

AFG Series 2021-1
Collateral Report



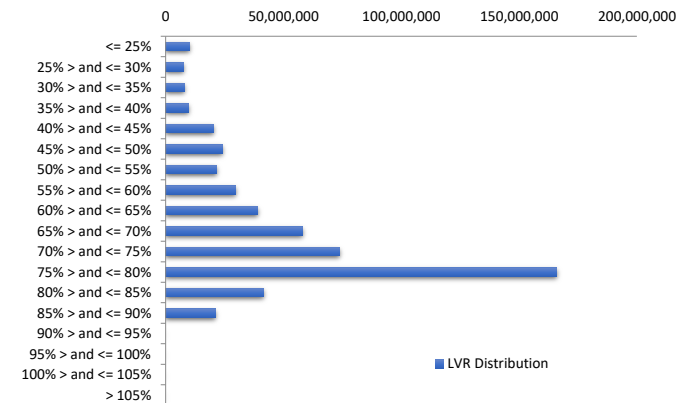
| | |
|-------------------------|-----------|
| Model Period | 10 |
| Collection Period Start | 1-Feb-22 |
| Collection Period End | 28-Feb-22 |
| No. of Days | 28 |
| Interest Period Start | 10-Feb-22 |
| Interest Period End | 9-Mar-22 |
| No. of Days | 28 |
| Determination Date | 4-Mar-22 |
| Payment Date | 10-Mar-22 |

Pool Statistics

| | |
|-------------------------------------|-------------|
| Closing Balance of Mortgages | 530,760,741 |
| No. of Loans (Unconsolidated) | 1,633 |
| No. of Loans (Consolidated) | 1,324 |
| Average Loan Size (Unconsolidated) | 325,022 |
| Average Loan Size (Consolidated) | 400,877 |
| Largest Loan Size (Unconsolidated) | 2,222,989 |
| Largest Loan Size (Consolidated) | 2,222,989 |
| Smallest Loan Size (Unconsolidated) | (913,790) |
| Smallest Loan Size (Consolidated) | (913,790) |
| Weighted Average Interest Rate | 2.88% |
| Weighted Average LVR | 67.19% |
| Weighted Average Seasoning | 19.65 |
| Weighted Average Remaining Term | 333.01 |

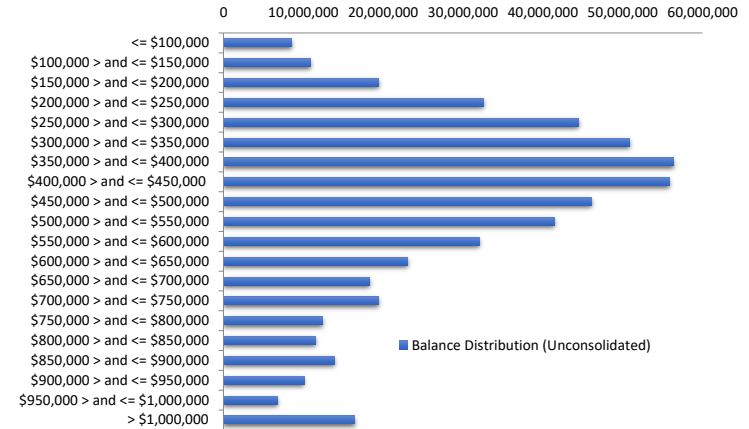
LVR Distribution

| Current LTV | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25% | 10,053,840 | 1.89% | 141 | 10.65% |
| 25% > and <= 30% | 7,623,884 | 1.44% | 29 | 2.19% |
| 30% > and <= 35% | 7,987,314 | 1.50% | 31 | 2.34% |
| 35% > and <= 40% | 9,646,770 | 1.82% | 36 | 2.72% |
| 40% > and <= 45% | 20,280,416 | 3.82% | 54 | 4.08% |
| 45% > and <= 50% | 24,037,827 | 4.53% | 58 | 4.38% |
| 50% > and <= 55% | 21,626,433 | 4.07% | 52 | 3.93% |
| 55% > and <= 60% | 29,782,559 | 5.61% | 64 | 4.83% |
| 60% > and <= 65% | 39,077,833 | 7.36% | 78 | 5.89% |
| 65% > and <= 70% | 58,185,386 | 10.96% | 126 | 9.52% |
| 70% > and <= 75% | 73,660,697 | 13.88% | 165 | 12.46% |
| 75% > and <= 80% | 165,933,166 | 31.26% | 344 | 25.98% |
| 80% > and <= 85% | 41,715,720 | 7.86% | 99 | 7.48% |
| 85% > and <= 90% | 21,148,895 | 3.98% | 47 | 3.55% |
| 90% > and <= 95% | 0 | 0.00% | 0 | 0.00% |
| 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 | 530,760,741 | 100.00% | 1,324 | 100.00% |



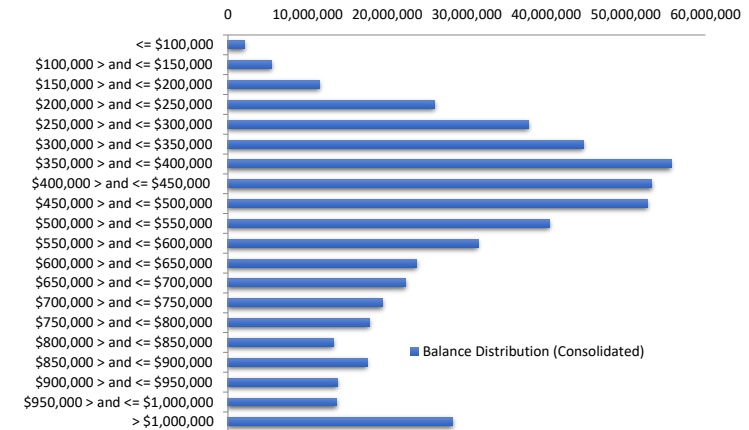
Balance Distribution (Unconsolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|--------------|----------------|
| <= \$100,000 | 8,524,849 | 1.61% | 295 | 18.06% |
| \$100,000 > and <= \$150,000 | 10,867,859 | 2.05% | 86 | 5.27% |
| \$150,000 > and <= \$200,000 | 19,473,900 | 3.67% | 109 | 6.67% |
| \$200,000 > and <= \$250,000 | 32,574,620 | 6.14% | 145 | 8.88% |
| \$250,000 > and <= \$300,000 | 44,479,612 | 8.38% | 160 | 9.80% |
| \$300,000 > and <= \$350,000 | 50,901,914 | 9.59% | 156 | 9.55% |
| \$350,000 > and <= \$400,000 | 56,394,682 | 10.63% | 151 | 9.25% |
| \$400,000 > and <= \$450,000 | 55,851,723 | 10.52% | 132 | 8.08% |
| \$450,000 > and <= \$500,000 | 46,095,015 | 8.68% | 97 | 5.94% |
| \$500,000 > and <= \$550,000 | 41,500,662 | 7.82% | 79 | 4.84% |
| \$550,000 > and <= \$600,000 | 32,031,602 | 6.04% | 56 | 3.43% |
| \$600,000 > and <= \$650,000 | 23,109,571 | 4.35% | 37 | 2.27% |
| \$650,000 > and <= \$700,000 | 18,306,196 | 3.45% | 27 | 1.65% |
| \$700,000 > and <= \$750,000 | 19,456,484 | 3.67% | 27 | 1.65% |
| \$750,000 > and <= \$800,000 | 12,391,980 | 2.33% | 16 | 0.98% |
| \$800,000 > and <= \$850,000 | 11,561,229 | 2.18% | 14 | 0.86% |
| \$850,000 > and <= \$900,000 | 13,948,824 | 2.63% | 16 | 0.98% |
| \$900,000 > and <= \$950,000 | 10,091,935 | 1.90% | 11 | 0.67% |
| \$950,000 > and <= \$1,000,000 | 6,771,999 | 1.28% | 7 | 0.43% |
| > \$1,000,000 | 16,426,085 | 3.09% | 12 | 0.73% |
| Total | 530,760,741 | 100.00% | 1,633 | 100.00% |



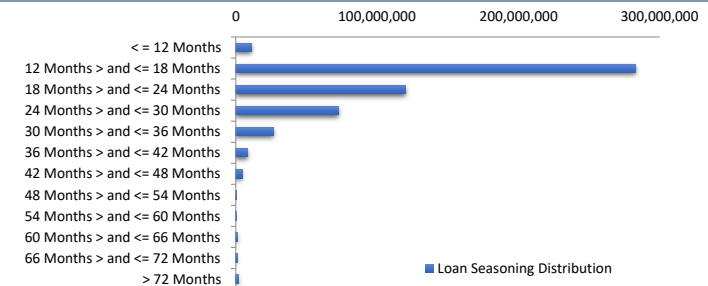
Balance Distribution (Consolidated)

| Current Balance | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------------|--------------------|----------------|----------------------|----------------|
| <= \$100,000 | 2,090,725 | 0.39% | 104 | 7.85% |
| \$100,000 > and <= \$150,000 | 5,473,687 | 1.03% | 43 | 3.25% |
| \$150,000 > and <= \$200,000 | 11,459,213 | 2.16% | 64 | 4.83% |
| \$200,000 > and <= \$250,000 | 25,923,829 | 4.88% | 115 | 8.69% |
| \$250,000 > and <= \$300,000 | 37,811,652 | 7.12% | 136 | 10.27% |
| \$300,000 > and <= \$350,000 | 44,719,497 | 8.43% | 137 | 10.35% |
| \$350,000 > and <= \$400,000 | 55,689,676 | 10.49% | 149 | 11.25% |
| \$400,000 > and <= \$450,000 | 53,276,529 | 10.04% | 126 | 9.52% |
| \$450,000 > and <= \$500,000 | 52,731,085 | 9.94% | 111 | 8.38% |
| \$500,000 > and <= \$550,000 | 40,457,530 | 7.62% | 77 | 5.82% |
| \$550,000 > and <= \$600,000 | 31,428,940 | 5.92% | 55 | 4.15% |
| \$600,000 > and <= \$650,000 | 23,750,788 | 4.47% | 38 | 2.87% |
| \$650,000 > and <= \$700,000 | 22,339,313 | 4.21% | 33 | 2.49% |
| \$700,000 > and <= \$750,000 | 19,474,503 | 3.67% | 27 | 2.04% |
| \$750,000 > and <= \$800,000 | 17,807,300 | 3.36% | 23 | 1.74% |
| \$800,000 > and <= \$850,000 | 13,233,687 | 2.49% | 16 | 1.21% |
| \$850,000 > and <= \$900,000 | 17,469,819 | 3.29% | 20 | 1.51% |
| \$900,000 > and <= \$950,000 | 13,790,782 | 2.60% | 15 | 1.13% |
| \$950,000 > and <= \$1,000,000 | 13,610,278 | 2.56% | 14 | 1.06% |
| > \$1,000,000 | 28,221,906 | 5.32% | 21 | 1.59% |
| Total | 530,760,741 | 100.00% | 1,324 | 100.00% |



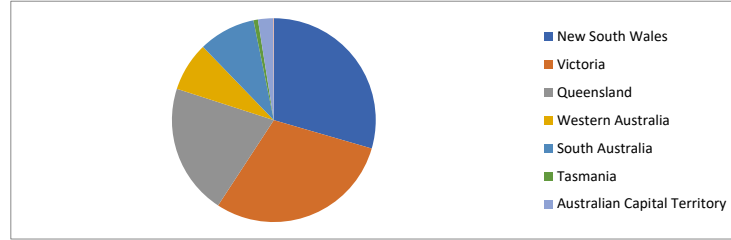
Loan Seasoning Distribution

| Seasoning (Months) | Balance | % Balance | Loan Count | % Loan Count |
|------------------------------|--------------------|----------------|--------------|----------------|
| <= 12 Months | 11,239,264 | 2.12% | 37 | 2.27% |
| 12 Months > and <= 18 Months | 283,178,068 | 53.35% | 815 | 49.91% |
| 18 Months > and <= 24 Months | 120,164,278 | 22.64% | 379 | 23.21% |
| 24 Months > and <= 30 Months | 72,344,668 | 13.63% | 229 | 14.02% |
| 30 Months > and <= 36 Months | 26,771,563 | 5.04% | 77 | 4.72% |
| 36 Months > and <= 42 Months | 8,477,733 | 1.60% | 27 | 1.65% |
| 42 Months > and <= 48 Months | 4,568,746 | 0.86% | 14 | 0.86% |
| 48 Months > and <= 54 Months | 278,553 | 0.05% | 3 | 0.18% |
| 54 Months > and <= 60 Months | 6,889 | 0.00% | 2 | 0.12% |
| 60 Months > and <= 66 Months | 1,174,298 | 0.22% | 4 | 0.24% |
| 66 Months > and <= 72 Months | 915,377 | 0.17% | 3 | 0.18% |
| > 72 Months | 1,641,305 | 0.31% | 43 | 2.63% |
| Total | 530,760,741 | 100.00% | 1,633 | 100.00% |



Geographic Distribution

| Jurisdiction State | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales | 156,547,965 | 29.50% | 322 | 24.32% |
| Victoria | 157,736,096 | 29.72% | 371 | 28.02% |
| Queensland | 110,196,895 | 20.76% | 303 | 22.89% |
| Western Australia | 41,348,832 | 7.79% | 131 | 9.89% |
| South Australia | 47,888,808 | 9.02% | 151 | 11.40% |
| Tasmania | 3,746,841 | 0.71% | 14 | 1.06% |
| Australian Capital Territory | 12,762,139 | 2.40% | 29 | 2.19% |
| Northern Territory | 533,165 | 0.10% | 3 | 0.23% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 530,760,741 | 100.00% | 1,324 | 100.00% |



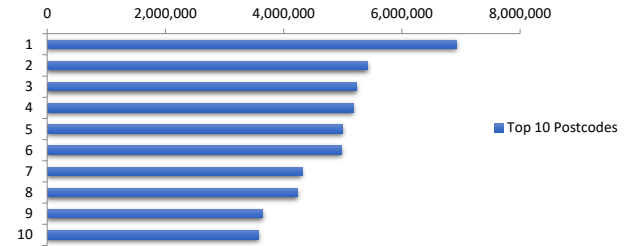
Locality

| S&P Category | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro | 370,886,508 | 69.88% | 904 | 68.28% |
| Non Metro | 155,810,598 | 29.36% | 411 | 31.04% |
| Inner City | 4,063,635 | 0.77% | 9 | 0.68% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 530,760,741 | 100.00% | 1,324 | 100.00% |



Top 10 Postcodes

| Postcode | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|--------------|----------------------|--------------|
| 3029 | 6,931,124 | 1.31% | 17 | 1.04% |
| 4556 | 5,423,696 | 1.02% | 14 | 0.86% |
| 3030 | 5,228,707 | 0.99% | 11 | 0.67% |
| 3977 | 5,176,217 | 0.98% | 14 | 0.86% |
| 4209 | 5,001,577 | 0.94% | 14 | 0.86% |
| 2259 | 4,983,251 | 0.94% | 9 | 0.55% |
| 4551 | 4,313,922 | 0.81% | 11 | 0.67% |
| 2557 | 4,240,091 | 0.80% | 7 | 0.43% |
| 2250 | 3,641,564 | 0.69% | 10 | 0.61% |
| 4218 | 3,576,664 | 0.67% | 8 | 0.49% |
| Total | 48,516,814 | 9.14% | 115 | 7.04% |



Documentation

| Document Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|--------------|----------------|
| Full Doc | 530,760,741 | 100.00% | 1,633 | 100.00% |
| Low Doc | 0 | 0.00% | 0 | 0.00% |
| No Doc | 0 | 0.00% | 0 | 0.00% |
| Total | 530,760,741 | 100.00% | 1,633 | 100.00% |



Rate Type

| Rate Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|--------------|----------------|
| Variable Rate | 530,760,741 | 100.00% | 1,633 | 100.00% |
| Fixed Rate | 0 | 0.00% | 0 | 0.00% |
| Total | 530,760,741 | 100.00% | 1,633 | 100.00% |



Repayment Type

| Repayment Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------------|--------------------|----------------|--------------|----------------|
| Principal & Interest | 448,139,062 | 84.43% | 1,387 | 84.94% |
| Interest Only | 82,621,680 | 15.57% | 245 | 15.00% |
| Non-Billing | 0 | 0.00% | 1 | 0.06% |
| Total | 530,760,741 | 100.00% | 1,633 | 100.00% |



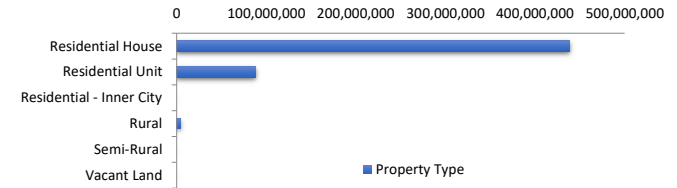
Loan Type

| Product Category | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|--------------|----------------|
| Line of Credit | 0 | 0.00% | 1 | 0.06% |
| Term Loan | 530,760,741 | 100.00% | 1,632 | 99.94% |
| Total | 530,760,741 | 100.00% | 1,633 | 100.00% |



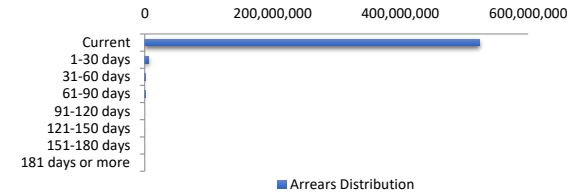
Property Type

| Property Type | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House | 438,361,571 | 82.59% | 1,048 | 79.15% |
| Residential Unit | 88,426,243 | 16.66% | 269 | 20.32% |
| Residential - Inner City | 0 | 0.00% | 0 | 0.00% |
| Rural | 3,972,927 | 0.75% | 7 | 0.53% |
| 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 | 530,760,741 | 100.00% | 1,324 | 100.00% |



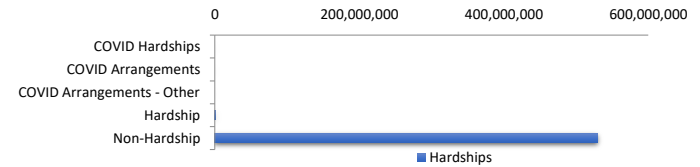
Arrears Distribution

| Arrears Band | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|--------------|----------------|
| Current | 523,717,729 | 98.67% | 1,616 | 98.96% |
| 1-30 days | 5,884,476 | 1.11% | 14 | 0.86% |
| 31-60 days | 467,744 | 0.09% | 1 | 0.06% |
| 61-90 days | 690,792 | 0.13% | 2 | 0.12% |
| 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 | 530,760,741 | 100.00% | 1,633 | 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 | 659,408 | 0.12% | 1 | 0.08% |
| Non-Hardship | 530,101,333 | 99.88% | 1,323 | 99.92% |
| Total | 530,760,741 | 100.00% | 1,324 | 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

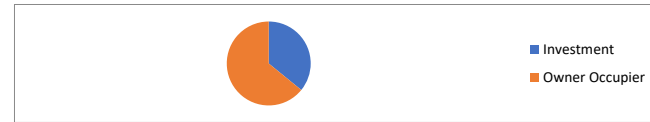
LMI Provider

| LMI Provider | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------|--------------------|----------------|----------------------|----------------|
| QBELMI | 4,158,942 | 0.78% | 19 | 1.44% |
| Genworth | 49,910,870 | 9.40% | 147 | 11.10% |
| PMI | 0 | 0.00% | 0 | 0.00% |
| No LMI / No Data | 476,690,929 | 89.81% | 1,158 | 87.46% |
| Total | 530,760,741 | 100.00% | 1,324 | 100.00% |



Property Occupancy

| Property Occupancy | Balance | % Balance | Loan Count | % Loan Count |
|--------------------|--------------------|----------------|--------------|----------------|
| Investment | 190,397,521 | 35.87% | 575 | 35.21% |
| Owner Occupier | 340,363,220 | 64.13% | 1,058 | 64.79% |
| Total | 530,760,741 | 100.00% | 1,633 | 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 |