

AFG Series 2021-2
Collateral Report



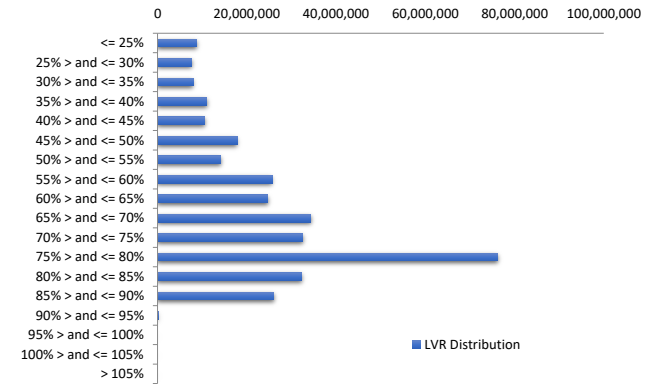
Model Period	12
Collection Period Start	1-Sep-22
Collection Period End	30-Sep-22
No. of Days	30
Interest Period Start	12-Sep-22
Interest Period End	9-Oct-22
No. of Days	28
Determination Date	5-Oct-22
Payment Date	10-Oct-22

Pool Statistics

Closing Balance of Mortgages	329,980,323
No. of Loans (Unconsolidated)	953
No. of Loans (Consolidated)	795
Average Loan Size (Unconsolidated)	346,254
Average Loan Size (Consolidated)	415,070
Largest Loan Size (Unconsolidated)	2,007,908
Largest Loan Size (Consolidated)	2,088,596
Smallest Loan Size (Unconsolidated)	(2,763)
Smallest Loan Size (Consolidated)	(2,763)
Weighted Average Interest Rate	5.14%
Weighted Average LVR	65.38%
Weighted Average Seasoning	19.22
Weighted Average Remaining Term	330.61

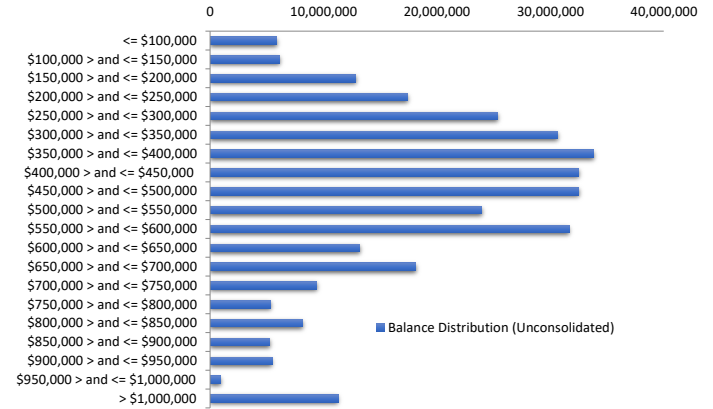
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,707,756	2.64%	86	10.82%
25% > and <= 30%	7,661,222	2.32%	23	2.89%
30% > and <= 35%	7,998,060	2.42%	26	3.27%
35% > and <= 40%	11,059,968	3.35%	24	3.02%
40% > and <= 45%	10,523,593	3.19%	24	3.02%
45% > and <= 50%	17,825,829	5.40%	41	5.16%
50% > and <= 55%	14,184,940	4.30%	31	3.90%
55% > and <= 60%	25,715,725	7.79%	51	6.42%
60% > and <= 65%	24,675,790	7.48%	56	7.04%
65% > and <= 70%	34,367,453	10.42%	69	8.68%
70% > and <= 75%	32,553,967	9.87%	67	8.43%
75% > and <= 80%	76,214,144	23.10%	162	20.38%
80% > and <= 85%	32,233,835	9.77%	71	8.93%
85% > and <= 90%	26,049,997	7.89%	63	7.92%
90% > and <= 95%	208,045	0.06%	1	0.13%
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	329,980,323	100.00%	795	100.00%



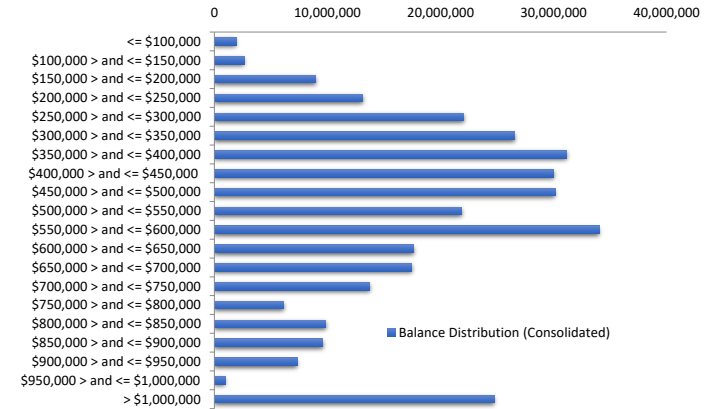
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,859,418	1.78%	133	13.96%
\$100,000 > and <= \$150,000	6,136,339	1.86%	49	5.14%
\$150,000 > and <= \$200,000	12,841,834	3.89%	73	7.66%
\$200,000 > and <= \$250,000	17,389,198	5.27%	77	8.08%
\$250,000 > and <= \$300,000	25,383,226	7.69%	91	9.55%
\$300,000 > and <= \$350,000	30,634,208	9.28%	95	9.97%
\$350,000 > and <= \$400,000	33,788,991	10.24%	90	9.44%
\$400,000 > and <= \$450,000	32,509,846	9.85%	76	7.97%
\$450,000 > and <= \$500,000	32,512,297	9.85%	69	7.24%
\$500,000 > and <= \$550,000	23,959,264	7.26%	46	4.83%
\$550,000 > and <= \$600,000	31,665,139	9.60%	55	5.77%
\$600,000 > and <= \$650,000	13,179,813	3.99%	21	2.20%
\$650,000 > and <= \$700,000	18,150,668	5.50%	27	2.83%
\$700,000 > and <= \$750,000	9,423,027	2.86%	13	1.36%
\$750,000 > and <= \$800,000	5,365,479	1.63%	7	0.73%
\$800,000 > and <= \$850,000	8,187,524	2.48%	10	1.05%
\$850,000 > and <= \$900,000	5,246,074	1.59%	6	0.63%
\$900,000 > and <= \$950,000	5,494,795	1.67%	6	0.63%
\$950,000 > and <= \$1,000,000	951,306	0.29%	1	0.10%
> \$1,000,000	11,301,876	3.43%	8	0.84%
Total	329,980,323	100.00%	953	100.00%



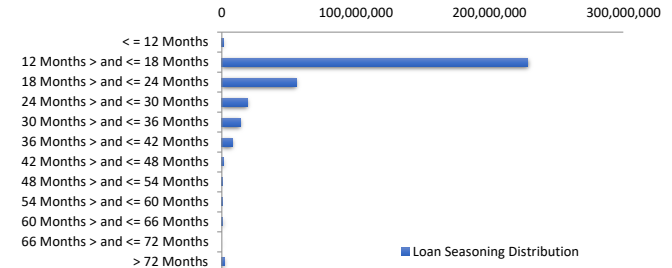
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,925,409	0.58%	55	6.92%
\$100,000 > and <= \$150,000	2,645,328	0.80%	21	2.64%
\$150,000 > and <= \$200,000	8,969,874	2.72%	51	6.42%
\$200,000 > and <= \$250,000	13,117,517	3.98%	58	7.30%
\$250,000 > and <= \$300,000	22,038,371	6.68%	79	9.94%
\$300,000 > and <= \$350,000	26,556,084	8.05%	82	10.31%
\$350,000 > and <= \$400,000	31,178,993	9.45%	83	10.44%
\$400,000 > and <= \$450,000	29,994,373	9.09%	70	8.81%
\$450,000 > and <= \$500,000	30,164,605	9.14%	64	8.05%
\$500,000 > and <= \$550,000	21,890,516	6.63%	42	5.28%
\$550,000 > and <= \$600,000	34,040,888	10.32%	59	7.42%
\$600,000 > and <= \$650,000	17,609,748	5.34%	28	3.52%
\$650,000 > and <= \$700,000	17,476,566	5.30%	26	3.27%
\$700,000 > and <= \$750,000	13,743,375	4.16%	19	2.39%
\$750,000 > and <= \$800,000	6,146,936	1.86%	8	1.01%
\$800,000 > and <= \$850,000	9,839,795	2.98%	12	1.51%
\$850,000 > and <= \$900,000	9,588,674	2.91%	11	1.38%
\$900,000 > and <= \$950,000	7,339,435	2.22%	8	1.01%
\$950,000 > and <= \$1,000,000	972,812	0.29%	1	0.13%
> \$1,000,000	24,741,024	7.50%	18	2.26%
Total	329,980,323	100.00%	795	100.00%



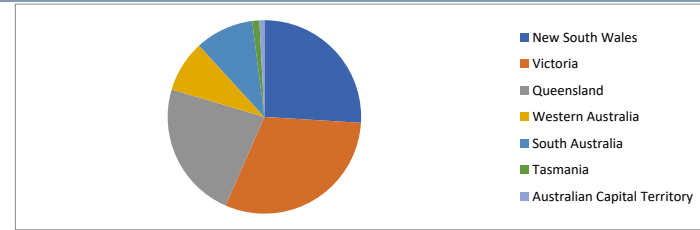
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,055,170	0.32%	4	0.42%
12 Months > and <= 18 Months	228,488,025	69.24%	656	68.84%
18 Months > and <= 24 Months	55,737,239	16.89%	160	16.79%
24 Months > and <= 30 Months	19,180,922	5.81%	51	5.35%
30 Months > and <= 36 Months	13,939,799	4.22%	38	3.99%
36 Months > and <= 42 Months	7,699,743	2.33%	29	3.04%
42 Months > and <= 48 Months	1,197,238	0.36%	4	0.42%
48 Months > and <= 54 Months	143,917	0.04%	1	0.10%
54 Months > and <= 60 Months	105,638	0.03%	1	0.10%
60 Months > and <= 66 Months	785,841	0.24%	2	0.21%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	1,646,791	0.50%	7	0.73%
Total	329,980,323	100.00%	953	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	85,682,224	25.97%	163	20.50%
Victoria	101,062,543	30.63%	247	31.07%
Queensland	75,865,341	22.99%	202	25.41%
Western Australia	28,431,831	8.62%	80	10.06%
South Australia	32,280,818	9.78%	85	10.69%
Tasmania	3,915,697	1.19%	11	1.38%
Australian Capital Territory	2,741,868	0.83%	7	0.88%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	329,980,323	100.00%	795	100.00%



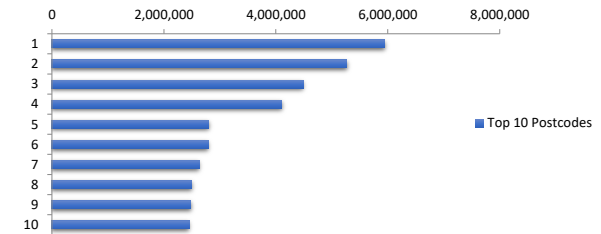
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	218,423,342	66.19%	503	63.27%
Non Metro	108,860,223	32.99%	286	35.97%
Inner City	2,696,758	0.82%	6	0.75%
No Data	0	0.00%	0	0.00%
Total	329,980,323	100.00%	795	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	5,942,677	1.80%	14	1.47%
4557	5,265,068	1.60%	7	0.73%
3977	4,485,442	1.36%	9	0.94%
2261	4,107,770	1.24%	8	0.84%
4560	2,795,791	0.85%	8	0.84%
2291	2,789,512	0.85%	3	0.31%
3029	2,627,992	0.80%	6	0.63%
2259	2,499,776	0.76%	5	0.52%
4215	2,480,621	0.75%	8	0.84%
4740	2,454,296	0.74%	6	0.63%
Total	35,448,945	10.74%	74	7.76%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	329,980,323	100.00%	953	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	329,980,323	100.00%	953	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	329,980,323	100.00%	953	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	329,980,323	100.00%	953	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	265,412,972	80.43%	781	81.95%
Interest Only	64,567,351	19.57%	172	18.05%
Non-Billing	0	0.00%	0	0.00%
Total	329,980,323	100.00%	953	100.00%



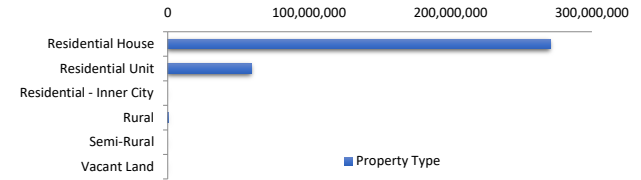
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	329,980,323	100.00%	953	100.00%
Total	329,980,323	100.00%	953	100.00%



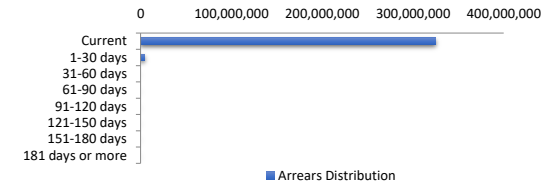
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	270,385,092	81.94%	618	77.74%
Residential Unit	59,290,583	17.97%	174	21.89%
Residential - Inner City	0	0.00%	0	0.00%
Rural	304,648	0.09%	2	0.25%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	1	0.13%
No Data	0	0.00%	0	0.00%
Total	329,980,323	100.00%	795	100.00%



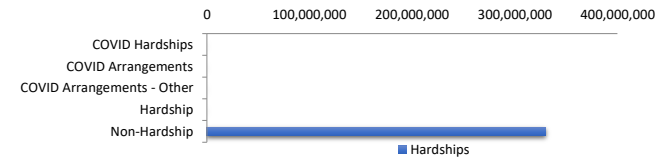
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	325,210,232	98.55%	931	97.69%
1-30 days	4,770,091	1.45%	22	2.31%
31-60 days	0	0.00%	0	0.00%
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	329,980,323	100.00%	953	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	329,980,323	100.00%	795	100.00%
Total	329,980,323	100.00%	795	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	1,243,840	0.38%	4	0.50%
Genworth	54,214,063	16.43%	138	17.36%
PMI	0	0.00%	0	0.00%
No LMI / No Data	274,522,419	83.19%	653	82.14%
Total	329,980,323	100.00%	795	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	111,526,390	33.80%	316	33.16%
Owner Occupier	218,453,933	66.20%	637	66.84%
Total	329,980,323	100.00%	953	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