

**AFG Series 2021-1
Collateral Report**



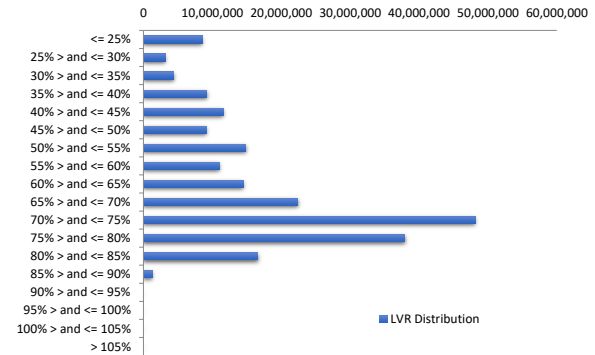
Model Period	32
Collection Period Start	1-Dec-23
Collection Period End	31-Dec-23
No. of Days	31
Interest Period Start	11-Dec-23
Interest Period End	9-Jan-24
No. of Days	30
Determination Date	5-Jan-24
Payment Date	10-Jan-24

Pool Statistics

Closing Balance of Mortgages	212,936,360
No. of Loans (Unconsolidated)	747
No. of Loans (Consolidated)	643
Average Loan Size (Unconsolidated)	285,055
Average Loan Size (Consolidated)	331,161
Largest Loan Size (Unconsolidated)	2,164,213
Largest Loan Size (Consolidated)	2,164,213
Smallest Loan Size (Unconsolidated)	(24,291)
Smallest Loan Size (Consolidated)	(24,291)
Weighted Average Interest Rate	6.92%
Weighted Average LVR	62.79%
Weighted Average Seasoning	41.22
Weighted Average Remaining Term	309.50

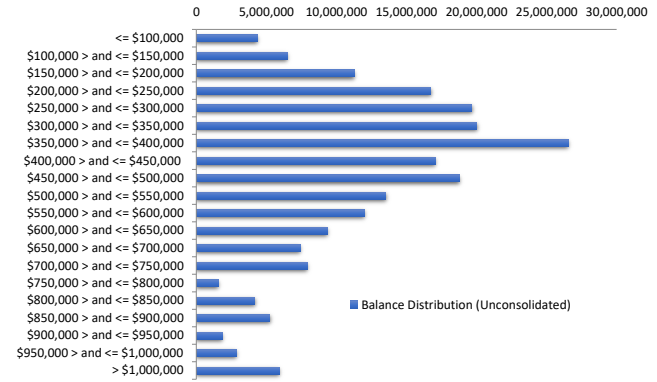
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,591,353	4.03%	142	22.08%
25% > and <= 30%	3,133,673	1.47%	14	2.18%
30% > and <= 35%	4,402,756	2.07%	20	3.11%
35% > and <= 40%	9,190,349	4.32%	26	4.04%
40% > and <= 45%	11,572,742	5.43%	31	4.82%
45% > and <= 50%	9,132,847	4.29%	23	3.58%
50% > and <= 55%	14,872,187	6.98%	41	6.38%
55% > and <= 60%	11,083,118	5.20%	26	4.04%
60% > and <= 65%	14,470,347	6.80%	37	5.75%
65% > and <= 70%	22,429,118	10.53%	52	8.09%
70% > and <= 75%	48,168,173	22.62%	108	16.80%
75% > and <= 80%	37,959,493	17.83%	82	12.75%
80% > and <= 85%	16,618,337	7.80%	38	5.91%
85% > and <= 90%	1,311,867	0.62%	3	0.47%
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	212,936,360	100.00%	643	100.00%



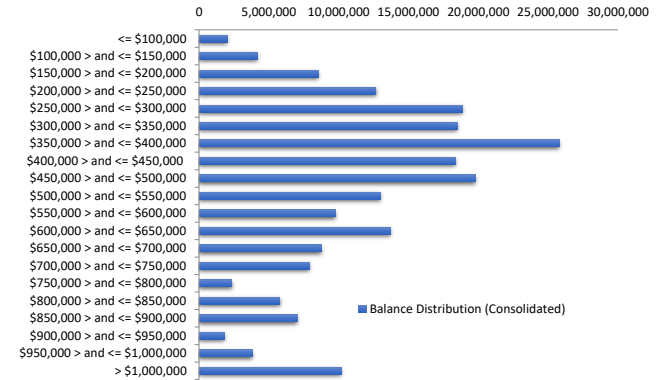
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,363,720	2.05%	167	22.36%
\$100,000 > and <= \$150,000	6,474,896	3.04%	51	6.83%
\$150,000 > and <= \$200,000	11,304,633	5.31%	64	8.57%
\$200,000 > and <= \$250,000	16,737,020	7.86%	75	10.04%
\$250,000 > and <= \$300,000	19,671,556	9.24%	71	9.50%
\$300,000 > and <= \$350,000	20,032,055	9.41%	62	8.30%
\$350,000 > and <= \$400,000	26,563,367	12.47%	71	9.50%
\$400,000 > and <= \$450,000	17,080,556	8.02%	40	5.35%
\$450,000 > and <= \$500,000	18,806,576	8.83%	40	5.35%
\$500,000 > and <= \$550,000	13,534,273	6.36%	26	3.48%
\$550,000 > and <= \$600,000	12,024,701	5.65%	21	2.81%
\$600,000 > and <= \$650,000	9,342,705	4.39%	15	2.01%
\$650,000 > and <= \$700,000	7,410,992	3.48%	11	1.47%
\$700,000 > and <= \$750,000	7,937,836	3.73%	11	1.47%
\$750,000 > and <= \$800,000	1,577,986	0.74%	2	0.27%
\$800,000 > and <= \$850,000	4,169,294	1.96%	5	0.67%
\$850,000 > and <= \$900,000	5,256,014	2.47%	6	0.80%
\$900,000 > and <= \$950,000	1,851,116	0.87%	2	0.27%
\$950,000 > and <= \$1,000,000	2,861,069	1.34%	3	0.40%
> \$1,000,000	5,935,997	2.79%	4	0.54%
Total	212,936,360	100.00%	747	100.00%



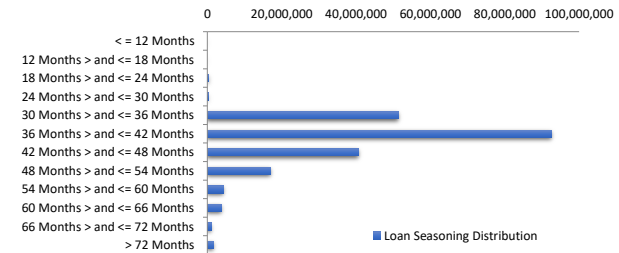
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,021,386	0.95%	107	16.64%
\$100,000 > and <= \$150,000	4,163,505	1.96%	32	4.98%
\$150,000 > and <= \$200,000	8,530,260	4.01%	48	7.47%
\$200,000 > and <= \$250,000	12,668,969	5.95%	57	8.86%
\$250,000 > and <= \$300,000	18,882,184	8.87%	68	10.58%
\$300,000 > and <= \$350,000	18,485,525	8.68%	57	8.86%
\$350,000 > and <= \$400,000	25,821,526	12.13%	69	10.73%
\$400,000 > and <= \$450,000	18,341,519	8.61%	43	6.69%
\$450,000 > and <= \$500,000	19,776,449	9.29%	42	6.53%
\$500,000 > and <= \$550,000	13,016,298	6.11%	25	3.89%
\$550,000 > and <= \$600,000	9,758,491	4.58%	17	2.64%
\$600,000 > and <= \$650,000	13,723,094	6.44%	22	3.42%
\$650,000 > and <= \$700,000	8,797,108	4.13%	13	2.02%
\$700,000 > and <= \$750,000	7,922,720	3.72%	11	1.71%
\$750,000 > and <= \$800,000	2,360,961	1.11%	3	0.47%
\$800,000 > and <= \$850,000	5,780,875	2.71%	7	1.09%
\$850,000 > and <= \$900,000	7,036,952	3.30%	8	1.24%
\$900,000 > and <= \$950,000	1,851,116	0.87%	2	0.31%
\$950,000 > and <= \$1,000,000	3,818,100	1.79%	4	0.62%
> \$1,000,000	10,179,324	4.78%	8	1.24%
Total	212,936,360	100.00%	643	100.00%



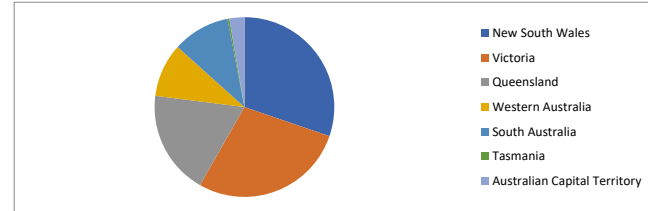
Loan Seasoning Distribution

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	413,463	0.19%	2	0.27%
24 Months > and <= 30 Months	261,981	0.12%	1	0.13%
30 Months > and <= 36 Months	51,330,420	24.11%	151	20.21%
36 Months > and <= 42 Months	92,512,557	43.45%	326	43.64%
42 Months > and <= 48 Months	40,601,751	19.07%	132	17.67%
48 Months > and <= 54 Months	16,949,708	7.96%	63	8.43%
54 Months > and <= 60 Months	4,354,886	2.05%	17	2.28%
60 Months > and <= 66 Months	3,755,543	1.76%	14	1.87%
66 Months > and <= 72 Months	1,124,733	0.53%	6	0.80%
> 72 Months	1,631,317	0.77%	35	4.69%
Total	212,936,360	100.00%	747	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	64,415,625	30.25%	151	23.48%
Victoria	59,602,488	27.99%	173	26.91%
Queensland	39,942,699	18.76%	140	21.77%
Western Australia	20,542,206	9.65%	73	11.35%
South Australia	21,978,142	10.32%	83	12.91%
Tasmania	706,910	0.33%	4	0.62%
Australian Capital Territory	5,750,566	2.70%	17	2.64%
Northern Territory	(2,276)	0.00%	2	0.31%
No Data	0	0.00%	0	0.00%
Total	212,936,360	100.00%	643	100.00%



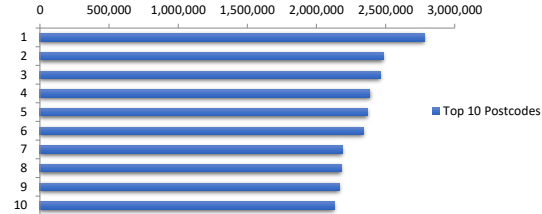
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	150,171,914	70.52%	442	68.74%
Non Metro	60,771,385	28.54%	198	30.79%
Inner City	1,993,061	0.94%	3	0.47%
No Data	0	0.00%	0	0.00%
Total	212,936,360	100.00%	643	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2234	2,780,410	1.31%	4	0.62%
2560	2,482,382	1.17%	4	0.62%
3029	2,461,873	1.16%	6	0.93%
3551	2,385,170	1.12%	4	0.62%
5022	2,370,912	1.11%	6	0.93%
2257	2,338,198	1.10%	5	0.78%
3977	2,189,092	1.03%	6	0.93%
3030	2,178,876	1.02%	5	0.78%
2030	2,164,213	1.02%	1	0.16%
2259	2,127,950	1.00%	4	0.62%
Total	23,479,075	11.03%	45	7.00%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	212,936,360	100.00%	747	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	212,936,360	100.00%	747	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	212,936,360	100.00%	747	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	212,936,360	100.00%	747	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	188,170,487	88.37%	665	89.02%
Interest Only	24,765,873	11.63%	82	10.98%
Non-Billing	0	0.00%	0	0.00%
Total	212,936,360	100.00%	747	100.00%



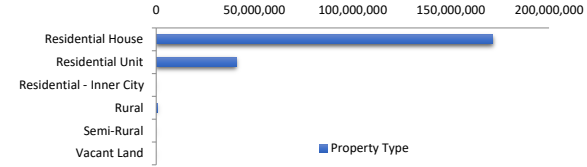
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	212,936,360	100.00%	747	100.00%
Total	212,936,360	100.00%	747	100.00%



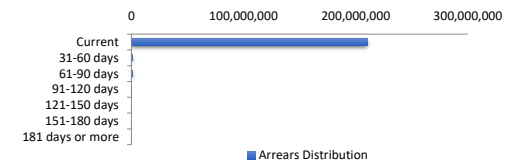
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	171,395,750	80.49%	493	76.67%
Residential Unit	40,981,279	19.25%	146	22.71%
Residential - Inner City	0	0.00%	0	0.00%
Rural	559,331	0.26%	4	0.62%
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	212,936,360	100.00%	643	100.00%



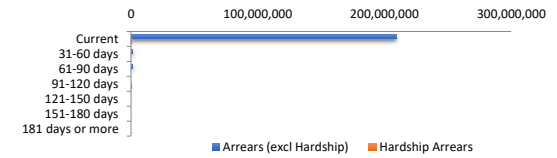
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	210,153,767	98.69%	741	99.20%
31-60 days	1,287,300	0.60%	2	0.27%
61-90 days	1,266,862	0.59%	3	0.40%
91-120 days	228,431	0.11%	1	0.13%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	212,936,360	100.00%	747	100.00%



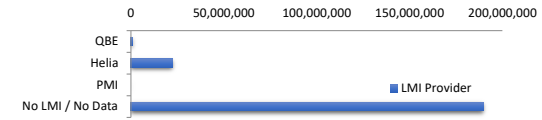
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	209,576,904	741	576,864	0	210,153,767
31-60 days	1,287,300	2	0	0	1,287,300
61-90 days	1,266,862	3	0	0	1,266,862
91-120 days	0	0	228,431	1	228,431
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
Total	212,131,065	746	805,295	1	212,936,360



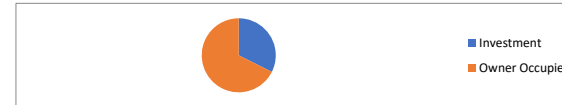
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	913,408	0.43%	8	1.24%
Helia	22,459,389	10.55%	81	12.60%
PMI	0	0.00%	0	0.00%
No LMI / No Data	189,563,563	89.02%	554	86.16%
Total	212,936,360	100.00%	643	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	68,970,223	32.39%	237	31.73%
Owner Occupier	143,966,137	67.61%	510	68.27%
Total	212,936,360	100.00%	747	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	228,430.91	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