

**AFG Series 2021-1  
Collateral Report**



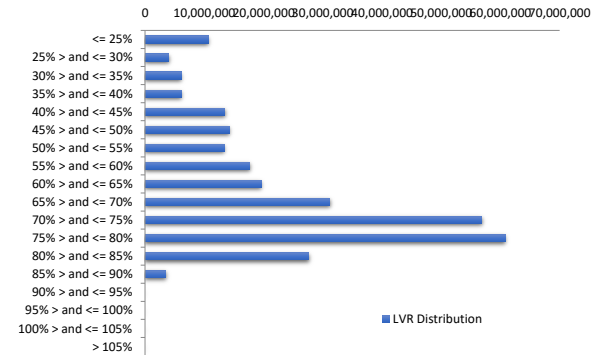
Model Period	25
Collection Period Start	1-May-23
Collection Period End	31-May-23
No. of Days	31
Interest Period Start	10-May-23
Interest Period End	12-Jun-23
No. of Days	34
Determination Date	7-Jun-23
Payment Date	13-Jun-23

**Pool Statistics**

Closing Balance of Mortgages	285,546,637
No. of Loans (Unconsolidated)	956
No. of Loans (Consolidated)	815
Average Loan Size (Unconsolidated)	298,689
Average Loan Size (Consolidated)	350,364
Largest Loan Size (Unconsolidated)	2,179,416
Largest Loan Size (Consolidated)	2,179,416
Smallest Loan Size (Unconsolidated)	(22,673)
Smallest Loan Size (Consolidated)	(22,673)
Weighted Average Interest Rate	6.54%
Weighted Average LVR	64.54%
Weighted Average Seasoning	34.68
Weighted Average Remaining Term	316.84

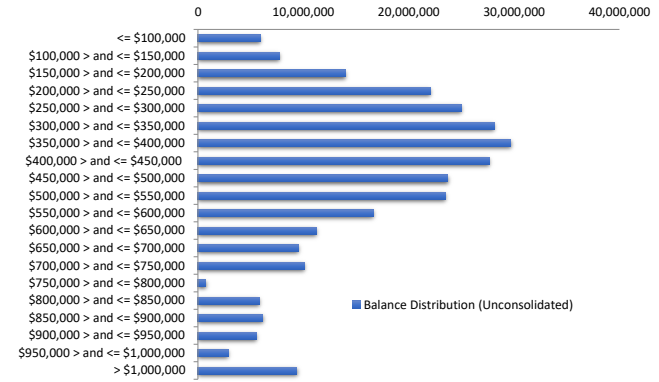
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,634,343	3.72%	149	18.28%
25% > and <= 30%	4,023,728	1.41%	20	2.45%
30% > and <= 35%	6,082,027	2.13%	25	3.07%
35% > and <= 40%	6,204,871	2.17%	20	2.45%
40% > and <= 45%	13,484,548	4.72%	39	4.79%
45% > and <= 50%	14,301,640	5.01%	38	4.66%
50% > and <= 55%	13,421,164	4.70%	34	4.17%
55% > and <= 60%	17,671,283	6.19%	45	5.52%
60% > and <= 65%	19,630,061	6.87%	45	5.52%
65% > and <= 70%	31,209,254	10.93%	71	8.71%
70% > and <= 75%	56,878,430	19.92%	128	15.71%
75% > and <= 80%	60,818,919	21.30%	130	15.95%
80% > and <= 85%	27,673,942	9.69%	63	7.73%
85% > and <= 90%	3,512,426	1.23%	8	0.98%
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%
<b>Total</b>	<b>285,546,637</b>	<b>100.00%</b>	<b>815</b>	<b>100.00%</b>



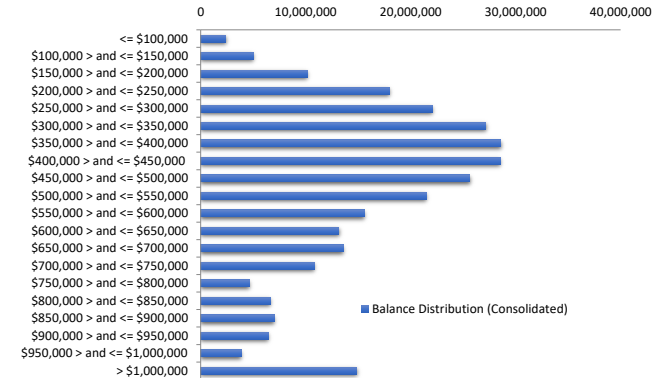
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,959,276	2.09%	194	20.29%
\$100,000 > and <= \$150,000	7,720,592	2.70%	61	6.38%
\$150,000 > and <= \$200,000	13,984,041	4.90%	79	8.26%
\$200,000 > and <= \$250,000	22,083,814	7.73%	99	10.36%
\$250,000 > and <= \$300,000	25,033,743	8.77%	91	9.52%
\$300,000 > and <= \$350,000	28,147,115	9.86%	87	9.10%
\$350,000 > and <= \$400,000	29,694,746	10.40%	80	8.37%
\$400,000 > and <= \$450,000	27,639,626	9.68%	65	6.80%
\$450,000 > and <= \$500,000	23,712,506	8.30%	50	5.23%
\$500,000 > and <= \$550,000	23,518,315	8.24%	45	4.71%
\$550,000 > and <= \$600,000	16,687,111	5.84%	29	3.03%
\$600,000 > and <= \$650,000	11,210,156	3.93%	18	1.88%
\$650,000 > and <= \$700,000	9,518,789	3.33%	14	1.46%
\$700,000 > and <= \$750,000	10,120,034	3.54%	14	1.46%
\$750,000 > and <= \$800,000	752,499	0.26%	1	0.10%
\$800,000 > and <= \$850,000	5,806,084	2.03%	7	0.73%
\$850,000 > and <= \$900,000	6,153,722	2.16%	7	0.73%
\$900,000 > and <= \$950,000	5,539,940	1.94%	6	0.63%
\$950,000 > and <= \$1,000,000	2,873,070	1.01%	3	0.31%
> \$1,000,000	9,391,459	3.29%	6	0.63%
<b>Total</b>	<b>285,546,637</b>	<b>100.00%</b>	<b>956</b>	<b>100.00%</b>



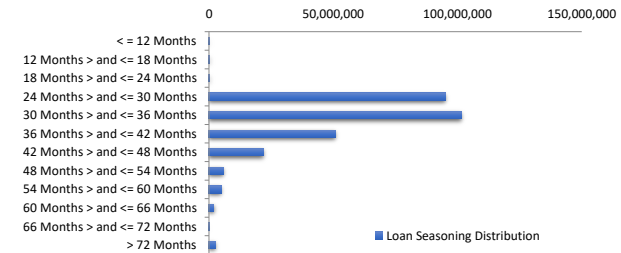
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,389,459	0.84%	108	13.25%
\$100,000 > and <= \$150,000	4,986,989	1.75%	39	4.79%
\$150,000 > and <= \$200,000	10,132,382	3.55%	57	6.99%
\$200,000 > and <= \$250,000	18,017,151	6.31%	81	9.94%
\$250,000 > and <= \$300,000	22,042,342	7.72%	80	9.82%
\$300,000 > and <= \$350,000	27,172,093	9.52%	84	10.31%
\$350,000 > and <= \$400,000	28,574,952	10.01%	77	9.45%
\$400,000 > and <= \$450,000	28,513,999	9.99%	67	8.22%
\$450,000 > and <= \$500,000	25,645,867	8.98%	54	6.63%
\$500,000 > and <= \$550,000	21,503,397	7.53%	41	5.03%
\$550,000 > and <= \$600,000	15,565,374	5.45%	27	3.31%
\$600,000 > and <= \$650,000	13,160,502	4.61%	21	2.58%
\$650,000 > and <= \$700,000	13,575,097	4.75%	20	2.45%
\$700,000 > and <= \$750,000	10,827,707	3.79%	15	1.84%
\$750,000 > and <= \$800,000	4,627,246	1.62%	6	0.74%
\$800,000 > and <= \$850,000	6,631,620	2.32%	8	0.98%
\$850,000 > and <= \$900,000	7,011,488	2.46%	8	0.98%
\$900,000 > and <= \$950,000	6,441,435	2.26%	7	0.86%
\$950,000 > and <= \$1,000,000	3,845,665	1.35%	4	0.49%
> \$1,000,000	14,881,872	5.21%	11	1.35%
<b>Total</b>	<b>285,546,637</b>	<b>100.00%</b>	<b>815</b>	<b>100.00%</b>



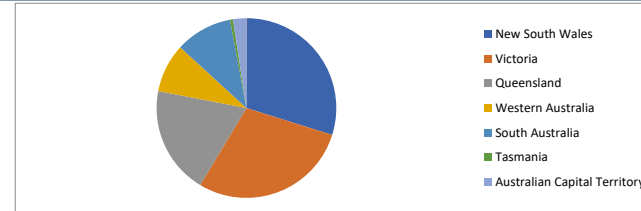
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	146,869	0.05%	1	0.10%
12 Months > and <= 18 Months	269,142	0.09%	1	0.10%
18 Months > and <= 24 Months	264,924	0.09%	1	0.10%
24 Months > and <= 30 Months	95,129,908	33.32%	278	29.08%
30 Months > and <= 36 Months	101,600,860	35.58%	364	38.08%
36 Months > and <= 42 Months	50,834,927	17.80%	157	16.42%
42 Months > and <= 48 Months	21,886,235	7.66%	70	7.32%
48 Months > and <= 54 Months	5,903,313	2.07%	21	2.20%
54 Months > and <= 60 Months	4,915,393	1.72%	15	1.57%
60 Months > and <= 66 Months	2,019,350	0.71%	6	0.63%
66 Months > and <= 72 Months	3,569	0.00%	2	0.21%
> 72 Months	2,572,149	0.90%	40	4.18%
<b>Total</b>	<b>285,546,637</b>	<b>100.00%</b>	<b>956</b>	<b>100.00%</b>



**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	85,188,878	29.83%	193	23.68%
Victoria	82,206,993	28.79%	223	27.36%
Queensland	55,429,801	19.41%	178	21.84%
Western Australia	25,054,661	8.77%	87	10.67%
South Australia	29,272,636	10.25%	105	12.88%
Tasmania	1,531,940	0.54%	8	0.98%
Australian Capital Territory	6,762,766	2.37%	19	2.33%
Northern Territory	98,963	0.03%	2	0.25%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>285,546,637</b>	<b>100.00%</b>	<b>815</b>	<b>100.00%</b>



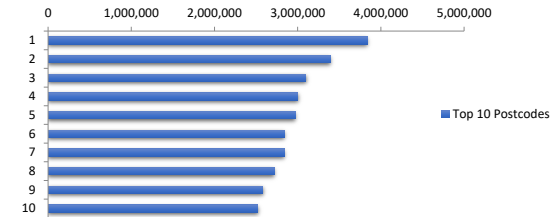
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	201,285,252	70.49%	559	68.59%
Non Metro	81,372,137	28.50%	251	30.80%
Inner City	2,889,248	1.01%	5	0.61%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>285,546,637</b>	<b>100.00%</b>	<b>815</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	3,835,826	1.34%	9	0.94%
4556	3,390,492	1.19%	7	0.73%
2156	3,097,947	1.08%	2	0.21%
5022	3,000,412	1.05%	7	0.73%
4209	2,970,300	1.04%	8	0.84%
2234	2,843,625	1.00%	4	0.42%
2259	2,839,847	0.99%	4	0.42%
2560	2,715,402	0.95%	5	0.52%
3030	2,581,502	0.90%	6	0.63%
4551	2,519,097	0.88%	8	0.84%
<b>Total</b>	<b>29,794,449</b>	<b>10.43%</b>	<b>60</b>	<b>6.28%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	285,546,637	100.00%	956	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>285,546,637</b>	<b>100.00%</b>	<b>956</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	285,546,637	100.00%	956	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>285,546,637</b>	<b>100.00%</b>	<b>956</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	243,144,244	85.15%	832	87.03%
Interest Only	42,402,394	14.85%	124	12.97%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>285,546,637</b>	<b>100.00%</b>	<b>956</b>	<b>100.00%</b>



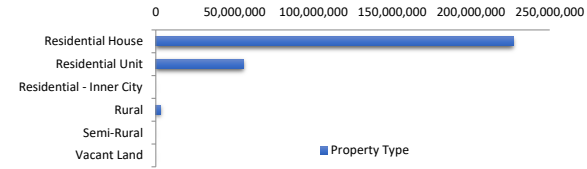
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	285,546,637	100.00%	956	100.00%
<b>Total</b>	<b>285,546,637</b>	<b>100.00%</b>	<b>956</b>	<b>100.00%</b>



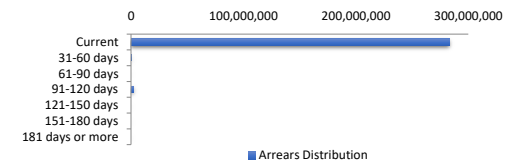
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	226,963,159	79.48%	627	76.93%
Residential Unit	55,797,217	19.54%	183	22.45%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,786,262	0.98%	5	0.61%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>285,546,637</b>	<b>100.00%</b>	<b>815</b>	<b>100.00%</b>



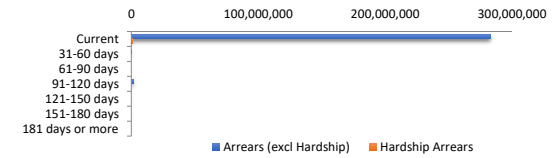
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	283,309,899	99.22%	954	99.79%
31-60 days	354,172	0.12%	1	0.10%
61-90 days	0	0.00%	0	0.00%
91-120 days	1,882,567	0.66%	1	0.10%
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>285,546,637</b>	<b>100.00%</b>	<b>956</b>	<b>100.00%</b>



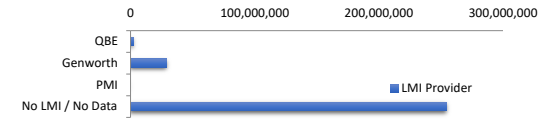
**Hardships**

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	282,731,361	953	578,538	1	283,309,899
31-60 days	354,172	1	0	0	354,172
61-90 days	0	0	0	0	-
91-120 days	1,882,567	1	0	0	1,882,567
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
<b>Total</b>	<b>284,968,099</b>	<b>955</b>	<b>578,538</b>	<b>1</b>	<b>285,546,637</b>



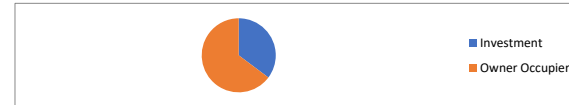
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	2,331,856	0.82%	14	1.72%
Genworth	29,106,603	10.19%	98	12.02%
PMI	0	0.00%	0	0.00%
No LMI / No Data	254,108,179	88.99%	703	86.26%
<b>Total</b>	<b>285,546,637</b>	<b>100.00%</b>	<b>815</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	100,577,455	35.22%	321	33.58%
Owner Occupier	184,969,183	64.78%	635	66.42%
<b>Total</b>	<b>285,546,637</b>	<b>100.00%</b>	<b>956</b>	<b>100.00%</b>



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	1,882,567.07	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
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