

AFG Series 2021-1
Collateral Report

Model Period	15
Collection Period Start	1-Jul-22
Collection Period End	31-Jul-22
No. of Days	31
Interest Period Start	11-Jul-22
Interest Period End	9-Aug-22
No. of Days	30
Determination Date	5-Aug-22
Payment Date	10-Aug-22

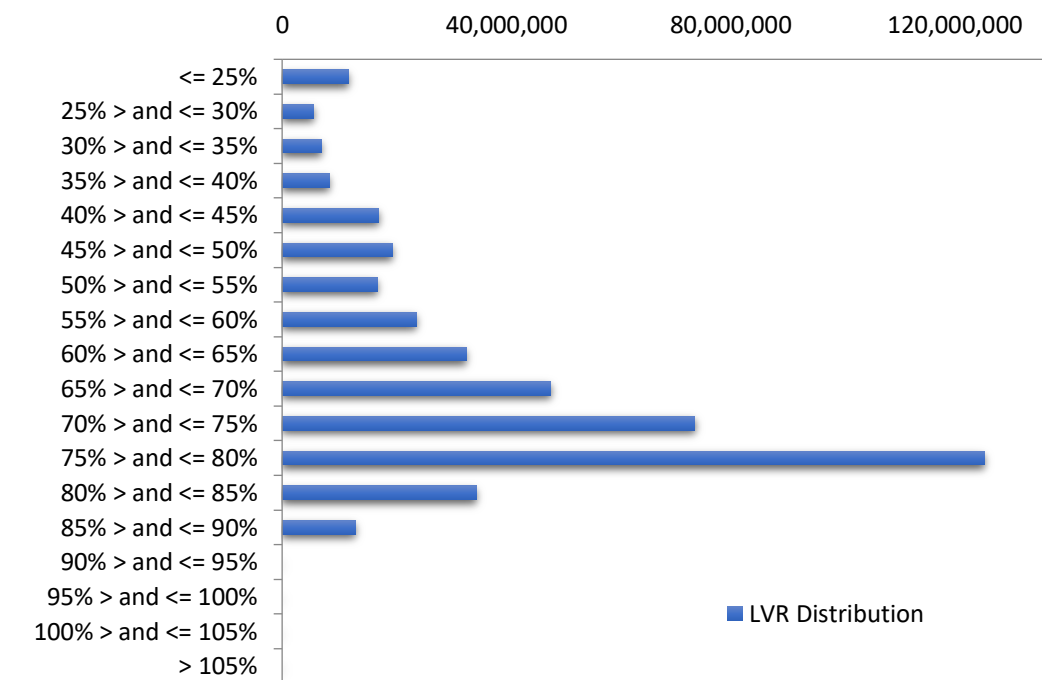


Pool Statistics

Closing Balance of Mortgages	438,464,321
No. of Loans (Unconsolidated)	1,348
No. of Loans (Consolidated)	1,144
Average Loan Size (Unconsolidated)	325,270
Average Loan Size (Consolidated)	383,273
Largest Loan Size (Unconsolidated)	2,202,121
Largest Loan Size (Consolidated)	2,202,121
Smallest Loan Size (Unconsolidated)	(29,941)
Smallest Loan Size (Consolidated)	(29,941)
Weighted Average Interest Rate	4.14%
Weighted Average LVR	66.28%
Weighted Average Seasoning	24.60
Weighted Average Remaining Term	327.57

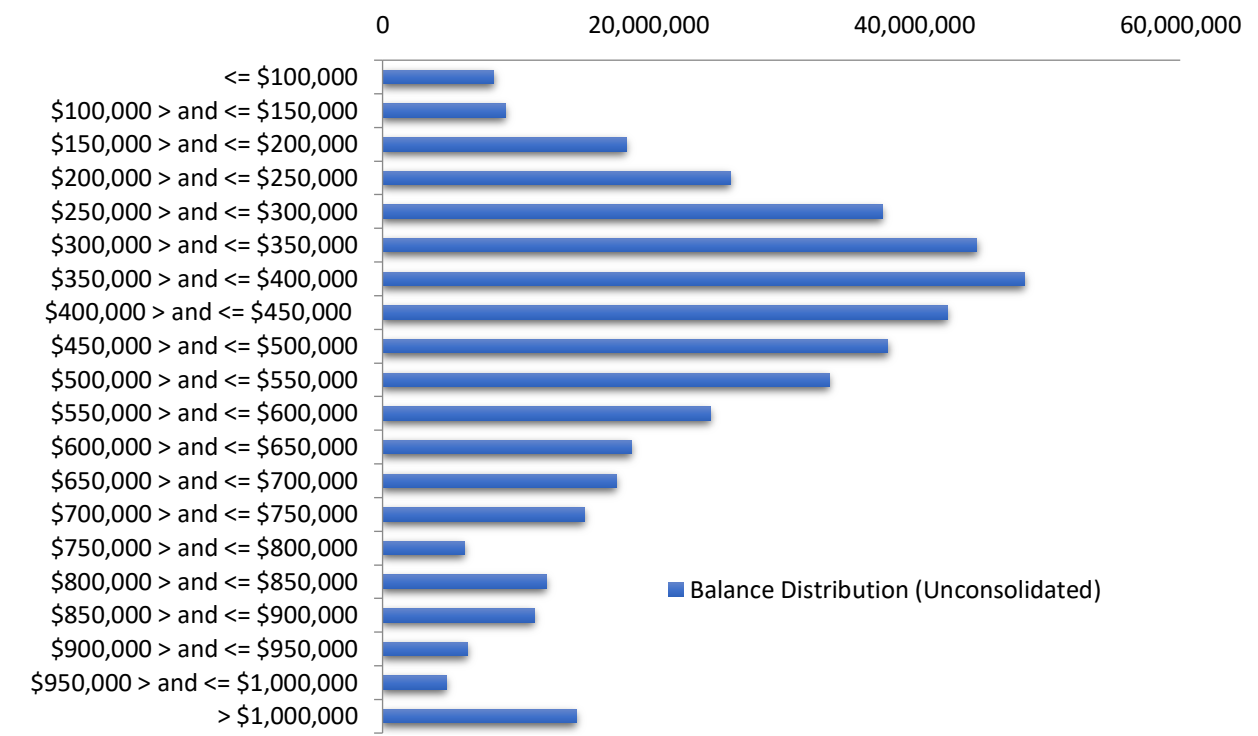
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,891,448	2.71%	160	13.99%
25% > and <= 30%	5,671,014	1.29%	21	1.84%
30% > and <= 35%	7,013,337	1.60%	27	2.36%
35% > and <= 40%	8,433,008	1.92%	31	2.71%
40% > and <= 45%	17,226,156	3.93%	50	4.37%
45% > and <= 50%	19,675,992	4.49%	48	4.20%
50% > and <= 55%	17,090,333	3.90%	43	3.76%
55% > and <= 60%	24,024,033	5.48%	59	5.16%
60% > and <= 65%	32,820,330	7.49%	65	5.68%
65% > and <= 70%	47,941,127	10.93%	109	9.53%
70% > and <= 75%	73,662,069	16.80%	163	14.25%
75% > and <= 80%	125,379,240	28.60%	258	22.55%
80% > and <= 85%	34,608,032	7.89%	82	7.17%
85% > and <= 90%	13,028,202	2.97%	28	2.45%
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	438,464,321	100.00%	1,144	100.00%



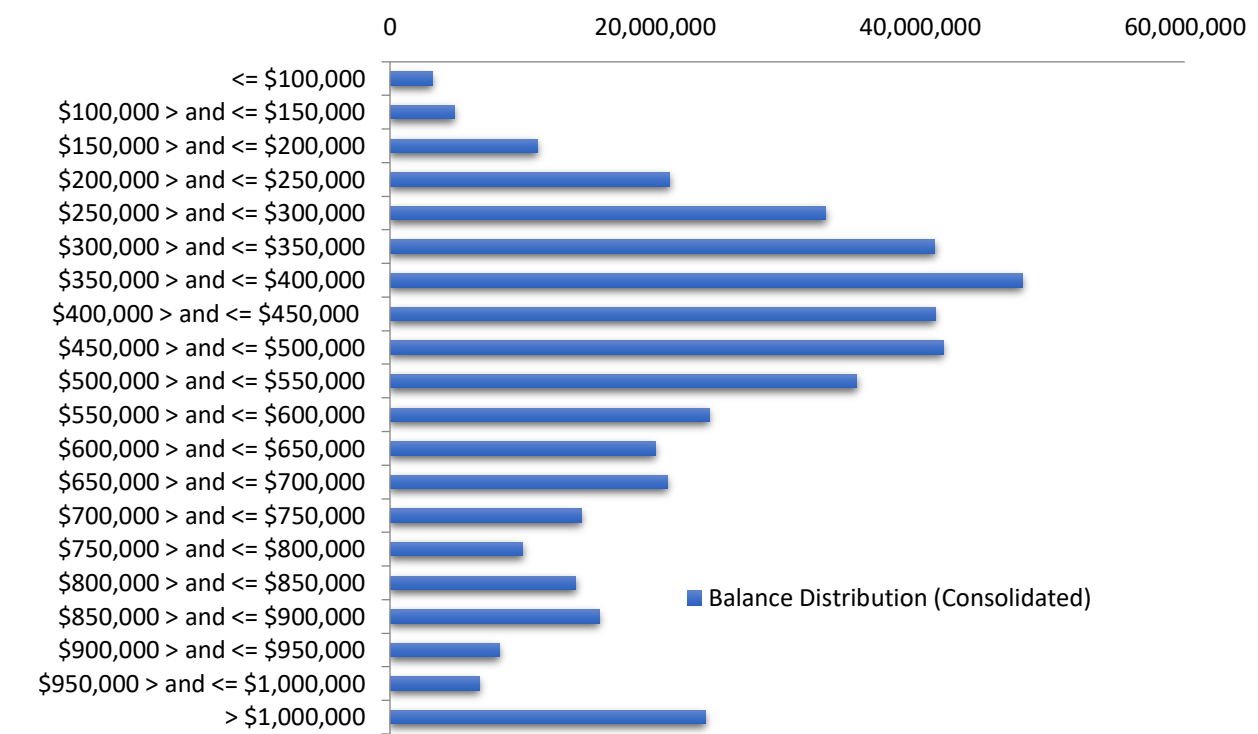
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,343,435	1.90%	231	17.14%
\$100,000 > and <= \$150,000	9,250,851	2.11%	73	5.42%
\$150,000 > and <= \$200,000	18,325,529	4.18%	103	7.64%
\$200,000 > and <= \$250,000	26,146,381	5.96%	116	8.61%
\$250,000 > and <= \$300,000	37,603,670	8.58%	136	10.09%
\$300,000 > and <= \$350,000	44,698,283	10.19%	138	10.24%
\$350,000 > and <= \$400,000	48,256,072	11.01%	129	9.57%
\$400,000 > and <= \$450,000	42,462,950	9.68%	100	7.42%
\$450,000 > and <= \$500,000	37,994,734	8.67%	80	5.93%
\$500,000 > and <= \$550,000	33,615,000	7.67%	64	4.75%
\$550,000 > and <= \$600,000	24,660,651	5.62%	43	3.19%
\$600,000 > and <= \$650,000	18,702,366	4.27%	30	2.23%
\$650,000 > and <= \$700,000	17,559,892	4.00%	26	1.93%
\$700,000 > and <= \$750,000	15,169,404	3.46%	21	1.56%
\$750,000 > and <= \$800,000	6,148,249	1.40%	8	0.59%
\$800,000 > and <= \$850,000	12,302,657	2.81%	15	1.11%
\$850,000 > and <= \$900,000	11,418,181	2.60%	13	0.96%
\$900,000 > and <= \$950,000	6,409,515	1.46%	7	0.52%
\$950,000 > and <= \$1,000,000	4,814,606	1.10%	5	0.37%
> \$1,000,000	14,581,895	3.33%	10	0.74%
Total	438,464,321	100.00%	1,348	100.00%



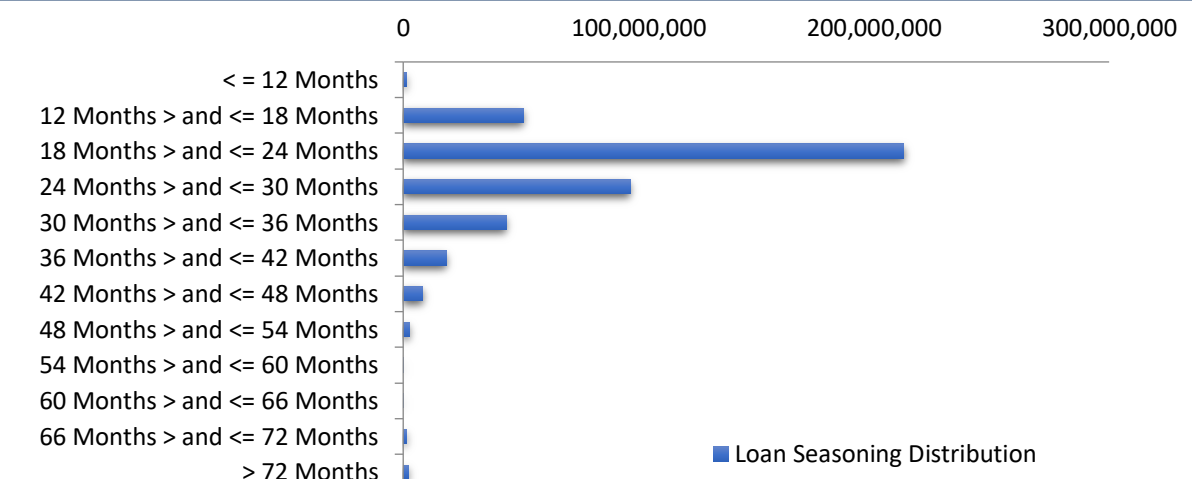
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,218,659	0.73%	119	10.40%
\$100,000 > and <= \$150,000	4,848,101	1.11%	38	3.32%
\$150,000 > and <= \$200,000	11,099,814	2.53%	62	5.42%
\$200,000 > and <= \$250,000	21,120,060	4.82%	94	8.22%
\$250,000 > and <= \$300,000	32,896,836	7.50%	119	10.40%
\$300,000 > and <= \$350,000	41,139,475	9.38%	127	11.10%
\$350,000 > and <= \$400,000	47,731,908	10.89%	127	11.10%
\$400,000 > and <= \$450,000	41,167,151	9.39%	97	8.48%
\$450,000 > and <= \$500,000	41,779,137	9.53%	88	7.69%
\$500,000 > and <= \$550,000	35,231,357	8.04%	67	5.86%
\$550,000 > and <= \$600,000	24,109,212	5.50%	42	3.67%
\$600,000 > and <= \$650,000	20,063,519	4.58%	32	2.80%
\$650,000 > and <= \$700,000	20,941,053	4.78%	31	2.71%
\$700,000 > and <= \$750,000	14,472,537	3.30%	20	1.75%
\$750,000 > and <= \$800,000	10,020,290	2.29%	13	1.14%
\$800,000 > and <= \$850,000	14,025,645	3.20%	17	1.49%
\$850,000 > and <= \$900,000	15,813,449	3.61%	18	1.57%
\$900,000 > and <= \$950,000	8,244,483	1.88%	9	0.79%
\$950,000 > and <= \$1,000,000	6,752,757	1.54%	7	0.61%
> \$1,000,000	23,788,879	5.43%	17	1.49%
Total	438,464,321	100.00%	1,144	100.00%



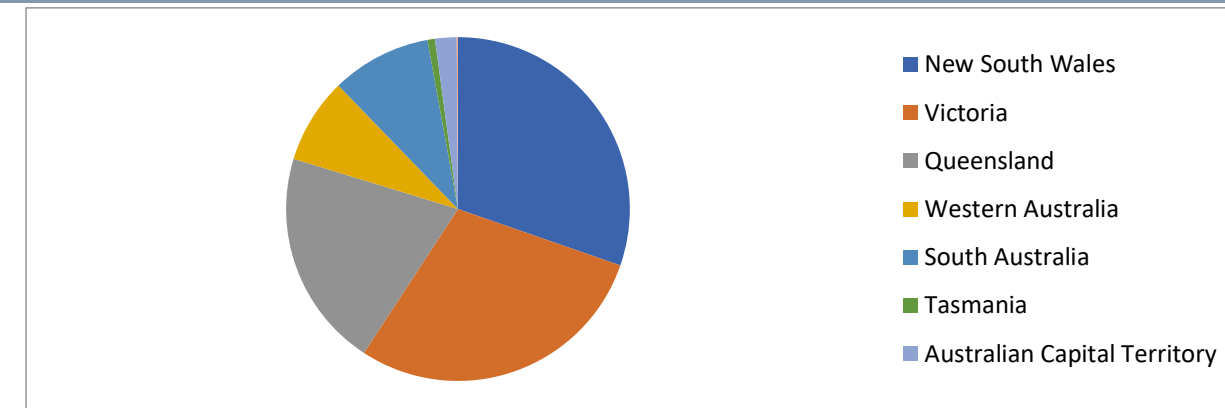
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,500,828	0.34%	4	0.30%
12 Months > and <= 18 Months	50,915,865	11.61%	148	10.98%
18 Months > and <= 24 Months	212,800,614	48.53%	629	46.66%
24 Months > and <= 30 Months	96,473,459	22.00%	288	21.36%
30 Months > and <= 36 Months	43,831,614	10.00%	145	10.76%
36 Months > and <= 42 Months	18,284,728	4.17%	49	3.64%
42 Months > and <= 48 Months	8,262,568	1.88%	26	1.93%
48 Months > and <= 54 Months	2,690,104	0.61%	8	0.59%
54 Months > and <= 60 Months	15,701	0.00%	2	0.15%
60 Months > and <= 66 Months	6,659	0.00%	2	0.15%
66 Months > and <= 72 Months	1,476,634	0.34%	4	0.30%
> 72 Months	2,205,546	0.50%	43	3.19%
Total	438,464,321	100.00%	1,348	100.00%



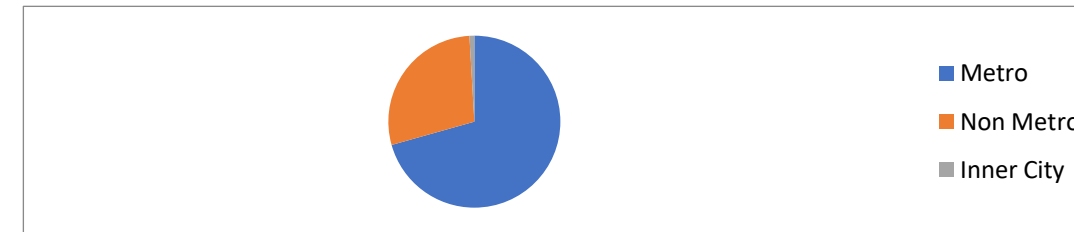
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	132,937,473	30.32%	284	24.83%
Victoria	126,697,409	28.90%	311	27.19%
Queensland	89,928,226	20.51%	259	22.64%
Western Australia	35,218,453	8.03%	116	10.14%
South Australia	41,197,323	9.40%	136	11.89%
Tasmania	3,081,856	0.70%	12	1.05%
Australian Capital Territory	8,898,222	2.03%	23	2.01%
Northern Territory	505,360	0.12%	3	0.26%
No Data	0	0.00%	0	0.00%
Total	438,464,321	100.00%	1,144	100.00%



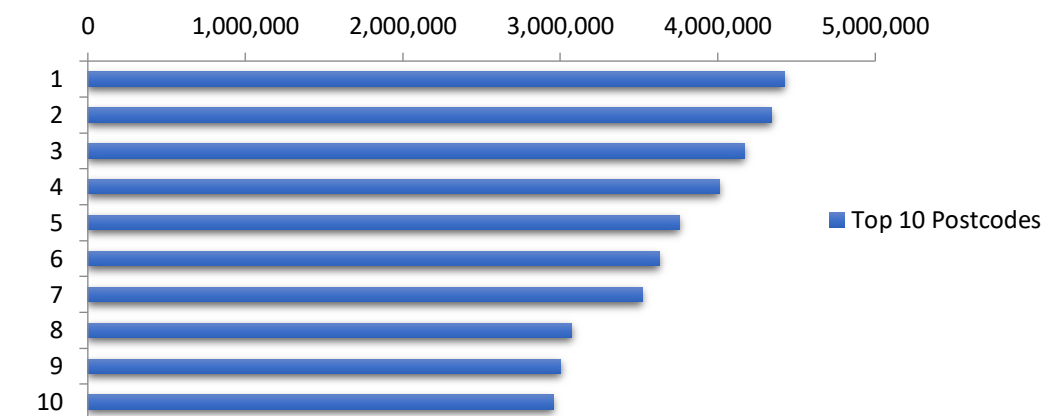
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	309,688,309	70.63%	783	68.44%
Non Metro	124,730,807	28.45%	353	30.86%
Inner City	4,045,205	0.92%	8	0.70%
No Data	0	0.00%	0	0.00%
Total	438,464,321	100.00%	1,144	100.00%



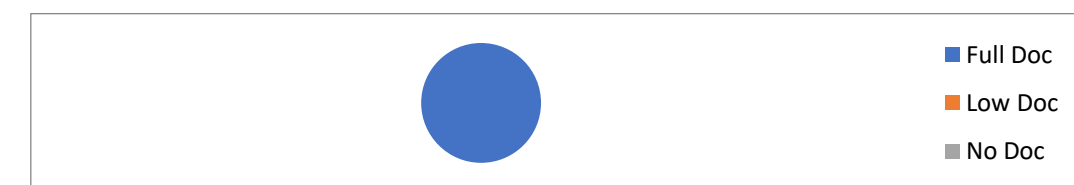
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
4556	4,421,882	1.01%	12	0.89%
3029	4,340,502	0.99%	10	0.74%
4209	4,167,179	0.95%	11	0.82%
3030	4,007,770	0.91%	9	0.67%
4551	3,755,052	0.86%	10	0.74%
2259	3,629,766	0.83%	6	0.45%
3977	3,521,530	0.80%	10	0.74%
2156	3,074,007	0.70%	2	0.15%
5022	3,004,008	0.69%	7	0.52%
2557	2,953,677	0.67%	5	0.37%
Total	36,875,373	8.41%	82	6.08%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	438,464,321	100.00%	1,348	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	438,464,321	100.00%	1,348	100.00%



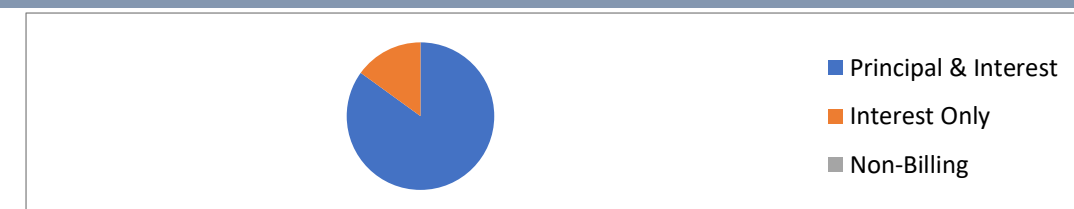
Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	438,464,321	100.00%	1,348	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	438,464,321	100.00%	1,348	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	372,600,507	84.98%	1,157	85.83%
Interest Only	65,863,813	15.02%	191	14.17%
Non-Billing	0	0.00%	0	0.00%
Total	438,464,321	100.00%	1,348	100.00%



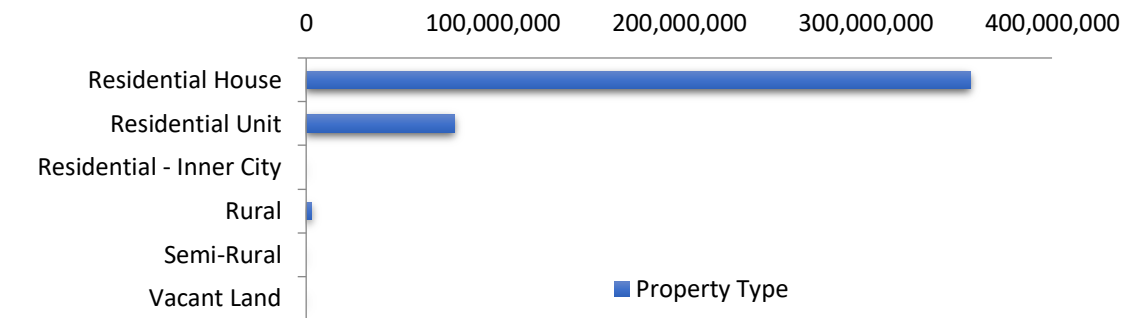
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	438,464,321	100.00%	1,348	100.00%
Total	438,464,321	100.00%	1,348	100.00%



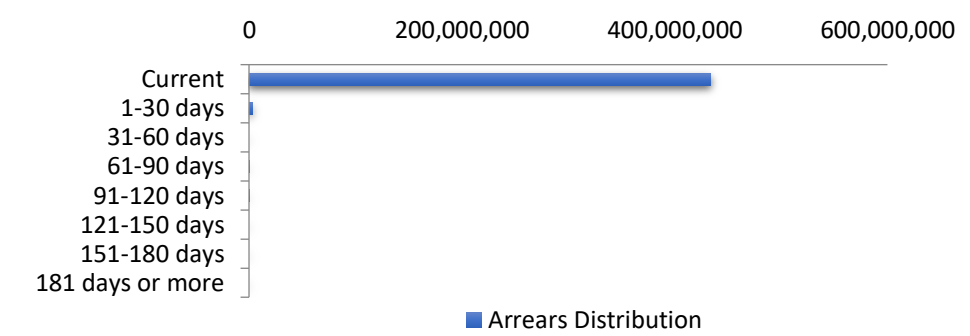
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	356,185,659	81.23%	893	78.06%
Residential Unit	79,545,176	18.14%	246	21.50%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,733,487	0.62%	5	0.44%
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	438,464,321	100.00%	1,144	100.00%



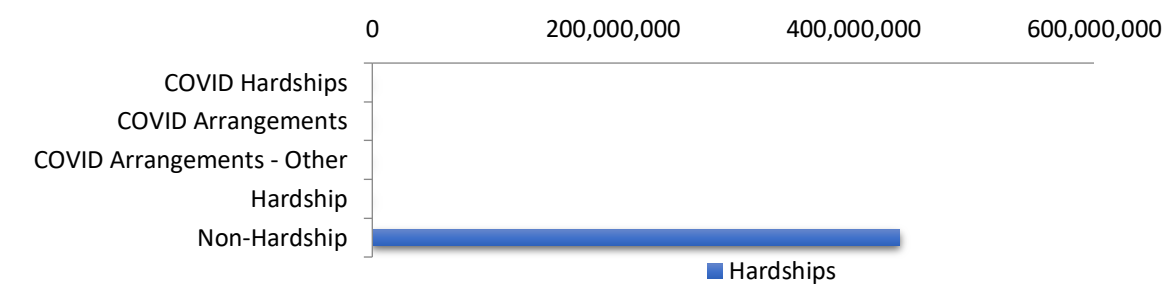
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	434,033,022	98.99%	1,337	99.18%
1-30 days	3,350,178	0.76%	9	0.67%
31-60 days	0	0.00%	0	0.00%
61-90 days	540,299	0.12%	1	0.07%
91-120 days	540,822	0.12%	1	0.07%
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	438,464,321	100.00%	1,348	100.00%



Hardships

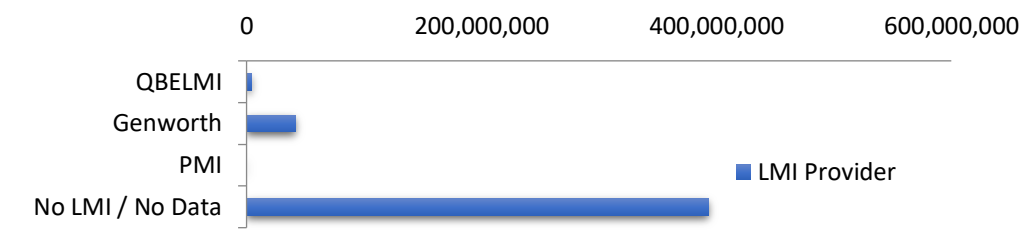
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	0	0.00%	0	0.00%
Non-Hardship	438,464,321	100.00%	1,144	100.00%
Total	438,464,321	100.00%	1,144	100.00%



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

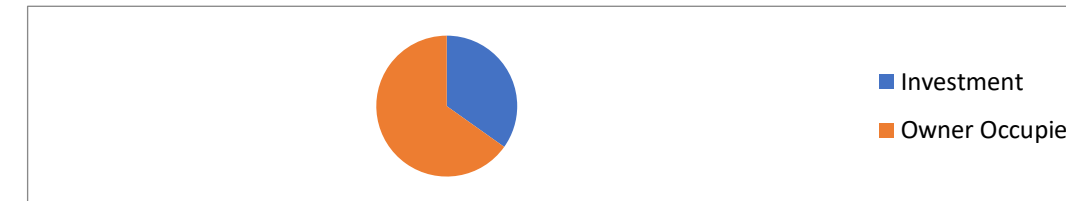
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,947,213	0.90%	18	1.57%
Genworth	41,367,426	9.43%	126	11.01%
PMI	0	0.00%	0	0.00%
No LMI / No Data	393,149,681	89.67%	1,000	87.41%
Total	438,464,321	100.00%	1,144	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	152,697,116	34.83%	459	34.05%
Owner Occupier	285,767,205	65.17%	889	65.95%
Total	438,464,321	100.00%	1,348	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	540,822.32	1
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