

AFG Series 2021-2
Collateral Report



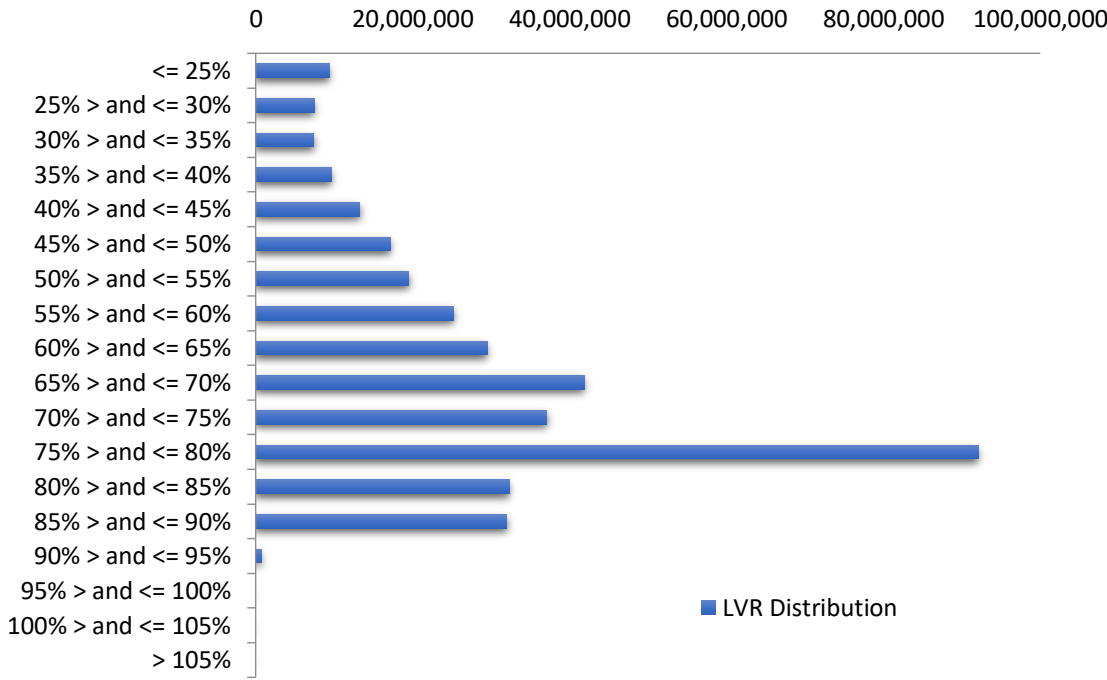
Model Period	9
Collection Period Start	1-Jun-22
Collection Period End	30-Jun-22
No. of Days	30
Interest Period Start	10-Jun-22
Interest Period End	10-Jul-22
No. of Days	31
Determination Date	6-Jul-22
Payment Date	11-Jul-22

Pool Statistics

Closing Balance of Mortgages	374,856,718
No. of Loans (Unconsolidated)	1,058
No. of Loans (Consolidated)	875
Average Loan Size (Unconsolidated)	354,307
Average Loan Size (Consolidated)	428,408
Largest Loan Size (Unconsolidated)	2,004,780
Largest Loan Size (Consolidated)	2,084,282
Smallest Loan Size (Unconsolidated)	(16,843)
Smallest Loan Size (Consolidated)	(4,340)
Weighted Average Interest Rate	3.49%
Weighted Average LVR	66.20%
Weighted Average Seasoning	16.47
Weighted Average Remaining Term	333.40

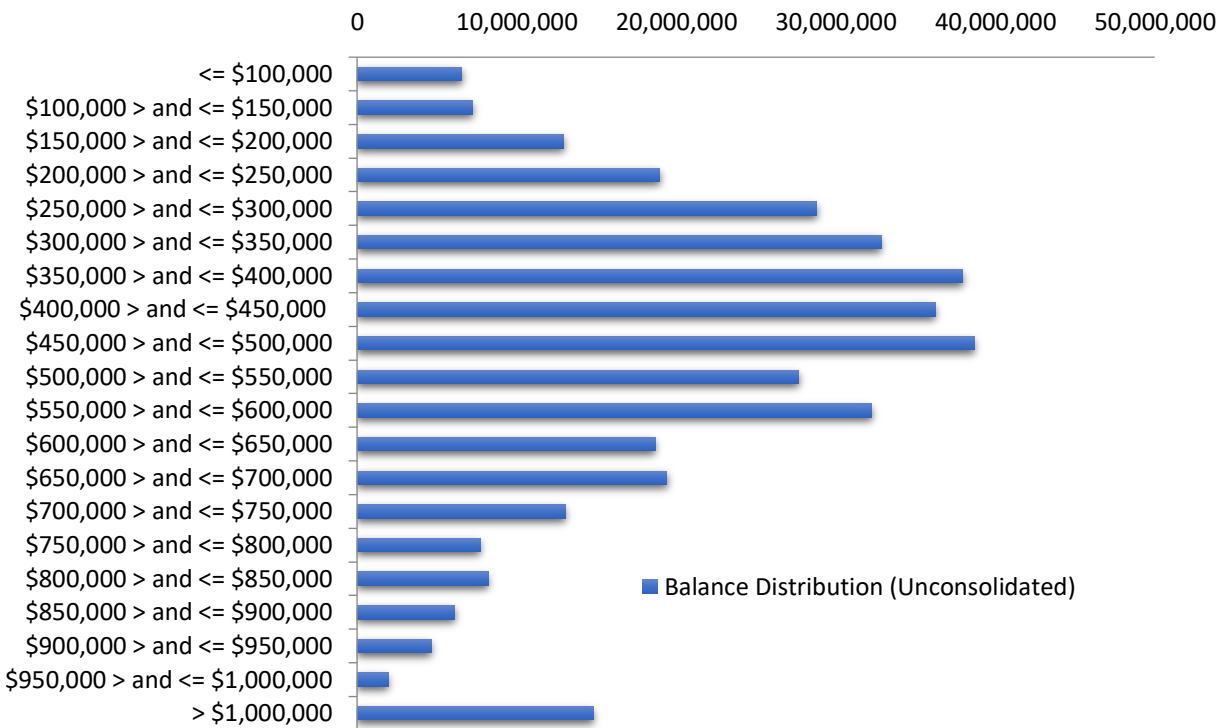
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,426,817	2.51%	83	9.49%
25% > and <= 30%	7,482,475	2.00%	22	2.51%
30% > and <= 35%	7,429,998	1.98%	23	2.63%
35% > and <= 40%	9,608,957	2.56%	19	2.17%
40% > and <= 45%	13,282,453	3.54%	32	3.66%
45% > and <= 50%	17,154,949	4.58%	42	4.80%
50% > and <= 55%	19,503,384	5.20%	42	4.80%
55% > and <= 60%	25,257,975	6.74%	52	5.94%
60% > and <= 65%	29,504,129	7.87%	56	6.40%
65% > and <= 70%	41,899,599	11.18%	81	9.26%
70% > and <= 75%	37,100,625	9.90%	75	8.57%
75% > and <= 80%	92,088,296	24.57%	197	22.51%
80% > and <= 85%	32,339,729	8.63%	72	8.23%
85% > and <= 90%	32,027,827	8.54%	77	8.80%
90% > and <= 95%	749,505	0.20%	2	0.23%
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	374,856,718	100.00%	875	100.00%



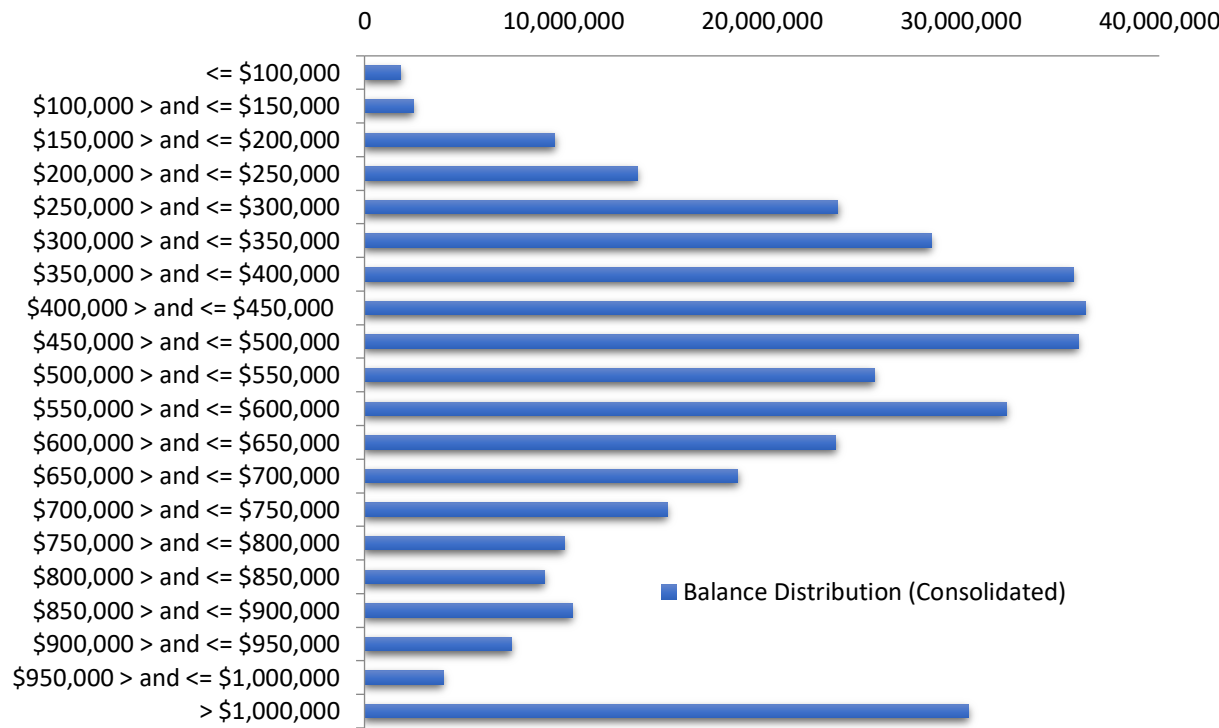
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,568,312	1.75%	137	12.95%
\$100,000 > and <= \$150,000	7,245,766	1.93%	58	5.48%
\$150,000 > and <= \$200,000	12,948,168	3.45%	74	6.99%
\$200,000 > and <= \$250,000	18,959,963	5.06%	84	7.94%
\$250,000 > and <= \$300,000	28,807,062	7.68%	104	9.83%
\$300,000 > and <= \$350,000	32,850,949	8.76%	102	9.64%
\$350,000 > and <= \$400,000	37,955,561	10.13%	101	9.55%
\$400,000 > and <= \$450,000	36,264,442	9.67%	85	8.03%
\$450,000 > and <= \$500,000	38,710,375	10.33%	82	7.75%
\$500,000 > and <= \$550,000	27,673,845	7.38%	53	5.01%
\$550,000 > and <= \$600,000	32,269,735	8.61%	56	5.29%
\$600,000 > and <= \$650,000	18,705,462	4.99%	30	2.84%
\$650,000 > and <= \$700,000	19,422,069	5.18%	29	2.74%
\$700,000 > and <= \$750,000	13,038,983	3.48%	18	1.70%
\$750,000 > and <= \$800,000	7,704,834	2.06%	10	0.95%
\$800,000 > and <= \$850,000	8,206,075	2.19%	10	0.95%
\$850,000 > and <= \$900,000	6,118,775	1.63%	7	0.66%
\$900,000 > and <= \$950,000	4,638,895	1.24%	5	0.47%
\$950,000 > and <= \$1,000,000	1,938,962	0.52%	2	0.19%
> \$1,000,000	14,828,485	3.96%	11	1.04%
Total	374,856,718	100.00%	1,058	100.00%



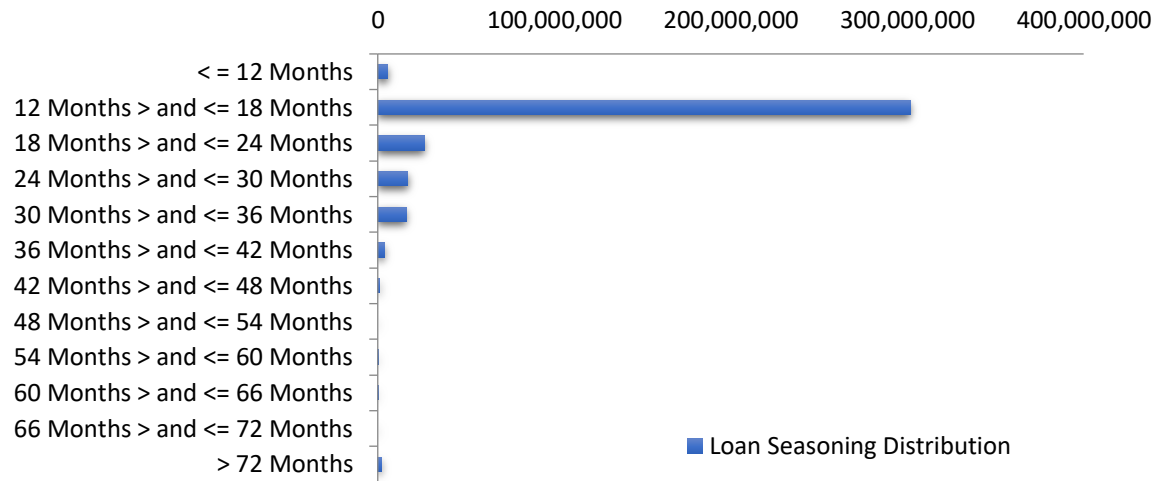
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,815,317	0.48%	47	5.37%
\$100,000 > and <= \$150,000	2,475,612	0.66%	20	2.29%
\$150,000 > and <= \$200,000	9,583,730	2.56%	55	6.29%
\$200,000 > and <= \$250,000	13,742,072	3.67%	61	6.97%
\$250,000 > and <= \$300,000	23,823,854	6.36%	86	9.83%
\$300,000 > and <= \$350,000	28,527,946	7.61%	88	10.06%
\$350,000 > and <= \$400,000	35,677,044	9.52%	95	10.86%
\$400,000 > and <= \$450,000	36,291,707	9.68%	85	9.71%
\$450,000 > and <= \$500,000	35,909,415	9.58%	76	8.69%
\$500,000 > and <= \$550,000	25,664,995	6.85%	49	5.60%
\$550,000 > and <= \$600,000	32,318,103	8.62%	56	6.40%
\$600,000 > and <= \$650,000	23,727,934	6.33%	38	4.34%
\$650,000 > and <= \$700,000	18,778,068	5.01%	28	3.20%
\$700,000 > and <= \$750,000	15,233,446	4.06%	21	2.40%
\$750,000 > and <= \$800,000	10,051,279	2.68%	13	1.49%
\$800,000 > and <= \$850,000	9,039,526	2.41%	11	1.26%
\$850,000 > and <= \$900,000	10,463,911	2.79%	12	1.37%
\$900,000 > and <= \$950,000	7,391,951	1.97%	8	0.91%
\$950,000 > and <= \$1,000,000	3,950,415	1.05%	4	0.46%
> \$1,000,000	30,390,392	8.11%	22	2.51%
Total	374,856,718	100.00%	875	100.00%



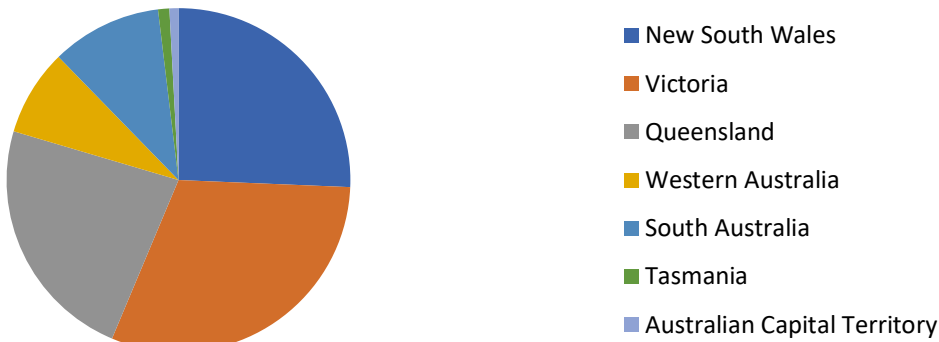
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	5,701,724	1.52%	30	2.84%
12 Months > and <= 18 Months	301,878,966	80.53%	833	78.73%
18 Months > and <= 24 Months	26,269,150	7.01%	71	6.71%
24 Months > and <= 30 Months	17,058,990	4.55%	47	4.44%
30 Months > and <= 36 Months	16,224,284	4.33%	46	4.35%
36 Months > and <= 42 Months	3,550,703	0.95%	14	1.32%
42 Months > and <= 48 Months	1,089,329	0.29%	4	0.38%
48 Months > and <= 54 Months	0	0.00%	0	0.00%
54 Months > and <= 60 Months	490,830	0.13%	2	0.19%
60 Months > and <= 66 Months	407,794	0.11%	3	0.28%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	2,184,948	0.58%	8	0.76%
Total	374,856,718	100.00%	1,058	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	96,176,175	25.66%	180	20.57%
Victoria	114,945,578	30.66%	276	31.54%
Queensland	87,189,124	23.26%	218	24.91%
Western Australia	30,483,508	8.13%	84	9.60%
South Australia	38,917,569	10.38%	98	11.20%
Tasmania	3,970,430	1.06%	11	1.26%
Australian Capital Territory	3,174,333	0.85%	8	0.91%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	374,856,718	100.00%	875	100.00%



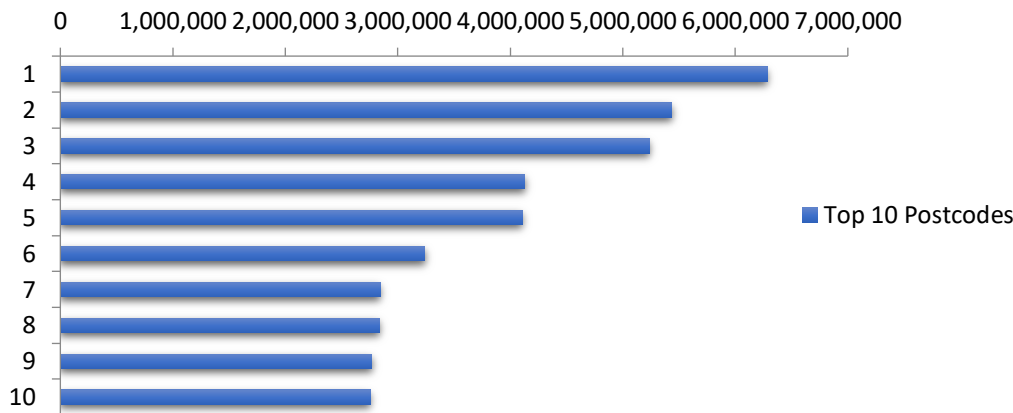
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	253,871,348	67.72%	564	64.46%
Non Metro	117,883,798	31.45%	305	34.86%
Inner City	3,101,572	0.83%	6	0.69%
No Data	0	0.00%	0	0.00%
Total	374,856,718	100.00%	875	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	6,286,679	1.68%	15	1.42%
3977	5,436,433	1.45%	11	1.04%
4557	5,239,021	1.40%	7	0.66%
2261	4,128,686	1.10%	8	0.76%
4560	4,105,053	1.10%	9	0.85%
2099	3,240,163	0.86%	2	0.19%
4215	2,845,862	0.76%	9	0.85%
4556	2,838,577	0.76%	7	0.66%
2291	2,768,691	0.74%	3	0.28%
4551	2,753,863	0.73%	5	0.47%
Total	39,643,028	10.58%	76	7.18%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	374,856,718	100.00%	1,058	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	374,856,718	100.00%	1,058	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	374,856,718	100.00%	1,058	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	374,856,718	100.00%	1,058	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	306,369,296	81.73%	872	82.42%
Interest Only	68,487,422	18.27%	186	17.58%
Non-Billing	0	0.00%	0	0.00%
Total	374,856,718	100.00%	1,058	100.00%



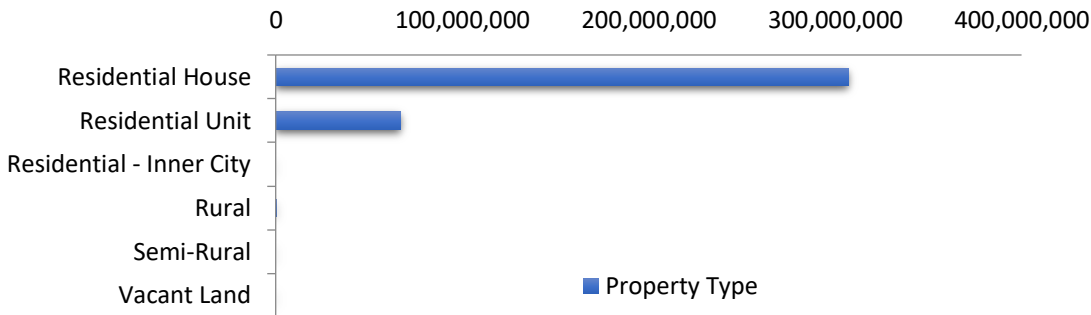
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	374,856,718	100.00%	1,058	100.00%
Total	374,856,718	100.00%	1,058	100.00%



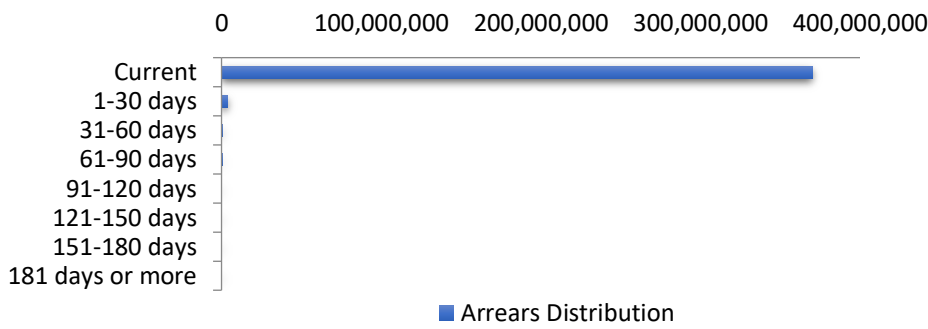
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	307,190,490	81.95%	684	78.17%
Residential Unit	67,027,809	17.88%	188	21.49%
Residential - Inner City	0	0.00%	0	0.00%
Rural	638,419	0.17%	2	0.23%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	1	0.11%
No Data	0	0.00%	0	0.00%
Total	374,856,718	100.00%	875	100.00%



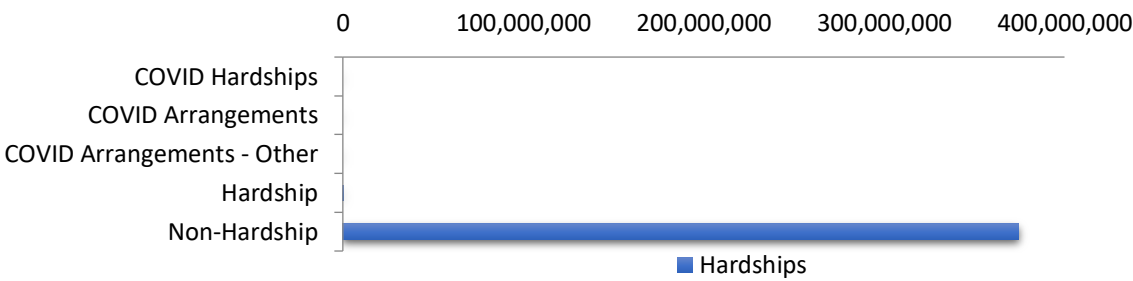
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	369,961,216	98.69%	1,040	98.30%
1-30 days	3,759,647	1.00%	12	1.13%
31-60 days	764,972	0.20%	4	0.38%
61-90 days	370,883	0.10%	2	0.19%
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	374,856,718	100.00%	1,058	100.00%



Hardships

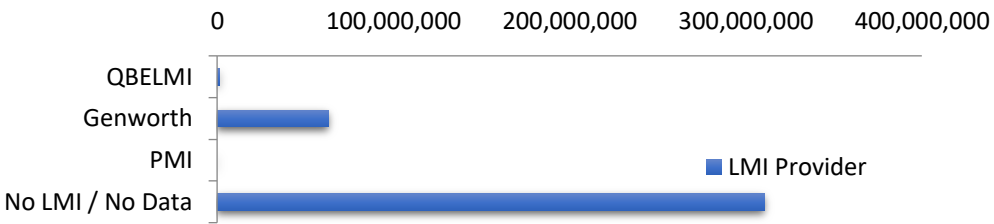
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	384,269	0.10%	1	0.11%
Non-Hardship	374,472,449	99.90%	874	99.89%
Total	374,856,718	100.00%	875	100.00%



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

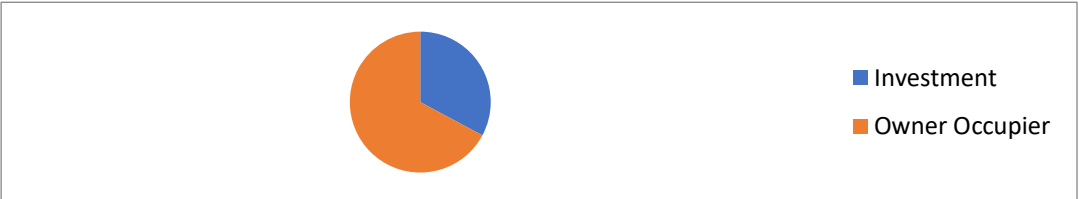
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,249,866	0.33%	4	0.46%
Genworth	63,143,001	16.84%	155	17.71%
PMI	0	0.00%	0	0.00%
No LMI / No Data	310,463,851	82.82%	716	81.83%
Total	374,856,718	100.00%	875	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	123,059,894	32.83%	342	32.33%
Owner Occupier	251,796,823	67.17%	716	67.67%
Total	374,856,718	100.00%	1,058	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	0.00
Accumulated Claims on LMI	0.00	0.00
Accumulated Claims paid by LMI	0.00	0.00
Accumulated Claims Denied/Reduced	0.00	0.00
Accumulated Losses covered by Excess Spread	0.00	N/A