

**AFG Series 2021-2**  
**Collateral Report**



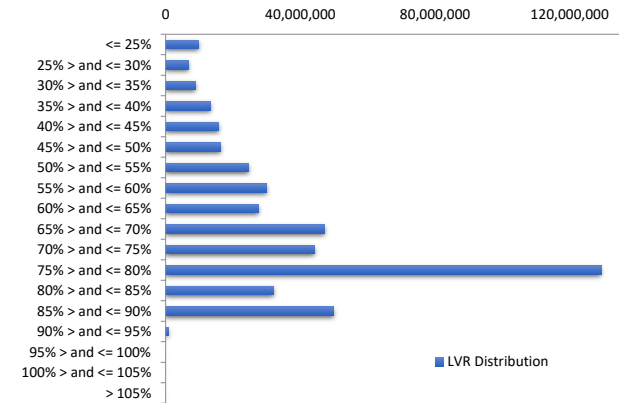
Model Period	3
Collection Period Start	1-Dec-21
Collection Period End	31-Dec-21
No. of Days	31
Interest Period Start	10-Dec-21
Interest Period End	9-Jan-22
No. of Days	31
Determination Date	5-Jan-22
Payment Date	10-Jan-22

**Pool Statistics**

Closing Balance of Mortgages	456,293,660
No. of Loans (Unconsolidated)	1,273
No. of Loans (Consolidated)	1,022
Average Loan Size (Unconsolidated)	358,440
Average Loan Size (Consolidated)	446,471
Largest Loan Size (Unconsolidated)	2,127,599
Largest Loan Size (Consolidated)	2,127,599
Smallest Loan Size (Unconsolidated)	(575,468)
Smallest Loan Size (Consolidated)	(575,468)
Weighted Average Interest Rate	2.81%
Weighted Average LVR	67.73%
Weighted Average Seasoning	10.63
Weighted Average Remaining Term	339.98

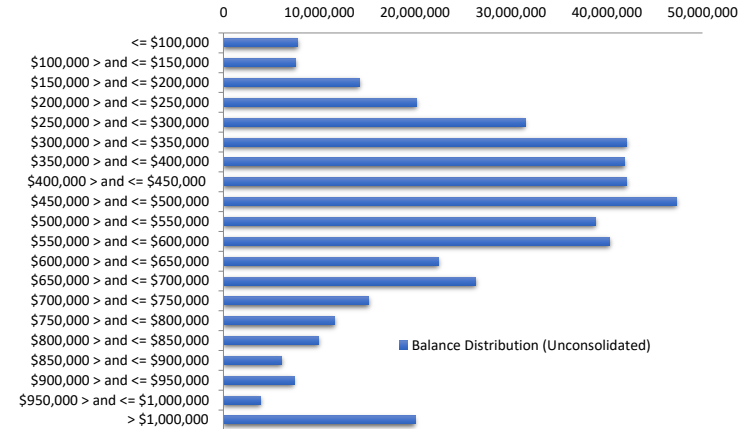
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,734,021	2.13%	77	7.53%
25% > and <= 30%	6,724,501	1.47%	24	2.35%
30% > and <= 35%	8,830,485	1.94%	27	2.64%
35% > and <= 40%	13,281,456	2.91%	28	2.74%
40% > and <= 45%	15,808,161	3.46%	31	3.03%
45% > and <= 50%	16,330,401	3.58%	41	4.01%
50% > and <= 55%	24,554,067	5.38%	47	4.60%
55% > and <= 60%	29,967,647	6.57%	61	5.97%
60% > and <= 65%	27,548,819	6.04%	56	5.48%
65% > and <= 70%	47,143,824	10.33%	92	9.00%
70% > and <= 75%	44,208,798	9.69%	84	8.22%
75% > and <= 80%	129,385,608	28.36%	265	25.93%
80% > and <= 85%	32,168,687	7.05%	73	7.14%
85% > and <= 90%	49,857,862	10.93%	114	11.15%
90% > and <= 95%	749,322	0.16%	2	0.20%
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>456,293,660</b>	<b>100.00%</b>	<b>1,022</b>	<b>100.00%</b>



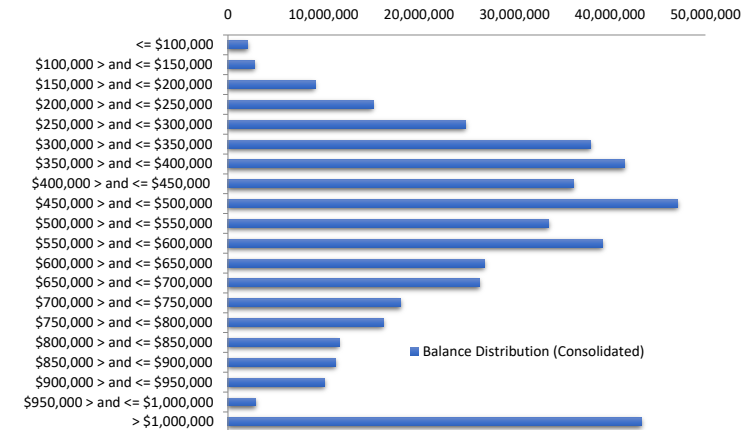
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,741,812	1.70%	190	14.93%
\$100,000 > and <= \$150,000	7,528,761	1.65%	59	4.63%
\$150,000 > and <= \$200,000	14,164,351	3.10%	81	6.36%
\$200,000 > and <= \$250,000	20,181,076	4.42%	89	6.99%
\$250,000 > and <= \$300,000	31,488,097	6.90%	114	8.96%
\$300,000 > and <= \$350,000	42,113,784	9.23%	130	10.21%
\$350,000 > and <= \$400,000	41,842,690	9.17%	111	8.72%
\$400,000 > and <= \$450,000	42,108,318	9.23%	99	7.78%
\$450,000 > and <= \$500,000	47,237,579	10.35%	100	7.86%
\$500,000 > and <= \$550,000	38,794,714	8.50%	74	5.81%
\$550,000 > and <= \$600,000	40,284,838	8.83%	70	5.50%
\$600,000 > and <= \$650,000	22,413,179	4.91%	36	2.83%
\$650,000 > and <= \$700,000	26,342,848	5.77%	39	3.06%
\$700,000 > and <= \$750,000	15,160,585	3.32%	21	1.65%
\$750,000 > and <= \$800,000	11,582,342	2.54%	15	1.18%
\$800,000 > and <= \$850,000	9,965,054	2.18%	12	0.94%
\$850,000 > and <= \$900,000	6,096,124	1.34%	7	0.55%
\$900,000 > and <= \$950,000	7,362,687	1.61%	8	0.63%
\$950,000 > and <= \$1,000,000	3,886,652	0.85%	4	0.31%
> \$1,000,000	19,998,169	4.38%	14	1.10%
<b>Total</b>	<b>456,293,660</b>	<b>100.00%</b>	<b>1,273</b>	<b>100.00%</b>



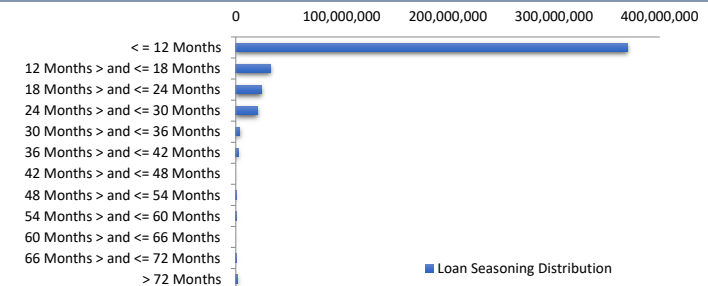
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,087,073	0.46%	47	4.60%
\$100,000 > and <= \$150,000	2,753,666	0.60%	21	2.05%
\$150,000 > and <= \$200,000	9,118,438	2.00%	52	5.09%
\$200,000 > and <= \$250,000	15,198,622	3.33%	67	6.56%
\$250,000 > and <= \$300,000	24,833,279	5.44%	90	8.81%
\$300,000 > and <= \$350,000	37,987,790	8.33%	117	11.45%
\$350,000 > and <= \$400,000	41,507,043	9.10%	110	10.76%
\$400,000 > and <= \$450,000	36,199,570	7.93%	85	8.32%
\$450,000 > and <= \$500,000	47,051,026	10.31%	100	9.78%
\$500,000 > and <= \$550,000	33,596,529	7.36%	64	6.26%
\$550,000 > and <= \$600,000	39,226,573	8.60%	68	6.65%
\$600,000 > and <= \$650,000	26,840,792	5.88%	43	4.21%
\$650,000 > and <= \$700,000	26,308,695	5.77%	39	3.82%
\$700,000 > and <= \$750,000	18,116,973	3.97%	25	2.45%
\$750,000 > and <= \$800,000	16,251,310	3.56%	21	2.05%
\$800,000 > and <= \$850,000	11,629,466	2.55%	14	1.37%
\$850,000 > and <= \$900,000	11,286,648	2.47%	13	1.27%
\$900,000 > and <= \$950,000	10,106,993	2.22%	11	1.08%
\$950,000 > and <= \$1,000,000	2,926,177	0.64%	3	0.29%
> \$1,000,000	43,266,995	9.48%	32	3.13%
<b>Total</b>	<b>456,293,660</b>	<b>100.00%</b>	<b>1,022</b>	<b>100.00%</b>



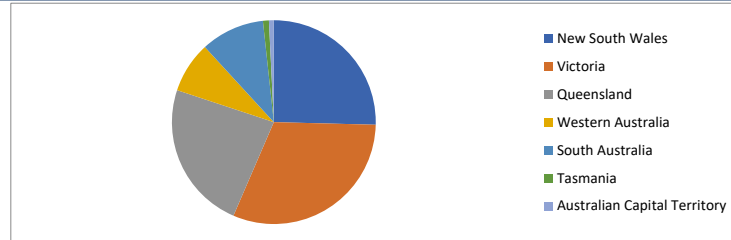
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	369,840,394	81.05%	1,021	80.20%
12 Months > and <= 18 Months	32,711,712	7.17%	89	6.99%
18 Months > and <= 24 Months	24,244,209	5.31%	68	5.34%
24 Months > and <= 30 Months	20,443,852	4.48%	58	4.56%
30 Months > and <= 36 Months	3,878,761	0.85%	16	1.26%
36 Months > and <= 42 Months	2,111,505	0.46%	8	0.63%
42 Months > and <= 48 Months	0	0.00%	0	0.00%
48 Months > and <= 54 Months	497,603	0.11%	2	0.16%
54 Months > and <= 60 Months	313,792	0.07%	3	0.24%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	311,616	0.07%	1	0.08%
> 72 Months	1,940,216	0.43%	7	0.55%
<b>Total</b>	<b>456,293,660</b>	<b>100.00%</b>	<b>1,273</b>	<b>100.00%</b>



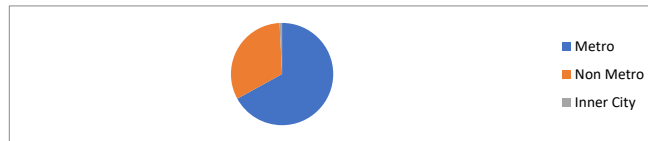
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	115,945,914	25.41%	208	20.35%
Victoria	141,807,307	31.08%	327	32.00%
Queensland	107,646,751	23.59%	258	25.24%
Western Australia	36,939,147	8.10%	95	9.30%
South Australia	46,143,812	10.11%	113	11.06%
Tasmania	4,288,874	0.94%	12	1.17%
Australian Capital Territory	3,521,855	0.77%	9	0.88%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>456,293,660</b>	<b>100.00%</b>	<b>1,022</b>	<b>100.00%</b>



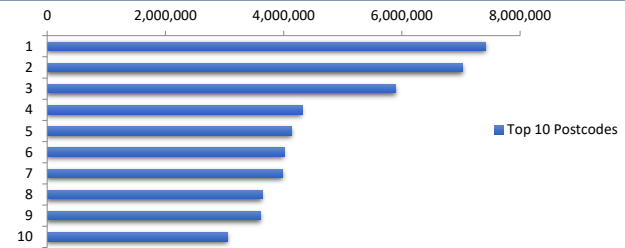
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	305,740,351	67.01%	652	63.80%
Non Metro	146,953,505	32.21%	363	35.52%
Inner City	3,599,804	0.79%	7	0.68%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>456,293,660</b>	<b>100.00%</b>	<b>1,022</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	7,407,510	1.62%	17	1.34%
3977	7,025,530	1.54%	14	1.10%
4557	5,896,935	1.29%	6	0.47%
4556	4,311,270	0.94%	10	0.79%
2261	4,136,030	0.91%	8	0.63%
4560	4,008,086	0.88%	9	0.71%
2099	3,974,562	0.87%	3	0.24%
3029	3,635,891	0.80%	8	0.63%
4215	3,611,150	0.79%	12	0.94%
3630	3,052,766	0.67%	10	0.79%
<b>Total</b>	<b>47,059,730</b>	<b>10.31%</b>	<b>97</b>	<b>7.62%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	456,293,660	100.00%	1,273	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>456,293,660</b>	<b>100.00%</b>	<b>1,273</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	456,293,660	100.00%	1,273	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>456,293,660</b>	<b>100.00%</b>	<b>1,273</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	378,242,076	82.89%	1,062	83.42%
Interest Only	78,051,584	17.11%	211	16.58%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>456,293,660</b>	<b>100.00%</b>	<b>1,273</b>	<b>100.00%</b>



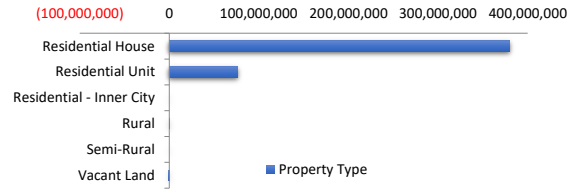
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	456,293,660	100.00%	1,273	100.00%
<b>Total</b>	<b>456,293,660</b>	<b>100.00%</b>	<b>1,273</b>	<b>100.00%</b>



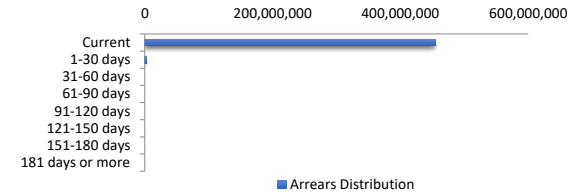
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	379,775,425	83.23%	809	79.16%
Residential Unit	76,451,884	16.75%	210	20.55%
Residential - Inner City	0	0.00%	0	0.00%
Rural	641,818	0.14%	2	0.20%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	(575,468)	-0.13%	1	0.10%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>456,293,660</b>	<b>100.00%</b>	<b>1,022</b>	<b>100.00%</b>



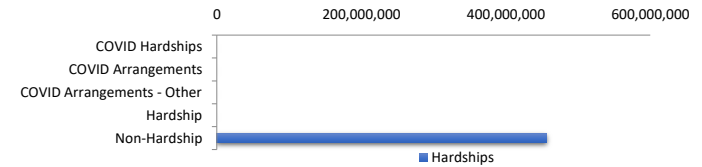
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	454,354,163	99.57%	1,266	99.45%
1-30 days	1,939,497	0.43%	7	0.55%
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%
<b>Total</b>	<b>456,293,660</b>	<b>100.00%</b>	<b>1,273</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	0	0.00%	0	0.00%
Non-Hardship	456,293,660	100.00%	1,022	100.00%
<b>Total</b>	<b>456,293,660</b>	<b>100.00%</b>	<b>1,022</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

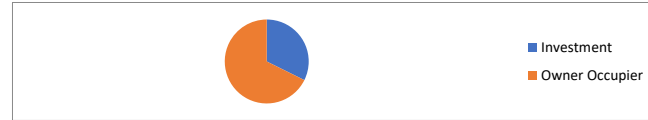
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,520,056	0.33%	5	0.49%
Genworth	79,011,750	17.32%	185	18.10%
PMI	0	0.00%	0	0.00%
No LMI / No Data	375,761,854	82.35%	832	81.41%
<b>Total</b>	<b>456,293,660</b>	<b>100.00%</b>	<b>1,022</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	147,450,420	32.31%	405	31.81%
Owner Occupier	308,843,240	67.69%	868	68.19%
<b>Total</b>	<b>456,293,660</b>	<b>100.00%</b>	<b>1,273</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