

AFG Series 2021-1
Collateral Report



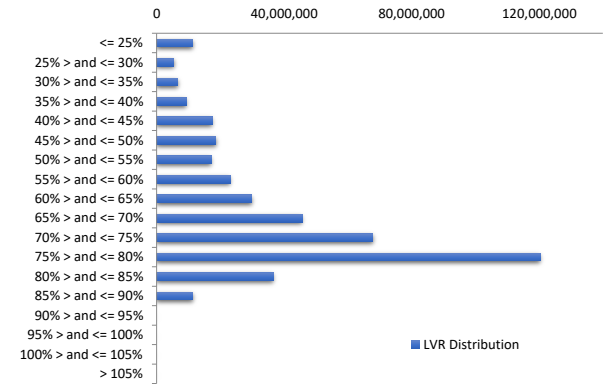
Model Period	16
Collection Period Start	1-Aug-22
Collection Period End	31-Aug-22
No. of Days	31
Interest Period Start	10-Aug-22
Interest Period End	11-Sep-22
No. of Days	33
Determination Date	7-Sep-22
Payment Date	12-Sep-22

Pool Statistics

Closing Balance of Mortgages	420,279,942
No. of Loans (Unconsolidated)	1,306
No. of Loans (Consolidated)	1,109
Average Loan Size (Unconsolidated)	321,807
Average Loan Size (Consolidated)	378,972
Largest Loan Size (Unconsolidated)	2,199,786
Largest Loan Size (Consolidated)	2,199,786
Smallest Loan Size (Unconsolidated)	(20,755)
Smallest Loan Size (Consolidated)	(20,755)
Weighted Average Interest Rate	4.73%
Weighted Average LVR	66.19%
Weighted Average Seasoning	25.68
Weighted Average Remaining Term	326.56

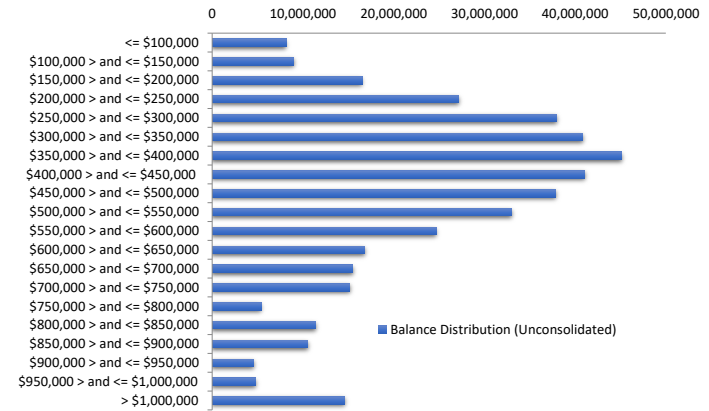
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,275,042	2.68%	157	14.16%
25% > and <= 30%	5,440,785	1.29%	22	1.98%
30% > and <= 35%	6,577,359	1.56%	24	2.16%
35% > and <= 40%	9,331,207	2.22%	34	3.07%
40% > and <= 45%	17,453,692	4.15%	50	4.51%
45% > and <= 50%	18,570,871	4.42%	48	4.33%
50% > and <= 55%	17,062,195	4.06%	42	3.79%
55% > and <= 60%	23,077,072	5.49%	56	5.05%
60% > and <= 65%	29,785,282	7.09%	64	5.77%
65% > and <= 70%	45,629,705	10.86%	104	9.38%
70% > and <= 75%	67,778,775	16.13%	153	13.80%
75% > and <= 80%	120,404,641	28.65%	248	22.36%
80% > and <= 85%	36,568,484	8.70%	82	7.39%
85% > and <= 90%	11,324,831	2.69%	25	2.25%
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	420,279,942	100.00%	1,109	100.00%



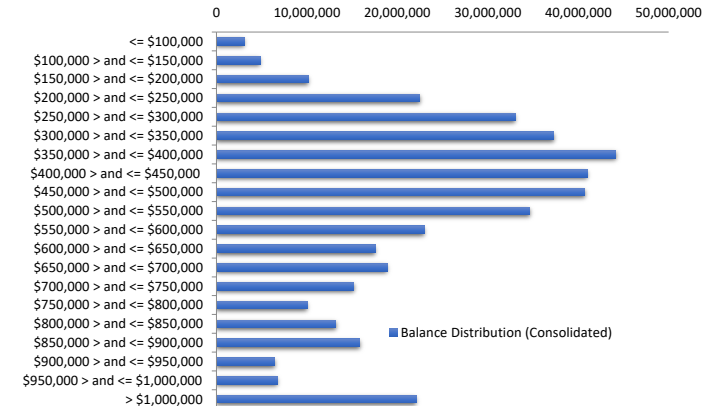
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,162,762	1.94%	230	17.61%
\$100,000 > and <= \$150,000	9,018,729	2.15%	71	5.44%
\$150,000 > and <= \$200,000	16,524,927	3.93%	93	7.12%
\$200,000 > and <= \$250,000	27,181,191	6.47%	121	9.26%
\$250,000 > and <= \$300,000	37,931,987	9.03%	137	10.49%
\$300,000 > and <= \$350,000	40,843,473	9.72%	126	9.65%
\$350,000 > and <= \$400,000	45,138,682	10.74%	121	9.26%
\$400,000 > and <= \$450,000	41,049,964	9.77%	97	7.43%
\$450,000 > and <= \$500,000	37,826,070	9.00%	80	6.13%
\$500,000 > and <= \$550,000	33,036,529	7.86%	63	4.82%
\$550,000 > and <= \$600,000	24,696,426	5.88%	43	3.29%
\$600,000 > and <= \$650,000	16,808,455	4.00%	27	2.07%
\$650,000 > and <= \$700,000	15,520,562	3.69%	23	1.76%
\$700,000 > and <= \$750,000	15,168,993	3.61%	21	1.61%
\$750,000 > and <= \$800,000	5,393,262	1.28%	7	0.54%
\$800,000 > and <= \$850,000	11,443,244	2.72%	14	1.07%
\$850,000 > and <= \$900,000	10,550,394	2.51%	12	0.92%
\$900,000 > and <= \$950,000	4,601,641	1.09%	5	0.38%
\$950,000 > and <= \$1,000,000	4,806,189	1.14%	5	0.38%
> \$1,000,000	14,576,458	3.47%	10	0.77%
Total	420,279,942	100.00%	1,306	100.00%



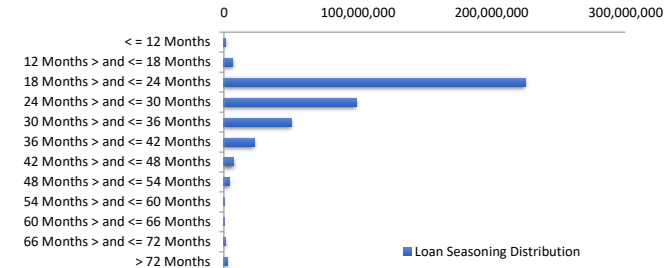
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,097,424	0.74%	119	10.73%
\$100,000 > and <= \$150,000	4,840,346	1.15%	38	3.43%
\$150,000 > and <= \$200,000	10,147,594	2.41%	57	5.14%
\$200,000 > and <= \$250,000	22,449,684	5.34%	100	9.02%
\$250,000 > and <= \$300,000	33,032,313	7.86%	119	10.73%
\$300,000 > and <= \$350,000	37,310,659	8.88%	115	10.37%
\$350,000 > and <= \$400,000	44,151,666	10.51%	118	10.64%
\$400,000 > and <= \$450,000	41,008,481	9.76%	97	8.75%
\$450,000 > and <= \$500,000	40,713,636	9.69%	86	7.75%
\$500,000 > and <= \$550,000	34,646,180	8.24%	66	5.95%
\$550,000 > and <= \$600,000	22,988,697	5.47%	40	3.61%
\$600,000 > and <= \$650,000	17,533,465	4.17%	28	2.52%
\$650,000 > and <= \$700,000	18,859,843	4.49%	28	2.52%
\$700,000 > and <= \$750,000	15,172,970	3.61%	21	1.89%
\$750,000 > and <= \$800,000	10,055,263	2.39%	13	1.17%
\$800,000 > and <= \$850,000	13,177,070	3.14%	16	1.44%
\$850,000 > and <= \$900,000	15,825,475	3.77%	18	1.62%
\$900,000 > and <= \$950,000	6,433,293	1.53%	7	0.63%
\$950,000 > and <= \$1,000,000	6,746,252	1.61%	7	0.63%
> \$1,000,000	22,089,630	5.26%	16	1.44%
Total	420,279,942	100.00%	1,109	100.00%



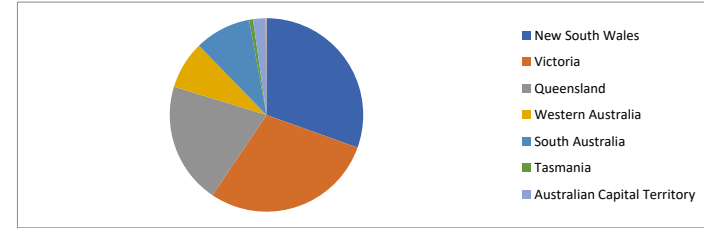
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,502,151	0.36%	4	0.31%
12 Months > and <= 18 Months	6,703,527	1.60%	22	1.68%
18 Months > and <= 24 Months	225,000,554	53.54%	661	50.61%
24 Months > and <= 30 Months	99,051,455	23.57%	308	23.58%
30 Months > and <= 36 Months	50,233,113	11.95%	163	12.48%
36 Months > and <= 42 Months	22,809,437	5.43%	63	4.82%
42 Months > and <= 48 Months	7,045,987	1.68%	21	1.61%
48 Months > and <= 54 Months	3,935,749	0.94%	12	0.92%
54 Months > and <= 60 Months	299,103	0.07%	3	0.23%
60 Months > and <= 66 Months	5,619	0.00%	2	0.15%
66 Months > and <= 72 Months	1,159,974	0.28%	4	0.31%
> 72 Months	2,533,272	0.60%	43	3.29%
Total	420,279,942	100.00%	1,306	100.00%



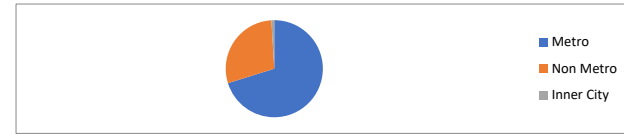
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	128,072,296	30.47%	273	24.62%
Victoria	121,711,681	28.96%	303	27.32%
Queensland	85,281,515	20.29%	249	22.45%
Western Australia	33,494,792	7.97%	111	10.01%
South Australia	39,612,624	9.43%	135	12.17%
Tasmania	2,738,996	0.65%	11	0.99%
Australian Capital Territory	8,867,078	2.11%	23	2.07%
Northern Territory	500,960	0.12%	3	0.27%
No Data	0	0.00%	1	0.09%
Total	420,279,942	100.00%	1,109	100.00%



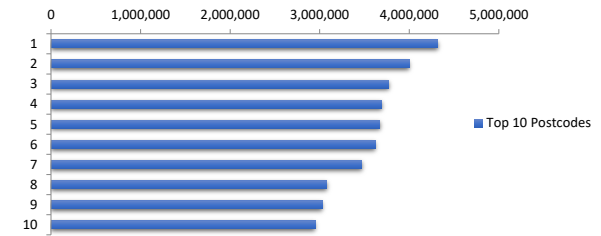
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	294,987,564	70.19%	757	68.26%
Non Metro	121,247,679	28.85%	343	30.93%
Inner City	4,044,698	0.96%	8	0.72%
No Data	0	0.00%	1	0.09%
Total	420,279,942	100.00%	1,109	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	4,320,915	1.03%	10	0.77%
3030	3,998,172	0.95%	9	0.69%
4209	3,767,968	0.90%	10	0.77%
4556	3,692,864	0.88%	9	0.69%
4551	3,673,053	0.87%	10	0.77%
2259	3,623,284	0.86%	6	0.46%
3977	3,471,432	0.83%	10	0.77%
2156	3,081,318	0.73%	2	0.15%
5022	3,030,223	0.72%	7	0.54%
2557	2,948,887	0.70%	5	0.38%
Total	35,608,116	8.47%	78	5.97%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	420,279,942	100.00%	1,306	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	420,279,942	100.00%	1,306	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	420,279,942	100.00%	1,306	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	420,279,942	100.00%	1,306	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	356,733,158	84.88%	1,123	85.99%
Interest Only	63,546,783	15.12%	183	14.01%
Non-Billing	0	0.00%	0	0.00%
Total	420,279,942	100.00%	1,306	100.00%



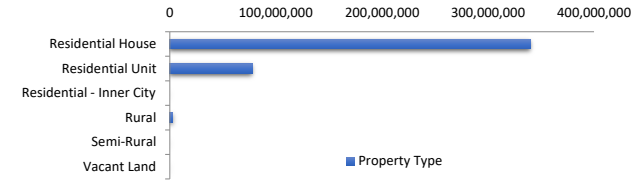
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	420,279,942	100.00%	1,306	100.00%
Total	420,279,942	100.00%	1,306	100.00%



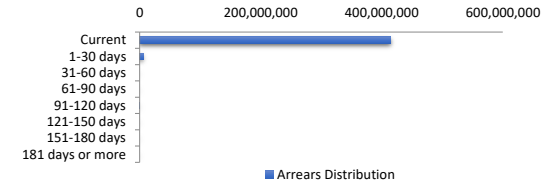
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	339,829,563	80.86%	863	77.82%
Residential Unit	77,708,156	18.49%	240	21.64%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,742,222	0.65%	5	0.45%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	1	0.09%
Total	420,279,942	100.00%	1,109	100.00%



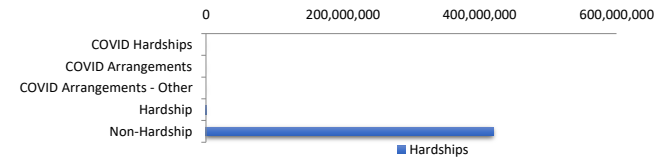
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	414,137,786	98.54%	1,294	99.08%
1-30 days	5,601,787	1.33%	11	0.84%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	540,369	0.13%	1	0.08%
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	420,279,942	100.00%	1,306	100.00%



Hardships

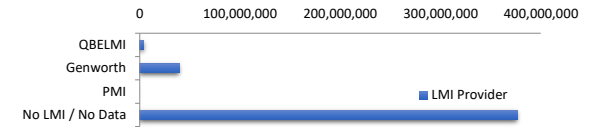
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	397,329	0.09%	0	0.00%
Non-Hardship	419,882,613	99.91%	1,109	100.00%
Total	420,279,942	100.00%	1,109	100.00%



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

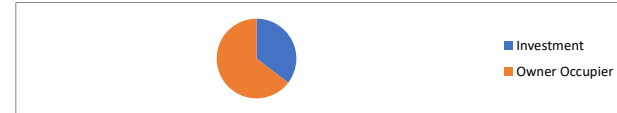
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	3,937,177	0.94%	18	1.62%
Genworth	39,571,246	9.42%	122	11.00%
PMI	0	0.00%	0	0.00%
No LMI / No Data	376,771,518	89.65%	969	87.38%
Total	420,279,942	100.00%	1,109	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	148,742,154	35.39%	444	34.00%
Owner Occupier	271,537,787	64.61%	862	66.00%
Total	420,279,942	100.00%	1,306	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	540,368.75	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