 > and <= \$400,000	62,896,225	11.20%	168	9.87%
\$400,000 > and <= \$450,000	57,761,698	10.28%	136	7.99%
\$450,000 > and <= \$500,000	44,695,867	7.96%	94	5.52%
\$500,000 > and <= \$550,000	50,503,302	8.99%	96	5.64%
\$550,000 > and <= \$600,000	33,791,532	6.01%	59	3.47%
\$600,000 > and <= \$650,000	23,633,309	4.21%	38	2.23%
\$650,000 > and <= \$700,000	20,915,439	3.72%	31	1.82%
\$700,000 > and <= \$750,000	23,053,712	4.10%	32	1.88%
\$750,000 > and <= \$800,000	13,837,348	2.46%	18	1.06%
\$800,000 > and <= \$850,000	12,387,686	2.21%	15	0.88%
\$850,000 > and <= \$900,000	10,405,841	1.85%	12	0.71%
\$900,000 > and <= \$950,000	12,830,046	2.28%	14	0.82%
\$950,000 > and <= \$1,000,000	6,794,559	1.21%	7	0.41%
> \$1,000,000	16,714,577	2.98%	12	0.71%
Total	561,794,624	100.00%	1,702	100.00%



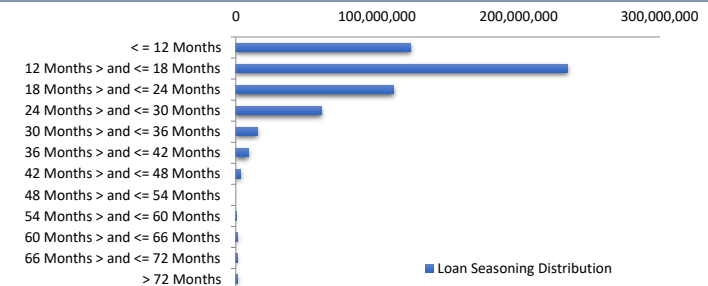
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,781,823	0.50%	109	7.83%
\$100,000 > and <= \$150,000	5,680,430	1.01%	45	3.23%
\$150,000 > and <= \$200,000	12,801,803	2.28%	72	5.17%
\$200,000 > and <= \$250,000	25,300,759	4.50%	112	8.05%
\$250,000 > and <= \$300,000	37,166,281	6.62%	135	9.70%
\$300,000 > and <= \$350,000	46,747,290	8.32%	144	10.34%
\$350,000 > and <= \$400,000	60,823,283	10.83%	162	11.64%
\$400,000 > and <= \$450,000	55,175,711	9.82%	130	9.34%
\$450,000 > and <= \$500,000	51,817,784	9.22%	109	7.83%
\$500,000 > and <= \$550,000	47,847,071	8.52%	91	6.54%
\$550,000 > and <= \$600,000	33,759,594	6.01%	59	4.24%
\$600,000 > and <= \$650,000	25,491,986	4.54%	41	2.95%
\$650,000 > and <= \$700,000	24,254,433	4.32%	36	2.59%
\$700,000 > and <= \$750,000	23,741,526	4.23%	33	2.37%
\$750,000 > and <= \$800,000	20,872,414	3.72%	27	1.94%
\$800,000 > and <= \$850,000	13,245,564	2.36%	16	1.15%
\$850,000 > and <= \$900,000	13,880,795	2.47%	16	1.15%
\$900,000 > and <= \$950,000	18,344,454	3.27%	20	1.44%
\$950,000 > and <= \$1,000,000	13,647,516	2.43%	14	1.01%
> \$1,000,000	28,414,107	5.06%	21	1.51%
Total	561,794,624	100.00%	1,392	100.00%



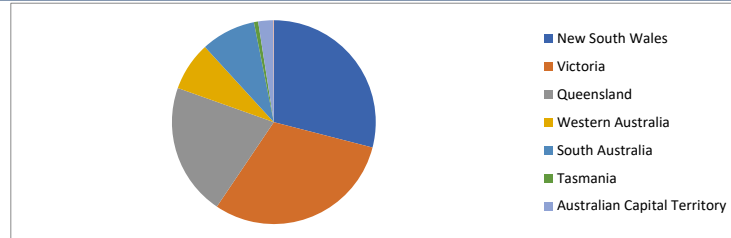
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	123,918,598	22.06%	344	20.21%
12 Months > and <= 18 Months	234,624,646	41.76%	707	41.54%
18 Months > and <= 24 Months	111,868,486	19.91%	327	19.21%
24 Months > and <= 30 Months	60,361,511	10.74%	190	11.16%
30 Months > and <= 36 Months	15,026,180	2.67%	43	2.53%
36 Months > and <= 42 Months	8,698,292	1.55%	26	1.53%
42 Months > and <= 48 Months	3,295,671	0.59%	11	0.65%
48 Months > and <= 54 Months	4	0.00%	1	0.06%
54 Months > and <= 60 Months	290,631	0.05%	3	0.18%
60 Months > and <= 66 Months	1,235,199	0.22%	3	0.18%
66 Months > and <= 72 Months	955,839	0.17%	3	0.18%
> 72 Months	1,519,566	0.27%	44	2.59%
Total	561,794,624	100.00%	1,702	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	162,991,777	29.01%	334	23.99%
Victoria	170,958,272	30.43%	394	28.30%
Queensland	117,915,007	20.99%	324	23.28%
Western Australia	43,579,478	7.76%	137	9.84%
South Australia	48,718,369	8.67%	156	11.21%
Tasmania	3,753,964	0.67%	14	1.01%
Australian Capital Territory	13,334,843	2.37%	30	2.16%
Northern Territory	542,913	0.10%	3	0.22%
No Data	0	0.00%	0	0.00%
Total	561,794,624	100.00%	1,392	100.00%



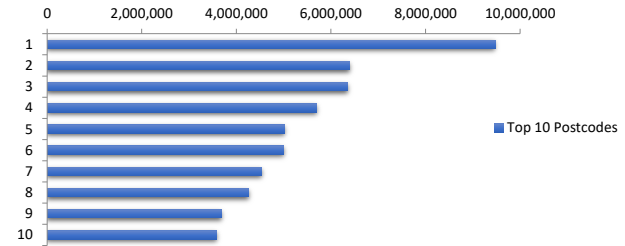
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	391,792,118	69.74%	951	68.32%
Non Metro	165,885,279	29.53%	432	31.03%
Inner City	4,117,227	0.73%	9	0.65%
No Data	0	0.00%	0	0.00%
Total	561,794,624	100.00%	1,392	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	9,472,016	1.69%	22	1.29%
4556	6,391,154	1.14%	17	1.00%
3977	6,351,677	1.13%	16	0.94%
3030	5,700,767	1.01%	12	0.71%
4209	5,021,186	0.89%	15	0.88%
2259	5,006,424	0.89%	10	0.59%
4551	4,530,598	0.81%	12	0.71%
2557	4,253,148	0.76%	7	0.41%
2250	3,694,326	0.66%	10	0.59%
4218	3,587,518	0.64%	8	0.47%
Total	54,008,814	9.61%	129	7.58%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	561,794,624	100.00%	1,702	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	561,794,624	100.00%	1,702	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	561,794,624	100.00%	1,702	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	561,794,624	100.00%	1,702	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	472,986,430	84.19%	1,441	84.67%
Interest Only	88,808,194	15.81%	260	15.28%
Non-Billing	0	0.00%	1	0.06%
Total	561,794,624	100.00%	1,702	100.00%



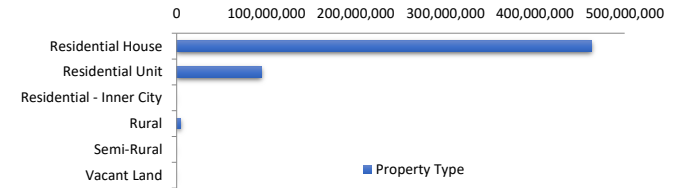
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	1	0.06%
Term Loan	561,794,624	100.00%	1,701	99.94%
Total	561,794,624	100.00%	1,702	100.00%



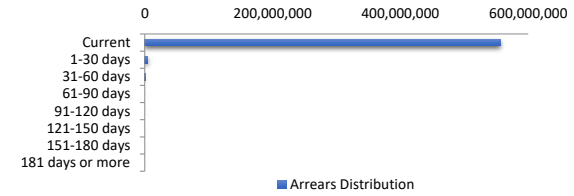
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	462,883,217	82.39%	1,101	79.09%
Residential Unit	94,427,212	16.81%	283	20.33%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,484,195	0.80%	8	0.57%
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	561,794,624	100.00%	1,392	100.00%



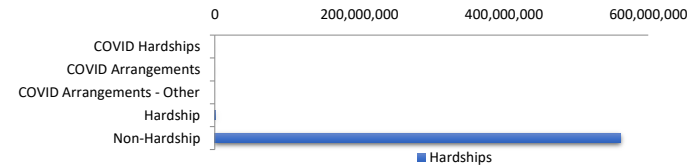
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	556,126,348	98.99%	1,689	99.24%
1-30 days	5,008,683	0.89%	12	0.71%
31-60 days	659,593	0.12%	1	0.06%
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	561,794,624	100.00%	1,702	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	659,593	0.12%	1	0.07%
Non-Hardship	561,135,030	99.88%	1,391	99.93%
Total	561,794,624	100.00%	1,392	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

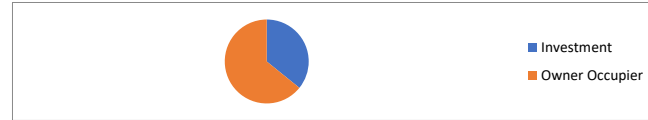
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,342,082	0.77%	20	1.44%
Genworth	55,212,652	9.83%	158	11.35%
PMI	0	0.00%	0	0.00%
No LMI / No Data	502,239,889	89.40%	1,214	87.21%
Total	561,794,624	100.00%	1,392	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	201,119,230	35.80%	607	35.66%
Owner Occupier	360,675,394	64.20%	1,095	64.34%
Total	561,794,624	100.00%	1,702	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