

AFG Series 2021-2
Collateral Report



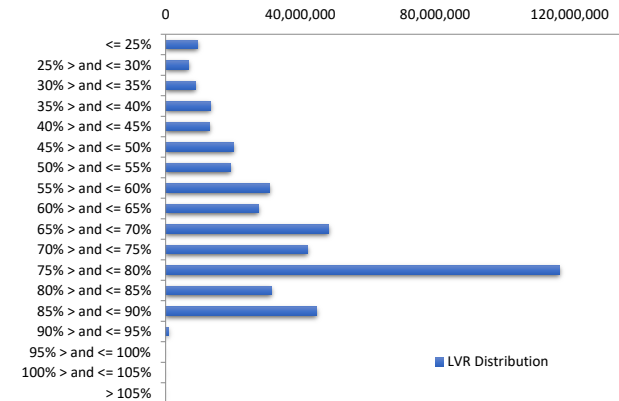
Model Period	5
Collection Period Start	1-Feb-22
Collection Period End	28-Feb-22
No. of Days	28
Interest Period Start	10-Feb-22
Interest Period End	9-Mar-22
No. of Days	28
Determination Date	4-Mar-22
Payment Date	10-Mar-22

Pool Statistics

Closing Balance of Mortgages	433,934,757
No. of Loans (Unconsolidated)	1,208
No. of Loans (Consolidated)	975
Average Loan Size (Unconsolidated)	359,218
Average Loan Size (Consolidated)	445,061
Largest Loan Size (Unconsolidated)	2,176,823
Largest Loan Size (Consolidated)	2,176,823
Smallest Loan Size (Unconsolidated)	(1,649)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	2.80%
Weighted Average LVR	67.23%
Weighted Average Seasoning	12.48
Weighted Average Remaining Term	337.96

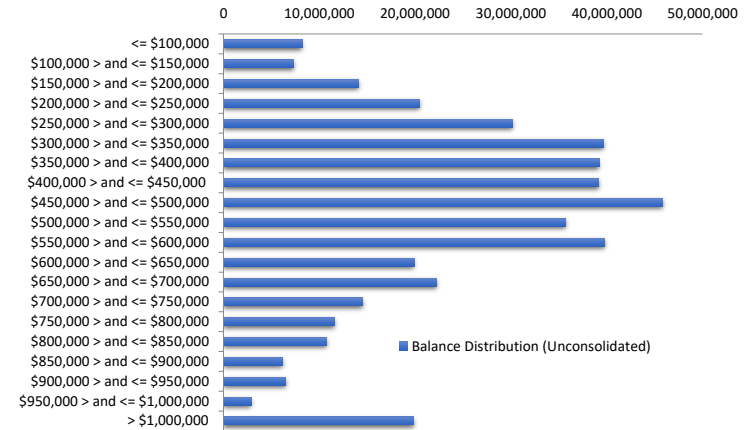
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,567,690	2.20%	75	7.69%
25% > and <= 30%	6,810,626	1.57%	24	2.46%
30% > and <= 35%	8,769,379	2.02%	27	2.77%
35% > and <= 40%	13,227,807	3.05%	26	2.67%
40% > and <= 45%	13,112,488	3.02%	25	2.56%
45% > and <= 50%	20,121,337	4.64%	49	5.03%
50% > and <= 55%	19,389,040	4.47%	40	4.10%
55% > and <= 60%	30,822,355	7.10%	61	6.26%
60% > and <= 65%	27,478,196	6.33%	55	5.64%
65% > and <= 70%	48,445,547	11.16%	92	9.44%
70% > and <= 75%	42,137,702	9.71%	84	8.62%
75% > and <= 80%	116,895,813	26.94%	241	24.72%
80% > and <= 85%	31,563,426	7.27%	72	7.38%
85% > and <= 90%	44,844,265	10.33%	102	10.46%
90% > and <= 95%	749,087	0.17%	2	0.21%
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	433,934,757	100.00%	975	100.00%



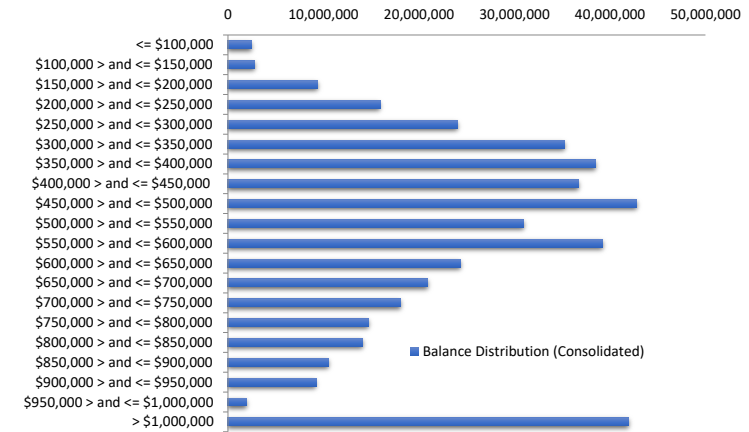
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,202,891	1.89%	175	14.49%
\$100,000 > and <= \$150,000	7,322,293	1.69%	58	4.80%
\$150,000 > and <= \$200,000	14,094,863	3.25%	80	6.62%
\$200,000 > and <= \$250,000	20,426,483	4.71%	90	7.45%
\$250,000 > and <= \$300,000	30,142,510	6.95%	109	9.02%
\$300,000 > and <= \$350,000	39,625,128	9.13%	122	10.10%
\$350,000 > and <= \$400,000	39,208,732	9.04%	104	8.61%
\$400,000 > and <= \$450,000	39,183,329	9.03%	92	7.62%
\$450,000 > and <= \$500,000	45,859,673	10.57%	97	8.03%
\$500,000 > and <= \$550,000	35,699,295	8.23%	68	5.63%
\$550,000 > and <= \$600,000	39,775,901	9.17%	69	5.71%
\$600,000 > and <= \$650,000	19,897,671	4.59%	32	2.65%
\$650,000 > and <= \$700,000	22,221,441	5.12%	33	2.73%
\$700,000 > and <= \$750,000	14,470,798	3.33%	20	1.66%
\$750,000 > and <= \$800,000	11,592,897	2.67%	15	1.24%
\$800,000 > and <= \$850,000	10,773,927	2.48%	13	1.08%
\$850,000 > and <= \$900,000	6,182,976	1.42%	7	0.58%
\$900,000 > and <= \$950,000	6,488,149	1.50%	7	0.58%
\$950,000 > and <= \$1,000,000	2,898,783	0.67%	3	0.25%
> \$1,000,000	19,867,018	4.58%	14	1.16%
Total	433,934,757	100.00%	1,208	100.00%



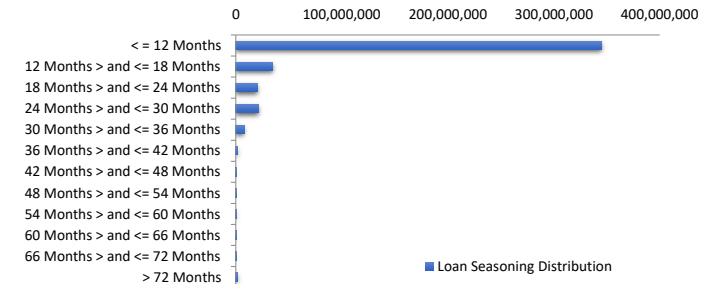
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,439,846	0.56%	43	4.41%
\$100,000 > and <= \$150,000	2,827,315	0.65%	22	2.26%
\$150,000 > and <= \$200,000	9,361,382	2.16%	53	5.44%
\$200,000 > and <= \$250,000	15,938,692	3.67%	70	7.18%
\$250,000 > and <= \$300,000	24,060,941	5.54%	87	8.92%
\$300,000 > and <= \$350,000	35,197,822	8.11%	108	11.08%
\$350,000 > and <= \$400,000	38,477,530	8.87%	102	10.46%
\$400,000 > and <= \$450,000	36,728,651	8.46%	86	8.82%
\$450,000 > and <= \$500,000	42,823,929	9.87%	91	9.33%
\$500,000 > and <= \$550,000	30,986,277	7.14%	59	6.05%
\$550,000 > and <= \$600,000	39,263,913	9.05%	68	6.97%
\$600,000 > and <= \$650,000	24,328,886	5.61%	39	4.00%
\$650,000 > and <= \$700,000	20,869,879	4.81%	31	3.18%
\$700,000 > and <= \$750,000	18,109,321	4.17%	25	2.56%
\$750,000 > and <= \$800,000	14,711,895	3.39%	19	1.95%
\$800,000 > and <= \$850,000	14,125,795	3.26%	17	1.74%
\$850,000 > and <= \$900,000	10,554,002	2.43%	12	1.23%
\$900,000 > and <= \$950,000	9,219,991	2.12%	10	1.03%
\$950,000 > and <= \$1,000,000	1,939,166	0.45%	2	0.21%
> \$1,000,000	41,969,525	9.67%	31	3.18%
Total	433,934,757	100.00%	975	100.00%



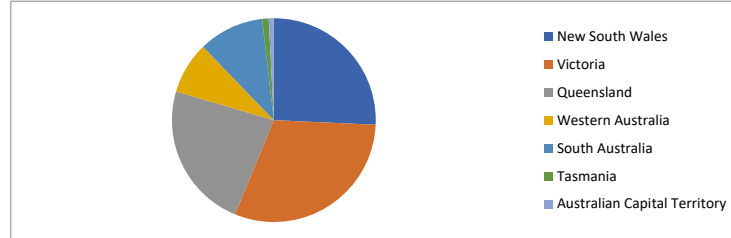
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	344,732,171	79.44%	957	79.22%
12 Months > and <= 18 Months	34,999,189	8.07%	94	7.78%
18 Months > and <= 24 Months	20,050,567	4.62%	54	4.47%
24 Months > and <= 30 Months	21,555,852	4.97%	55	4.55%
30 Months > and <= 36 Months	7,812,502	1.80%	28	2.32%
36 Months > and <= 42 Months	1,497,781	0.35%	6	0.50%
42 Months > and <= 48 Months	245,242	0.06%	1	0.08%
48 Months > and <= 54 Months	107,644	0.02%	1	0.08%
54 Months > and <= 60 Months	698,609	0.16%	3	0.25%
60 Months > and <= 66 Months	16,304	0.00%	1	0.08%
66 Months > and <= 72 Months	308,806	0.07%	1	0.08%
> 72 Months	1,910,091	0.44%	7	0.58%
Total	433,934,757	100.00%	1,208	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	111,622,718	25.72%	201	20.62%
Victoria	132,377,664	30.51%	309	31.69%
Queensland	101,134,342	23.31%	246	25.23%
Western Australia	35,773,237	8.24%	92	9.44%
South Australia	45,049,197	10.38%	106	10.87%
Tasmania	4,481,559	1.03%	12	1.23%
Australian Capital Territory	3,496,040	0.81%	9	0.92%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	433,934,757	100.00%	975	100.00%



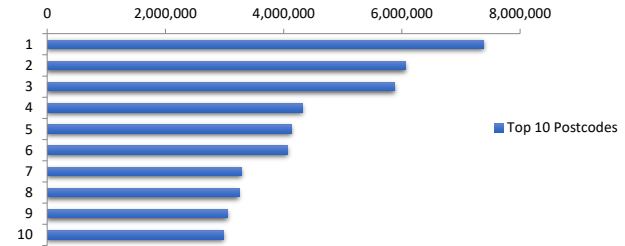
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	291,390,693	67.15%	621	63.69%
Non Metro	138,965,398	32.02%	347	35.59%
Inner City	3,578,667	0.82%	7	0.72%
No Data	0	0.00%	0	0.00%
Total	433,934,757	100.00%	975	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	7,383,802	1.70%	17	1.41%
3977	6,054,845	1.40%	13	1.08%
4557	5,872,594	1.35%	6	0.50%
4556	4,314,494	0.99%	10	0.83%
2261	4,135,801	0.95%	8	0.66%
4560	4,067,945	0.94%	9	0.75%
4215	3,288,642	0.76%	11	0.91%
2099	3,245,124	0.75%	2	0.17%
3630	3,044,182	0.70%	10	0.83%
2259	2,980,421	0.69%	6	0.50%
Total	44,387,850	10.23%	92	7.62%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	433,934,757	100.00%	1,208	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	433,934,757	100.00%	1,208	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	433,934,757	100.00%	1,208	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	433,934,757	100.00%	1,208	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	357,521,914	82.39%	1,001	82.86%
Interest Only	76,412,843	17.61%	207	17.14%
Non-Billing	0	0.00%	0	0.00%
Total	433,934,757	100.00%	1,208	100.00%



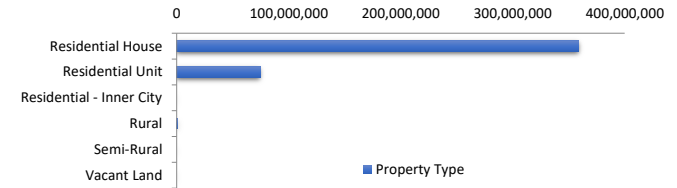
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	433,934,757	100.00%	1,208	100.00%
Total	433,934,757	100.00%	1,208	100.00%



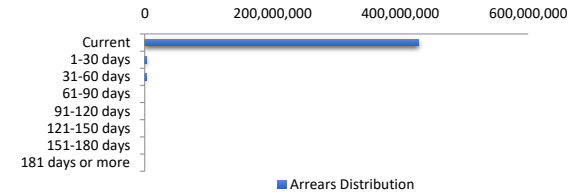
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	358,740,371	82.67%	767	78.67%
Residential Unit	74,553,624	17.18%	205	21.03%
Residential - Inner City	0	0.00%	0	0.00%
Rural	640,762	0.15%	2	0.21%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	1	0.10%
No Data	0	0.00%	0	0.00%
Total	433,934,757	100.00%	975	100.00%



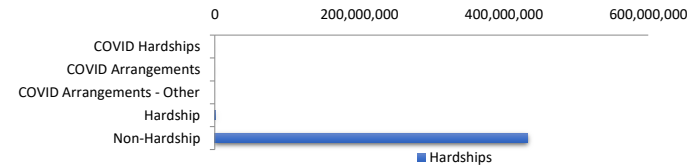
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	428,953,210	98.85%	1,197	99.09%
1-30 days	2,999,787	0.69%	7	0.58%
31-60 days	1,981,760	0.46%	4	0.33%
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	433,934,757	100.00%	1,208	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	680,214	0.16%	1	0.10%
Non-Hardship	433,254,544	99.84%	974	99.90%
Total	433,934,757	100.00%	975	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

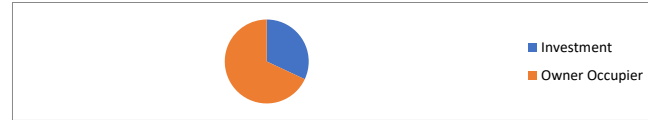
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,265,227	0.29%	4	0.41%
Genworth	74,278,820	17.12%	173	17.74%
PMI	0	0.00%	0	0.00%
No LMI / No Data	358,390,710	82.59%	798	81.85%
Total	433,934,757	100.00%	975	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	138,631,564	31.95%	386	31.95%
Owner Occupier	295,303,193	68.05%	822	68.05%
Total	433,934,757	100.00%	1,208	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