

**AFG Series 2021-1
Collateral Report**



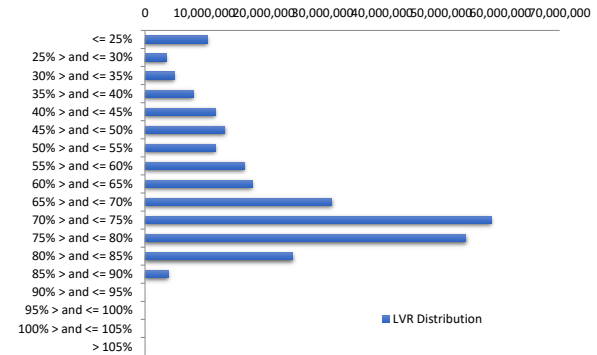
Model Period	26
Collection Period Start	1-Jun-23
Collection Period End	30-Jun-23
No. of Days	30
Interest Period Start	13-Jun-23
Interest Period End	9-Jul-23
No. of Days	27
Determination Date	5-Jul-23
Payment Date	10-Jul-23

Pool Statistics

Closing Balance of Mortgages	272,668,429
No. of Loans (Unconsolidated)	910
No. of Loans (Consolidated)	779
Average Loan Size (Unconsolidated)	299,636
Average Loan Size (Consolidated)	350,024
Largest Loan Size (Unconsolidated)	2,177,411
Largest Loan Size (Consolidated)	2,177,411
Smallest Loan Size (Unconsolidated)	(28,073)
Smallest Loan Size (Consolidated)	(28,073)
Weighted Average Interest Rate	6.78%
Weighted Average LVR	64.35%
Weighted Average Seasoning	35.71
Weighted Average Remaining Term	315.37

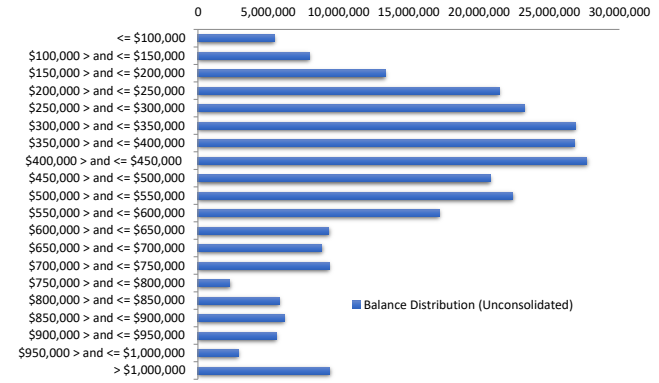
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,532,797	3.86%	147	18.87%
25% > and <= 30%	3,629,352	1.33%	18	2.31%
30% > and <= 35%	4,987,686	1.83%	22	2.82%
35% > and <= 40%	8,184,706	3.00%	26	3.34%
40% > and <= 45%	11,897,123	4.36%	36	4.62%
45% > and <= 50%	13,475,328	4.94%	34	4.36%
50% > and <= 55%	11,939,061	4.38%	30	3.85%
55% > and <= 60%	16,835,393	6.17%	42	5.39%
60% > and <= 65%	18,174,724	6.67%	41	5.26%
65% > and <= 70%	31,510,115	11.56%	73	9.37%
70% > and <= 75%	58,437,538	21.43%	129	16.56%
75% > and <= 80%	54,186,055	19.87%	115	14.76%
80% > and <= 85%	24,971,343	9.16%	58	7.45%
85% > and <= 90%	3,907,208	1.43%	8	1.03%
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	272,668,429	100.00%	779	100.00%



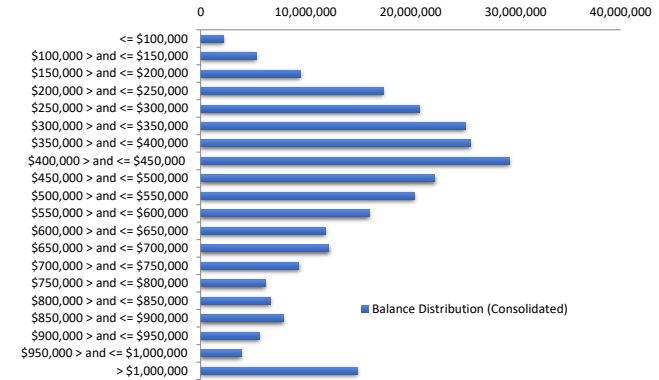
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,430,878	1.93%	183	20.11%
\$100,000 > and <= \$150,000	7,914,076	2.90%	62	6.81%
\$150,000 > and <= \$200,000	13,325,906	4.89%	75	8.24%
\$200,000 > and <= \$250,000	21,430,699	7.86%	96	10.55%
\$250,000 > and <= \$300,000	23,217,937	8.52%	84	9.23%
\$300,000 > and <= \$350,000	26,889,661	9.86%	83	9.12%
\$350,000 > and <= \$400,000	26,780,000	9.82%	72	7.91%
\$400,000 > and <= \$450,000	27,681,476	10.15%	65	7.14%
\$450,000 > and <= \$500,000	20,832,430	7.64%	44	4.84%
\$500,000 > and <= \$550,000	22,415,350	8.22%	43	4.73%
\$550,000 > and <= \$600,000	17,186,025	6.30%	30	3.30%
\$600,000 > and <= \$650,000	9,317,589	3.42%	15	1.65%
\$650,000 > and <= \$700,000	8,824,558	3.24%	13	1.43%
\$700,000 > and <= \$750,000	9,354,558	3.43%	13	1.43%
\$750,000 > and <= \$800,000	2,278,571	0.84%	3	0.33%
\$800,000 > and <= \$850,000	5,810,769	2.13%	7	0.77%
\$850,000 > and <= \$900,000	6,150,857	2.26%	7	0.77%
\$900,000 > and <= \$950,000	5,557,554	2.04%	6	0.66%
\$950,000 > and <= \$1,000,000	2,871,675	1.05%	3	0.33%
> \$1,000,000	9,397,859	3.45%	6	0.66%
Total	272,668,429	100.00%	910	100.00%



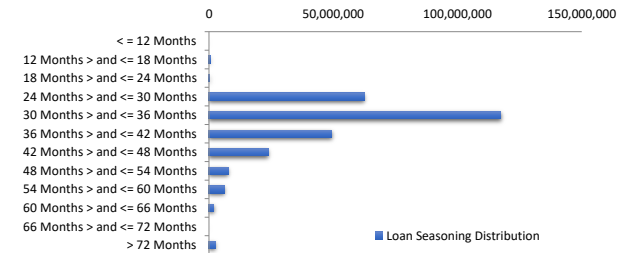
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,130,127	0.78%	106	13.61%
\$100,000 > and <= \$150,000	5,305,605	1.95%	41	5.26%
\$150,000 > and <= \$200,000	9,474,350	3.47%	53	6.80%
\$200,000 > and <= \$250,000	17,389,518	6.38%	78	10.01%
\$250,000 > and <= \$300,000	20,819,303	7.64%	75	9.63%
\$300,000 > and <= \$350,000	25,237,109	9.26%	78	10.01%
\$350,000 > and <= \$400,000	25,664,647	9.41%	69	8.86%
\$400,000 > and <= \$450,000	29,442,880	10.80%	69	8.86%
\$450,000 > and <= \$500,000	22,309,248	8.18%	47	6.03%
\$500,000 > and <= \$550,000	20,391,725	7.48%	39	5.01%
\$550,000 > and <= \$600,000	16,072,680	5.89%	28	3.59%
\$600,000 > and <= \$650,000	11,877,448	4.36%	19	2.44%
\$650,000 > and <= \$700,000	12,220,487	4.48%	18	2.31%
\$700,000 > and <= \$750,000	9,344,543	3.43%	13	1.67%
\$750,000 > and <= \$800,000	6,152,729	2.26%	8	1.03%
\$800,000 > and <= \$850,000	6,631,295	2.43%	8	1.03%
\$850,000 > and <= \$900,000	7,912,012	2.90%	9	1.16%
\$900,000 > and <= \$950,000	5,557,554	2.04%	6	0.77%
\$950,000 > and <= \$1,000,000	3,842,003	1.41%	4	0.51%
> \$1,000,000	14,893,166	5.46%	11	1.41%
Total	272,668,429	100.00%	779	100.00%



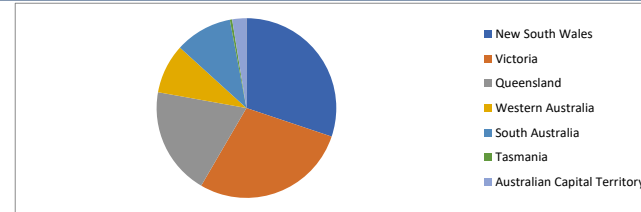
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	414,339	0.15%	2	0.22%
18 Months > and <= 24 Months	264,642	0.10%	1	0.11%
24 Months > and <= 30 Months	62,678,183	22.99%	182	20.00%
30 Months > and <= 36 Months	117,394,685	43.05%	396	43.52%
36 Months > and <= 42 Months	49,474,540	18.14%	161	17.69%
42 Months > and <= 48 Months	23,872,075	8.75%	79	8.68%
48 Months > and <= 54 Months	7,669,285	2.81%	24	2.64%
54 Months > and <= 60 Months	6,309,959	2.31%	18	1.98%
60 Months > and <= 66 Months	2,014,619	0.74%	7	0.77%
66 Months > and <= 72 Months	4	0.00%	1	0.11%
> 72 Months	2,576,098	0.94%	39	4.29%
Total	272,668,429	100.00%	910	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	82,201,491	30.15%	186	23.88%
Victoria	77,025,546	28.25%	210	26.96%
Queensland	52,967,818	19.43%	170	21.82%
Western Australia	24,310,685	8.92%	84	10.78%
South Australia	28,087,107	10.30%	102	13.09%
Tasmania	1,125,685	0.41%	6	0.77%
Australian Capital Territory	6,900,986	2.53%	19	2.44%
Northern Territory	49,110	0.02%	2	0.26%
No Data	0	0.00%	0	0.00%
Total	272,668,429	100.00%	779	100.00%



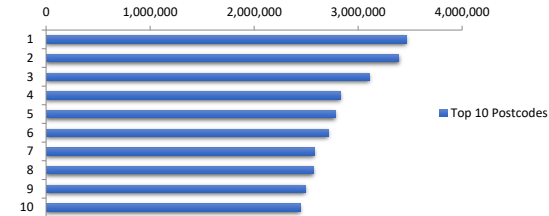
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	191,905,608	70.38%	535	68.68%
Non Metro	77,874,675	28.56%	239	30.68%
Inner City	2,888,146	1.06%	5	0.64%
No Data	0	0.00%	0	0.00%
Total	272,668,429	100.00%	779	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
4556	3,466,455	1.27%	7	0.90%
3029	3,392,110	1.24%	8	1.03%
2156	3,109,532	1.14%	2	0.26%
2259	2,832,786	1.04%	4	0.51%
2234	2,781,667	1.02%	4	0.51%
2560	2,713,640	1.00%	5	0.64%
4551	2,582,433	0.95%	8	1.03%
5022	2,571,359	0.94%	7	0.90%
4209	2,494,549	0.91%	7	0.90%
3551	2,446,602	0.90%	4	0.51%
Total	28,391,133	10.41%	56	7.19%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	272,668,429	100.00%	910	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	272,668,429	100.00%	910	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	272,668,429	100.00%	910	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	272,668,429	100.00%	910	100.00%



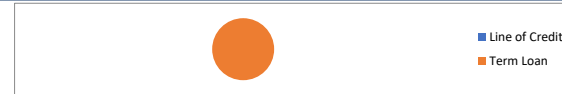
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	232,549,952	85.29%	790	86.81%
Interest Only	40,118,478	14.71%	120	13.19%
Non-Billing	0	0.00%	0	0.00%
Total	272,668,429	100.00%	910	100.00%



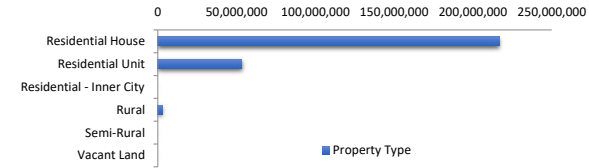
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	272,668,429	100.00%	910	100.00%
Total	272,668,429	100.00%	910	100.00%



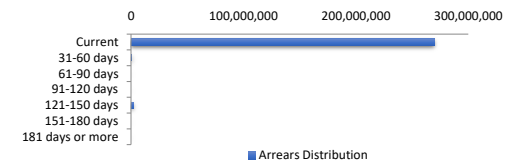
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	216,666,301	79.46%	598	76.77%
Residential Unit	53,280,702	19.54%	176	22.59%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,721,426	1.00%	5	0.64%
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	272,668,429	100.00%	779	100.00%



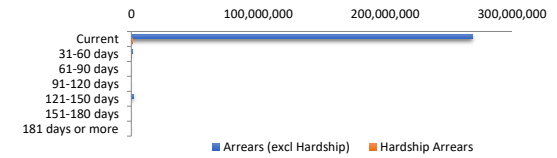
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	269,912,194	98.99%	906	99.56%
31-60 days	860,739	0.32%	3	0.33%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	1,895,496	0.70%	1	0.11%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	272,668,429	100.00%	910	100.00%



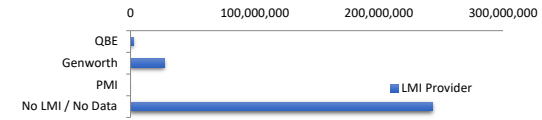
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	269,141,259	903	770,935	3	269,912,194
31-60 days	636,499	2	224,240	1	860,739
61-90 days	0	0	0	0	-
91-120 days	0	0	0	0	-
121-150 days	1,895,496	1	0	0	1,895,496
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
Total	271,673,255	906	995,175	4	272,668,429



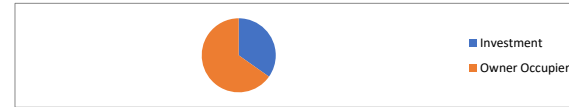
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	2,340,848	0.86%	14	1.80%
Genworth	27,222,486	9.98%	92	11.81%
PMI	0	0.00%	0	0.00%
No LMI / No Data	243,105,095	89.16%	673	86.39%
Total	272,668,429	100.00%	779	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	94,821,191	34.78%	304	33.41%
Owner Occupier	177,847,239	65.22%	606	66.59%
Total	272,668,429	100.00%	910	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	1,895,496.26	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