

**AFG Series 2021-1**  
**Collateral Report**

Model Period	13
Collection Period Start	1-May-22
Collection Period End	31-May-22
No. of Days	31
Interest Period Start	10-May-22
Interest Period End	9-Jun-22
No. of Days	31
Determination Date	7-Jun-22
Payment Date	10-Jun-22

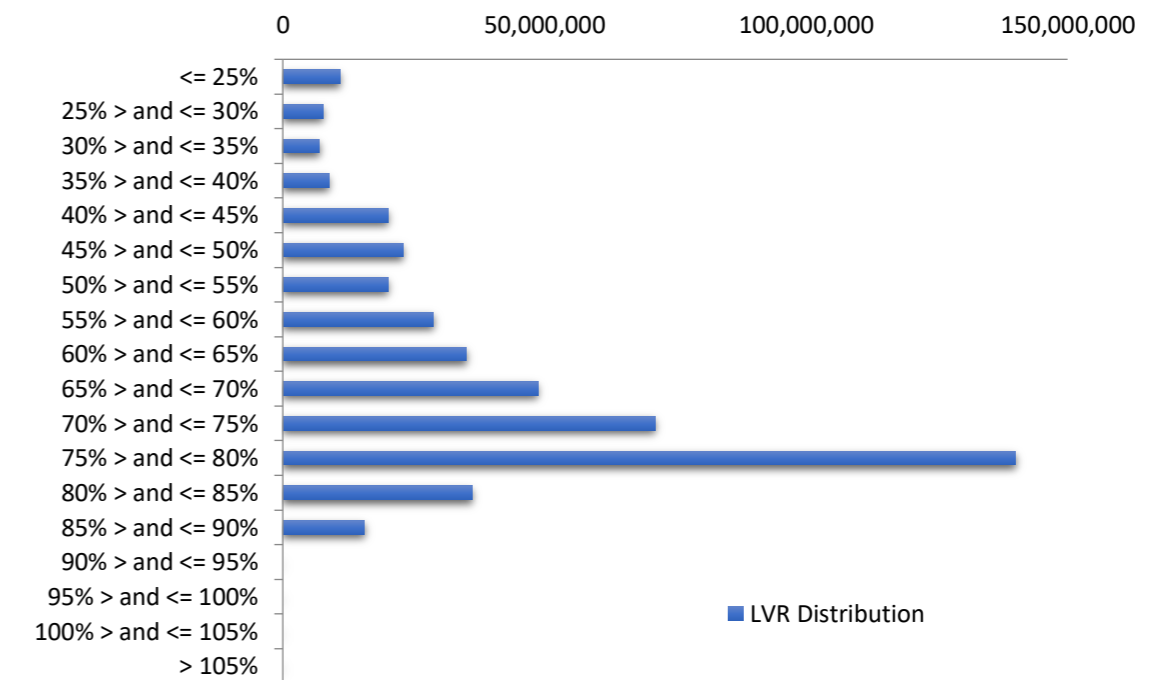


**Pool Statistics**

Closing Balance of Mortgages	473,385,243
No. of Loans (Unconsolidated)	1,484
No. of Loans (Consolidated)	1,211
Average Loan Size (Unconsolidated)	318,993
Average Loan Size (Consolidated)	390,904
Largest Loan Size (Unconsolidated)	2,209,269
Largest Loan Size (Consolidated)	2,209,269
Smallest Loan Size (Unconsolidated)	(28,946)
Smallest Loan Size (Consolidated)	(28,946)
Weighted Average Interest Rate	3.08%
Weighted Average LVR	66.21%
Weighted Average Seasoning	22.62
Weighted Average Remaining Term	329.83

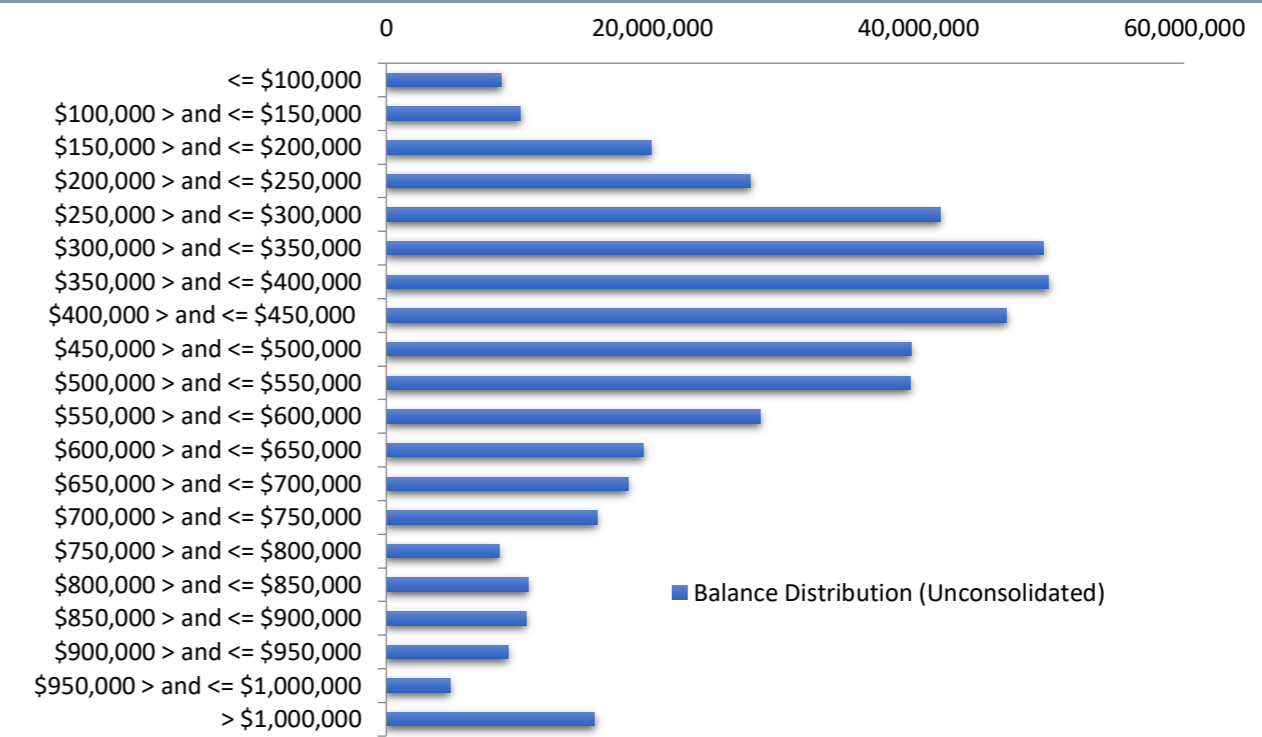
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,961,230	2.32%	146	12.06%
25% > and <= 30%	7,619,839	1.61%	30	2.48%
30% > and <= 35%	7,020,331	1.48%	26	2.15%
35% > and <= 40%	8,830,885	1.87%	33	2.73%
40% > and <= 45%	20,091,965	4.24%	55	4.54%
45% > and <= 50%	23,069,211	4.87%	54	4.46%
50% > and <= 55%	20,092,258	4.24%	48	3.96%
55% > and <= 60%	28,805,689	6.09%	64	5.28%
60% > and <= 65%	35,122,895	7.42%	73	6.03%
65% > and <= 70%	48,798,767	10.31%	111	9.17%
70% > and <= 75%	71,151,355	15.03%	158	13.05%
75% > and <= 80%	140,031,588	29.58%	291	24.03%
80% > and <= 85%	36,220,171	7.65%	87	7.18%
85% > and <= 90%	15,569,060	3.29%	35	2.89%
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%
<b>Total</b>	<b>473,385,243</b>	<b>100.00%</b>	<b>1,211</b>	<b>100.00%</b>



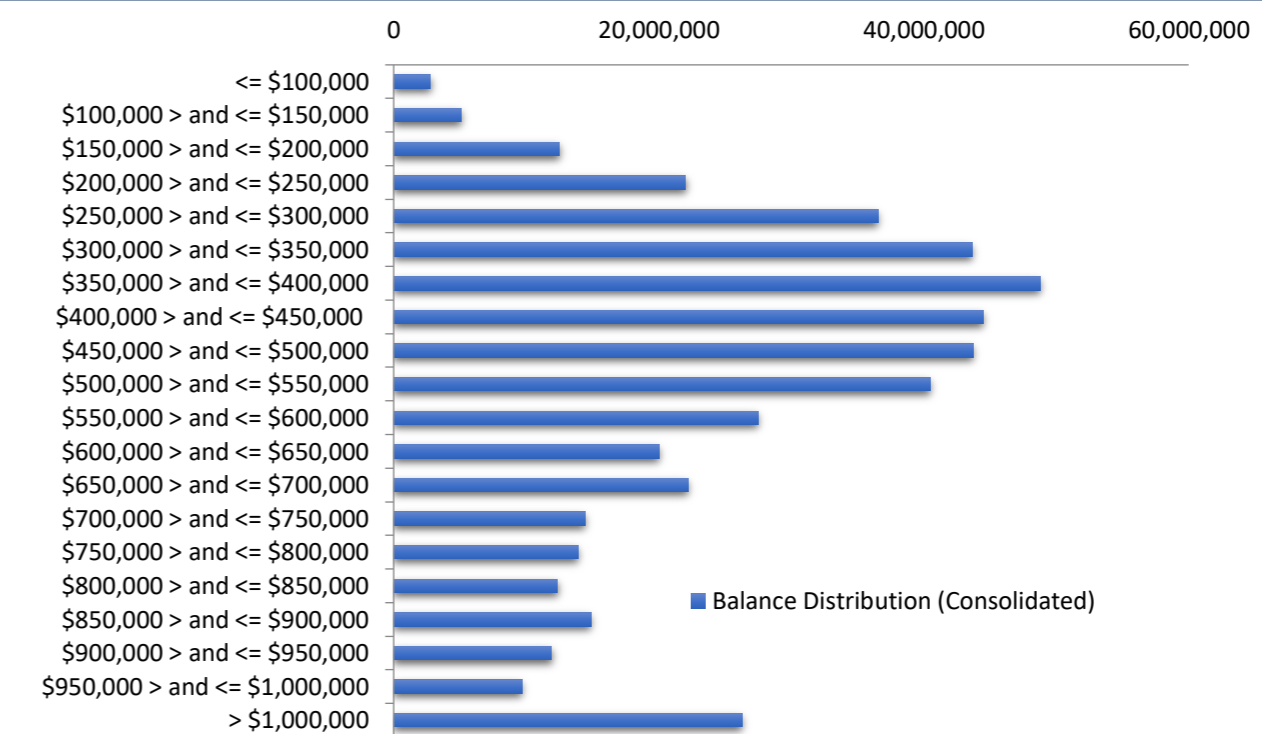
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,650,110	1.83%	275	18.53%
\$100,000 > and <= \$150,000	10,096,452	2.13%	80	5.39%
\$150,000 > and <= \$200,000	19,931,164	4.21%	112	7.55%
\$200,000 > and <= \$250,000	27,402,984	5.79%	122	8.22%
\$250,000 > and <= \$300,000	41,675,614	8.80%	151	10.18%
\$300,000 > and <= \$350,000	49,413,658	10.44%	152	10.24%
\$350,000 > and <= \$400,000	49,812,461	10.52%	133	8.96%
\$400,000 > and <= \$450,000	46,650,538	9.85%	110	7.41%
\$450,000 > and <= \$500,000	39,476,758	8.34%	83	5.59%
\$500,000 > and <= \$550,000	39,405,410	8.32%	75	5.05%
\$550,000 > and <= \$600,000	28,122,607	5.94%	49	3.30%
\$600,000 > and <= \$650,000	19,332,574	4.08%	31	2.09%
\$650,000 > and <= \$700,000	18,194,642	3.84%	27	1.82%
\$700,000 > and <= \$750,000	15,851,207	3.35%	22	1.48%
\$750,000 > and <= \$800,000	8,509,734	1.80%	11	0.74%
\$800,000 > and <= \$850,000	10,681,798	2.26%	13	0.88%
\$850,000 > and <= \$900,000	10,520,388	2.22%	12	0.81%
\$900,000 > and <= \$950,000	9,154,706	1.93%	10	0.67%
\$950,000 > and <= \$1,000,000	4,826,471	1.02%	5	0.34%
> \$1,000,000	15,675,964	3.31%	11	0.74%
<b>Total</b>	<b>473,385,243</b>	<b>100.00%</b>	<b>1,484</b>	<b>100.00%</b>



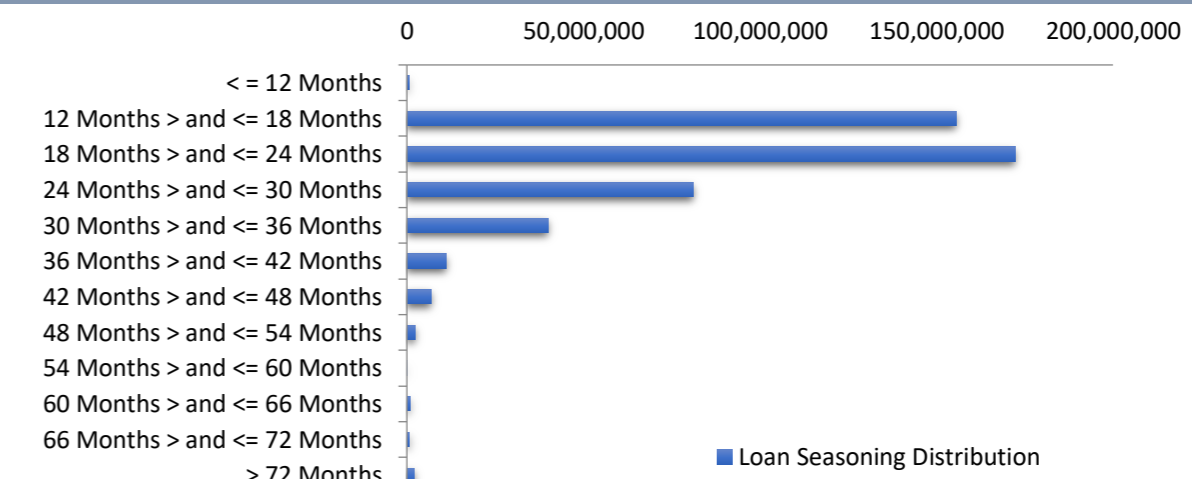
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,791,514	0.59%	107	8.84%
\$100,000 > and <= \$150,000	5,128,669	1.08%	41	3.39%
\$150,000 > and <= \$200,000	12,512,536	2.64%	70	5.78%
\$200,000 > and <= \$250,000	22,038,572	4.66%	98	8.09%
\$250,000 > and <= \$300,000	36,542,728	7.72%	132	10.90%
\$300,000 > and <= \$350,000	43,643,205	9.22%	134	11.07%
\$350,000 > and <= \$400,000	48,781,864	10.30%	130	10.73%
\$400,000 > and <= \$450,000	44,516,596	9.40%	105	8.67%
\$450,000 > and <= \$500,000	43,716,371	9.23%	92	7.60%
\$500,000 > and <= \$550,000	40,483,583	8.55%	77	6.36%
\$550,000 > and <= \$600,000	27,514,238	5.81%	48	3.96%
\$600,000 > and <= \$650,000	20,011,197	4.23%	32	2.64%
\$650,000 > and <= \$700,000	22,238,226	4.70%	33	2.73%
\$700,000 > and <= \$750,000	14,432,545	3.05%	20	1.65%
\$750,000 > and <= \$800,000	13,904,199	2.94%	18	1.49%
\$800,000 > and <= \$850,000	12,368,688	2.61%	15	1.24%
\$850,000 > and <= \$900,000	14,886,794	3.14%	17	1.40%
\$900,000 > and <= \$950,000	11,923,670	2.52%	13	1.07%
\$950,000 > and <= \$1,000,000	9,671,201	2.04%	10	0.83%
> \$1,000,000	26,278,846	5.55%	19	1.57%
<b>Total</b>	<b>473,385,243</b>	<b>100.00%</b>	<b>1,211</b>	<b>100.00%</b>



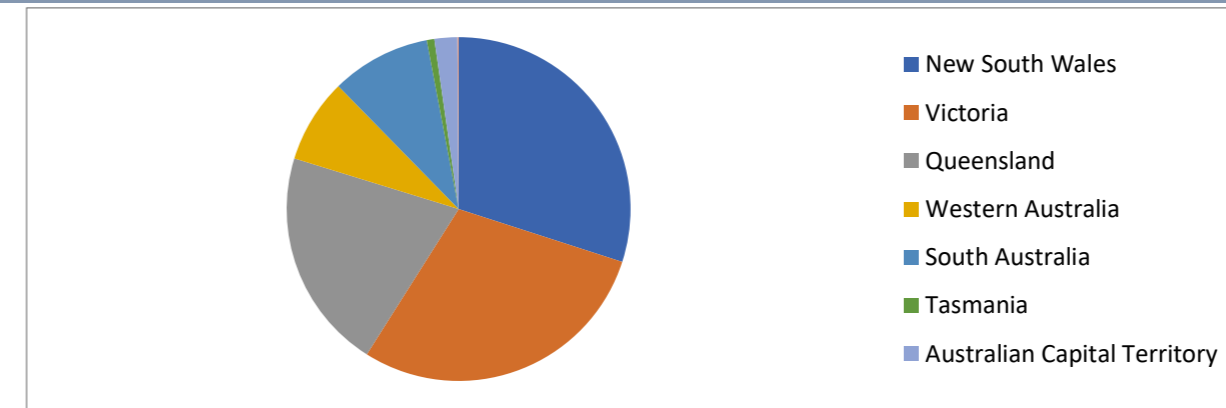
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	541,322	0.11%	3	0.20%
12 Months > and <= 18 Months	155,526,509	32.85%	435	29.31%
18 Months > and <= 24 Months	172,289,822	36.40%	551	37.13%
24 Months > and <= 30 Months	81,089,100	17.13%	255	17.18%
30 Months > and <= 36 Months	39,957,601	8.44%	127	8.56%
36 Months > and <= 42 Months	11,161,454	2.36%	32	2.16%
42 Months > and <= 48 Months	6,851,844	1.45%	22	1.48%
48 Months > and <= 54 Months	2,281,762	0.48%	7	0.47%
54 Months > and <= 60 Months	6,219	0.00%	2	0.13%
60 Months > and <= 66 Months	851,744	0.18%	3	0.20%
66 Months > and <= 72 Months	717,083	0.15%	3	0.20%
> 72 Months	2,110,782	0.45%	44	2.96%
<b>Total</b>	<b>473,385,243</b>	<b>100.00%</b>	<b>1,484</b>	<b>100.00%</b>



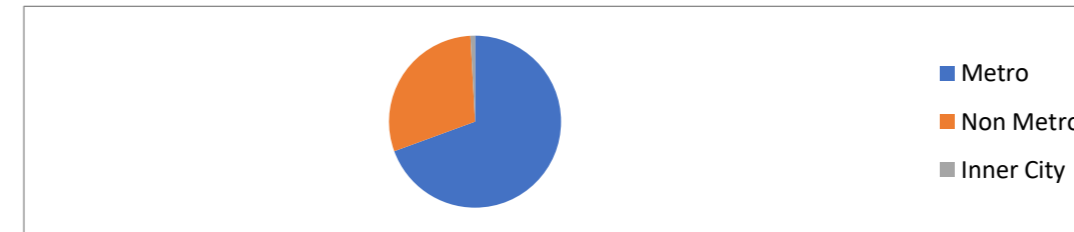
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	141,893,069	29.97%	300	24.77%
Victoria	137,255,795	28.99%	331	27.33%
Queensland	98,429,655	20.79%	275	22.71%
Western Australia	37,457,222	7.91%	122	10.07%
South Australia	44,261,345	9.35%	143	11.81%
Tasmania	3,375,926	0.71%	13	1.07%
Australian Capital Territory	10,196,619	2.15%	24	1.98%
Northern Territory	515,611	0.11%	3	0.25%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>473,385,243</b>	<b>100.00%</b>	<b>1,211</b>	<b>100.00%</b>



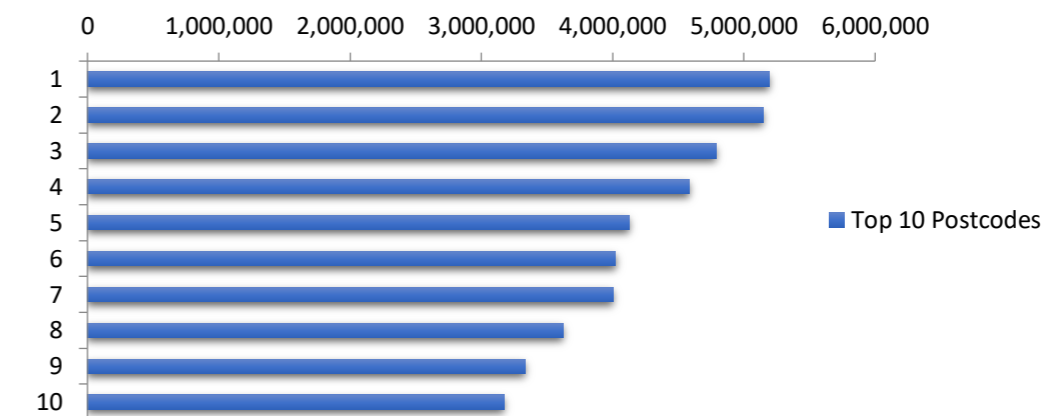
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	328,585,658	69.41%	822	67.88%
Non Metro	140,749,689	29.73%	381	31.46%
Inner City	4,049,896	0.86%	8	0.66%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>473,385,243</b>	<b>100.00%</b>	<b>1,211</b>	<b>100.00%</b>



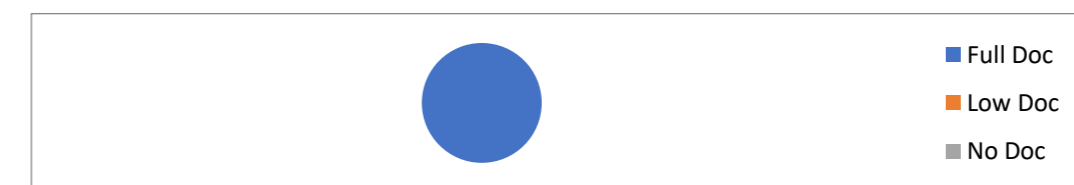
### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
4556	5,194,338	1.10%	13	0.88%
3029	5,148,964	1.09%	12	0.81%
4209	4,789,939	1.01%	12	0.81%
3977	4,583,352	0.97%	12	0.81%
4551	4,126,213	0.87%	11	0.74%
3030	4,023,332	0.85%	9	0.61%
2259	4,004,190	0.85%	7	0.47%
2557	3,622,901	0.77%	6	0.40%
4213	3,331,820	0.70%	6	0.40%
4218	3,171,479	0.67%	7	0.47%
<b>Total</b>	<b>41,996,528</b>	<b>8.87%</b>	<b>95</b>	<b>6.40%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	473,385,243	100.00%	1,484	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>473,385,243</b>	<b>100.00%</b>	<b>1,484</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	473,385,243	100.00%	1,484	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>473,385,243</b>	<b>100.00%</b>	<b>1,484</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	401,300,721	84.77%	1,267	85.38%
Interest Only	72,084,521	15.23%	216	14.56%
Non-Billing	0	0.00%	1	0.07%
<b>Total</b>	<b>473,385,243</b>	<b>100.00%</b>	<b>1,484</b>	<b>100.00%</b>



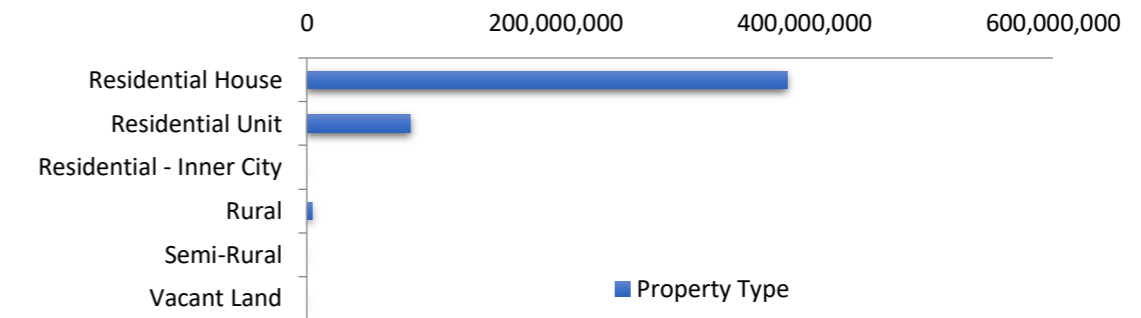
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	1	0.07%
Term Loan	473,385,243	100.00%	1,483	99.93%
<b>Total</b>	<b>473,385,243</b>	<b>100.00%</b>	<b>1,484</b>	<b>100.00%</b>



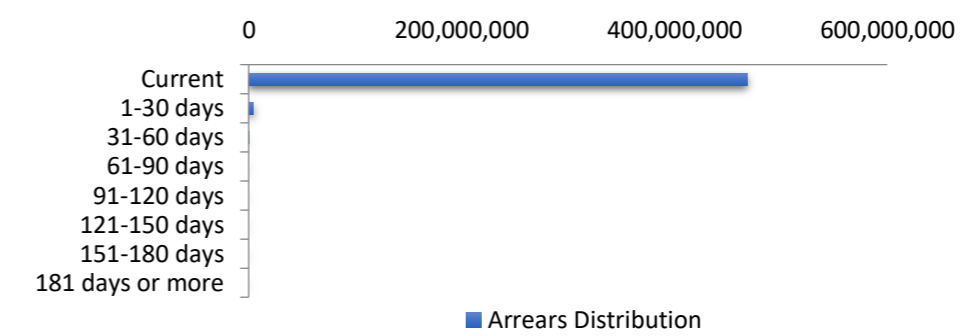
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	386,005,447	81.54%	952	78.61%
Residential Unit	83,405,184	17.62%	252	20.81%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,974,612	0.84%	7	0.58%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>473,385,243</b>	<b>100.00%</b>	<b>1,211</b>	<b>100.00%</b>



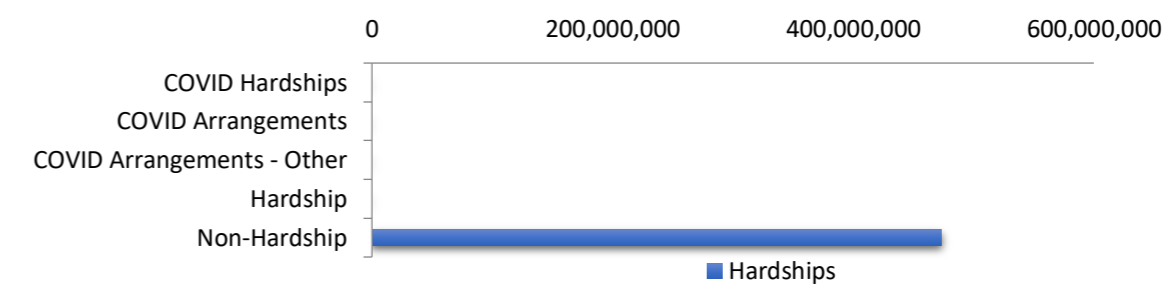
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	468,250,354	98.92%	1,472	99.19%
1-30 days	4,597,813	0.97%	11	0.74%
31-60 days	537,075	0.11%	1	0.07%
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%
<b>Total</b>	<b>473,385,243</b>	<b>100.00%</b>	<b>1,484</b>	<b>100.00%</b>



**Hardships**

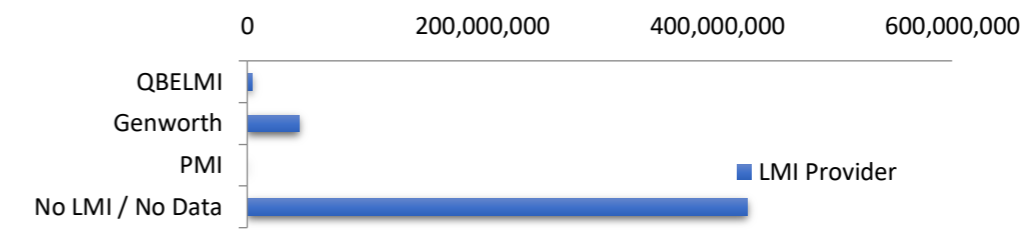
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	0	0.00%	0	0.00%
Non-Hardship	473,385,243	100.00%	1,211	100.00%
<b>Total</b>	<b>473,385,243</b>	<b>100.00%</b>	<b>1,211</b>	<b>100.00%</b>



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

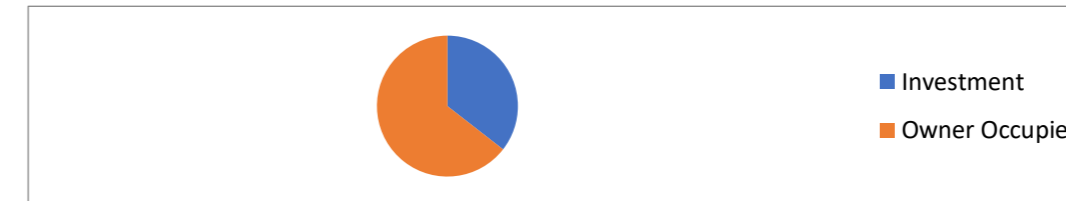
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,959,422	0.84%	18	1.49%
Genworth	43,937,971	9.28%	134	11.07%
PMI	0	0.00%	0	0.00%
No LMI / No Data	425,487,849	89.88%	1,059	87.45%
<b>Total</b>	<b>473,385,243</b>	<b>100.00%</b>	<b>1,211</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	168,181,956	35.53%	510	34.37%
Owner Occupier	305,203,287	64.47%	974	65.63%
<b>Total</b>	<b>473,385,243</b>	<b>100.00%</b>	<b>1,484</b>	<b>100.00%</b>



**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
Accumulated Loss on Sale	0.00	0
Accumulated Claims on LMI	0.00	0
Accumulated Claims paid by LMI	0.00	0
Accumulated Claims Denied/Reduced	0.00	0
Accumulated Losses covered by Excess Spread	0.00	N/A