

**AFG Series 2021-1
Collateral Report**



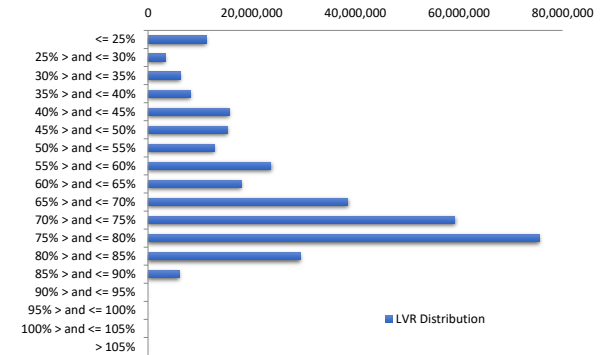
Model Period	22
Collection Period Start	1-Feb-23
Collection Period End	28-Feb-23
No. of Days	28
Interest Period Start	10-Feb-23
Interest Period End	9-Mar-23
No. of Days	28
Determination Date	7-Mar-23
Payment Date	10-Mar-23

Pool Statistics

Closing Balance of Mortgages	323,137,089
No. of Loans (Unconsolidated)	1,059
No. of Loans (Consolidated)	899
Average Loan Size (Unconsolidated)	305,134
Average Loan Size (Consolidated)	359,441
Largest Loan Size (Unconsolidated)	2,185,952
Largest Loan Size (Consolidated)	2,185,952
Smallest Loan Size (Unconsolidated)	(26,767)
Smallest Loan Size (Consolidated)	(26,767)
Weighted Average Interest Rate	6.07%
Weighted Average LVR	64.97%
Weighted Average Seasoning	31.56
Weighted Average Remaining Term	320.01

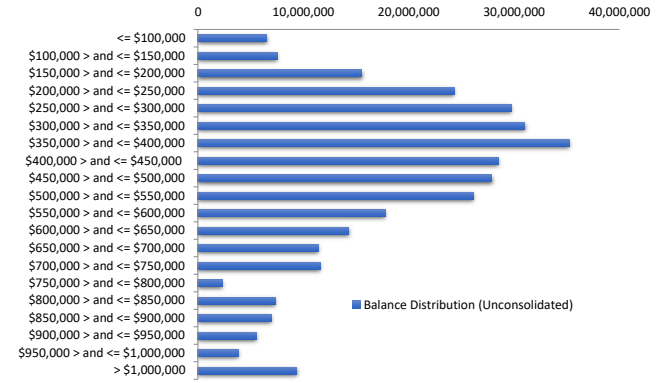
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,263,471	3.49%	155	17.24%
25% > and <= 30%	3,285,321	1.02%	16	1.78%
30% > and <= 35%	6,210,941	1.92%	28	3.11%
35% > and <= 40%	8,136,113	2.52%	27	3.00%
40% > and <= 45%	15,693,597	4.86%	46	5.12%
45% > and <= 50%	15,374,026	4.76%	38	4.23%
50% > and <= 55%	12,837,670	3.97%	33	3.67%
55% > and <= 60%	23,708,943	7.34%	59	6.56%
60% > and <= 65%	18,035,709	5.58%	40	4.45%
65% > and <= 70%	38,548,284	11.93%	86	9.57%
70% > and <= 75%	59,200,620	18.32%	134	14.91%
75% > and <= 80%	75,514,477	23.37%	158	17.58%
80% > and <= 85%	29,326,776	9.08%	66	7.34%
85% > and <= 90%	6,001,142	1.86%	13	1.45%
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	323,137,089	100.00%	899	100.00%



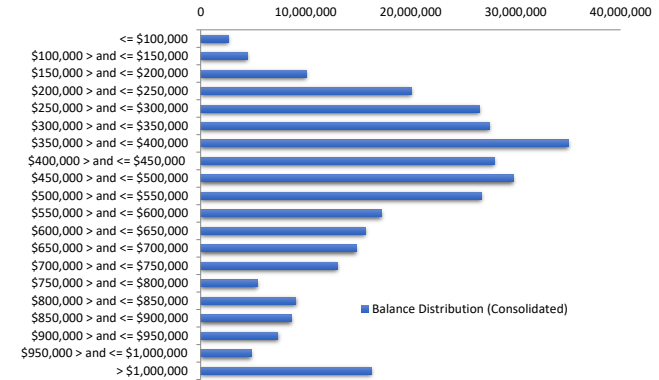
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,516,720	2.02%	203	19.17%
\$100,000 > and <= \$150,000	7,519,957	2.33%	61	5.76%
\$150,000 > and <= \$200,000	15,556,431	4.81%	88	8.31%
\$200,000 > and <= \$250,000	24,355,608	7.54%	109	10.29%
\$250,000 > and <= \$300,000	29,762,412	9.21%	108	10.20%
\$300,000 > and <= \$350,000	31,025,457	9.60%	96	9.07%
\$350,000 > and <= \$400,000	35,239,274	10.91%	95	8.97%
\$400,000 > and <= \$450,000	28,504,784	8.82%	67	6.33%
\$450,000 > and <= \$500,000	27,890,374	8.63%	59	5.57%
\$500,000 > and <= \$550,000	26,166,043	8.10%	50	4.72%
\$550,000 > and <= \$600,000	17,798,366	5.51%	31	2.93%
\$600,000 > and <= \$650,000	14,324,286	4.43%	23	2.17%
\$650,000 > and <= \$700,000	11,460,793	3.55%	17	1.61%
\$700,000 > and <= \$750,000	11,591,883	3.59%	16	1.51%
\$750,000 > and <= \$800,000	2,316,596	0.72%	3	0.28%
\$800,000 > and <= \$850,000	7,377,242	2.28%	9	0.85%
\$850,000 > and <= \$900,000	6,975,899	2.16%	8	0.76%
\$900,000 > and <= \$950,000	5,536,763	1.71%	6	0.57%
\$950,000 > and <= \$1,000,000	3,836,812	1.19%	4	0.38%
> \$1,000,000	9,381,391	2.90%	6	0.57%
Total	323,137,089	100.00%	1,059	100.00%



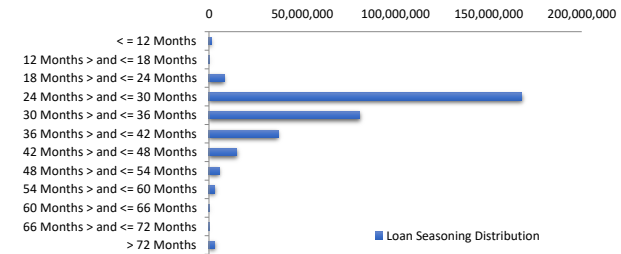
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,611,535	0.81%	113	12.57%
\$100,000 > and <= \$150,000	4,460,523	1.38%	36	4.00%
\$150,000 > and <= \$200,000	10,068,430	3.12%	57	6.34%
\$200,000 > and <= \$250,000	20,080,805	6.21%	90	10.01%
\$250,000 > and <= \$300,000	26,571,096	8.22%	96	10.68%
\$300,000 > and <= \$350,000	27,460,865	8.50%	85	9.45%
\$350,000 > and <= \$400,000	35,024,455	10.84%	94	10.46%
\$400,000 > and <= \$450,000	28,009,716	8.67%	66	7.34%
\$450,000 > and <= \$500,000	29,762,497	9.21%	63	7.01%
\$500,000 > and <= \$550,000	26,708,015	8.27%	51	5.67%
\$550,000 > and <= \$600,000	17,222,864	5.33%	30	3.34%
\$600,000 > and <= \$650,000	15,655,846	4.84%	25	2.78%
\$650,000 > and <= \$700,000	14,854,066	4.60%	22	2.45%
\$700,000 > and <= \$750,000	13,042,566	4.04%	18	2.00%
\$750,000 > and <= \$800,000	5,414,562	1.68%	7	0.78%
\$800,000 > and <= \$850,000	9,060,176	2.80%	11	1.22%
\$850,000 > and <= \$900,000	8,682,097	2.69%	10	1.11%
\$900,000 > and <= \$950,000	7,357,126	2.28%	8	0.89%
\$950,000 > and <= \$1,000,000	4,817,638	1.49%	5	0.56%
> \$1,000,000	16,272,212	5.04%	12	1.33%
Total	323,137,089	100.00%	899	100.00%



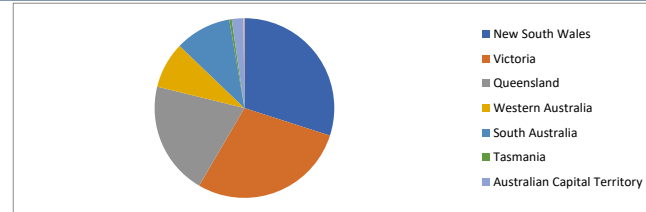
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,230,683	0.38%	3	0.28%
12 Months > and <= 18 Months	266,568	0.08%	1	0.09%
18 Months > and <= 24 Months	8,331,869	2.58%	22	2.08%
24 Months > and <= 30 Months	167,917,504	51.96%	524	49.48%
30 Months > and <= 36 Months	80,917,348	25.04%	266	25.12%
36 Months > and <= 42 Months	37,120,394	11.49%	124	11.71%
42 Months > and <= 48 Months	14,984,439	4.64%	44	4.15%
48 Months > and <= 54 Months	5,731,671	1.77%	19	1.79%
54 Months > and <= 60 Months	3,184,945	0.99%	10	0.94%
60 Months > and <= 66 Months	290,152	0.09%	3	0.28%
66 Months > and <= 72 Months	4,285	0.00%	2	0.19%
> 72 Months	3,157,229	0.98%	41	3.87%
Total	323,137,089	100.00%	1,059	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	96,823,561	29.96%	218	24.25%
Victoria	91,928,161	28.45%	244	27.14%
Queensland	65,978,188	20.42%	201	22.36%
Western Australia	26,927,931	8.33%	95	10.57%
South Australia	32,710,376	10.12%	111	12.35%
Tasmania	1,438,013	0.45%	8	0.89%
Australian Capital Territory	6,792,073	2.10%	19	2.11%
Northern Territory	538,784	0.17%	3	0.33%
No Data	0	0.00%	0	0.00%
Total	323,137,089	100.00%	899	100.00%



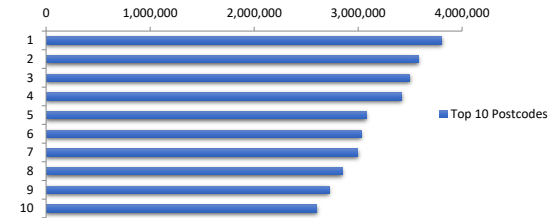
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	225,064,368	69.65%	611	67.96%
Non Metro	94,909,572	29.37%	282	31.37%
Inner City	3,163,149	0.98%	6	0.67%
No Data	0	0.00%	0	0.00%
Total	323,137,089	100.00%	899	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	3,803,388	1.18%	9	0.85%
2259	3,578,251	1.11%	6	0.57%
4209	3,499,097	1.08%	9	0.85%
4556	3,422,006	1.06%	7	0.66%
2156	3,079,362	0.95%	2	0.19%
4551	3,030,137	0.94%	9	0.85%
5022	2,997,058	0.93%	7	0.66%
2234	2,851,656	0.88%	4	0.38%
2560	2,723,569	0.84%	5	0.47%
3977	2,603,982	0.81%	8	0.76%
Total	31,588,487	9.78%	66	6.23%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	323,137,089	100.00%	1,059	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	323,137,089	100.00%	1,059	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	323,137,089	100.00%	1,059	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	323,137,089	100.00%	1,059	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	274,842,986	85.05%	917	86.59%
Interest Only	48,294,103	14.95%	142	13.41%
Non-Billing	0	0.00%	0	0.00%
Total	323,137,089	100.00%	1,059	100.00%



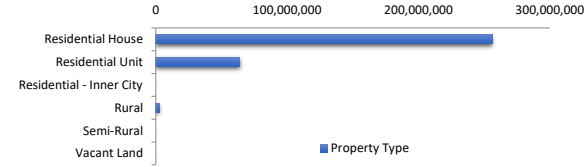
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	323,137,089	100.00%	1,059	100.00%
Total	323,137,089	100.00%	1,059	100.00%



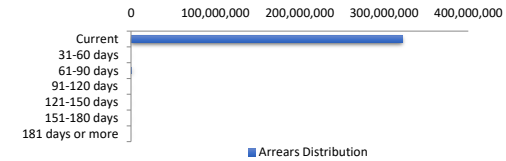
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	256,524,604	79.39%	692	76.97%
Residential Unit	63,854,057	19.76%	202	22.47%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,758,429	0.85%	5	0.56%
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	323,137,089	100.00%	899	100.00%



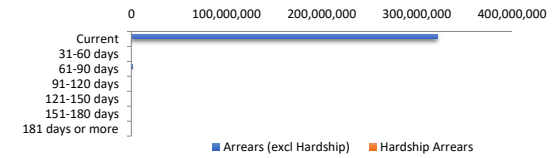
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	322,035,861	99.66%	1,057	99.81%
31-60 days	0	0.00%	0	0.00%
61-90 days	1,101,228	0.34%	2	0.19%
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	323,137,089	100.00%	1,059	100.00%



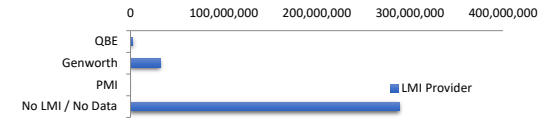
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	321,755,048	1056	280,813	1	322,035,861
31-60 days	0	0	0	0	-
61-90 days	1,101,228	2	0	0	1,101,228
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	322,856,276	1,058	280,813	1	323,137,089



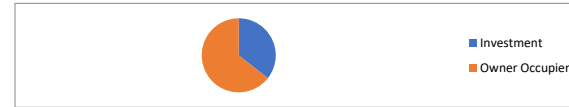
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	2,443,332	0.76%	14	1.56%
Genworth	31,735,324	9.82%	103	11.46%
PMI	0	0.00%	0	0.00%
No LMI / No Data	288,958,433	89.42%	782	86.99%
Total	323,137,089	100.00%	899	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	115,128,724	35.63%	362	34.18%
Owner Occupier	208,008,365	64.37%	697	65.82%
Total	323,137,089	100.00%	1,059	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