

**AFG Series 2021-1
Collateral Report**



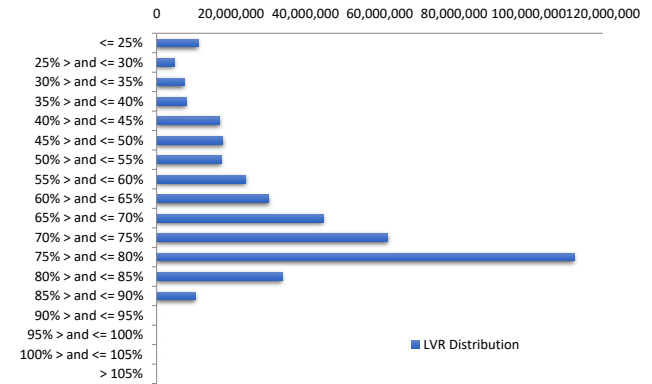
Model Period	17
Collection Period Start	1-Sep-22
Collection Period End	30-Sep-22
No. of Days	30
Interest Period Start	12-Sep-22
Interest Period End	9-Oct-22
No. of Days	28
Determination Date	5-Oct-22
Payment Date	10-Oct-22

Pool Statistics

Closing Balance of Mortgages	400,977,626
No. of Loans (Unconsolidated)	1,263
No. of Loans (Consolidated)	1,069
Average Loan Size (Unconsolidated)	317,480
Average Loan Size (Consolidated)	375,096
Largest Loan Size (Unconsolidated)	2,197,729
Largest Loan Size (Consolidated)	2,197,729
Smallest Loan Size (Unconsolidated)	(10,240)
Smallest Loan Size (Consolidated)	(10,240)
Weighted Average Interest Rate	5.20%
Weighted Average LVR	65.91%
Weighted Average Seasoning	26.67
Weighted Average Remaining Term	325.46

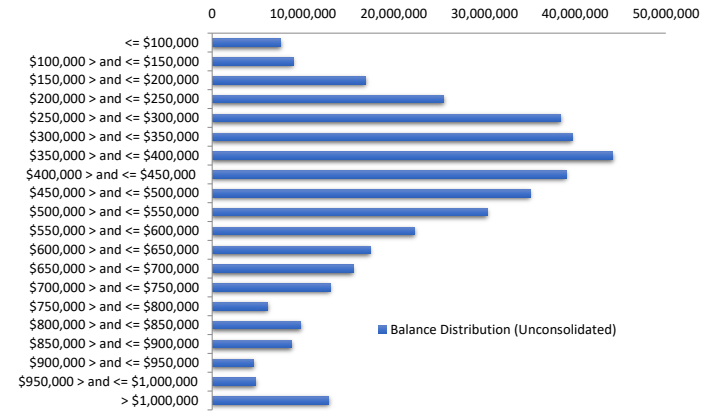
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,135,622	2.78%	153	14.31%
25% > and <= 30%	4,817,533	1.20%	21	1.96%
30% > and <= 35%	7,439,307	1.86%	28	2.62%
35% > and <= 40%	8,009,843	2.00%	29	2.71%
40% > and <= 45%	16,991,929	4.24%	48	4.49%
45% > and <= 50%	17,825,846	4.45%	45	4.21%
50% > and <= 55%	17,372,720	4.33%	43	4.02%
55% > and <= 60%	23,954,024	5.97%	60	5.61%
60% > and <= 65%	30,161,577	7.52%	63	5.89%
65% > and <= 70%	44,779,043	11.17%	103	9.64%
70% > and <= 75%	62,114,230	15.49%	145	13.56%
75% > and <= 80%	112,267,308	28.00%	231	21.61%
80% > and <= 85%	33,771,056	8.42%	78	7.30%
85% > and <= 90%	10,337,586	2.58%	22	2.06%
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	400,977,626	100.00%	1,069	100.00%



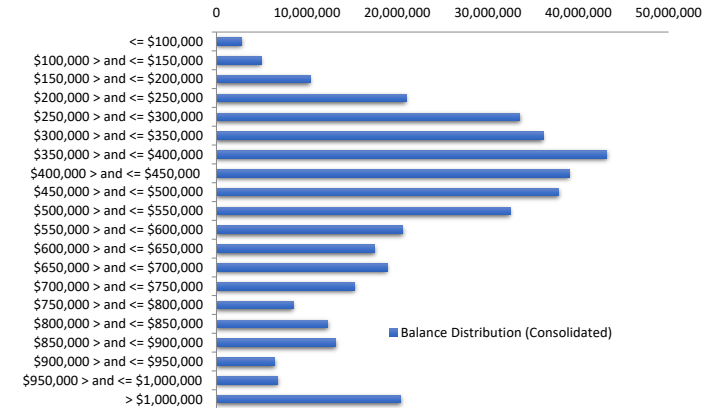
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,575,799	1.89%	224	17.74%
\$100,000 > and <= \$150,000	8,926,459	2.23%	71	5.62%
\$150,000 > and <= \$200,000	16,937,895	4.22%	95	7.52%
\$200,000 > and <= \$250,000	25,493,705	6.36%	113	8.95%
\$250,000 > and <= \$300,000	38,434,614	9.59%	139	11.01%
\$300,000 > and <= \$350,000	39,681,288	9.90%	122	9.66%
\$350,000 > and <= \$400,000	44,140,006	11.01%	118	9.34%
\$400,000 > and <= \$450,000	39,052,447	9.74%	92	7.28%
\$450,000 > and <= \$500,000	35,054,588	8.74%	74	5.86%
\$500,000 > and <= \$550,000	30,342,770	7.57%	58	4.59%
\$550,000 > and <= \$600,000	22,343,808	5.57%	39	3.09%
\$600,000 > and <= \$650,000	17,417,470	4.34%	28	2.22%
\$650,000 > and <= \$700,000	15,553,321	3.88%	23	1.82%
\$700,000 > and <= \$750,000	13,016,731	3.25%	18	1.43%
\$750,000 > and <= \$800,000	6,146,576	1.53%	8	0.63%
\$800,000 > and <= \$850,000	9,790,148	2.44%	12	0.95%
\$850,000 > and <= \$900,000	8,790,309	2.19%	10	0.79%
\$900,000 > and <= \$950,000	4,600,086	1.15%	5	0.40%
\$950,000 > and <= \$1,000,000	4,809,169	1.20%	5	0.40%
> \$1,000,000	12,870,435	3.21%	9	0.71%
Total	400,977,626	100.00%	1,263	100.00%



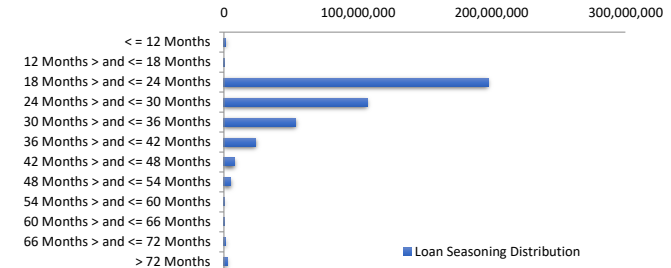
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,759,246	0.69%	115	10.76%
\$100,000 > and <= \$150,000	4,963,149	1.24%	39	3.65%
\$150,000 > and <= \$200,000	10,372,505	2.59%	58	5.43%
\$200,000 > and <= \$250,000	20,967,706	5.23%	93	8.70%
\$250,000 > and <= \$300,000	33,536,793	8.36%	121	11.32%
\$300,000 > and <= \$350,000	36,137,070	9.01%	111	10.38%
\$350,000 > and <= \$400,000	43,156,380	10.76%	115	10.76%
\$400,000 > and <= \$450,000	39,017,177	9.73%	92	8.61%
\$450,000 > and <= \$500,000	37,871,463	9.44%	80	7.48%
\$500,000 > and <= \$550,000	32,469,829	8.10%	62	5.80%
\$550,000 > and <= \$600,000	20,607,448	5.14%	36	3.37%
\$600,000 > and <= \$650,000	17,513,819	4.37%	28	2.62%
\$650,000 > and <= \$700,000	18,874,396	4.71%	28	2.62%
\$700,000 > and <= \$750,000	15,250,353	3.80%	21	1.96%
\$750,000 > and <= \$800,000	8,475,000	2.11%	11	1.03%
\$800,000 > and <= \$850,000	12,295,200	3.07%	15	1.40%
\$850,000 > and <= \$900,000	13,165,701	3.28%	15	1.40%
\$900,000 > and <= \$950,000	6,430,862	1.60%	7	0.65%
\$950,000 > and <= \$1,000,000	6,750,029	1.68%	7	0.65%
> \$1,000,000	20,363,502	5.08%	15	1.40%
Total	400,977,626	100.00%	1,069	100.00%



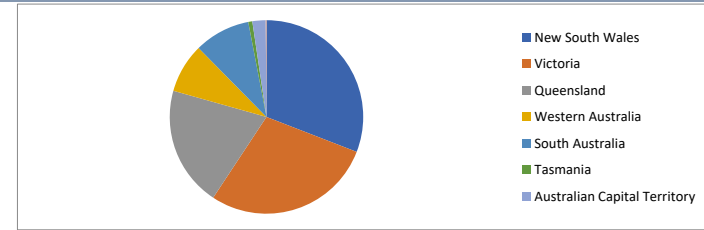
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,497,235	0.37%	4	0.32%
12 Months > and <= 18 Months	47,733	0.01%	3	0.24%
18 Months > and <= 24 Months	197,491,064	49.25%	566	44.81%
24 Months > and <= 30 Months	107,213,836	26.74%	356	28.19%
30 Months > and <= 36 Months	53,748,621	13.40%	173	13.70%
36 Months > and <= 42 Months	23,939,528	5.97%	71	5.62%
42 Months > and <= 48 Months	7,746,735	1.93%	23	1.82%
48 Months > and <= 54 Months	5,048,176	1.26%	14	1.11%
54 Months > and <= 60 Months	546,559	0.14%	4	0.32%
60 Months > and <= 66 Months	5,407	0.00%	2	0.16%
66 Months > and <= 72 Months	1,161,225	0.29%	4	0.32%
> 72 Months	2,531,507	0.63%	43	3.40%
Total	400,977,626	100.00%	1,263	100.00%



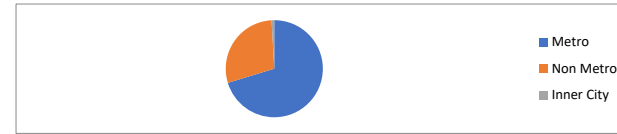
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	123,832,855	30.88%	266	24.88%
Victoria	113,887,524	28.40%	290	27.13%
Queensland	80,503,923	20.08%	238	22.26%
Western Australia	33,117,822	8.26%	110	10.29%
South Australia	37,525,775	9.36%	128	11.97%
Tasmania	2,712,106	0.68%	11	1.03%
Australian Capital Territory	8,901,088	2.22%	23	2.15%
Northern Territory	496,532	0.12%	3	0.28%
No Data	0	0.00%	0	0.00%
Total	400,977,626	100.00%	1,069	100.00%



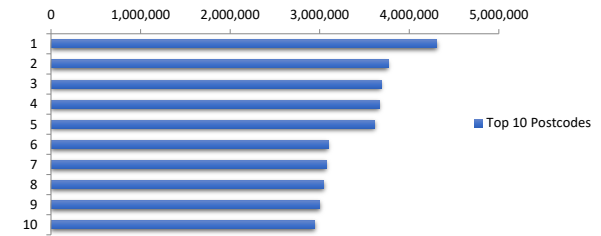
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	281,874,377	70.30%	729	68.19%
Non Metro	115,500,150	28.80%	333	31.15%
Inner City	3,603,098	0.90%	7	0.65%
No Data	0	0.00%	0	0.00%
Total	400,977,626	100.00%	1,069	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	4,305,538	1.07%	10	0.79%
4209	3,763,353	0.94%	10	0.79%
4556	3,686,618	0.92%	9	0.71%
4551	3,666,314	0.91%	10	0.79%
2259	3,617,506	0.90%	6	0.48%
3977	3,095,592	0.77%	9	0.71%
2156	3,073,010	0.77%	2	0.16%
5022	3,046,356	0.76%	7	0.55%
3030	3,002,678	0.75%	7	0.55%
2557	2,946,874	0.73%	5	0.40%
Total	34,203,839	8.53%	75	5.94%



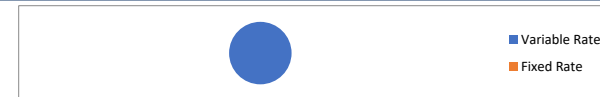
Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	400,977,626	100.00%	1,263	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	400,977,626	100.00%	1,263	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	400,977,626	100.00%	1,263	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	400,977,626	100.00%	1,263	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	339,533,111	84.68%	1,086	85.99%
Interest Only	61,444,515	15.32%	177	14.01%
Non-Billing	0	0.00%	0	0.00%
Total	400,977,626	100.00%	1,263	100.00%



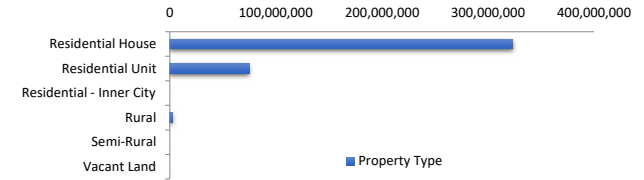
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	400,977,626	100.00%	1,263	100.00%
Total	400,977,626	100.00%	1,263	100.00%



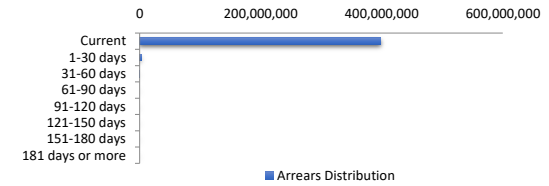
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	323,174,453	80.60%	830	77.64%
Residential Unit	75,072,955	18.72%	234	21.89%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,730,217	0.68%	5	0.47%
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	400,977,626	100.00%	1,069	100.00%



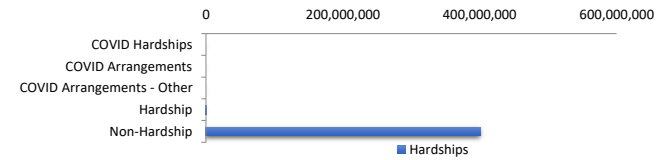
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	397,752,604	99.20%	1,253	99.21%
1-30 days	2,876,771	0.72%	9	0.71%
31-60 days	348,251	0.09%	1	0.08%
61-90 days	0	0.00%	0	0.00%
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	400,977,626	100.00%	1,263	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	396,867	0.10%	1	0.09%
Non-Hardship	400,580,759	99.90%	1,068	99.91%
Total	400,977,626	100.00%	1,069	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

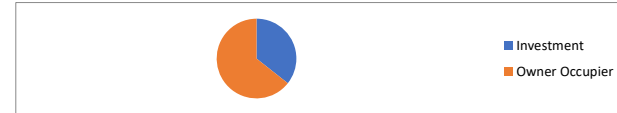
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	3,942,385	0.98%	18	1.68%
Genworth	37,811,026	9.43%	118	11.04%
PMI	0	0.00%	0	0.00%
No LMI / No Data	359,224,215	89.59%	933	87.28%
Total	400,977,626	100.00%	1,069	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	142,904,342	35.64%	435	34.44%
Owner Occupier	258,073,284	64.36%	828	65.56%
Total	400,977,626	100.00%	1,263	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