

AFG Series 2021-2
Collateral Report



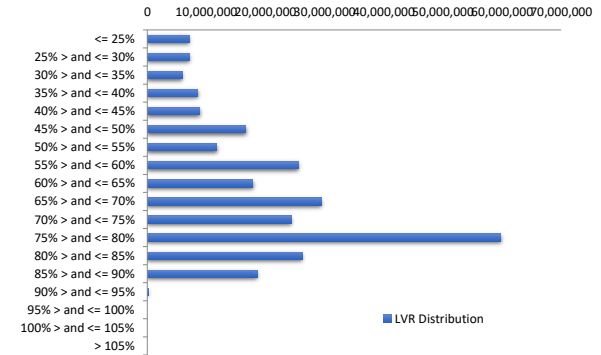
Model Period	17
Collection Period Start	1-Feb-23
Collection Period End	28-Feb-23
No. of Days	28
Interest Period Start	10-Feb-23
Interest Period End	9-Mar-23
No. of Days	28
Determination Date	7-Mar-23
Payment Date	10-Mar-23

Pool Statistics

Closing Balance of Mortgages	268,163,481
No. of Loans (Unconsolidated)	796
No. of Loans (Consolidated)	659
Average Loan Size (Unconsolidated)	336,889
Average Loan Size (Consolidated)	406,925
Largest Loan Size (Unconsolidated)	2,009,002
Largest Loan Size (Consolidated)	2,009,002
Smallest Loan Size (Unconsolidated)	(21,939)
Smallest Loan Size (Consolidated)	(21,939)
Weighted Average Interest Rate	6.03%
Weighted Average LVR	64.67%
Weighted Average Seasoning	24.18
Weighted Average Remaining Term	325.60

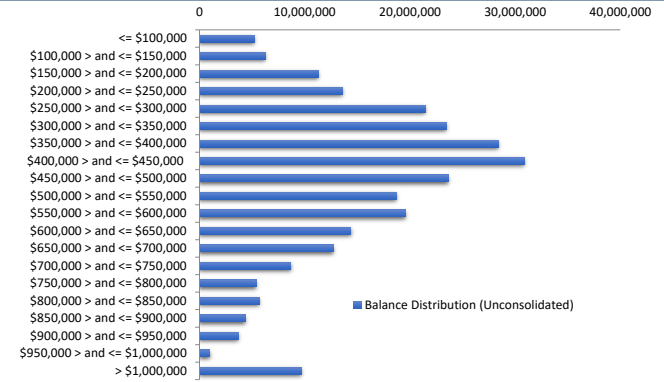
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,077,145	2.64%	75	11.38%
25% > and <= 30%	7,156,770	2.67%	24	3.64%
30% > and <= 35%	5,987,433	2.23%	17	2.58%
35% > and <= 40%	8,518,856	3.18%	22	3.34%
40% > and <= 45%	8,892,465	3.32%	18	2.73%
45% > and <= 50%	16,672,487	6.22%	41	6.22%
50% > and <= 55%	11,781,730	4.39%	30	4.55%
55% > and <= 60%	25,508,772	9.51%	47	7.13%
60% > and <= 65%	17,876,032	6.67%	46	6.98%
65% > and <= 70%	29,504,581	11.00%	54	8.19%
70% > and <= 75%	24,352,658	9.08%	53	8.04%
75% > and <= 80%	59,793,614	22.30%	127	19.27%
80% > and <= 85%	26,238,560	9.78%	59	8.95%
85% > and <= 90%	18,594,234	6.93%	45	6.83%
90% > and <= 95%	208,143	0.08%	1	0.15%
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	268,163,481	100.00%	659	100.00%



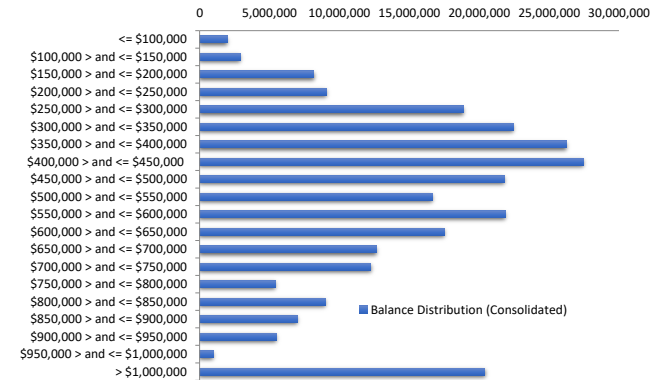
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,245,787	1.96%	119	14.95%
\$100,000 > and <= \$150,000	6,265,111	2.34%	50	6.28%
\$150,000 > and <= \$200,000	11,323,078	4.22%	64	8.04%
\$200,000 > and <= \$250,000	13,588,922	5.07%	60	7.54%
\$250,000 > and <= \$300,000	21,451,269	8.00%	77	9.67%
\$300,000 > and <= \$350,000	23,496,206	8.76%	73	9.17%
\$350,000 > and <= \$400,000	28,433,157	10.60%	76	9.55%
\$400,000 > and <= \$450,000	30,858,175	11.51%	72	9.05%
\$450,000 > and <= \$500,000	23,673,034	8.83%	50	6.28%
\$500,000 > and <= \$550,000	18,729,999	6.98%	36	4.52%
\$550,000 > and <= \$600,000	19,583,482	7.30%	34	4.27%
\$600,000 > and <= \$650,000	14,383,739	5.36%	23	2.89%
\$650,000 > and <= \$700,000	12,701,478	4.74%	19	2.39%
\$700,000 > and <= \$750,000	8,691,465	3.24%	12	1.51%
\$750,000 > and <= \$800,000	5,378,278	2.01%	7	0.88%
\$800,000 > and <= \$850,000	5,686,868	2.12%	7	0.88%
\$850,000 > and <= \$900,000	4,364,503	1.63%	5	0.63%
\$900,000 > and <= \$950,000	3,661,807	1.37%	4	0.50%
\$950,000 > and <= \$1,000,000	965,780	0.36%	1	0.13%
> \$1,000,000	9,681,343	3.61%	7	0.88%
Total	268,163,481	100.00%	796	100.00%



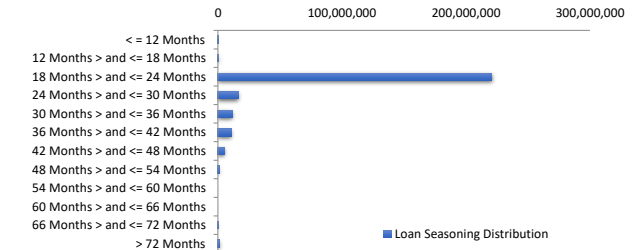
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,964,752	0.73%	50	7.59%
\$100,000 > and <= \$150,000	2,921,794	1.09%	23	3.49%
\$150,000 > and <= \$200,000	8,166,460	3.05%	46	6.98%
\$200,000 > and <= \$250,000	9,094,844	3.39%	40	6.07%
\$250,000 > and <= \$300,000	18,875,750	7.04%	68	10.32%
\$300,000 > and <= \$350,000	22,457,791	8.37%	70	10.62%
\$350,000 > and <= \$400,000	26,220,654	9.78%	70	10.62%
\$400,000 > and <= \$450,000	27,483,836	10.25%	64	9.71%
\$450,000 > and <= \$500,000	21,798,661	8.13%	46	6.98%
\$500,000 > and <= \$550,000	16,645,177	6.21%	32	4.86%
\$550,000 > and <= \$600,000	21,860,585	8.15%	38	5.77%
\$600,000 > and <= \$650,000	17,523,996	6.53%	28	4.25%
\$650,000 > and <= \$700,000	12,647,427	4.72%	19	2.89%
\$700,000 > and <= \$750,000	12,239,963	4.56%	17	2.58%
\$750,000 > and <= \$800,000	5,421,249	2.02%	7	1.06%
\$800,000 > and <= \$850,000	8,999,712	3.36%	11	1.67%
\$850,000 > and <= \$900,000	7,000,592	2.61%	8	1.21%
\$900,000 > and <= \$950,000	5,468,631	2.04%	6	0.91%
\$950,000 > and <= \$1,000,000	967,349	0.36%	1	0.15%
> \$1,000,000	20,404,257	7.61%	15	2.28%
Total	268,163,481	100.00%	659	100.00%



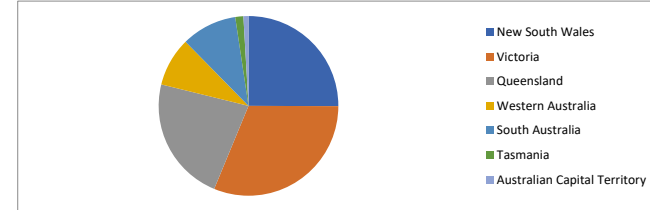
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	206,044	0.08%	2	0.25%
12 Months > and <= 18 Months	663,717	0.25%	2	0.25%
18 Months > and <= 24 Months	220,850,369	82.36%	651	81.78%
24 Months > and <= 30 Months	16,290,375	6.07%	48	6.03%
30 Months > and <= 36 Months	11,371,581	4.24%	30	3.77%
36 Months > and <= 42 Months	10,688,409	3.99%	31	3.89%
42 Months > and <= 48 Months	5,194,852	1.94%	21	2.64%
48 Months > and <= 54 Months	885,484	0.33%	3	0.38%
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	406,987	0.15%	1	0.13%
> 72 Months	1,605,663	0.60%	7	0.88%
Total	268,163,481	100.00%	796	100.00%



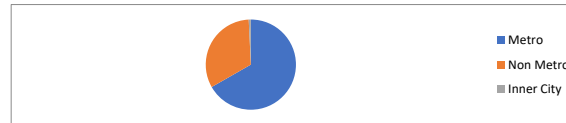
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	67,176,258	25.05%	130	19.73%
Victoria	83,634,400	31.19%	211	32.02%
Queensland	60,614,332	22.60%	162	24.58%
Western Australia	23,597,427	8.80%	67	10.17%
South Australia	26,797,476	9.99%	72	10.93%
Tasmania	3,895,871	1.45%	11	1.67%
Australian Capital Territory	2,447,717	0.91%	6	0.91%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	268,163,481	100.00%	659	100.00%



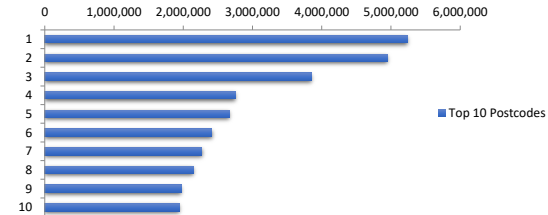
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	178,945,040	66.73%	417	63.28%
Non Metro	87,176,839	32.51%	237	35.96%
Inner City	2,041,602	0.76%	5	0.76%
No Data	0	0.00%	0	0.00%
Total	268,163,481	100.00%	659	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	5,234,649	1.95%	12	1.51%
4557	4,951,702	1.85%	6	0.75%
2261	3,846,860	1.43%	6	0.75%
2291	2,754,130	1.03%	3	0.38%
3029	2,665,692	0.99%	6	0.75%
4560	2,411,813	0.90%	7	0.88%
4551	2,269,178	0.85%	4	0.50%
3338	2,141,242	0.80%	4	0.50%
4212	1,971,989	0.74%	3	0.38%
3336	1,940,328	0.72%	4	0.50%
Total	30,187,584	11.26%	55	6.91%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	268,163,481	100.00%	796	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	268,163,481	100.00%	796	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	268,163,481	100.00%	796	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	268,163,481	100.00%	796	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	214,317,985	79.92%	646	81.16%
Interest Only	53,845,496	20.08%	150	18.84%
Non-Billing	0	0.00%	0	0.00%
Total	268,163,481	100.00%	796	100.00%



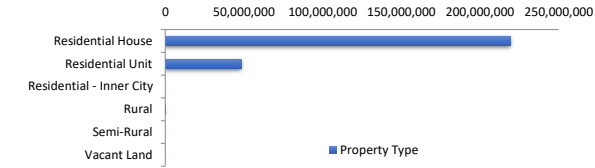
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	268,163,481	100.00%	796	100.00%
Total	268,163,481	100.00%	796	100.00%



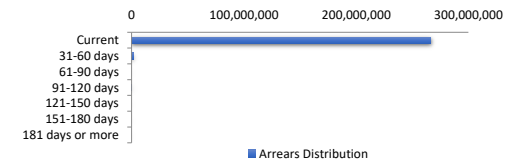
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	219,471,036	81.84%	513	77.85%
Residential Unit	48,399,311	18.05%	143	21.70%
Residential - Inner City	0	0.00%	0	0.00%
Rural	293,134	0.11%	2	0.30%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	1	0.15%
No Data	0	0.00%	0	0.00%
Total	268,163,481	100.00%	659	100.00%



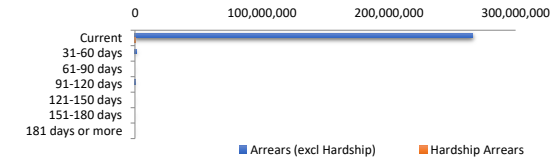
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	266,507,809	99.38%	792	99.50%
31-60 days	1,296,822	0.48%	3	0.38%
61-90 days	0	0.00%	0	0.00%
91-120 days	358,850	0.13%	1	0.13%
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	268,163,481	100.00%	796	100.00%



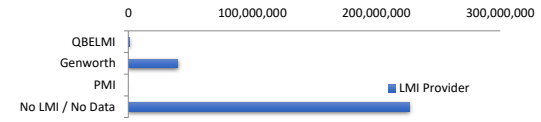
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	266,263,899	791	243,910	1	266,507,809
31-60 days	1,296,822	3	0	0	1,296,822
61-90 days	0	0	0	0	0
91-120 days	358,850	1	0	0	358,850
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	267,919,571	795	243,910	1	268,163,481



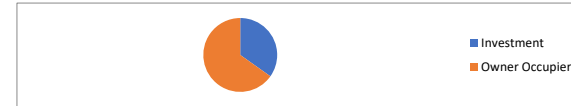
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,211,270	0.45%	4	0.61%
Genworth	39,938,262	14.89%	108	16.39%
PMI	0	0.00%	0	0.00%
No LMI / No Data	227,013,949	84.66%	547	83.00%
Total	268,163,481	100.00%	659	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	93,336,713	34.81%	269	33.79%
Owner Occupier	174,826,768	65.19%	527	66.21%
Total	268,163,481	100.00%	796	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	358,850.08	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