

AFG Series 2021-1
Collateral Report



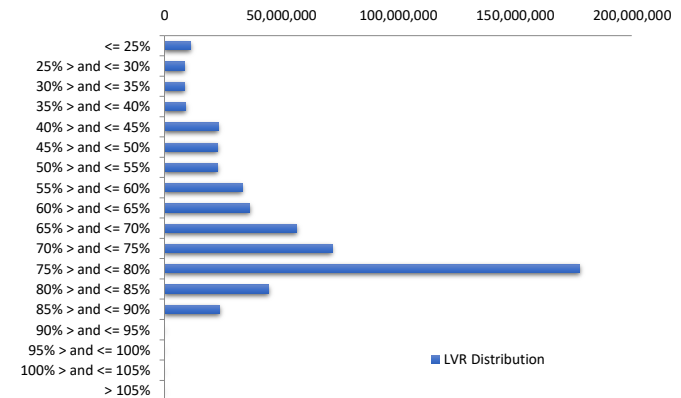
Model Period	9
Collection Period Start	1-Jan-22
Collection Period End	31-Jan-22
No. of Days	31
Interest Period Start	10-Jan-22
Interest Period End	9-Feb-22
No. of Days	31
Determination Date	7-Feb-22
Payment Date	10-Feb-22

Pool Statistics

Closing Balance of Mortgages	550,303,482
No. of Loans (Unconsolidated)	1,660
No. of Loans (Consolidated)	1,362
Average Loan Size (Unconsolidated)	331,508
Average Loan Size (Consolidated)	404,041
Largest Loan Size (Unconsolidated)	2,227,693
Largest Loan Size (Consolidated)	2,227,693
Smallest Loan Size (Unconsolidated)	(71,098)
Smallest Loan Size (Consolidated)	(71,098)
Weighted Average Interest Rate	2.90%
Weighted Average LVR	67.20%
Weighted Average Seasoning	18.73
Weighted Average Remaining Term	334.23

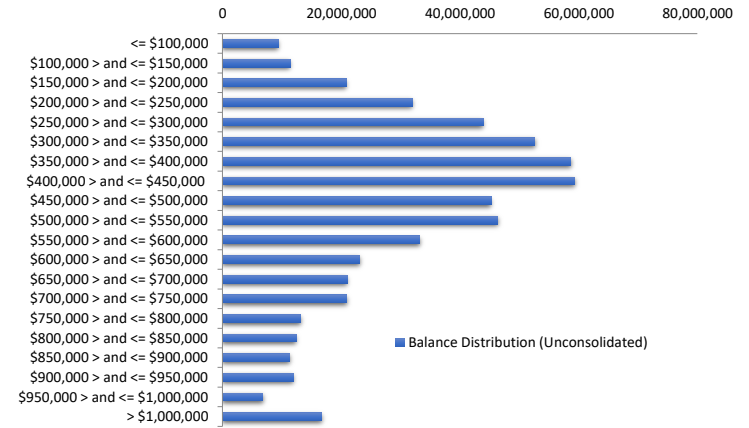
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,241,566	2.04%	141	10.35%
25% > and <= 30%	8,459,725	1.54%	30	2.20%
30% > and <= 35%	8,568,582	1.56%	34	2.50%
35% > and <= 40%	9,062,684	1.65%	34	2.50%
40% > and <= 45%	23,049,965	4.19%	61	4.48%
45% > and <= 50%	22,683,206	4.12%	55	4.04%
50% > and <= 55%	22,849,538	4.15%	54	3.96%
55% > and <= 60%	33,308,242	6.05%	71	5.21%
60% > and <= 65%	36,429,642	6.62%	76	5.58%
65% > and <= 70%	56,694,264	10.30%	121	8.88%
70% > and <= 75%	71,809,361	13.05%	161	11.82%
75% > and <= 80%	177,702,635	32.29%	367	26.95%
80% > and <= 85%	44,583,008	8.10%	104	7.64%
85% > and <= 90%	23,663,499	4.30%	52	3.82%
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	550,303,482	100.00%	1,362	100.00%



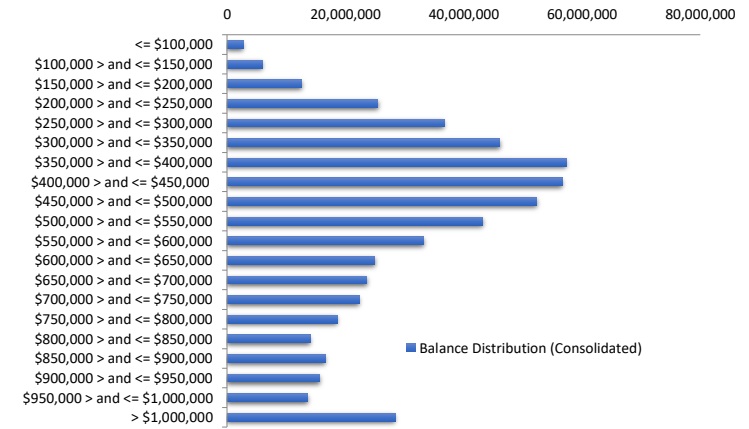
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,398,991	1.71%	278	16.75%
\$100,000 > and <= \$150,000	11,389,785	2.07%	90	5.42%
\$150,000 > and <= \$200,000	20,873,353	3.79%	117	7.05%
\$200,000 > and <= \$250,000	31,950,175	5.81%	142	8.55%
\$250,000 > and <= \$300,000	43,931,872	7.98%	159	9.58%
\$300,000 > and <= \$350,000	52,602,675	9.56%	162	9.76%
\$350,000 > and <= \$400,000	58,714,170	10.67%	157	9.46%
\$400,000 > and <= \$450,000	59,298,427	10.78%	140	8.43%
\$450,000 > and <= \$500,000	45,254,250	8.22%	95	5.72%
\$500,000 > and <= \$550,000	46,365,954	8.43%	88	5.30%
\$550,000 > and <= \$600,000	33,233,567	6.04%	58	3.49%
\$600,000 > and <= \$650,000	23,078,199	4.19%	37	2.23%
\$650,000 > and <= \$700,000	21,019,062	3.82%	31	1.87%
\$700,000 > and <= \$750,000	20,921,883	3.80%	29	1.75%
\$750,000 > and <= \$800,000	13,184,693	2.40%	17	1.02%
\$800,000 > and <= \$850,000	12,400,217	2.25%	15	0.90%
\$850,000 > and <= \$900,000	11,303,960	2.05%	13	0.78%
\$900,000 > and <= \$950,000	11,906,996	2.16%	13	0.78%
\$950,000 > and <= \$1,000,000	6,779,542	1.23%	7	0.42%
> \$1,000,000	16,695,710	3.03%	12	0.72%
Total	550,303,482	100.00%	1,660	100.00%



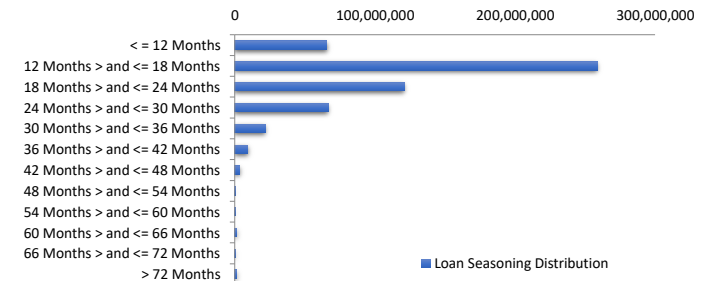
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,737,854	0.50%	101	7.42%
\$100,000 > and <= \$150,000	5,950,774	1.08%	47	3.45%
\$150,000 > and <= \$200,000	12,632,966	2.30%	71	5.21%
\$200,000 > and <= \$250,000	25,516,016	4.64%	113	8.30%
\$250,000 > and <= \$300,000	36,735,683	6.68%	133	9.77%
\$300,000 > and <= \$350,000	46,121,846	8.38%	142	10.43%
\$350,000 > and <= \$400,000	57,312,001	10.41%	153	11.23%
\$400,000 > and <= \$450,000	56,707,460	10.30%	134	9.84%
\$450,000 > and <= \$500,000	52,391,871	9.52%	110	8.08%
\$500,000 > and <= \$550,000	43,201,006	7.85%	82	6.02%
\$550,000 > and <= \$600,000	33,190,029	6.03%	58	4.26%
\$600,000 > and <= \$650,000	24,946,270	4.53%	40	2.94%
\$650,000 > and <= \$700,000	23,620,636	4.29%	35	2.57%
\$700,000 > and <= \$750,000	22,320,592	4.06%	31	2.28%
\$750,000 > and <= \$800,000	18,603,589	3.38%	24	1.76%
\$800,000 > and <= \$850,000	14,064,188	2.56%	17	1.25%
\$850,000 > and <= \$900,000	16,581,156	3.01%	19	1.40%
\$900,000 > and <= \$950,000	15,613,364	2.84%	17	1.25%
\$950,000 > and <= \$1,000,000	13,628,095	2.48%	14	1.03%
> \$1,000,000	28,428,084	5.17%	21	1.54%
Total	550,303,482	100.00%	1,362	100.00%



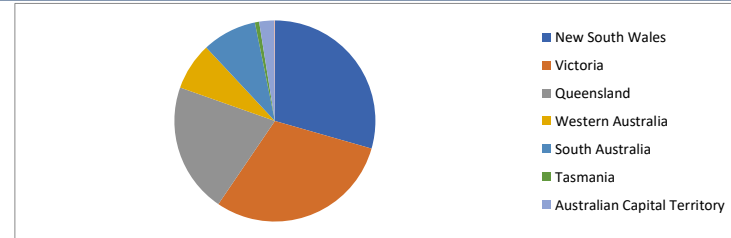
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	65,676,903	11.93%	191	11.51%
12 Months > and <= 18 Months	258,590,113	46.99%	751	45.24%
18 Months > and <= 24 Months	120,837,627	21.96%	349	21.02%
24 Months > and <= 30 Months	66,687,357	12.12%	216	13.01%
30 Months > and <= 36 Months	21,890,441	3.98%	57	3.43%
36 Months > and <= 42 Months	9,363,462	1.70%	30	1.81%
42 Months > and <= 48 Months	3,590,291	0.65%	12	0.72%
48 Months > and <= 54 Months	12,356	0.00%	2	0.12%
54 Months > and <= 60 Months	9,308	0.00%	2	0.12%
60 Months > and <= 66 Months	1,502,402	0.27%	4	0.24%
66 Months > and <= 72 Months	595,909	0.11%	3	0.18%
> 72 Months	1,547,312	0.28%	43	2.59%
Total	550,303,482	100.00%	1,660	100.00%



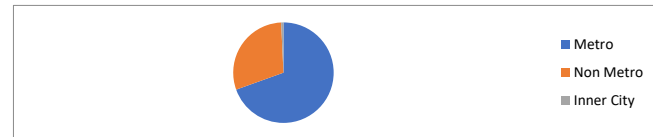
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	161,945,474	29.43%	331	24.30%
Victoria	165,536,555	30.08%	384	28.19%
Queensland	114,932,137	20.89%	313	22.98%
Western Australia	42,040,897	7.64%	133	9.77%
South Australia	48,261,349	8.77%	154	11.31%
Tasmania	3,751,672	0.68%	14	1.03%
Australian Capital Territory	13,297,295	2.42%	30	2.20%
Northern Territory	538,102	0.10%	3	0.22%
No Data	0	0.00%	0	0.00%
Total	550,303,482	100.00%	1,362	100.00%



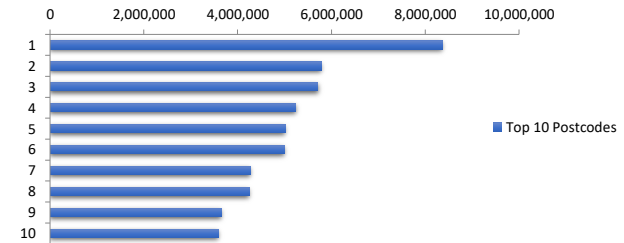
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	382,516,623	69.51%	928	68.14%
Non Metro	163,707,721	29.75%	425	31.20%
Inner City	4,079,137	0.74%	9	0.66%
No Data	0	0.00%	0	0.00%
Total	550,303,482	100.00%	1,362	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	8,359,854	1.52%	20	1.20%
4566	5,788,075	1.05%	15	0.90%
3977	5,713,831	1.04%	15	0.90%
3030	5,236,778	0.95%	11	0.66%
4209	5,010,221	0.91%	14	0.84%
2259	4,993,613	0.91%	9	0.54%
4551	4,266,173	0.78%	11	0.66%
2557	4,249,372	0.77%	7	0.42%
2250	3,651,496	0.66%	10	0.60%
4218	3,583,100	0.65%	8	0.48%
Total	50,852,512	9.24%	120	7.23%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	550,303,482	100.00%	1,660	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	550,303,482	100.00%	1,660	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	550,303,482	100.00%	1,660	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	550,303,482	100.00%	1,660	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	463,431,947	84.21%	1,408	84.82%
Interest Only	86,871,535	15.79%	251	15.12%
Non-Billing	0	0.00%	1	0.06%
Total	550,303,482	100.00%	1,660	100.00%



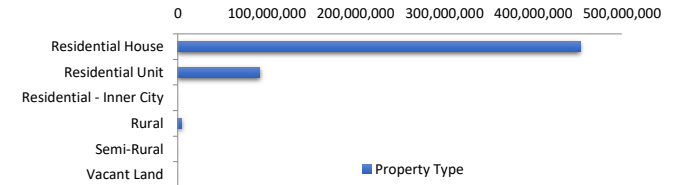
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	1	0.06%
Term Loan	550,303,482	100.00%	1,659	99.94%
Total	550,303,482	100.00%	1,660	100.00%



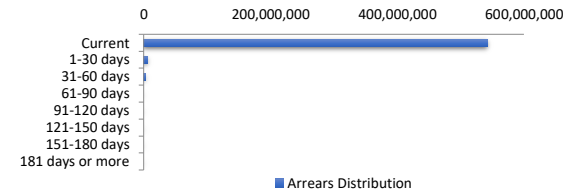
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	453,388,656	82.39%	1,076	79.00%
Residential Unit	92,431,212	16.80%	278	20.41%
Residential - Inner City	0	0.00%	0	0.00%
Rural	4,483,614	0.81%	8	0.59%
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	550,303,482	100.00%	1,362	100.00%



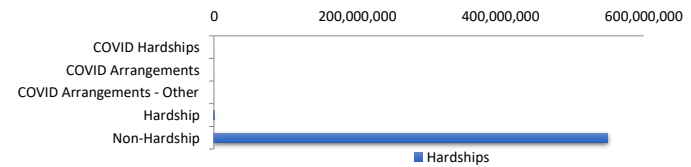
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	542,484,052	98.58%	1,646	99.16%
1-30 days	5,542,041	1.01%	9	0.54%
31-60 days	2,277,390	0.41%	5	0.30%
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	550,303,482	100.00%	1,660	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	659,581	0.12%	1	0.07%
Non-Hardship	549,643,901	99.88%	1,361	99.93%
Total	550,303,482	100.00%	1,362	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

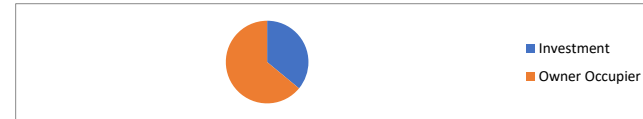
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,368,777	0.79%	20	1.47%
Genworth	52,884,213	9.61%	153	11.23%
PMI	0	0.00%	0	0.00%
No LMI / No Data	493,050,492	89.60%	1,189	87.30%
Total	550,303,482	100.00%	1,362	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	197,900,543	35.96%	585	35.24%
Owner Occupier	352,402,939	64.04%	1,075	64.76%
Total	550,303,482	100.00%	1,660	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