

AFG Series 2021-1  
Collateral Report



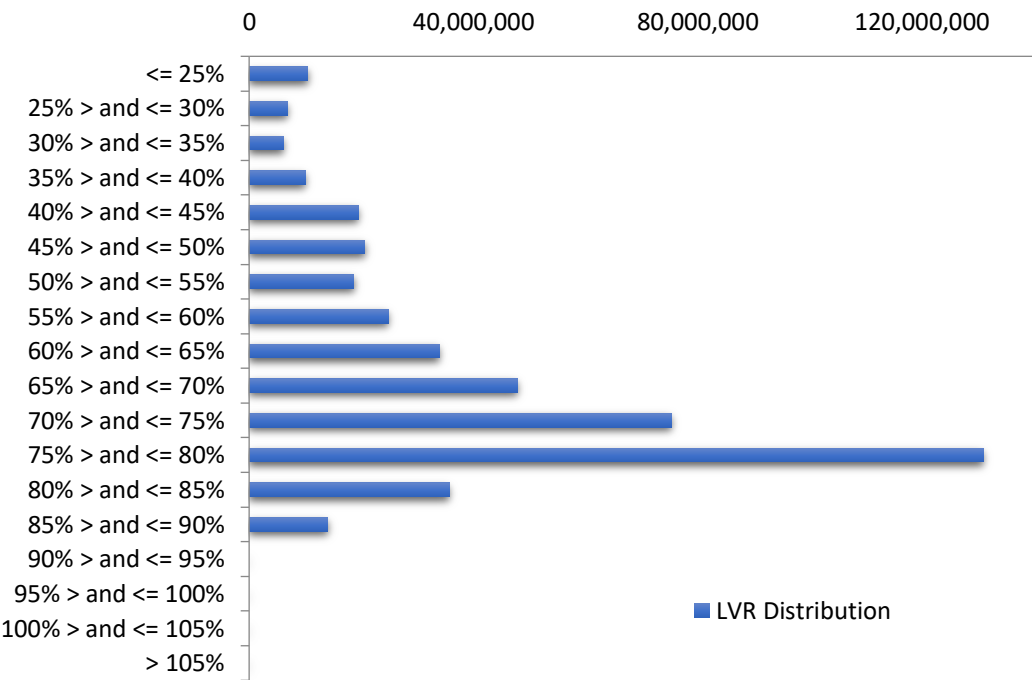
Model Period	14
Collection Period Start	1-Jun-22
Collection Period End	30-Jun-22
No. of Days	30
Interest Period Start	10-Jun-22
Interest Period End	10-Jul-22
No. of Days	31
Determination Date	6-Jul-22
Payment Date	11-Jul-22

Pool Statistics

Closing Balance of Mortgages	455,227,347
No. of Loans (Unconsolidated)	1,441
No. of Loans (Consolidated)	1,182
Average Loan Size (Unconsolidated)	315,911
Average Loan Size (Consolidated)	385,133
Largest Loan Size (Unconsolidated)	2,205,012
Largest Loan Size (Consolidated)	2,205,012
Smallest Loan Size (Unconsolidated)	(247,948)
Smallest Loan Size (Consolidated)	(247,948)
Weighted Average Interest Rate	3.56%
Weighted Average LVR	66.30%
Weighted Average Seasoning	23.61
Weighted Average Remaining Term	328.51

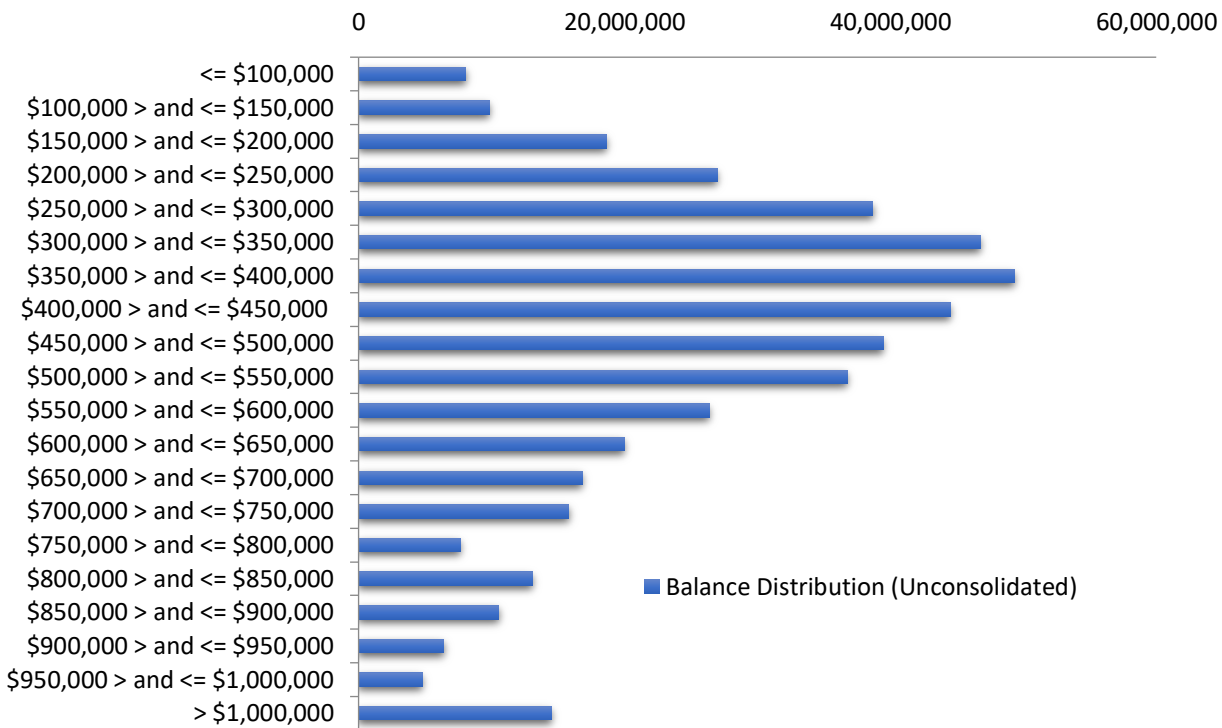
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,486,220	2.30%	153	12.94%
25% > and <= 30%	6,881,249	1.51%	25	2.12%
30% > and <= 35%	6,174,461	1.36%	25	2.12%
35% > and <= 40%	10,087,575	2.22%	37	3.13%
40% > and <= 45%	19,529,361	4.29%	53	4.48%
45% > and <= 50%	20,648,715	4.54%	51	4.31%
50% > and <= 55%	18,700,740	4.11%	46	3.89%
55% > and <= 60%	24,821,778	5.45%	60	5.08%
60% > and <= 65%	33,968,879	7.46%	67	5.67%
65% > and <= 70%	47,894,898	10.52%	111	9.39%
70% > and <= 75%	75,323,051	16.55%	167	14.13%
75% > and <= 80%	131,030,244	28.78%	272	23.01%
80% > and <= 85%	35,697,354	7.84%	84	7.11%
85% > and <= 90%	13,982,821	3.07%	31	2.62%
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	455,227,347	100.00%	1,182	100.00%



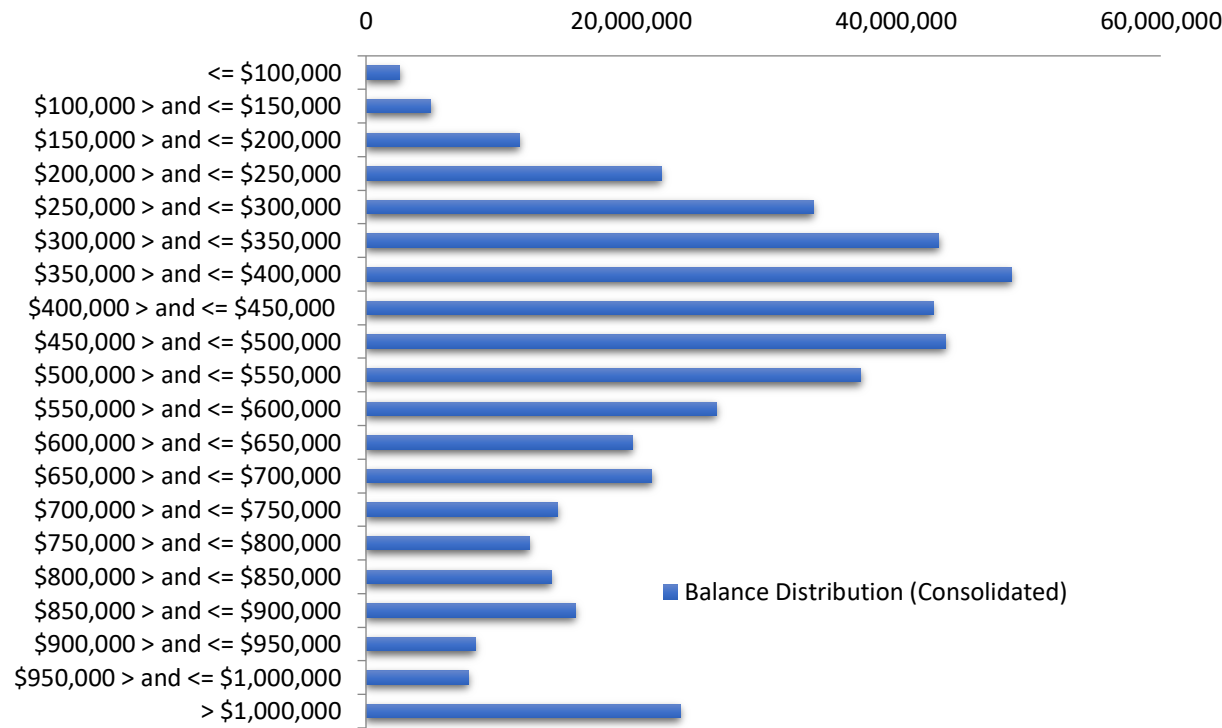
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,041,265	1.77%	279	19.36%
\$100,000 > and <= \$150,000	9,859,296	2.17%	78	5.41%
\$150,000 > and <= \$200,000	18,665,840	4.10%	105	7.29%
\$200,000 > and <= \$250,000	26,991,089	5.93%	120	8.33%
\$250,000 > and <= \$300,000	38,690,100	8.50%	140	9.72%
\$300,000 > and <= \$350,000	46,798,690	10.28%	144	9.99%
\$350,000 > and <= \$400,000	49,303,364	10.83%	132	9.16%
\$400,000 > and <= \$450,000	44,522,403	9.78%	105	7.29%
\$450,000 > and <= \$500,000	39,460,588	8.67%	83	5.76%
\$500,000 > and <= \$550,000	36,762,317	8.08%	70	4.86%
\$550,000 > and <= \$600,000	26,389,599	5.80%	46	3.19%
\$600,000 > and <= \$650,000	20,002,077	4.39%	32	2.22%
\$650,000 > and <= \$700,000	16,850,092	3.70%	25	1.73%
\$700,000 > and <= \$750,000	15,827,829	3.48%	22	1.53%
\$750,000 > and <= \$800,000	7,669,842	1.68%	10	0.69%
\$800,000 > and <= \$850,000	13,107,557	2.88%	16	1.11%
\$850,000 > and <= \$900,000	10,535,976	2.31%	12	0.83%
\$900,000 > and <= \$950,000	6,421,675	1.41%	7	0.49%
\$950,000 > and <= \$1,000,000	4,816,355	1.06%	5	0.35%
> \$1,000,000	14,511,393	3.19%	10	0.69%
Total	455,227,347	100.00%	1,441	100.00%



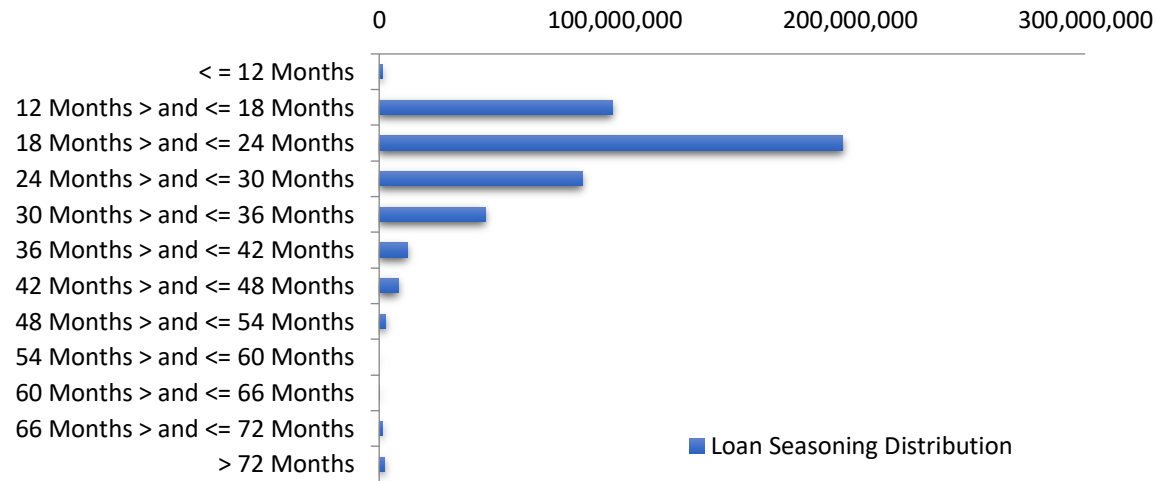
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,541,032	0.56%	115	9.73%
\$100,000 > and <= \$150,000	4,905,486	1.08%	39	3.30%
\$150,000 > and <= \$200,000	11,571,737	2.54%	65	5.50%
\$200,000 > and <= \$250,000	22,279,168	4.89%	99	8.38%
\$250,000 > and <= \$300,000	33,763,179	7.42%	122	10.32%
\$300,000 > and <= \$350,000	43,232,739	9.50%	133	11.25%
\$350,000 > and <= \$400,000	48,701,588	10.70%	130	11.00%
\$400,000 > and <= \$450,000	42,827,633	9.41%	101	8.54%
\$450,000 > and <= \$500,000	43,742,674	9.61%	92	7.78%
\$500,000 > and <= \$550,000	37,333,241	8.20%	71	6.01%
\$550,000 > and <= \$600,000	26,425,230	5.80%	46	3.89%
\$600,000 > and <= \$650,000	20,092,506	4.41%	32	2.71%
\$650,000 > and <= \$700,000	21,584,687	4.74%	32	2.71%
\$700,000 > and <= \$750,000	14,442,402	3.17%	20	1.69%
\$750,000 > and <= \$800,000	12,314,306	2.71%	16	1.35%
\$800,000 > and <= \$850,000	13,982,731	3.07%	17	1.44%
\$850,000 > and <= \$900,000	15,788,548	3.47%	18	1.52%
\$900,000 > and <= \$950,000	8,258,614	1.81%	9	0.76%
\$950,000 > and <= \$1,000,000	7,712,067	1.69%	8	0.68%
> \$1,000,000	23,727,780	5.21%	17	1.44%
Total	455,227,347	100.00%	1,182	100.00%



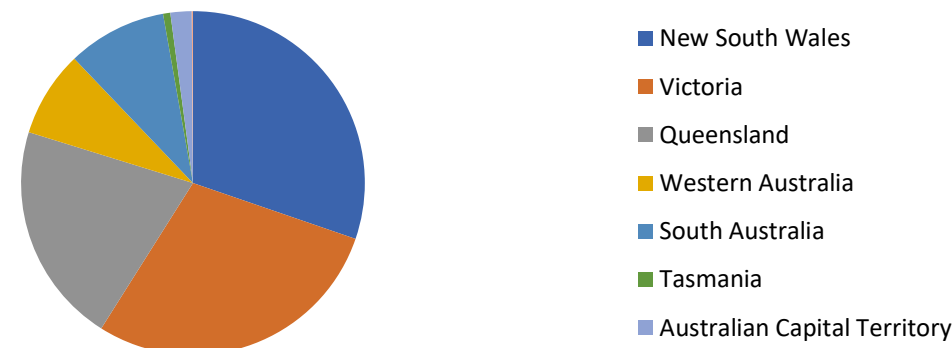
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,349,459	0.30%	4	0.28%
12 Months > and <= 18 Months	99,053,753	21.76%	295	20.47%
18 Months > and <= 24 Months	196,950,417	43.26%	611	42.40%
24 Months > and <= 30 Months	86,352,016	18.97%	265	18.39%
30 Months > and <= 36 Months	45,092,479	9.91%	145	10.06%
36 Months > and <= 42 Months	11,980,341	2.63%	35	2.43%
42 Months > and <= 48 Months	8,034,285	1.76%	25	1.73%
48 Months > and <= 54 Months	2,701,713	0.59%	9	0.62%
54 Months > and <= 60 Months	4	0.00%	1	0.07%
60 Months > and <= 66 Months	281,334	0.06%	3	0.21%
66 Months > and <= 72 Months	1,210,038	0.27%	3	0.21%
> 72 Months	2,221,508	0.49%	45	3.12%
Total	455,227,347	100.00%	1,441	100.00%



### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	137,781,430	30.27%	292	24.70%
Victoria	130,610,092	28.69%	322	27.24%
Queensland	94,788,612	20.82%	270	22.84%
Western Australia	36,854,911	8.10%	120	10.15%
South Australia	42,490,117	9.33%	139	11.76%
Tasmania	3,102,888	0.68%	12	1.02%
Australian Capital Territory	9,089,474	2.00%	24	2.03%
Northern Territory	509,822	0.11%	3	0.25%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>455,227,347</b>	<b>100.00%</b>	<b>1,182</b>	<b>100.00%</b>



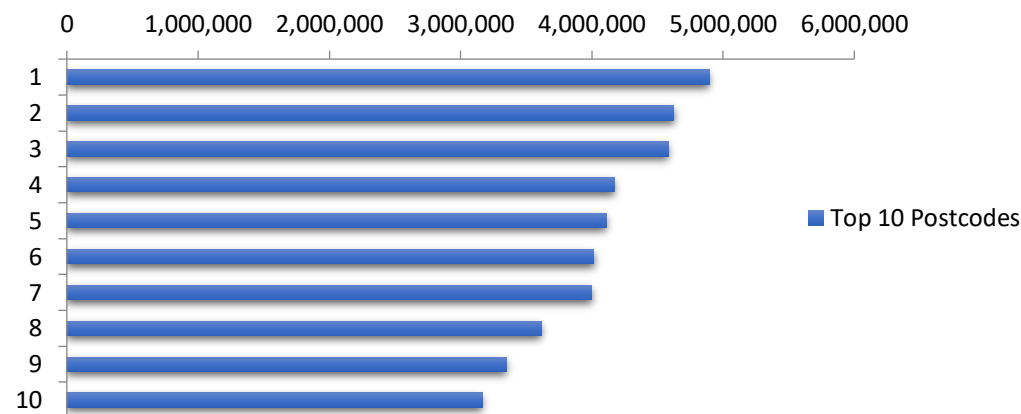
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	319,827,304	70.26%	806	68.19%
Non Metro	131,353,507	28.85%	368	31.13%
Inner City	4,046,536	0.89%	8	0.68%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>455,227,347</b>	<b>100.00%</b>	<b>1,182</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
4556	4,894,857	1.08%	13	0.90%
3029	4,626,099	1.02%	11	0.76%
3977	4,582,073	1.01%	12	0.83%
4209	4,170,005	0.92%	11	0.76%
4551	4,112,020	0.90%	11	0.76%
3030	4,015,333	0.88%	9	0.62%
2259	3,998,677	0.88%	7	0.49%
2557	3,615,291	0.79%	6	0.42%
4213	3,346,207	0.74%	6	0.42%
4218	3,167,305	0.70%	7	0.49%
<b>Total</b>	<b>40,527,865</b>	<b>8.90%</b>	<b>93</b>	<b>6.45%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	455,227,347	100.00%	1,441	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>455,227,347</b>	<b>100.00%</b>	<b>1,441</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	455,227,347	100.00%	1,441	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>455,227,347</b>	<b>100.00%</b>	<b>1,441</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	386,505,560	84.90%	1,233	85.57%
Interest Only	68,721,787	15.10%	207	14.37%
Non-Billing	0	0.00%	1	0.07%
<b>Total</b>	<b>455,227,347</b>	<b>100.00%</b>	<b>1,441</b>	<b>100.00%</b>



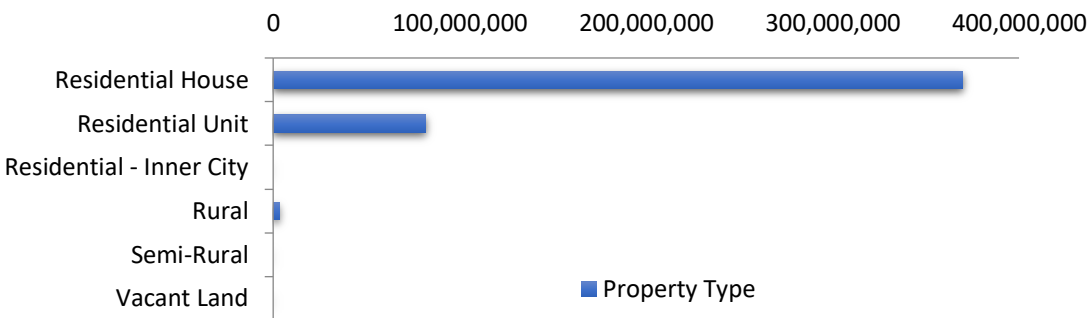
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	1	0.07%
Term Loan	455,227,347	100.00%	1,440	99.93%
Total	455,227,347	100.00%	1,441	100.00%



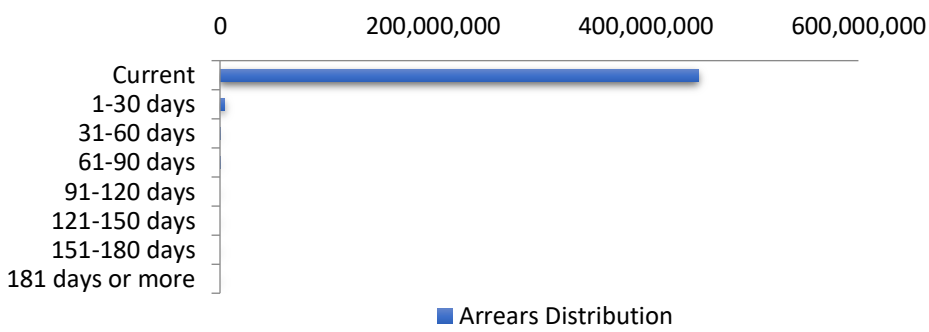
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	369,944,602	81.27%	924	78.17%
Residential Unit	81,892,775	17.99%	251	21.24%
Residential - Inner City	0	0.00%	0	0.00%
Rural	3,389,970	0.74%	7	0.59%
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	455,227,347	100.00%	1,182	100.00%



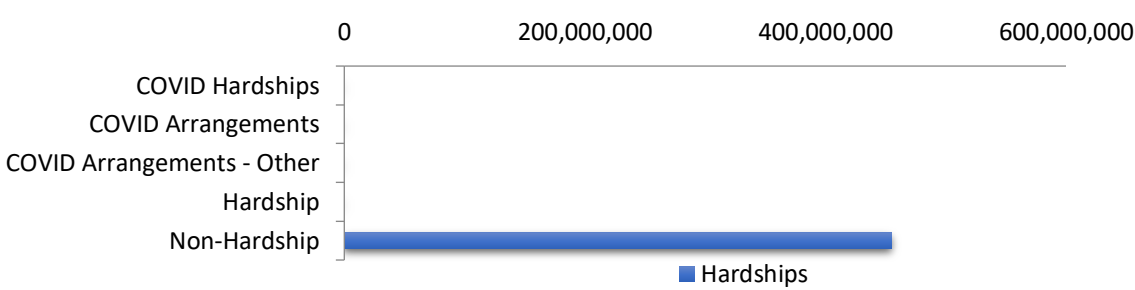
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	449,661,063	98.78%	1,429	99.17%
1-30 days	4,488,959	0.99%	10	0.69%
31-60 days	538,468	0.12%	1	0.07%
61-90 days	538,857	0.12%	1	0.07%
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	455,227,347	100.00%	1,441	100.00%



Hardships

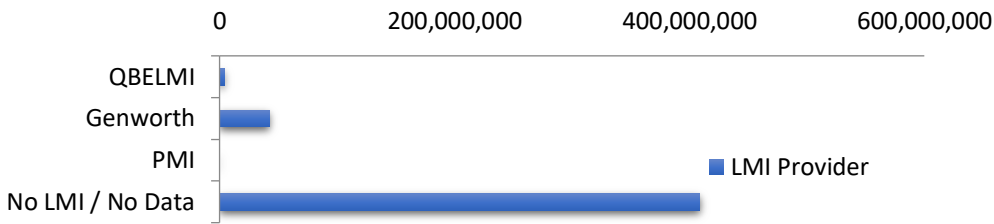
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	0	0.00%	0	0.00%
Non-Hardship	455,227,347	100.00%	1,182	100.00%
Total	455,227,347	100.00%	1,182	100.00%



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

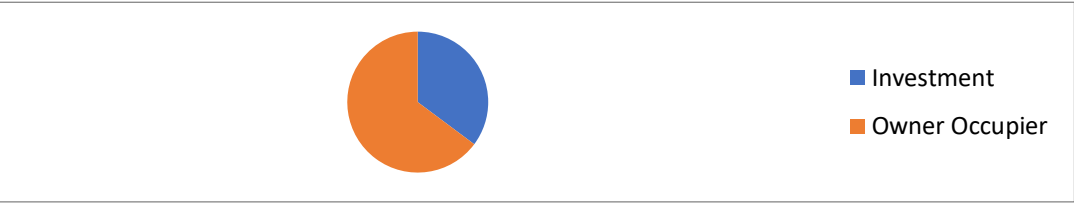
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,967,330	0.87%	18	1.52%
Genworth	42,463,626	9.33%	129	10.91%
PMI	0	0.00%	0	0.00%
No LMI / No Data	408,796,391	89.80%	1,035	87.56%
Total	455,227,347	100.00%	1,182	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	160,227,669	35.20%	495	34.35%
Owner Occupier	294,999,678	64.80%	946	65.65%
Total	455,227,347	100.00%	1,441	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
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