

**AFG Series 2021-1
Collateral Report**



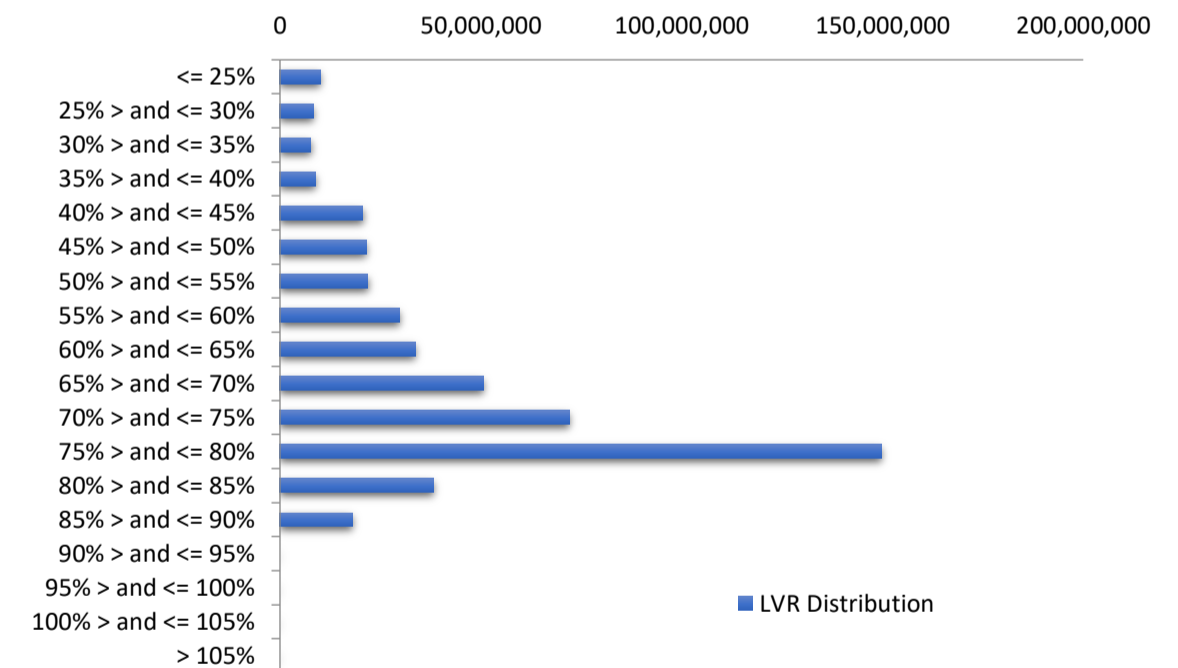
Model Period	12
Collection Period Start	1-Apr-22
Collection Period End	30-Apr-22
No. of Days	30
Interest Period Start	11-Apr-22
Interest Period End	9-May-22
No. of Days	29
Determination Date	5-May-22
Payment Date	10-May-22

Pool Statistics

Closing Balance of Mortgages	491,048,334
No. of Loans (Unconsolidated)	1,535
No. of Loans (Consolidated)	1,246
Average Loan Size (Unconsolidated)	319,901
Average Loan Size (Consolidated)	394,100
Largest Loan Size (Unconsolidated)	2,213,969
Largest Loan Size (Consolidated)	2,213,969
Smallest Loan Size (Unconsolidated)	(35,814)
Smallest Loan Size (Consolidated)	(35,814)
Weighted Average Interest Rate	2.85%
Weighted Average LVR	66.58%
Weighted Average Seasoning	21.64
Weighted Average Remaining Term	331.00

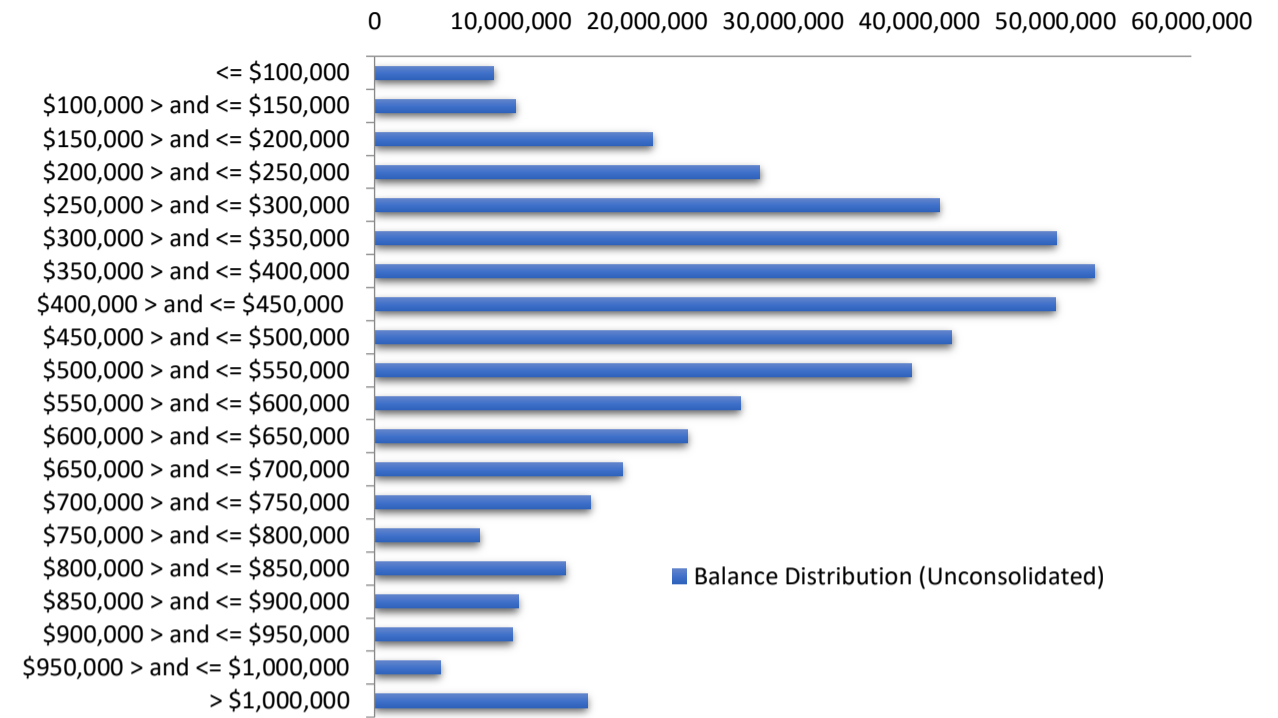
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,035,782	2.04%	143	11.48%
25% > and <= 30%	8,379,284	1.71%	31	2.49%
30% > and <= 35%	7,717,491	1.57%	28	2.25%
35% > and <= 40%	8,861,320	1.80%	33	2.65%
40% > and <= 45%	20,633,726	4.20%	58	4.65%
45% > and <= 50%	21,540,408	4.39%	51	4.09%
50% > and <= 55%	21,887,761	4.46%	53	4.25%
55% > and <= 60%	29,768,198	6.06%	63	5.06%
60% > and <= 65%	33,686,302	6.86%	69	5.54%
65% > and <= 70%	50,712,288	10.33%	114	9.15%
70% > and <= 75%	71,992,863	14.66%	159	12.76%
75% > and <= 80%	149,651,763	30.48%	313	25.12%
80% > and <= 85%	38,139,659	7.77%	91	7.30%
85% > and <= 90%	18,041,490	3.67%	40	3.21%
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	491,048,334	100.00%	1,246	100.00%



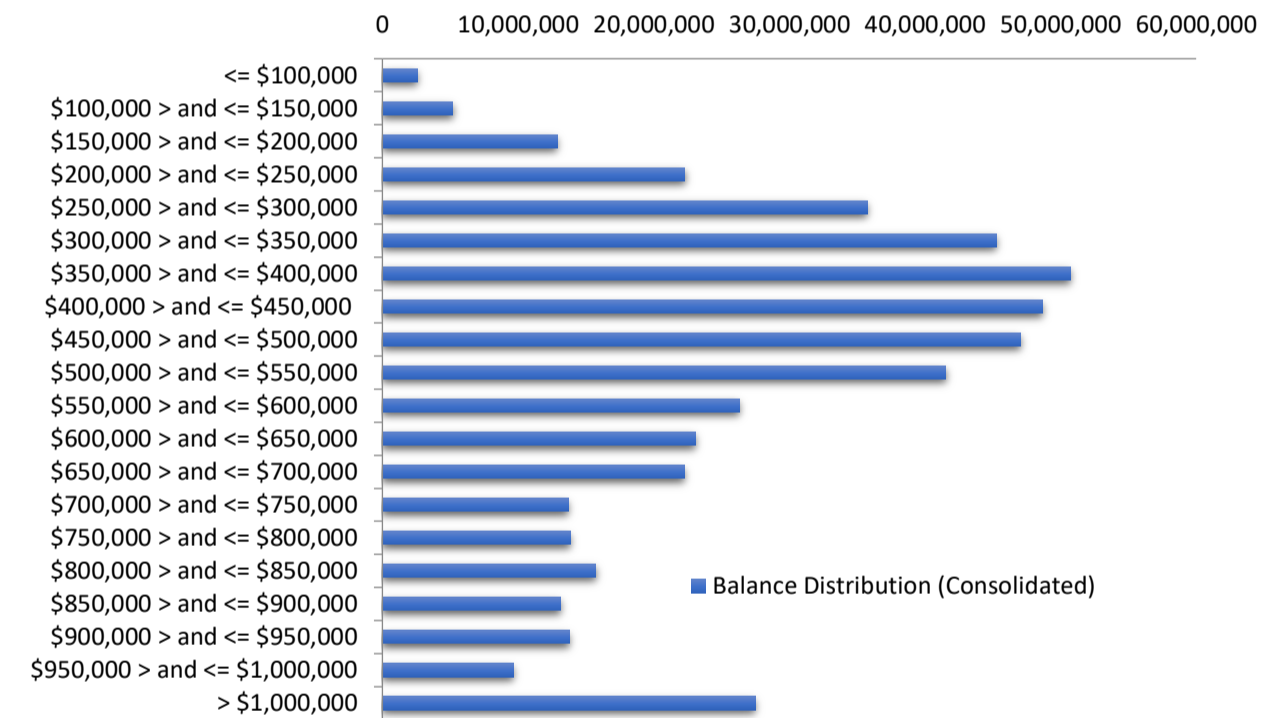
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,750,437	1.78%	286	18.63%
\$100,000 > and <= \$150,000	10,345,590	2.11%	82	5.34%
\$150,000 > and <= \$200,000	20,413,591	4.16%	115	7.49%
\$200,000 > and <= \$250,000	28,312,159	5.77%	126	8.21%
\$250,000 > and <= \$300,000	41,507,614	8.45%	150	9.77%
\$300,000 > and <= \$350,000	50,120,540	10.21%	154	10.03%
\$350,000 > and <= \$400,000	52,891,646	10.77%	141	9.19%
\$400,000 > and <= \$450,000	49,990,161	10.18%	118	7.69%
\$450,000 > and <= \$500,000	42,393,375	8.63%	89	5.80%
\$500,000 > and <= \$550,000	39,439,508	8.03%	75	4.89%
\$550,000 > and <= \$600,000	26,879,836	5.47%	47	3.06%
\$600,000 > and <= \$650,000	23,007,230	4.69%	37	2.41%
\$650,000 > and <= \$700,000	18,219,002	3.71%	27	1.76%
\$700,000 > and <= \$750,000	15,878,640	3.23%	22	1.43%
\$750,000 > and <= \$800,000	7,730,392	1.57%	10	0.65%
\$800,000 > and <= \$850,000	14,034,352	2.86%	17	1.11%
\$850,000 > and <= \$900,000	10,538,432	2.15%	12	0.78%
\$900,000 > and <= \$950,000	10,110,168	2.06%	11	0.72%
\$950,000 > and <= \$1,000,000	4,829,747	0.98%	5	0.33%
> \$1,000,000	15,655,915	3.19%	11	0.72%
Total	491,048,334	100.00%	1,535	100.00%



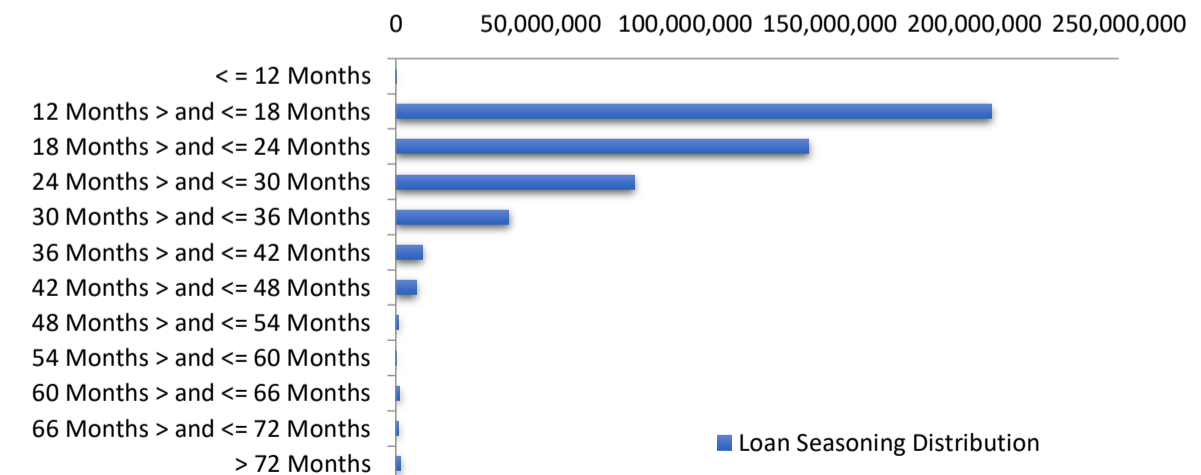
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,608,517	0.53%	106	8.51%
\$100,000 > and <= \$150,000	5,202,478	1.06%	41	3.29%
\$150,000 > and <= \$200,000	12,880,330	2.62%	72	5.78%
\$200,000 > and <= \$250,000	22,297,952	4.54%	99	7.95%
\$250,000 > and <= \$300,000	35,748,135	7.28%	129	10.35%
\$300,000 > and <= \$350,000	45,290,233	9.22%	139	11.16%
\$350,000 > and <= \$400,000	50,697,902	10.32%	135	10.83%
\$400,000 > and <= \$450,000	48,640,398	9.91%	115	9.23%
\$450,000 > and <= \$500,000	47,054,760	9.58%	99	7.95%
\$500,000 > and <= \$550,000	41,527,506	8.46%	79	6.34%
\$550,000 > and <= \$600,000	26,325,662	5.36%	46	3.69%
\$600,000 > and <= \$650,000	23,084,762	4.70%	37	2.97%
\$650,000 > and <= \$700,000	22,255,948	4.53%	33	2.65%
\$700,000 > and <= \$750,000	13,707,787	2.79%	19	1.52%
\$750,000 > and <= \$800,000	13,875,767	2.83%	18	1.44%
\$800,000 > and <= \$850,000	15,727,764	3.20%	19	1.52%
\$850,000 > and <= \$900,000	13,159,885	2.68%	15	1.20%
\$900,000 > and <= \$950,000	13,787,699	2.81%	15	1.20%
\$950,000 > and <= \$1,000,000	9,683,007	1.97%	10	0.80%
> \$1,000,000	27,491,842	5.60%	20	1.61%
Total	491,048,334	100.00%	1,246	100.00%



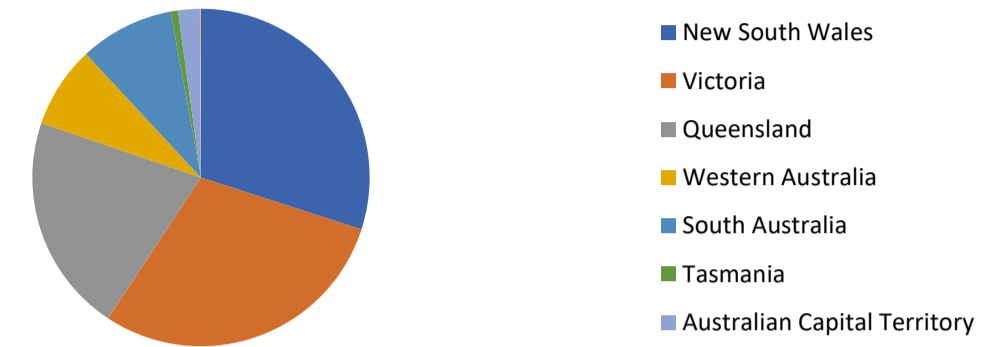
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	119,515	0.02%	3	0.20%
12 Months > and <= 18 Months	205,840,826	41.92%	575	37.46%
18 Months > and <= 24 Months	142,776,518	29.08%	476	31.01%
24 Months > and <= 30 Months	82,510,964	16.80%	254	16.55%
30 Months > and <= 36 Months	39,104,589	7.96%	119	7.75%
36 Months > and <= 42 Months	9,059,830	1.84%	28	1.82%
42 Months > and <= 48 Months	7,002,085	1.43%	21	1.37%
48 Months > and <= 54 Months	899,111	0.18%	7	0.46%
54 Months > and <= 60 Months	6,442	0.00%	2	0.13%
60 Months > and <= 66 Months	1,168,984	0.24%	4	0.26%
66 Months > and <= 72 Months	904,545	0.18%	3	0.20%
> 72 Months	1,654,923	0.34%	43	2.80%
Total	491,048,334	100.00%	1,535	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	147,210,385	29.98%	309	24.80%
Victoria	143,987,170	29.32%	346	27.77%
Queensland	102,747,018	20.92%	282	22.63%
Western Australia	38,511,651	7.84%	124	9.95%
South Australia	44,451,849	9.05%	145	11.64%
Tasmania	3,394,890	0.69%	13	1.04%
Australian Capital Territory	10,224,929	2.08%	24	1.93%
Northern Territory	520,442	0.11%	3	0.24%
No Data	0	0.00%	0	0.00%
Total	491,048,334	100.00%	1,246	100.00%



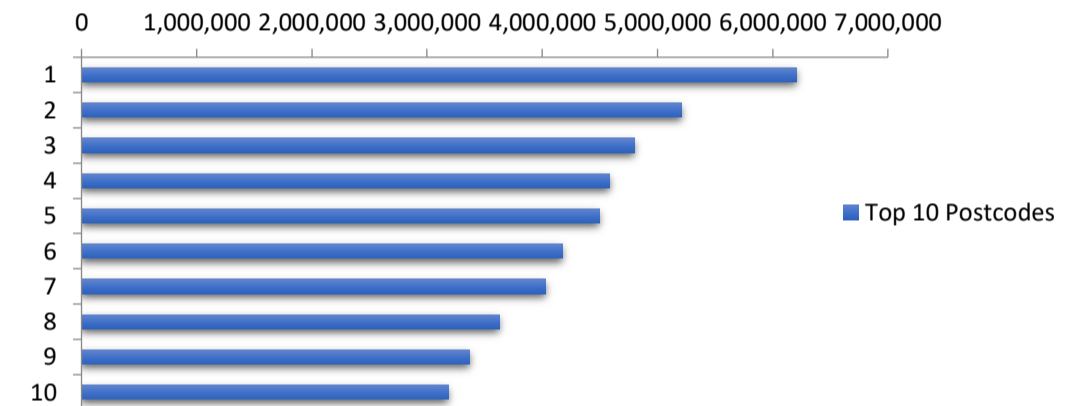
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	339,154,159	69.07%	845	67.82%
Non Metro	147,841,717	30.11%	393	31.54%
Inner City	4,052,458	0.83%	8	0.64%
No Data	0	0.00%	0	0.00%
Total	491,048,334	100.00%	1,246	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	6,203,969	1.26%	15	0.98%
4556	5,208,952	1.06%	13	0.85%
4209	4,799,236	0.98%	12	0.78%
3977	4,585,797	0.93%	12	0.78%
2259	4,496,640	0.92%	8	0.52%
4551	4,172,212	0.85%	11	0.72%
3030	4,031,380	0.82%	9	0.59%
2557	3,625,358	0.74%	6	0.39%
4213	3,365,439	0.69%	6	0.39%
4218	3,184,373	0.65%	7	0.46%
Total	43,673,356	8.89%	99	6.45%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	491,048,334	100.00%	1,535	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	491,048,334	100.00%	1,535	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	491,048,334	100.00%	1,535	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	491,048,334	100.00%	1,535	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	416,019,409	84.72%	1,306	85.08%
Interest Only	75,028,925	15.28%	228	14.85%
Non-Billing	0	0.00%	1	0.07%
Total	491,048,334	100.00%	1,535	100.00%



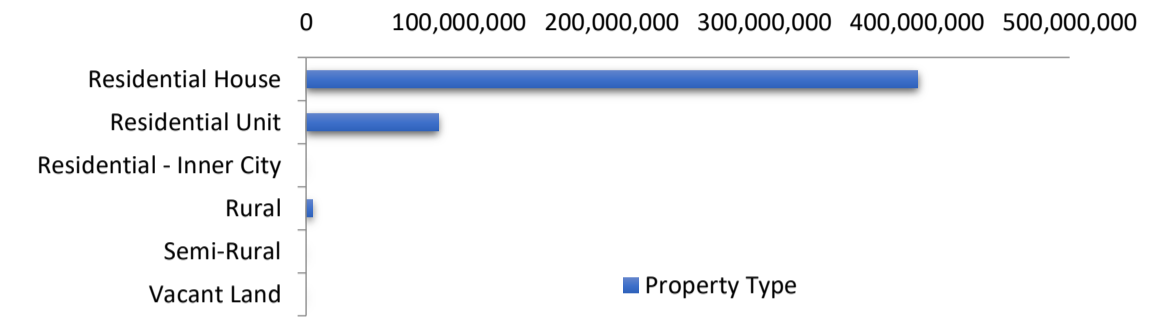
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	1	0.07%
Term Loan	491,048,334	100.00%	1,534	99.93%
Total	491,048,334	100.00%	1,535	100.00%



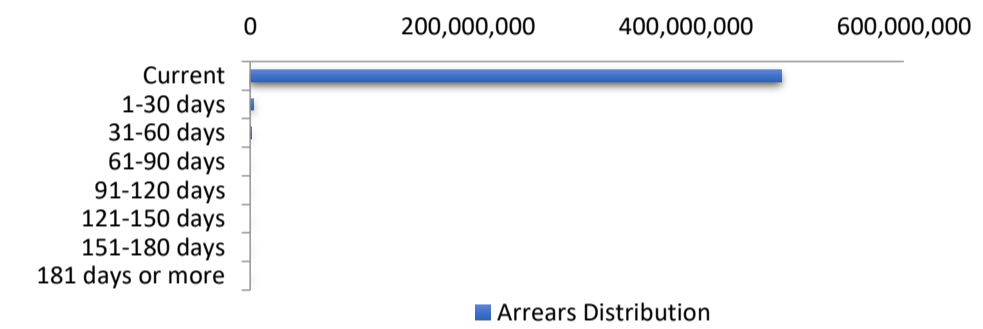
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	400,670,016	81.59%	980	78.65%
Residential Unit	86,402,428	17.60%	259	20.79%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,975,890	0.81%	7	0.56%
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	491,048,334	100.00%	1,246	100.00%



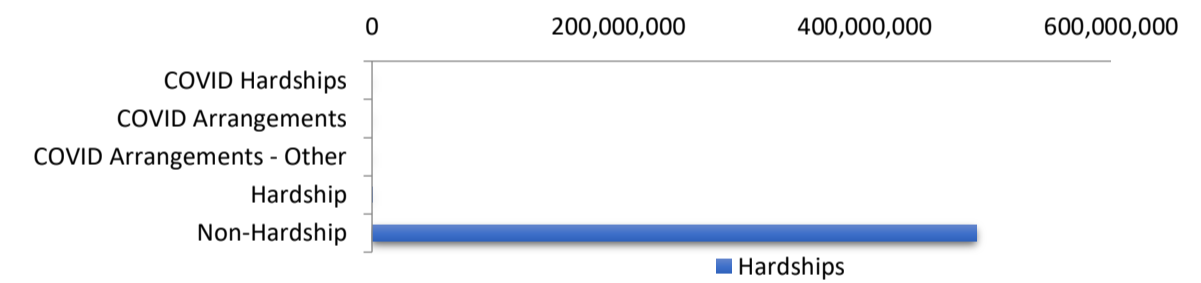
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	487,267,515	99.23%	1,525	99.35%
1-30 days	2,983,589	0.61%	6	0.39%
31-60 days	797,230	0.16%	4	0.26%
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	491,048,334	100.00%	1,535	100.00%



Hardships

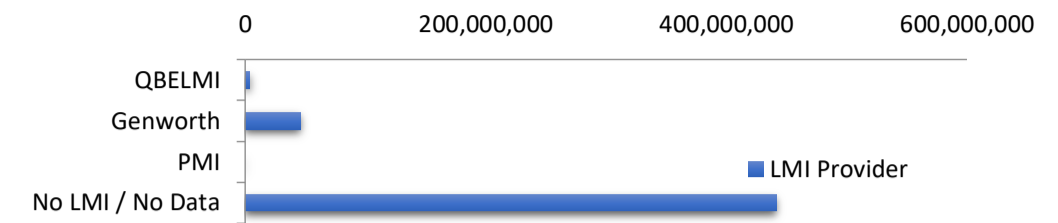
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	330,944	0.07%	1	0.08%
Non-Hardship	490,717,390	99.93%	1,245	99.92%
Total	491,048,334	100.00%	1,246	100.00%



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

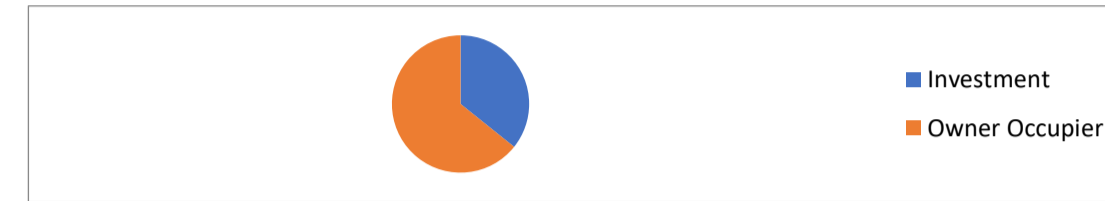
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,969,331	0.81%	18	1.44%
Genworth	45,789,639	9.32%	138	11.08%
PMI	0	0.00%	0	0.00%
No LMI / No Data	441,289,364	89.87%	1,090	87.48%
Total	491,048,334	100.00%	1,246	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	175,518,940	35.74%	532	34.66%
Owner Occupier	315,529,394	64.26%	1,003	65.34%
Total	491,048,334	100.00%	1,535	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