

**AFG Series 2021-1**  
**Collateral Report**



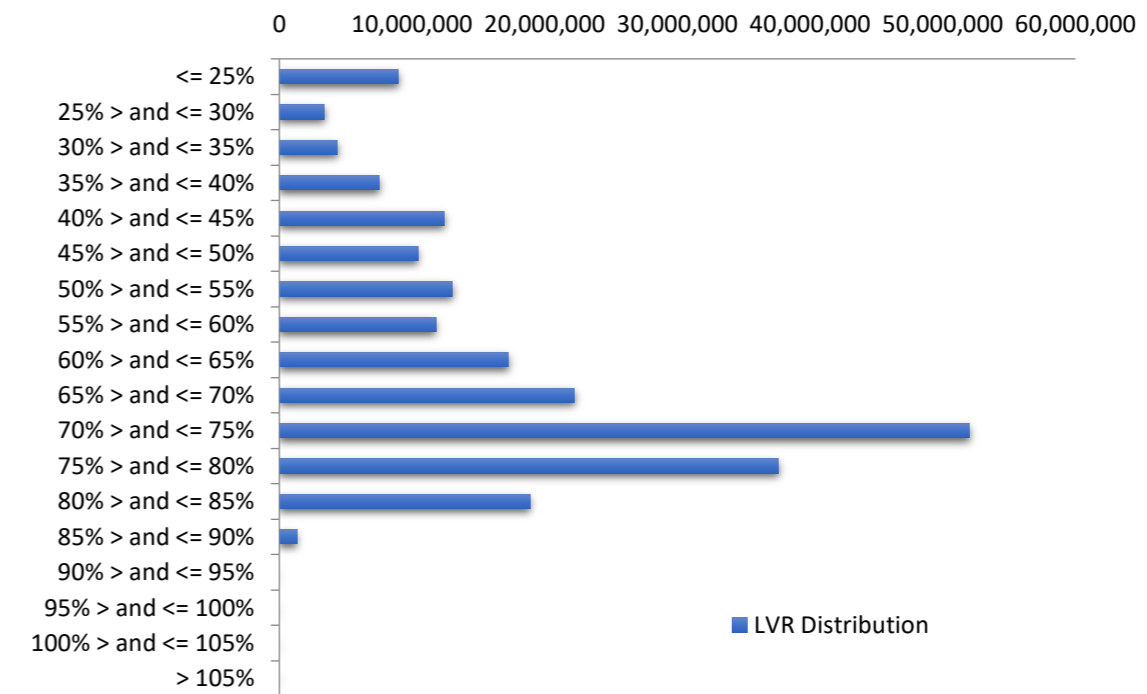
Model Period	31
Collection Period Start	1-Nov-23
Collection Period End	30-Nov-23
No. of Days	30
Interest Period Start	10-Nov-23
Interest Period End	10-Dec-23
No. of Days	31
Determination Date	6-Dec-23
Payment Date	11-Dec-23

**Pool Statistics**

Closing Balance of Mortgages	221,440,968
No. of Loans (Unconsolidated)	768
No. of Loans (Consolidated)	659
Average Loan Size (Unconsolidated)	288,335
Average Loan Size (Consolidated)	336,026
Largest Loan Size (Unconsolidated)	2,166,016
Largest Loan Size (Consolidated)	2,166,016
Smallest Loan Size (Unconsolidated)	(18,891)
Smallest Loan Size (Consolidated)	(18,891)
Weighted Average Interest Rate	6.95%
Weighted Average LVR	63.17%
Weighted Average Seasoning	40.53
Weighted Average Remaining Term	310.03

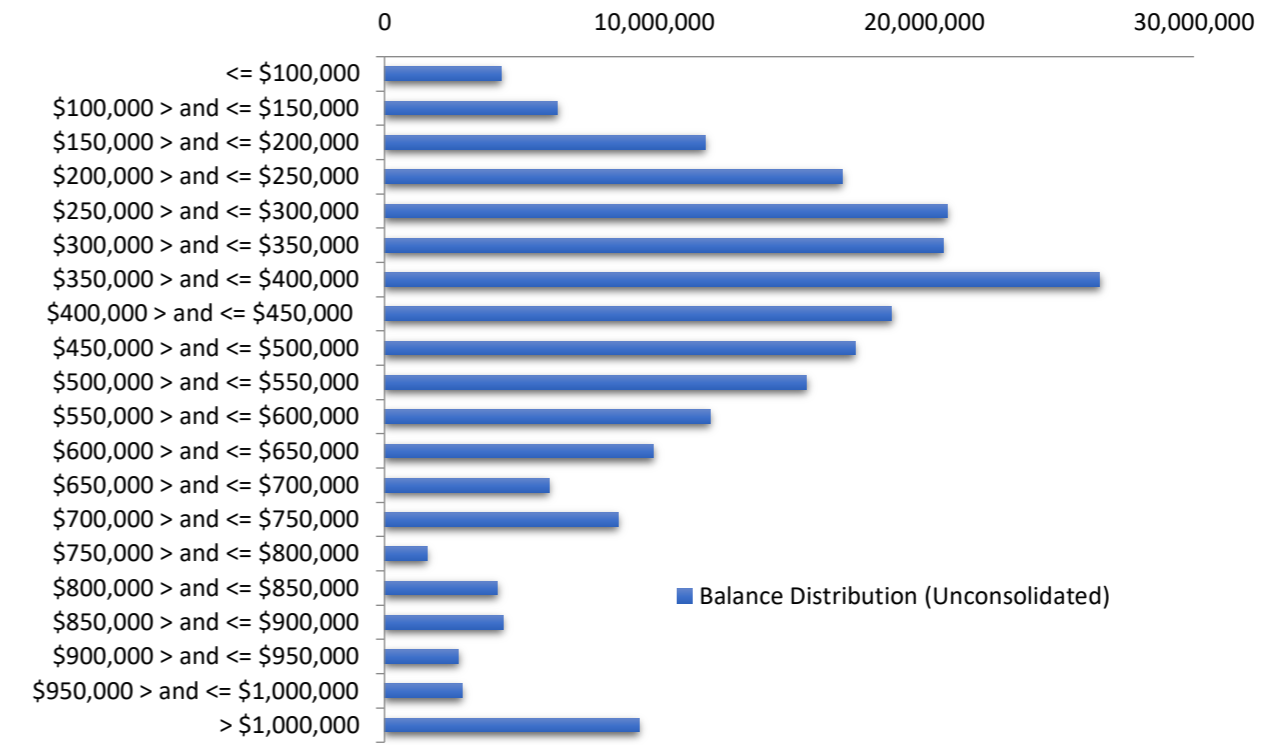
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,964,808	4.05%	145	22.00%
25% > and <= 30%	3,408,986	1.54%	16	2.43%
30% > and <= 35%	4,378,707	1.98%	19	2.88%
35% > and <= 40%	7,519,103	3.40%	20	3.03%
40% > and <= 45%	12,448,928	5.62%	34	5.16%
45% > and <= 50%	10,479,281	4.73%	27	4.10%
50% > and <= 55%	13,065,552	5.90%	36	5.46%
55% > and <= 60%	11,792,301	5.33%	30	4.55%
60% > and <= 65%	17,276,779	7.80%	40	6.07%
65% > and <= 70%	22,245,816	10.05%	51	7.74%
70% > and <= 75%	52,022,404	23.49%	117	17.75%
75% > and <= 80%	37,604,737	16.98%	81	12.29%
80% > and <= 85%	18,923,261	8.55%	40	6.07%
85% > and <= 90%	1,310,305	0.59%	3	0.46%
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%
<b>Total</b>	<b>221,440,968</b>	<b>100.00%</b>	<b>659</b>	<b>100.00%</b>



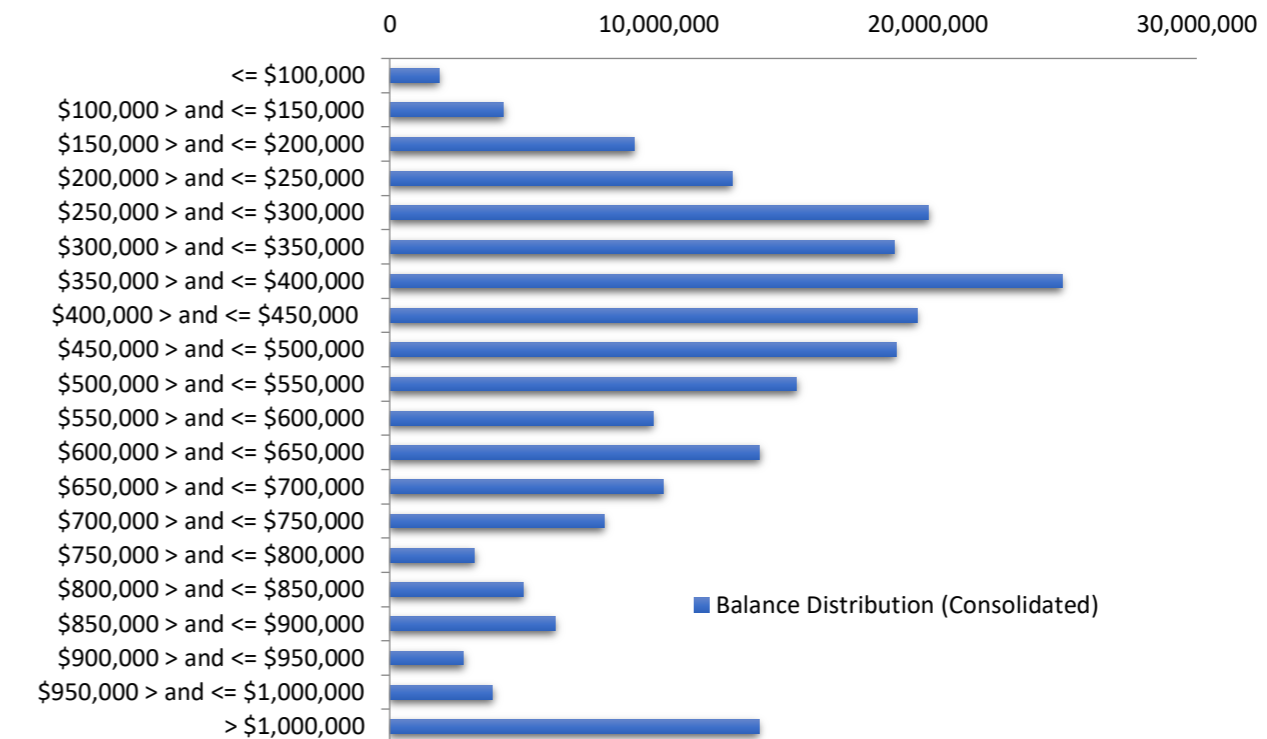
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,328,708	1.95%	171	22.27%
\$100,000 > and <= \$150,000	6,410,080	2.89%	51	6.64%
\$150,000 > and <= \$200,000	11,880,785	5.37%	67	8.72%
\$200,000 > and <= \$250,000	16,967,642	7.66%	76	9.90%
\$250,000 > and <= \$300,000	20,842,596	9.41%	75	9.77%
\$300,000 > and <= \$350,000	20,698,020	9.35%	64	8.33%
\$350,000 > and <= \$400,000	26,506,089	11.97%	71	9.24%
\$400,000 > and <= \$450,000	18,794,442	8.49%	44	5.73%
\$450,000 > and <= \$500,000	17,429,130	7.87%	37	4.82%
\$500,000 > and <= \$550,000	15,637,398	7.06%	30	3.91%
\$550,000 > and <= \$600,000	12,059,485	5.45%	21	2.73%
\$600,000 > and <= \$650,000	9,965,685	4.50%	16	2.08%
\$650,000 > and <= \$700,000	6,097,445	2.75%	9	1.17%
\$700,000 > and <= \$750,000	8,656,817	3.91%	12	1.56%
\$750,000 > and <= \$800,000	1,576,280	0.71%	2	0.26%
\$800,000 > and <= \$850,000	4,173,173	1.88%	5	0.65%
\$850,000 > and <= \$900,000	4,380,142	1.98%	5	0.65%
\$900,000 > and <= \$950,000	2,747,507	1.24%	3	0.39%
\$950,000 > and <= \$1,000,000	2,862,019	1.29%	3	0.39%
> \$1,000,000	9,427,524	4.26%	6	0.78%
<b>Total</b>	<b>221,440,968</b>	<b>100.00%</b>	<b>768</b>	<b>100.00%</b>



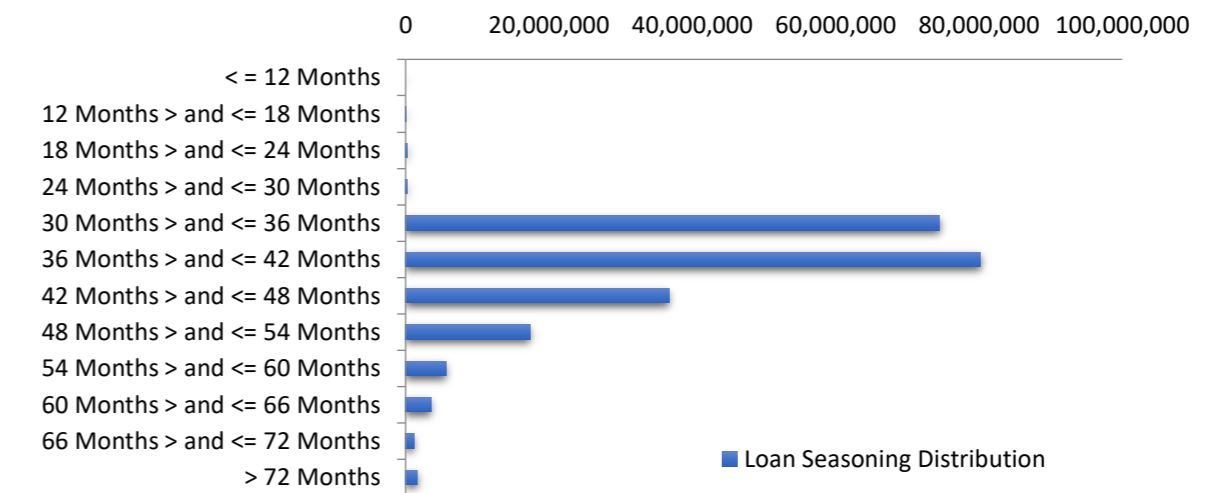
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,832,238	0.83%	107	16.24%
\$100,000 > and <= \$150,000	4,232,460	1.91%	33	5.01%
\$150,000 > and <= \$200,000	9,087,773	4.10%	51	7.74%
\$200,000 > and <= \$250,000	12,713,740	5.74%	57	8.65%
\$250,000 > and <= \$300,000	20,035,322	9.05%	72	10.93%
\$300,000 > and <= \$350,000	18,763,101	8.47%	58	8.40%
\$350,000 > and <= \$400,000	24,983,692	11.28%	67	10.17%
\$400,000 > and <= \$450,000	19,596,636	8.85%	46	6.98%
\$450,000 > and <= \$500,000	18,820,895	8.50%	40	6.07%
\$500,000 > and <= \$550,000	15,125,643	6.83%	29	4.40%
\$550,000 > and <= \$600,000	9,786,863	4.42%	17	2.58%
\$600,000 > and <= \$650,000	13,754,140	6.21%	22	3.34%
\$650,000 > and <= \$700,000	10,161,835	4.59%	15	2.28%
\$700,000 > and <= \$750,000	7,967,550	3.60%	11	1.67%
\$750,000 > and <= \$800,000	3,151,172	1.42%	4	0.61%
\$800,000 > and <= \$850,000	4,977,766	2.25%	6	0.91%
\$850,000 > and <= \$900,000	6,162,152	2.78%	7	1.06%
\$900,000 > and <= \$950,000	2,747,507	1.24%	3	0.46%
\$950,000 > and <= \$1,000,000	3,820,580	1.73%	4	0.61%
> \$1,000,000	13,719,903	6.20%	10	1.52%
<b>Total</b>	<b>221,440,968</b>	<b>100.00%</b>	<b>659</b>	<b>100.00%</b>



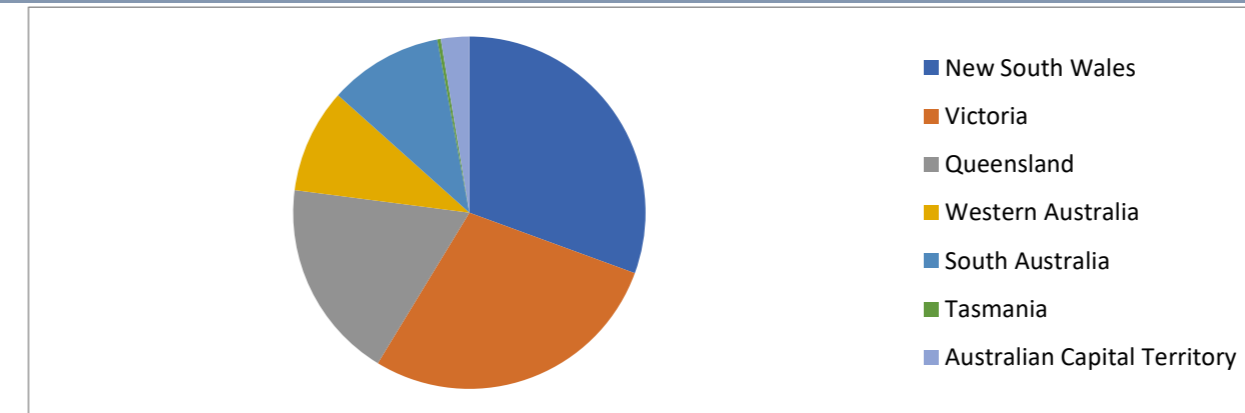
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	143,918	0.06%	1	0.13%
18 Months > and <= 24 Months	268,787	0.12%	1	0.13%
24 Months > and <= 30 Months	262,248	0.12%	1	0.13%
30 Months > and <= 36 Months	74,511,482	33.65%	221	28.78%
36 Months > and <= 42 Months	80,250,422	36.24%	300	39.06%
42 Months > and <= 48 Months	36,749,062	16.60%	118	15.36%
48 Months > and <= 54 Months	17,356,719	7.84%	52	6.77%
54 Months > and <= 60 Months	5,619,920	2.54%	20	2.60%
60 Months > and <= 66 Months	3,517,042	1.59%	13	1.69%
66 Months > and <= 72 Months	1,126,735	0.51%	5	0.65%
> 72 Months	1,634,632	0.74%	36	4.69%
<b>Total</b>	<b>221,440,968</b>	<b>100.00%</b>	<b>768</b>	<b>100.00%</b>



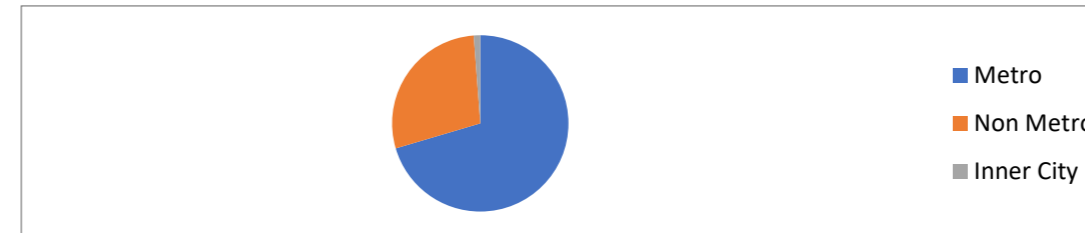
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	67,712,950	30.58%	156	23.67%
Victoria	62,265,973	28.12%	176	26.71%
Queensland	40,632,479	18.35%	142	21.55%
Western Australia	21,189,869	9.57%	75	11.38%
South Australia	23,166,272	10.46%	87	13.20%
Tasmania	714,267	0.32%	4	0.61%
Australian Capital Territory	5,756,085	2.60%	17	2.58%
Northern Territory	3,073	0.00%	2	0.30%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>221,440,968</b>	<b>100.00%</b>	<b>659</b>	<b>100.00%</b>



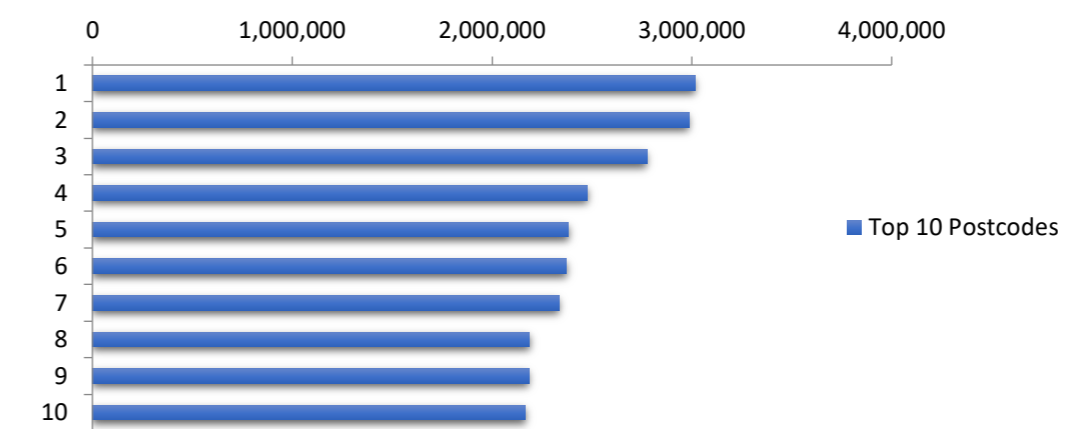
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	155,948,329	70.42%	452	68.59%
Non Metro	62,855,097	28.38%	203	30.80%
Inner City	2,637,541	1.19%	4	0.61%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>221,440,968</b>	<b>100.00%</b>	<b>659</b>	<b>100.00%</b>



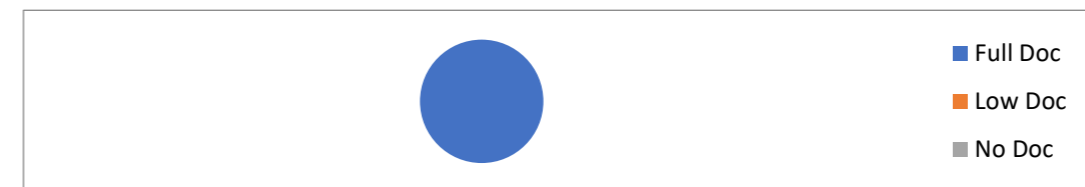
### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2156	3,017,669	1.36%	2	0.30%
3029	2,985,379	1.35%	7	1.06%
2234	2,775,340	1.25%	4	0.61%
2560	2,476,723	1.12%	4	0.61%
3551	2,381,685	1.08%	4	0.61%
5022	2,372,618	1.07%	6	0.91%
2257	2,334,045	1.05%	5	0.76%
3977	2,188,414	0.99%	6	0.91%
3030	2,184,248	0.99%	5	0.76%
2030	2,166,016	0.98%	1	0.15%
<b>Total</b>	<b>24,882,137</b>	<b>11.24%</b>	<b>44</b>	<b>6.68%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	221,440,968	100.00%	768	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>221,440,968</b>	<b>100.00%</b>	<b>768</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	221,440,968	100.00%	768	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>221,440,968</b>	<b>100.00%</b>	<b>768</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	193,927,425	87.58%	682	88.80%
Interest Only	27,513,543	12.42%	86	11.20%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>221,440,968</b>	<b>100.00%</b>	<b>768</b>	<b>100.00%</b>



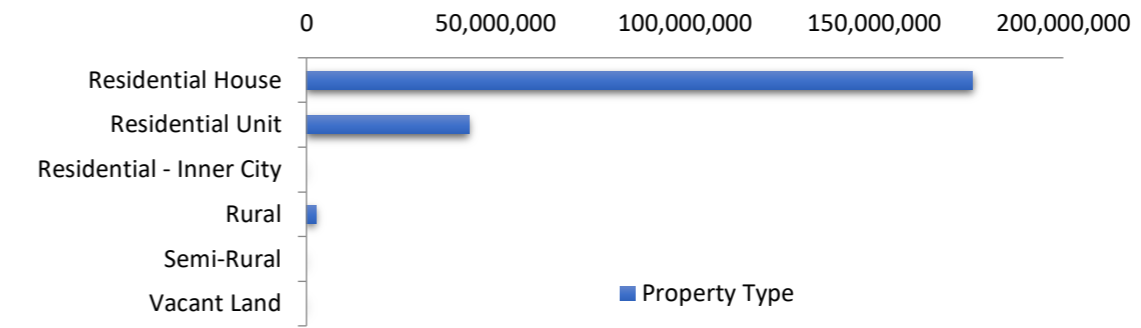
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	221,440,968	100.00%	768	100.00%
<b>Total</b>	<b>221,440,968</b>	<b>100.00%</b>	<b>768</b>	<b>100.00%</b>



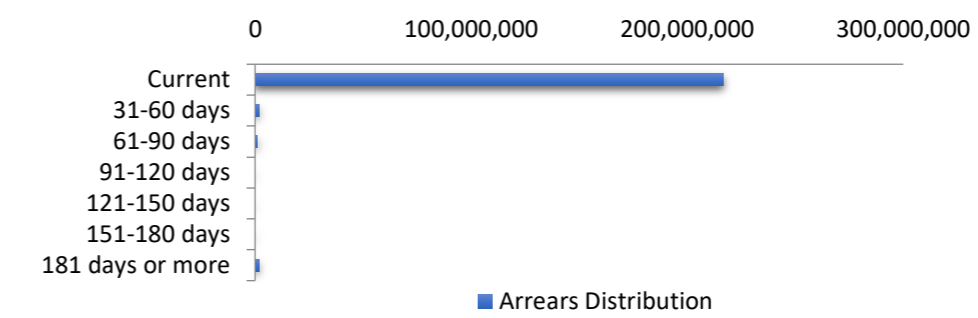
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	176,014,209	79.49%	503	76.33%
Residential Unit	42,921,455	19.38%	151	22.91%
Residential - Inner City	0	0.00%	0	0.00%
Rural	2,505,304	1.13%	5	0.76%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>221,440,968</b>	<b>100.00%</b>	<b>659</b>	<b>100.00%</b>



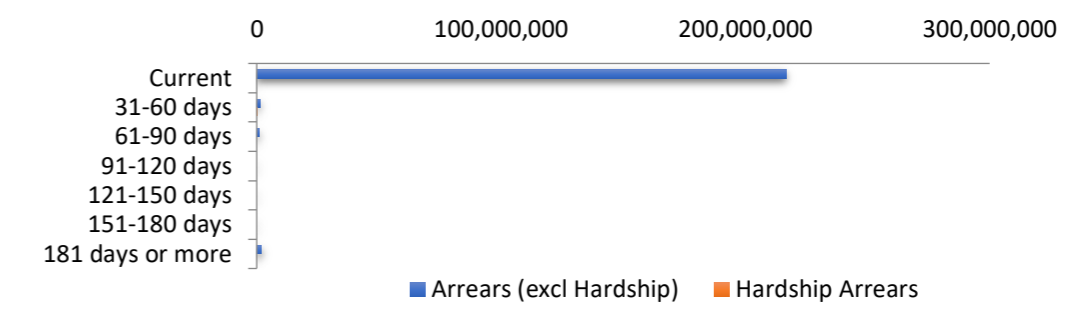
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	216,704,174	97.86%	760	98.96%
31-60 days	1,650,053	0.75%	4	0.52%
61-90 days	1,125,533	0.51%	3	0.39%
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	1,961,208	0.89%	1	0.13%
<b>Total</b>	<b>221,440,968</b>	<b>100.00%</b>	<b>768</b>	<b>100.00%</b>



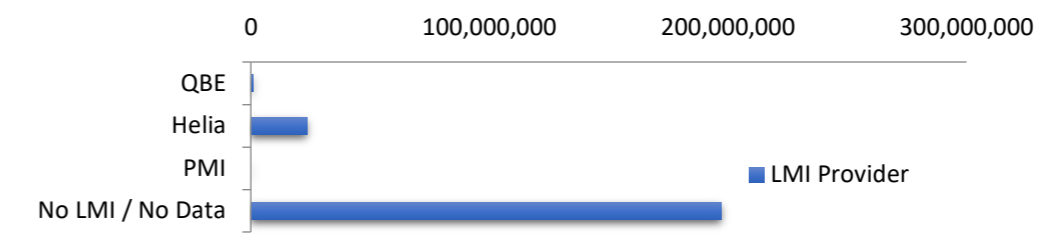
**Hardships**

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	216,704,174	760	0	0	216,704,174
31-60 days	1,370,981	3	279,072	1	1,650,053
61-90 days	1,125,533	3	0	0	1,125,533
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	1,961,208	1	0	0	1,961,208
<b>Total</b>	<b>221,161,896</b>	<b>767</b>	<b>279,072</b>	<b>1</b>	<b>221,440,968</b>



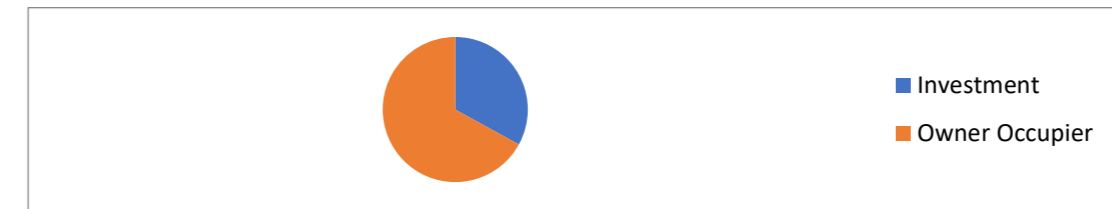
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	915,134	0.41%	8	1.21%
Helia	23,515,477	10.62%	83	12.59%
PMI	0	0.00%	0	0.00%
No LMI / No Data	197,010,357	88.97%	568	86.19%
<b>Total</b>	<b>221,440,968</b>	<b>100.00%</b>	<b>659</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	73,043,169	32.99%	244	31.77%
Owner Occupier	148,397,799	67.01%	524	68.23%
<b>Total</b>	<b>221,440,968</b>	<b>100.00%</b>	<b>768</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	1,961,207.65	1
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