

**AFG Series 2021-2
Collateral Report**



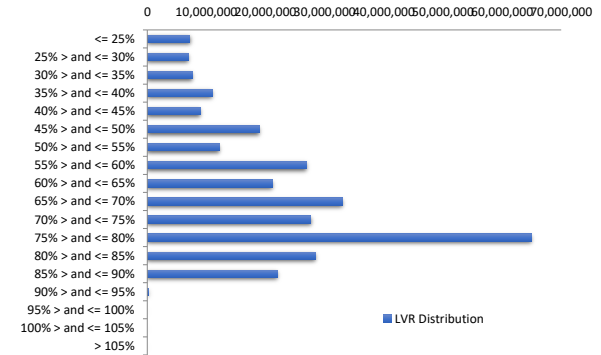
| | |
|-------------------------|-----------|
| Model Period | 15 |
| Collection Period Start | 1-Dec-22 |
| Collection Period End | 31-Dec-22 |
| No. of Days | 31 |
| Interest Period Start | 12-Dec-22 |
| Interest Period End | 9-Jan-23 |
| No. of Days | 29 |
| Determination Date | 5-Jan-23 |
| Payment Date | 10-Jan-23 |

Pool Statistics

| | |
|-------------------------------------|-------------|
| Closing Balance of Mortgages | 297,159,573 |
| No. of Loans (Unconsolidated) | 872 |
| No. of Loans (Consolidated) | 721 |
| Average Loan Size (Unconsolidated) | 340,779 |
| Average Loan Size (Consolidated) | 412,149 |
| Largest Loan Size (Unconsolidated) | 2,009,576 |
| Largest Loan Size (Consolidated) | 2,088,425 |
| Smallest Loan Size (Unconsolidated) | (14,739) |
| Smallest Loan Size (Consolidated) | (14,739) |
| Weighted Average Interest Rate | 5.83% |
| Weighted Average LVR | 64.79% |
| Weighted Average Seasoning | 22.22 |
| Weighted Average Remaining Term | 327.59 |

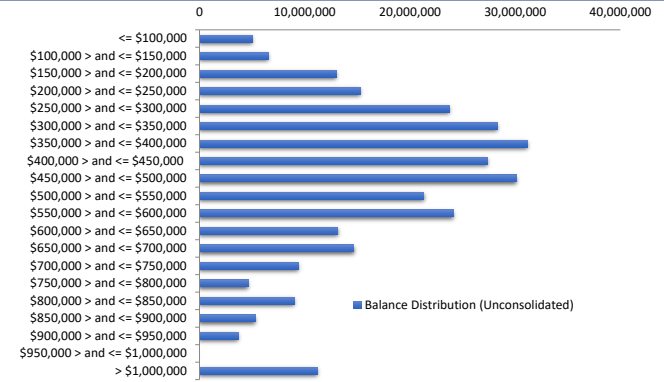
LVR Distribution

| Current LTV | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25% | 7,208,216 | 2.43% | 76 | 10.54% |
| 25% > and <= 30% | 6,969,686 | 2.35% | 23 | 3.19% |
| 30% > and <= 35% | 7,601,829 | 2.56% | 22 | 3.05% |
| 35% > and <= 40% | 10,961,078 | 3.69% | 24 | 3.33% |
| 40% > and <= 45% | 9,001,338 | 3.03% | 21 | 2.91% |
| 45% > and <= 50% | 18,913,590 | 6.36% | 43 | 5.96% |
| 50% > and <= 55% | 12,159,198 | 4.09% | 30 | 4.16% |
| 55% > and <= 60% | 26,957,070 | 9.07% | 56 | 7.77% |
| 60% > and <= 65% | 21,231,235 | 7.14% | 50 | 6.93% |
| 65% > and <= 70% | 32,957,195 | 11.09% | 63 | 8.74% |
| 70% > and <= 75% | 27,682,778 | 9.32% | 58 | 8.04% |
| 75% > and <= 80% | 64,949,126 | 21.86% | 139 | 19.28% |
| 80% > and <= 85% | 28,410,997 | 9.56% | 63 | 8.74% |
| 85% > and <= 90% | 21,948,011 | 7.39% | 52 | 7.21% |
| 90% > and <= 95% | 208,225 | 0.07% | 1 | 0.14% |
| 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 | 297,159,573 | 100.00% | 721 | 100.00% |



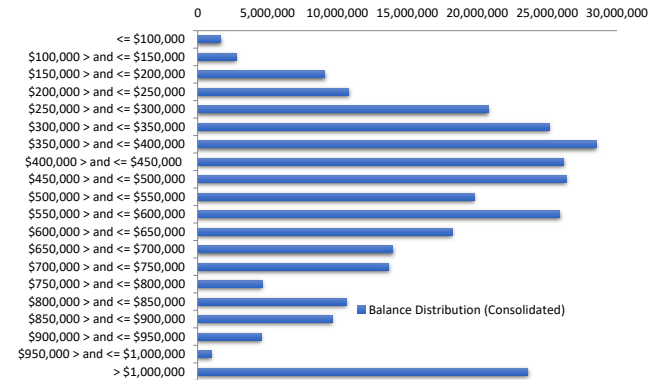
Balance Distribution (Unconsolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|------------|----------------|
| <= \$100,000 | 5,060,145 | 1.70% | 120 | 13.76% |
| \$100,000 > and <= \$150,000 | 6,513,773 | 2.19% | 52 | 5.96% |
| \$150,000 > and <= \$200,000 | 13,020,960 | 4.38% | 74 | 8.49% |
| \$200,000 > and <= \$250,000 | 15,309,808 | 5.15% | 68 | 7.80% |
| \$250,000 > and <= \$300,000 | 23,716,250 | 7.98% | 85 | 9.75% |
| \$300,000 > and <= \$350,000 | 28,341,609 | 9.54% | 88 | 10.09% |
| \$350,000 > and <= \$400,000 | 31,176,743 | 10.49% | 83 | 9.52% |
| \$400,000 > and <= \$450,000 | 27,403,376 | 9.22% | 64 | 7.34% |
| \$450,000 > and <= \$500,000 | 30,127,622 | 10.14% | 64 | 7.34% |
| \$500,000 > and <= \$550,000 | 21,330,248 | 7.18% | 41 | 4.70% |
| \$550,000 > and <= \$600,000 | 24,139,026 | 8.12% | 42 | 4.82% |
| \$600,000 > and <= \$650,000 | 13,134,698 | 4.42% | 21 | 2.41% |
| \$650,000 > and <= \$700,000 | 14,669,096 | 4.94% | 22 | 2.52% |
| \$700,000 > and <= \$750,000 | 9,414,314 | 3.17% | 13 | 1.49% |
| \$750,000 > and <= \$800,000 | 4,615,019 | 1.55% | 6 | 0.69% |
| \$800,000 > and <= \$850,000 | 8,987,166 | 3.02% | 11 | 1.26% |
| \$850,000 > and <= \$900,000 | 5,280,979 | 1.78% | 6 | 0.69% |
| \$900,000 > and <= \$950,000 | 3,709,194 | 1.25% | 4 | 0.46% |
| \$950,000 > and <= \$1,000,000 | 0 | 0.00% | 0 | 0.00% |
| > \$1,000,000 | 11,209,547 | 3.77% | 8 | 0.92% |
| Total | 297,159,573 | 100.00% | 872 | 100.00% |



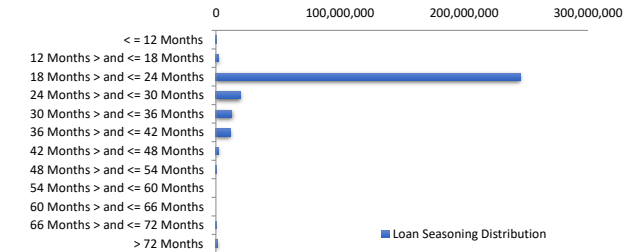
Balance Distribution (Consolidated)

| Current Balance | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------------|--------------------|----------------|----------------------|----------------|
| <= \$100,000 | 1,672,579 | 0.56% | 48 | 6.66% |
| \$100,000 > and <= \$150,000 | 2,774,087 | 0.93% | 22 | 3.05% |
| \$150,000 > and <= \$200,000 | 9,111,700 | 3.07% | 52 | 7.21% |
| \$200,000 > and <= \$250,000 | 10,821,754 | 3.64% | 48 | 6.66% |
| \$250,000 > and <= \$300,000 | 20,793,618 | 7.00% | 75 | 10.40% |
| \$300,000 > and <= \$350,000 | 25,147,589 | 8.46% | 78 | 10.82% |
| \$350,000 > and <= \$400,000 | 28,532,761 | 9.60% | 76 | 10.54% |
| \$400,000 > and <= \$450,000 | 26,189,429 | 8.81% | 61 | 8.46% |
| \$450,000 > and <= \$500,000 | 26,374,954 | 8.88% | 56 | 7.77% |
| \$500,000 > and <= \$550,000 | 19,809,033 | 6.67% | 38 | 5.27% |
| \$550,000 > and <= \$600,000 | 25,917,534 | 8.72% | 45 | 6.24% |
| \$600,000 > and <= \$650,000 | 18,239,779 | 6.14% | 29 | 4.02% |
| \$650,000 > and <= \$700,000 | 13,970,062 | 4.70% | 21 | 2.91% |
| \$700,000 > and <= \$750,000 | 13,683,692 | 4.60% | 19 | 2.64% |
| \$750,000 > and <= \$800,000 | 4,641,981 | 1.56% | 6 | 0.83% |
| \$800,000 > and <= \$850,000 | 10,653,624 | 3.59% | 13 | 1.80% |
| \$850,000 > and <= \$900,000 | 9,657,946 | 3.25% | 11 | 1.53% |
| \$900,000 > and <= \$950,000 | 4,567,882 | 1.54% | 5 | 0.69% |
| \$950,000 > and <= \$1,000,000 | 969,874 | 0.33% | 1 | 0.14% |
| > \$1,000,000 | 23,629,696 | 7.95% | 17 | 2.36% |
| Total | 297,159,573 | 100.00% | 721 | 100.00% |



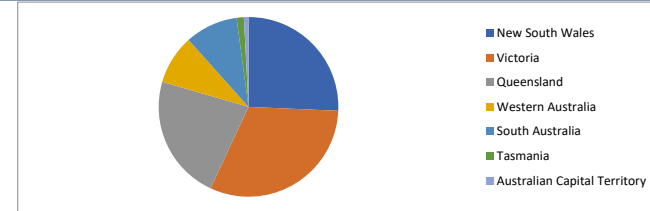
Loan Seasoning Distribution

| Seasoning (Months) | Balance | % Balance | Loan Count | % Loan Count |
|------------------------------|--------------------|----------------|------------|----------------|
| <= 12 Months | 257,482 | 0.09% | 2 | 0.23% |
| 12 Months > and <= 18 Months | 2,194,061 | 0.74% | 13 | 1.49% |
| 18 Months > and <= 24 Months | 245,365,827 | 82.57% | 709 | 81.31% |
| 24 Months > and <= 30 Months | 19,916,551 | 6.70% | 55 | 6.31% |
| 30 Months > and <= 36 Months | 12,916,542 | 4.35% | 36 | 4.13% |
| 36 Months > and <= 42 Months | 11,893,190 | 4.00% | 36 | 4.13% |
| 42 Months > and <= 48 Months | 2,191,118 | 0.74% | 11 | 1.26% |
| 48 Months > and <= 54 Months | 411,058 | 0.14% | 2 | 0.23% |
| 54 Months > and <= 60 Months | 0 | 0.00% | 0 | 0.00% |
| 60 Months > and <= 66 Months | 0 | 0.00% | 0 | 0.00% |
| 66 Months > and <= 72 Months | 402,620 | 0.14% | 1 | 0.11% |
| > 72 Months | 1,611,123 | 0.54% | 7 | 0.80% |
| Total | 297,159,573 | 100.00% | 872 | 100.00% |



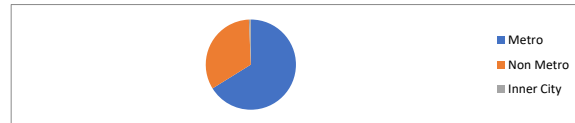
Geographic Distribution

| Jurisdiction State | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales | 76,345,958 | 25.69% | 145 | 20.11% |
| Victoria | 92,846,353 | 31.24% | 231 | 32.04% |
| Queensland | 67,036,408 | 22.56% | 177 | 24.55% |
| Western Australia | 26,401,898 | 8.88% | 75 | 10.40% |
| South Australia | 28,196,482 | 9.49% | 76 | 10.54% |
| Tasmania | 3,879,965 | 1.31% | 11 | 1.53% |
| Australian Capital Territory | 2,452,508 | 0.83% | 6 | 0.83% |
| Northern Territory | 0 | 0.00% | 0 | 0.00% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 297,159,573 | 100.00% | 721 | 100.00% |



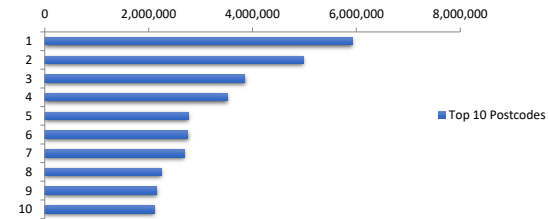
Locality

| S&P Category | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro | 196,587,616 | 66.16% | 455 | 63.11% |
| Non Metro | 98,513,147 | 33.15% | 261 | 36.20% |
| Inner City | 2,058,810 | 0.69% | 5 | 0.69% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 297,159,573 | 100.00% | 721 | 100.00% |



Top 10 Postcodes

| Postcode | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|---------------|----------------------|--------------|
| 3064 | 5,925,247 | 1.99% | 14 | 1.61% |
| 4557 | 4,987,916 | 1.68% | 6 | 0.69% |
| 2261 | 3,853,882 | 1.30% | 6 | 0.69% |
| 3977 | 3,522,195 | 1.19% | 7 | 0.80% |
| 4560 | 2,769,928 | 0.93% | 8 | 0.92% |
| 2291 | 2,756,150 | 0.93% | 3 | 0.34% |
| 3029 | 2,689,294 | 0.90% | 6 | 0.69% |
| 4551 | 2,249,482 | 0.76% | 4 | 0.46% |
| 3338 | 2,154,850 | 0.73% | 4 | 0.46% |
| 3350 | 2,112,880 | 0.71% | 6 | 0.69% |
| Total | 33,021,823 | 11.11% | 64 | 7.34% |



Documentation

| Document Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|------------|----------------|
| Full Doc | 297,159,573 | 100.00% | 872 | 100.00% |
| Low Doc | 0 | 0.00% | 0 | 0.00% |
| No Doc | 0 | 0.00% | 0 | 0.00% |
| Total | 297,159,573 | 100.00% | 872 | 100.00% |



Rate Type

| Rate Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|------------|----------------|
| Variable Rate | 297,159,573 | 100.00% | 872 | 100.00% |
| Fixed Rate | 0 | 0.00% | 0 | 0.00% |
| Total | 297,159,573 | 100.00% | 872 | 100.00% |



Repayment Type

| Repayment Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------------|--------------------|----------------|------------|----------------|
| Principal & Interest | 236,022,902 | 79.43% | 707 | 81.08% |
| Interest Only | 61,136,671 | 20.57% | 165 | 18.92% |
| Non-Billing | 0 | 0.00% | 0 | 0.00% |
| Total | 297,159,573 | 100.00% | 872 | 100.00% |



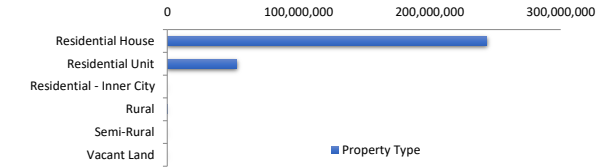
Loan Type

| Product Category | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Line of Credit | 0 | 0.00% | 0 | 0.00% |
| Term Loan | 297,159,573 | 100.00% | 872 | 100.00% |
| Total | 297,159,573 | 100.00% | 872 | 100.00% |



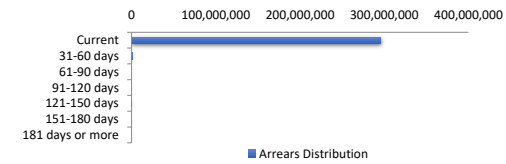
Property Type

| Property Type | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House | 243,692,206 | 82.01% | 563 | 78.09% |
| Residential Unit | 53,169,015 | 17.89% | 155 | 21.50% |
| Residential - Inner City | 0 | 0.00% | 0 | 0.00% |
| Rural | 298,352 | 0.10% | 2 | 0.28% |
| Semi-Rural | 0 | 0.00% | 0 | 0.00% |
| Vacant Land | 0 | 0.00% | 1 | 0.14% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 297,159,573 | 100.00% | 721 | 100.00% |



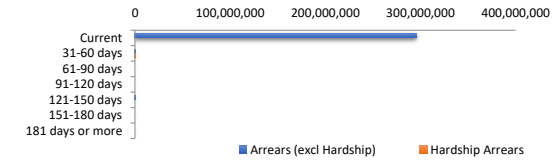
Arrears Distribution

| Arrears Band | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Current | 295,957,975 | 99.60% | 869 | 99.66% |
| 31-60 days | 827,137 | 0.28% | 2 | 0.23% |
| 61-90 days | 0 | 0.00% | 0 | 0.00% |
| 91-120 days | 0 | 0.00% | 0 | 0.00% |
| 121-150 days | 374,461 | 0.13% | 1 | 0.11% |
| 151-180 days | 0 | 0.00% | 0 | 0.00% |
| 181 days or more | 0 | 0.00% | 0 | 0.00% |
| Total | 297,159,573 | 100.00% | 872 | 100.00% |



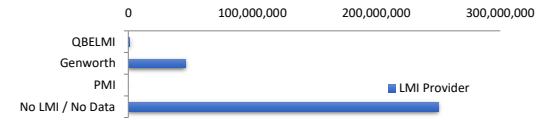
Hardships

| Hardships | Arrears (excl Hardship) | Loan Count | Hardship Arrears | Loan Count | Total Arrears |
|------------------|-------------------------|------------|------------------|------------|--------------------|
| Current | 295,957,975 | 869 | 0 | 0 | 295,957,975 |
| 31-60 days | 354,664 | 1 | 472,473 | 1 | 827,137 |
| 61-90 days | 0 | 0 | 0 | 0 | 0 |
| 91-120 days | 0 | 0 | 0 | 0 | 0 |
| 121-150 days | 374,461 | 1 | 0 | 0 | 374,461 |
| 151-180 days | 0 | 0 | 0 | 0 | 0 |
| 181 days or more | 0 | 0 | 0 | 0 | 0 |
| Total | 296,687,100 | 871 | 472,473 | 1 | 297,159,573 |



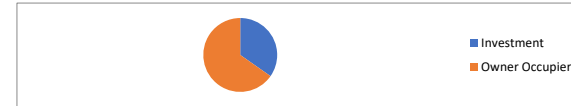
LMI Provider

| LMI Provider | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------|--------------------|----------------|----------------------|----------------|
| QBELMI | 1,236,280 | 0.42% | 4 | 0.55% |
| Genworth | 46,037,903 | 15.49% | 121 | 16.78% |
| PMI | 0 | 0.00% | 0 | 0.00% |
| No LMI / No Data | 249,885,390 | 84.09% | 596 | 82.66% |
| Total | 297,159,573 | 100.00% | 721 | 100.00% |



Property Occupancy

| Property Occupancy | Balance | % Balance | Loan Count | % Loan Count |
|--------------------|--------------------|----------------|------------|----------------|
| Investment | 103,169,491 | 34.72% | 297 | 34.06% |
| Owner Occupier | 193,990,082 | 65.28% | 575 | 65.94% |
| Total | 297,159,573 | 100.00% | 872 | 100.00% |



Default Statistics

| Default Data | Amount | No. of Loans |
|---|------------|--------------|
| Defaulted Loans | 374,460.83 | 1 |
| 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 |