

AFG Series 2021-2
Collateral Report



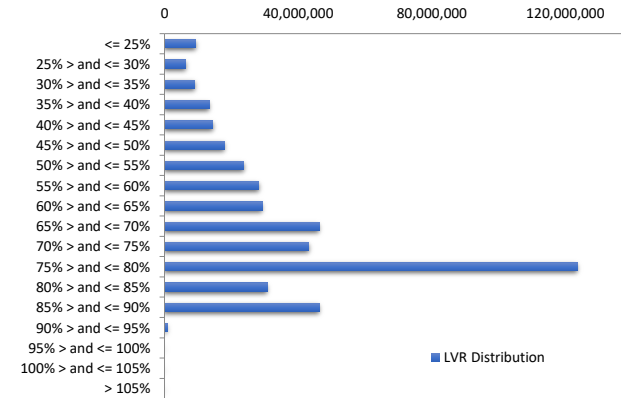
Model Period	4
Collection Period Start	1-Jan-22
Collection Period End	31-Jan-22
No. of Days	31
Interest Period Start	10-Jan-22
Interest Period End	9-Feb-22
No. of Days	31
Determination Date	7-Feb-22
Payment Date	10-Feb-22

Pool Statistics

Closing Balance of Mortgages	442,649,478
No. of Loans (Unconsolidated)	1,239
No. of Loans (Consolidated)	994
Average Loan Size (Unconsolidated)	357,264
Average Loan Size (Consolidated)	445,321
Largest Loan Size (Unconsolidated)	2,152,904
Largest Loan Size (Consolidated)	2,152,904
Smallest Loan Size (Unconsolidated)	(535,375)
Smallest Loan Size (Consolidated)	(535,375)
Weighted Average Interest Rate	2.80%
Weighted Average LVR	67.50%
Weighted Average Seasoning	11.58
Weighted Average Remaining Term	338.84

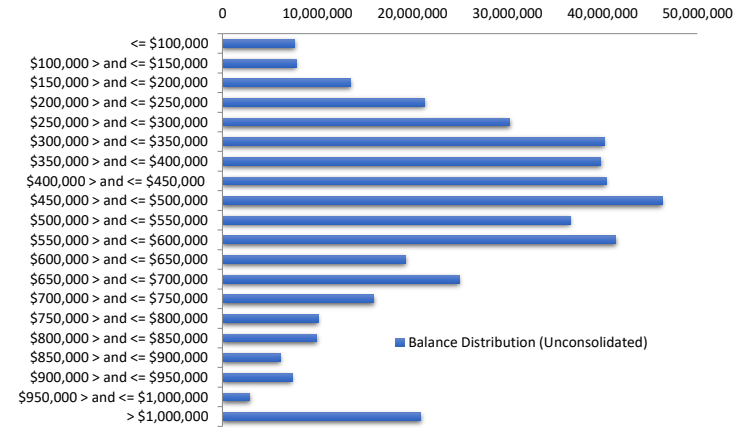
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,290,420	2.10%	76	7.65%
25% > and <= 30%	6,251,847	1.41%	22	2.21%
30% > and <= 35%	8,996,347	2.03%	26	2.62%
35% > and <= 40%	13,357,741	3.02%	29	2.92%
40% > and <= 45%	14,469,977	3.27%	28	2.82%
45% > and <= 50%	17,902,773	4.04%	45	4.53%
50% > and <= 55%	23,717,630	5.36%	45	4.53%
55% > and <= 60%	28,178,901	6.37%	57	5.73%
60% > and <= 65%	29,299,878	6.62%	61	6.14%
65% > and <= 70%	46,374,365	10.48%	90	9.05%
70% > and <= 75%	43,170,725	9.75%	85	8.55%
75% > and <= 80%	123,664,977	27.94%	253	25.45%
80% > and <= 85%	30,775,625	6.95%	69	6.94%
85% > and <= 90%	46,448,951	10.49%	106	10.66%
90% > and <= 95%	749,322	0.17%	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%
Total	442,649,478	100.00%	994	100.00%



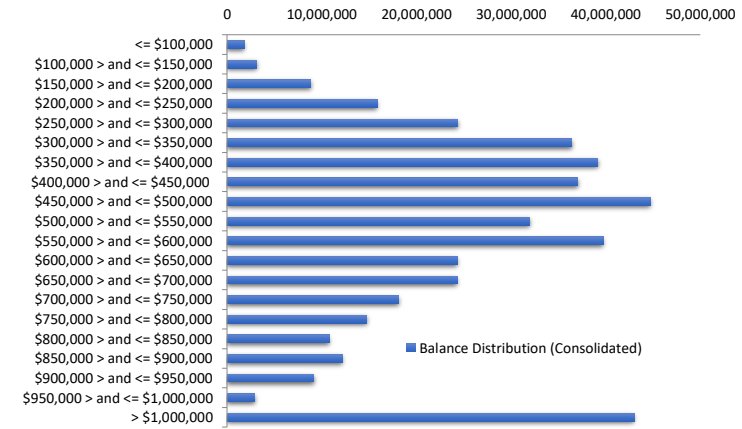
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,607,099	1.72%	185	14.93%
\$100,000 > and <= \$150,000	7,753,447	1.75%	61	4.92%
\$150,000 > and <= \$200,000	13,519,854	3.05%	77	6.21%
\$200,000 > and <= \$250,000	21,271,428	4.81%	94	7.59%
\$250,000 > and <= \$300,000	30,228,419	6.83%	109	8.80%
\$300,000 > and <= \$350,000	40,229,419	9.09%	124	10.01%
\$350,000 > and <= \$400,000	39,839,772	9.00%	106	8.56%
\$400,000 > and <= \$450,000	40,388,210	9.12%	95	7.67%
\$450,000 > and <= \$500,000	46,299,918	10.46%	98	7.91%
\$500,000 > and <= \$550,000	36,641,879	8.28%	70	5.65%
\$550,000 > and <= \$600,000	41,409,892	9.36%	72	5.81%
\$600,000 > and <= \$650,000	19,300,108	4.36%	31	2.50%
\$650,000 > and <= \$700,000	24,967,601	5.64%	37	2.99%
\$700,000 > and <= \$750,000	15,951,781	3.60%	22	1.78%
\$750,000 > and <= \$800,000	10,064,686	2.27%	13	1.05%
\$800,000 > and <= \$850,000	9,951,539	2.25%	12	0.97%
\$850,000 > and <= \$900,000	6,097,781	1.38%	7	0.56%
\$900,000 > and <= \$950,000	7,351,618	1.66%	8	0.65%
\$950,000 > and <= \$1,000,000	2,873,127	0.65%	3	0.24%
> \$1,000,000	20,901,903	4.72%	15	1.21%
Total	442,649,478	100.00%	1,239	100.00%



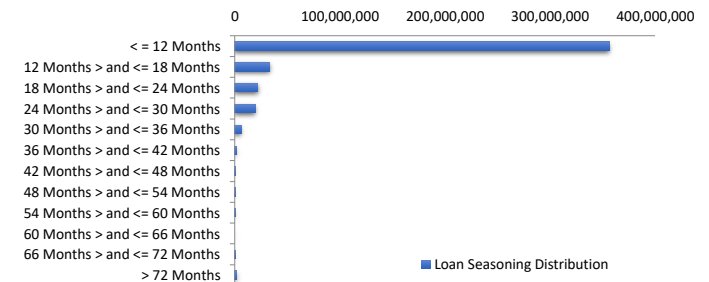
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,831,524	0.41%	43	4.33%
\$100,000 > and <= \$150,000	3,114,016	0.70%	24	2.41%
\$150,000 > and <= \$200,000	8,822,856	1.99%	50	5.03%
\$200,000 > and <= \$250,000	15,860,497	3.58%	70	7.04%
\$250,000 > and <= \$300,000	24,362,819	5.50%	88	8.85%
\$300,000 > and <= \$350,000	36,437,331	8.23%	112	11.27%
\$350,000 > and <= \$400,000	39,147,612	8.84%	104	10.46%
\$400,000 > and <= \$450,000	37,052,486	8.37%	87	8.75%
\$450,000 > and <= \$500,000	44,688,052	10.10%	95	9.56%
\$500,000 > and <= \$550,000	31,955,356	7.22%	61	6.14%
\$550,000 > and <= \$600,000	39,762,425	8.98%	69	6.94%
\$600,000 > and <= \$650,000	24,334,623	5.50%	39	3.92%
\$650,000 > and <= \$700,000	24,304,483	5.49%	36	3.62%
\$700,000 > and <= \$750,000	18,157,365	4.10%	25	2.52%
\$750,000 > and <= \$800,000	14,725,767	3.33%	19	1.91%
\$800,000 > and <= \$850,000	10,812,709	2.44%	13	1.31%
\$850,000 > and <= \$900,000	12,176,351	2.75%	14	1.41%
\$900,000 > and <= \$950,000	9,184,110	2.07%	10	1.01%
\$950,000 > and <= \$1,000,000	2,910,647	0.66%	3	0.30%
> \$1,000,000	43,008,450	9.72%	32	3.22%
Total	442,649,478	100.00%	994	100.00%



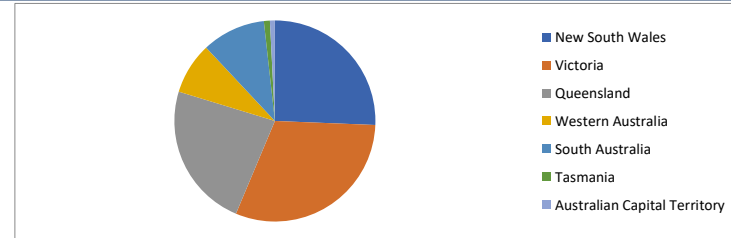
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	356,582,432	80.56%	989	79.82%
12 Months > and <= 18 Months	33,392,480	7.54%	91	7.34%
18 Months > and <= 24 Months	22,121,438	5.00%	57	4.60%
24 Months > and <= 30 Months	19,498,973	4.41%	58	4.68%
30 Months > and <= 36 Months	6,111,511	1.38%	23	1.86%
36 Months > and <= 42 Months	1,648,411	0.37%	7	0.56%
42 Months > and <= 48 Months	246,045	0.06%	1	0.08%
48 Months > and <= 54 Months	107,618	0.02%	1	0.08%
54 Months > and <= 60 Months	704,972	0.16%	4	0.32%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	310,243	0.07%	1	0.08%
> 72 Months	1,925,356	0.43%	7	0.56%
Total	442,649,478	100.00%	1,239	100.00%



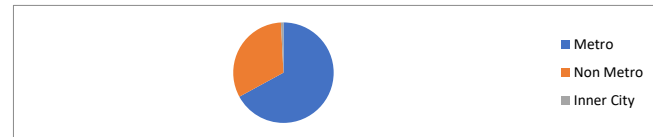
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	113,484,670	25.64%	204	20.52%
Victoria	135,886,768	30.70%	317	31.89%
Queensland	103,465,109	23.37%	250	25.15%
Western Australia	36,734,227	8.30%	94	9.46%
South Australia	45,286,572	10.23%	108	10.87%
Tasmania	4,285,406	0.97%	12	1.21%
Australian Capital Territory	3,506,725	0.79%	9	0.91%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	442,649,478	100.00%	994	100.00%



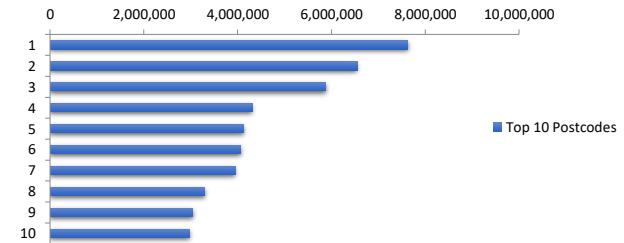
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	296,838,680	67.06%	632	63.58%
Non Metro	142,224,444	32.13%	355	35.71%
Inner City	3,586,354	0.81%	7	0.70%
No Data	0	0.00%	0	0.00%
Total	442,649,478	100.00%	994	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	7,632,745	1.72%	17	1.37%
3977	6,545,688	1.48%	13	1.05%
4557	5,882,840	1.33%	6	0.48%
4556	4,310,850	0.97%	10	0.81%
2261	4,133,733	0.93%	8	0.65%
4560	4,067,615	0.92%	9	0.73%
2099	3,949,332	0.89%	3	0.24%
4215	3,297,379	0.74%	11	0.89%
3630	3,048,051	0.69%	10	0.81%
2259	2,975,492	0.67%	6	0.48%
Total	45,843,724	10.36%	93	7.51%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	442,649,478	100.00%	1,239	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	442,649,478	100.00%	1,239	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	442,649,478	100.00%	1,239	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	442,649,478	100.00%	1,239	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	365,670,021	82.61%	1,031	83.21%
Interest Only	76,979,457	17.39%	208	16.79%
Non-Billing	0	0.00%	0	0.00%
Total	442,649,478	100.00%	1,239	100.00%



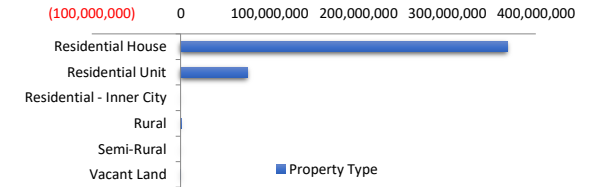
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	442,649,478	100.00%	1,239	100.00%
Total	442,649,478	100.00%	1,239	100.00%



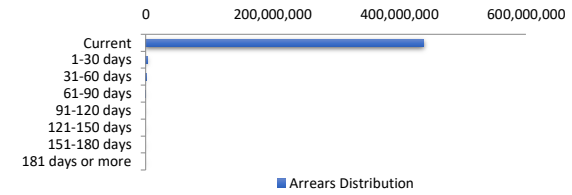
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	367,728,447	83.07%	786	79.07%
Residential Unit	74,814,788	16.90%	205	20.62%
Residential - Inner City	0	0.00%	0	0.00%
Rural	641,618	0.14%	2	0.20%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	(535,375)	-0.12%	1	0.10%
No Data	0	0.00%	0	0.00%
Total	442,649,478	100.00%	994	100.00%



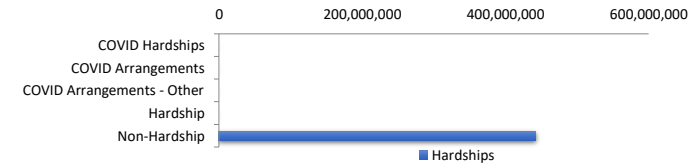
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	438,656,363	99.10%	1,228	99.11%
1-30 days	2,746,679	0.62%	7	0.56%
31-60 days	875,663	0.20%	3	0.24%
61-90 days	370,773	0.08%	1	0.08%
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	442,649,478	100.00%	1,239	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	442,649,478	100.00%	994	100.00%
Total	442,649,478	100.00%	994	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

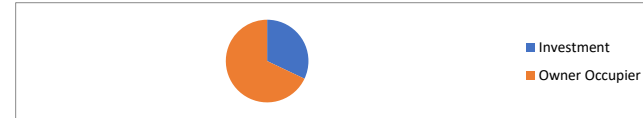
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,268,937	0.29%	4	0.40%
Genworth	75,515,198	17.06%	176	17.71%
PMI	0	0.00%	0	0.00%
No LMI / No Data	365,865,343	82.65%	814	81.89%
Total	442,649,478	100.00%	994	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	141,778,675	32.03%	396	31.96%
Owner Occupier	300,870,803	67.97%	843	68.04%
Total	442,649,478	100.00%	1,239	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