

**AFG Series 2021-1
Collateral Report**



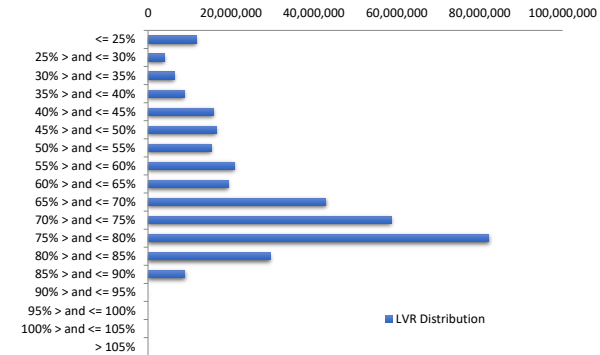
Model Period	21
Collection Period Start	1-Jan-23
Collection Period End	31-Jan-23
No. of Days	31
Interest Period Start	10-Jan-23
Interest Period End	9-Feb-23
No. of Days	31
Determination Date	7-Feb-23
Payment Date	10-Feb-23

Pool Statistics

Closing Balance of Mortgages	340,562,500
No. of Loans (Unconsolidated)	1,106
No. of Loans (Consolidated)	934
Average Loan Size (Unconsolidated)	307,923
Average Loan Size (Consolidated)	364,628
Largest Loan Size (Unconsolidated)	2,189,260
Largest Loan Size (Consolidated)	2,189,260
Smallest Loan Size (Unconsolidated)	(15,948)
Smallest Loan Size (Consolidated)	(15,948)
Weighted Average Interest Rate	5.85%
Weighted Average LVR	65.06%
Weighted Average Seasoning	30.65
Weighted Average Remaining Term	321.16

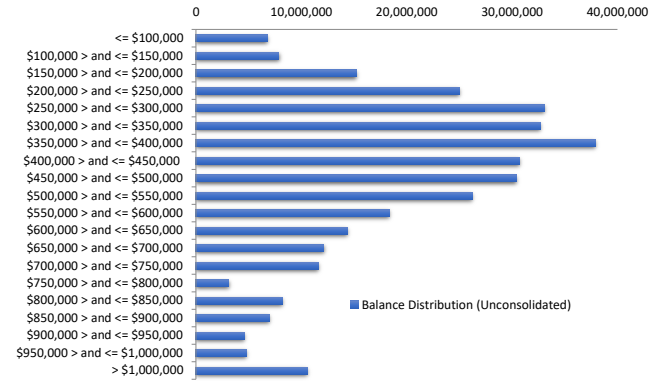
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,624,195	3.41%	151	16.17%
25% > and <= 30%	4,005,657	1.18%	20	2.14%
30% > and <= 35%	6,437,296	1.89%	27	2.89%
35% > and <= 40%	8,745,124	2.57%	30	3.21%
40% > and <= 45%	15,813,805	4.64%	47	5.03%
45% > and <= 50%	16,462,265	4.83%	38	4.07%
50% > and <= 55%	15,237,062	4.47%	39	4.18%
55% > and <= 60%	20,898,528	6.14%	55	5.89%
60% > and <= 65%	19,322,383	5.67%	44	4.71%
65% > and <= 70%	42,879,757	12.59%	93	9.96%
70% > and <= 75%	58,621,338	17.21%	134	14.35%
75% > and <= 80%	82,176,942	24.13%	170	18.20%
80% > and <= 85%	29,431,193	8.64%	67	7.17%
85% > and <= 90%	8,906,955	2.62%	19	2.03%
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	340,562,500	100.00%	934	100.00%



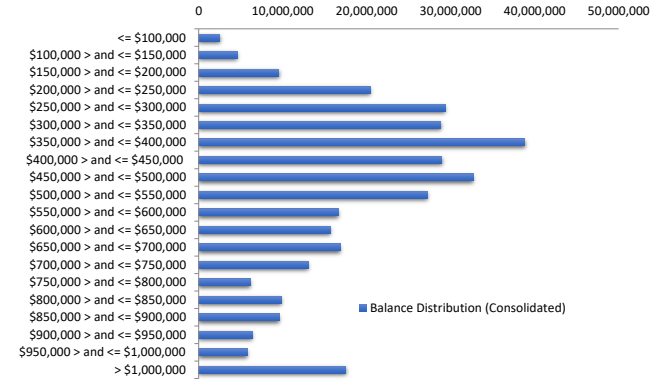
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,757,014	1.98%	207	18.72%
\$100,000 > and <= \$150,000	7,876,675	2.31%	64	5.79%
\$150,000 > and <= \$200,000	15,197,334	4.46%	86	7.78%
\$200,000 > and <= \$250,000	24,971,932	7.33%	112	10.13%
\$250,000 > and <= \$300,000	33,088,402	9.72%	120	10.85%
\$300,000 > and <= \$350,000	32,680,414	9.60%	101	9.13%
\$350,000 > and <= \$400,000	37,921,137	11.13%	102	9.22%
\$400,000 > and <= \$450,000	30,724,350	9.02%	72	6.51%
\$450,000 > and <= \$500,000	30,381,073	8.92%	64	5.79%
\$500,000 > and <= \$550,000	26,231,476	7.70%	50	4.52%
\$550,000 > and <= \$600,000	18,368,367	5.39%	32	2.89%
\$600,000 > and <= \$650,000	14,345,995	4.21%	23	2.08%
\$650,000 > and <= \$700,000	12,143,697	3.57%	18	1.63%
\$700,000 > and <= \$750,000	11,605,403	3.41%	16	1.45%
\$750,000 > and <= \$800,000	3,114,634	0.91%	4	0.36%
\$800,000 > and <= \$850,000	8,212,377	2.41%	10	0.90%
\$850,000 > and <= \$900,000	6,986,512	2.05%	8	0.72%
\$900,000 > and <= \$950,000	4,590,185	1.35%	5	0.45%
\$950,000 > and <= \$1,000,000	4,795,563	1.41%	5	0.45%
> \$1,000,000	10,569,961	3.10%	7	0.63%
Total	340,562,500	100.00%	1,106	100.00%



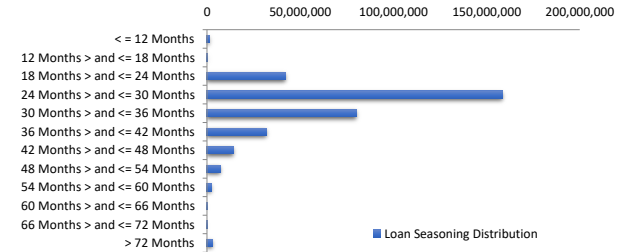
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,518,710	0.74%	109	11.67%
\$100,000 > and <= \$150,000	4,589,164	1.35%	37	3.96%
\$150,000 > and <= \$200,000	9,543,704	2.80%	54	5.78%
\$200,000 > and <= \$250,000	20,478,613	6.01%	92	9.85%
\$250,000 > and <= \$300,000	29,352,345	8.62%	106	11.35%
\$300,000 > and <= \$350,000	28,812,790	8.46%	89	9.53%
\$350,000 > and <= \$400,000	38,843,595	11.41%	104	11.13%
\$400,000 > and <= \$450,000	28,955,002	8.50%	68	7.28%
\$450,000 > and <= \$500,000	32,665,174	9.59%	69	7.39%
\$500,000 > and <= \$550,000	27,246,481	8.00%	52	5.57%
\$550,000 > and <= \$600,000	16,602,451	4.88%	29	3.10%
\$600,000 > and <= \$650,000	15,648,230	4.59%	25	2.68%
\$650,000 > and <= \$700,000	16,849,902	4.95%	25	2.68%
\$700,000 > and <= \$750,000	13,049,048	3.83%	18	1.93%
\$750,000 > and <= \$800,000	6,196,994	1.82%	8	0.86%
\$800,000 > and <= \$850,000	9,902,325	2.91%	12	1.28%
\$850,000 > and <= \$900,000	9,576,918	2.81%	11	1.18%
\$900,000 > and <= \$950,000	6,413,081	1.88%	7	0.75%
\$950,000 > and <= \$1,000,000	5,778,902	1.70%	6	0.64%
> \$1,000,000	17,539,071	5.15%	13	1.39%
Total	340,562,500	100.00%	934	100.00%



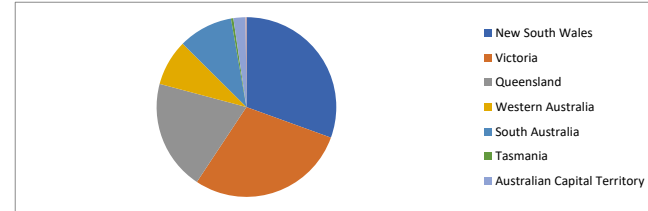
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,235,614	0.36%	3	0.27%
12 Months > and <= 18 Months	266,989	0.08%	1	0.09%
18 Months > and <= 24 Months	41,876,872	12.30%	124	11.21%
24 Months > and <= 30 Months	158,614,937	46.57%	497	44.94%
30 Months > and <= 36 Months	80,079,308	23.51%	253	22.88%
36 Months > and <= 42 Months	31,818,408	9.34%	113	10.22%
42 Months > and <= 48 Months	14,041,586	4.12%	40	3.62%
48 Months > and <= 54 Months	7,264,457	2.13%	23	2.08%
54 Months > and <= 60 Months	2,322,803	0.68%	8	0.72%
60 Months > and <= 66 Months	10,779	0.00%	2	0.18%
66 Months > and <= 72 Months	6,415	0.00%	2	0.18%
> 72 Months	3,024,331	0.89%	40	3.62%
Total	340,562,500	100.00%	1,106	100.00%



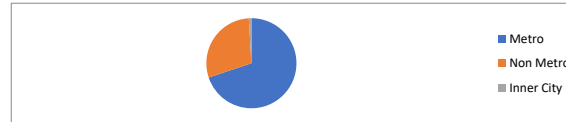
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	103,979,269	30.53%	228	24.41%
Victoria	97,993,901	28.77%	256	27.41%
Queensland	67,595,830	19.85%	207	22.16%
Western Australia	28,238,010	8.29%	98	10.49%
South Australia	33,342,340	9.79%	114	12.21%
Tasmania	1,457,755	0.43%	8	0.86%
Australian Capital Territory	7,460,827	2.19%	20	2.14%
Northern Territory	494,568	0.15%	3	0.32%
No Data	0	0.00%	0	0.00%
Total	340,562,500	100.00%	934	100.00%



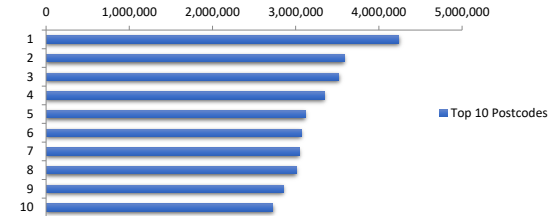
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	237,930,507	69.86%	636	68.09%
Non Metro	99,464,822	29.21%	292	31.26%
Inner City	3,167,171	0.93%	6	0.64%
No Data	0	0.00%	0	0.00%
Total	340,562,500	100.00%	934	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	4,239,453	1.24%	10	0.90%
2259	3,583,615	1.05%	6	0.54%
4209	3,519,892	1.03%	9	0.81%
4556	3,348,911	0.98%	8	0.72%
3977	3,120,088	0.92%	9	0.81%
2156	3,071,076	0.90%	2	0.18%
4551	3,040,833	0.89%	9	0.81%
5022	3,010,215	0.88%	7	0.63%
2234	2,857,005	0.84%	4	0.36%
2560	2,725,164	0.80%	5	0.45%
Total	32,516,252	9.55%	69	6.24%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	340,562,500	100.00%	1,106	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	340,562,500	100.00%	1,106	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	340,562,500	100.00%	1,106	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	340,562,500	100.00%	1,106	100.00%



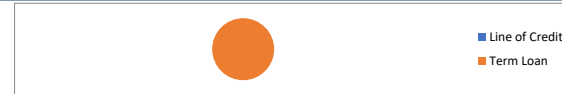
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	289,388,486	84.97%	956	86.44%
Interest Only	51,174,014	15.03%	150	13.56%
Non-Billing	0	0.00%	0	0.00%
Total	340,562,500	100.00%	1,106	100.00%



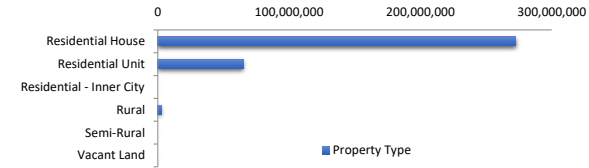
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	340,562,500	100.00%	1,106	100.00%
Total	340,562,500	100.00%	1,106	100.00%



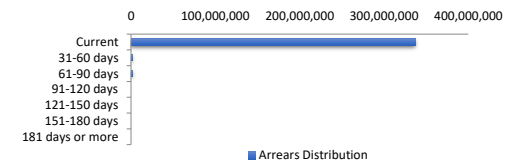
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	272,586,079	80.04%	723	77.41%
Residential Unit	65,230,537	19.15%	206	22.06%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,745,885	0.81%	5	0.54%
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	340,562,500	100.00%	934	100.00%



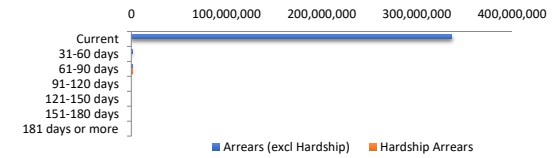
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	336,850,422	98.91%	1,098	99.28%
31-60 days	1,560,102	0.46%	3	0.27%
61-90 days	2,151,976	0.63%	5	0.45%
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	340,562,500	100.00%	1,106	100.00%



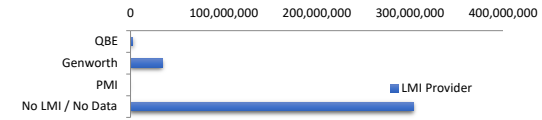
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	336,850,422	1098	0	0	336,850,422
31-60 days	1,560,102	3	0	0	1,560,102
61-90 days	981,878	2	1,170,099	3	2,151,976
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	339,392,402	1,103	1,170,099	3	340,562,500



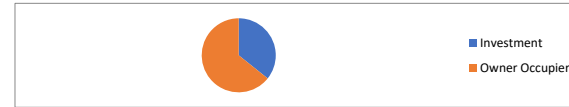
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	2,446,685	0.72%	14	1.50%
Genworth	33,987,386	9.98%	109	11.67%
PMI	0	0.00%	0	0.00%
No LMI / No Data	304,128,430	89.30%	811	86.83%
Total	340,562,500	100.00%	934	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	121,663,227	35.72%	381	34.45%
Owner Occupier	218,899,273	64.28%	725	65.55%
Total	340,562,500	100.00%	1,106	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