

**AFG Series 2021-1
Collateral Report**



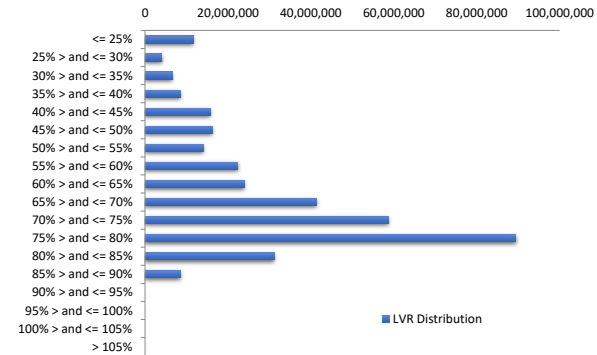
Model Period	20
Collection Period Start	1-Dec-22
Collection Period End	31-Dec-22
No. of Days	31
Interest Period Start	12-Dec-22
Interest Period End	9-Jan-23
No. of Days	29
Determination Date	5-Jan-23
Payment Date	10-Jan-23

Pool Statistics

Closing Balance of Mortgages	352,350,309
No. of Loans (Unconsolidated)	1,139
No. of Loans (Consolidated)	960
Average Loan Size (Unconsolidated)	309,351
Average Loan Size (Consolidated)	367,032
Largest Loan Size (Unconsolidated)	2,191,482
Largest Loan Size (Consolidated)	2,191,482
Smallest Loan Size (Unconsolidated)	(67,885)
Smallest Loan Size (Consolidated)	(67,885)
Weighted Average Interest Rate	5.88%
Weighted Average LVR	65.40%
Weighted Average Seasoning	29.69
Weighted Average Remaining Term	322.19

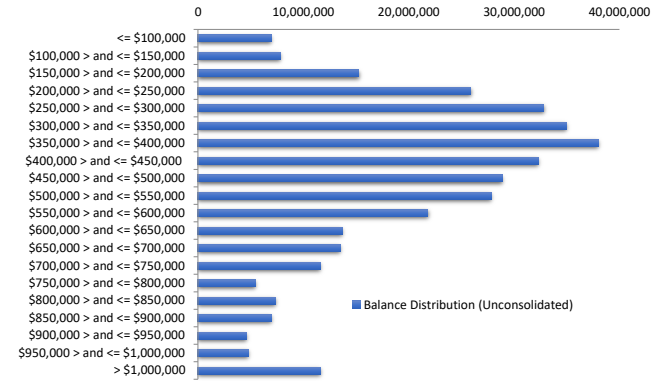
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,703,366	3.32%	154	16.04%
25% > and <= 30%	4,048,406	1.15%	20	2.08%
30% > and <= 35%	6,633,544	1.88%	25	2.60%
35% > and <= 40%	8,539,165	2.42%	29	3.02%
40% > and <= 45%	15,689,544	4.45%	48	5.00%
45% > and <= 50%	16,235,734	4.61%	38	3.96%
50% > and <= 55%	14,112,261	4.01%	37	3.85%
55% > and <= 60%	22,389,033	6.35%	57	5.94%
60% > and <= 65%	23,880,439	6.78%	53	5.52%
65% > and <= 70%	41,292,138	11.72%	91	9.48%
70% > and <= 75%	58,668,312	16.65%	134	13.96%
75% > and <= 80%	89,415,112	25.38%	184	19.17%
80% > and <= 85%	31,131,739	8.84%	72	7.50%
85% > and <= 90%	8,611,516	2.44%	18	1.88%
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	352,350,309	100.00%	960	100.00%



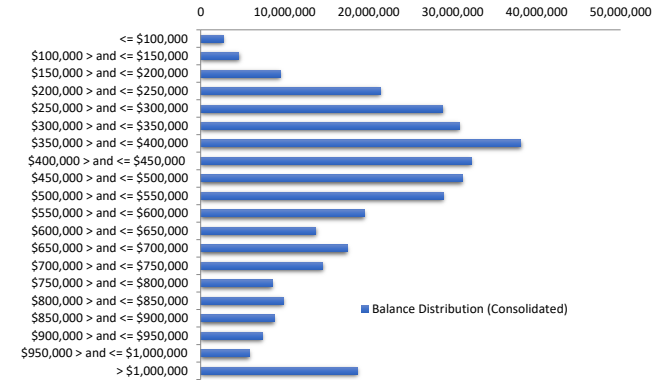
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,942,426	1.97%	215	18.88%
\$100,000 > and <= \$150,000	7,830,805	2.22%	64	5.62%
\$150,000 > and <= \$200,000	15,274,519	4.34%	87	7.64%
\$200,000 > and <= \$250,000	25,905,328	7.35%	116	10.18%
\$250,000 > and <= \$300,000	32,824,599	9.32%	119	10.45%
\$300,000 > and <= \$350,000	35,005,909	9.93%	108	9.48%
\$350,000 > and <= \$400,000	38,035,472	10.79%	102	8.96%
\$400,000 > and <= \$450,000	32,288,234	9.16%	76	6.67%
\$450,000 > and <= \$500,000	28,909,295	8.20%	61	5.36%
\$500,000 > and <= \$550,000	27,811,515	7.89%	53	4.65%
\$550,000 > and <= \$600,000	21,821,089	6.19%	38	3.34%
\$600,000 > and <= \$650,000	13,691,851	3.89%	22	1.93%
\$650,000 > and <= \$700,000	13,536,281	3.84%	20	1.76%
\$700,000 > and <= \$750,000	11,624,204	3.30%	16	1.40%
\$750,000 > and <= \$800,000	5,449,184	1.55%	7	0.61%
\$800,000 > and <= \$850,000	7,365,869	2.09%	9	0.79%
\$850,000 > and <= \$900,000	6,996,510	1.99%	8	0.70%
\$900,000 > and <= \$950,000	4,597,581	1.30%	5	0.44%
\$950,000 > and <= \$1,000,000	4,797,509	1.36%	5	0.44%
> \$1,000,000	11,642,130	3.30%	8	0.70%
Total	352,350,309	100.00%	1,139	100.00%



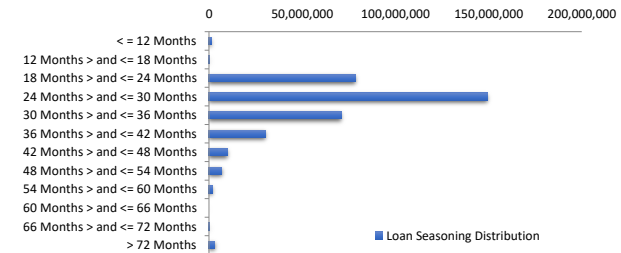
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,714,461	0.77%	112	11.67%
\$100,000 > and <= \$150,000	4,558,138	1.29%	37	3.85%
\$150,000 > and <= \$200,000	9,464,923	2.69%	54	5.63%
\$200,000 > and <= \$250,000	21,407,141	6.08%	96	10.00%
\$250,000 > and <= \$300,000	28,830,460	8.18%	104	10.83%
\$300,000 > and <= \$350,000	30,767,557	8.73%	95	9.90%
\$350,000 > and <= \$400,000	38,118,851	10.82%	102	10.63%
\$400,000 > and <= \$450,000	32,198,288	9.14%	76	7.92%
\$450,000 > and <= \$500,000	31,199,159	8.85%	66	6.88%
\$500,000 > and <= \$550,000	28,868,470	8.19%	55	5.73%
\$550,000 > and <= \$600,000	19,494,891	5.53%	34	3.54%
\$600,000 > and <= \$650,000	13,729,581	3.90%	22	2.29%
\$650,000 > and <= \$700,000	17,493,901	4.96%	26	2.71%
\$700,000 > and <= \$750,000	14,560,189	4.13%	20	2.08%
\$750,000 > and <= \$800,000	8,520,718	2.42%	11	1.15%
\$800,000 > and <= \$850,000	9,906,425	2.81%	12	1.25%
\$850,000 > and <= \$900,000	8,740,153	2.48%	10	1.04%
\$900,000 > and <= \$950,000	7,373,388	2.09%	8	0.83%
\$950,000 > and <= \$1,000,000	5,782,640	1.64%	6	0.63%
> \$1,000,000	18,620,974	5.28%	14	1.46%
Total	352,350,309	100.00%	960	100.00%



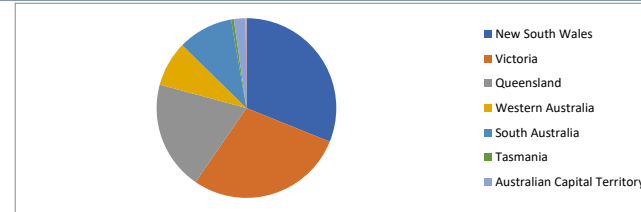
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,238,799	0.35%	3	0.26%
12 Months > and <= 18 Months	267,310	0.08%	1	0.09%
18 Months > and <= 24 Months	78,466,683	22.27%	226	19.84%
24 Months > and <= 30 Months	149,198,379	42.34%	483	42.41%
30 Months > and <= 36 Months	70,952,926	20.14%	217	19.05%
36 Months > and <= 42 Months	30,145,882	8.56%	104	9.13%
42 Months > and <= 48 Months	9,759,571	2.77%	31	2.72%
48 Months > and <= 54 Months	6,904,109	1.96%	19	1.67%
54 Months > and <= 60 Months	2,019,597	0.57%	7	0.61%
60 Months > and <= 66 Months	4	0.00%	1	0.09%
66 Months > and <= 72 Months	278,816	0.08%	3	0.26%
> 72 Months	3,118,234	0.88%	44	3.86%
Total	352,350,309	100.00%	1,139	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	109,608,726	31.11%	237	24.69%
Victoria	100,353,788	28.48%	260	27.08%
Queensland	69,113,245	19.61%	212	22.08%
Western Australia	28,610,266	8.12%	100	10.42%
South Australia	35,005,835	9.93%	119	12.40%
Tasmania	1,712,307	0.49%	9	0.94%
Australian Capital Territory	7,466,100	2.12%	20	2.08%
Northern Territory	480,042	0.14%	3	0.31%
No Data	0	0.00%	0	0.00%
Total	352,350,309	100.00%	960	100.00%



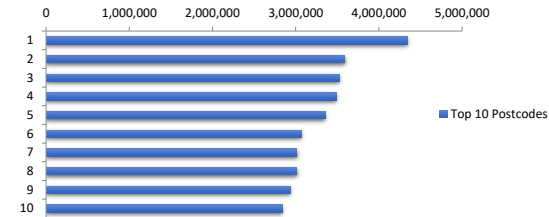
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	246,543,827	69.97%	655	68.23%
Non Metro	102,639,014	29.13%	299	31.15%
Inner City	3,167,468	0.90%	6	0.63%
No Data	0	0.00%	0	0.00%
Total	352,350,309	100.00%	960	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	4,338,368	1.23%	10	0.88%
2259	3,591,466	1.02%	6	0.53%
4209	3,526,615	1.00%	9	0.79%
4551	3,489,544	0.99%	10	0.88%
4556	3,354,558	0.95%	8	0.70%
2156	3,072,615	0.87%	2	0.18%
5022	3,014,580	0.86%	7	0.61%
3977	3,013,290	0.86%	9	0.79%
2557	2,937,665	0.83%	5	0.44%
2234	2,844,349	0.81%	4	0.35%
Total	33,183,051	9.42%	70	6.15%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	352,350,309	100.00%	1,139	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	352,350,309	100.00%	1,139	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	352,350,309	100.00%	1,139	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	352,350,309	100.00%	1,139	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	299,513,399	85.00%	987	86.65%
Interest Only	52,836,910	15.00%	152	13.35%
Non-Billing	0	0.00%	0	0.00%
Total	352,350,309	100.00%	1,139	100.00%



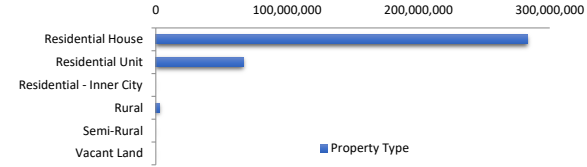
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	352,350,309	100.00%	1,139	100.00%
Total	352,350,309	100.00%	1,139	100.00%



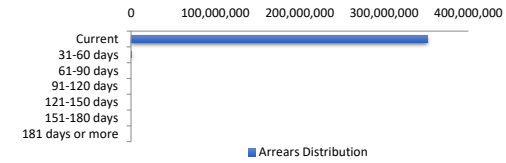
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	282,718,057	80.24%	743	77.40%
Residential Unit	66,900,756	18.99%	212	22.08%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,731,497	0.78%	5	0.52%
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	352,350,309	100.00%	960	100.00%



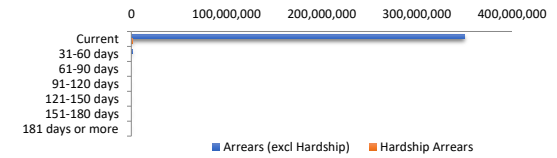
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	351,349,920	99.72%	1,137	99.82%
31-60 days	1,000,390	0.28%	2	0.18%
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	352,350,309	100.00%	1,139	100.00%



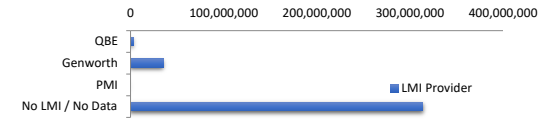
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	349,787,473	1136	1,562,447	1	351,349,920
31-60 days	1,000,390	2	0	0	1,000,390
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	350,787,862	1,138	1,562,447	1	352,350,309



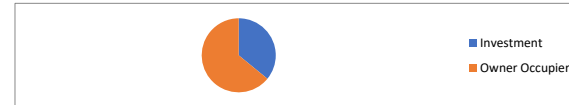
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	2,850,471	0.81%	16	1.67%
Genworth	35,480,201	10.07%	114	11.88%
PMI	0	0.00%	0	0.00%
No LMI / No Data	314,019,637	89.12%	830	86.46%
Total	352,350,309	100.00%	960	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	126,516,155	35.91%	392	34.42%
Owner Occupier	225,834,154	64.09%	747	65.58%
Total	352,350,309	100.00%	1,139	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