

**AFG Series 2021-1  
Collateral Report**



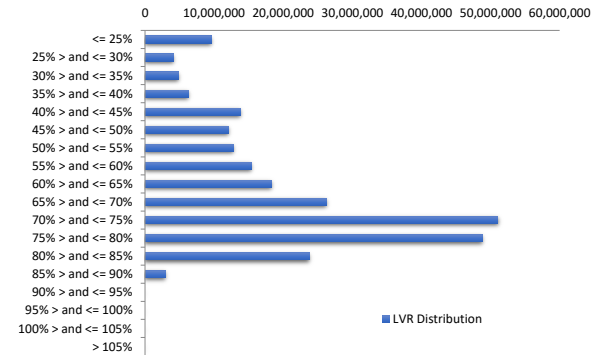
Model Period	28
Collection Period Start	1-Aug-23
Collection Period End	31-Aug-23
No. of Days	31
Interest Period Start	10-Aug-23
Interest Period End	10-Sep-23
No. of Days	32
Determination Date	6-Sep-23
Payment Date	11-Sep-23

**Pool Statistics**

Closing Balance of Mortgages	249,915,267
No. of Loans (Unconsolidated)	849
No. of Loans (Consolidated)	727
Average Loan Size (Unconsolidated)	294,364
Average Loan Size (Consolidated)	343,762
Largest Loan Size (Unconsolidated)	2,173,339
Largest Loan Size (Consolidated)	2,173,339
Smallest Loan Size (Unconsolidated)	(7,691)
Smallest Loan Size (Consolidated)	(7,691)
Weighted Average Interest Rate	6.74%
Weighted Average LVR	63.89%
Weighted Average Seasoning	37.73
Weighted Average Remaining Term	313.02

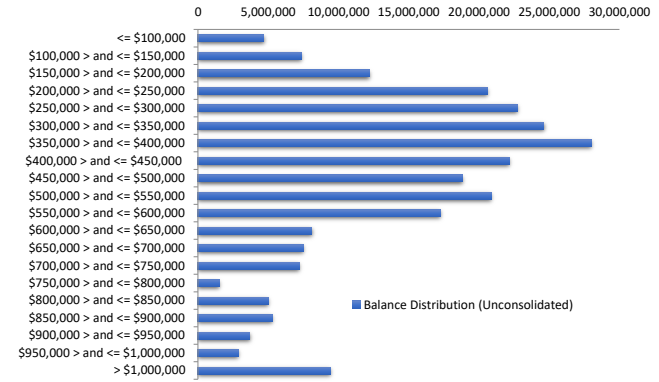
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,560,577	3.83%	142	19.53%
25% > and <= 30%	4,131,981	1.65%	18	2.48%
30% > and <= 35%	4,849,266	1.94%	23	3.16%
35% > and <= 40%	6,266,448	2.51%	18	2.48%
40% > and <= 45%	13,782,381	5.51%	40	5.50%
45% > and <= 50%	12,110,808	4.85%	31	4.26%
50% > and <= 55%	12,790,822	5.12%	34	4.68%
55% > and <= 60%	15,338,626	6.14%	39	5.36%
60% > and <= 65%	18,245,240	7.30%	40	5.50%
65% > and <= 70%	26,302,700	10.52%	62	8.53%
70% > and <= 75%	51,055,118	20.43%	118	16.23%
75% > and <= 80%	48,783,831	19.52%	101	13.89%
80% > and <= 85%	23,765,625	9.51%	55	7.57%
85% > and <= 90%	2,931,844	1.17%	6	0.83%
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>249,915,267</b>	<b>100.00%</b>	<b>727</b>	<b>100.00%</b>



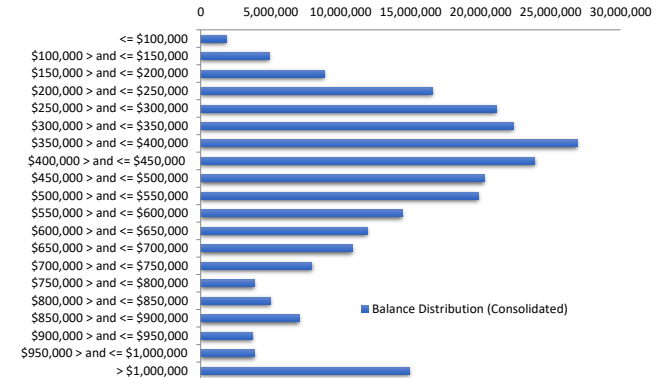
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,688,563	1.88%	173	20.38%
\$100,000 > and <= \$150,000	7,362,709	2.95%	59	6.95%
\$150,000 > and <= \$200,000	12,199,933	4.88%	69	8.13%
\$200,000 > and <= \$250,000	20,576,969	8.23%	92	10.84%
\$250,000 > and <= \$300,000	22,723,368	9.09%	82	9.66%
\$300,000 > and <= \$350,000	24,629,931	9.86%	76	8.95%
\$350,000 > and <= \$400,000	28,001,186	11.20%	75	8.83%
\$400,000 > and <= \$450,000	22,141,607	8.86%	52	6.12%
\$450,000 > and <= \$500,000	18,852,763	7.54%	40	4.71%
\$500,000 > and <= \$550,000	20,883,481	8.36%	40	4.71%
\$550,000 > and <= \$600,000	17,275,044	6.91%	30	3.53%
\$600,000 > and <= \$650,000	8,104,495	3.24%	13	1.53%
\$650,000 > and <= \$700,000	7,491,178	3.00%	11	1.30%
\$700,000 > and <= \$750,000	7,212,943	2.89%	10	1.18%
\$750,000 > and <= \$800,000	1,522,150	0.61%	2	0.24%
\$800,000 > and <= \$850,000	5,007,651	2.00%	6	0.71%
\$850,000 > and <= \$900,000	5,281,522	2.11%	6	0.71%
\$900,000 > and <= \$950,000	3,679,522	1.47%	4	0.47%
\$950,000 > and <= \$1,000,000	2,867,674	1.15%	3	0.35%
> \$1,000,000	9,412,577	3.77%	6	0.71%
<b>Total</b>	<b>249,915,267</b>	<b>100.00%</b>	<b>849</b>	<b>100.00%</b>



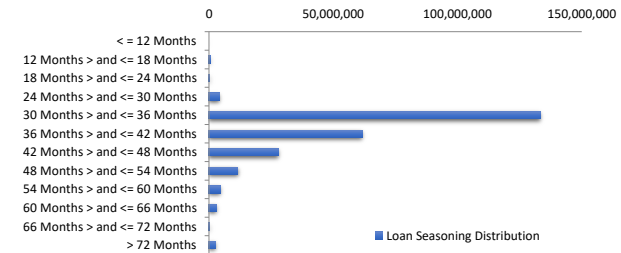
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,831,662	0.73%	101	13.89%
\$100,000 > and <= \$150,000	4,893,425	1.96%	39	5.36%
\$150,000 > and <= \$200,000	8,863,262	3.55%	50	6.88%
\$200,000 > and <= \$250,000	16,571,646	6.63%	74	10.18%
\$250,000 > and <= \$300,000	21,101,061	8.44%	76	10.45%
\$300,000 > and <= \$350,000	22,328,413	8.93%	69	9.49%
\$350,000 > and <= \$400,000	26,896,071	10.76%	72	9.90%
\$400,000 > and <= \$450,000	23,879,019	9.55%	56	7.70%
\$450,000 > and <= \$500,000	20,268,091	8.11%	43	5.91%
\$500,000 > and <= \$550,000	19,860,990	7.95%	38	5.23%
\$550,000 > and <= \$600,000	14,414,553	5.77%	25	3.44%
\$600,000 > and <= \$650,000	11,920,613	4.77%	19	2.61%
\$650,000 > and <= \$700,000	10,854,693	4.34%	16	2.20%
\$700,000 > and <= \$750,000	7,938,195	3.18%	11	1.51%
\$750,000 > and <= \$800,000	3,830,101	1.53%	5	0.69%
\$800,000 > and <= \$850,000	4,978,297	1.99%	6	0.83%
\$850,000 > and <= \$900,000	7,043,233	2.82%	8	1.10%
\$900,000 > and <= \$950,000	3,679,522	1.47%	4	0.55%
\$950,000 > and <= \$1,000,000	3,833,219	1.53%	4	0.55%
> \$1,000,000	14,929,201	5.97%	11	1.51%
<b>Total</b>	<b>249,915,267</b>	<b>100.00%</b>	<b>727</b>	<b>100.00%</b>



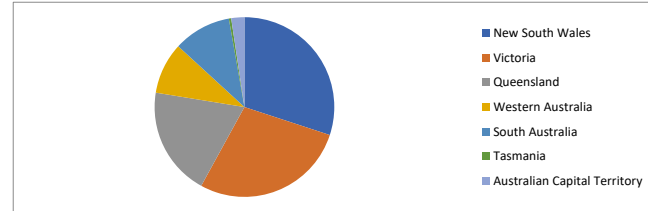
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	414,567	0.17%	2	0.24%
18 Months > and <= 24 Months	263,214	0.11%	1	0.12%
24 Months > and <= 30 Months	4,211,608	1.69%	11	1.30%
30 Months > and <= 36 Months	133,350,543	53.36%	423	49.82%
36 Months > and <= 42 Months	61,711,643	24.69%	215	25.32%
42 Months > and <= 48 Months	28,023,982	11.21%	95	11.19%
48 Months > and <= 54 Months	11,656,384	4.66%	33	3.89%
54 Months > and <= 60 Months	4,488,627	1.80%	18	2.12%
60 Months > and <= 66 Months	2,937,424	1.18%	9	1.06%
66 Months > and <= 72 Months	284,212	0.11%	3	0.35%
> 72 Months	2,573,064	1.03%	39	4.59%
<b>Total</b>	<b>249,915,267</b>	<b>100.00%</b>	<b>849</b>	<b>100.00%</b>



**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	75,082,562	30.04%	173	23.80%
Victoria	69,832,931	27.94%	192	26.41%
Queensland	48,928,095	19.58%	163	22.42%
Western Australia	23,130,149	9.26%	78	10.73%
South Australia	25,979,949	10.40%	97	13.34%
Tasmania	1,052,188	0.42%	5	0.69%
Australian Capital Territory	5,890,434	2.36%	17	2.34%
Northern Territory	18,959	0.01%	2	0.28%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>249,915,267</b>	<b>100.00%</b>	<b>727</b>	<b>100.00%</b>



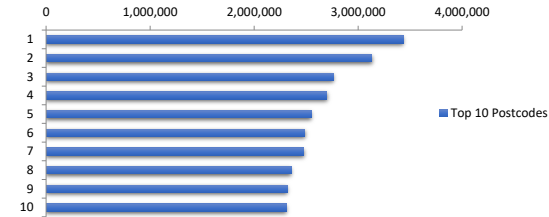
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	174,875,392	69.97%	498	68.50%
Non Metro	72,154,770	28.87%	224	30.81%
Inner City	2,885,105	1.15%	5	0.69%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>249,915,267</b>	<b>100.00%</b>	<b>727</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	3,435,145	1.37%	8	1.10%
2156	3,133,161	1.25%	2	0.28%
2234	2,765,855	1.11%	4	0.55%
4556	2,699,584	1.08%	6	0.83%
5022	2,548,713	1.02%	7	0.96%
4209	2,489,369	1.00%	7	0.96%
2560	2,479,767	0.99%	4	0.55%
3551	2,356,682	0.94%	4	0.55%
2257	2,317,814	0.93%	5	0.69%
3064	2,310,176	0.92%	8	1.10%
<b>Total</b>	<b>26,536,267</b>	<b>10.62%</b>	<b>55</b>	<b>7.57%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	249,915,267	100.00%	849	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>249,915,267</b>	<b>100.00%</b>	<b>849</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	249,915,267	100.00%	849	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>249,915,267</b>	<b>100.00%</b>	<b>849</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	215,050,675	86.05%	740	87.16%
Interest Only	34,864,592	13.95%	109	12.84%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>249,915,267</b>	<b>100.00%</b>	<b>849</b>	<b>100.00%</b>



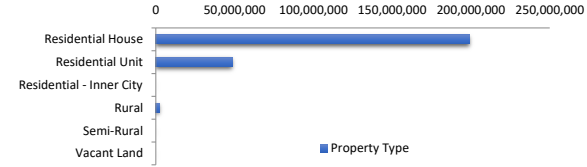
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	249,915,267	100.00%	849	100.00%
<b>Total</b>	<b>249,915,267</b>	<b>100.00%</b>	<b>849</b>	<b>100.00%</b>



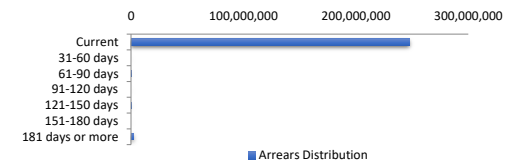
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	199,007,196	79.63%	557	76.62%
Residential Unit	48,510,468	19.41%	165	22.70%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,397,603	0.96%	5	0.69%
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>249,915,267</b>	<b>100.00%</b>	<b>727</b>	<b>100.00%</b>



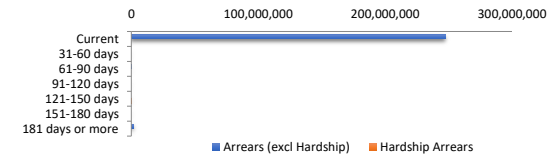
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	247,586,967	99.07%	846	99.65%
31-60 days	0	0.00%	0	0.00%
61-90 days	179,365	0.07%	1	0.12%
91-120 days	0	0.00%	0	0.00%
121-150 days	227,141	0.09%	1	0.12%
151-180 days	0	0.00%	0	0.00%
181 days or more	1,921,794	0.77%	1	0.12%
<b>Total</b>	<b>249,915,267</b>	<b>100.00%</b>	<b>849</b>	<b>100.00%</b>



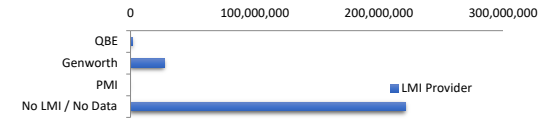
**Hardships**

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	247,586,967	846	0	0	247,586,967
31-60 days	0	0	0	0	-
61-90 days	179,365	1	0	0	179,365
91-120 days	0	0	0	0	-
121-150 days	0	0	227,141	1	227,141
151-180 days	0	0	0	0	-
181 days or more	1,921,794	1	0	0	1,921,794
<b>Total</b>	<b>249,688,126</b>	<b>848</b>	<b>227,141</b>	<b>1</b>	<b>249,915,267</b>



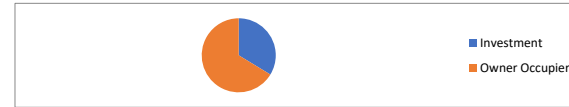
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	1,613,859	0.65%	11	1.51%
Genworth	27,075,073	10.83%	91	12.52%
PMI	0	0.00%	0	0.00%
No LMI / No Data	221,226,334	88.52%	625	85.97%
<b>Total</b>	<b>249,915,267</b>	<b>100.00%</b>	<b>727</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	84,186,470	33.69%	276	32.51%
Owner Occupier	165,728,796	66.31%	573	67.49%
<b>Total</b>	<b>249,915,267</b>	<b>100.00%</b>	<b>849</b>	<b>100.00%</b>



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	2,148,934.91	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