

**AFG Series 2021-1**  
**Collateral Report**



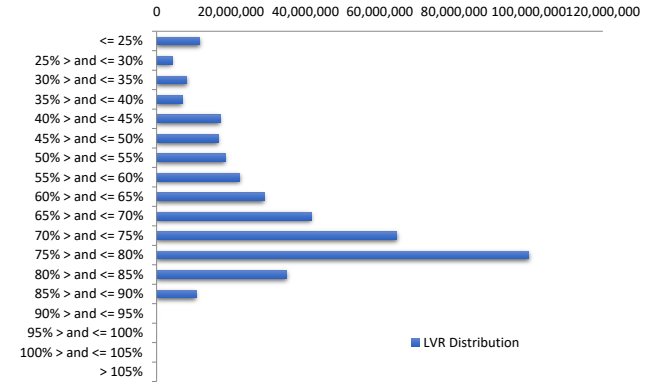
Model Period	18
Collection Period Start	1-Oct-22
Collection Period End	31-Oct-22
No. of Days	31
Interest Period Start	10-Oct-22
Interest Period End	9-Nov-22
No. of Days	31
Determination Date	7-Nov-22
Payment Date	10-Nov-22

**Pool Statistics**

Closing Balance of Mortgages	385,825,934
No. of Loans (Unconsolidated)	1,227
No. of Loans (Consolidated)	1,040
Average Loan Size (Unconsolidated)	314,447
Average Loan Size (Consolidated)	370,986
Largest Loan Size (Unconsolidated)	2,195,832
Largest Loan Size (Consolidated)	2,195,832
Smallest Loan Size (Unconsolidated)	(8,184)
Smallest Loan Size (Consolidated)	(8,184)
Weighted Average Interest Rate	5.42%
Weighted Average LVR	65.74%
Weighted Average Seasoning	27.73
Weighted Average Remaining Term	324.22

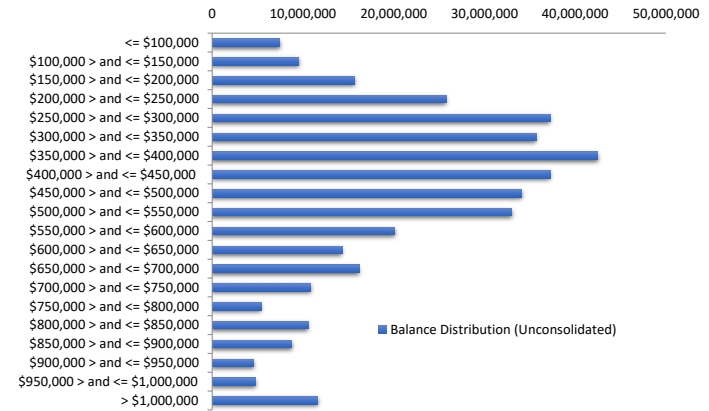
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,653,439	3.02%	156	15.00%
25% > and <= 30%	4,159,677	1.08%	20	1.92%
30% > and <= 35%	8,094,754	2.10%	30	2.88%
35% > and <= 40%	6,892,813	1.79%	25	2.40%
40% > and <= 45%	17,071,780	4.42%	50	4.81%
45% > and <= 50%	16,542,034	4.29%	39	3.75%
50% > and <= 55%	18,434,764	4.78%	46	4.42%
55% > and <= 60%	22,339,718	5.79%	57	5.48%
60% > and <= 65%	28,896,866	7.49%	63	6.06%
65% > and <= 70%	41,589,881	10.78%	96	9.23%
70% > and <= 75%	64,569,523	16.74%	148	14.23%
75% > and <= 80%	100,050,606	25.93%	208	20.00%
80% > and <= 85%	34,911,557	9.05%	79	7.60%
85% > and <= 90%	10,618,522	2.75%	23	2.21%
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%
<b>Total</b>	<b>385,825,934</b>	<b>100.00%</b>	<b>1,040</b>	<b>100.00%</b>



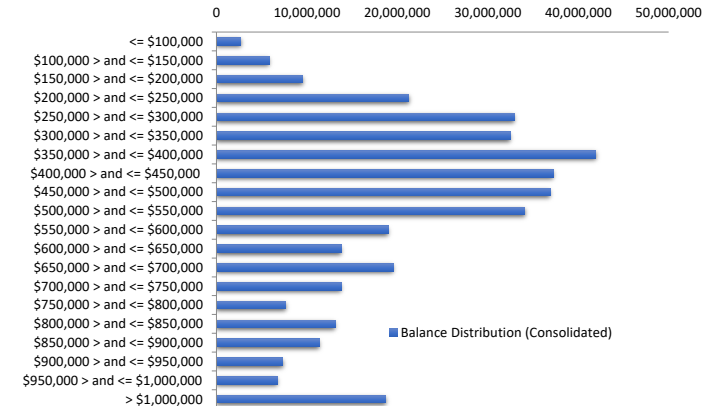
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,472,793	1.94%	221	18.01%
\$100,000 > and <= \$150,000	9,523,000	2.47%	76	6.19%
\$150,000 > and <= \$200,000	15,706,661	4.07%	88	7.17%
\$200,000 > and <= \$250,000	25,811,118	6.69%	115	9.37%
\$250,000 > and <= \$300,000	37,263,593	9.66%	135	11.00%
\$300,000 > and <= \$350,000	35,736,530	9.26%	110	8.96%
\$350,000 > and <= \$400,000	42,511,863	11.02%	114	9.29%
\$400,000 > and <= \$450,000	37,252,979	9.66%	88	7.17%
\$450,000 > and <= \$500,000	34,125,467	8.84%	72	5.87%
\$500,000 > and <= \$550,000	33,008,477	8.56%	63	5.13%
\$550,000 > and <= \$600,000	20,147,192	5.22%	35	2.85%
\$600,000 > and <= \$650,000	14,331,781	3.71%	23	1.87%
\$650,000 > and <= \$700,000	16,214,388	4.20%	24	1.96%
\$700,000 > and <= \$750,000	10,877,401	2.82%	15	1.22%
\$750,000 > and <= \$800,000	5,382,012	1.39%	7	0.57%
\$800,000 > and <= \$850,000	10,606,836	2.75%	13	1.06%
\$850,000 > and <= \$900,000	8,787,257	2.28%	10	0.81%
\$900,000 > and <= \$950,000	4,601,749	1.19%	5	0.41%
\$950,000 > and <= \$1,000,000	4,803,470	1.24%	5	0.41%
> \$1,000,000	11,661,368	3.02%	8	0.65%
<b>Total</b>	<b>385,825,934</b>	<b>100.00%</b>	<b>1,227</b>	<b>100.00%</b>



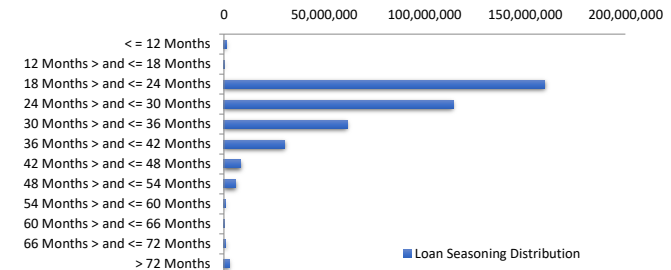
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,703,022	0.70%	113	10.87%
\$100,000 > and <= \$150,000	5,813,207	1.51%	46	4.42%
\$150,000 > and <= \$200,000	9,512,479	2.47%	53	5.10%
\$200,000 > and <= \$250,000	21,262,335	5.51%	95	9.13%
\$250,000 > and <= \$300,000	32,900,838	8.53%	119	11.44%
\$300,000 > and <= \$350,000	32,462,882	8.41%	100	9.62%
\$350,000 > and <= \$400,000	41,913,733	10.86%	112	10.77%
\$400,000 > and <= \$450,000	37,220,012	9.65%	88	8.46%
\$450,000 > and <= \$500,000	36,913,706	9.57%	78	7.50%
\$500,000 > and <= \$550,000	34,072,318	8.83%	65	6.25%
\$550,000 > and <= \$600,000	18,978,279	4.92%	33	3.17%
\$600,000 > and <= \$650,000	13,791,733	3.57%	22	2.12%
\$650,000 > and <= \$700,000	19,549,430	5.07%	29	2.79%
\$700,000 > and <= \$750,000	13,779,864	3.57%	19	1.83%
\$750,000 > and <= \$800,000	7,672,953	1.99%	10	0.96%
\$800,000 > and <= \$850,000	13,128,538	3.40%	16	1.54%
\$850,000 > and <= \$900,000	11,383,117	2.95%	13	1.25%
\$900,000 > and <= \$950,000	7,341,243	1.90%	8	0.77%
\$950,000 > and <= \$1,000,000	6,744,856	1.75%	7	0.67%
> \$1,000,000	18,681,388	4.84%	14	1.35%
<b>Total</b>	<b>385,825,934</b>	<b>100.00%</b>	<b>1,040</b>	<b>100.00%</b>



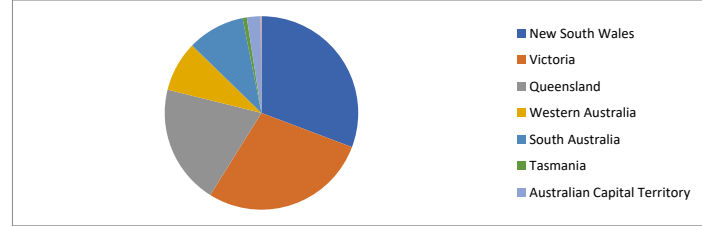
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,233,404	0.32%	3	0.24%
12 Months > and <= 18 Months	267,911	0.07%	2	0.16%
18 Months > and <= 24 Months	159,832,656	41.43%	450	36.67%
24 Months > and <= 30 Months	114,266,184	29.62%	395	32.19%
30 Months > and <= 36 Months	61,373,259	15.91%	187	15.24%
36 Months > and <= 42 Months	30,308,991	7.86%	96	7.82%
42 Months > and <= 48 Months	8,458,704	2.19%	26	2.12%
48 Months > and <= 54 Months	5,921,650	1.53%	16	1.30%
54 Months > and <= 60 Months	655,971	0.17%	4	0.33%
60 Months > and <= 66 Months	5,196	0.00%	2	0.16%
66 Months > and <= 72 Months	847,193	0.22%	3	0.24%
> 72 Months	2,654,814	0.69%	43	3.50%
<b>Total</b>	<b>385,825,934</b>	<b>100.00%</b>	<b>1,227</b>	<b>100.00%</b>



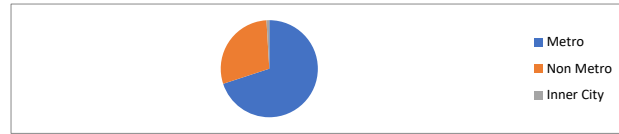
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	118,629,722	30.75%	256	24.62%
Victoria	108,551,200	28.13%	280	26.92%
Queensland	77,103,642	19.98%	230	22.12%
Western Australia	32,454,821	8.41%	110	10.58%
South Australia	36,986,438	9.59%	127	12.21%
Tasmania	2,701,774	0.70%	11	1.06%
Australian Capital Territory	8,906,267	2.31%	23	2.21%
Northern Territory	492,070	0.13%	3	0.29%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>385,825,934</b>	<b>100.00%</b>	<b>1,040</b>	<b>100.00%</b>



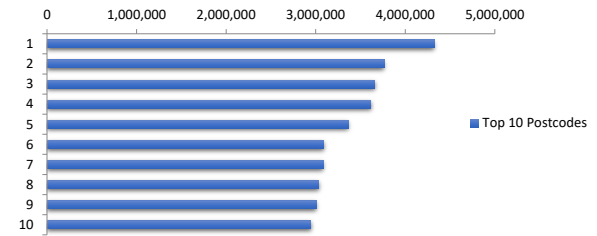
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	269,941,245	69.96%	711	68.37%
Non Metro	112,281,539	29.10%	322	30.96%
Inner City	3,603,150	0.93%	7	0.67%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>385,825,934</b>	<b>100.00%</b>	<b>1,040</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	4,322,719	1.12%	10	0.81%
4209	3,764,020	0.98%	10	0.81%
4551	3,658,091	0.95%	10	0.81%
2259	3,612,509	0.94%	6	0.49%
4556	3,365,607	0.87%	8	0.65%
3977	3,092,119	0.80%	9	0.73%
2156	3,083,262	0.80%	2	0.16%
5022	3,035,257	0.79%	7	0.57%
3030	3,004,804	0.78%	7	0.57%
2557	2,944,583	0.76%	5	0.41%
<b>Total</b>	<b>33,882,971</b>	<b>8.78%</b>	<b>74</b>	<b>6.03%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	385,825,934	100.00%	1,227	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>385,825,934</b>	<b>100.00%</b>	<b>1,227</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	385,825,934	100.00%	1,227	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>385,825,934</b>	<b>100.00%</b>	<b>1,227</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	326,970,379	84.75%	1,056	86.06%
Interest Only	58,855,555	15.25%	171	13.94%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>385,825,934</b>	<b>100.00%</b>	<b>1,227</b>	<b>100.00%</b>



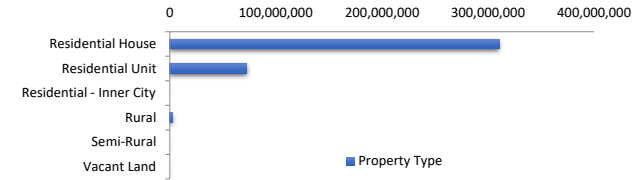
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	385,825,934	100.00%	1,227	100.00%
<b>Total</b>	<b>385,825,934</b>	<b>100.00%</b>	<b>1,227</b>	<b>100.00%</b>



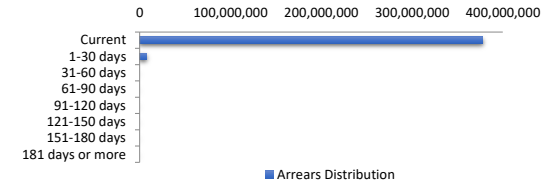
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	310,733,393	80.54%	806	77.50%
Residential Unit	72,344,100	18.75%	229	22.02%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,748,441	0.71%	5	0.48%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>385,825,934</b>	<b>100.00%</b>	<b>1,040</b>	<b>100.00%</b>



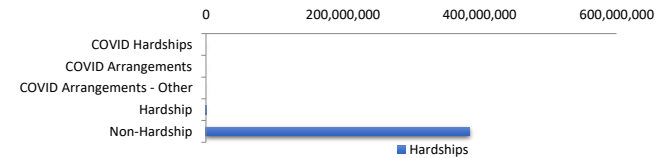
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	377,948,703	97.96%	1,210	98.61%
1-30 days	7,877,231	2.04%	17	1.39%
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%
<b>Total</b>	<b>385,825,934</b>	<b>100.00%</b>	<b>1,227</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	333,082	0.09%	2	0.19%
Non-Hardship	385,492,852	99.91%	1,038	99.81%
<b>Total</b>	<b>385,825,934</b>	<b>100.00%</b>	<b>1,040</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

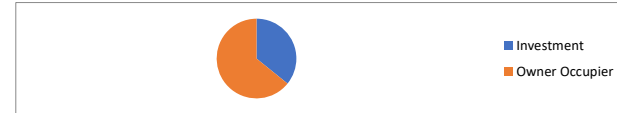
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	3,371,913	0.87%	17	1.63%
Genworth	37,897,029	9.82%	118	11.35%
PMI	0	0.00%	0	0.00%
No LMI / No Data	344,556,992	89.30%	905	87.02%
<b>Total</b>	<b>385,825,934</b>	<b>100.00%</b>	<b>1,040</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	138,149,258	35.81%	423	34.47%
Owner Occupier	247,676,676	64.19%	804	65.53%
<b>Total</b>	<b>385,825,934</b>	<b>100.00%</b>	<b>1,227</b>	<b>100.00%</b>



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