

**AFG Series 2021-2  
Collateral Report**



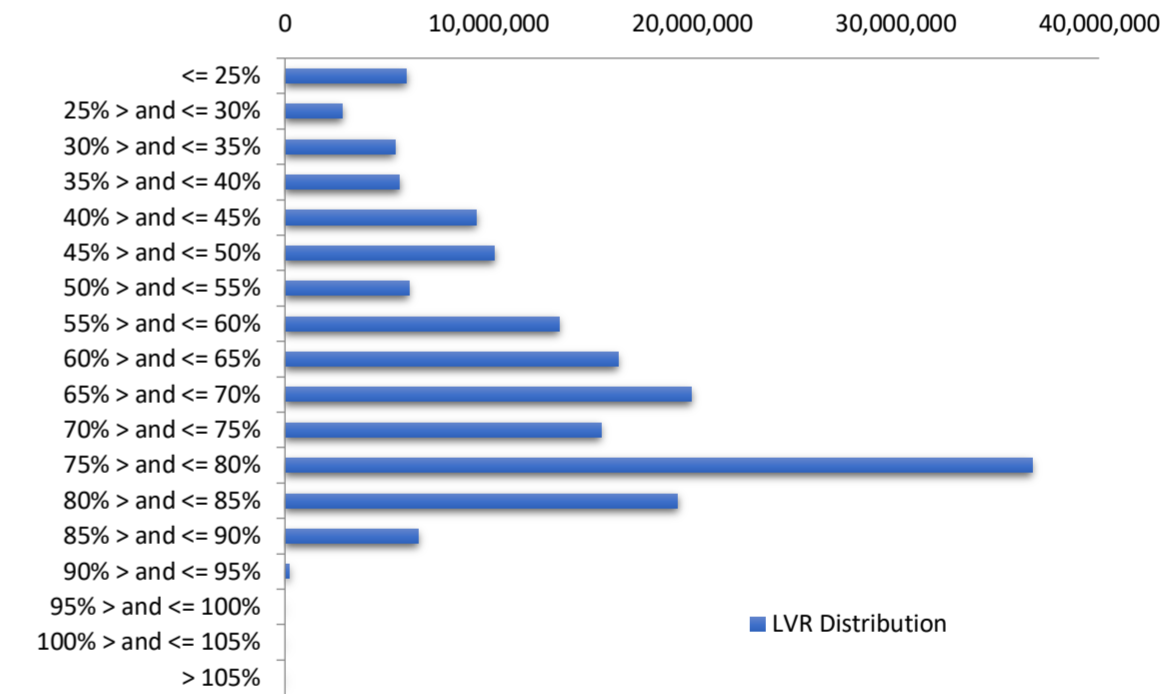
Model Period	28
Collection Period Start	1-Jan-24
Collection Period End	31-Jan-24
No. of Days	31
Interest Period Start	10-Jan-24
Interest Period End	11-Feb-24
No. of Days	33
Determination Date	7-Feb-24
Payment Date	12-Feb-24

**Pool Statistics**

Closing Balance of Mortgages	173,565,910
No. of Loans (Unconsolidated)	536
No. of Loans (Consolidated)	452
Average Loan Size (Unconsolidated)	323,817
Average Loan Size (Consolidated)	383,995
Largest Loan Size (Unconsolidated)	2,006,598
Largest Loan Size (Consolidated)	2,006,598
Smallest Loan Size (Unconsolidated)	(2,822)
Smallest Loan Size (Consolidated)	(2,822)
Weighted Average Interest Rate	6.87%
Weighted Average LVR	63.49%
Weighted Average Seasoning	35.23
Weighted Average Remaining Term	313.63

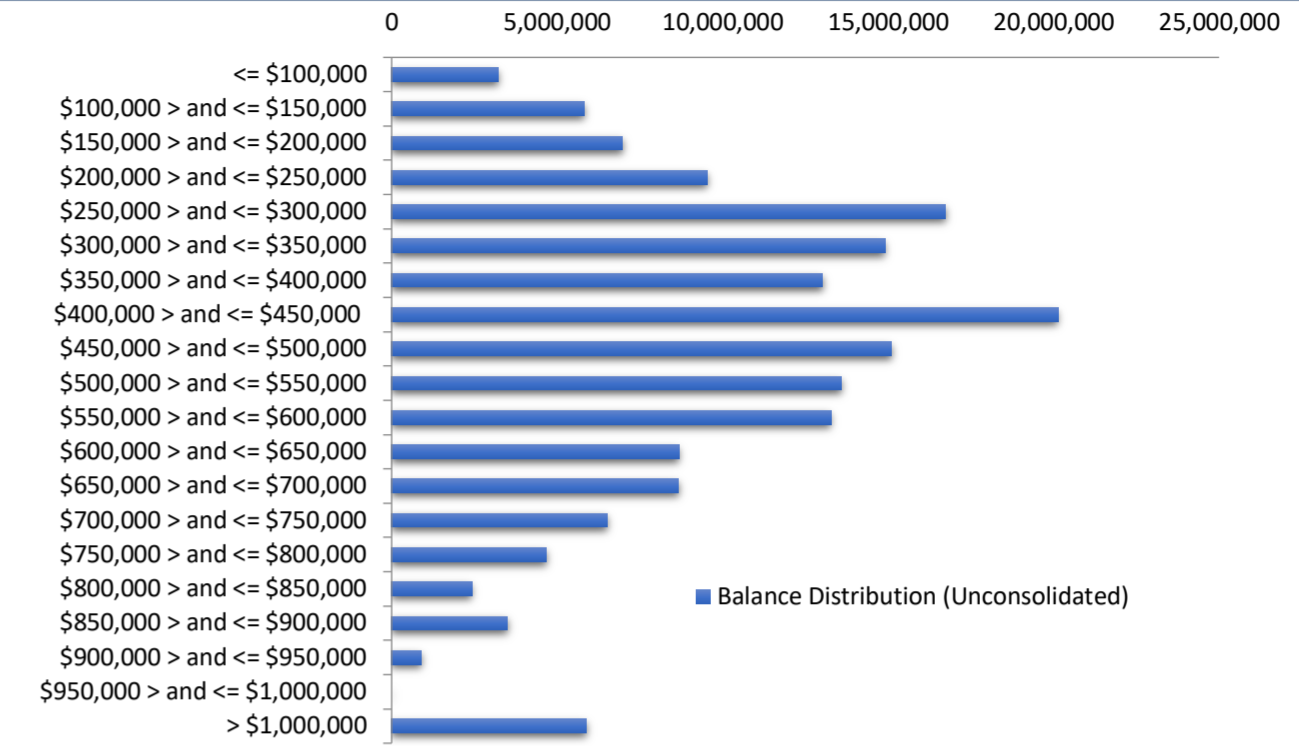
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,952,731	3.43%	67	14.82%
25% > and <= 30%	2,808,147	1.62%	13	2.88%
30% > and <= 35%	5,388,267	3.10%	15	3.32%
35% > and <= 40%	5,623,249	3.24%	14	3.10%
40% > and <= 45%	9,407,904	5.42%	23	5.09%
45% > and <= 50%	10,295,557	5.93%	26	5.75%
50% > and <= 55%	6,080,658	3.50%	14	3.10%
55% > and <= 60%	13,464,536	7.76%	31	6.86%
60% > and <= 65%	16,355,497	9.42%	37	8.19%
65% > and <= 70%	19,945,270	11.49%	34	7.52%
70% > and <= 75%	15,518,697	8.94%	38	8.41%
75% > and <= 80%	36,699,236	21.14%	77	17.04%
80% > and <= 85%	19,288,715	11.11%	47	10.40%
85% > and <= 90%	6,528,981	3.76%	15	3.32%
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%
<b>Total</b>	<b>173,565,910</b>	<b>100.00%</b>	<b>452</b>	<b>100.00%</b>



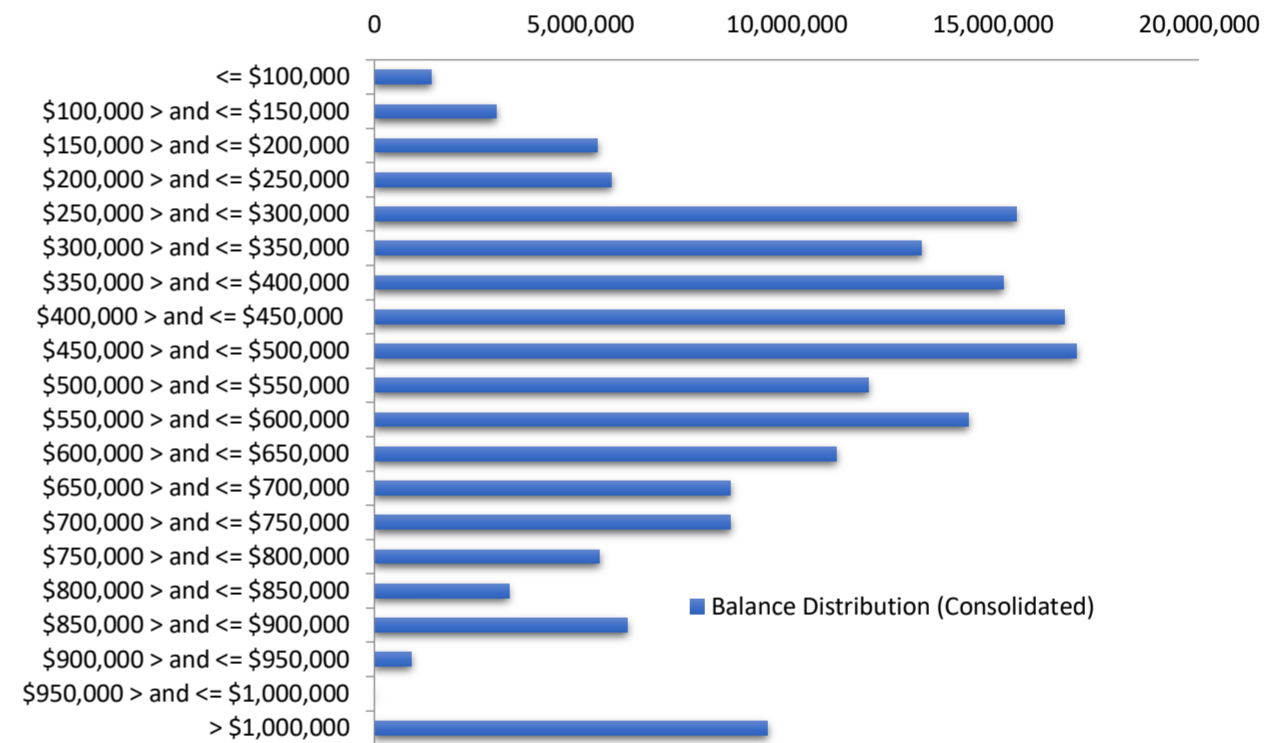
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,233,628	1.86%	83	15.49%
\$100,000 > and <= \$150,000	5,812,104	3.35%	47	8.77%
\$150,000 > and <= \$200,000	6,978,762	4.02%	40	7.46%
\$200,000 > and <= \$250,000	9,545,723	5.50%	43	8.02%
\$250,000 > and <= \$300,000	16,743,125	9.65%	60	11.19%
\$300,000 > and <= \$350,000	14,903,886	8.59%	46	8.58%
\$350,000 > and <= \$400,000	13,014,399	7.50%	35	6.53%
\$400,000 > and <= \$450,000	20,130,928	11.60%	47	8.77%
\$450,000 > and <= \$500,000	15,095,118	8.70%	32	5.97%
\$500,000 > and <= \$550,000	13,586,953	7.83%	26	4.85%
\$550,000 > and <= \$600,000	13,268,352	7.64%	23	4.29%
\$600,000 > and <= \$650,000	8,687,304	5.01%	14	2.61%
\$650,000 > and <= \$700,000	8,666,706	4.99%	13	2.43%
\$700,000 > and <= \$750,000	6,513,063	3.75%	9	1.68%
\$750,000 > and <= \$800,000	4,677,802	2.70%	6	1.12%
\$800,000 > and <= \$850,000	2,420,445	1.39%	3	0.56%
\$850,000 > and <= \$900,000	3,490,336	2.01%	4	0.75%
\$900,000 > and <= \$950,000	903,965	0.52%	1	0.19%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	5,893,310	3.40%	4	0.75%
<b>Total</b>	<b>173,565,910</b>	<b>100.00%</b>	<b>536</b>	<b>100.00%</b>



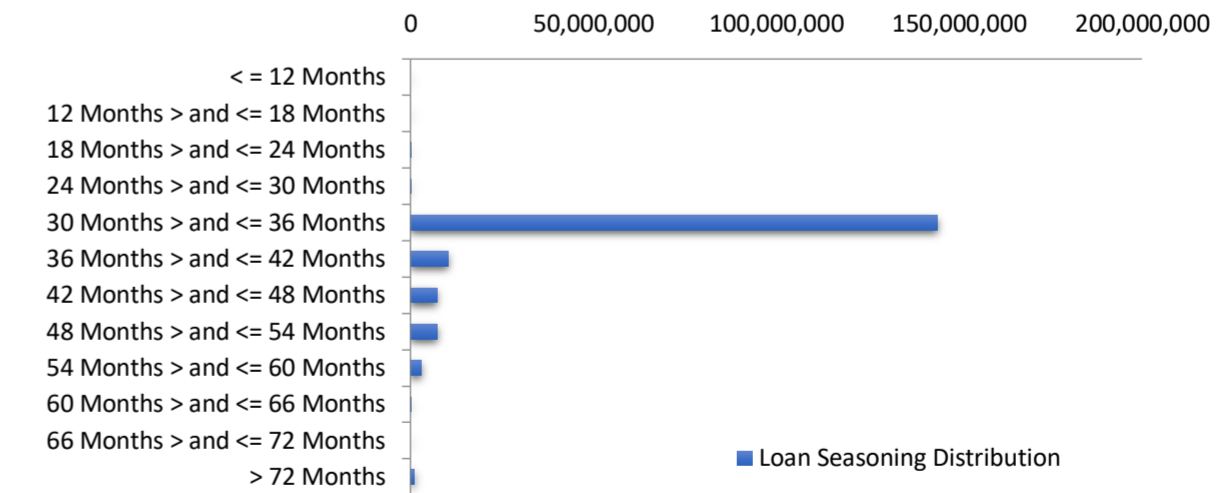
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,390,714	0.80%	41	9.07%
\$100,000 > and <= \$150,000	2,956,921	1.70%	24	5.31%
\$150,000 > and <= \$200,000	5,414,044	3.12%	31	6.86%
\$200,000 > and <= \$250,000	5,751,413	3.31%	26	5.75%
\$250,000 > and <= \$300,000	15,572,411	8.97%	56	12.39%
\$300,000 > and <= \$350,000	13,265,764	7.64%	41	9.07%
\$350,000 > and <= \$400,000	15,255,725	8.79%	41	9.07%
\$400,000 > and <= \$450,000	16,724,252	9.64%	39	8.63%
\$450,000 > and <= \$500,000	17,038,280	9.82%	36	7.96%
\$500,000 > and <= \$550,000	11,985,468	6.91%	23	5.09%
\$550,000 > and <= \$600,000	14,402,993	8.30%	25	5.53%
\$600,000 > and <= \$650,000	11,213,660	6.46%	18	3.98%
\$650,000 > and <= \$700,000	8,642,042	4.98%	13	2.88%
\$700,000 > and <= \$750,000	8,641,313	4.98%	12	2.65%
\$750,000 > and <= \$800,000	5,463,765	3.15%	7	1.55%
\$800,000 > and <= \$850,000	3,266,222	1.88%	4	0.88%
\$850,000 > and <= \$900,000	6,137,214	3.54%	7	1.55%
\$900,000 > and <= \$950,000	903,965	0.52%	1	0.22%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	9,539,744	5.50%	7	1.55%
<b>Total</b>	<b>173,565,910</b>	<b>100.00%</b>	<b>452</b>	<b>100.00%</b>



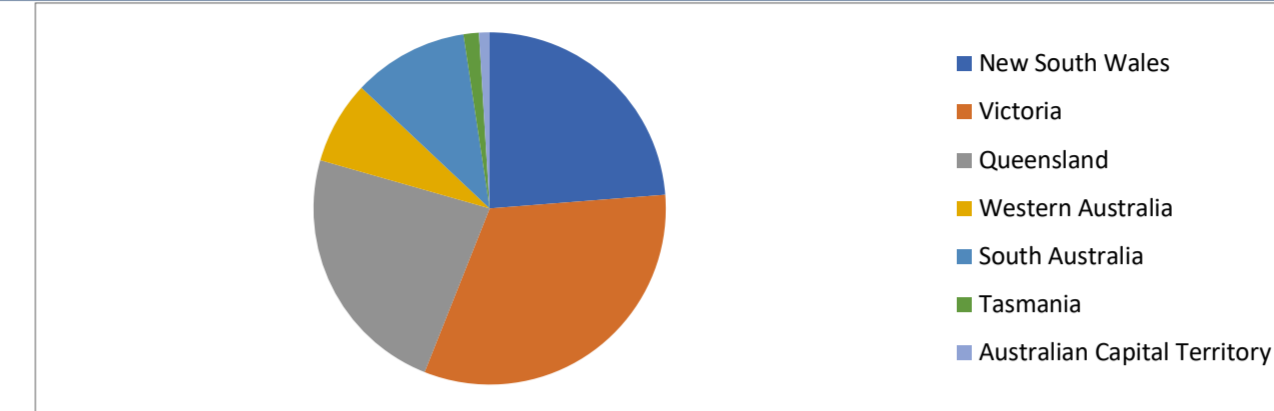
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	76,761	0.04%	1	0.19%
24 Months > and <= 30 Months	249,661	0.14%	1	0.19%
30 Months > and <= 36 Months	144,084,807	83.01%	444	82.84%
36 Months > and <= 42 Months	10,215,246	5.89%	31	5.78%
42 Months > and <= 48 Months	7,240,375	4.17%	18	3.36%
48 Months > and <= 54 Months	7,339,215	4.23%	23	4.29%
54 Months > and <= 60 Months	3,024,783	1.74%	11	2.05%
60 Months > and <= 66 Months	256,905	0.15%	1	0.19%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	1,078,156	0.62%	6	1.12%
<b>Total</b>	<b>173,565,910</b>	<b>100.00%</b>	<b>536</b>	<b>100.00%</b>



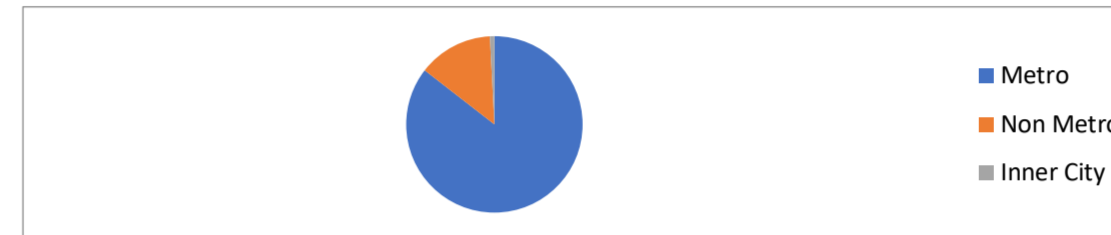
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	41,240,098	23.76%	90	19.91%
Victoria	56,003,545	32.27%	149	32.96%
Queensland	40,594,678	23.39%	106	23.45%
Western Australia	13,195,962	7.60%	43	9.51%
South Australia	18,387,049	10.59%	51	11.28%
Tasmania	2,450,895	1.41%	8	1.77%
Australian Capital Territory	1,693,683	0.98%	5	1.11%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>173,565,910</b>	<b>100.00%</b>	<b>452</b>	<b>100.00%</b>



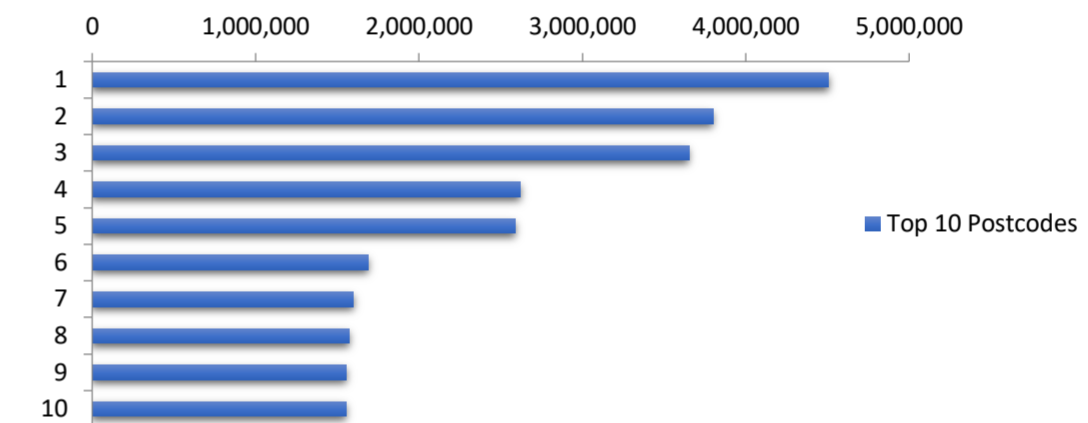
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	148,395,418	85.50%	365	80.75%
Non Metro	23,751,344	13.68%	84	18.58%
Inner City	1,419,148	0.82%	3	0.66%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>173,565,910</b>	<b>100.00%</b>	<b>452</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3064	4,506,544	2.60%	10	2.21%
2261	3,799,989	2.19%	6	1.33%
4557	3,652,633	2.10%	5	1.11%
2291	2,618,678	1.51%	3	0.66%
3029	2,590,615	1.49%	6	1.33%
3338	1,692,076	0.97%	3	0.66%
4212	1,598,086	0.92%	2	0.44%
3809	1,572,639	0.91%	3	0.66%
4570	1,554,267	0.90%	5	1.11%
2259	1,553,300	0.89%	3	0.66%
<b>Total</b>	<b>25,138,826</b>	<b>14.48%</b>	<b>46</b>	<b>10.18%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	173,565,910	100.00%	536	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>173,565,910</b>	<b>100.00%</b>	<b>536</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	173,565,910	100.00%	536	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>173,565,910</b>	<b>100.00%</b>	<b>536</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	141,402,231	81.47%	439	81.90%
Interest Only	32,163,679	18.53%	97	18.10%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>173,565,910</b>	<b>100.00%</b>	<b>536</b>	<b>100.00%</b>



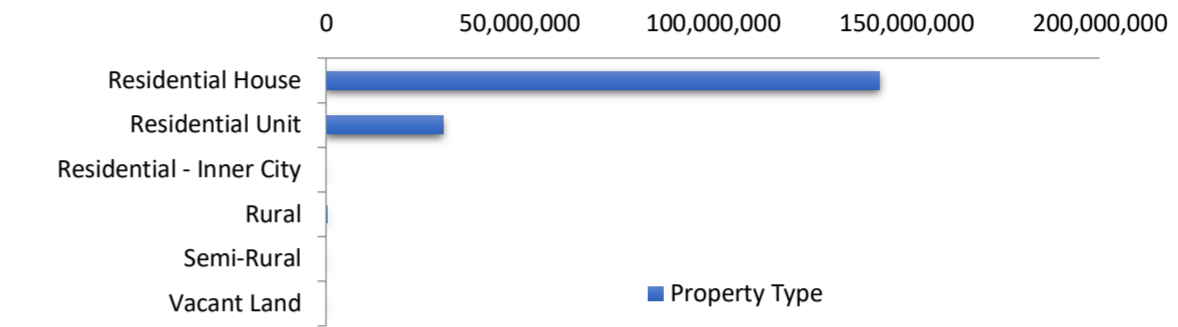
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	173,565,910	100.00%	536	100.00%
<b>Total</b>	<b>173,565,910</b>	<b>100.00%</b>	<b>536</b>	<b>100.00%</b>



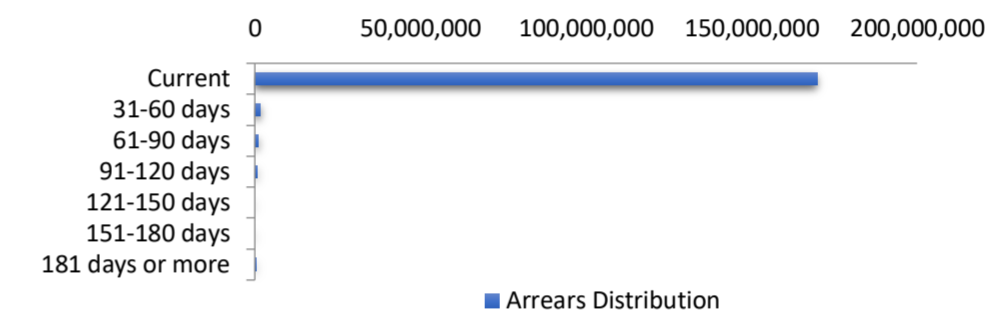
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	143,067,225	82.43%	359	79.42%
Residential Unit	30,229,174	17.42%	92	20.35%
Residential - Inner City	0	0.00%	0	0.00%
Rural	269,512	0.16%	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%
<b>Total</b>	<b>173,565,910</b>	<b>100.00%</b>	<b>452</b>	<b>100.00%</b>



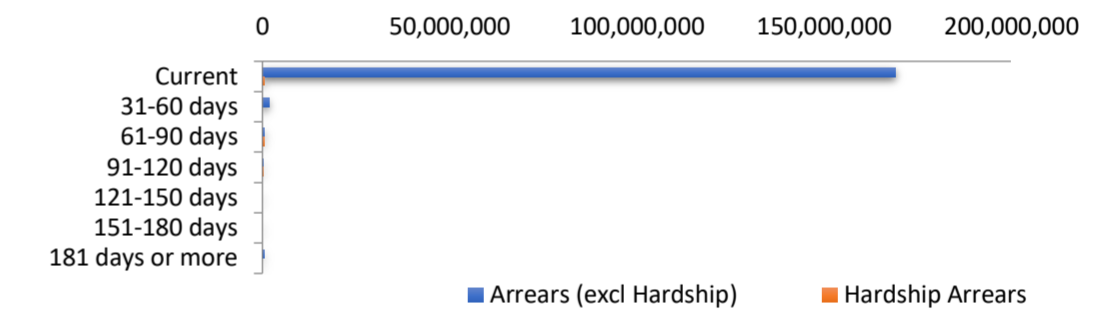
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	169,790,268	97.82%	527	98.32%
31-60 days	1,734,942	1.00%	3	0.56%
61-90 days	1,062,333	0.61%	3	0.56%
91-120 days	593,191	0.34%	2	0.37%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	385,177	0.22%	1	0.19%
<b>Total</b>	<b>173,565,910</b>	<b>100.00%</b>	<b>536</b>	<b>100.00%</b>



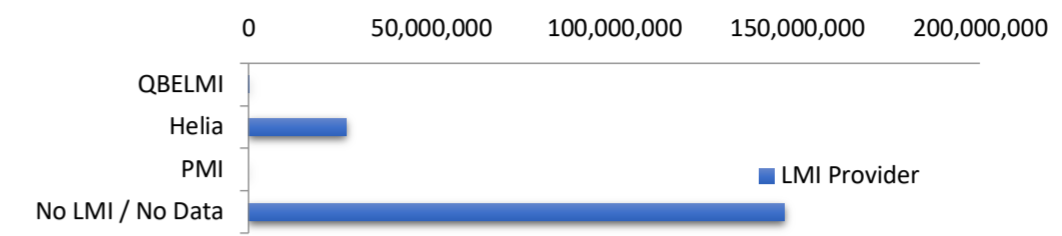
**Hardships**

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	169,237,143	526	553,125	1	169,790,268
31-60 days	1,734,942	3	0	0	1,734,942
61-90 days	609,376	2	452,956	1	1,062,333
91-120 days	295,364	1	297,827	1	593,191
121-150 days	0	0	0	0	0
151-180 days	0	0	0	0	0
181 days or more	385,177	1	0	0	385,177
<b>Total</b>	<b>172,262,001</b>	<b>533</b>	<b>1,303,909</b>	<b>3</b>	<b>173,565,910</b>



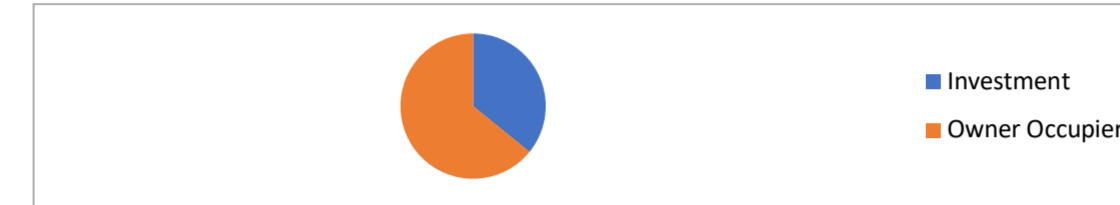
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	270,294	0.16%	1	0.22%
Helia	26,788,448	15.43%	75	16.59%
PMI	0	0.00%	0	0.00%
No LMI / No Data	146,507,169	84.41%	376	83.19%
<b>Total</b>	<b>173,565,910</b>	<b>100.00%</b>	<b>452</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	62,242,368	35.86%	183	34.14%
Owner Occupier	111,323,543	64.14%	353	65.86%
<b>Total</b>	<b>173,565,910</b>	<b>100.00%</b>	<b>536</b>	<b>100.00%</b>



**Default Statistics**

Defaulted Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans	680,540.43	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