

**AFG Series 2021-1
Collateral Report**



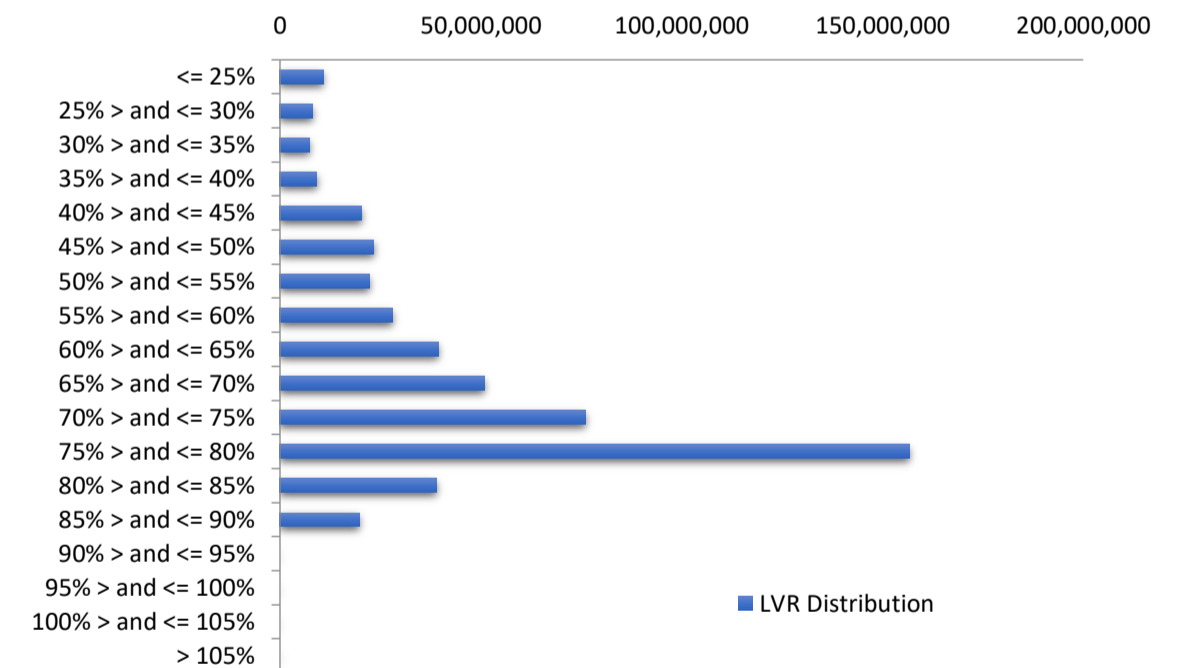
Model Period	11
Collection Period Start	1-Mar-22
Collection Period End	31-Mar-22
No. of Days	31
Interest Period Start	10-Mar-22
Interest Period End	10-Apr-22
No. of Days	32
Determination Date	6-Apr-22
Payment Date	11-Apr-22

Pool Statistics

Closing Balance of Mortgages	511,529,317
No. of Loans (Unconsolidated)	1,582
No. of Loans (Consolidated)	1,290
Average Loan Size (Unconsolidated)	323,343
Average Loan Size (Consolidated)	396,534
Largest Loan Size (Unconsolidated)	2,218,740
Largest Loan Size (Consolidated)	2,218,740
Smallest Loan Size (Unconsolidated)	(47,027)
Smallest Loan Size (Consolidated)	(47,027)
Weighted Average Interest Rate	2.86%
Weighted Average LVR	66.81%
Weighted Average Seasoning	20.64
Weighted Average Remaining Term	332.12

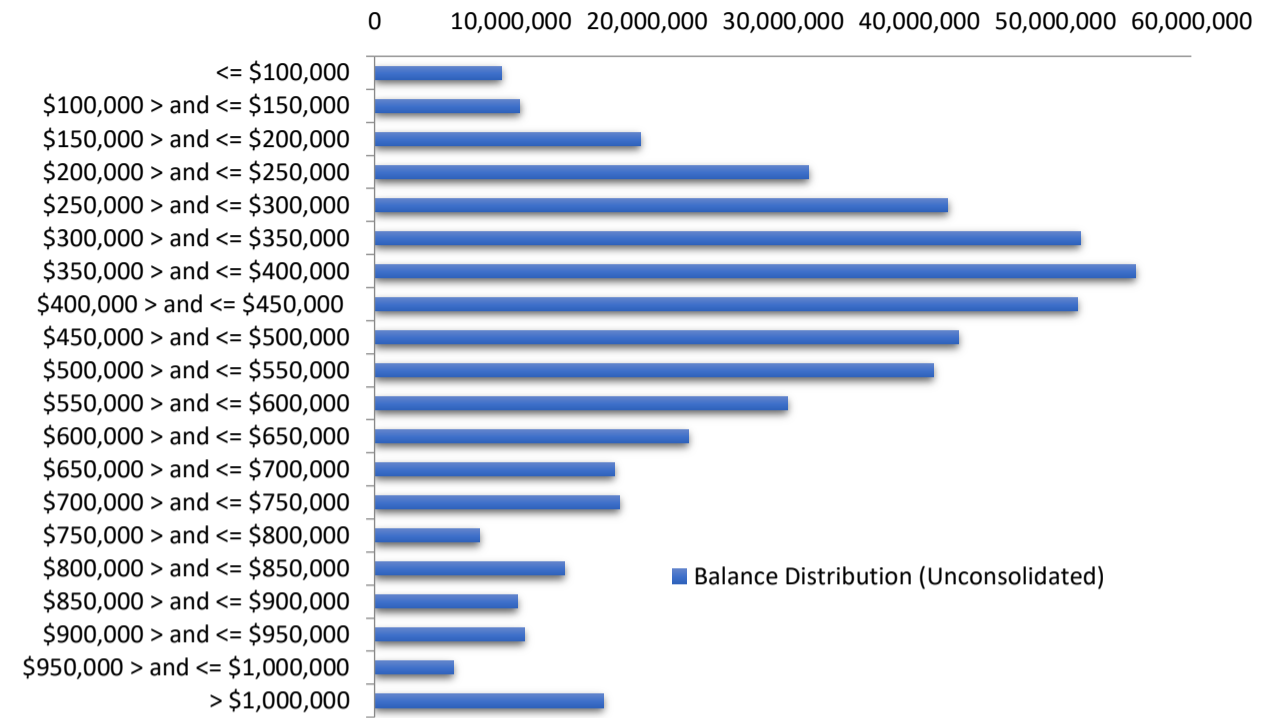
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,811,726	2.11%	144	11.16%
25% > and <= 30%	8,181,093	1.60%	32	2.48%
30% > and <= 35%	7,336,936	1.43%	26	2.02%
35% > and <= 40%	9,196,715	1.80%	36	2.79%
40% > and <= 45%	20,400,481	3.99%	55	4.26%
45% > and <= 50%	23,327,477	4.56%	58	4.50%
50% > and <= 55%	22,320,632	4.36%	53	4.11%
55% > and <= 60%	28,106,670	5.49%	62	4.81%
60% > and <= 65%	39,448,550	7.71%	77	5.97%
65% > and <= 70%	50,875,094	9.95%	114	8.84%
70% > and <= 75%	76,026,410	14.86%	168	13.02%
75% > and <= 80%	156,760,206	30.65%	328	25.43%
80% > and <= 85%	38,958,975	7.62%	92	7.13%
85% > and <= 90%	19,778,352	3.87%	45	3.49%
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	511,529,317	100.00%	1,290	100.00%



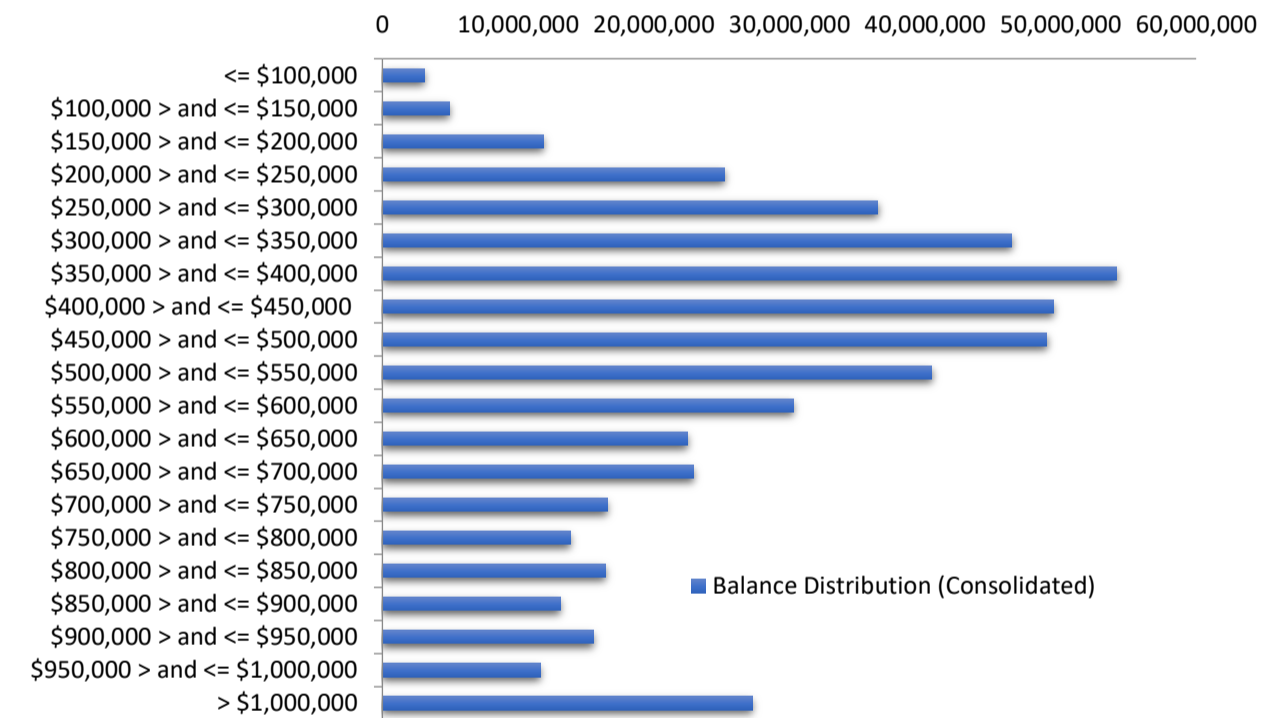
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,287,584	1.82%	286	18.08%
\$100,000 > and <= \$150,000	10,666,542	2.09%	84	5.31%
\$150,000 > and <= \$200,000	19,529,832	3.82%	110	6.95%
\$200,000 > and <= \$250,000	31,848,883	6.23%	142	8.98%
\$250,000 > and <= \$300,000	42,107,256	8.23%	152	9.61%
\$300,000 > and <= \$350,000	51,837,182	10.13%	159	10.05%
\$350,000 > and <= \$400,000	55,916,727	10.93%	149	9.42%
\$400,000 > and <= \$450,000	51,616,787	10.09%	122	7.71%
\$450,000 > and <= \$500,000	42,861,988	8.38%	90	5.69%
\$500,000 > and <= \$550,000	41,064,138	8.03%	78	4.93%
\$550,000 > and <= \$600,000	30,347,767	5.93%	53	3.35%
\$600,000 > and <= \$650,000	23,077,387	4.51%	37	2.34%
\$650,000 > and <= \$700,000	17,595,437	3.44%	26	1.64%
\$700,000 > and <= \$750,000	18,024,618	3.52%	25	1.58%
\$750,000 > and <= \$800,000	7,727,203	1.51%	10	0.63%
\$800,000 > and <= \$850,000	13,930,207	2.72%	17	1.07%
\$850,000 > and <= \$900,000	10,471,916	2.05%	12	0.76%
\$900,000 > and <= \$950,000	10,991,056	2.15%	12	0.76%
\$950,000 > and <= \$1,000,000	5,795,023	1.13%	6	0.38%
> \$1,000,000	16,831,783	3.29%	12	0.76%
Total	511,529,317	100.00%	1,582	100.00%



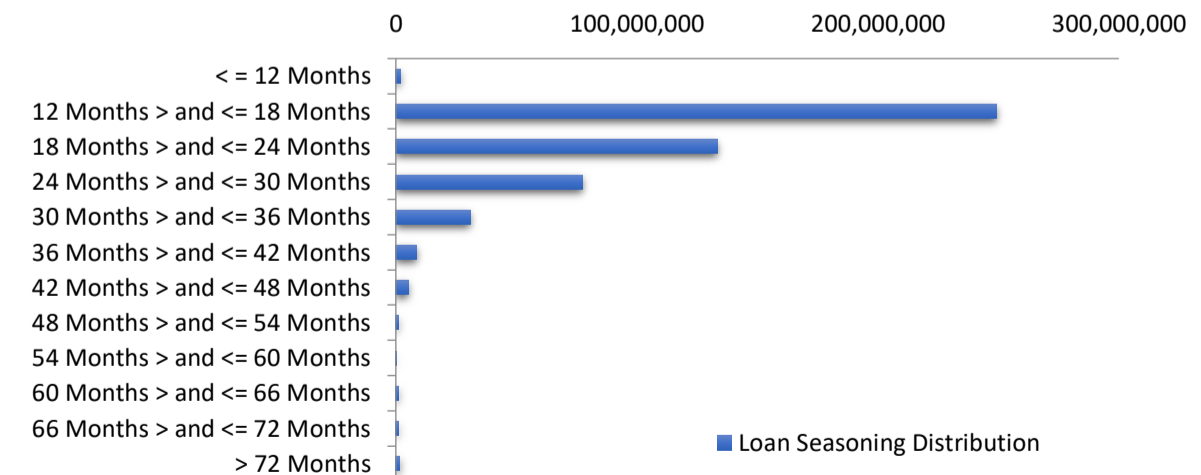
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,106,437	0.61%	109	8.45%
\$100,000 > and <= \$150,000	4,973,049	0.97%	39	3.02%
\$150,000 > and <= \$200,000	11,900,771	2.33%	67	5.19%
\$200,000 > and <= \$250,000	25,203,233	4.93%	112	8.68%
\$250,000 > and <= \$300,000	36,529,297	7.14%	132	10.23%
\$300,000 > and <= \$350,000	46,406,053	9.07%	142	11.01%
\$350,000 > and <= \$400,000	54,144,184	10.58%	144	11.16%
\$400,000 > and <= \$450,000	49,492,408	9.68%	117	9.07%
\$450,000 > and <= \$500,000	48,989,589	9.58%	103	7.98%
\$500,000 > and <= \$550,000	40,518,979	7.92%	77	5.97%
\$550,000 > and <= \$600,000	30,309,707	5.93%	53	4.11%
\$600,000 > and <= \$650,000	22,477,921	4.39%	36	2.79%
\$650,000 > and <= \$700,000	22,965,850	4.49%	34	2.64%
\$700,000 > and <= \$750,000	16,582,791	3.24%	23	1.78%
\$750,000 > and <= \$800,000	13,877,962	2.71%	18	1.40%
\$800,000 > and <= \$850,000	16,447,418	3.22%	20	1.55%
\$850,000 > and <= \$900,000	13,095,732	2.56%	15	1.16%
\$900,000 > and <= \$950,000	15,588,301	3.05%	17	1.32%
\$950,000 > and <= \$1,000,000	11,627,695	2.27%	12	0.93%
> \$1,000,000	27,291,937	5.34%	20	1.55%
Total	511,529,317	100.00%	1,290	100.00%



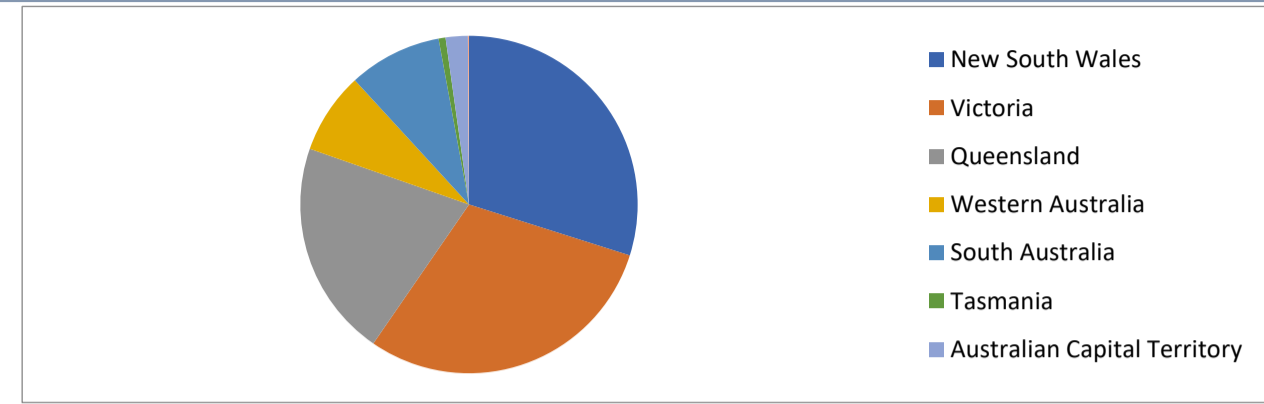
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
< = 12 Months	1,934,350	0.38%	9	0.57%
12 Months > and <= 18 Months	249,110,287	48.70%	707	44.69%
18 Months > and <= 24 Months	133,362,095	26.07%	432	27.31%
24 Months > and <= 30 Months	77,604,272	15.17%	240	15.17%
30 Months > and <= 36 Months	30,779,038	6.02%	93	5.88%
36 Months > and <= 42 Months	8,704,160	1.70%	29	1.83%
42 Months > and <= 48 Months	5,120,845	1.00%	14	0.88%
48 Months > and <= 54 Months	1,120,986	0.22%	6	0.38%
54 Months > and <= 60 Months	6,666	0.00%	2	0.13%
60 Months > and <= 66 Months	1,170,835	0.23%	4	0.25%
66 Months > and <= 72 Months	905,827	0.18%	3	0.19%
> 72 Months	1,709,957	0.33%	43	2.72%
Total	511,529,317	100.00%	1,582	100.00%



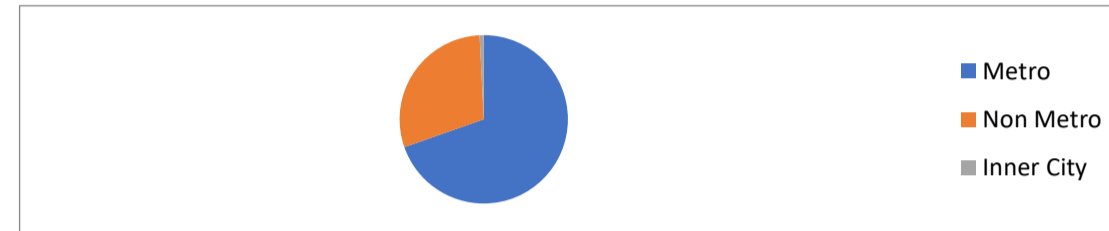
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	152,875,030	29.89%	318	24.65%
Victoria	152,002,343	29.72%	361	27.98%
Queensland	106,161,023	20.75%	293	22.71%
Western Australia	39,991,132	7.82%	128	9.92%
South Australia	45,696,487	8.93%	148	11.47%
Tasmania	3,414,908	0.67%	14	1.09%
Australian Capital Territory	10,860,064	2.12%	25	1.94%
Northern Territory	528,329	0.10%	3	0.23%
No Data	0	0.00%	0	0.00%
Total	511,529,317	100.00%	1,290	100.00%



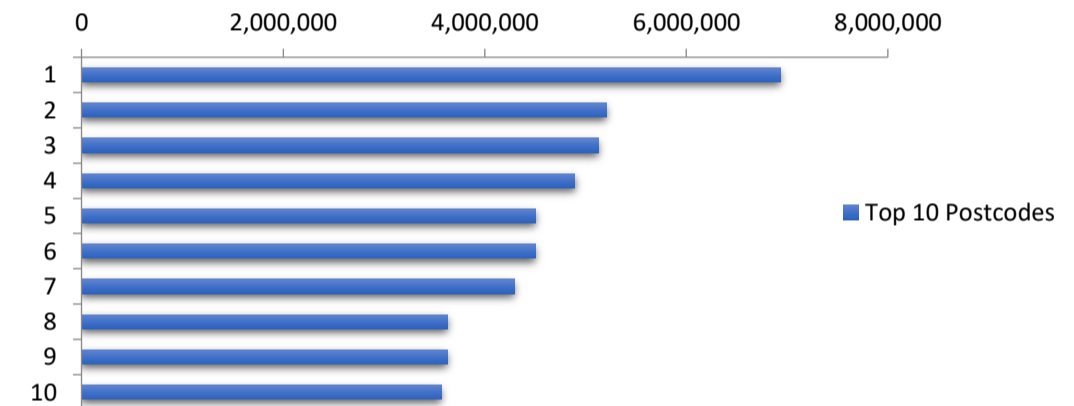
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	356,161,930	69.63%	878	68.06%
Non Metro	151,306,857	29.58%	403	31.24%
Inner City	4,060,530	0.79%	9	0.70%
No Data	0	0.00%	0	0.00%
Total	511,529,317	100.00%	1,290	100.00%



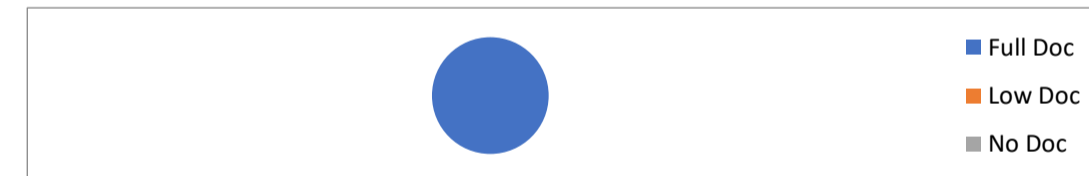
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	6,932,180	1.36%	17	1.07%
3977	5,207,520	1.02%	14	0.88%
4556	5,125,915	1.00%	13	0.82%
4209	4,894,056	0.96%	13	0.82%
2259	4,507,754	0.88%	8	0.51%
3030	4,505,814	0.88%	10	0.63%
4551	4,297,401	0.84%	11	0.70%
2557	3,632,642	0.71%	6	0.38%
2250	3,628,896	0.71%	10	0.63%
4218	3,568,029	0.70%	8	0.51%
Total	46,300,207	9.05%	110	6.95%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	511,529,317	100.00%	1,582	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	511,529,317	100.00%	1,582	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	511,529,317	100.00%	1,582	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	511,529,317	100.00%	1,582	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	431,944,877	84.44%	1,347	85.15%
Interest Only	79,584,439	15.56%	234	14.79%
Non-Billing	0	0.00%	1	0.06%
Total	511,529,317	100.00%	1,582	100.00%



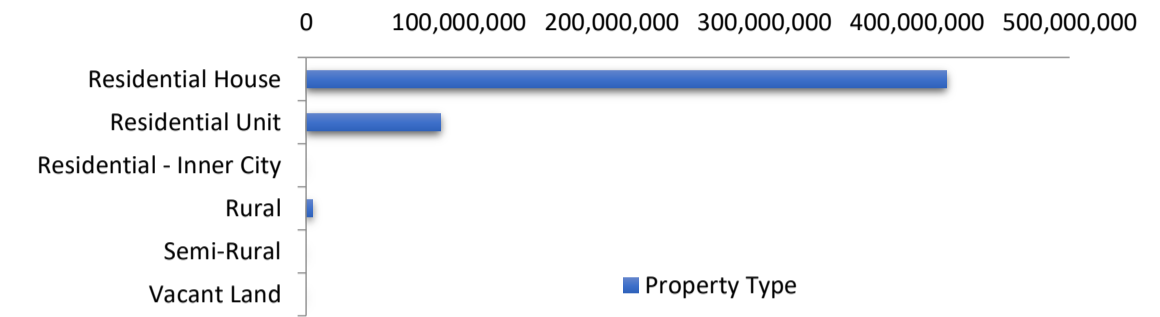
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	1	0.06%
Term Loan	511,529,317	100.00%	1,581	99.94%
Total	511,529,317	100.00%	1,582	100.00%



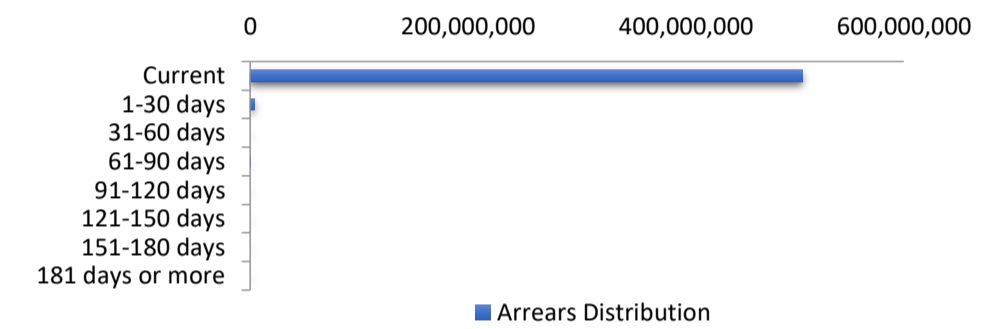
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	419,252,447	81.96%	1,019	78.99%
Residential Unit	88,307,241	17.26%	264	20.47%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,969,629	0.78%	7	0.54%
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	511,529,317	100.00%	1,290	100.00%



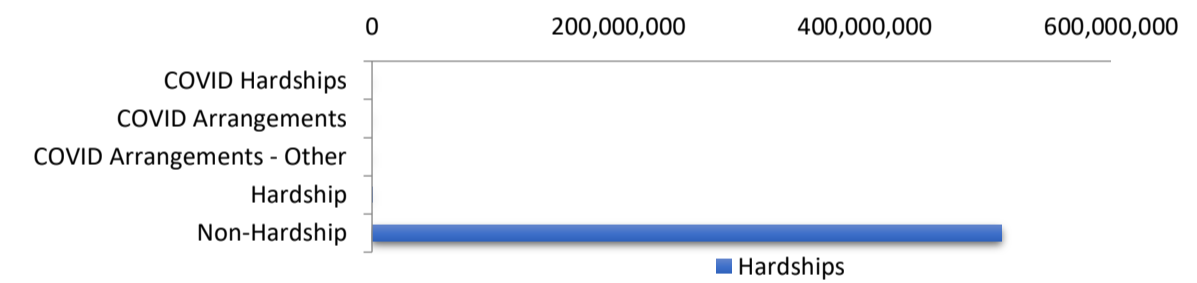
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	506,997,844	99.11%	1,571	99.30%
1-30 days	4,062,690	0.79%	10	0.63%
31-60 days	0	0.00%	0	0.00%
61-90 days	468,782	0.09%	1	0.06%
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	511,529,317	100.00%	1,582	100.00%



Hardships

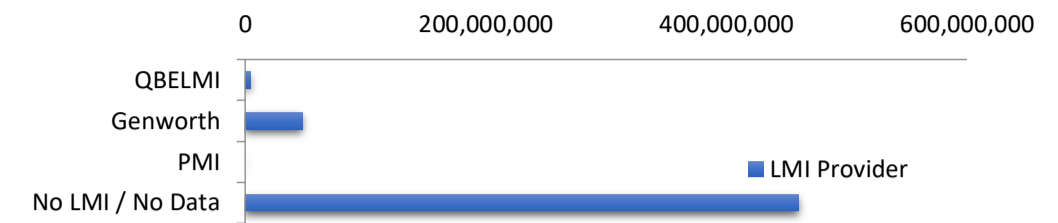
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	330,211	0.06%	1	0.08%
Non-Hardship	511,199,106	99.94%	1,289	99.92%
Total	511,529,317	100.00%	1,290	100.00%



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

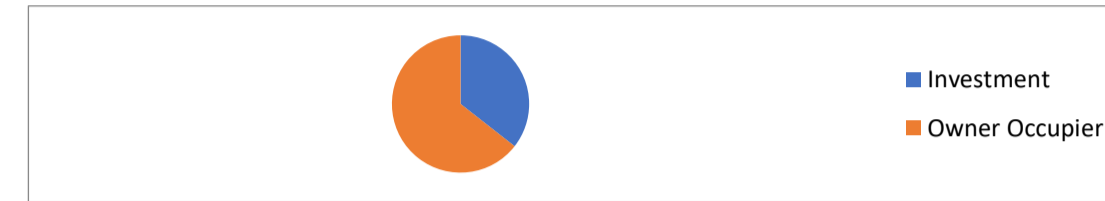
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	4,217,630	0.82%	19	1.47%
Genworth	47,342,241	9.26%	142	11.01%
PMI	0	0.00%	0	0.00%
No LMI / No Data	459,969,445	89.92%	1,129	87.52%
Total	511,529,317	100.00%	1,290	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	181,929,341	35.57%	547	34.58%
Owner Occupier	329,599,975	64.43%	1,035	65.42%
Total	511,529,317	100.00%	1,582	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