

AFG Series 2021-2
Collateral Report



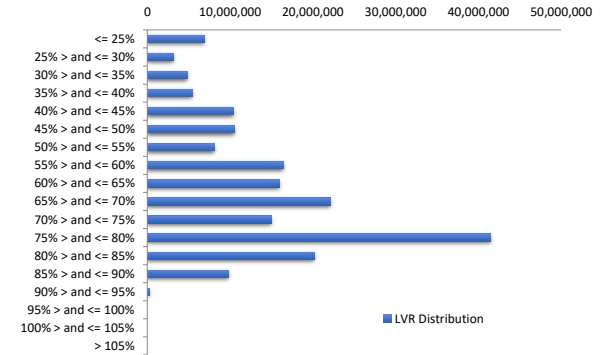
Model Period	25
Collection Period Start	1-Oct-23
Collection Period End	31-Oct-23
No. of Days	31
Interest Period Start	10-Oct-23
Interest Period End	9-Nov-23
No. of Days	31
Determination Date	6-Nov-23
Payment Date	10-Nov-23

Pool Statistics

Closing Balance of Mortgages	190,529,686
No. of Loans (Unconsolidated)	584
No. of Loans (Consolidated)	492
Average Loan Size (Unconsolidated)	326,249
Average Loan Size (Consolidated)	387,255
Largest Loan Size (Unconsolidated)	2,006,165
Largest Loan Size (Consolidated)	2,006,165
Smallest Loan Size (Unconsolidated)	(2,671)
Smallest Loan Size (Consolidated)	(2,671)
Weighted Average Interest Rate	6.66%
Weighted Average LVR	63.87%
Weighted Average Seasoning	32.40
Weighted Average Remaining Term	316.76

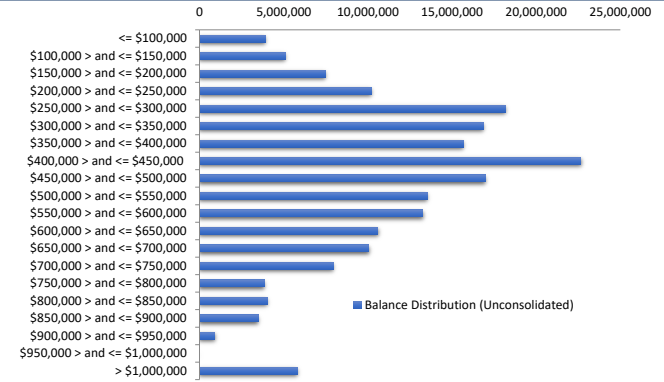
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,897,247	3.62%	75	15.24%
25% > and <= 30%	3,170,151	1.66%	14	2.85%
30% > and <= 35%	4,811,354	2.53%	11	2.24%
35% > and <= 40%	5,429,473	2.85%	15	3.05%
40% > and <= 45%	10,361,965	5.44%	26	5.28%
45% > and <= 50%	10,551,781	5.54%	27	5.49%
50% > and <= 55%	8,078,375	4.24%	18	3.66%
55% > and <= 60%	16,473,435	8.65%	38	7.72%
60% > and <= 65%	15,954,961	8.37%	34	6.91%
65% > and <= 70%	22,078,975	11.59%	41	8.33%
70% > and <= 75%	14,983,650	7.86%	34	6.91%
75% > and <= 80%	41,501,615	21.78%	88	17.89%
80% > and <= 85%	20,207,391	10.61%	48	9.76%
85% > and <= 90%	9,820,891	5.15%	22	4.47%
90% > and <= 95%	208,421	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%
Total	190,529,686	100.00%	492	100.00%



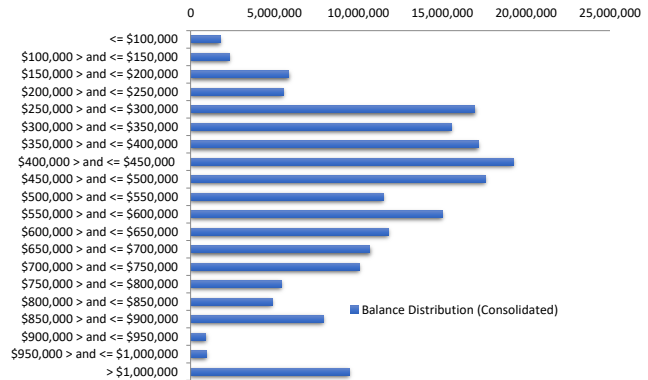
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,906,345	2.05%	95	16.27%
\$100,000 > and <= \$150,000	5,111,708	2.68%	41	7.02%
\$150,000 > and <= \$200,000	7,463,866	3.92%	43	7.36%
\$200,000 > and <= \$250,000	10,215,857	5.36%	46	7.88%
\$250,000 > and <= \$300,000	18,191,084	9.55%	65	11.13%
\$300,000 > and <= \$350,000	16,854,558	8.85%	52	8.90%
\$350,000 > and <= \$400,000	15,671,711	8.23%	42	7.19%
\$400,000 > and <= \$450,000	22,652,044	11.89%	53	9.08%
\$450,000 > and <= \$500,000	16,967,732	8.91%	36	6.16%
\$500,000 > and <= \$550,000	13,516,209	7.09%	26	4.45%
\$550,000 > and <= \$600,000	13,270,512	6.97%	23	3.94%
\$600,000 > and <= \$650,000	10,597,934	5.56%	17	2.91%
\$650,000 > and <= \$700,000	10,060,707	5.28%	15	2.57%
\$700,000 > and <= \$750,000	7,946,896	4.17%	11	1.88%
\$750,000 > and <= \$800,000	3,844,624	2.02%	5	0.86%
\$800,000 > and <= \$850,000	4,028,550	2.11%	5	0.86%
\$850,000 > and <= \$900,000	3,495,277	1.83%	4	0.68%
\$900,000 > and <= \$950,000	909,149	0.48%	1	0.17%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	5,824,903	3.06%	4	0.68%
Total	190,529,686	100.00%	584	100.00%



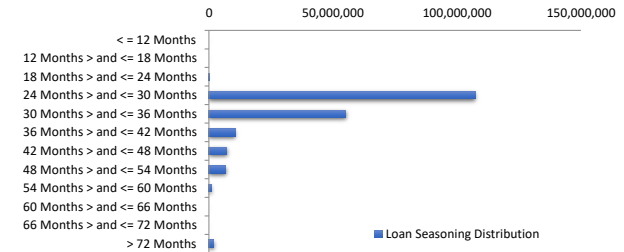
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,790,906	0.94%	49	9.96%
\$100,000 > and <= \$150,000	2,326,232	1.22%	19	3.86%
\$150,000 > and <= \$200,000	5,847,478	3.07%	34	6.91%
\$200,000 > and <= \$250,000	5,552,529	2.91%	25	5.08%
\$250,000 > and <= \$300,000	16,943,133	8.89%	61	12.40%
\$300,000 > and <= \$350,000	15,533,552	8.15%	48	9.76%
\$350,000 > and <= \$400,000	17,172,290	9.01%	46	9.35%
\$400,000 > and <= \$450,000	19,237,098	10.10%	45	9.15%
\$450,000 > and <= \$500,000	17,550,152	9.21%	37	7.52%
\$500,000 > and <= \$550,000	11,490,315	6.03%	22	4.47%
\$550,000 > and <= \$600,000	15,001,376	7.87%	26	5.28%
\$600,000 > and <= \$650,000	11,784,966	6.19%	19	3.86%
\$650,000 > and <= \$700,000	10,689,973	5.61%	16	3.25%
\$700,000 > and <= \$750,000	10,072,080	5.29%	14	2.85%
\$750,000 > and <= \$800,000	5,419,116	2.84%	7	1.42%
\$800,000 > and <= \$850,000	4,873,917	2.56%	6	1.22%
\$850,000 > and <= \$900,000	7,902,585	4.15%	9	1.83%
\$900,000 > and <= \$950,000	909,149	0.48%	1	0.20%
\$950,000 > and <= \$1,000,000	959,101	0.50%	1	0.20%
> \$1,000,000	9,473,736	4.97%	7	1.42%
Total	190,529,686	100.00%	492	100.00%



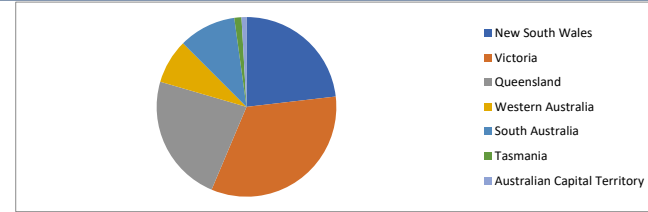
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	79,175	0.04%	1	0.17%
24 Months > and <= 30 Months	107,338,707	56.34%	305	52.23%
30 Months > and <= 36 Months	55,213,082	28.98%	191	32.71%
36 Months > and <= 42 Months	10,756,960	5.65%	32	5.48%
42 Months > and <= 48 Months	7,249,290	3.80%	19	3.25%
48 Months > and <= 54 Months	6,794,664	3.57%	24	4.11%
54 Months > and <= 60 Months	1,096,962	0.58%	4	0.68%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	2,000,844	1.05%	8	1.37%
Total	190,529,686	100.00%	584	100.00%



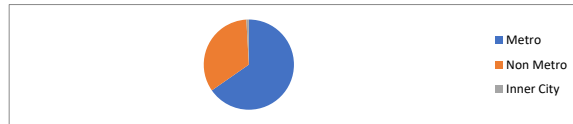
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	44,123,214	23.16%	95	19.31%
Victoria	63,247,787	33.20%	163	33.13%
Queensland	44,124,978	23.16%	120	24.39%
Western Australia	15,238,868	8.00%	48	9.76%
South Australia	19,640,466	10.31%	53	10.77%
Tasmania	2,458,443	1.29%	8	1.63%
Australian Capital Territory	1,695,930	0.89%	5	1.02%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	190,529,686	100.00%	492	100.00%



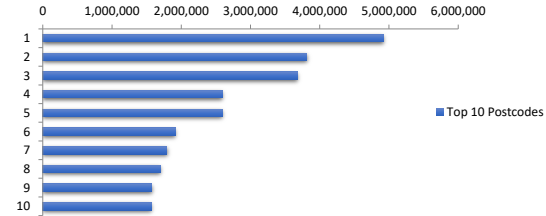
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	124,468,335	65.33%	304	61.79%
Non Metro	64,353,882	33.78%	184	37.40%
Inner City	1,707,470	0.90%	4	0.81%
No Data	0	0.00%	0	0.00%
Total	190,529,686	100.00%	492	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	4,925,416	2.59%	11	2.24%
2261	3,812,188	2.00%	6	1.22%
4557	3,681,835	1.93%	6	1.22%
3029	2,595,218	1.36%	6	1.22%
2291	2,593,906	1.36%	3	0.61%
3802	1,917,282	1.01%	3	0.61%
3630	1,793,900	0.94%	7	1.42%
3338	1,693,940	0.89%	3	0.61%
3809	1,574,419	0.83%	3	0.61%
4570	1,564,383	0.82%	5	1.02%
Total	26,152,487	13.73%	53	10.77%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	190,529,686	100.00%	584	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	190,529,686	100.00%	584	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	190,529,686	100.00%	584	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	190,529,686	100.00%	584	100.00%



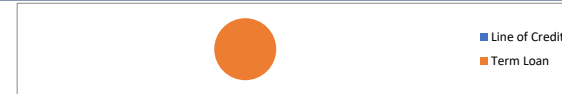
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	154,955,227	81.33%	478	81.85%
Interest Only	35,574,458	18.67%	106	18.15%
Non-Billing	0	0.00%	0	0.00%
Total	190,529,686	100.00%	584	100.00%



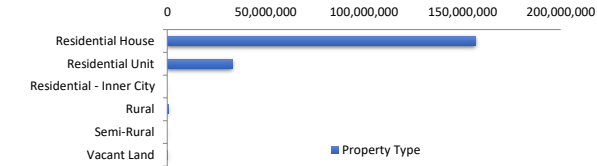
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	190,529,686	100.00%	584	100.00%
Total	190,529,686	100.00%	584	100.00%



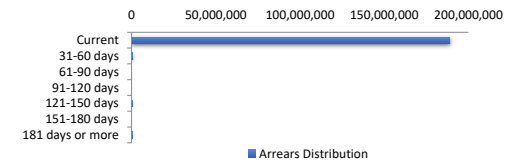
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	156,758,320	82.28%	387	78.66%
Residential Unit	32,995,973	17.32%	102	20.73%
Residential - Inner City	0	0.00%	0	0.00%
Rural	508,826	0.27%	2	0.41%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	266,566	0.14%	1	0.20%
No Data	0	0.00%	0	0.00%
Total	190,529,686	100.00%	492	100.00%



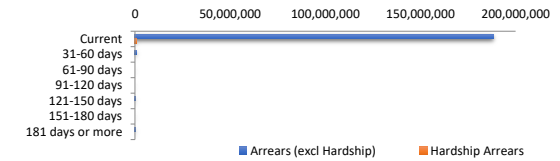
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	188,981,331	99.19%	580	99.32%
31-60 days	787,029	0.41%	2	0.34%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	386,840	0.20%	1	0.17%
151-180 days	0	0.00%	0	0.00%
181 days or more	374,487	0.20%	1	0.17%
Total	190,529,686	100.00%	584	100.00%



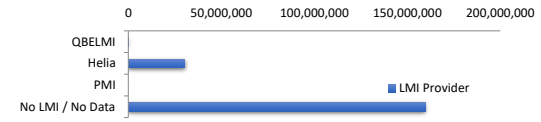
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	188,296,619	579	684,712	1	188,981,331
31-60 days	787,029	2	0	0	787,029
61-90 days	0	0	0	0	0
91-120 days	0	0	0	0	0
121-150 days	386,840	1	0	0	386,840
151-180 days	0	0	0	0	0
181 days or more	374,487	1	0	0	374,487
Total	189,844,974	583	684,712	1	190,529,686



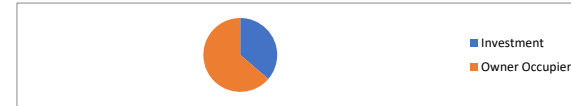
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	272,359	0.14%	1	0.20%
Helia	30,429,260	15.97%	82	16.67%
PMI	0	0.00%	0	0.00%
No LMI / No Data	159,828,067	83.89%	409	83.13%
Total	190,529,686	100.00%	492	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	69,093,187	36.26%	203	34.76%
Owner Occupier	121,436,499	63.74%	381	65.24%
Total	190,529,686	100.00%	584	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	761,326.30	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