

AFG Series 2021-2
Collateral Report



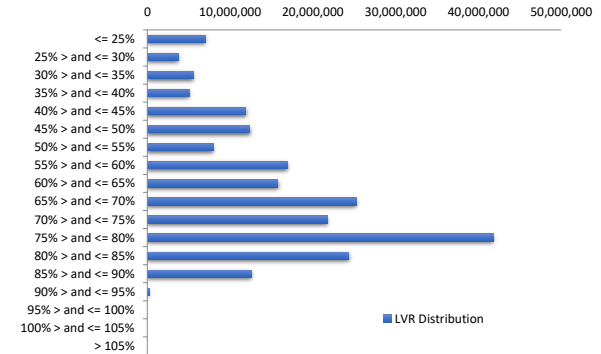
Model Period	22
Collection Period Start	1-Jul-23
Collection Period End	31-Jul-23
No. of Days	31
Interest Period Start	10-Jul-23
Interest Period End	9-Aug-23
No. of Days	31
Determination Date	4-Aug-23
Payment Date	10-Aug-23

Pool Statistics

Closing Balance of Mortgages	212,336,122
No. of Loans (Unconsolidated)	652
No. of Loans (Consolidated)	547
Average Loan Size (Unconsolidated)	325,669
Average Loan Size (Consolidated)	388,183
Largest Loan Size (Unconsolidated)	2,009,498
Largest Loan Size (Consolidated)	2,009,498
Smallest Loan Size (Unconsolidated)	(14,381)
Smallest Loan Size (Consolidated)	(14,381)
Weighted Average Interest Rate	6.71%
Weighted Average LVR	64.37%
Weighted Average Seasoning	29.25
Weighted Average Remaining Term	319.47

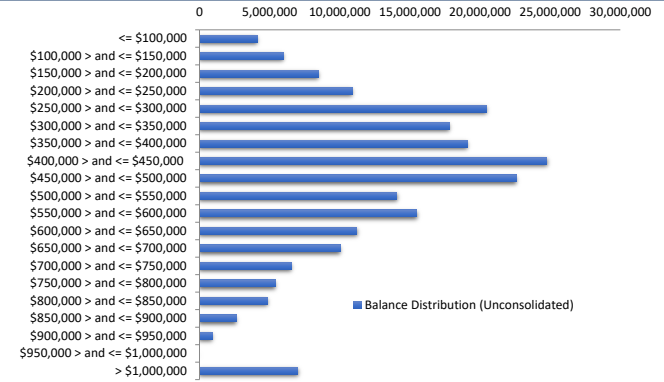
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,983,740	3.29%	78	14.26%
25% > and <= 30%	3,786,345	1.78%	13	2.38%
30% > and <= 35%	5,599,027	2.64%	17	3.11%
35% > and <= 40%	5,076,759	2.39%	16	2.93%
40% > and <= 45%	11,902,150	5.61%	30	5.48%
45% > and <= 50%	12,394,696	5.84%	28	5.12%
50% > and <= 55%	7,945,789	3.74%	21	3.84%
55% > and <= 60%	16,945,701	7.98%	35	6.40%
60% > and <= 65%	15,782,624	7.43%	38	6.95%
65% > and <= 70%	25,272,455	11.90%	48	8.78%
70% > and <= 75%	21,727,927	10.23%	46	8.41%
75% > and <= 80%	41,823,841	19.70%	91	16.64%
80% > and <= 85%	24,348,639	11.47%	56	10.24%
85% > and <= 90%	12,538,009	5.90%	29	5.30%
90% > and <= 95%	208,421	0.10%	1	0.18%
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	212,336,122	100.00%	547	100.00%



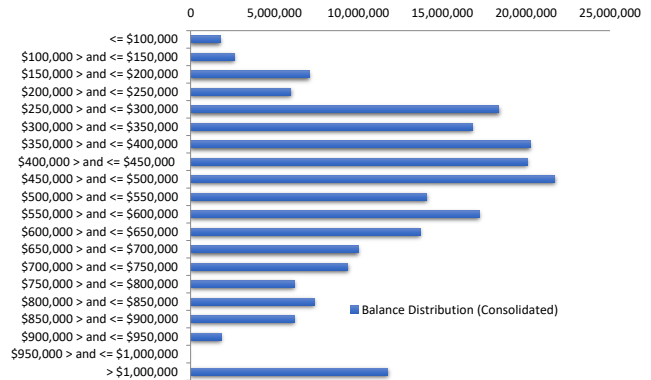
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,100,972	1.93%	104	15.95%
\$100,000 > and <= \$150,000	6,000,706	2.83%	48	7.36%
\$150,000 > and <= \$200,000	8,479,444	3.99%	48	7.36%
\$200,000 > and <= \$250,000	10,904,460	5.14%	49	7.52%
\$250,000 > and <= \$300,000	20,437,365	9.63%	73	11.20%
\$300,000 > and <= \$350,000	17,822,663	8.39%	55	8.44%
\$350,000 > and <= \$400,000	19,076,837	8.98%	51	7.82%
\$400,000 > and <= \$450,000	24,766,183	11.66%	58	8.90%
\$450,000 > and <= \$500,000	22,564,950	10.63%	48	7.36%
\$500,000 > and <= \$550,000	14,077,772	6.63%	27	4.14%
\$550,000 > and <= \$600,000	15,488,316	7.29%	27	4.14%
\$600,000 > and <= \$650,000	11,226,160	5.29%	18	2.76%
\$650,000 > and <= \$700,000	10,057,572	4.74%	15	2.30%
\$700,000 > and <= \$750,000	6,532,596	3.08%	9	1.38%
\$750,000 > and <= \$800,000	5,409,426	2.55%	7	1.07%
\$800,000 > and <= \$850,000	4,852,064	2.29%	6	0.92%
\$850,000 > and <= \$900,000	2,623,866	1.24%	3	0.46%
\$900,000 > and <= \$950,000	911,427	0.43%	1	0.15%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	7,003,344	3.30%	5	0.77%
Total	212,336,122	100.00%	652	100.00%



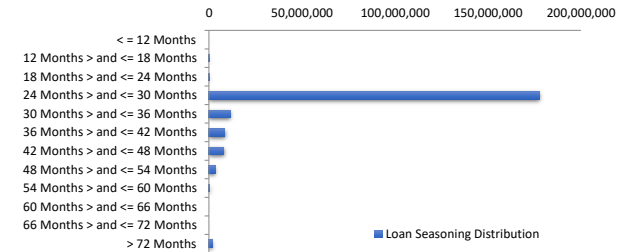
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,797,496	0.85%	52	9.51%
\$100,000 > and <= \$150,000	2,617,403	1.23%	21	3.84%
\$150,000 > and <= \$200,000	7,064,797	3.33%	40	7.31%
\$200,000 > and <= \$250,000	5,972,746	2.81%	27	4.94%
\$250,000 > and <= \$300,000	18,378,447	8.66%	66	12.07%
\$300,000 > and <= \$350,000	16,798,227	7.91%	52	9.51%
\$350,000 > and <= \$400,000	20,261,559	9.54%	54	9.87%
\$400,000 > and <= \$450,000	20,061,905	9.45%	47	8.59%
\$450,000 > and <= \$500,000	21,710,375	10.22%	46	8.41%
\$500,000 > and <= \$550,000	14,073,974	6.63%	27	4.94%
\$550,000 > and <= \$600,000	17,216,341	8.11%	30	5.48%
\$600,000 > and <= \$650,000	13,715,809	6.46%	22	4.02%
\$650,000 > and <= \$700,000	10,002,921	4.71%	15	2.74%
\$700,000 > and <= \$750,000	9,372,117	4.41%	13	2.38%
\$750,000 > and <= \$800,000	6,189,402	2.91%	8	1.46%
\$800,000 > and <= \$850,000	7,366,268	3.47%	9	1.65%
\$850,000 > and <= \$900,000	6,163,225	2.90%	7	1.28%
\$900,000 > and <= \$950,000	1,824,350	0.86%	2	0.37%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	11,748,758	5.53%	9	1.65%
Total	212,336,122	100.00%	547	100.00%



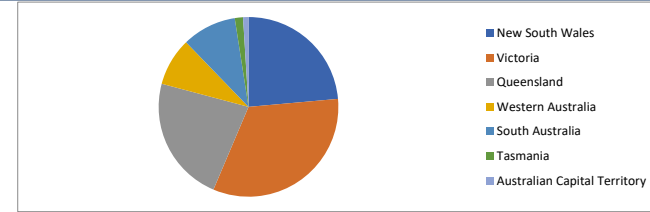
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	212,312	0.10%	2	0.31%
18 Months > and <= 24 Months	373,874	0.18%	2	0.31%
24 Months > and <= 30 Months	177,625,897	83.65%	545	83.59%
30 Months > and <= 36 Months	11,639,168	5.48%	34	5.21%
36 Months > and <= 42 Months	8,608,782	4.05%	21	3.22%
42 Months > and <= 48 Months	8,057,729	3.79%	25	3.83%
48 Months > and <= 54 Months	3,328,261	1.57%	13	1.99%
54 Months > and <= 60 Months	499,213	0.24%	2	0.31%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	1,990,886	0.94%	8	1.23%
Total	212,336,122	100.00%	652	100.00%



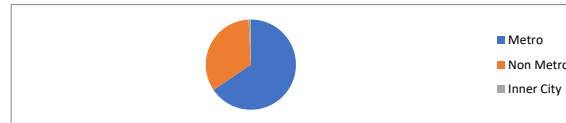
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	50,080,375	23.59%	107	19.56%
Victoria	69,645,391	32.80%	180	32.91%
Queensland	48,330,587	22.76%	134	24.50%
Western Australia	18,319,123	8.63%	54	9.87%
South Australia	20,759,354	9.78%	57	10.42%
Tasmania	3,137,107	1.48%	10	1.83%
Australian Capital Territory	2,064,186	0.97%	5	0.91%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	212,336,122	100.00%	547	100.00%



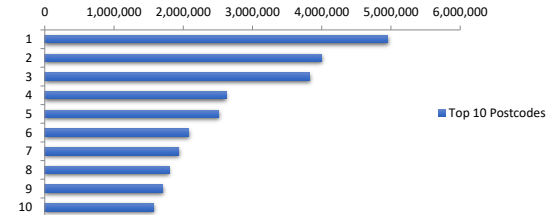
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	139,161,768	65.54%	339	61.97%
Non Metro	71,432,592	33.64%	204	37.29%
Inner City	1,741,762	0.82%	4	0.73%
No Data	0	0.00%	0	0.00%
Total	212,336,122	100.00%	547	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	4,956,131	2.33%	11	2.01%
4557	4,001,515	1.88%	5	0.91%
2261	3,827,051	1.80%	6	1.10%
3029	2,623,886	1.24%	6	1.10%
2291	2,514,131	1.18%	3	0.55%
4212	2,079,772	0.98%	3	0.55%
3802	1,937,134	0.91%	3	0.55%
3630	1,797,452	0.85%	7	1.28%
3338	1,706,997	0.80%	3	0.55%
2259	1,575,601	0.74%	3	0.55%
Total	27,019,668	12.72%	50	9.14%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	212,336,122	100.00%	652	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	212,336,122	100.00%	652	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	212,336,122	100.00%	652	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	212,336,122	100.00%	652	100.00%



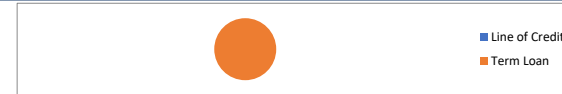
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	174,446,660	82.16%	536	82.21%
Interest Only	37,889,462	17.84%	116	17.79%
Non-Billing	0	0.00%	0	0.00%
Total	212,336,122	100.00%	652	100.00%



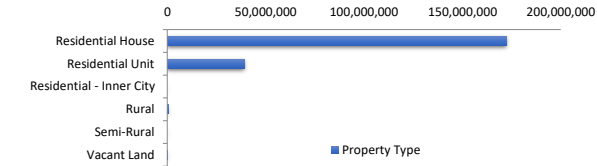
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	212,336,122	100.00%	652	100.00%
Total	212,336,122	100.00%	652	100.00%



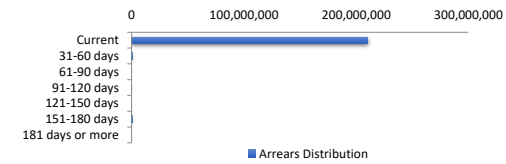
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	172,290,428	81.14%	423	77.33%
Residential Unit	39,322,297	18.52%	121	22.12%
Residential - Inner City	0	0.00%	0	0.00%
Rural	488,327	0.23%	2	0.37%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	235,071	0.11%	1	0.18%
No Data	0	0.00%	0	0.00%
Total	212,336,122	100.00%	547	100.00%



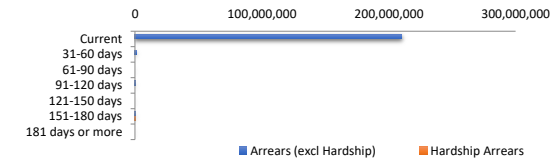
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	210,456,075	99.11%	647	99.23%
31-60 days	900,835	0.42%	2	0.31%
61-90 days	0	0.00%	0	0.00%
91-120 days	372,379	0.18%	1	0.15%
121-150 days	0	0.00%	0	0.00%
151-180 days	606,833	0.29%	2	0.31%
181 days or more	0	0.00%	0	0.00%
Total	212,336,122	100.00%	652	100.00%



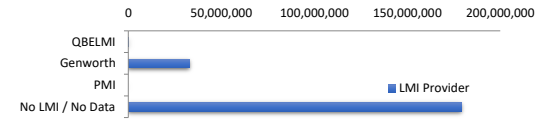
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	210,456,075	647	0	0	210,456,075
31-60 days	900,835	2	0	0	900,835
61-90 days	0	0	0	0	0
91-120 days	372,379	1	0	0	372,379
121-150 days	0	0	0	0	0
151-180 days	367,646	1	239,187	1	606,833
181 days or more	0	0	0	0	0
Total	212,096,935	651	239,187	1	212,336,122



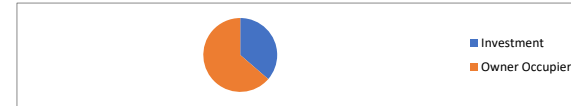
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	273,502	0.13%	1	0.18%
Genworth	33,056,618	15.57%	87	15.90%
PMI	0	0.00%	0	0.00%
No LMI / No Data	179,006,003	84.30%	459	83.91%
Total	212,336,122	100.00%	547	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	77,102,600	36.31%	228	34.97%
Owner Occupier	135,233,522	63.69%	424	65.03%
Total	212,336,122	100.00%	652	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	979,212.09	3
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