

**AFG Series 2021-1
Collateral Report**



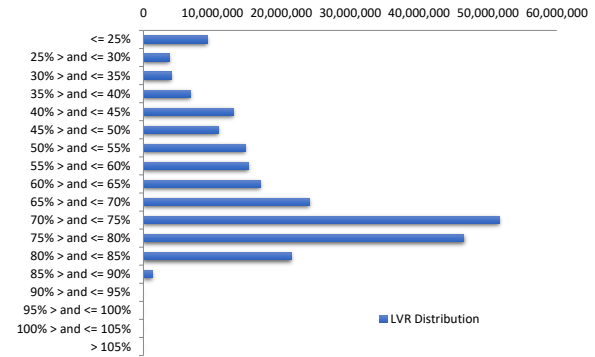
Model Period	29
Collection Period Start	1-Sep-23
Collection Period End	30-Sep-23
No. of Days	30
Interest Period Start	11-Sep-23
Interest Period End	9-Oct-23
No. of Days	29
Determination Date	5-Oct-23
Payment Date	10-Oct-23

Pool Statistics

Closing Balance of Mortgages	239,780,685
No. of Loans (Unconsolidated)	821
No. of Loans (Consolidated)	705
Average Loan Size (Unconsolidated)	292,059
Average Loan Size (Consolidated)	340,114
Largest Loan Size (Unconsolidated)	2,170,730
Largest Loan Size (Consolidated)	2,170,730
Smallest Loan Size (Unconsolidated)	(35,187)
Smallest Loan Size (Consolidated)	(7,999)
Weighted Average Interest Rate	6.72%
Weighted Average LVR	63.66%
Weighted Average Seasoning	38.69
Weighted Average Remaining Term	312.02

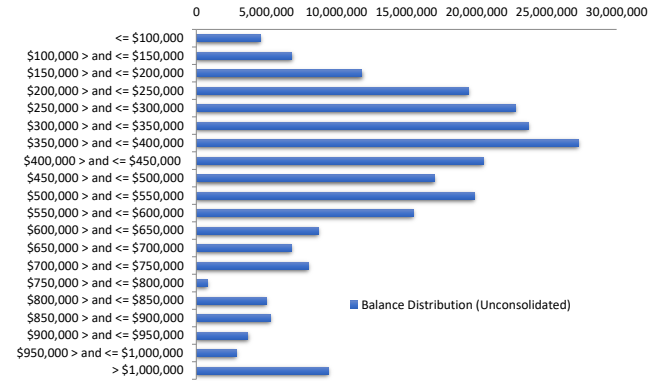
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,262,073	3.86%	145	20.57%
25% > and <= 30%	3,729,381	1.56%	17	2.41%
30% > and <= 35%	4,079,933	1.70%	18	2.55%
35% > and <= 40%	6,799,729	2.84%	21	2.98%
40% > and <= 45%	13,052,265	5.44%	36	5.11%
45% > and <= 50%	10,933,835	4.56%	27	3.83%
50% > and <= 55%	14,774,656	6.16%	40	5.67%
55% > and <= 60%	15,202,883	6.34%	37	5.25%
60% > and <= 65%	17,003,204	7.09%	42	5.96%
65% > and <= 70%	24,042,087	10.03%	55	7.80%
70% > and <= 75%	51,612,743	21.52%	119	16.88%
75% > and <= 80%	46,516,206	19.40%	95	13.48%
80% > and <= 85%	21,459,528	8.95%	50	7.09%
85% > and <= 90%	1,312,163	0.55%	3	0.43%
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	239,780,685	100.00%	705	100.00%



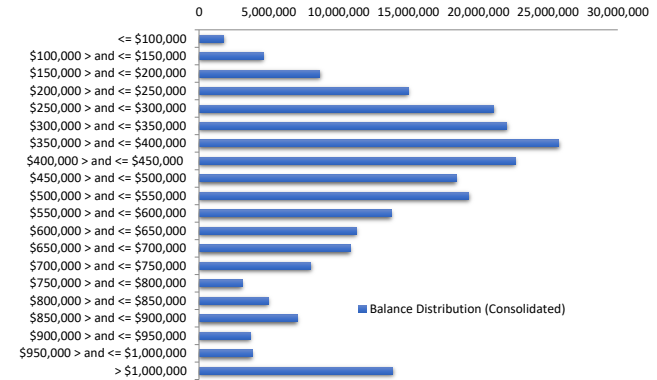
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,551,035	1.90%	175	21.32%
\$100,000 > and <= \$150,000	6,826,569	2.85%	54	6.58%
\$150,000 > and <= \$200,000	11,819,129	4.93%	67	8.16%
\$200,000 > and <= \$250,000	19,443,435	8.11%	87	10.60%
\$250,000 > and <= \$300,000	22,762,846	9.49%	82	9.99%
\$300,000 > and <= \$350,000	23,688,150	9.88%	73	8.89%
\$350,000 > and <= \$400,000	27,279,780	11.38%	73	8.89%
\$400,000 > and <= \$450,000	20,520,308	8.56%	48	5.85%
\$450,000 > and <= \$500,000	17,003,491	7.09%	36	4.38%
\$500,000 > and <= \$550,000	19,845,543	8.28%	38	4.63%
\$550,000 > and <= \$600,000	15,486,123	6.46%	27	3.29%
\$600,000 > and <= \$650,000	8,697,818	3.63%	14	1.71%
\$650,000 > and <= \$700,000	6,815,964	2.84%	10	1.22%
\$700,000 > and <= \$750,000	7,990,823	3.33%	11	1.34%
\$750,000 > and <= \$800,000	781,847	0.33%	1	0.12%
\$800,000 > and <= \$850,000	5,020,516	2.09%	6	0.73%
\$850,000 > and <= \$900,000	5,276,878	2.20%	6	0.73%
\$900,000 > and <= \$950,000	3,676,320	1.53%	4	0.49%
\$950,000 > and <= \$1,000,000	2,865,462	1.20%	3	0.37%
> \$1,000,000	9,428,646	3.93%	6	0.73%
Total	239,780,685	100.00%	821	100.00%



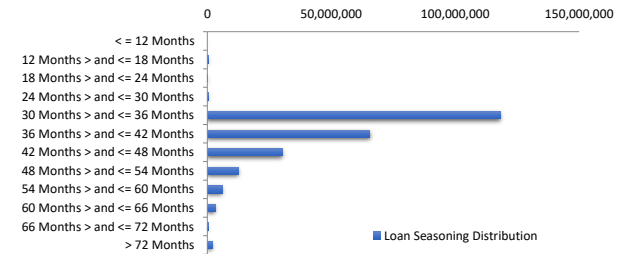
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,762,398	0.74%	106	15.04%
\$100,000 > and <= \$150,000	4,612,317	1.92%	36	5.11%
\$150,000 > and <= \$200,000	8,662,054	3.61%	49	6.95%
\$200,000 > and <= \$250,000	14,976,306	6.25%	67	9.50%
\$250,000 > and <= \$300,000	21,121,410	8.81%	76	10.78%
\$300,000 > and <= \$350,000	22,045,571	9.19%	68	9.65%
\$350,000 > and <= \$400,000	25,782,649	10.75%	69	9.79%
\$400,000 > and <= \$450,000	22,641,785	9.44%	53	7.52%
\$450,000 > and <= \$500,000	18,412,441	7.68%	39	5.53%
\$500,000 > and <= \$550,000	19,338,203	8.06%	24	3.40%
\$550,000 > and <= \$600,000	13,797,649	5.75%	24	3.40%
\$600,000 > and <= \$650,000	11,247,441	4.69%	18	2.55%
\$650,000 > and <= \$700,000	10,855,124	4.53%	16	2.27%
\$700,000 > and <= \$750,000	8,014,059	3.34%	11	1.56%
\$750,000 > and <= \$800,000	3,095,795	1.29%	4	0.57%
\$800,000 > and <= \$850,000	4,984,900	2.08%	6	0.85%
\$850,000 > and <= \$900,000	7,043,299	2.94%	8	1.13%
\$900,000 > and <= \$950,000	3,676,320	1.53%	4	0.57%
\$950,000 > and <= \$1,000,000	3,829,227	1.60%	4	0.57%
> \$1,000,000	13,881,737	5.79%	10	1.42%
Total	239,780,685	100.00%	705	100.00%



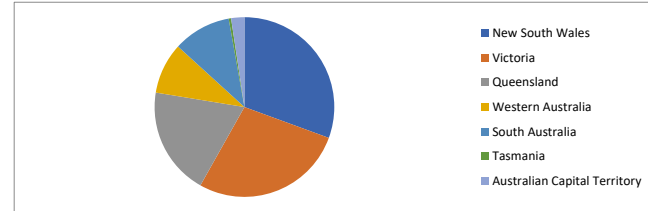
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	415,353	0.17%	2	0.24%
18 Months > and <= 24 Months	262,872	0.11%	1	0.12%
24 Months > and <= 30 Months	451,758	0.19%	1	0.12%
30 Months > and <= 36 Months	118,384,942	49.37%	362	44.09%
36 Months > and <= 42 Months	65,532,494	27.33%	242	29.48%
42 Months > and <= 48 Months	30,442,501	12.70%	107	13.03%
48 Months > and <= 54 Months	12,639,408	5.27%	33	4.02%
54 Months > and <= 60 Months	6,011,539	2.51%	21	2.56%
60 Months > and <= 66 Months	3,234,888	1.35%	11	1.34%
66 Months > and <= 72 Months	284,492	0.12%	3	0.37%
> 72 Months	2,120,438	0.88%	38	4.63%
Total	239,780,685	100.00%	821	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	73,338,021	30.59%	169	23.97%
Victoria	66,102,641	27.57%	183	25.96%
Queensland	46,578,515	19.43%	157	22.27%
Western Australia	22,007,969	9.18%	77	10.92%
South Australia	24,994,252	10.42%	95	13.48%
Tasmania	1,047,832	0.44%	5	0.71%
Australian Capital Territory	5,697,760	2.38%	17	2.41%
Northern Territory	13,695	0.01%	2	0.28%
No Data	0	0.00%	0	0.00%
Total	239,780,685	100.00%	705	100.00%



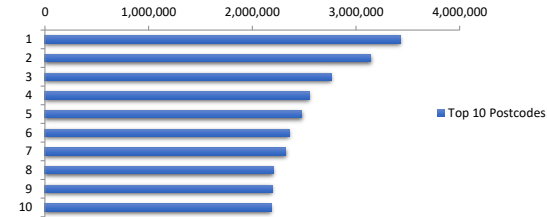
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	169,122,958	70.53%	484	68.65%
Non Metro	67,776,834	28.27%	216	30.64%
Inner City	2,880,892	1.20%	5	0.71%
No Data	0	0.00%	0	0.00%
Total	239,780,685	100.00%	705	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	3,432,009	1.43%	8	1.13%
2156	3,144,292	1.31%	2	0.28%
2234	2,759,316	1.15%	4	0.57%
5022	2,549,071	1.06%	7	0.99%
2560	2,476,827	1.03%	4	0.57%
3551	2,354,388	0.98%	4	0.57%
2257	2,322,593	0.97%	5	0.71%
4212	2,202,335	0.92%	4	0.57%
3977	2,195,854	0.92%	6	0.85%
3030	2,185,833	0.91%	5	0.71%
Total	25,622,518	10.69%	49	6.95%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	239,780,685	100.00%	821	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	239,780,685	100.00%	821	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	239,780,685	100.00%	821	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	239,780,685	100.00%	821	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	208,330,633	86.88%	722	87.94%
Interest Only	31,450,052	13.12%	99	12.06%
Non-Billing	0	0.00%	0	0.00%
Total	239,780,685	100.00%	821	100.00%



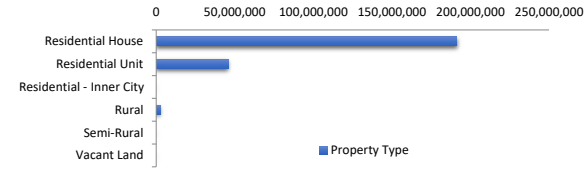
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	239,780,685	100.00%	821	100.00%
Total	239,780,685	100.00%	821	100.00%



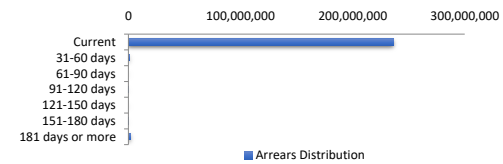
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	191,338,961	79.80%	541	76.74%
Residential Unit	45,995,163	19.18%	159	22.55%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,446,561	1.02%	5	0.71%
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	239,780,685	100.00%	705	100.00%



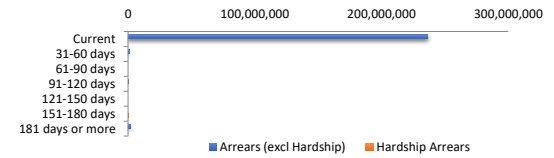
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	236,542,814	98.65%	816	99.39%
31-60 days	893,878	0.37%	2	0.24%
61-90 days	0	0.00%	0	0.00%
91-120 days	180,783	0.08%	1	0.12%
121-150 days	0	0.00%	0	0.00%
151-180 days	228,558	0.10%	1	0.12%
181 days or more	1,934,651	0.81%	1	0.12%
Total	239,780,685	100.00%	821	100.00%



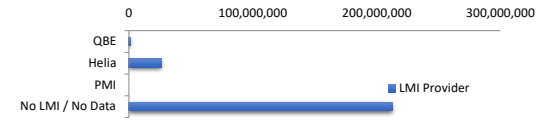
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	236,542,814	816	0	0	236,542,814
31-60 days	893,878	2	0	0	893,878
61-90 days	0	0	0	0	-
91-120 days	180,783	1	0	0	180,783
121-150 days	0	0	0	0	-
151-180 days	0	0	228,558	1	228,558
181 days or more	1,934,651	1	0	0	1,934,651
Total	239,552,126	820	228,558	1	239,780,685



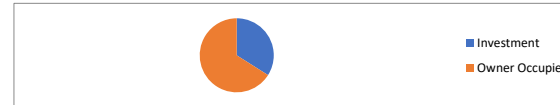
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	1,380,043	0.58%	10	1.42%
Helia	25,918,487	10.81%	89	12.62%
PMI	0	0.00%	0	0.00%
No LMI / No Data	212,482,155	88.62%	606	85.96%
Total	239,780,685	100.00%	705	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	81,468,305	33.98%	266	32.40%
Owner Occupier	158,312,380	66.02%	555	67.60%
Total	239,780,685	100.00%	821	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	2,343,992.52	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
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