

**AFG Series 2021-2  
Collateral Report**



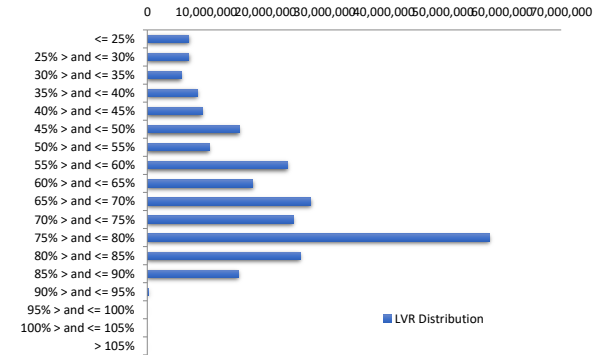
Model Period	18
Collection Period Start	1-Mar-23
Collection Period End	31-Mar-23
No. of Days	31
Interest Period Start	10-Mar-23
Interest Period End	10-Apr-23
No. of Days	32
Determination Date	4-Apr-23
Payment Date	11-Apr-23

**Pool Statistics**

Closing Balance of Mortgages	256,908,301
No. of Loans (Unconsolidated)	767
No. of Loans (Consolidated)	634
Average Loan Size (Unconsolidated)	334,952
Average Loan Size (Consolidated)	405,218
Largest Loan Size (Unconsolidated)	2,010,442
Largest Loan Size (Consolidated)	2,010,442
Smallest Loan Size (Unconsolidated)	(25,139)
Smallest Loan Size (Consolidated)	(25,139)
Weighted Average Interest Rate	6.24%
Weighted Average LVR	64.48%
Weighted Average Seasoning	25.21
Weighted Average Remaining Term	324.17

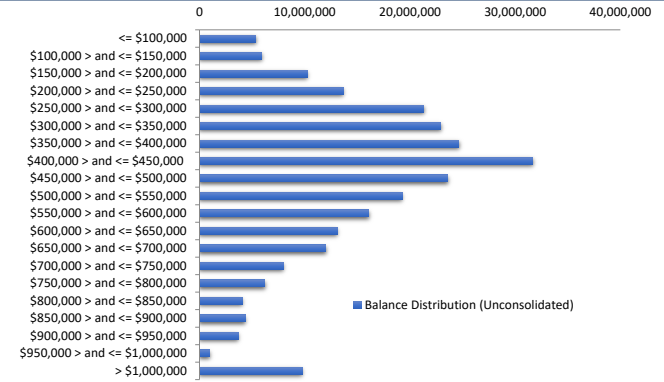
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,053,074	2.75%	75	11.83%
25% > and <= 30%	7,048,659	2.74%	22	3.47%
30% > and <= 35%	5,732,650	2.23%	16	2.52%
35% > and <= 40%	8,454,384	3.29%	22	3.47%
40% > and <= 45%	9,339,712	3.64%	19	3.00%
45% > and <= 50%	15,626,513	6.08%	41	6.47%
50% > and <= 55%	10,520,367	4.09%	25	3.94%
55% > and <= 60%	23,725,314	9.23%	45	7.10%
60% > and <= 65%	17,834,496	6.94%	44	6.94%
65% > and <= 70%	27,624,470	10.75%	51	8.04%
70% > and <= 75%	24,659,604	9.60%	51	8.04%
75% > and <= 80%	57,816,406	22.50%	126	19.87%
80% > and <= 85%	25,847,305	10.06%	59	9.31%
85% > and <= 90%	15,417,034	6.00%	37	5.84%
90% > and <= 95%	208,312	0.08%	1	0.16%
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%
<b>Total</b>	<b>256,908,301</b>	<b>100.00%</b>	<b>634</b>	<b>100.00%</b>



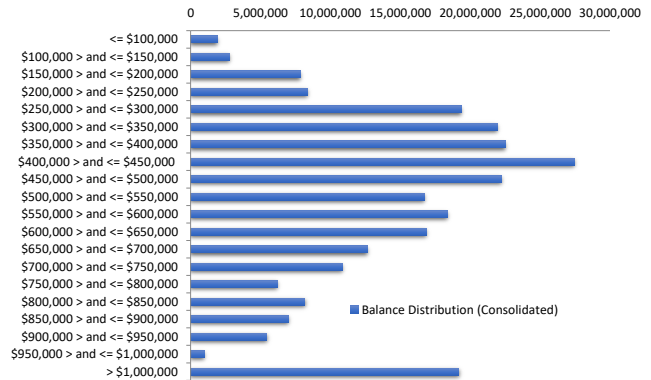
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,354,447	2.08%	118	15.38%
\$100,000 > and <= \$150,000	5,925,330	2.31%	47	6.13%
\$150,000 > and <= \$200,000	10,266,079	4.00%	58	7.56%
\$200,000 > and <= \$250,000	13,661,303	5.32%	61	7.95%
\$250,000 > and <= \$300,000	21,330,865	8.30%	77	10.04%
\$300,000 > and <= \$350,000	22,935,911	8.93%	71	9.26%
\$350,000 > and <= \$400,000	24,654,314	9.60%	66	8.60%
\$400,000 > and <= \$450,000	31,664,188	12.33%	74	9.65%
\$450,000 > and <= \$500,000	23,602,478	9.19%	50	6.52%
\$500,000 > and <= \$550,000	19,280,430	7.50%	37	4.82%
\$550,000 > and <= \$600,000	16,094,917	6.26%	28	3.65%
\$600,000 > and <= \$650,000	13,110,409	5.10%	21	2.74%
\$650,000 > and <= \$700,000	12,021,359	4.68%	18	2.35%
\$700,000 > and <= \$750,000	7,986,392	3.11%	11	1.43%
\$750,000 > and <= \$800,000	6,212,742	2.42%	8	1.04%
\$800,000 > and <= \$850,000	4,060,903	1.58%	5	0.65%
\$850,000 > and <= \$900,000	4,366,626	1.70%	5	0.65%
\$900,000 > and <= \$950,000	3,665,041	1.43%	4	0.52%
\$950,000 > and <= \$1,000,000	971,855	0.38%	1	0.13%
> \$1,000,000	9,742,711	3.79%	7	0.91%
<b>Total</b>	<b>256,908,301</b>	<b>100.00%</b>	<b>767</b>	<b>100.00%</b>



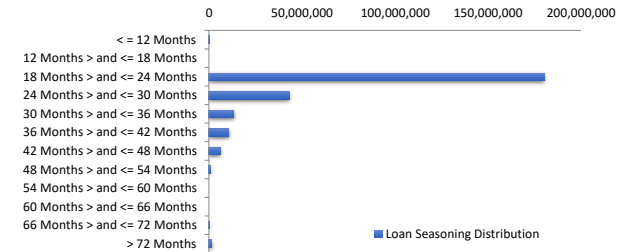
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,923,548	0.75%	50	7.89%
\$100,000 > and <= \$150,000	2,801,200	1.09%	22	3.47%
\$150,000 > and <= \$200,000	7,830,581	3.05%	44	6.94%
\$200,000 > and <= \$250,000	8,341,287	3.25%	37	5.84%
\$250,000 > and <= \$300,000	19,368,155	7.54%	70	11.04%
\$300,000 > and <= \$350,000	21,952,125	8.54%	68	10.73%
\$350,000 > and <= \$400,000	22,499,779	8.76%	60	9.46%
\$400,000 > and <= \$450,000	27,482,031	10.70%	64	10.09%
\$450,000 > and <= \$500,000	22,244,214	8.66%	47	7.41%
\$500,000 > and <= \$550,000	16,698,162	6.50%	32	5.05%
\$550,000 > and <= \$600,000	18,395,005	7.16%	32	5.05%
\$600,000 > and <= \$650,000	16,843,197	6.56%	27	4.26%
\$650,000 > and <= \$700,000	12,668,799	4.93%	19	3.00%
\$700,000 > and <= \$750,000	10,836,865	4.22%	15	2.37%
\$750,000 > and <= \$800,000	6,224,144	2.42%	8	1.26%
\$800,000 > and <= \$850,000	8,179,900	3.18%	10	1.58%
\$850,000 > and <= \$900,000	7,005,784	2.73%	8	1.26%
\$900,000 > and <= \$950,000	5,463,364	2.13%	6	0.95%
\$950,000 > and <= \$1,000,000	966,560	0.38%	1	0.16%
> \$1,000,000	19,183,600	7.47%	14	2.21%
<b>Total</b>	<b>256,908,301</b>	<b>100.00%</b>	<b>634</b>	<b>100.00%</b>



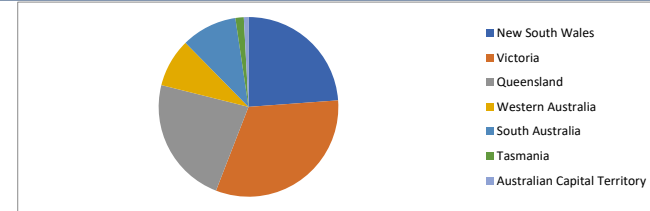
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	205,333	0.08%	2	0.26%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	180,179,335	70.13%	532	69.36%
24 Months > and <= 30 Months	43,131,064	16.79%	129	16.82%
30 Months > and <= 36 Months	13,374,849	5.21%	37	4.82%
36 Months > and <= 42 Months	10,779,008	4.20%	31	4.04%
42 Months > and <= 48 Months	6,350,686	2.47%	25	3.26%
48 Months > and <= 54 Months	886,039	0.34%	3	0.39%
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	406,896	0.16%	1	0.13%
> 72 Months	1,595,090	0.62%	7	0.91%
<b>Total</b>	<b>256,908,301</b>	<b>100.00%</b>	<b>767</b>	<b>100.00%</b>



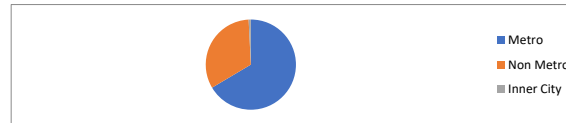
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	61,253,218	23.84%	121	19.09%
Victoria	82,346,082	32.05%	208	32.81%
Queensland	59,105,024	23.01%	157	24.76%
Western Australia	22,423,837	8.73%	64	10.09%
South Australia	25,763,829	10.03%	68	10.73%
Tasmania	3,877,199	1.51%	11	1.74%
Australian Capital Territory	2,139,111	0.83%	5	0.79%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>256,908,301</b>	<b>100.00%</b>	<b>634</b>	<b>100.00%</b>



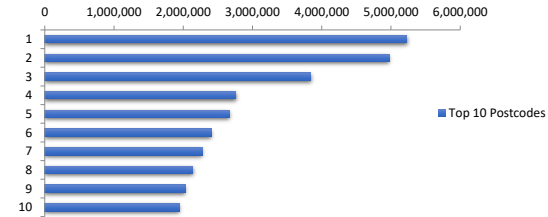
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	170,763,679	66.47%	399	62.93%
Non Metro	84,109,418	32.74%	230	36.28%
Inner City	2,035,203	0.79%	5	0.79%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>256,908,301</b>	<b>100.00%</b>	<b>634</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	5,229,447	2.04%	12	1.56%
4557	4,977,221	1.94%	6	0.78%
2261	3,841,522	1.50%	6	0.78%
2291	2,759,308	1.07%	3	0.39%
3029	2,669,741	1.04%	6	0.78%
4560	2,408,349	0.94%	7	0.91%
4551	2,272,301	0.88%	4	0.52%
3338	2,139,625	0.83%	4	0.52%
4212	2,028,575	0.79%	3	0.39%
3336	1,938,561	0.75%	4	0.52%
<b>Total</b>	<b>30,264,650</b>	<b>11.78%</b>	<b>55</b>	<b>7.17%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	256,908,301	100.00%	767	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>256,908,301</b>	<b>100.00%</b>	<b>767</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	256,908,301	100.00%	767	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>256,908,301</b>	<b>100.00%</b>	<b>767</b>	<b>100.00%</b>



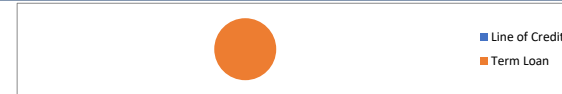
**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	205,348,869	79.93%	624	81.36%
Interest Only	51,559,432	20.07%	143	18.64%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>256,908,301</b>	<b>100.00%</b>	<b>767</b>	<b>100.00%</b>



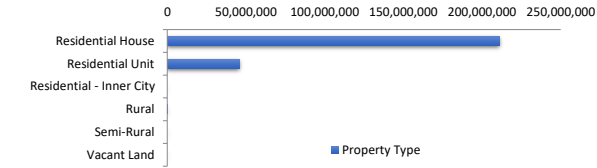
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	256,908,301	100.00%	767	100.00%
<b>Total</b>	<b>256,908,301</b>	<b>100.00%</b>	<b>767</b>	<b>100.00%</b>



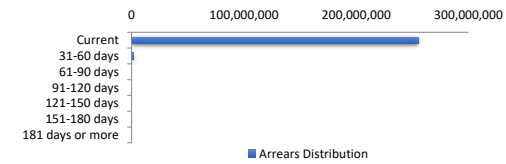
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	210,965,546	82.12%	495	78.08%
Residential Unit	45,652,106	17.77%	136	21.45%
Residential - Inner City	0	0.00%	0	0.00%
Rural	290,648	0.11%	2	0.32%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	1	0.16%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>256,908,301</b>	<b>100.00%</b>	<b>634</b>	<b>100.00%</b>



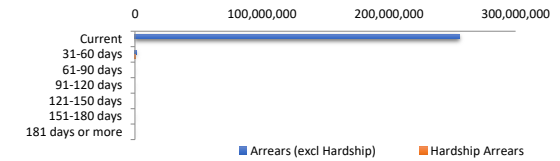
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	255,521,417	99.46%	762	99.35%
31-60 days	1,386,883	0.54%	5	0.65%
61-90 days	0	0.00%	0	0.00%
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%
<b>Total</b>	<b>256,908,301</b>	<b>100.00%</b>	<b>767</b>	<b>100.00%</b>



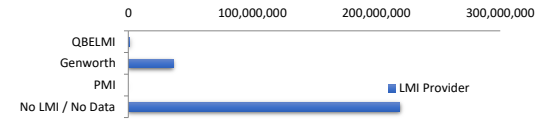
**Hardships**

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	255,521,417	762	0	0	255,521,417
31-60 days	1,143,190	4	243,693	1	1,386,883
61-90 days	0	0	0	0	0
91-120 days	0	0	0	0	0
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
<b>Total</b>	<b>256,664,607</b>	<b>766</b>	<b>243,693</b>	<b>1</b>	<b>256,908,301</b>



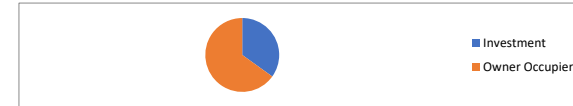
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	1,251,336	0.49%	4	0.63%
Genworth	36,536,949	14.22%	96	15.14%
PMI	0	0.00%	0	0.00%
No LMI / No Data	219,120,016	85.29%	534	84.23%
<b>Total</b>	<b>256,908,301</b>	<b>100.00%</b>	<b>634</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	89,676,859	34.91%	257	33.51%
Owner Occupier	167,231,442	65.09%	510	66.49%
<b>Total</b>	<b>256,908,301</b>	<b>100.00%</b>	<b>767</b>	<b>100.00%</b>



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	0.00
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