

**AFG Series 2021-2**  
**Collateral Report**



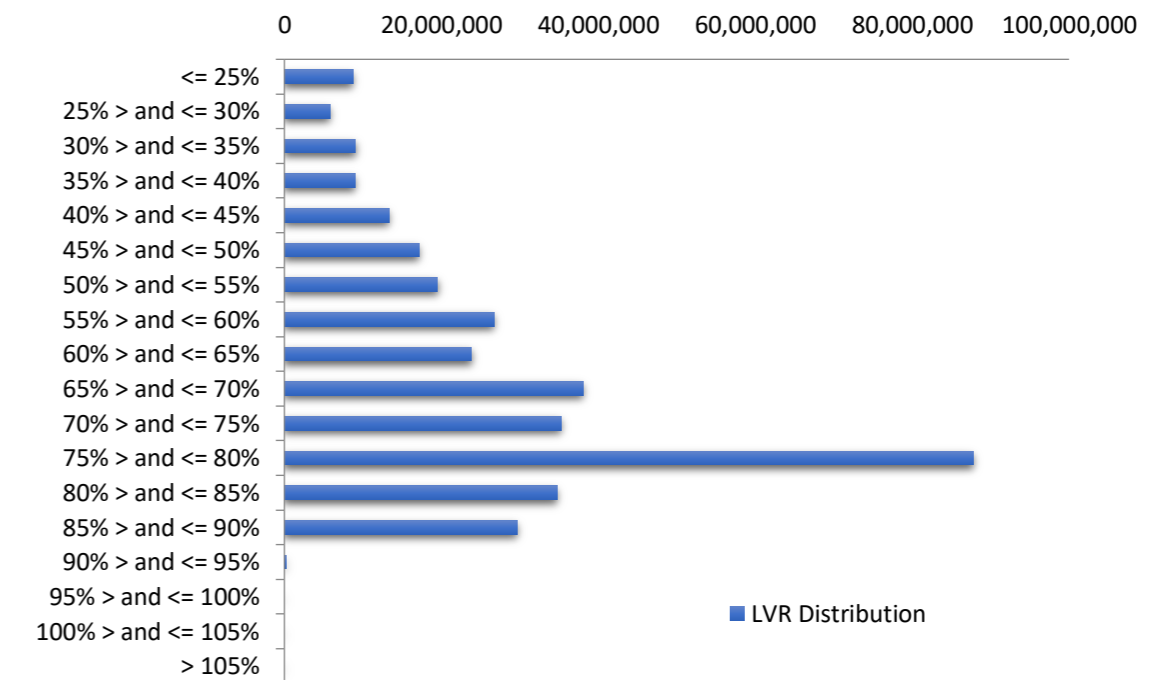
Model Period	10
Collection Period Start	1-Jul-22
Collection Period End	31-Jul-22
No. of Days	31
Interest Period Start	11-Jul-22
Interest Period End	9-Aug-22
No. of Days	30
Determination Date	5-Aug-22
Payment Date	10-Aug-22

**Pool Statistics**

Closing Balance of Mortgages	358,935,278
No. of Loans (Unconsolidated)	1,027
No. of Loans (Consolidated)	847
Average Loan Size (Unconsolidated)	349,499
Average Loan Size (Consolidated)	423,772
Largest Loan Size (Unconsolidated)	2,005,966
Largest Loan Size (Consolidated)	2,088,142
Smallest Loan Size (Unconsolidated)	(6,751)
Smallest Loan Size (Consolidated)	(6,751)
Weighted Average Interest Rate	4.07%
Weighted Average LVR	66.10%
Weighted Average Seasoning	17.41
Weighted Average Remaining Term	332.55

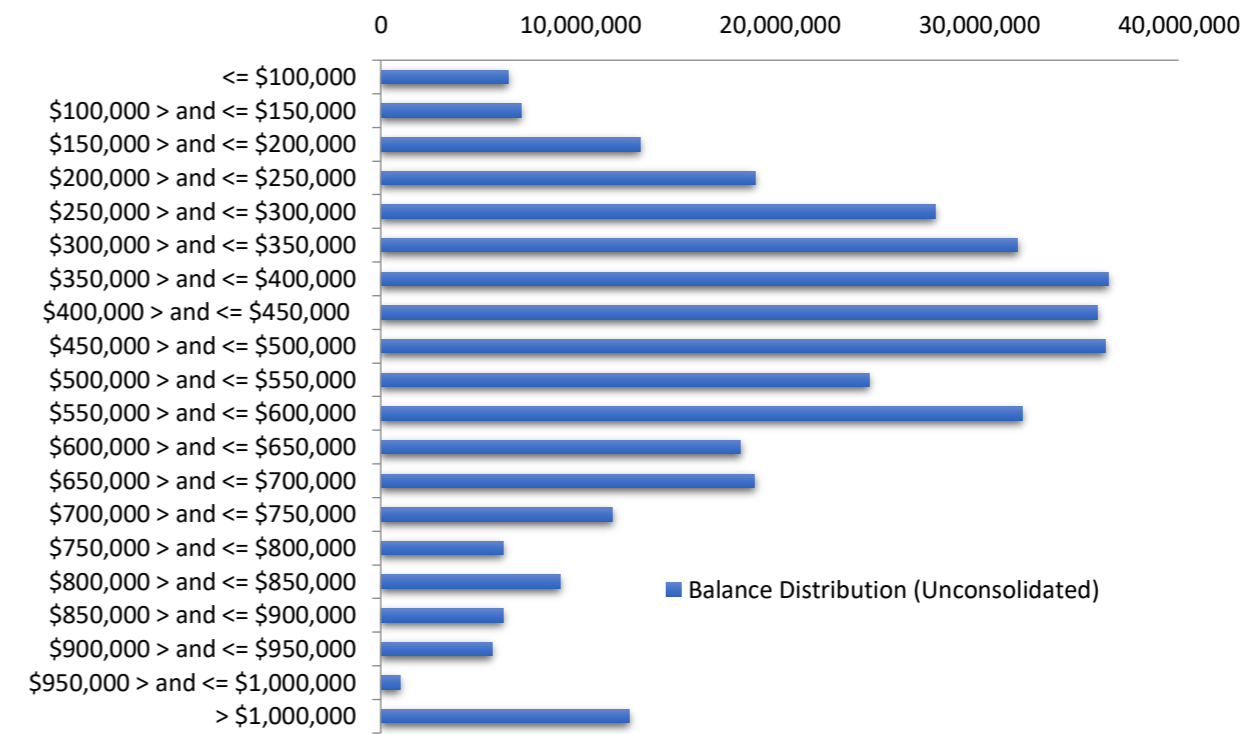
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,741,049	2.44%	82	9.68%
25% > and <= 30%	5,801,963	1.62%	20	2.36%
30% > and <= 35%	9,062,137	2.52%	25	2.95%
35% > and <= 40%	9,007,287	2.51%	18	2.13%
40% > and <= 45%	13,343,312	3.72%	32	3.78%
45% > and <= 50%	17,139,430	4.78%	42	4.96%
50% > and <= 55%	19,539,741	5.44%	41	4.84%
55% > and <= 60%	26,713,579	7.44%	53	6.26%
60% > and <= 65%	23,872,192	6.65%	50	5.90%
65% > and <= 70%	38,065,484	10.61%	76	8.97%
70% > and <= 75%	35,244,956	9.82%	72	8.50%
75% > and <= 80%	87,774,907	24.45%	187	22.08%
80% > and <= 85%	34,722,325	9.67%	77	9.09%
85% > and <= 90%	29,699,065	8.27%	71	8.38%
90% > and <= 95%	207,852	0.06%	1	0.12%
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>358,935,278</b>	<b>100.00%</b>	<b>847</b>	<b>100.00%</b>



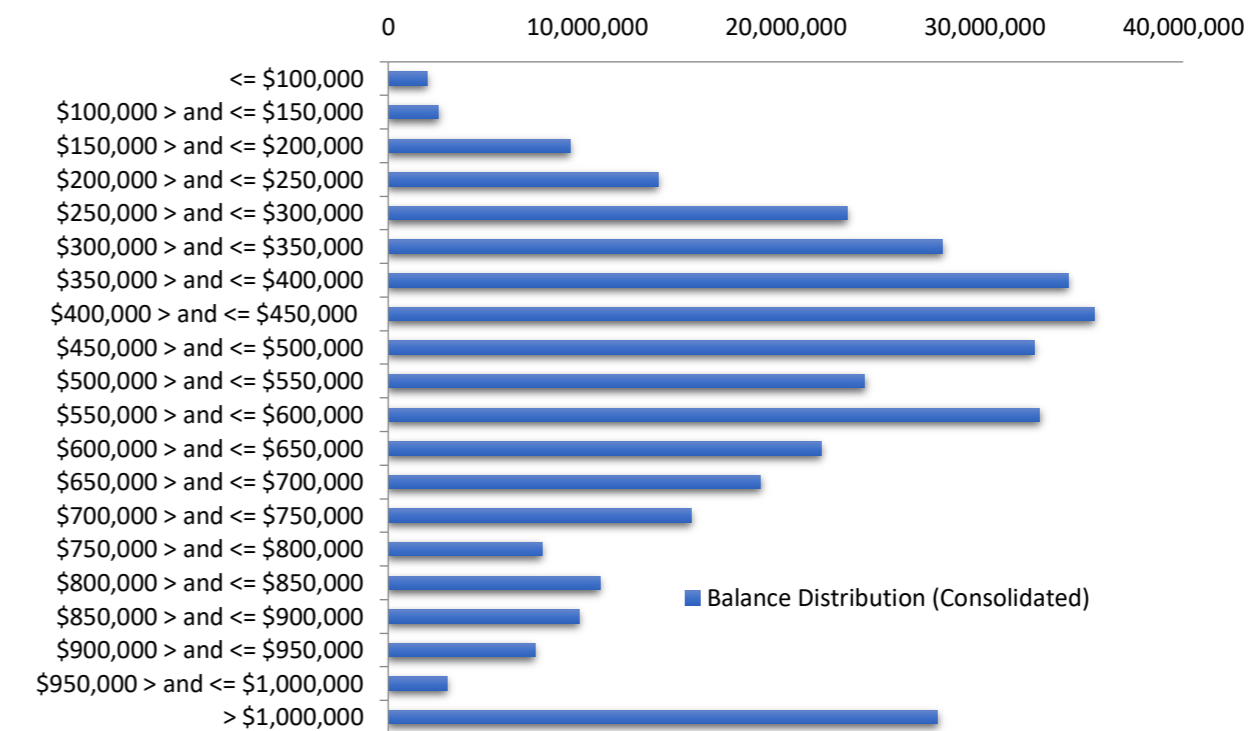
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,391,874	1.78%	139	13.53%
\$100,000 > and <= \$150,000	7,025,401	1.96%	56	5.45%
\$150,000 > and <= \$200,000	13,024,092	3.63%	74	7.21%
\$200,000 > and <= \$250,000	18,765,563	5.23%	83	8.08%
\$250,000 > and <= \$300,000	27,817,092	7.75%	100	9.74%
\$300,000 > and <= \$350,000	31,922,481	8.89%	99	9.64%
\$350,000 > and <= \$400,000	36,477,815	10.16%	97	9.44%
\$400,000 > and <= \$450,000	35,927,173	10.01%	84	8.18%
\$450,000 > and <= \$500,000	36,339,233	10.12%	77	7.50%
\$500,000 > and <= \$550,000	24,481,635	6.82%	47	4.58%
\$550,000 > and <= \$600,000	32,138,269	8.95%	56	5.45%
\$600,000 > and <= \$650,000	18,035,834	5.02%	29	2.82%
\$650,000 > and <= \$700,000	18,739,165	5.22%	28	2.73%
\$700,000 > and <= \$750,000	11,605,502	3.23%	16	1.56%
\$750,000 > and <= \$800,000	6,144,008	1.71%	8	0.78%
\$800,000 > and <= \$850,000	8,998,942	2.51%	11	1.07%
\$850,000 > and <= \$900,000	6,136,618	1.71%	7	0.68%
\$900,000 > and <= \$950,000	5,562,849	1.55%	6	0.58%
\$950,000 > and <= \$1,000,000	957,304	0.27%	1	0.10%
> \$1,000,000	12,444,427	3.47%	9	0.88%
<b>Total</b>	<b>358,935,278</b>	<b>100.00%</b>	<b>1,027</b>	<b>100.00%</b>



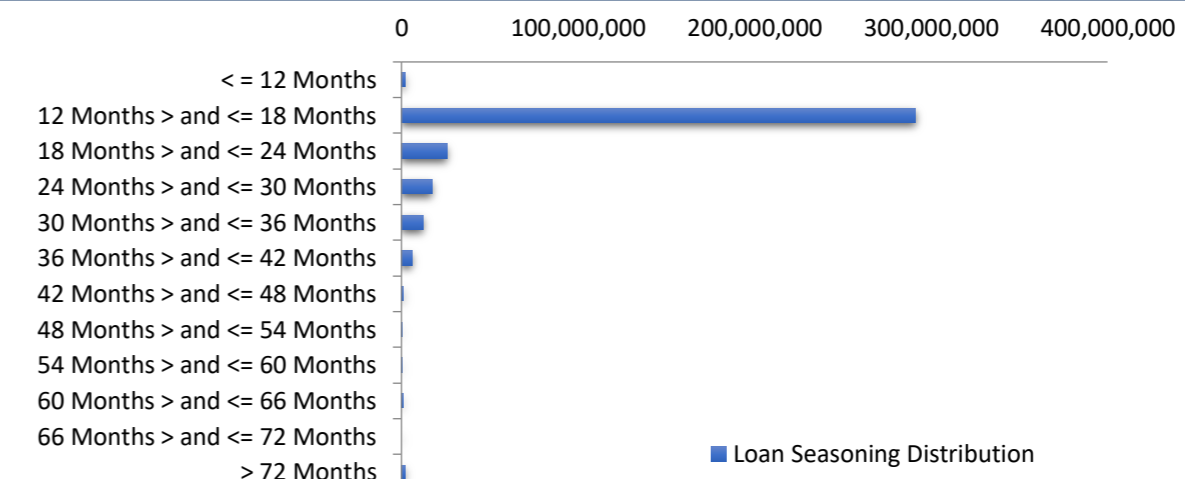
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,955,559	0.54%	51	6.02%
\$100,000 > and <= \$150,000	2,516,596	0.70%	20	2.36%
\$150,000 > and <= \$200,000	9,144,155	2.55%	52	6.14%
\$200,000 > and <= \$250,000	13,567,614	3.78%	60	7.08%
\$250,000 > and <= \$300,000	23,085,290	6.43%	83	9.80%
\$300,000 > and <= \$350,000	27,902,471	7.77%	86	10.15%
\$350,000 > and <= \$400,000	34,215,713	9.53%	91	10.74%
\$400,000 > and <= \$450,000	35,527,727	9.90%	83	9.80%
\$450,000 > and <= \$500,000	32,510,248	9.06%	69	8.15%
\$500,000 > and <= \$550,000	23,975,696	6.68%	46	5.43%
\$550,000 > and <= \$600,000	32,776,660	9.13%	57	6.73%
\$600,000 > and <= \$650,000	21,779,795	6.07%	35	4.13%
\$650,000 > and <= \$700,000	18,745,654	5.22%	28	3.31%
\$700,000 > and <= \$750,000	15,245,166	4.25%	21	2.48%
\$750,000 > and <= \$800,000	7,737,415	2.16%	10	1.18%
\$800,000 > and <= \$850,000	10,658,281	2.97%	13	1.53%
\$850,000 > and <= \$900,000	9,618,475	2.68%	11	1.30%
\$900,000 > and <= \$950,000	7,375,796	2.05%	8	0.94%
\$950,000 > and <= \$1,000,000	2,950,646	0.82%	3	0.35%
> \$1,000,000	27,646,320	7.70%	20	2.36%
<b>Total</b>	<b>358,935,278</b>	<b>100.00%</b>	<b>847</b>	<b>100.00%</b>



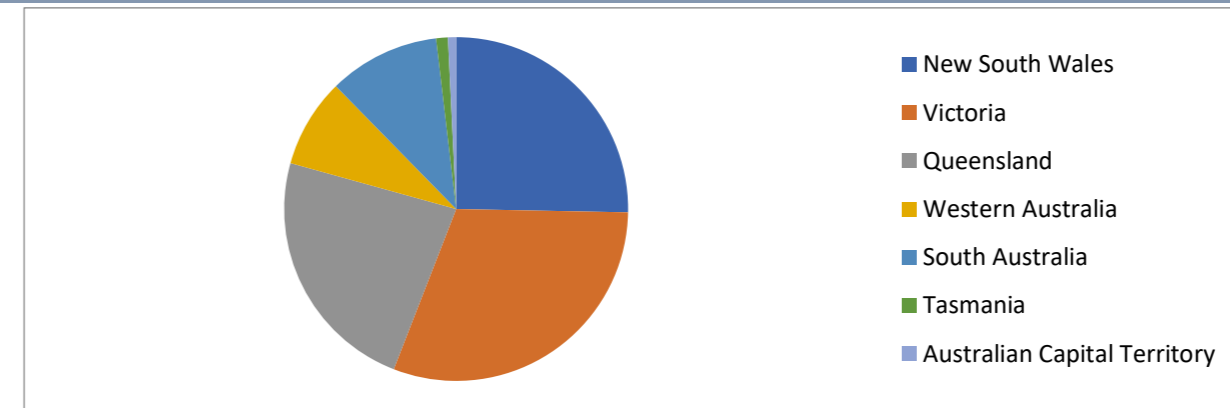
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	2,059,103	0.57%	9	0.88%
12 Months > and <= 18 Months	291,170,692	81.12%	826	80.43%
18 Months > and <= 24 Months	25,837,812	7.20%	70	6.82%
24 Months > and <= 30 Months	17,302,704	4.82%	46	4.48%
30 Months > and <= 36 Months	12,124,384	3.38%	38	3.70%
36 Months > and <= 42 Months	6,037,859	1.68%	21	2.04%
42 Months > and <= 48 Months	1,082,920	0.30%	4	0.39%
48 Months > and <= 54 Months	241,083	0.07%	1	0.10%
54 Months > and <= 60 Months	105,663	0.03%	1	0.10%
60 Months > and <= 66 Months	789,365	0.22%	3	0.29%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	2,183,694	0.61%	8	0.78%
<b>Total</b>	<b>358,935,278</b>	<b>100.00%</b>	<b>1,027</b>	<b>100.00%</b>



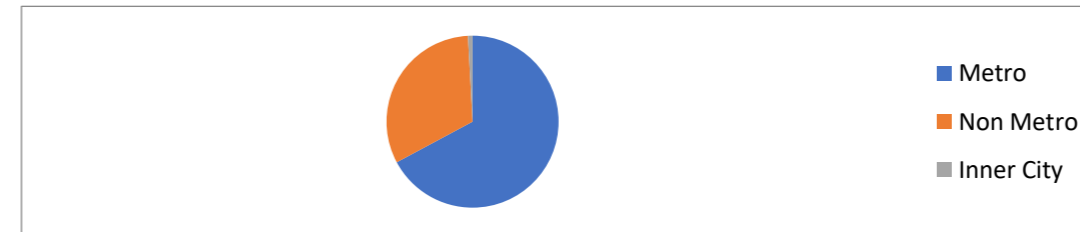
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	90,832,429	25.31%	172	20.31%
Victoria	109,859,035	30.61%	266	31.40%
Queensland	83,972,365	23.39%	213	25.15%
Western Australia	30,009,234	8.36%	83	9.80%
South Australia	37,555,201	10.46%	95	11.22%
Tasmania	3,951,807	1.10%	11	1.30%
Australian Capital Territory	2,755,207	0.77%	7	0.83%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>358,935,278</b>	<b>100.00%</b>	<b>847</b>	<b>100.00%</b>



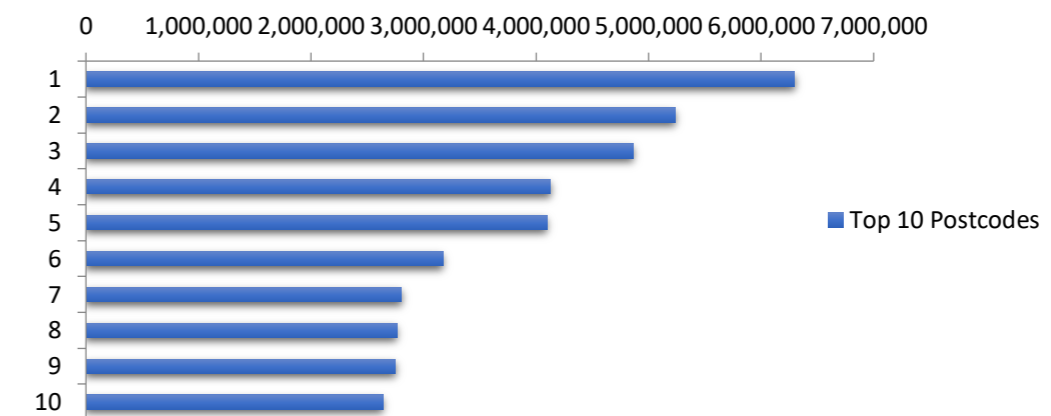
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	241,088,718	67.17%	543	64.11%
Non Metro	114,742,746	31.97%	298	35.18%
Inner City	3,103,815	0.86%	6	0.71%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>358,935,278</b>	<b>100.00%</b>	<b>847</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	6,296,659	1.75%	15	1.46%
4557	5,238,566	1.46%	7	0.68%
3977	4,866,624	1.36%	10	0.97%
2261	4,127,347	1.15%	8	0.78%
4560	4,096,950	1.14%	9	0.88%
2099	3,171,453	0.88%	2	0.19%
4215	2,804,661	0.78%	9	0.88%
2291	2,762,322	0.77%	3	0.29%
4551	2,751,476	0.77%	5	0.49%
3809	2,638,838	0.74%	6	0.58%
<b>Total</b>	<b>38,754,894</b>	<b>10.80%</b>	<b>74</b>	<b>7.21%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	358,935,278	100.00%	1,027	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>358,935,278</b>	<b>100.00%</b>	<b>1,027</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	358,935,278	100.00%	1,027	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>358,935,278</b>	<b>100.00%</b>	<b>1,027</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	290,648,829	80.98%	844	82.18%
Interest Only	68,286,449	19.02%	183	17.82%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>358,935,278</b>	<b>100.00%</b>	<b>1,027</b>	<b>100.00%</b>



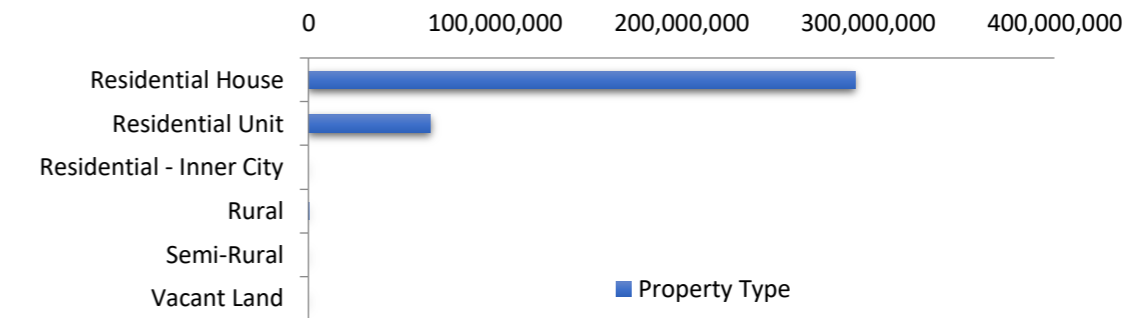
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	358,935,278	100.00%	1,027	100.00%
<b>Total</b>	<b>358,935,278</b>	<b>100.00%</b>	<b>1,027</b>	<b>100.00%</b>



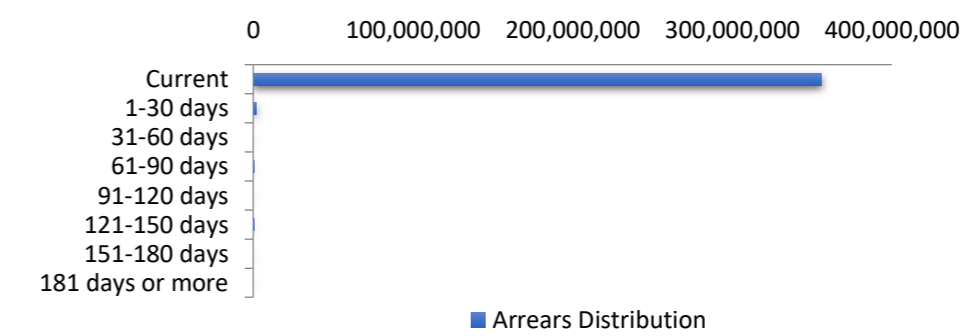
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	293,200,970	81.69%	658	77.69%
Residential Unit	65,266,401	18.18%	186	21.96%
Residential - Inner City	0	0.00%	0	0.00%
Rural	467,907	0.13%	2	0.24%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	1	0.12%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>358,935,278</b>	<b>100.00%</b>	<b>847</b>	<b>100.00%</b>



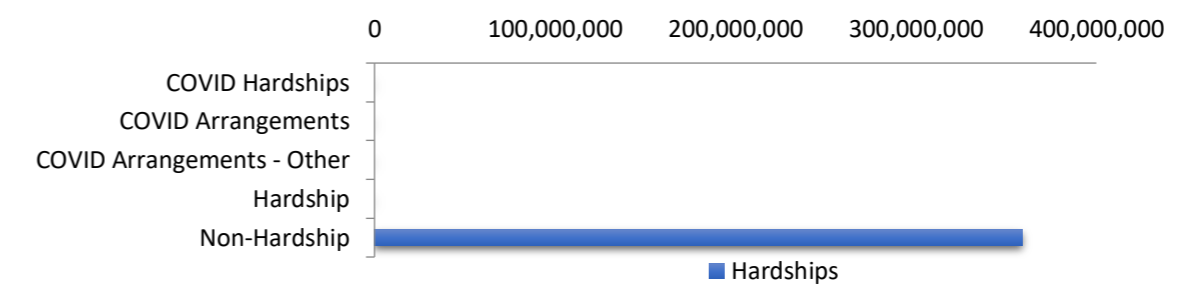
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	356,060,355	99.20%	1,012	98.54%
1-30 days	2,121,201	0.59%	10	0.97%
31-60 days	0	0.00%	0	0.00%
61-90 days	381,873	0.11%	2	0.19%
91-120 days	0	0.00%	0	0.00%
121-150 days	371,850	0.10%	3	0.29%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
<b>Total</b>	<b>358,935,278</b>	<b>100.00%</b>	<b>1,027</b>	<b>100.00%</b>



**Hardships**

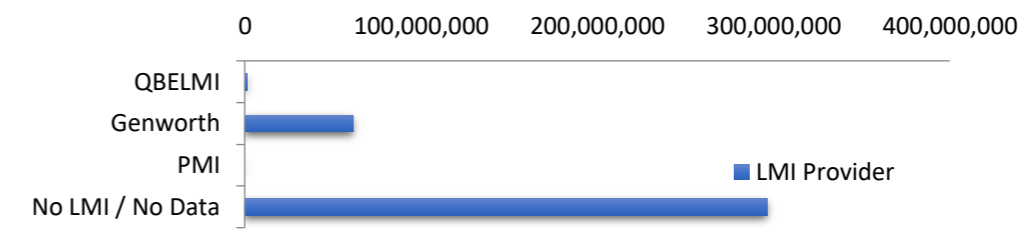
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	0	0.00%	0	0.00%
Non-Hardship	358,935,278	100.00%	847	100.00%
<b>Total</b>	<b>358,935,278</b>	<b>100.00%</b>	<b>847</b>	<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

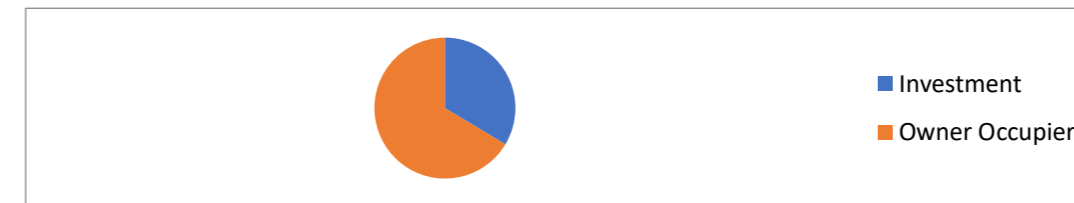
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,247,701	0.35%	4	0.47%
Genworth	61,450,668	17.12%	151	17.83%
PMI	0	0.00%	0	0.00%
No LMI / No Data	296,236,909	82.53%	692	81.70%
<b>Total</b>	<b>358,935,278</b>	<b>100.00%</b>	<b>847</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	120,553,938	33.59%	335	32.62%
Owner Occupier	238,381,340	66.41%	692	67.38%
<b>Total</b>	<b>358,935,278</b>	<b>100.00%</b>	<b>1,027</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	371,850.11	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	0.00
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