

**AFG Series 2021-2  
Collateral Report**



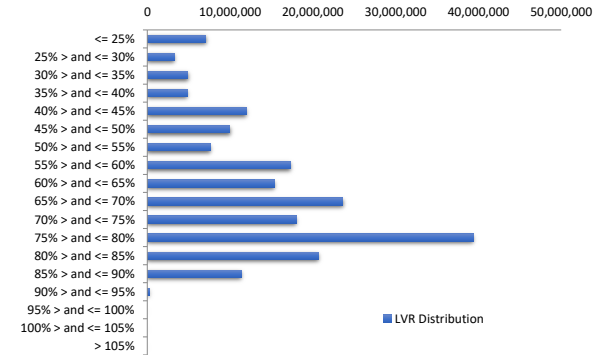
Model Period	24
Collection Period Start	1-Sep-23
Collection Period End	30-Sep-23
No. of Days	30
Interest Period Start	11-Sep-23
Interest Period End	9-Oct-23
No. of Days	29
Determination Date	5-Oct-23
Payment Date	10-Oct-23

**Pool Statistics**

Closing Balance of Mortgages	195,442,267
No. of Loans (Unconsolidated)	600
No. of Loans (Consolidated)	506
Average Loan Size (Unconsolidated)	325,737
Average Loan Size (Consolidated)	386,250
Largest Loan Size (Unconsolidated)	2,005,796
Largest Loan Size (Consolidated)	2,005,796
Smallest Loan Size (Unconsolidated)	(16,524)
Smallest Loan Size (Consolidated)	(16,524)
Weighted Average Interest Rate	6.68%
Weighted Average LVR	63.98%
Weighted Average Seasoning	31.32
Weighted Average Remaining Term	317.60

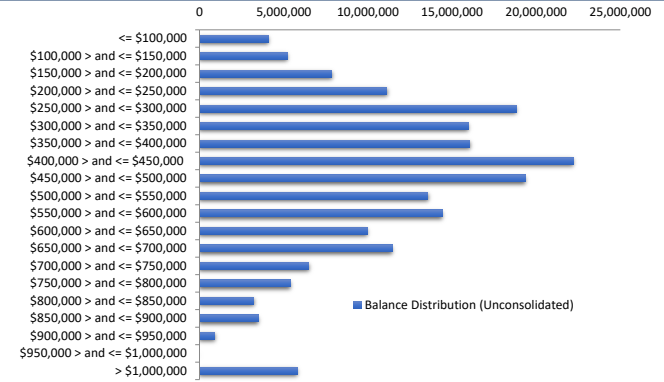
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,055,914	3.61%	76	15.02%
25% > and <= 30%	3,241,713	1.66%	14	2.77%
30% > and <= 35%	4,910,567	2.51%	13	2.57%
35% > and <= 40%	4,807,704	2.46%	14	2.77%
40% > and <= 45%	11,937,894	6.11%	29	5.73%
45% > and <= 50%	9,978,841	5.11%	26	5.14%
50% > and <= 55%	7,659,829	3.92%	18	3.56%
55% > and <= 60%	17,331,586	8.87%	39	7.71%
60% > and <= 65%	15,307,479	7.83%	32	6.32%
65% > and <= 70%	23,613,664	12.08%	44	8.70%
70% > and <= 75%	17,992,761	9.21%	42	8.30%
75% > and <= 80%	39,418,149	20.17%	83	16.40%
80% > and <= 85%	20,656,496	10.57%	49	9.68%
85% > and <= 90%	11,321,294	5.79%	26	5.14%
90% > and <= 95%	208,375	0.11%	1	0.20%
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>195,442,267</b>	<b>100.00%</b>	<b>506</b>	<b>100.00%</b>



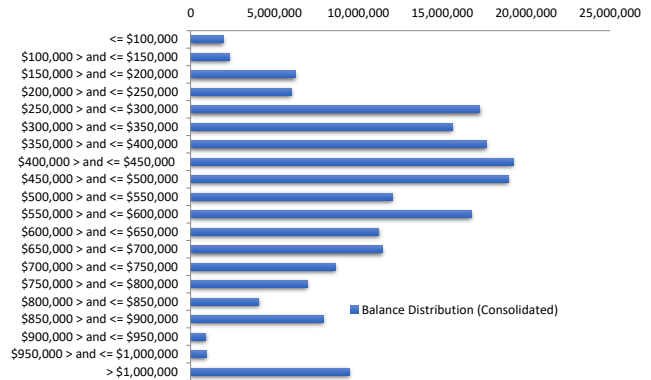
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,116,844	2.11%	98	16.33%
\$100,000 > and <= \$150,000	5,230,591	2.68%	42	7.00%
\$150,000 > and <= \$200,000	7,853,309	4.02%	45	7.50%
\$200,000 > and <= \$250,000	11,130,394	5.69%	50	8.33%
\$250,000 > and <= \$300,000	18,802,251	9.62%	67	11.17%
\$300,000 > and <= \$350,000	15,955,674	8.16%	49	8.17%
\$350,000 > and <= \$400,000	16,064,398	8.22%	43	7.17%
\$400,000 > and <= \$450,000	22,208,172	11.36%	52	8.67%
\$450,000 > and <= \$500,000	19,358,008	9.90%	41	6.83%
\$500,000 > and <= \$550,000	13,569,327	6.94%	26	4.33%
\$550,000 > and <= \$600,000	14,411,947	7.37%	25	4.17%
\$600,000 > and <= \$650,000	9,967,469	5.10%	16	2.67%
\$650,000 > and <= \$700,000	11,444,499	5.86%	17	2.83%
\$700,000 > and <= \$750,000	6,498,121	3.32%	9	1.50%
\$750,000 > and <= \$800,000	5,392,604	2.76%	7	1.17%
\$800,000 > and <= \$850,000	3,230,825	1.65%	4	0.67%
\$850,000 > and <= \$900,000	3,500,562	1.79%	4	0.67%
\$900,000 > and <= \$950,000	909,182	0.47%	1	0.17%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	5,798,090	2.97%	4	0.67%
<b>Total</b>	<b>195,442,267</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



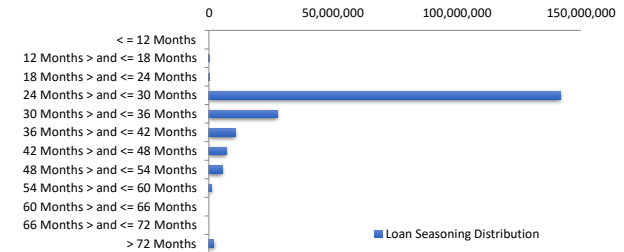
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,930,885	0.99%	51	10.08%
\$100,000 > and <= \$150,000	2,313,957	1.18%	19	3.75%
\$150,000 > and <= \$200,000	6,234,620	3.19%	36	7.11%
\$200,000 > and <= \$250,000	6,034,418	3.09%	27	5.34%
\$250,000 > and <= \$300,000	17,243,154	8.82%	62	12.25%
\$300,000 > and <= \$350,000	15,598,086	7.98%	48	9.49%
\$350,000 > and <= \$400,000	17,634,638	9.02%	47	9.29%
\$400,000 > and <= \$450,000	19,233,352	9.84%	45	8.89%
\$450,000 > and <= \$500,000	18,933,587	9.69%	40	7.91%
\$500,000 > and <= \$550,000	12,028,730	6.15%	23	4.55%
\$550,000 > and <= \$600,000	16,736,583	8.56%	29	5.73%
\$600,000 > and <= \$650,000	11,215,994	5.74%	18	3.56%
\$650,000 > and <= \$700,000	11,422,915	5.84%	17	3.36%
\$700,000 > and <= \$750,000	8,626,673	4.41%	12	2.37%
\$750,000 > and <= \$800,000	6,963,934	3.56%	9	1.78%
\$800,000 > and <= \$850,000	4,074,233	2.08%	5	0.99%
\$850,000 > and <= \$900,000	7,905,123	4.04%	9	1.78%
\$900,000 > and <= \$950,000	909,182	0.47%	1	0.20%
\$950,000 > and <= \$1,000,000	950,421	0.49%	1	0.20%
> \$1,000,000	9,451,782	4.84%	7	1.38%
<b>Total</b>	<b>195,442,267</b>	<b>100.00%</b>	<b>506</b>	<b>100.00%</b>



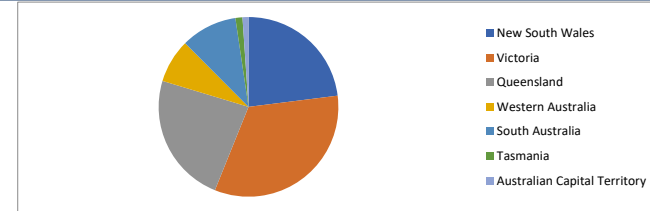
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	130,702	0.07%	1	0.17%
18 Months > and <= 24 Months	79,979	0.04%	1	0.17%
24 Months > and <= 30 Months	141,687,741	72.50%	426	71.00%
30 Months > and <= 36 Months	27,463,436	14.05%	92	15.33%
36 Months > and <= 42 Months	10,718,748	5.48%	28	4.67%
42 Months > and <= 48 Months	7,017,260	3.59%	20	3.33%
48 Months > and <= 54 Months	5,459,863	2.79%	21	3.50%
54 Months > and <= 60 Months	888,134	0.45%	3	0.50%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	1,996,404	1.02%	8	1.33%
<b>Total</b>	<b>195,442,267</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



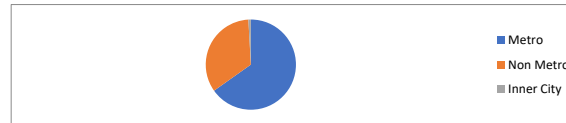
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	44,966,753	23.01%	98	19.37%
Victoria	64,681,980	33.10%	169	33.40%
Queensland	46,056,075	23.57%	124	24.51%
Western Australia	15,375,698	7.87%	48	9.49%
South Australia	19,796,695	10.13%	54	10.67%
Tasmania	2,474,474	1.27%	8	1.58%
Australian Capital Territory	2,090,592	1.07%	5	0.99%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>195,442,267</b>	<b>100.00%</b>	<b>506</b>	<b>100.00%</b>



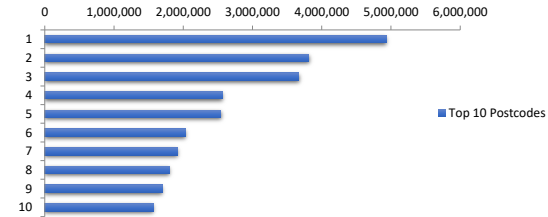
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	127,412,386	65.19%	312	61.66%
Non Metro	66,308,412	33.93%	190	37.55%
Inner City	1,721,468	0.88%	4	0.79%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>195,442,267</b>	<b>100.00%</b>	<b>506</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	4,931,357	2.52%	11	2.17%
2261	3,815,644	1.95%	6	1.19%
4557	3,670,403	1.88%	6	1.19%
2291	2,567,857	1.31%	3	0.59%
3029	2,544,186	1.30%	6	1.19%
4212	2,031,509	1.04%	3	0.59%
3802	1,920,772	0.98%	3	0.59%
3630	1,794,834	0.92%	7	1.38%
3338	1,695,645	0.87%	3	0.59%
3809	1,570,430	0.80%	3	0.59%
<b>Total</b>	<b>26,542,639</b>	<b>13.58%</b>	<b>51</b>	<b>10.08%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	195,442,267	100.00%	600	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>195,442,267</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	195,442,267	100.00%	600	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>195,442,267</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	159,496,161	81.61%	492	82.00%
Interest Only	35,946,106	18.39%	108	18.00%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>195,442,267</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



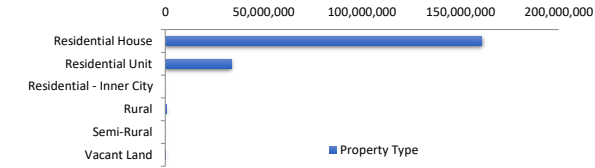
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	195,442,267	100.00%	600	100.00%
<b>Total</b>	<b>195,442,267</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



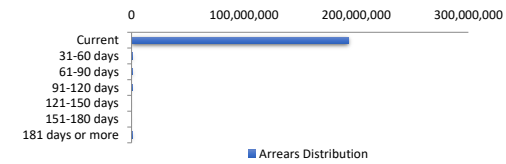
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	160,954,506	82.35%	398	78.66%
Residential Unit	33,740,353	17.26%	105	20.75%
Residential - Inner City	0	0.00%	0	0.00%
Rural	499,398	0.26%	2	0.40%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	248,010	0.13%	1	0.20%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>195,442,267</b>	<b>100.00%</b>	<b>506</b>	<b>100.00%</b>



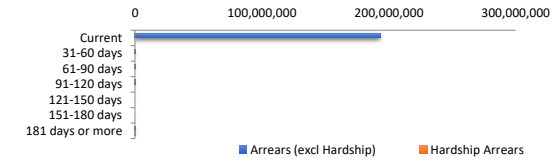
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	193,240,570	98.87%	593	98.83%
31-60 days	572,344	0.29%	2	0.33%
61-90 days	630,606	0.32%	2	0.33%
91-120 days	384,508	0.20%	1	0.17%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	614,238	0.31%	2	0.33%
<b>Total</b>	<b>195,442,267</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



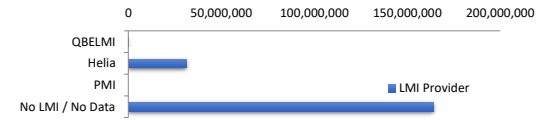
**Hardships**

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	193,240,570	593	0	0	193,240,570
31-60 days	572,344	2	0	0	572,344
61-90 days	630,606	2	0	0	630,606
91-120 days	384,508	1	0	0	384,508
121-150 days	0	0	0	0	0
151-180 days	0	0	0	0	0
181 days or more	372,168	1	242,070	1	614,238
<b>Total</b>	<b>195,200,197</b>	<b>599</b>	<b>242,070</b>	<b>1</b>	<b>195,442,267</b>



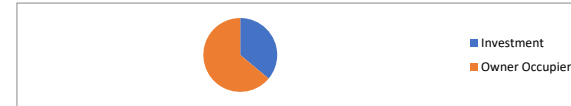
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	272,725	0.14%	1	0.20%
Helia	31,091,397	15.91%	82	16.21%
PMI	0	0.00%	0	0.00%
No LMI / No Data	164,078,145	83.95%	423	83.60%
<b>Total</b>	<b>195,442,267</b>	<b>100.00%</b>	<b>506</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	70,433,861	36.04%	207	34.50%
Owner Occupier	125,008,406	63.96%	393	65.50%
<b>Total</b>	<b>195,442,267</b>	<b>100.00%</b>	<b>600</b>	<b>100.00%</b>



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	998,746.00	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