

**AFG Series 2021-1
Collateral Report**



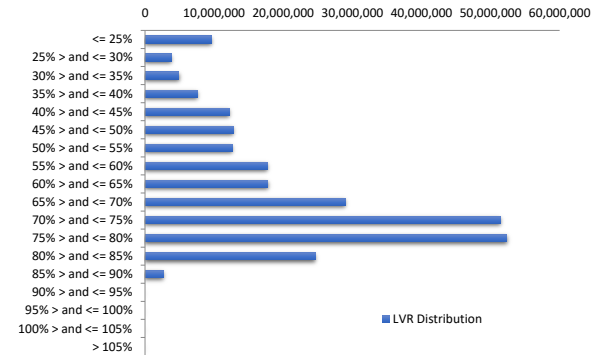
Model Period	27
Collection Period Start	1-Jul-23
Collection Period End	31-Jul-23
No. of Days	31
Interest Period Start	10-Jul-23
Interest Period End	9-Aug-23
No. of Days	31
Determination Date	4-Aug-23
Payment Date	10-Aug-23

Pool Statistics

Closing Balance of Mortgages	258,956,058
No. of Loans (Unconsolidated)	877
No. of Loans (Consolidated)	751
Average Loan Size (Unconsolidated)	295,275
Average Loan Size (Consolidated)	344,815
Largest Loan Size (Unconsolidated)	2,175,558
Largest Loan Size (Consolidated)	2,175,558
Smallest Loan Size (Unconsolidated)	(34,823)
Smallest Loan Size (Consolidated)	(34,823)
Weighted Average Interest Rate	6.76%
Weighted Average LVR	64.10%
Weighted Average Seasoning	36.59
Weighted Average Remaining Term	314.32

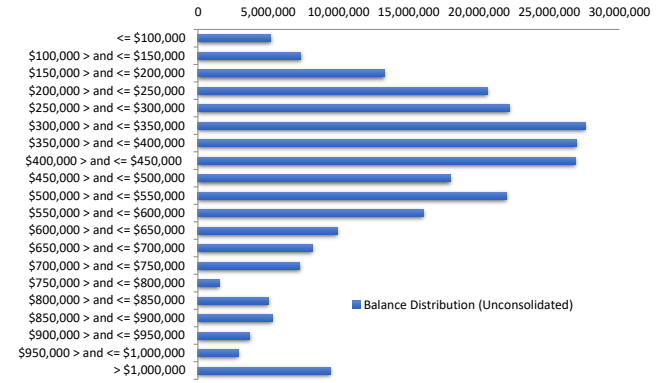
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,629,057	3.72%	142	18.91%
25% > and <= 30%	3,777,076	1.46%	19	2.53%
30% > and <= 35%	4,901,780	1.89%	22	2.93%
35% > and <= 40%	7,590,186	2.93%	25	3.33%
40% > and <= 45%	12,165,829	4.70%	37	4.93%
45% > and <= 50%	12,746,981	4.92%	31	4.13%
50% > and <= 55%	12,616,215	4.87%	33	4.39%
55% > and <= 60%	17,685,005	6.83%	44	5.86%
60% > and <= 65%	17,741,382	6.85%	40	5.33%
65% > and <= 70%	28,967,791	11.19%	67	8.92%
70% > and <= 75%	51,462,829	19.87%	119	15.85%
75% > and <= 80%	52,347,701	20.21%	109	14.51%
80% > and <= 85%	24,659,924	9.52%	57	7.59%
85% > and <= 90%	2,664,304	1.03%	6	0.80%
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	258,956,058	100.00%	751	100.00%



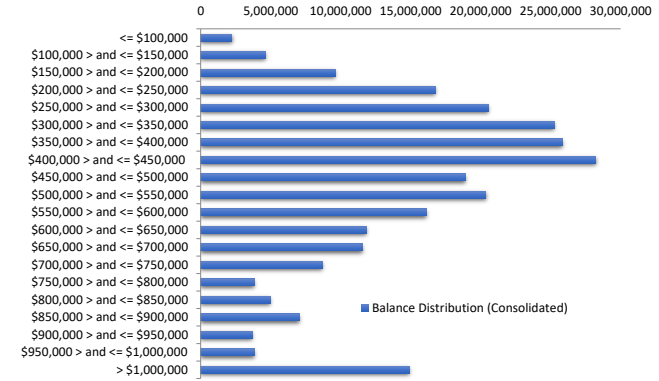
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,183,434	2.00%	179	20.41%
\$100,000 > and <= \$150,000	7,327,983	2.83%	58	6.61%
\$150,000 > and <= \$200,000	13,288,137	5.13%	75	8.55%
\$200,000 > and <= \$250,000	20,578,485	7.95%	92	10.49%
\$250,000 > and <= \$300,000	22,193,706	8.57%	80	9.12%
\$300,000 > and <= \$350,000	27,559,374	10.64%	85	9.69%
\$350,000 > and <= \$400,000	26,917,614	10.39%	72	8.21%
\$400,000 > and <= \$450,000	26,863,747	10.37%	63	7.18%
\$450,000 > and <= \$500,000	17,968,600	6.94%	38	4.33%
\$500,000 > and <= \$550,000	21,949,328	8.48%	42	4.79%
\$550,000 > and <= \$600,000	16,072,591	6.21%	28	3.19%
\$600,000 > and <= \$650,000	9,907,267	3.83%	16	1.82%
\$650,000 > and <= \$700,000	8,149,204	3.15%	12	1.37%
\$700,000 > and <= \$750,000	7,256,654	2.80%	10	1.14%
\$750,000 > and <= \$800,000	1,519,220	0.59%	2	0.23%
\$800,000 > and <= \$850,000	4,994,522	1.93%	6	0.68%
\$850,000 > and <= \$900,000	5,274,654	2.04%	6	0.68%
\$900,000 > and <= \$950,000	3,681,218	1.42%	4	0.46%
\$950,000 > and <= \$1,000,000	2,863,418	1.11%	3	0.34%
> \$1,000,000	9,406,903	3.63%	6	0.68%
Total	258,956,058	100.00%	877	100.00%



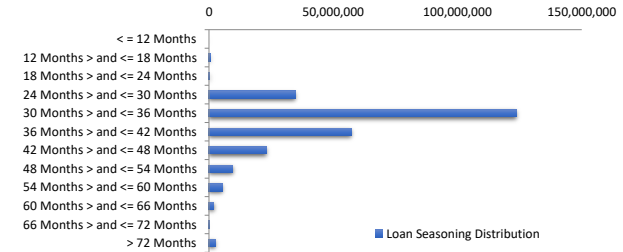
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,234,451	0.86%	106	14.11%
\$100,000 > and <= \$150,000	4,637,204	1.79%	36	4.79%
\$150,000 > and <= \$200,000	9,611,178	3.71%	54	7.19%
\$200,000 > and <= \$250,000	16,753,191	6.47%	75	9.99%
\$250,000 > and <= \$300,000	20,572,152	7.94%	74	9.85%
\$300,000 > and <= \$350,000	25,271,406	9.76%	78	10.39%
\$350,000 > and <= \$400,000	25,837,106	9.98%	69	9.19%
\$400,000 > and <= \$450,000	28,218,763	10.90%	66	8.79%
\$450,000 > and <= \$500,000	18,928,155	7.31%	40	5.33%
\$500,000 > and <= \$550,000	20,379,822	7.87%	39	5.19%
\$550,000 > and <= \$600,000	16,136,276	6.23%	28	3.73%
\$600,000 > and <= \$650,000	11,865,347	4.58%	19	2.53%
\$650,000 > and <= \$700,000	11,545,377	4.46%	17	2.26%
\$700,000 > and <= \$750,000	8,704,929	3.36%	12	1.60%
\$750,000 > and <= \$800,000	3,843,952	1.48%	5	0.67%
\$800,000 > and <= \$850,000	4,967,444	1.92%	6	0.80%
\$850,000 > and <= \$900,000	7,037,939	2.72%	8	1.07%
\$900,000 > and <= \$950,000	3,681,218	1.42%	4	0.53%
\$950,000 > and <= \$1,000,000	3,832,246	1.48%	4	0.53%
> \$1,000,000	14,897,903	5.75%	11	1.46%
Total	258,956,058	100.00%	751	100.00%



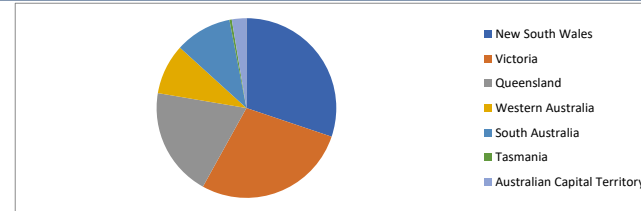
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	415,370	0.16%	2	0.23%
18 Months > and <= 24 Months	264,374	0.10%	1	0.11%
24 Months > and <= 30 Months	34,716,221	13.41%	104	11.86%
30 Months > and <= 36 Months	123,615,585	47.74%	402	45.84%
36 Months > and <= 42 Months	57,288,055	22.12%	191	21.78%
42 Months > and <= 48 Months	23,042,926	8.90%	84	9.58%
48 Months > and <= 54 Months	9,558,983	3.69%	25	2.85%
54 Months > and <= 60 Months	5,509,789	2.13%	22	2.51%
60 Months > and <= 66 Months	2,011,408	0.78%	6	0.68%
66 Months > and <= 72 Months	4,981	0.00%	2	0.23%
> 72 Months	2,528,366	0.98%	38	4.33%
Total	258,956,058	100.00%	877	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	78,114,786	30.17%	179	23.83%
Victoria	72,209,204	27.88%	199	26.50%
Queensland	50,787,162	19.61%	166	22.10%
Western Australia	23,496,794	9.07%	82	10.92%
South Australia	26,474,251	10.22%	99	13.18%
Tasmania	1,089,826	0.42%	5	0.67%
Australian Capital Territory	6,739,915	2.60%	19	2.53%
Northern Territory	44,121	0.02%	2	0.27%
No Data	0	0.00%	0	0.00%
Total	258,956,058	100.00%	751	100.00%



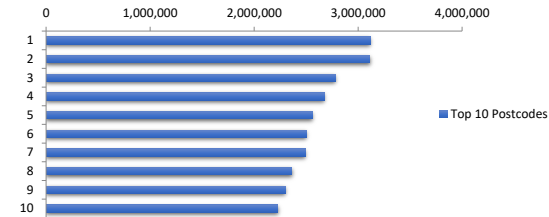
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	181,522,447	70.10%	515	68.58%
Non Metro	74,546,869	28.79%	231	30.76%
Inner City	2,886,742	1.11%	5	0.67%
No Data	0	0.00%	0	0.00%
Total	258,956,058	100.00%	751	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2156	3,121,434	1.21%	2	0.27%
3029	3,111,285	1.20%	8	1.07%
2234	2,783,687	1.07%	4	0.53%
4556	2,677,893	1.03%	6	0.80%
5022	2,559,558	0.99%	7	0.93%
2560	2,502,494	0.97%	4	0.53%
4209	2,493,014	0.96%	7	0.93%
3551	2,363,980	0.91%	4	0.53%
2257	2,297,303	0.89%	5	0.67%
4551	2,227,779	0.86%	7	0.93%
Total	26,138,429	10.09%	54	7.19%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	258,956,058	100.00%	877	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	258,956,058	100.00%	877	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	258,956,058	100.00%	877	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	258,956,058	100.00%	877	100.00%



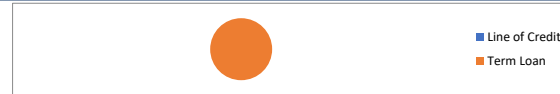
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	222,212,231	85.81%	762	86.89%
Interest Only	36,743,827	14.19%	115	13.11%
Non-Billing	0	0.00%	0	0.00%
Total	258,956,058	100.00%	877	100.00%



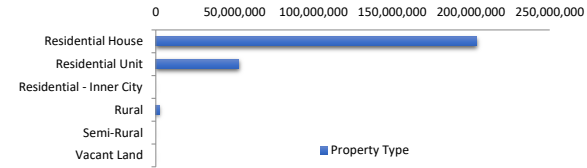
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	258,956,058	100.00%	877	100.00%
Total	258,956,058	100.00%	877	100.00%



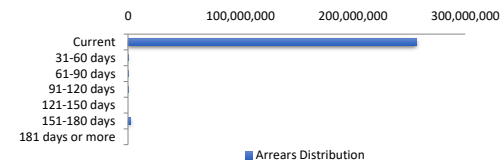
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	203,747,579	78.68%	572	76.17%
Residential Unit	52,719,909	20.36%	174	23.17%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,488,570	0.96%	5	0.67%
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	258,956,058	100.00%	751	100.00%



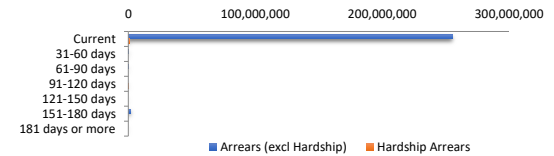
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	256,150,835	98.92%	871	99.32%
31-60 days	386,026	0.15%	3	0.34%
61-90 days	284,912	0.11%	1	0.11%
91-120 days	225,686	0.09%	1	0.11%
121-150 days	0	0.00%	0	0.00%
151-180 days	1,908,600	0.74%	1	0.11%
181 days or more	0	0.00%	0	0.00%
Total	258,956,058	100.00%	877	100.00%



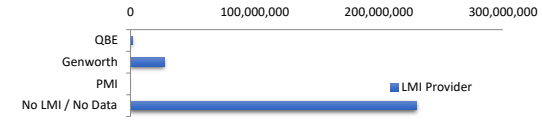
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	255,384,697	868	766,138	3	256,150,835
31-60 days	386,026	3	0	0	386,026
61-90 days	284,912	1	0	0	284,912
91-120 days	0	0	225,686	1	225,686
121-150 days	0	0	0	0	-
151-180 days	1,908,600	1	0	0	1,908,600
181 days or more	0	0	0	0	-
Total	257,964,234	873	991,824	4	258,956,058



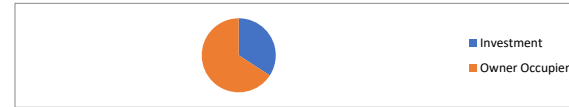
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	1,608,139	0.62%	11	1.46%
Genworth	27,383,529	10.57%	92	12.25%
PMI	0	0.00%	0	0.00%
No LMI / No Data	229,964,390	88.80%	648	86.28%
Total	258,956,058	100.00%	751	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	88,396,369	34.14%	289	32.95%
Owner Occupier	170,559,689	65.86%	588	67.05%
Total	258,956,058	100.00%	877	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	2,134,285.55	2
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