

**AFG Series 2021-2
Collateral Report**



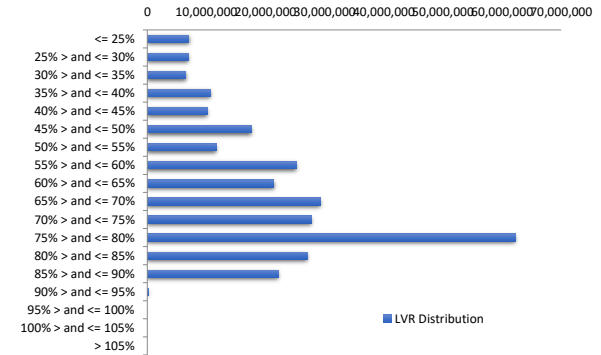
Model Period	16
Collection Period Start	1-Jan-23
Collection Period End	31-Jan-23
No. of Days	31
Interest Period Start	10-Jan-23
Interest Period End	9-Feb-23
No. of Days	31
Determination Date	7-Feb-23
Payment Date	10-Feb-23

Pool Statistics

Closing Balance of Mortgages	285,916,628
No. of Loans (Unconsolidated)	841
No. of Loans (Consolidated)	693
Average Loan Size (Unconsolidated)	339,972
Average Loan Size (Consolidated)	412,578
Largest Loan Size (Unconsolidated)	2,009,672
Largest Loan Size (Consolidated)	2,087,983
Smallest Loan Size (Unconsolidated)	(18,739)
Smallest Loan Size (Consolidated)	(18,739)
Weighted Average Interest Rate	5.81%
Weighted Average LVR	64.82%
Weighted Average Seasoning	23.26
Weighted Average Remaining Term	326.30

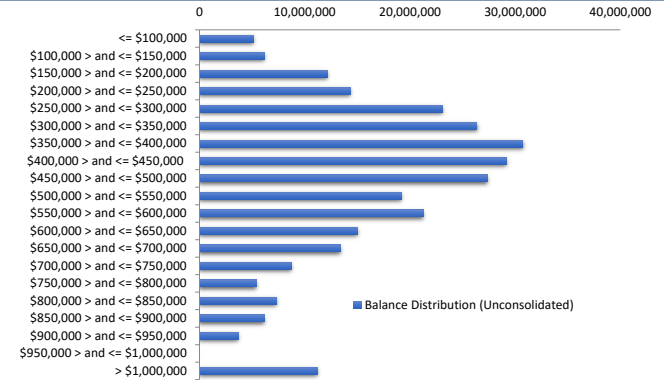
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,045,264	2.46%	75	10.82%
25% > and <= 30%	6,926,254	2.42%	23	3.32%
30% > and <= 35%	6,528,429	2.28%	19	2.74%
35% > and <= 40%	10,662,302	3.73%	23	3.32%
40% > and <= 45%	10,148,909	3.55%	22	3.17%
45% > and <= 50%	17,584,611	6.15%	43	6.20%
50% > and <= 55%	11,674,393	4.08%	26	3.75%
55% > and <= 60%	25,266,248	8.84%	51	7.36%
60% > and <= 65%	21,415,046	7.49%	52	7.50%
65% > and <= 70%	29,279,455	10.24%	54	7.79%
70% > and <= 75%	27,703,313	9.69%	59	8.51%
75% > and <= 80%	62,261,353	21.78%	132	19.05%
80% > and <= 85%	27,092,840	9.48%	61	8.80%
85% > and <= 90%	22,119,976	7.74%	52	7.50%
90% > and <= 95%	208,235	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	285,916,628	100.00%	693	100.00%



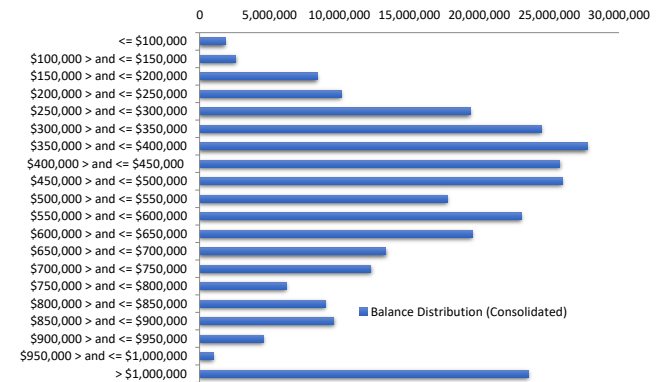
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,158,625	1.80%	120	14.27%
\$100,000 > and <= \$150,000	6,175,906	2.16%	50	5.95%
\$150,000 > and <= \$200,000	12,121,910	4.24%	69	8.20%
\$200,000 > and <= \$250,000	14,363,515	5.02%	64	7.61%
\$250,000 > and <= \$300,000	23,050,872	8.06%	83	9.87%
\$300,000 > and <= \$350,000	26,364,060	9.22%	82	9.75%
\$350,000 > and <= \$400,000	30,726,404	10.75%	82	9.75%
\$400,000 > and <= \$450,000	29,161,551	10.20%	68	8.09%
\$450,000 > and <= \$500,000	27,398,095	9.58%	58	6.90%
\$500,000 > and <= \$550,000	19,209,653	6.72%	37	4.40%
\$550,000 > and <= \$600,000	21,295,981	7.45%	37	4.40%
\$600,000 > and <= \$650,000	15,050,502	5.26%	24	2.85%
\$650,000 > and <= \$700,000	13,373,568	4.68%	20	2.38%
\$700,000 > and <= \$750,000	8,705,956	3.04%	12	1.43%
\$750,000 > and <= \$800,000	5,397,705	1.89%	7	0.83%
\$800,000 > and <= \$850,000	7,352,139	2.57%	9	1.07%
\$850,000 > and <= \$900,000	6,131,172	2.14%	7	0.83%
\$900,000 > and <= \$950,000	3,706,630	1.30%	4	0.48%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	11,172,384	3.91%	8	0.95%
Total	285,916,628	100.00%	841	100.00%



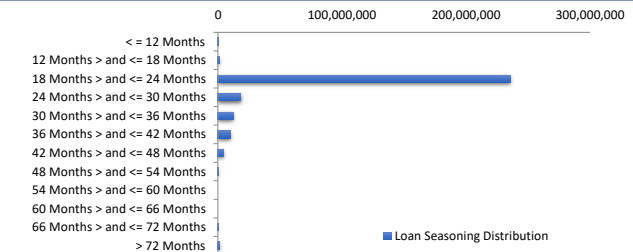
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,825,373	0.64%	49	7.07%
\$100,000 > and <= \$150,000	2,599,355	0.91%	21	3.03%
\$150,000 > and <= \$200,000	8,414,284	2.94%	48	6.93%
\$200,000 > and <= \$250,000	10,132,661	3.54%	45	6.49%
\$250,000 > and <= \$300,000	19,345,557	6.77%	70	10.10%
\$300,000 > and <= \$350,000	24,441,055	8.55%	76	10.97%
\$350,000 > and <= \$400,000	27,742,674	9.70%	74	10.68%
\$400,000 > and <= \$450,000	25,778,318	9.02%	60	8.66%
\$450,000 > and <= \$500,000	25,935,927	9.07%	55	7.94%
\$500,000 > and <= \$550,000	17,721,030	6.20%	34	4.91%
\$550,000 > and <= \$600,000	23,038,382	8.06%	40	5.77%
\$600,000 > and <= \$650,000	19,501,489	6.82%	31	4.47%
\$650,000 > and <= \$700,000	13,319,324	4.66%	20	2.89%
\$700,000 > and <= \$750,000	12,251,045	4.28%	17	2.45%
\$750,000 > and <= \$800,000	6,179,655	2.16%	8	1.15%
\$800,000 > and <= \$850,000	8,996,876	3.15%	11	1.59%
\$850,000 > and <= \$900,000	9,612,549	3.36%	11	1.59%
\$900,000 > and <= \$950,000	4,565,736	1.60%	5	0.72%
\$950,000 > and <= \$1,000,000	968,834	0.34%	1	0.14%
> \$1,000,000	23,546,505	8.24%	17	2.45%
Total	285,916,628	100.00%	693	100.00%



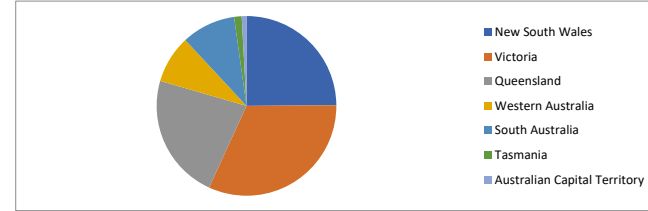
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	206,910	0.07%	2	0.24%
12 Months > and <= 18 Months	1,299,151	0.45%	5	0.59%
18 Months > and <= 24 Months	235,608,883	82.40%	686	81.57%
24 Months > and <= 30 Months	18,578,666	6.50%	53	6.30%
30 Months > and <= 36 Months	12,596,644	4.41%	34	4.04%
36 Months > and <= 42 Months	10,301,206	3.60%	32	3.80%
42 Months > and <= 48 Months	4,669,886	1.63%	18	2.14%
48 Months > and <= 54 Months	642,860	0.22%	3	0.36%
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	402,401	0.14%	1	0.12%
> 72 Months	1,610,021	0.56%	7	0.83%
Total	285,916,628	100.00%	841	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	71,144,590	24.88%	136	19.62%
Victoria	91,366,084	31.96%	224	32.32%
Queensland	64,744,008	22.64%	172	24.82%
Western Australia	24,584,451	8.60%	69	9.96%
South Australia	27,753,772	9.71%	75	10.82%
Tasmania	3,872,953	1.35%	11	1.59%
Australian Capital Territory	2,450,770	0.86%	6	0.87%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	285,916,628	100.00%	693	100.00%



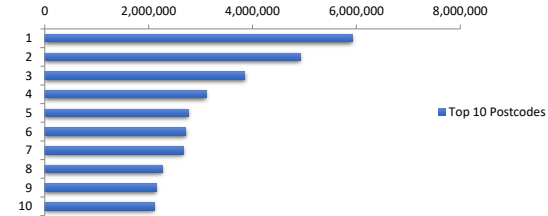
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	187,320,976	65.52%	432	62.34%
Non Metro	96,543,817	33.77%	256	36.94%
Inner City	2,051,834	0.72%	5	0.72%
No Data	0	0.00%	0	0.00%
Total	285,916,628	100.00%	693	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	5,921,970	2.07%	14	1.66%
4557	4,924,619	1.72%	6	0.71%
2261	3,850,838	1.35%	6	0.71%
3977	3,110,152	1.09%	6	0.71%
2291	2,764,103	0.97%	3	0.36%
4560	2,715,360	0.95%	8	0.95%
3029	2,677,200	0.94%	6	0.71%
4551	2,257,707	0.79%	4	0.48%
3338	2,144,202	0.75%	4	0.48%
3350	2,111,307	0.74%	6	0.71%
Total	32,477,458	11.36%	63	7.49%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	285,916,628	100.00%	841	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	285,916,628	100.00%	841	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	285,916,628	100.00%	841	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	285,916,628	100.00%	841	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	226,596,735	79.25%	680	80.86%
Interest Only	59,319,893	20.75%	161	19.14%
Non-Billing	0	0.00%	0	0.00%
Total	285,916,628	100.00%	841	100.00%



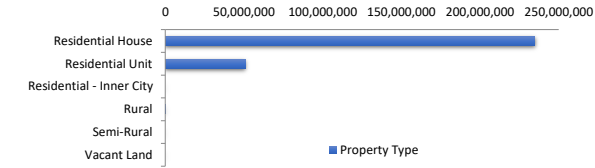
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	285,916,628	100.00%	841	100.00%
Total	285,916,628	100.00%	841	100.00%



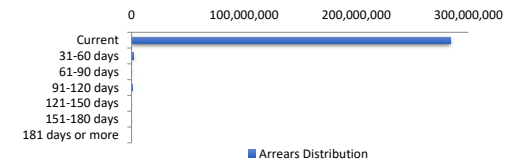
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	234,888,957	82.15%	541	78.07%
Residential Unit	50,732,059	17.74%	149	21.50%
Residential - Inner City	0	0.00%	0	0.00%
Rural	295,612	0.10%	2	0.29%
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	285,916,628	100.00%	693	100.00%



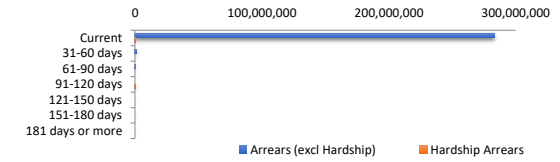
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	283,758,134	99.25%	836	99.41%
31-60 days	1,328,161	0.46%	3	0.36%
61-90 days	355,502	0.12%	1	0.12%
91-120 days	474,831	0.17%	1	0.12%
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	285,916,628	100.00%	841	100.00%



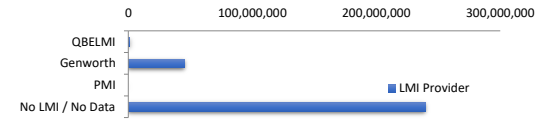
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	283,514,196	835	243,938	1	283,758,134
31-60 days	1,328,161	3	0	0	1,328,161
61-90 days	355,502	1	0	0	355,502
91-120 days	0	0	474,831	1	474,831
121-150 days	0	0	0	0	0
151-180 days	0	0	0	0	0
181 days or more	0	0	0	0	0
Total	285,197,859	839	718,769	2	285,916,628



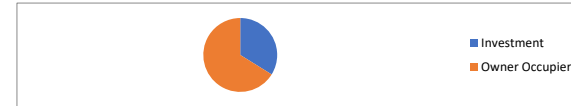
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,223,484	0.43%	4	0.58%
Genworth	44,982,187	15.73%	117	16.88%
PMI	0	0.00%	0	0.00%
No LMI / No Data	239,710,956	83.84%	572	82.54%
Total	285,916,628	100.00%	693	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	96,745,230	33.84%	278	33.06%
Owner Occupier	189,171,398	66.16%	563	66.94%
Total	285,916,628	100.00%	841	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	474,830.69	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