

AFG Series 2021-2
Collateral Report



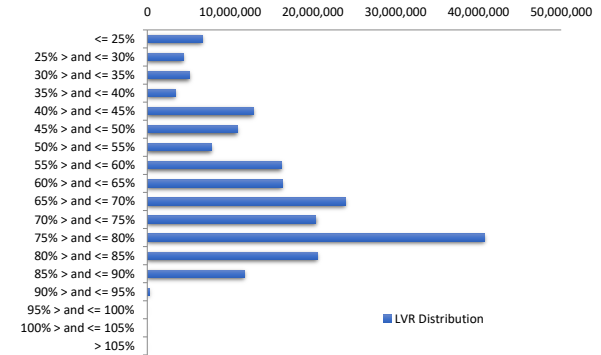
Model Period	23
Collection Period Start	1-Aug-23
Collection Period End	31-Aug-23
No. of Days	31
Interest Period Start	10-Aug-23
Interest Period End	10-Sep-23
No. of Days	32
Determination Date	6-Sep-23
Payment Date	11-Sep-23

Pool Statistics

Closing Balance of Mortgages	201,042,530
No. of Loans (Unconsolidated)	620
No. of Loans (Consolidated)	523
Average Loan Size (Unconsolidated)	324,262
Average Loan Size (Consolidated)	384,403
Largest Loan Size (Unconsolidated)	2,008,005
Largest Loan Size (Consolidated)	2,008,005
Smallest Loan Size (Unconsolidated)	(18,579)
Smallest Loan Size (Consolidated)	(18,579)
Weighted Average Interest Rate	6.68%
Weighted Average LVR	64.15%
Weighted Average Seasoning	30.33
Weighted Average Remaining Term	318.80

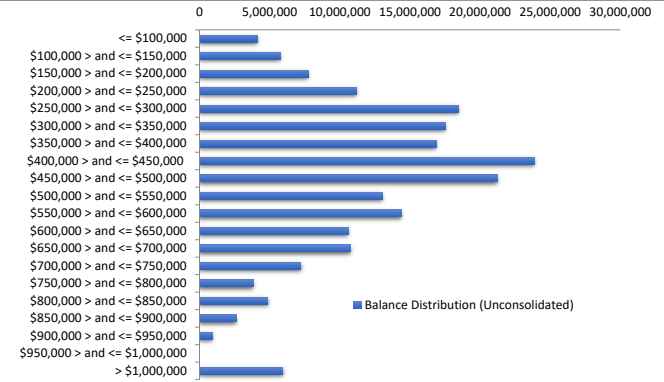
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,613,085	3.29%	78	14.91%
25% > and <= 30%	4,394,550	2.19%	15	2.87%
30% > and <= 35%	5,062,828	2.52%	14	2.68%
35% > and <= 40%	3,375,315	1.68%	10	1.91%
40% > and <= 45%	12,838,007	6.39%	32	6.12%
45% > and <= 50%	10,880,005	5.41%	28	5.35%
50% > and <= 55%	7,735,740	3.85%	19	3.63%
55% > and <= 60%	16,242,037	8.08%	34	6.50%
60% > and <= 65%	16,347,495	8.13%	40	7.65%
65% > and <= 70%	23,936,057	11.91%	45	8.60%
70% > and <= 75%	20,371,632	10.13%	44	8.41%
75% > and <= 80%	40,765,381	20.28%	86	16.44%
80% > and <= 85%	20,514,831	10.20%	50	9.56%
85% > and <= 90%	11,757,146	5.85%	27	5.16%
90% > and <= 95%	208,421	0.10%	1	0.19%
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	201,042,530	100.00%	523	100.00%



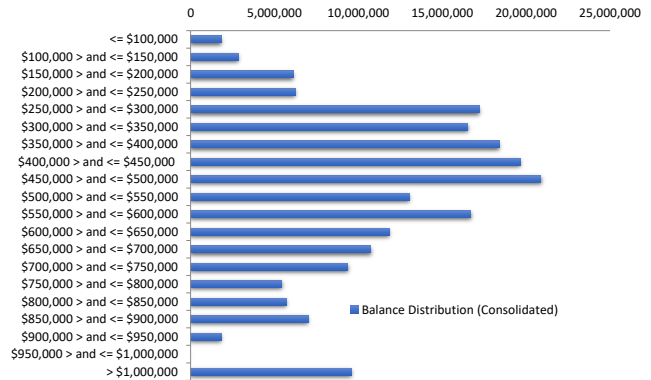
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,111,362	2.05%	102	16.45%
\$100,000 > and <= \$150,000	5,767,915	2.87%	46	7.42%
\$150,000 > and <= \$200,000	7,739,276	3.85%	44	7.10%
\$200,000 > and <= \$250,000	11,172,836	5.56%	50	8.06%
\$250,000 > and <= \$300,000	18,466,059	9.19%	66	10.65%
\$300,000 > and <= \$350,000	17,554,934	8.73%	54	8.71%
\$350,000 > and <= \$400,000	16,880,408	8.40%	45	7.26%
\$400,000 > and <= \$450,000	23,894,033	11.89%	56	9.03%
\$450,000 > and <= \$500,000	21,232,326	10.56%	45	7.26%
\$500,000 > and <= \$550,000	13,040,774	6.49%	25	4.03%
\$550,000 > and <= \$600,000	14,394,355	7.16%	25	4.03%
\$600,000 > and <= \$650,000	10,603,606	5.27%	17	2.74%
\$650,000 > and <= \$700,000	10,762,239	5.35%	16	2.58%
\$700,000 > and <= \$750,000	7,232,226	3.60%	10	1.61%
\$750,000 > and <= \$800,000	3,856,700	1.92%	5	0.81%
\$800,000 > and <= \$850,000	4,879,382	2.43%	6	0.97%
\$850,000 > and <= \$900,000	2,622,054	1.30%	3	0.48%
\$900,000 > and <= \$950,000	903,894	0.45%	1	0.16%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	5,928,152	2.95%	4	0.65%
Total	201,042,530	100.00%	620	100.00%



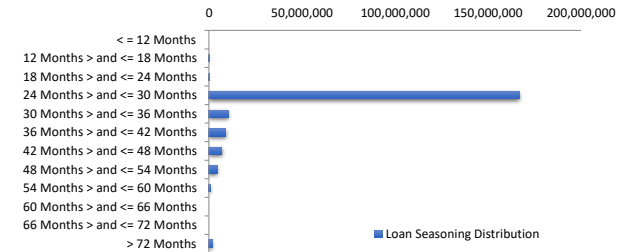
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,848,633	0.92%	52	9.94%
\$100,000 > and <= \$150,000	2,865,216	1.43%	23	4.40%
\$150,000 > and <= \$200,000	6,117,212	3.04%	35	6.69%
\$200,000 > and <= \$250,000	6,238,819	3.10%	28	5.35%
\$250,000 > and <= \$300,000	17,214,135	8.56%	62	11.85%
\$300,000 > and <= \$350,000	16,516,859	8.22%	51	9.75%
\$350,000 > and <= \$400,000	18,411,446	9.16%	49	9.37%
\$400,000 > and <= \$450,000	19,640,330	9.77%	46	8.80%
\$450,000 > and <= \$500,000	20,884,053	10.39%	44	8.41%
\$500,000 > and <= \$550,000	13,053,637	6.49%	25	4.78%
\$550,000 > and <= \$600,000	16,711,734	8.31%	29	5.54%
\$600,000 > and <= \$650,000	11,846,150	5.89%	19	3.63%
\$650,000 > and <= \$700,000	10,733,965	5.34%	16	3.06%
\$700,000 > and <= \$750,000	9,363,207	4.66%	13	2.49%
\$750,000 > and <= \$800,000	5,428,986	2.70%	7	1.34%
\$800,000 > and <= \$850,000	5,723,626	2.85%	7	1.34%
\$850,000 > and <= \$900,000	7,030,552	3.50%	8	1.53%
\$900,000 > and <= \$950,000	1,826,942	0.91%	2	0.38%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	9,587,027	4.77%	7	1.34%
Total	201,042,530	100.00%	523	100.00%



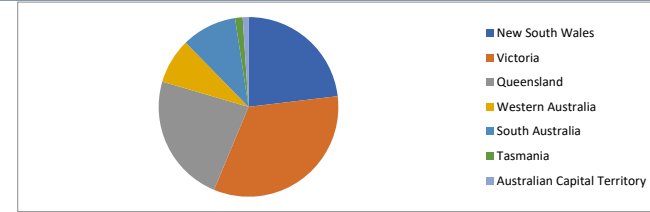
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	211,518	0.11%	2	0.32%
18 Months > and <= 24 Months	47,977	0.02%	1	0.16%
24 Months > and <= 30 Months	166,724,023	82.93%	514	82.90%
30 Months > and <= 36 Months	10,497,070	5.22%	31	5.00%
36 Months > and <= 42 Months	9,182,945	4.57%	23	3.71%
42 Months > and <= 48 Months	6,998,858	3.48%	20	3.23%
48 Months > and <= 54 Months	4,518,049	2.25%	18	2.90%
54 Months > and <= 60 Months	887,673	0.44%	3	0.48%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	1,974,418	0.98%	8	1.29%
Total	201,042,530	100.00%	620	100.00%



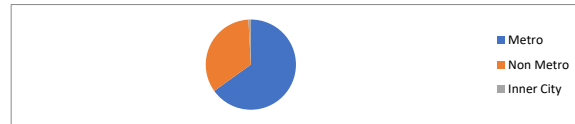
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	46,424,893	23.09%	101	19.31%
Victoria	66,688,402	33.17%	173	33.08%
Queensland	46,795,299	23.28%	130	24.86%
Western Australia	16,375,313	8.15%	50	9.56%
South Australia	19,940,211	9.92%	55	10.52%
Tasmania	2,727,071	1.36%	9	1.72%
Australian Capital Territory	2,091,342	1.04%	5	0.96%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	201,042,530	100.00%	523	100.00%



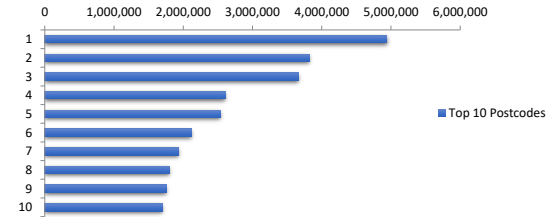
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	130,853,977	65.09%	322	61.57%
Non Metro	68,460,088	34.05%	197	37.67%
Inner City	1,728,465	0.86%	4	0.76%
No Data	0	0.00%	0	0.00%
Total	201,042,530	100.00%	523	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	4,941,071	2.46%	11	2.10%
2261	3,821,763	1.90%	6	1.15%
4557	3,657,288	1.82%	6	1.15%
3029	2,609,959	1.30%	6	1.15%
2291	2,539,449	1.26%	3	0.57%
4212	2,123,051	1.06%	3	0.57%
3802	1,925,393	0.96%	3	0.57%
3630	1,797,644	0.89%	7	1.34%
2205	1,754,531	0.87%	3	0.57%
3338	1,697,629	0.84%	3	0.57%
Total	26,867,778	13.36%	51	9.75%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	201,042,530	100.00%	620	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	201,042,530	100.00%	620	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	201,042,530	100.00%	620	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	201,042,530	100.00%	620	100.00%



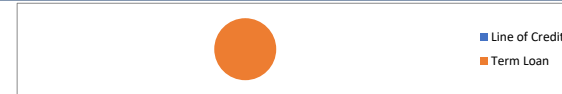
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	167,039,516	83.09%	512	82.58%
Interest Only	34,003,014	16.91%	108	17.42%
Non-Billing	0	0.00%	0	0.00%
Total	201,042,530	100.00%	620	100.00%



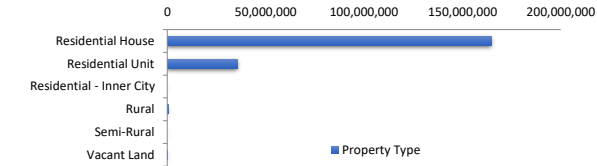
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	201,042,530	100.00%	620	100.00%
Total	201,042,530	100.00%	620	100.00%



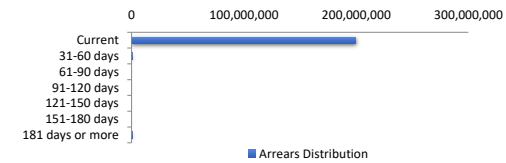
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	164,771,632	81.96%	408	78.01%
Residential Unit	35,540,029	17.68%	112	21.41%
Residential - Inner City	0	0.00%	0	0.00%
Rural	494,334	0.25%	2	0.38%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	236,535	0.12%	1	0.19%
No Data	0	0.00%	0	0.00%
Total	201,042,530	100.00%	523	100.00%



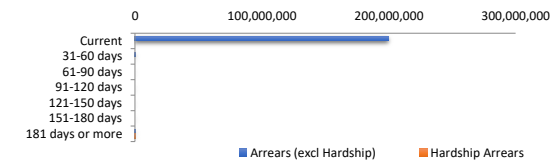
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	199,755,144	99.36%	615	99.19%
31-60 days	676,802	0.34%	3	0.48%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	610,585	0.30%	2	0.32%
Total	201,042,530	100.00%	620	100.00%



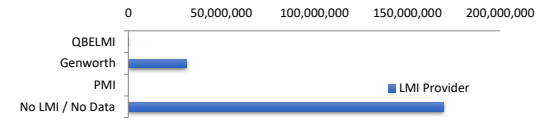
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	199,755,144	615	0	0	199,755,144
31-60 days	676,802	3	0	0	676,802
61-90 days	0	0	0	0	0
91-120 days	0	0	0	0	0
121-150 days	0	0	0	0	0
151-180 days	0	0	0	0	0
181 days or more	369,937	1	240,648	1	610,585
Total	200,801,883	619	240,648	1	201,042,530



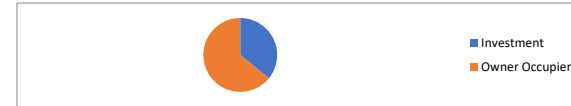
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	273,142	0.14%	1	0.19%
Genworth	31,356,926	15.60%	84	16.06%
PMI	0	0.00%	0	0.00%
No LMI / No Data	169,412,462	84.27%	438	83.75%
Total	201,042,530	100.00%	523	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	72,137,634	35.88%	215	34.68%
Owner Occupier	128,904,897	64.12%	405	65.32%
Total	201,042,530	100.00%	620	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	610,584.63	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	0.00
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