

AFG Series 2021-1
Collateral Report



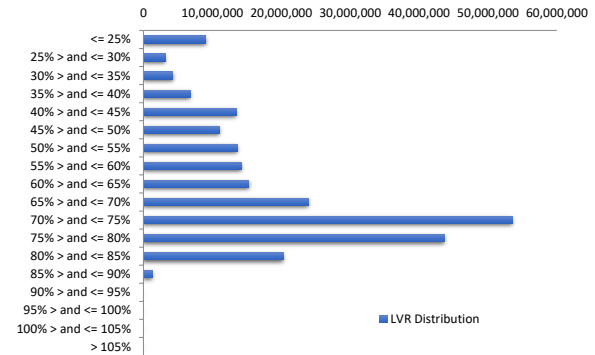
Model Period	30
Collection Period Start	1-Oct-23
Collection Period End	31-Oct-23
No. of Days	31
Interest Period Start	10-Oct-23
Interest Period End	9-Nov-23
No. of Days	31
Determination Date	6-Nov-23
Payment Date	10-Nov-23

Pool Statistics

Closing Balance of Mortgages	233,769,296
No. of Loans (Unconsolidated)	800
No. of Loans (Consolidated)	690
Average Loan Size (Unconsolidated)	292,212
Average Loan Size (Consolidated)	338,796
Largest Loan Size (Unconsolidated)	2,168,485
Largest Loan Size (Consolidated)	2,168,485
Smallest Loan Size (Unconsolidated)	(34,642)
Smallest Loan Size (Consolidated)	(13,491)
Weighted Average Interest Rate	6.71%
Weighted Average LVR	63.61%
Weighted Average Seasoning	39.62
Weighted Average Remaining Term	311.12

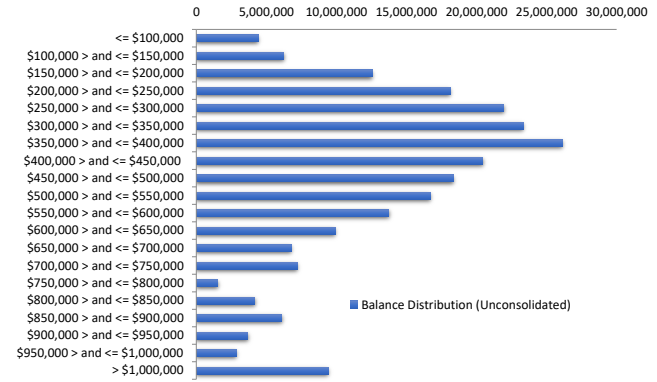
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,043,178	3.87%	144	20.87%
25% > and <= 30%	3,202,677	1.37%	15	2.17%
30% > and <= 35%	4,282,285	1.83%	19	2.75%
35% > and <= 40%	6,767,329	2.89%	21	3.04%
40% > and <= 45%	13,502,901	5.78%	37	5.36%
45% > and <= 50%	10,989,840	4.70%	26	3.77%
50% > and <= 55%	13,680,431	5.85%	38	5.51%
55% > and <= 60%	14,241,245	6.09%	34	4.93%
60% > and <= 65%	15,270,080	6.53%	40	5.80%
65% > and <= 70%	23,992,059	10.26%	54	7.83%
70% > and <= 75%	53,513,613	22.89%	122	17.68%
75% > and <= 80%	43,674,346	18.68%	90	13.04%
80% > and <= 85%	20,298,056	8.68%	47	6.81%
85% > and <= 90%	1,311,257	0.56%	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	233,769,296	100.00%	690	100.00%



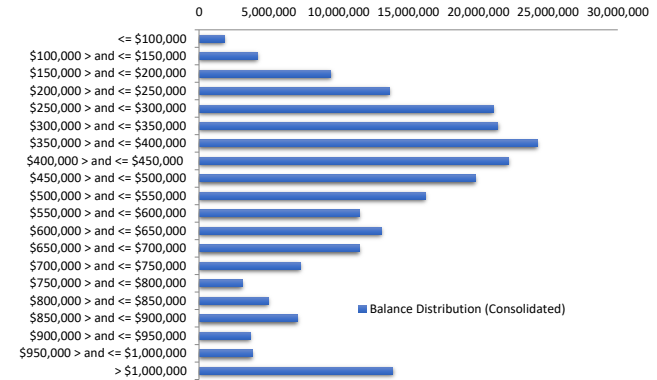
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,417,585	1.89%	171	21.38%
\$100,000 > and <= \$150,000	6,245,701	2.67%	50	6.25%
\$150,000 > and <= \$200,000	12,586,631	5.38%	71	8.88%
\$200,000 > and <= \$250,000	18,108,286	7.75%	81	10.13%
\$250,000 > and <= \$300,000	21,942,950	9.39%	79	9.88%
\$300,000 > and <= \$350,000	23,342,055	9.99%	72	9.00%
\$350,000 > and <= \$400,000	26,122,588	11.17%	70	8.75%
\$400,000 > and <= \$450,000	20,457,590	8.75%	48	6.00%
\$450,000 > and <= \$500,000	18,372,175	7.86%	39	4.88%
\$500,000 > and <= \$550,000	16,699,770	7.14%	32	4.00%
\$550,000 > and <= \$600,000	13,751,862	5.88%	24	3.00%
\$600,000 > and <= \$650,000	9,904,910	4.24%	16	2.00%
\$650,000 > and <= \$700,000	6,800,933	2.91%	10	1.25%
\$700,000 > and <= \$750,000	7,234,115	3.09%	10	1.25%
\$750,000 > and <= \$800,000	1,539,654	0.66%	2	0.25%
\$800,000 > and <= \$850,000	4,170,587	1.78%	5	0.63%
\$850,000 > and <= \$900,000	6,112,413	2.61%	7	0.88%
\$900,000 > and <= \$950,000	3,666,104	1.57%	4	0.50%
\$950,000 > and <= \$1,000,000	2,870,650	1.23%	3	0.38%
> \$1,000,000	9,422,737	4.03%	6	0.75%
Total	233,769,296	100.00%	800	100.00%



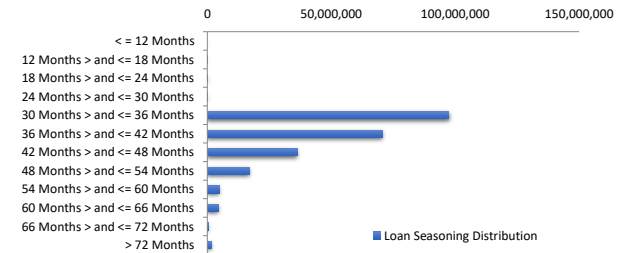
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,831,363	0.78%	107	15.51%
\$100,000 > and <= \$150,000	4,188,799	1.79%	33	4.78%
\$150,000 > and <= \$200,000	9,454,223	4.04%	53	7.68%
\$200,000 > and <= \$250,000	13,630,894	5.83%	61	8.84%
\$250,000 > and <= \$300,000	21,112,269	9.03%	76	11.01%
\$300,000 > and <= \$350,000	21,401,921	9.16%	66	9.57%
\$350,000 > and <= \$400,000	24,242,896	10.37%	65	9.42%
\$400,000 > and <= \$450,000	22,149,189	9.47%	52	7.54%
\$450,000 > and <= \$500,000	19,777,046	8.46%	42	6.09%
\$500,000 > and <= \$550,000	16,191,589	6.93%	31	4.49%
\$550,000 > and <= \$600,000	11,472,031	4.91%	20	2.90%
\$600,000 > and <= \$650,000	13,060,788	5.59%	21	3.04%
\$650,000 > and <= \$700,000	11,504,853	4.92%	17	2.46%
\$700,000 > and <= \$750,000	7,255,538	3.10%	10	1.45%
\$750,000 > and <= \$800,000	3,111,879	1.33%	4	0.58%
\$800,000 > and <= \$850,000	4,976,275	2.13%	6	0.87%
\$850,000 > and <= \$900,000	7,035,351	3.01%	8	1.16%
\$900,000 > and <= \$950,000	3,666,104	1.57%	4	0.58%
\$950,000 > and <= \$1,000,000	3,832,712	1.64%	4	0.58%
> \$1,000,000	13,873,575	5.93%	10	1.45%
Total	233,769,296	100.00%	690	100.00%



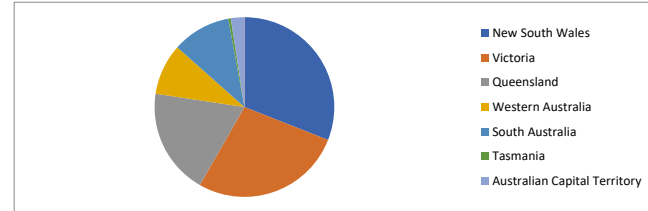
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	147,685	0.06%	1	0.13%
18 Months > and <= 24 Months	266,906	0.11%	1	0.13%
24 Months > and <= 30 Months	262,574	0.11%	1	0.13%
30 Months > and <= 36 Months	97,490,871	41.70%	286	35.75%
36 Months > and <= 42 Months	70,626,861	30.21%	272	34.00%
42 Months > and <= 48 Months	36,352,864	15.55%	114	14.25%
48 Months > and <= 54 Months	16,881,713	7.22%	52	6.50%
54 Months > and <= 60 Months	4,756,811	2.03%	18	2.25%
60 Months > and <= 66 Months	4,624,527	1.98%	14	1.75%
66 Months > and <= 72 Months	635,968	0.27%	4	0.50%
> 72 Months	1,722,516	0.74%	37	4.63%
Total	233,769,296	100.00%	800	100.00%



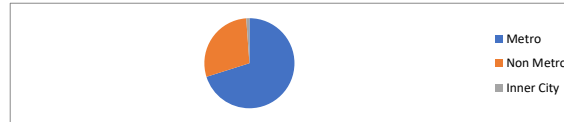
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	72,401,452	30.97%	167	24.20%
Victoria	63,808,316	27.30%	178	25.80%
Queensland	44,659,629	19.10%	152	22.03%
Western Australia	21,490,753	9.19%	76	11.01%
South Australia	24,663,280	10.55%	93	13.48%
Tasmania	1,047,195	0.45%	5	0.72%
Australian Capital Territory	5,690,271	2.43%	17	2.46%
Northern Territory	8,400	0.00%	2	0.29%
No Data	0	0.00%	0	0.00%
Total	233,769,296	100.00%	690	100.00%



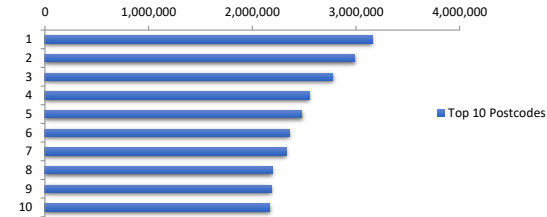
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	163,935,499	70.13%	472	68.41%
Non Metro	67,193,927	28.74%	214	31.01%
Inner City	2,639,870	1.13%	4	0.58%
No Data	0	0.00%	0	0.00%
Total	233,769,296	100.00%	690	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2156	3,156,258	1.35%	2	0.29%
3029	2,989,725	1.28%	7	1.01%
2234	2,777,970	1.19%	4	0.58%
5022	2,548,811	1.09%	7	1.01%
2560	2,477,527	1.06%	4	0.58%
3551	2,355,184	1.01%	4	0.58%
2257	2,329,156	1.00%	5	0.72%
3977	2,193,119	0.94%	6	0.87%
3030	2,188,152	0.94%	5	0.72%
2030	2,168,485	0.93%	1	0.14%
Total	25,184,387	10.77%	45	6.52%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	233,769,296	100.00%	800	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	233,769,296	100.00%	800	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	233,769,296	100.00%	800	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	233,769,296	100.00%	800	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	203,555,626	87.08%	704	88.00%
Interest Only	30,213,670	12.92%	96	12.00%
Non-Billing	0	0.00%	0	0.00%
Total	233,769,296	100.00%	800	100.00%



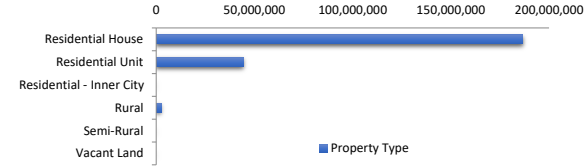
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	233,769,296	100.00%	800	100.00%
Total	233,769,296	100.00%	800	100.00%



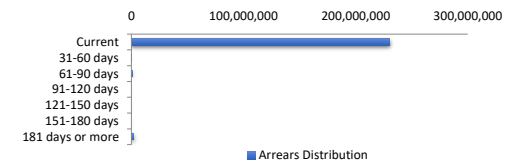
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	186,725,597	79.88%	529	76.67%
Residential Unit	44,587,509	19.07%	156	22.61%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,456,189	1.05%	5	0.72%
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	233,769,296	100.00%	690	100.00%



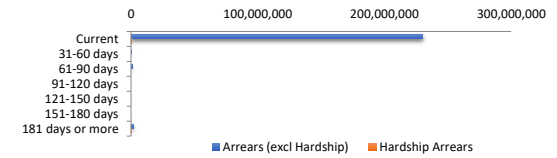
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	230,469,367	98.59%	795	99.38%
31-60 days	225,604	0.10%	1	0.13%
61-90 days	896,268	0.38%	2	0.25%
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	2,178,057	0.93%	2	0.25%
Total	233,769,296	100.00%	800	100.00%



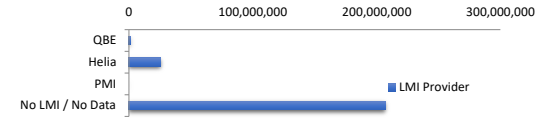
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	230,191,881	794	277,486	1	230,469,367
31-60 days	225,604	1	0	0	225,604
61-90 days	896,268	2	0	0	896,268
91-120 days	0	0	0	0	-
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	1,948,025	1	230,032	1	2,178,057
Total	233,261,778	798	507,518	2	233,769,296



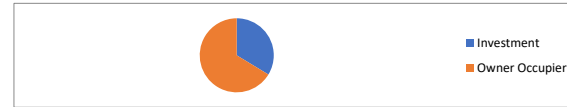
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	997,380	0.43%	9	1.30%
Helia	25,756,451	11.02%	88	12.75%
PMI	0	0.00%	0	0.00%
No LMI / No Data	207,015,464	88.56%	593	85.94%
Total	233,769,296	100.00%	690	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	78,701,657	33.67%	257	32.13%
Owner Occupier	155,067,639	66.33%	543	67.88%
Total	233,769,296	100.00%	800	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	2,178,057.28	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