

**AFG Series 2021-2
Collateral Report**



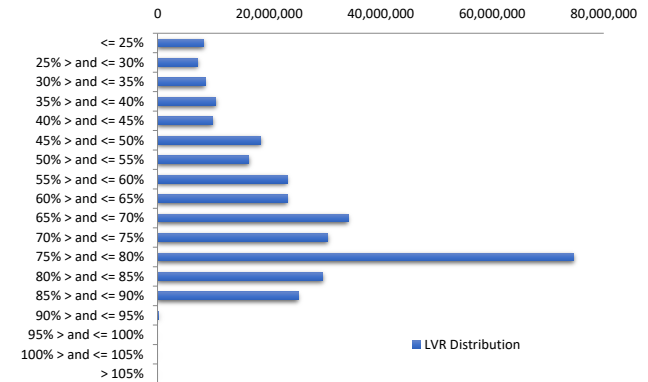
Model Period	13
Collection Period Start	1-Oct-22
Collection Period End	31-Oct-22
No. of Days	31
Interest Period Start	10-Oct-22
Interest Period End	9-Nov-22
No. of Days	31
Determination Date	7-Nov-22
Payment Date	10-Nov-22

Pool Statistics

Closing Balance of Mortgages	320,168,007
No. of Loans (Unconsolidated)	930
No. of Loans (Consolidated)	769
Average Loan Size (Unconsolidated)	344,267
Average Loan Size (Consolidated)	416,343
Largest Loan Size (Unconsolidated)	2,008,782
Largest Loan Size (Consolidated)	2,088,816
Smallest Loan Size (Unconsolidated)	(4,213)
Smallest Loan Size (Consolidated)	(4,213)
Weighted Average Interest Rate	5.36%
Weighted Average LVR	65.23%
Weighted Average Seasoning	20.28
Weighted Average Remaining Term	329.76

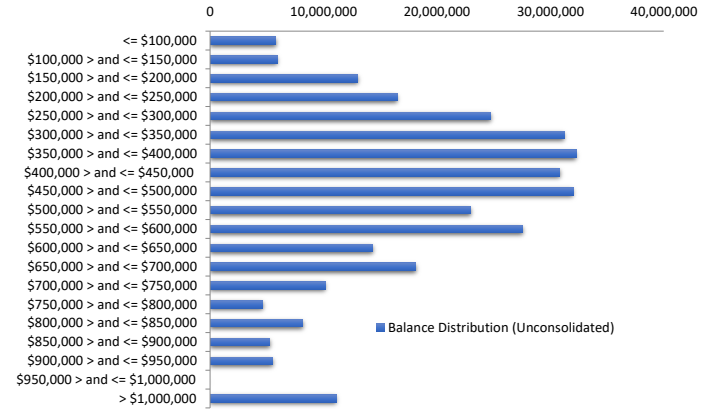
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,242,366	2.57%	79	10.27%
25% > and <= 30%	7,141,036	2.23%	22	2.86%
30% > and <= 35%	8,509,935	2.66%	26	3.38%
35% > and <= 40%	10,473,998	3.27%	22	2.86%
40% > and <= 45%	9,913,486	3.10%	23	2.99%
45% > and <= 50%	18,527,187	5.79%	42	5.46%
50% > and <= 55%	16,350,974	5.11%	36	4.68%
55% > and <= 60%	23,297,868	7.28%	49	6.37%
60% > and <= 65%	23,248,284	7.26%	53	6.89%
65% > and <= 70%	34,163,548	10.67%	67	8.71%
70% > and <= 75%	30,555,173	9.54%	63	8.19%
75% > and <= 80%	74,637,630	23.31%	159	20.68%
80% > and <= 85%	29,658,572	9.26%	67	8.71%
85% > and <= 90%	25,239,807	7.88%	60	7.80%
90% > and <= 95%	208,143	0.07%	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	320,168,007	100.00%	769	100.00%



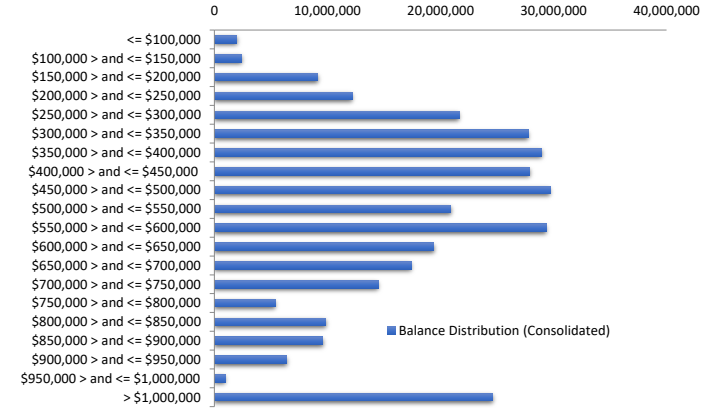
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,786,666	1.81%	132	14.19%
\$100,000 > and <= \$150,000	5,900,582	1.84%	47	5.05%
\$150,000 > and <= \$200,000	13,014,886	4.07%	74	7.96%
\$200,000 > and <= \$250,000	16,481,176	5.15%	73	7.85%
\$250,000 > and <= \$300,000	24,757,980	7.73%	89	9.57%
\$300,000 > and <= \$350,000	31,234,236	9.76%	97	10.43%
\$350,000 > and <= \$400,000	32,266,592	10.08%	86	9.25%
\$400,000 > and <= \$450,000	30,845,738	9.63%	72	7.74%
\$450,000 > and <= \$500,000	32,013,991	10.00%	68	7.31%
\$500,000 > and <= \$550,000	22,983,465	7.18%	44	4.73%
\$550,000 > and <= \$600,000	27,583,413	8.62%	48	5.16%
\$600,000 > and <= \$650,000	14,347,748	4.48%	23	2.47%
\$650,000 > and <= \$700,000	18,109,320	5.66%	27	2.90%
\$700,000 > and <= \$750,000	10,157,788	3.17%	14	1.51%
\$750,000 > and <= \$800,000	4,614,187	1.44%	6	0.65%
\$800,000 > and <= \$850,000	8,173,725	2.55%	10	1.08%
\$850,000 > and <= \$900,000	5,244,418	1.64%	6	0.65%
\$900,000 > and <= \$950,000	5,512,719	1.72%	6	0.65%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	11,139,377	3.48%	8	0.86%
Total	320,168,007	100.00%	930	100.00%



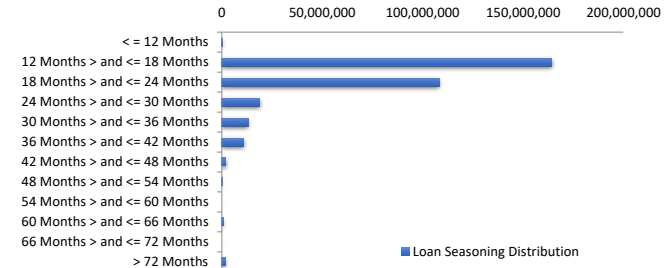
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,998,432	0.62%	51	6.63%
\$100,000 > and <= \$150,000	2,404,023	0.75%	19	2.47%
\$150,000 > and <= \$200,000	9,151,887	2.86%	52	6.76%
\$200,000 > and <= \$250,000	12,221,028	3.82%	54	7.02%
\$250,000 > and <= \$300,000	21,659,297	6.76%	78	10.14%
\$300,000 > and <= \$350,000	27,770,568	8.67%	86	11.18%
\$350,000 > and <= \$400,000	28,970,101	9.05%	77	10.01%
\$400,000 > and <= \$450,000	27,891,968	8.71%	65	8.45%
\$450,000 > and <= \$500,000	29,697,340	9.28%	63	8.19%
\$500,000 > and <= \$550,000	20,916,111	6.53%	40	5.20%
\$550,000 > and <= \$600,000	29,381,506	9.18%	51	6.63%
\$600,000 > and <= \$650,000	19,410,491	6.06%	31	4.03%
\$650,000 > and <= \$700,000	17,434,824	5.45%	26	3.38%
\$700,000 > and <= \$750,000	14,477,019	4.52%	20	2.60%
\$750,000 > and <= \$800,000	5,394,406	1.68%	7	0.91%
\$800,000 > and <= \$850,000	9,830,606	3.07%	12	1.56%
\$850,000 > and <= \$900,000	9,582,305	2.99%	11	1.43%
\$900,000 > and <= \$950,000	6,398,031	2.00%	7	0.91%
\$950,000 > and <= \$1,000,000	973,038	0.30%	1	0.13%
> \$1,000,000	24,605,026	7.69%	18	2.34%
Total	320,168,007	100.00%	769	100.00%



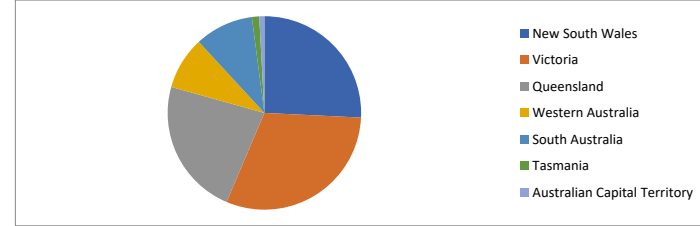
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	434,418	0.14%	3	0.32%
12 Months > and <= 18 Months	164,255,063	51.30%	457	49.14%
18 Months > and <= 24 Months	108,329,033	33.84%	326	35.05%
24 Months > and <= 30 Months	18,757,052	5.86%	54	5.81%
30 Months > and <= 36 Months	13,042,494	4.07%	37	3.98%
36 Months > and <= 42 Months	10,837,445	3.38%	36	3.87%
42 Months > and <= 48 Months	1,943,097	0.61%	7	0.75%
48 Months > and <= 54 Months	147,628	0.05%	1	0.11%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	785,085	0.25%	2	0.22%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	1,636,692	0.51%	7	0.75%
Total	320,168,007	100.00%	930	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	82,481,430	25.76%	158	20.55%
Victoria	98,098,253	30.64%	240	31.21%
Queensland	73,438,476	22.94%	192	24.97%
Western Australia	28,183,136	8.80%	79	10.27%
South Australia	31,326,980	9.78%	82	10.66%
Tasmania	3,902,621	1.22%	11	1.43%
Australian Capital Territory	2,737,112	0.85%	7	0.91%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	320,168,007	100.00%	769	100.00%



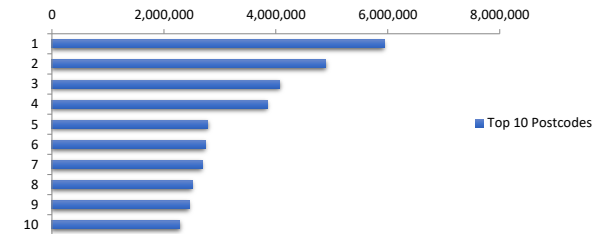
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	212,341,621	66.32%	487	63.33%
Non Metro	105,126,387	32.83%	276	35.89%
Inner City	2,699,998	0.84%	6	0.78%
No Data	0	0.00%	0	0.00%
Total	320,168,007	100.00%	769	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	5,937,512	1.85%	14	1.51%
4557	4,892,179	1.53%	6	0.65%
3977	4,069,193	1.27%	8	0.86%
2261	3,845,017	1.20%	6	0.65%
4560	2,783,178	0.87%	8	0.86%
2291	2,743,598	0.86%	3	0.32%
3029	2,682,111	0.84%	6	0.65%
2259	2,506,390	0.78%	5	0.54%
4740	2,449,296	0.77%	6	0.65%
4215	2,279,860	0.71%	8	0.86%
Total	34,188,332	10.68%	70	7.53%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	320,168,007	100.00%	930	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	320,168,007	100.00%	930	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	320,168,007	100.00%	930	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	320,168,007	100.00%	930	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	256,942,665	80.25%	761	81.83%
Interest Only	63,225,342	19.75%	169	18.17%
Non-Billing	0	0.00%	0	0.00%
Total	320,168,007	100.00%	930	100.00%



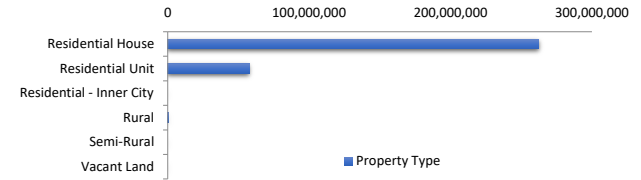
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	320,168,007	100.00%	930	100.00%
Total	320,168,007	100.00%	930	100.00%



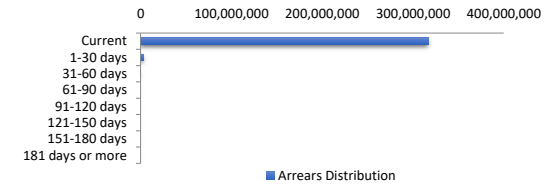
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	262,189,968	81.89%	597	77.63%
Residential Unit	57,675,206	18.01%	169	21.98%
Residential - Inner City	0	0.00%	0	0.00%
Rural	302,833	0.09%	2	0.26%
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	320,168,007	100.00%	769	100.00%



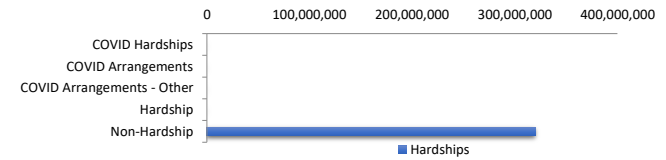
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	316,732,686	98.93%	910	97.85%
1-30 days	3,065,561	0.96%	18	1.94%
31-60 days	369,760	0.12%	2	0.22%
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	320,168,007	100.00%	930	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	320,168,007	100.00%	769	100.00%
Total	320,168,007	100.00%	769	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

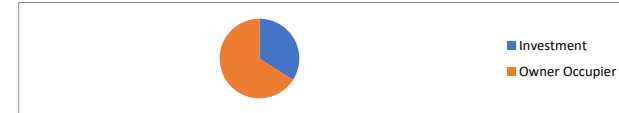
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,241,550	0.39%	4	0.52%
Genworth	52,183,396	16.30%	129	16.78%
PMI	0	0.00%	0	0.00%
No LMI / No Data	266,743,061	83.31%	636	82.70%
Total	320,168,007	100.00%	769	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	109,022,418	34.05%	311	33.44%
Owner Occupier	211,145,588	65.95%	619	66.56%
Total	320,168,007	100.00%	930	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