

AFG Series 2021-1
Collateral Report



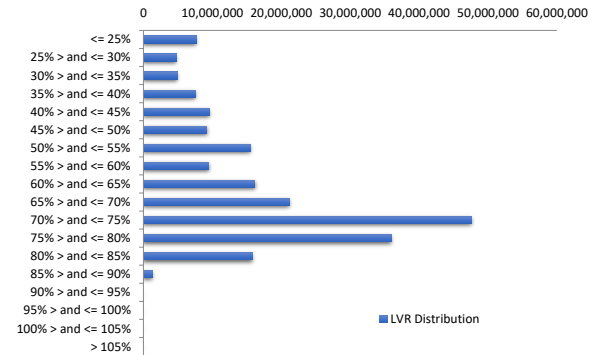
Model Period	33
Collection Period Start	1-Jan-24
Collection Period End	31-Jan-24
No. of Days	31
Interest Period Start	10-Jan-24
Interest Period End	11-Feb-24
No. of Days	33
Determination Date	7-Feb-24
Payment Date	12-Feb-24

Pool Statistics

Closing Balance of Mortgages	206,818,820
No. of Loans (Unconsolidated)	727
No. of Loans (Consolidated)	625
Average Loan Size (Unconsolidated)	284,483
Average Loan Size (Consolidated)	330,910
Largest Loan Size (Unconsolidated)	2,162,400
Largest Loan Size (Consolidated)	2,162,400
Smallest Loan Size (Unconsolidated)	(2,058)
Smallest Loan Size (Consolidated)	(2,058)
Weighted Average Interest Rate	6.89%
Weighted Average LVR	62.70%
Weighted Average Seasoning	42.15
Weighted Average Remaining Term	308.54

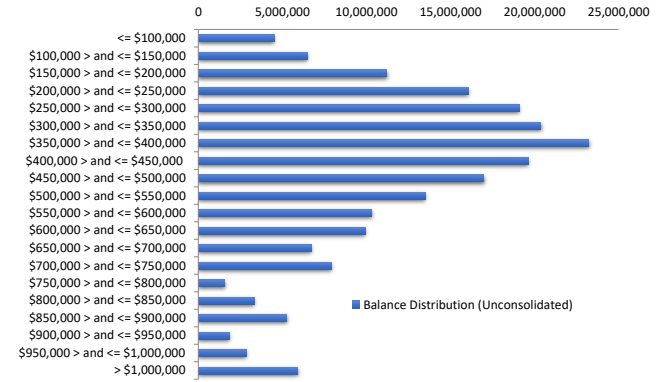
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,657,135	3.70%	136	21.76%
25% > and <= 30%	4,773,119	2.31%	18	2.88%
30% > and <= 35%	4,955,967	2.40%	19	3.04%
35% > and <= 40%	7,495,739	3.62%	23	3.68%
40% > and <= 45%	9,593,506	4.64%	26	4.16%
45% > and <= 50%	9,186,027	4.44%	24	3.84%
50% > and <= 55%	15,583,013	7.53%	43	6.88%
55% > and <= 60%	9,461,839	4.57%	22	3.52%
60% > and <= 65%	16,188,192	7.83%	41	6.56%
65% > and <= 70%	21,204,638	10.25%	50	8.00%
70% > and <= 75%	47,647,344	23.04%	107	17.12%
75% > and <= 80%	35,950,476	17.38%	77	12.32%
80% > and <= 85%	15,810,588	7.64%	36	5.76%
85% > and <= 90%	1,311,238	0.63%	3	0.48%
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	206,818,820	100.00%	625	100.00%



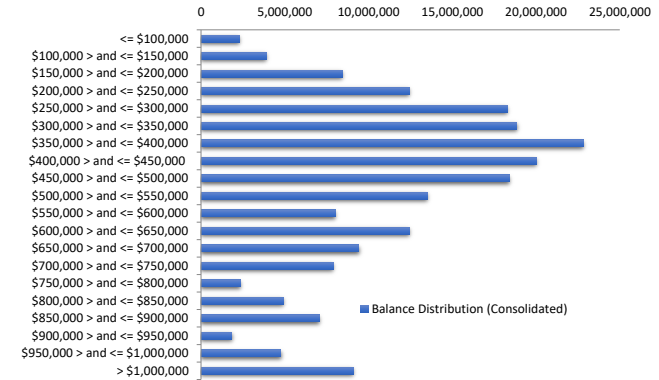
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,524,762	2.19%	163	22.42%
\$100,000 > and <= \$150,000	6,472,236	3.13%	51	7.02%
\$150,000 > and <= \$200,000	11,216,469	5.42%	63	8.67%
\$200,000 > and <= \$250,000	16,065,786	7.77%	72	9.90%
\$250,000 > and <= \$300,000	19,088,419	9.23%	69	9.49%
\$300,000 > and <= \$350,000	20,378,975	9.85%	63	8.67%
\$350,000 > and <= \$400,000	23,229,623	11.23%	62	8.53%
\$400,000 > and <= \$450,000	19,630,955	9.49%	46	6.33%
\$450,000 > and <= \$500,000	16,990,653	8.22%	36	4.95%
\$500,000 > and <= \$550,000	13,506,889	6.53%	26	3.58%
\$550,000 > and <= \$600,000	10,309,294	4.98%	18	2.48%
\$600,000 > and <= \$650,000	9,934,136	4.80%	16	2.20%
\$650,000 > and <= \$700,000	6,740,417	3.26%	10	1.38%
\$700,000 > and <= \$750,000	7,926,496	3.83%	11	1.51%
\$750,000 > and <= \$800,000	1,576,556	0.76%	2	0.28%
\$800,000 > and <= \$850,000	3,326,186	1.61%	4	0.55%
\$850,000 > and <= \$900,000	5,267,089	2.55%	6	0.83%
\$900,000 > and <= \$950,000	1,845,193	0.89%	2	0.28%
\$950,000 > and <= \$1,000,000	2,859,474	1.38%	3	0.41%
> \$1,000,000	5,929,211	2.87%	4	0.55%
Total	206,818,820	100.00%	727	100.00%



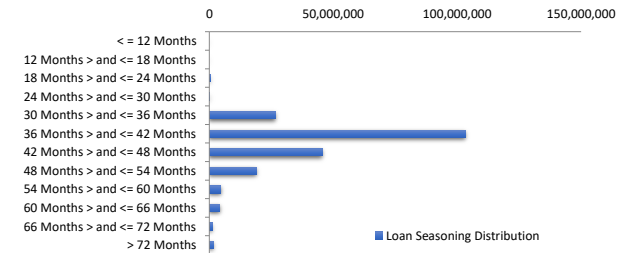
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,301,876	1.11%	105	16.80%
\$100,000 > and <= \$150,000	3,898,158	1.88%	30	4.80%
\$150,000 > and <= \$200,000	8,418,203	4.07%	47	7.52%
\$200,000 > and <= \$250,000	12,427,736	6.01%	56	8.96%
\$250,000 > and <= \$300,000	18,294,951	8.85%	66	10.56%
\$300,000 > and <= \$350,000	18,841,761	9.11%	58	9.28%
\$350,000 > and <= \$400,000	22,850,491	11.05%	61	9.76%
\$400,000 > and <= \$450,000	20,039,615	9.69%	47	7.52%
\$450,000 > and <= \$500,000	18,394,541	8.89%	39	6.24%
\$500,000 > and <= \$550,000	13,500,774	6.53%	26	4.16%
\$550,000 > and <= \$600,000	8,032,710	3.88%	14	2.24%
\$600,000 > and <= \$650,000	12,430,746	6.01%	20	3.20%
\$650,000 > and <= \$700,000	9,428,592	4.56%	14	2.24%
\$700,000 > and <= \$750,000	7,911,054	3.83%	11	1.76%
\$750,000 > and <= \$800,000	2,364,406	1.14%	3	0.48%
\$800,000 > and <= \$850,000	4,940,387	2.39%	6	0.96%
\$850,000 > and <= \$900,000	7,046,753	3.41%	8	1.28%
\$900,000 > and <= \$950,000	1,845,193	0.89%	2	0.32%
\$950,000 > and <= \$1,000,000	4,773,204	2.31%	5	0.80%
> \$1,000,000	9,077,668	4.39%	7	1.12%
Total	206,818,820	100.00%	625	100.00%



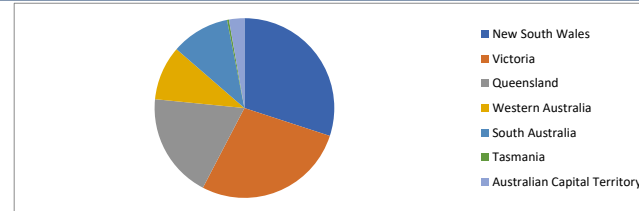
Loan Seasoning Distribution

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	411,369	0.20%	2	0.28%
24 Months > and <= 30 Months	261,691	0.13%	1	0.14%
30 Months > and <= 36 Months	26,596,714	12.86%	81	11.14%
36 Months > and <= 42 Months	103,283,075	49.94%	342	47.04%
42 Months > and <= 48 Months	45,628,922	22.06%	150	20.63%
48 Months > and <= 54 Months	18,845,087	9.11%	75	10.32%
54 Months > and <= 60 Months	4,669,291	2.26%	18	2.48%
60 Months > and <= 66 Months	4,272,213	2.07%	19	2.61%
66 Months > and <= 72 Months	1,221,357	0.59%	6	0.83%
> 72 Months	1,629,102	0.79%	33	4.54%
Total	206,818,820	100.00%	727	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	62,094,257	30.02%	148	23.68%
Victoria	57,138,814	27.63%	167	26.72%
Queensland	39,126,787	18.92%	137	21.92%
Western Australia	20,246,543	9.79%	71	11.36%
South Australia	21,774,275	10.53%	80	12.80%
Tasmania	711,810	0.34%	4	0.64%
Australian Capital Territory	5,725,965	2.77%	16	2.56%
Northern Territory	369	0.00%	2	0.32%
No Data	0	0.00%	0	0.00%
Total	206,818,820	100.00%	625	100.00%



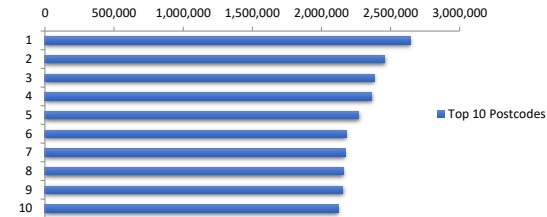
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	179,993,313	87.03%	534	85.44%
Non Metro	24,833,357	12.01%	88	14.08%
Inner City	1,992,150	0.96%	3	0.48%
No Data	0	0.00%	0	0.00%
Total	206,818,820	100.00%	625	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2234	2,646,059	1.28%	4	0.64%
3029	2,459,316	1.19%	6	0.96%
3551	2,381,288	1.15%	4	0.64%
5022	2,364,328	1.14%	6	0.96%
2257	2,269,702	1.10%	5	0.80%
3977	2,181,618	1.05%	6	0.96%
3030	2,172,042	1.05%	5	0.80%
2030	2,162,400	1.05%	1	0.16%
4212	2,154,853	1.04%	4	0.64%
2259	2,120,843	1.03%	4	0.64%
Total	22,912,446	11.08%	45	7.20%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	206,818,820	100.00%	727	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	206,818,820	100.00%	727	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	206,818,820	100.00%	727	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	206,818,820	100.00%	727	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	183,794,401	88.87%	651	89.55%
Interest Only	23,024,419	11.13%	76	10.45%
Non-Billing	0	0.00%	0	0.00%
Total	206,818,820	100.00%	727	100.00%



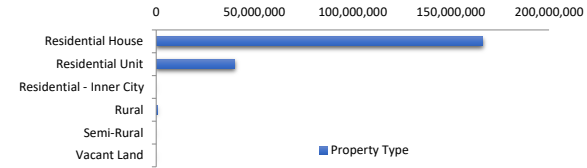
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	206,818,820	100.00%	727	100.00%
Total	206,818,820	100.00%	727	100.00%



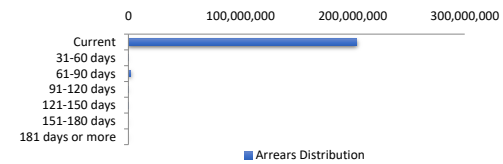
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	166,214,461	80.37%	477	76.32%
Residential Unit	40,058,330	19.37%	144	23.04%
Residential - Inner City	0	0.00%	0	0.00%
Rural	546,030	0.26%	4	0.64%
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	206,818,820	100.00%	625	100.00%



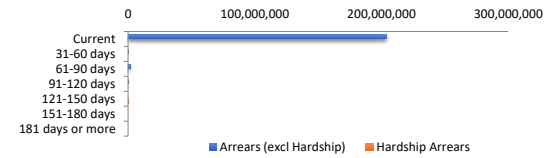
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	203,786,339	98.53%	720	99.04%
31-60 days	238,415	0.12%	1	0.14%
61-90 days	2,193,080	1.06%	4	0.55%
91-120 days	371,089	0.18%	1	0.14%
121-150 days	229,897	0.11%	1	0.14%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	206,818,820	100.00%	727	100.00%



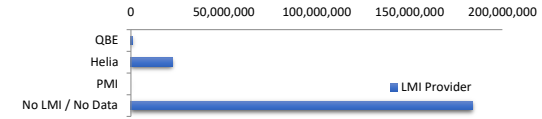
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	203,786,339	720	0	0	203,786,339
31-60 days	238,415	1	0	0	238,415
61-90 days	2,193,080	4	0	0	2,193,080
91-120 days	371,089	1	0	0	371,089
121-150 days	0	0	229,897	1	229,897
151-180 days	0	0	0	0	-
181 days or more	0	0	0	0	-
Total	206,588,923	726	229,897	1	206,818,820



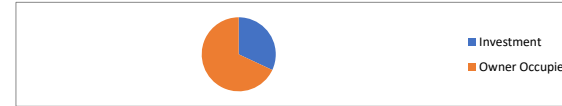
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	907,324	0.44%	8	1.28%
Helia	22,245,142	10.76%	80	12.80%
PMI	0	0.00%	0	0.00%
No LMI / No Data	183,666,354	88.81%	537	85.92%
Total	206,818,820	100.00%	625	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	66,084,368	31.95%	229	31.50%
Owner Occupier	140,734,452	68.05%	498	68.50%
Total	206,818,820	100.00%	727	100.00%



Default Statistics

Default Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans	371,089.12	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