AFG Series 2021-1 Collateral Report

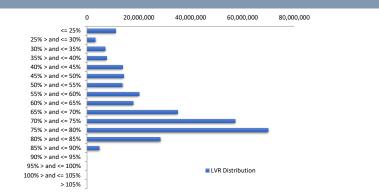
Model Period	24	AFG
Collection Period Start	1-Apr-23	
Collection Period End No. of Days	30-Apr-23 30	
		Perpetual
Interest Period Start Interest Period End	11-Apr-23 9-May-23	respectual
No. of Days	29	
Determination Date	5-May-23	
Payment Date	10-May-23	

Pool Statistics

Closing Balance of Mortgages No. of Loans (Unconsolidated) No. of Loans (Consolidated) Average Loan Size (Onconsolidated) Largest Loan Size (Consolidated) Largest Loan Size (Consolidated) Smallest Loan Size (Consolidated) Smallest Loan Size (Consolidated) Smallest Loan Size (Consolidated) Weighted Average Interest Rate Weighted Average LVR	303,312,759 999 853 303,616 355,584 2,181,518 (28,755) (28,755) (28,755) 6,27% 64,76% 33,50
Weighted Average Seasoning	33.50
Weighted Average Remaining Term	318.02

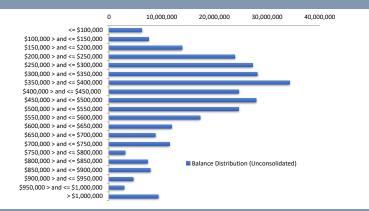
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,003,785	3.63%	153	17.94%
25% > and <= 30%	3,224,148	1.06%	15	1.76%
30% > and <= 35%	6,953,387	2.29%	31	3.63%
35% > and <= 40%	7,607,872	2.51%	24	2.81%
40% > and <= 45%	13,721,909	4.52%	41	4.81%
45% > and <= 50%	14,105,659	4.65%	34	3.99%
50% > and <= 55%	13,687,602	4.51%	35	4.10%
55% > and <= 60%	20,073,189	6.62%	52	6.10%
60% > and <= 65%	17,816,357	5.87%	39	4.57%
65% > and <= 70%	34,924,453	11.51%	78	9.14%
70% > and <= 75%	57,200,532	18.86%	130	15.24%
75% > and <= 80%	69,883,283	23.04%	148	17.35%
80% > and <= 85%	28,346,081	9.35%	62	7.27%
85% > and <= 90%	4,764,502	1.57%	11	1.29%
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	303,312,759	100.00%	853	100.00%



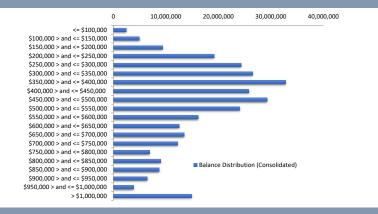
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,249,082	2.06%	197	19.72%
\$100,000 > and <= \$150,000	7,566,137	2.49%	60	6.01%
\$150,000 > and <= \$200,000	13,909,395	4.59%	79	7.91%
\$200,000 > and <= \$250,000	23,912,582	7.88%	107	10.71%
\$250,000 > and <= \$300,000	27,304,853	9.00%	99	9.91%
\$300,000 > and <= \$350,000	28,189,088	9.29%	87	8.71%
\$350,000 > and <= \$400,000	34,295,326	11.31%	92	9.21%
\$400,000 > and <= \$450,000	24,651,513	8.13%	58	5.81%
\$450,000 > and <= \$500,000	27,929,957	9.21%	59	5.91%
\$500,000 > and <= \$550,000	24,589,530	8.11%	47	4.70%
\$550,000 > and <= \$600,000	17,285,021	5.70%	30	3.00%
\$600,000 > and <= \$650,000	11,876,297	3.92%	19	1.90%
\$650,000 > and <= \$700,000	8,818,601	2.91%	13	1.30%
\$700,000 > and <= \$750,000	11,520,419	3.80%	16	1.60%
\$750,000 > and <= \$800,000	3,065,614	1.01%	4	0.40%
\$800,000 > and <= \$850,000	7,375,501	2.43%	9	0.90%
\$850,000 > and <= \$900,000	7,868,905	2.59%	9	0.90%
\$900,000 > and <= \$950,000	4,636,523	1.53%	5	0.50%
\$950,000 > and <= \$1,000,000	2,874,256	0.95%	3	0.30%
> \$1,000,000	9,394,158	3.10%	6	0.60%
Total	303,312,759	100.00%	999	100.00%



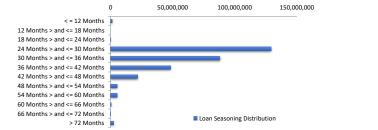
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,495,311	0.82%	111	13.01%
\$100,000 > and <= \$150,000	4,974,766	1.64%	39	4.57%
\$150,000 > and <= \$200,000	9,367,714	3.09%	53	6.21%
\$200,000 > and <= \$250,000	19,180,992	6.32%	86	10.08%
\$250,000 > and <= \$300,000	24,333,294	8.02%	88	10.32%
\$300,000 > and <= \$350,000	26,578,436	8.76%	82	9.61%
\$350,000 > and <= \$400,000	32,815,219	10.82%	88	10.32%
\$400,000 > and <= \$450,000	25,828,200	8.52%	61	7.15%
\$450,000 > and <= \$500,000	29,280,743	9.65%	62	7.27%
\$500,000 > and <= \$550,000	24,082,699	7.94%	46	5.39%
\$550,000 > and <= \$600,000	16,150,881	5.32%	28	3.28%
\$600,000 > and <= \$650,000	12,578,509	4.15%	20	2.34%
\$650,000 > and <= \$700,000	13,521,404	4.46%	20	2.34%
\$700,000 > and <= \$750,000	12,233,938	4.03%	17	1.99%
\$750,000 > and <= \$800,000	6,923,209	2.28%	9	1.06%
\$800,000 > and <= \$850,000	9,048,132	2.98%	11	1.29%
\$850,000 > and <= \$900,000	8,724,040	2.88%	10	1.17%
\$900,000 > and <= \$950,000	6,455,738	2.13%	7	0.82%
\$950,000 > and <= \$1,000,000	3,849,569	1.27%	4	0.47%
> \$1,000,000	14,889,964	4.91%	11	1.29%
Total	303,312,759	100.00%	853	100.00%



Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
< = 12 Months	1,226,100	0.40%	3	0.30%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	265,193	0.09%	2	0.20%
24 Months > and <= 30 Months	129,282,968	42.62%	375	37.54%
30 Months > and <= 36 Months	88,070,767	29.04%	322	32.23%
36 Months > and <= 42 Months	48,410,304	15.96%	148	14.81%
42 Months > and <= 48 Months	21,959,741	7.24%	69	6.91%
48 Months > and <= 54 Months	5,508,522	1.82%	19	1.90%
54 Months > and <= 60 Months	5,349,120	1.76%	15	1.50%
60 Months > and <= 66 Months	641,032	0.21%	4	0.40%
66 Months > and <= 72 Months	3,811	0.00%	2	0.20%
> 72 Months	2,595,200	0.86%	40	4.00%
Total	303,312,759	100.00%	999	100.00%



Geographic Distribution

urisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count	New South Wales
w South Wales	91,457,625	30.15%	204	23.92%	New South Wales
ctoria	87,267,419	28.77%	233	27.32%	Victoria
ueensland	59,407,906	19.59%	188	22.04%	
		8.49%	91		■ Queensland
/estern Australia	25,743,952			10.67%	Western Australia
outh Australia	30,642,245	10.10%	107	12.54%	western Australia
asmania	1,419,341	0.47%	8	0.94%	South Australia
ustralian Capital Territory	6,773,003	2.23%	19	2.23%	
lorthern Territory	601,268	0.20%	3	0.35%	Tasmania
lo Data	0	0.00%	ő	0.00%	
otal	303,312,759	100.00%	853	100.00%	Australian Capital Territory
otai	303,312,759	100.00%	853	100.00%	
ty					
&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count	
letro	213,594,130	70.42%	583	68.35%	■ Metro
Ion Metro	86,828,521	28.63%	265	31.07%	Non Metro
ner City	2,890,108	0.95%	5	0.59%	
Data	_,,0	0.00%	Ō	0.00%	Inner City
otal	303,312,759	100.00%	853	100.00%	
Postcodes					
					0 1,000,000 2,000,000 3,000,000 4,000,000 5,000,000
ostcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count	
029	3,827,487	1.26%	9	0.90%	1
56	3,455,809	1.14%	7	0.70%	2
59	3,204,209	1.06%	5	0.50%	
					3
56	3,086,794	1.02%	2	0.20%	4
22	3,001,805	0.99%	7	0.70%	5 Top 10 Postcodes
51	3,001,303	0.99%	9	0.90%	
09	2,969,245	0.98%	8	0.80%	6
234	2,851,462	0.94%	4	0.40%	7
560	2,714,511	0.89%	5	0.50%	8
030	2,586,400	0.85%	6	0.60%	9
otal	30,699,024	10.12%	62	6.21%	10
nentation					
ocument Type	Balance	% Balance	Loan Count	% Loan Count	
					Full Doc
ull Doc	303,312,759	100.00%	999	100.00%	
ow Doc	0	0.00%	0	0.00%	Low Doc
o Doc	0	0.00%	0	0.00%	
tal	303,312,759	100.00%	999	100.00%	No Doc
уре					
	Pala	0/ D-1	1 O	0/ L 0	
ate Type	Balance	% Balance	Loan Count	% Loan Count	Variable Rate
ariable Rate	303,312,759	100.00%	999	100.00%	
xed Rate	0	0.00%	0	0.00%	Fixed Rate
otal	303,312,759	100.00%	999	100.00%	
ment Type					
Repayment Type	Balance	% Balance	Loan Count	% Loan Count	Principal & Interest
rincipal & Interest	258,746,681	85.31%	870	87.09%	
nterest Only	44,566,078	14.69%	129	12.91%	Interest Only
on-Billing	0	0.00%	0	0.00%	Non-Billing
tal	303,312,759	100.00%	999	100.00%	

Туре									
Product Category	Balance	% Balance	Loan Count	% Loan Count				Line of Credit	
ine of Credit	0	0.00%	0	0.00%					
erm Loan	303,312,759	100.00%	999	100.00%			•	Term Loan	
otal	303,312,759	100.00%	999	100.00%					
rty Type									
roperty Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count	0	100,000,000	200,000,000	300,000,000	
esidential House	240,235,571	79.20%	653	76.55%	Residential House				
esidential Unit	60,310,204	19.88%	195	22.86%	-				
esidential - Inner City	0	0.00%	0	0.00%	Residential Unit				
ural	2,766,985	0.91%	5	0.59%	Residential - Inner City				
emi-Rural	_,: :5,000	0.00%	0	0.00%	Rural				
acant Land	ů 0	0.00%	ő	0.00%					
o Data	0	0.00%	0	0.00%	Semi-Rural	_			
otal	303,312,759	100.00%	853	100.00%	Vacant Land	Prop	perty Type		
re Distribution					2				
s Distribution									
rrears Band	Balance	% Balance	Loan Count	% Loan Count		100,000,000 200,000,0	000 300,000,000	400,000,000	
rrears Band	300,708,353	99.14%	996	99.70%		100,000,000 200,000,0	000 300,000,000	400,000,000	
rears Band Irrent -60 days	300,708,353 2,154,040	99.14% 0.71%		99.70% 0.20%	Current	100,000,000 200,000,c	000 300,000,000	400,000,000	
rears Band Irrent -60 days -90 days	300,708,353	99.14% 0.71% 0.15%	996	99.70% 0.20% 0.10%	Current 31-60 days	100,000,000 200,000,c	000 300,000,000	400,000,000	
rears Band rrrent -60 days -90 days -120 days	300,708,353 2,154,040	99.14% 0.71% 0.15% 0.00%	996	99.70% 0.20% 0.10% 0.00%	Current 31-60 days 61-90 days	100,000,000 200,000,c	000 300,000,000	400,000,000	
rears Band urrent -60 days -90 days -120 days -120 days -150 days	300,708,353 2,154,040	99.14% 0.71% 0.15% 0.00% 0.00%	996 2 1 0 0	99.70% 0.20% 0.10% 0.00% 0.00%	Current 31-60 days 61-90 days 91-120 days	100,000,000 200,000,c	000 300,000,000 ·	400,000,000	
rears Band irrent -60 days -90 days -120 days 1-150 days 1-180 days	300,708,353 2,154,040	99.14% 0.71% 0.15% 0.00% 0.00%	996 2 1 0 0 0	99.70% 0.20% 0.10% 0.00% 0.00%	Current 31-60 days 61-90 days 91-120 days 121-150 days	100,000,000 200,000,c	000 300,000,000	400,000,000	
rrears Band ment -60 days -90 days -120 days 1-150 days 1-180 days 11 days or more	300,708,353 2,154,040 450,366 0 0 0 0	99.14% 0.71% 0.15% 0.00% 0.00% 0.00%	996 2 1 0 0 0 0	99.70% 0.20% 0.10% 0.00% 0.00% 0.00%	Current 31-60 days 61-90 days 91-120 days 121-150 days 151-180 days	100,000,000 200,000,c	000 300,000,000 -	400,000,000	
s Distribution irrears Band urrent 1-60 days 1-90 days 1-120 days 21-150 days 51-180 days 81 days or more otal	300,708,353 2,154,040	99.14% 0.71% 0.15% 0.00% 0.00%	996 2 1 0 0 0	99.70% 0.20% 0.10% 0.00% 0.00%	Current 31-60 days 61-90 days 91-120 days 121-150 days	100,000,000 200,000,0		400,000,000 	
rrears Band urrent 1-60 days 1-90 days 1-120 days 21-150 days 51-180 days 31 days or more	300,708,353 2,154,040 450,366 0 0 0 0	99.14% 0.71% 0.15% 0.00% 0.00% 0.00%	996 2 1 0 0 0 0	99.70% 0.20% 0.10% 0.00% 0.00% 0.00%	Current 31-60 days 61-90 days 91-120 days 121-150 days 151-180 days			400,000,000	
rrears Band urrent -60 days -90 days -120 days 21-150 days 11-180 days 11 days or more btal ips	300,708,353 2,154,040 450,366 0 0 0 0 303,312,759	99.14% 0.71% 0.15% 0.00% 0.00% 0.00% 0.00% 100.00%	996 2 1 0 0 0 999	99.70% 0.20% 0.10% 0.00% 0.00% 0.00% 100.00%	Current 31-60 days 61-90 days 91-120 days 121-150 days 151-180 days 181 days or more	Arrears Dis	stribution	_	10 000 000
rears Band irrent -60 days -90 days -120 days 1-120 days 1-150 days 1 days or more 1 days or more tal ips ardships	300,708,353 2,154,040 450,366 0 0 0 0	99.14% 0.71% 0.15% 0.00% 0.00% 0.00%	996 2 1 0 0 0 0	99.70% 0.20% 0.10% 0.00% 0.00% 0.00%	Current 31-60 days 61-90 days 91-120 days 121-150 days 151-180 days	Arrears Dis 0 10		_	90,000,000
rears Band irrent -60 days -90 days -120 days 1-150 days 1-180 days 1-180 days 1-180 days 1 days or more tal ips irrent irrent	300,708,353 2,154,040 450,366 0 0 303,312,759 Arrears (excl Hardship) 300,352,561	99.14% 0.71% 0.15% 0.00% 0.00% 0.00% 100.00%	996 2 1 0 0 999 Hardship Arrears 355,792	99.70% 0.20% 0.10% 0.00% 0.00% 0.00% 100.00%	Current 31-60 days 61-90 days 91-120 days 121-150 days 151-180 days 181 days or more Total Arrears 300,708,353	Arrears Dis 0 10 Current	stribution	_	00,000,000
rears Band urrent -60 days -90 days -120 days -120 days 1-150 days 1-180 days 11 days or more til days or more tall tall tips ardships urrent -60 days	300,708,353 2,154,040 450,366 0 0 0 303,312,759 Arrears (excl Hardship)	99.14% 0.71% 0.15% 0.00% 0.00% 0.00% 100.00%	996 2 1 0 0 0 999 Hardship Arrears	99.70% 0.20% 0.10% 0.00% 0.00% 0.00% 100.00%	Current 31-60 days 61-90 days 91-120 days 121-150 days 151-180 days 181 days or more Total Arrears	■ Arrears Dis 0 10 Current 31-60 days	stribution	_)0,000,000
rears Band urrent -60 days -90 days -120 days 1-150 days 11-150 days 11-150 days 11-160 days 11-180 days -90 days	300,708,353 2,154,040 450,366 0 0 303,312,759 Arrears (excl Hardship) 300,352,561	99.14% 0.71% 0.15% 0.00% 0.00% 0.00% 100.00% <u>100.00%</u> <u>Loan Count</u> 995 1	996 2 1 0 0 0 999 Hardship Arrears 355,792 283,855	99.70% 0.20% 0.10% 0.00% 0.00% 0.00% 100.00%	Current 31-60 days 61-90 days 91-120 days 121-150 days 151-180 days 181 days or more Total Arrears 300,708,353 2,154,040	■ Arrears Dis 0 10 Current 31-60 days 61-90 days	stribution	_	90,000,000
Trears Band urrent -60 days -90 days -120 days -120 days 11-80 days 11-80 days 11 days or more tal urrent -60 days -90 days -120 days	300,708,353 2,154,040 450,366 0 0 303,312,759 Arrears (excl Hardship) 300,352,561	99.14% 0.71% 0.15% 0.00% 0.00% 0.00% 100.00% <u>100.00%</u> <u>Loan Count</u> 995 1	996 2 1 0 0 0 999 Hardship Arrears 355,792 283,855 450,366	99.70% 0.20% 0.10% 0.00% 0.00% 0.00% 100.00%	Current 31-60 days 61-90 days 91-120 days 121-150 days 151-180 days 181 days or more Total Arrears 300,708,353 2,154,040	■ Arrears Dis 0 10 Current 31-60 days 61-90 days 91-120 days	stribution	_	10,000,000
rears Band urrent -60 days -90 days -120 days 1-120 days 11-180 days 11-180 days 11 days or more tal ips ardships urrent -60 days -90 days -120 days -120 days -120 days -120 days -120 days	300,708,353 2,154,040 450,366 0 0 303,312,759 Arrears (excl Hardship) 300,352,561	99.14% 0.71% 0.15% 0.00% 0.00% 0.00% 100.00% <u>100.00%</u> <u>Loan Count</u> 995 1	996 2 1 0 0 999 Hardship Arrears 355,792 283,855 450,366 0	99.70% 0.20% 0.10% 0.00% 0.00% 0.00% 100.00%	Current 31-60 days 61-90 days 91-120 days 121-150 days 151-180 days 181 days or more Total Arrears 300,708,353 2,154,040 450,366	■ Arrears Dis 0 10 Current 31-60 days 91-120 days 91-120 days 121-150 days	stribution	_	00,000,000
rrears Band urrent 1-60 days 1-90 days 1-20 days 21-150 days 51-180 days 31 days or more otal	300,708,353 2,154,040 450,366 0 0 303,312,759 Arrears (excl Hardship) 300,352,561	99.14% 0.71% 0.15% 0.00% 0.00% 0.00% 100.00% Loan Count 995 1 0 0 0	996 2 1 0 0 0 999 Hardship Arrears 355,792 283,855 450,366 0 0	99.70% 0.20% 0.10% 0.00% 0.00% 0.00% 100.00%	Current 31-60 days 61-90 days 91-120 days 121-150 days 151-180 days 181 days or more Total Arrears 300,708,353 2,154,040 450,366 - -	■ Arrears Dis 0 10 Current 31-60 days 61-90 days 91-120 days	stribution	_	00,000,000

LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	2,351,584	0.78%	14	1.64%
Genworth	29,800,438	9.82%	100	11.72%
PMI	0	0.00%	0	0.00%
No LMI / No Data	271,160,736	89.40%	739	86.64%
Total	303,312,759	100.00%	853	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	107,646,960	35.49%	336	33.63%
Owner Occupier	195,665,799	64.51%	663	66.37%
Total	303,312,759	100.00%	999	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