

AFG Series 2021-2
Collateral Report



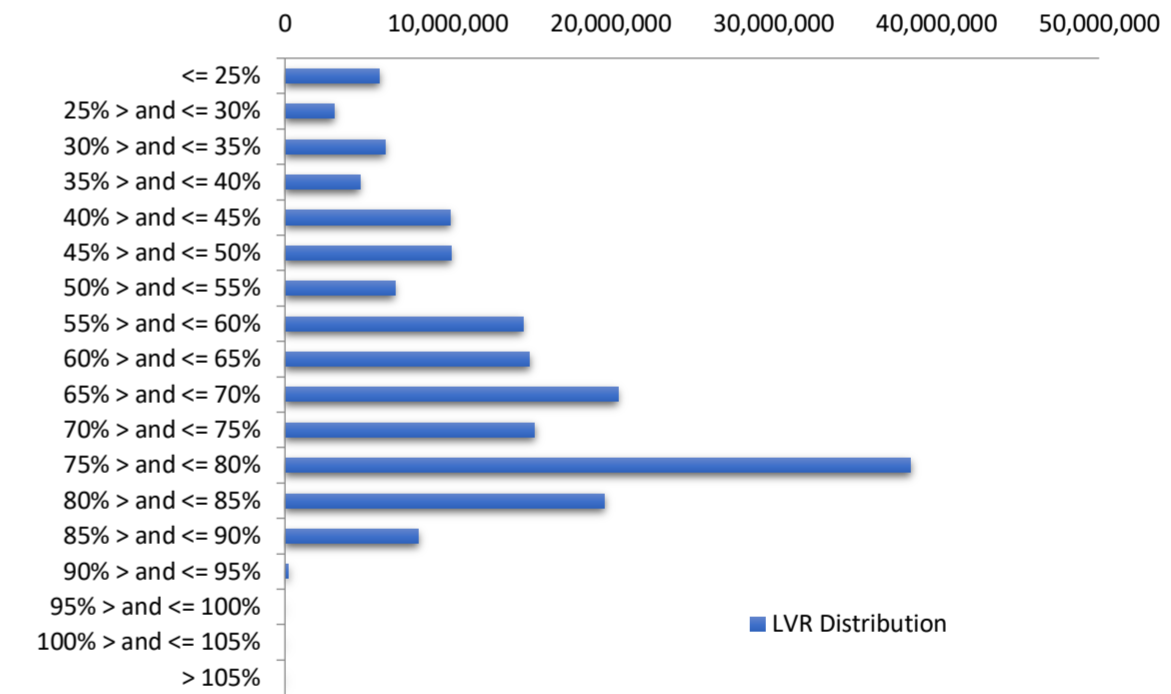
Model Period	27
Collection Period Start	1-Dec-23
Collection Period End	31-Dec-23
No. of Days	31
Interest Period Start	11-Dec-23
Interest Period End	9-Jan-24
No. of Days	30
Determination Date	5-Jan-24
Payment Date	10-Jan-24

Pool Statistics

Closing Balance of Mortgages	178,441,941
No. of Loans (Unconsolidated)	549
No. of Loans (Consolidated)	463
Average Loan Size (Unconsolidated)	325,031
Average Loan Size (Consolidated)	385,404
Largest Loan Size (Unconsolidated)	2,006,598
Largest Loan Size (Consolidated)	2,006,598
Smallest Loan Size (Unconsolidated)	(4,023)
Smallest Loan Size (Consolidated)	(4,023)
Weighted Average Interest Rate	6.88%
Weighted Average LVR	63.76%
Weighted Average Seasoning	34.54
Weighted Average Remaining Term	314.52

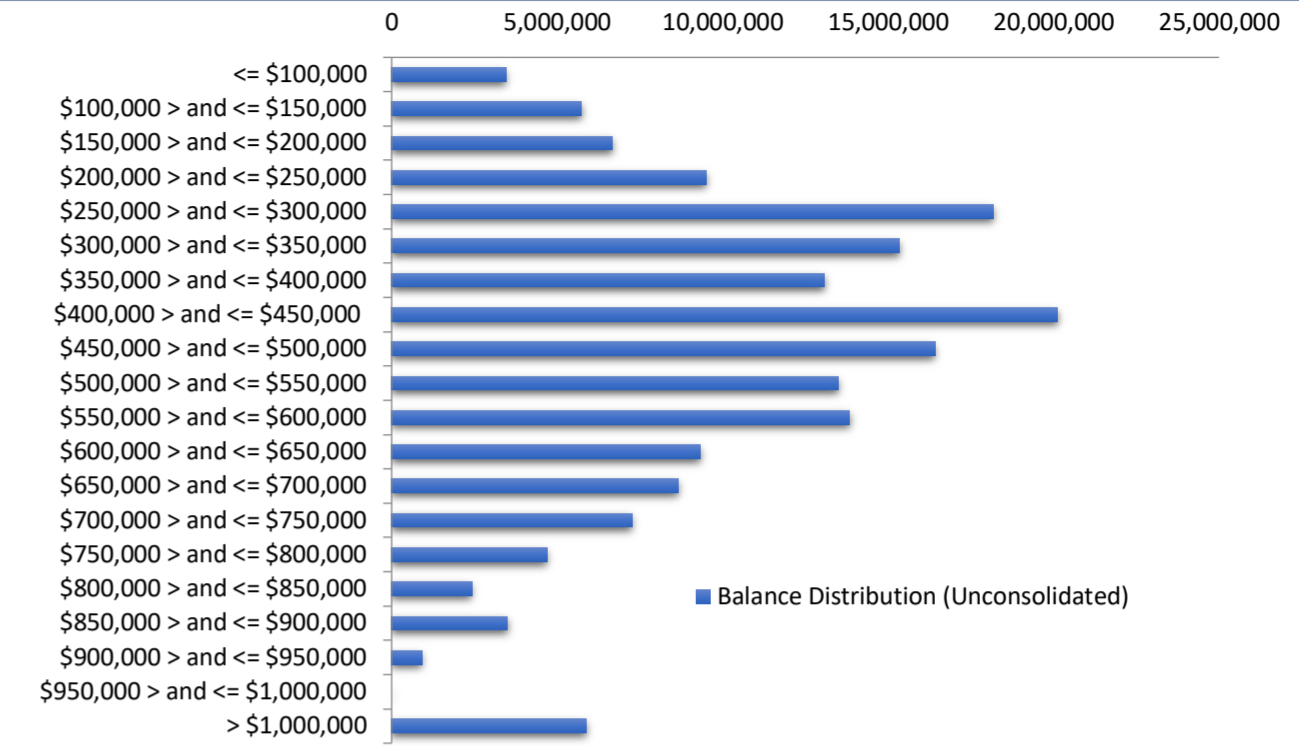
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,786,143	3.24%	68	14.69%
25% > and <= 30%	2,997,565	1.68%	13	2.81%
30% > and <= 35%	6,149,100	3.45%	17	3.67%
35% > and <= 40%	4,588,843	2.57%	12	2.59%
40% > and <= 45%	10,167,535	5.70%	25	5.40%
45% > and <= 50%	10,196,591	5.71%	26	5.62%
50% > and <= 55%	6,736,744	3.78%	16	3.46%
55% > and <= 60%	14,606,803	8.19%	34	7.34%
60% > and <= 65%	15,013,312	8.41%	34	7.34%
65% > and <= 70%	20,440,914	11.46%	35	7.56%
70% > and <= 75%	15,327,270	8.59%	37	7.99%
75% > and <= 80%	38,398,379	21.52%	80	17.28%
80% > and <= 85%	19,618,584	10.99%	47	10.15%
85% > and <= 90%	8,205,691	4.60%	18	3.89%
90% > and <= 95%	208,466	0.12%	1	0.22%
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	178,441,941	100.00%	463	100.00%



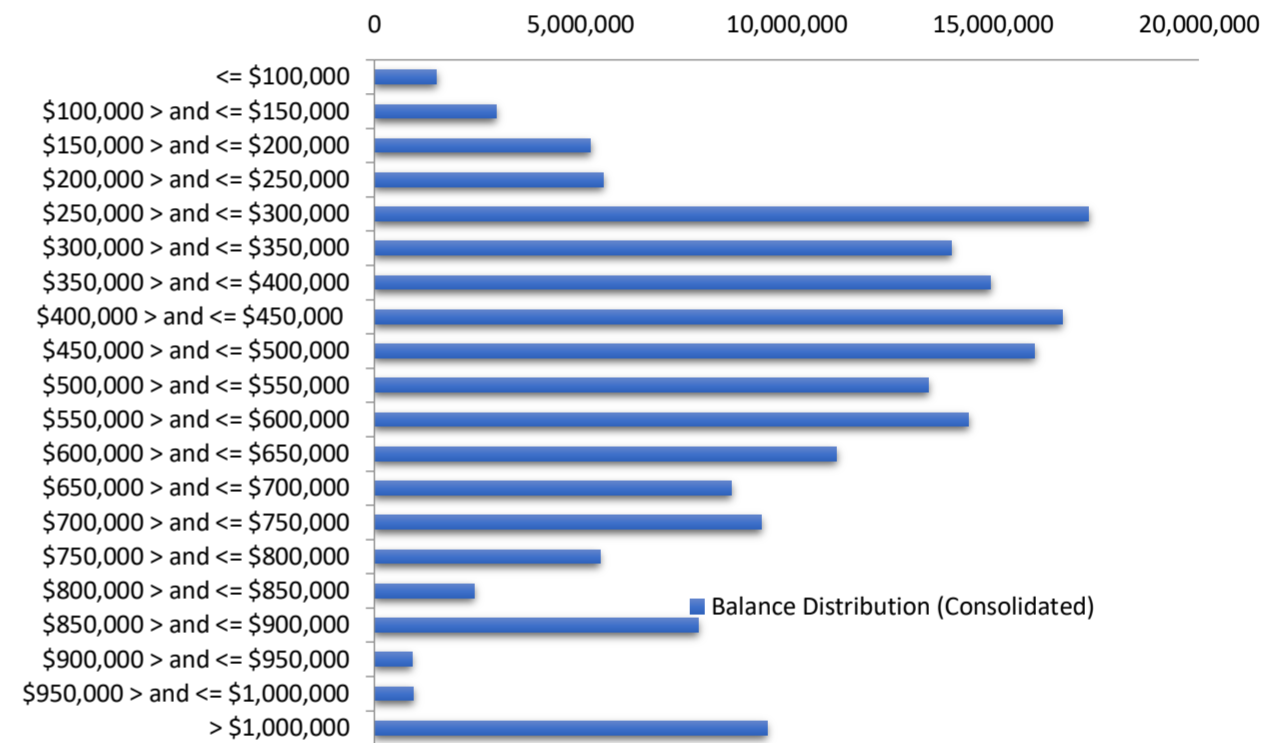
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,455,090	1.94%	87	15.85%
\$100,000 > and <= \$150,000	5,727,946	3.21%	46	8.38%
\$150,000 > and <= \$200,000	6,668,043	3.74%	38	6.92%
\$200,000 > and <= \$250,000	9,508,721	5.33%	43	7.83%
\$250,000 > and <= \$300,000	18,174,721	10.19%	65	11.84%
\$300,000 > and <= \$350,000	15,331,553	8.59%	47	8.56%
\$350,000 > and <= \$400,000	13,083,799	7.33%	35	6.38%
\$400,000 > and <= \$450,000	20,121,340	11.28%	47	8.56%
\$450,000 > and <= \$500,000	16,413,201	9.20%	35	6.38%
\$500,000 > and <= \$550,000	13,491,128	7.56%	26	4.74%
\$550,000 > and <= \$600,000	13,828,443	7.75%	24	4.37%
\$600,000 > and <= \$650,000	9,320,727	5.22%	15	2.73%
\$650,000 > and <= \$700,000	8,673,849	4.86%	13	2.37%
\$700,000 > and <= \$750,000	7,264,397	4.07%	10	1.82%
\$750,000 > and <= \$800,000	4,686,538	2.63%	6	1.09%
\$800,000 > and <= \$850,000	2,421,945	1.36%	3	0.55%
\$850,000 > and <= \$900,000	3,492,821	1.96%	4	0.73%
\$900,000 > and <= \$950,000	909,311	0.51%	1	0.18%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	5,868,366	3.29%	4	0.73%
Total	178,441,941	100.00%	549	100.00%



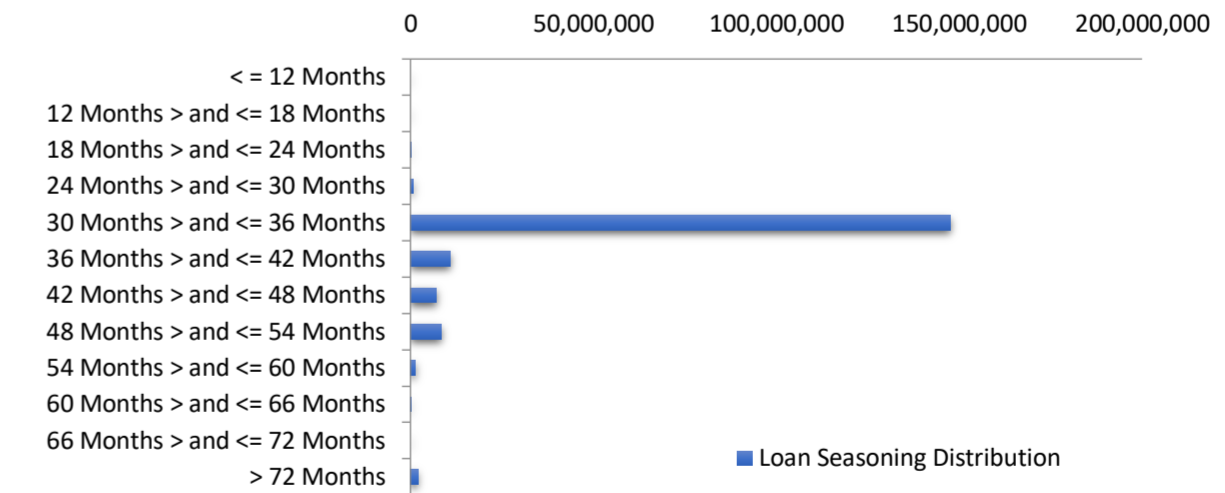
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,505,891	0.84%	43	9.29%
\$100,000 > and <= \$150,000	2,952,703	1.65%	24	5.18%
\$150,000 > and <= \$200,000	5,246,832	2.94%	30	6.48%
\$200,000 > and <= \$250,000	5,545,191	3.11%	25	5.40%
\$250,000 > and <= \$300,000	17,315,102	9.70%	62	13.39%
\$300,000 > and <= \$350,000	13,998,283	7.84%	43	9.29%
\$350,000 > and <= \$400,000	14,947,505	8.38%	40	8.64%
\$400,000 > and <= \$450,000	16,682,892	9.35%	39	8.42%
\$450,000 > and <= \$500,000	16,012,820	8.97%	34	7.34%
\$500,000 > and <= \$550,000	13,446,837	7.54%	26	5.62%
\$550,000 > and <= \$600,000	14,410,104	8.08%	25	5.40%
\$600,000 > and <= \$650,000	11,214,570	6.28%	18	3.89%
\$650,000 > and <= \$700,000	8,650,138	4.85%	13	2.81%
\$700,000 > and <= \$750,000	9,380,637	5.26%	13	2.81%
\$750,000 > and <= \$800,000	5,472,501	3.07%	7	1.51%
\$800,000 > and <= \$850,000	2,421,945	1.36%	3	0.65%
\$850,000 > and <= \$900,000	7,854,364	4.40%	9	1.94%
\$900,000 > and <= \$950,000	909,311	0.51%	1	0.22%
\$950,000 > and <= \$1,000,000	953,270	0.53%	1	0.22%
> \$1,000,000	9,521,044	5.34%	7	1.51%
Total	178,441,941	100.00%	463	100.00%



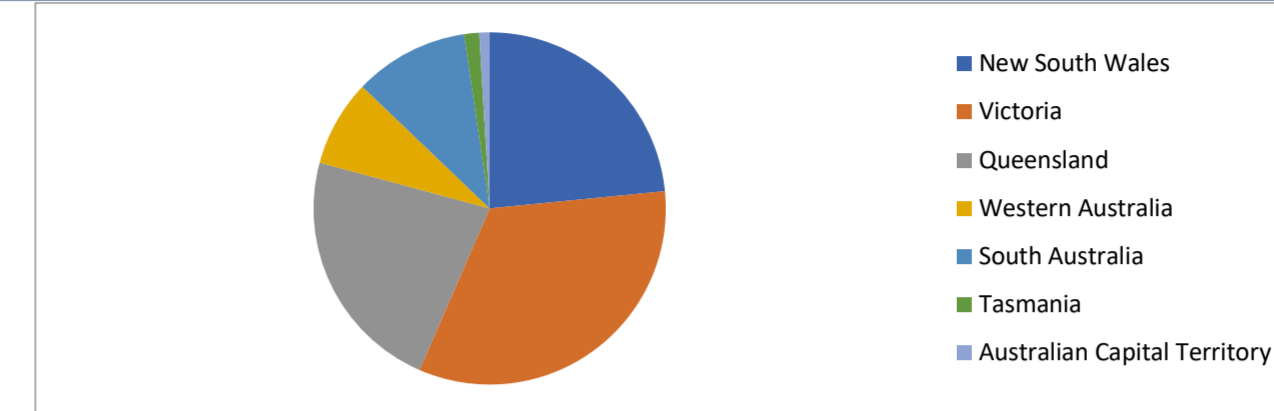
Loan Seasoning Distribution

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	77,562	0.04%	1	0.18%
24 Months > and <= 30 Months	826,703	0.46%	5	0.91%
30 Months > and <= 36 Months	147,660,166	82.75%	453	82.51%
36 Months > and <= 42 Months	10,883,203	6.10%	31	5.65%
42 Months > and <= 48 Months	7,070,247	3.96%	18	3.28%
48 Months > and <= 54 Months	8,343,921	4.68%	25	4.55%
54 Months > and <= 60 Months	1,331,534	0.75%	7	1.28%
60 Months > and <= 66 Months	257,254	0.14%	1	0.18%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	1,991,351	1.12%	8	1.46%
Total	178,441,941	100.00%	549	100.00%



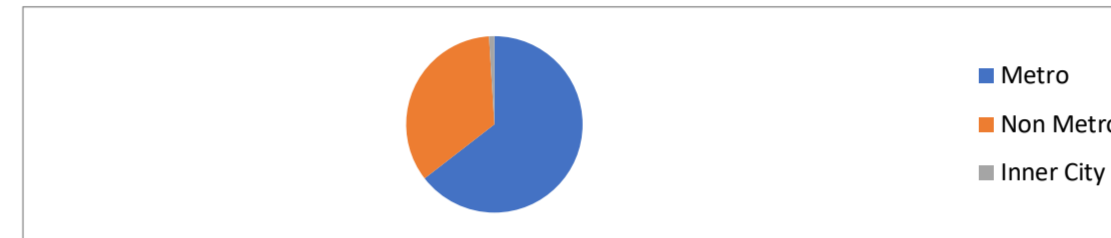
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	41,823,516	23.44%	91	19.65%
Victoria	59,031,878	33.08%	156	33.69%
Queensland	40,455,821	22.67%	108	23.33%
Western Australia	14,193,978	7.95%	44	9.50%
South Australia	18,787,478	10.53%	51	11.02%
Tasmania	2,455,200	1.38%	8	1.73%
Australian Capital Territory	1,694,071	0.95%	5	1.08%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	178,441,941	100.00%	463	100.00%



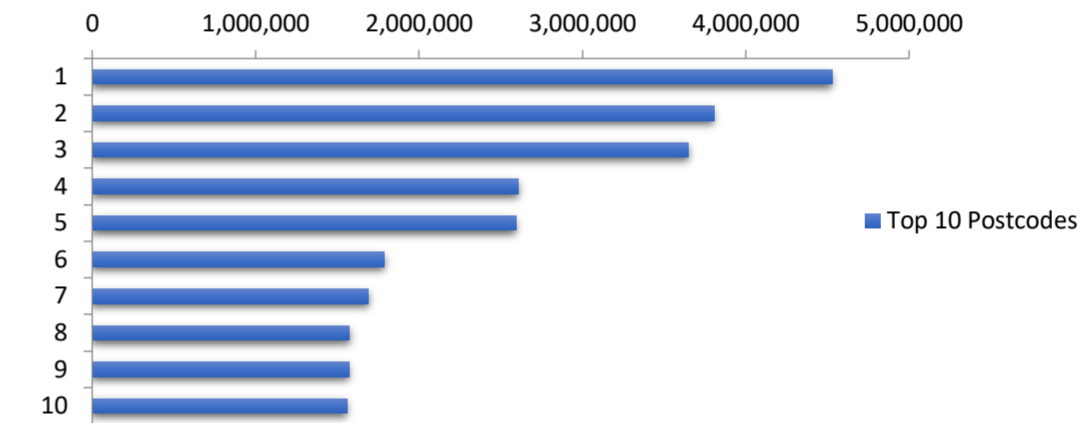
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	115,124,800	64.52%	283	61.12%
Non Metro	61,573,285	34.51%	176	38.01%
Inner City	1,743,856	0.98%	4	0.86%
No Data	0	0.00%	0	0.00%
Total	178,441,941	100.00%	463	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	4,529,119	2.54%	10	2.16%
2261	3,804,885	2.13%	6	1.30%
4557	3,647,923	2.04%	5	1.08%
2291	2,606,893	1.46%	3	0.65%
3029	2,592,649	1.45%	6	1.30%
3630	1,788,455	1.00%	7	1.51%
3338	1,690,626	0.95%	3	0.65%
4212	1,575,029	0.88%	2	0.43%
3809	1,571,783	0.88%	3	0.65%
4570	1,559,580	0.87%	5	1.08%
Total	25,366,942	14.22%	50	10.80%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	178,441,941	100.00%	549	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	178,441,941	100.00%	549	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	178,441,941	100.00%	549	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	178,441,941	100.00%	549	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	145,477,388	81.53%	449	81.79%
Interest Only	32,964,553	18.47%	100	18.21%
Non-Billing	0	0.00%	0	0.00%
Total	178,441,941	100.00%	549	100.00%



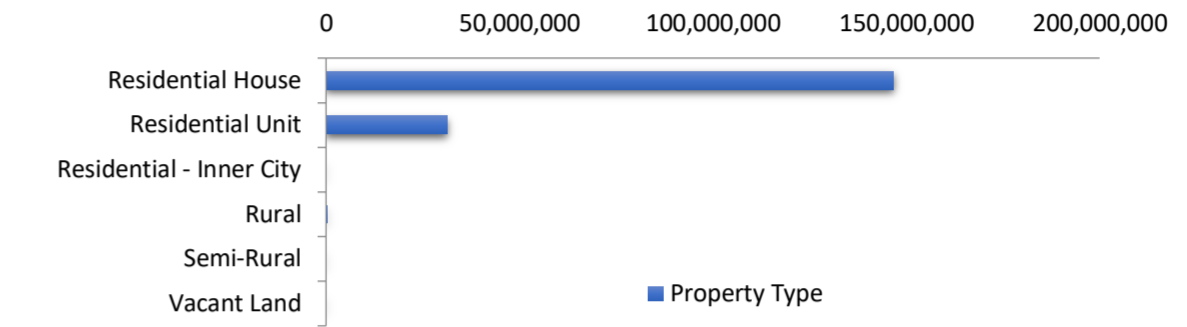
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	178,441,941	100.00%	549	100.00%
Total	178,441,941	100.00%	549	100.00%



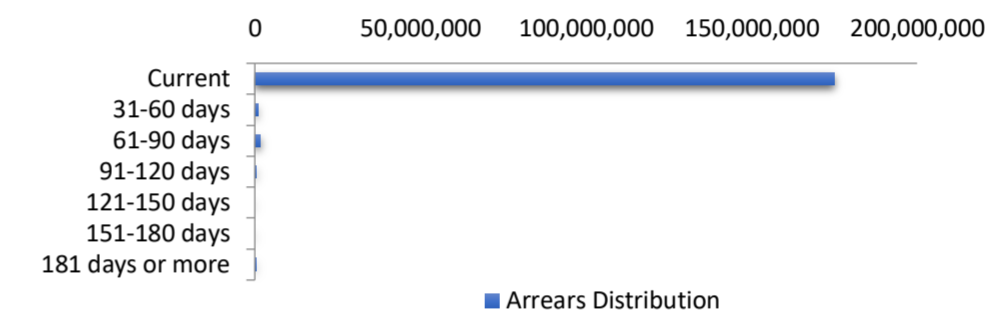
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	146,735,989	82.23%	367	79.27%
Residential Unit	31,436,390	17.62%	95	20.52%
Residential - Inner City	0	0.00%	0	0.00%
Rural	269,562	0.15%	1	0.22%
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	178,441,941	100.00%	463	100.00%



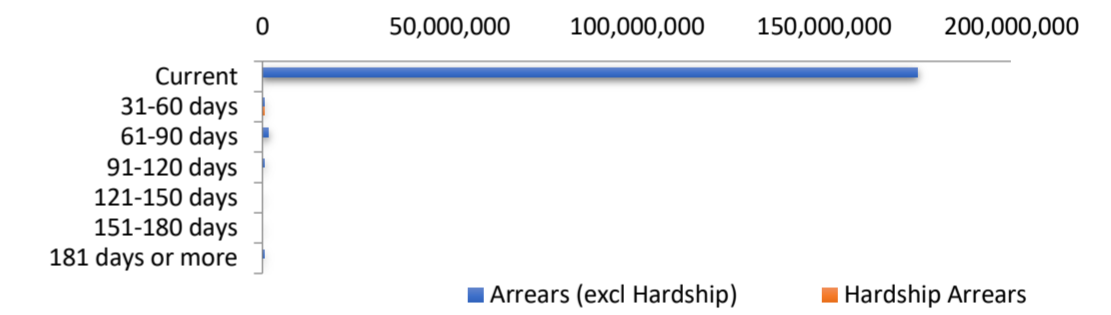
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	174,994,612	98.07%	540	98.36%
31-60 days	884,747	0.50%	3	0.55%
61-90 days	1,656,378	0.93%	4	0.73%
91-120 days	524,336	0.29%	1	0.18%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	381,868	0.21%	1	0.18%
Total	178,441,941	100.00%	549	100.00%



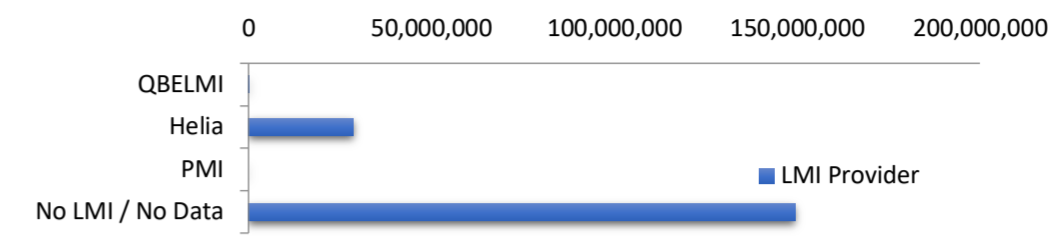
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	174,994,612	540	0	0	174,994,612
31-60 days	434,429	2	450,318	1	884,747
61-90 days	1,656,378	4	0	0	1,656,378
91-120 days	524,336	1	0	0	524,336
121-150 days	0	0	0	0	0
151-180 days	0	0	0	0	0
181 days or more	381,868	1	0	0	381,868
Total	177,991,623	548	450,318	1	178,441,941



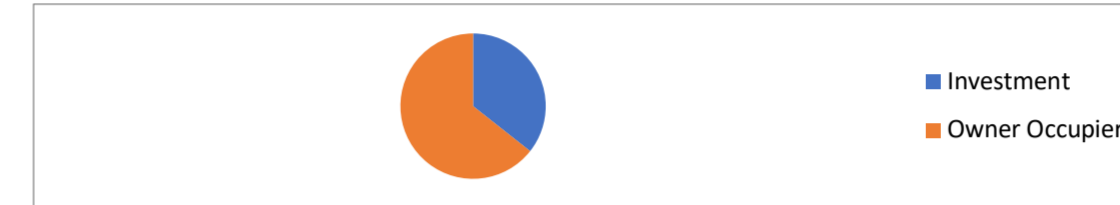
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	270,657	0.15%	1	0.22%
Helia	28,713,412	16.09%	77	16.63%
PMI	0	0.00%	0	0.00%
No LMI / No Data	149,457,872	83.76%	385	83.15%
Total	178,441,941	100.00%	463	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	63,575,308	35.63%	186	33.88%
Owner Occupier	114,866,633	64.37%	363	66.12%
Total	178,441,941	100.00%	549	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	906,203.55	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