

**AFG Series 2021-1
Collateral Report**



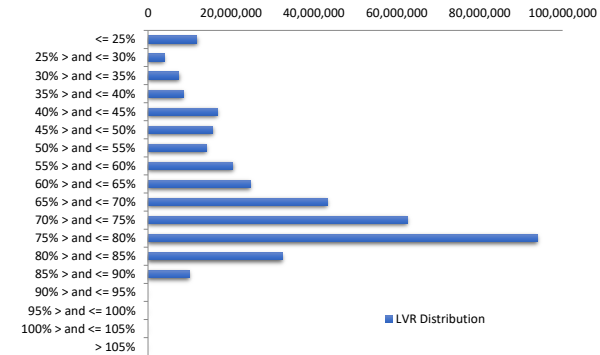
Model Period	19
Collection Period Start	1-Nov-22
Collection Period End	30-Nov-22
No. of Days	30
Interest Period Start	10-Nov-22
Interest Period End	11-Dec-22
No. of Days	32
Determination Date	7-Dec-22
Payment Date	12-Dec-22

Pool Statistics

Closing Balance of Mortgages	365,372,808
No. of Loans (Unconsolidated)	1,174
No. of Loans (Consolidated)	996
Average Loan Size (Unconsolidated)	311,220
Average Loan Size (Consolidated)	366,840
Largest Loan Size (Unconsolidated)	2,193,476
Largest Loan Size (Consolidated)	2,193,476
Smallest Loan Size (Unconsolidated)	(12,988)
Smallest Loan Size (Consolidated)	(12,988)
Weighted Average Interest Rate	5.64%
Weighted Average LVR	65.61%
Weighted Average Seasoning	28.75
Weighted Average Remaining Term	323.22

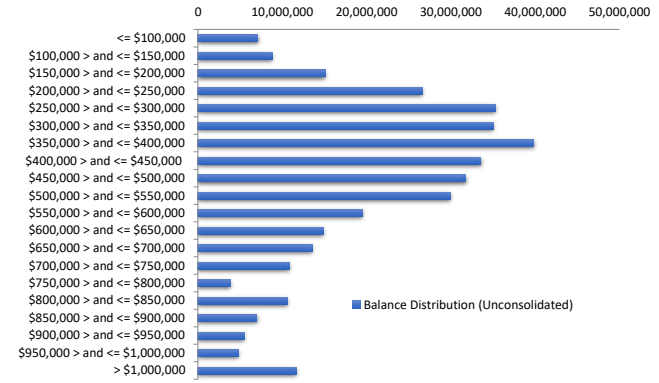
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,787,278	3.23%	158	15.86%
25% > and <= 30%	3,867,236	1.06%	18	1.81%
30% > and <= 35%	7,449,727	2.04%	29	2.91%
35% > and <= 40%	8,437,876	2.31%	29	2.91%
40% > and <= 45%	16,789,858	4.60%	50	5.02%
45% > and <= 50%	15,668,233	4.29%	37	3.71%
50% > and <= 55%	14,098,693	3.86%	36	3.61%
55% > and <= 60%	20,496,071	5.61%	54	5.42%
60% > and <= 65%	24,662,935	6.75%	56	5.62%
65% > and <= 70%	43,185,501	11.82%	96	9.64%
70% > and <= 75%	62,552,874	17.12%	142	14.26%
75% > and <= 80%	94,018,155	25.73%	195	19.58%
80% > and <= 85%	32,389,791	8.86%	75	7.53%
85% > and <= 90%	9,968,581	2.73%	21	2.11%
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	365,372,808	100.00%	996	100.00%



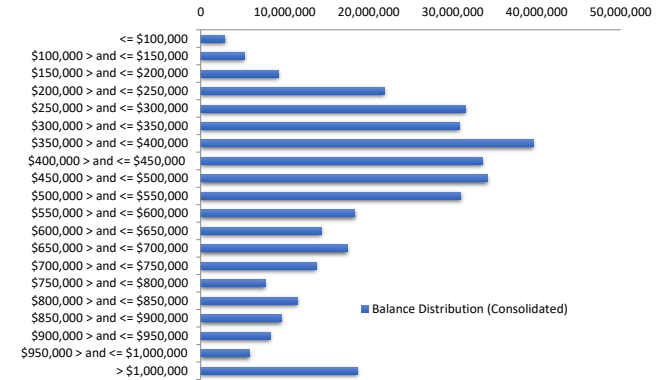
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,112,894	1.95%	215	18.31%
\$100,000 > and <= \$150,000	8,799,923	2.41%	71	6.05%
\$150,000 > and <= \$200,000	15,095,931	4.13%	85	7.24%
\$200,000 > and <= \$250,000	26,645,914	7.29%	119	10.14%
\$250,000 > and <= \$300,000	35,329,673	9.67%	128	10.90%
\$300,000 > and <= \$350,000	35,022,714	9.59%	108	9.20%
\$350,000 > and <= \$400,000	39,851,972	10.91%	107	9.11%
\$400,000 > and <= \$450,000	33,569,636	9.19%	79	6.73%
\$450,000 > and <= \$500,000	31,781,644	8.70%	67	5.71%
\$500,000 > and <= \$550,000	29,927,426	8.19%	57	4.86%
\$550,000 > and <= \$600,000	19,530,843	5.35%	34	2.90%
\$600,000 > and <= \$650,000	14,912,629	4.08%	24	2.04%
\$650,000 > and <= \$700,000	13,544,209	3.71%	20	1.70%
\$700,000 > and <= \$750,000	10,878,046	2.98%	15	1.28%
\$750,000 > and <= \$800,000	3,811,740	1.04%	5	0.43%
\$800,000 > and <= \$850,000	10,594,184	2.90%	13	1.11%
\$850,000 > and <= \$900,000	7,004,376	1.92%	8	0.68%
\$900,000 > and <= \$950,000	5,497,811	1.50%	6	0.51%
\$950,000 > and <= \$1,000,000	4,800,512	1.31%	5	0.43%
> \$1,000,000	11,660,733	3.19%	8	0.68%
Total	365,372,808	100.00%	1,174	100.00%



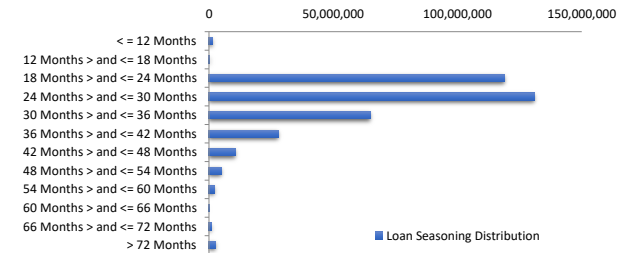
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,882,176	0.79%	115	11.55%
\$100,000 > and <= \$150,000	5,239,793	1.43%	42	4.22%
\$150,000 > and <= \$200,000	9,246,484	2.53%	52	5.22%
\$200,000 > and <= \$250,000	21,893,387	5.99%	98	9.84%
\$250,000 > and <= \$300,000	31,547,612	8.63%	114	11.45%
\$300,000 > and <= \$350,000	30,780,163	8.42%	95	9.54%
\$350,000 > and <= \$400,000	39,582,236	10.83%	106	10.64%
\$400,000 > and <= \$450,000	33,571,548	9.19%	79	7.93%
\$450,000 > and <= \$500,000	34,099,844	9.33%	72	7.23%
\$500,000 > and <= \$550,000	30,986,884	8.48%	59	5.92%
\$550,000 > and <= \$600,000	18,359,499	5.02%	32	3.21%
\$600,000 > and <= \$650,000	14,357,688	3.93%	23	2.31%
\$650,000 > and <= \$700,000	17,516,257	4.79%	26	2.61%
\$700,000 > and <= \$750,000	13,808,712	3.78%	19	1.91%
\$750,000 > and <= \$800,000	7,676,034	2.10%	10	1.00%
\$800,000 > and <= \$850,000	11,489,903	3.14%	14	1.41%
\$850,000 > and <= \$900,000	9,597,553	2.63%	11	1.10%
\$900,000 > and <= \$950,000	8,276,619	2.27%	9	0.90%
\$950,000 > and <= \$1,000,000	5,787,538	1.58%	6	0.60%
> \$1,000,000	18,672,879	5.11%	14	1.41%
Total	365,372,808	100.00%	996	100.00%



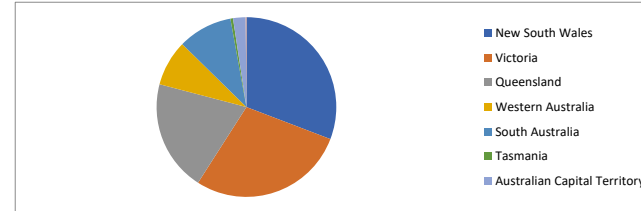
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,239,622	0.34%	3	0.26%
12 Months > and <= 18 Months	267,599	0.07%	2	0.17%
18 Months > and <= 24 Months	118,978,722	32.56%	341	29.05%
24 Months > and <= 30 Months	131,055,028	35.87%	440	37.48%
30 Months > and <= 36 Months	64,801,294	17.74%	199	16.95%
36 Months > and <= 42 Months	27,958,824	7.65%	89	7.58%
42 Months > and <= 48 Months	10,499,204	2.87%	31	2.64%
48 Months > and <= 54 Months	5,050,339	1.38%	15	1.28%
54 Months > and <= 60 Months	2,024,919	0.55%	6	0.51%
60 Months > and <= 66 Months	4,975	0.00%	2	0.17%
66 Months > and <= 72 Months	846,985	0.23%	3	0.26%
> 72 Months	2,645,298	0.72%	43	3.66%
Total	365,372,808	100.00%	1,174	100.00%



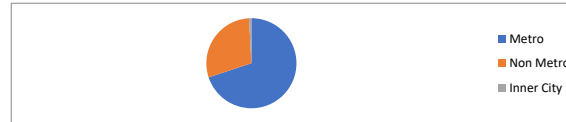
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	112,557,132	30.81%	245	24.60%
Victoria	103,221,606	28.25%	268	26.91%
Queensland	73,173,995	20.03%	223	22.39%
Western Australia	30,161,665	8.26%	104	10.44%
South Australia	35,785,429	9.79%	122	12.25%
Tasmania	1,709,236	0.47%	9	0.90%
Australian Capital Territory	8,278,377	2.27%	22	2.21%
Northern Territory	485,369	0.13%	3	0.30%
No Data	0	0.00%	0	0.00%
Total	365,372,808	100.00%	996	100.00%



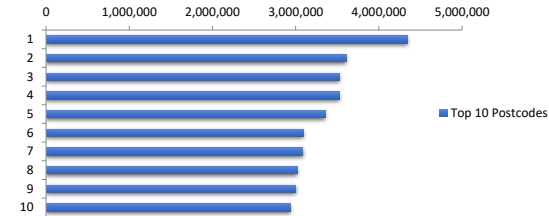
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	255,458,781	69.92%	679	68.17%
Non Metro	106,744,713	29.22%	311	31.22%
Inner City	3,169,314	0.87%	6	0.60%
No Data	0	0.00%	0	0.00%
Total	365,372,808	100.00%	996	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	4,338,452	1.19%	10	0.85%
2259	3,607,855	0.99%	6	0.51%
4209	3,530,332	0.97%	9	0.77%
4551	3,525,142	0.96%	10	0.85%
4556	3,357,721	0.92%	8	0.68%
2156	3,088,765	0.85%	2	0.17%
3977	3,084,940	0.84%	9	0.77%
5022	3,020,747	0.83%	7	0.60%
3030	3,003,719	0.82%	7	0.60%
2557	2,941,628	0.81%	5	0.43%
Total	33,499,302	9.17%	73	6.22%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	365,372,808	100.00%	1,174	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	365,372,808	100.00%	1,174	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	365,372,808	100.00%	1,174	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	365,372,808	100.00%	1,174	100.00%



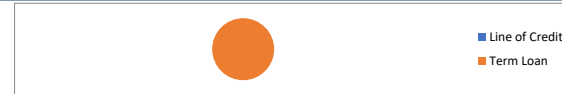
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	310,971,165	85.11%	1,017	86.63%
Interest Only	54,401,643	14.89%	157	13.37%
Non-Billing	0	0.00%	0	0.00%
Total	365,372,808	100.00%	1,174	100.00%



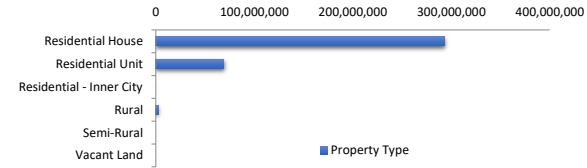
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	365,372,808	100.00%	1,174	100.00%
Total	365,372,808	100.00%	1,174	100.00%



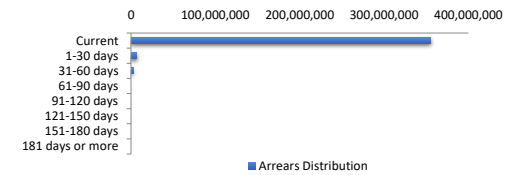
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	293,465,413	80.32%	770	77.31%
Residential Unit	69,156,711	18.93%	221	22.19%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,750,684	0.75%	5	0.50%
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	365,372,808	100.00%	996	100.00%



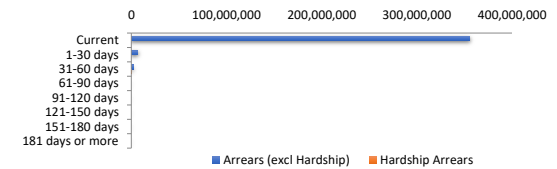
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	355,639,551	97.34%	1,154	98.30%
1-30 days	6,998,874	1.92%	17	1.45%
31-60 days	2,734,384	0.75%	3	0.26%
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	365,372,808	100.00%	1,174	100.00%



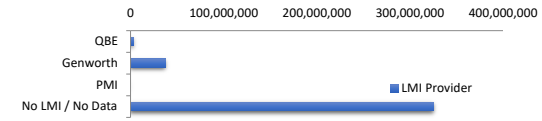
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	355,639,551	1154	0	0	355,639,551
1-30 days	6,998,874	17	0	0	6,998,874
31-60 days	2,399,790	2	334,594	1	2,734,384
61-90 days	0	0	0	0	-
91-120 days	0	0	0	0	-
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
Total	365,038,214	1,173	334,594	1	365,372,808



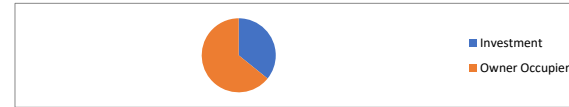
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	2,942,892	0.81%	16	1.61%
Genworth	37,229,156	10.19%	117	11.75%
PMI	0	0.00%	0	0.00%
No LMI / No Data	325,200,760	89.01%	863	86.65%
Total	365,372,808	100.00%	996	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	130,786,978	35.80%	403	34.33%
Owner Occupier	234,585,831	64.20%	771	65.67%
Total	365,372,808	100.00%	1,174	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