

**AFG Series 2021-1
Collateral Report**



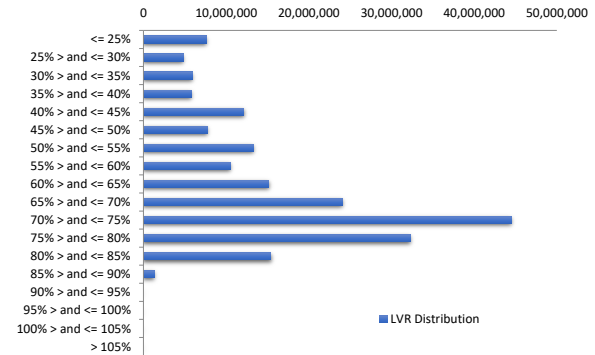
Model Period	34
Collection Period Start	1-Feb-24
Collection Period End	29-Feb-24
No. of Days	29
Interest Period Start	12-Feb-24
Interest Period End	11-Mar-24
No. of Days	29
Determination Date	6-Mar-24
Payment Date	12-Mar-24

Pool Statistics

Closing Balance of Mortgages	200,668,436
No. of Loans (Unconsolidated)	712
No. of Loans (Consolidated)	612
Average Loan Size (Unconsolidated)	281,838
Average Loan Size (Consolidated)	327,890
Largest Loan Size (Unconsolidated)	2,159,436
Largest Loan Size (Consolidated)	2,159,436
Smallest Loan Size (Unconsolidated)	(880)
Smallest Loan Size (Consolidated)	(880)
Weighted Average Interest Rate	6.87%
Weighted Average LVR	62.45%
Weighted Average Seasoning	42.99
Weighted Average Remaining Term	307.39

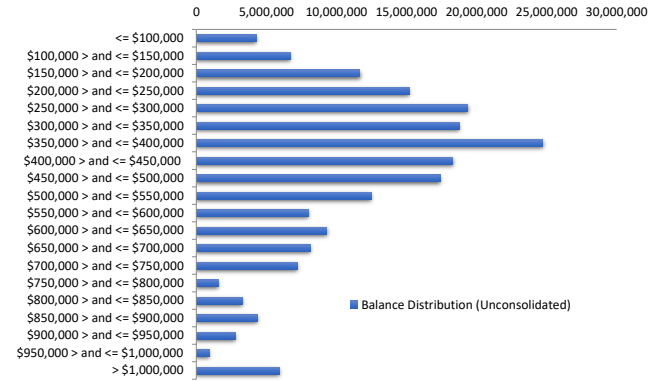
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,644,807	3.81%	133	21.73%
25% > and <= 30%	4,823,872	2.40%	19	3.10%
30% > and <= 35%	5,905,281	2.94%	20	3.27%
35% > and <= 40%	5,818,271	2.90%	21	3.43%
40% > and <= 45%	12,154,368	6.06%	29	4.74%
45% > and <= 50%	7,761,140	3.87%	25	4.08%
50% > and <= 55%	13,259,708	6.61%	37	6.05%
55% > and <= 60%	10,540,248	5.25%	24	3.92%
60% > and <= 65%	15,166,707	7.56%	38	6.21%
65% > and <= 70%	24,064,946	11.99%	59	9.64%
70% > and <= 75%	44,540,161	22.20%	97	15.85%
75% > and <= 80%	32,263,378	16.08%	73	11.93%
80% > and <= 85%	15,415,259	7.68%	34	5.56%
85% > and <= 90%	1,310,289	0.65%	3	0.49%
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	200,668,436	100.00%	612	100.00%



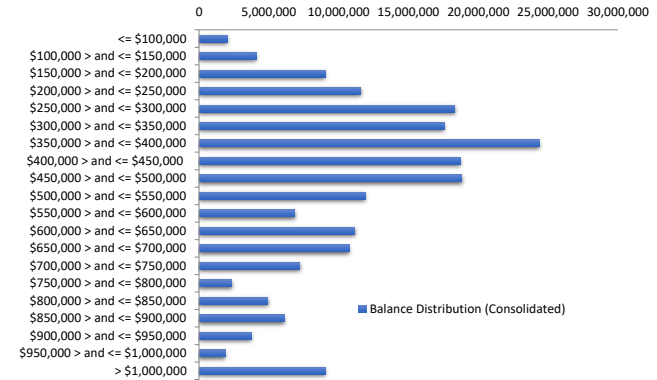
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,273,106	2.13%	157	22.05%
\$100,000 > and <= \$150,000	6,710,578	3.34%	53	7.44%
\$150,000 > and <= \$200,000	11,681,394	5.82%	66	9.27%
\$200,000 > and <= \$250,000	15,184,517	7.57%	68	9.55%
\$250,000 > and <= \$300,000	19,390,684	9.66%	70	9.83%
\$300,000 > and <= \$350,000	18,791,945	9.36%	58	8.15%
\$350,000 > and <= \$400,000	24,733,852	12.33%	66	9.27%
\$400,000 > and <= \$450,000	18,319,580	9.13%	43	6.04%
\$450,000 > and <= \$500,000	17,423,040	8.68%	37	5.20%
\$500,000 > and <= \$550,000	12,493,596	6.23%	24	3.37%
\$550,000 > and <= \$600,000	8,027,481	4.00%	14	1.97%
\$600,000 > and <= \$650,000	9,317,199	4.64%	15	2.11%
\$650,000 > and <= \$700,000	8,151,697	4.06%	12	1.69%
\$700,000 > and <= \$750,000	7,218,250	3.60%	10	1.40%
\$750,000 > and <= \$800,000	1,574,523	0.78%	2	0.28%
\$800,000 > and <= \$850,000	3,316,087	1.65%	4	0.56%
\$850,000 > and <= \$900,000	4,393,351	2.19%	5	0.70%
\$900,000 > and <= \$950,000	2,793,566	1.39%	3	0.42%
\$950,000 > and <= \$1,000,000	951,305	0.47%	1	0.14%
> \$1,000,000	5,922,685	2.95%	4	0.56%
Total	200,668,436	100.00%	712	100.00%



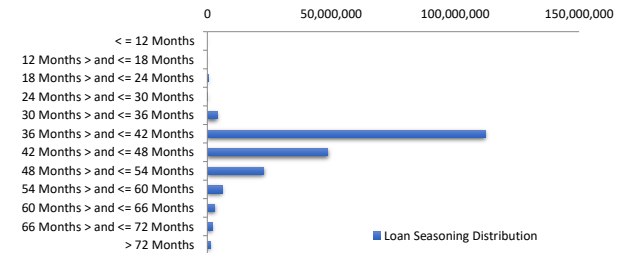
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,029,240	1.01%	100	16.34%
\$100,000 > and <= \$150,000	4,107,570	2.05%	32	5.23%
\$150,000 > and <= \$200,000	9,033,522	4.50%	51	8.33%
\$200,000 > and <= \$250,000	11,577,694	5.77%	52	8.50%
\$250,000 > and <= \$300,000	18,321,690	9.13%	66	10.78%
\$300,000 > and <= \$350,000	17,591,830	8.77%	54	8.82%
\$350,000 > and <= \$400,000	24,368,836	12.14%	65	10.62%
\$400,000 > and <= \$450,000	18,744,387	9.34%	44	7.19%
\$450,000 > and <= \$500,000	18,830,221	9.38%	40	6.54%
\$500,000 > and <= \$550,000	11,929,591	5.94%	23	3.76%
\$550,000 > and <= \$600,000	6,859,644	3.42%	12	1.96%
\$600,000 > and <= \$650,000	11,173,117	5.57%	18	2.94%
\$650,000 > and <= \$700,000	10,763,958	5.36%	16	2.61%
\$700,000 > and <= \$750,000	7,229,500	3.60%	10	1.63%
\$750,000 > and <= \$800,000	2,360,229	1.18%	3	0.49%
\$800,000 > and <= \$850,000	4,932,040	2.46%	6	0.98%
\$850,000 > and <= \$900,000	6,135,910	3.06%	7	1.14%
\$900,000 > and <= \$950,000	3,728,466	1.86%	4	0.65%
\$950,000 > and <= \$1,000,000	1,903,063	0.95%	2	0.33%
> \$1,000,000	9,047,927	4.51%	7	1.14%
Total	200,668,436	100.00%	612	100.00%



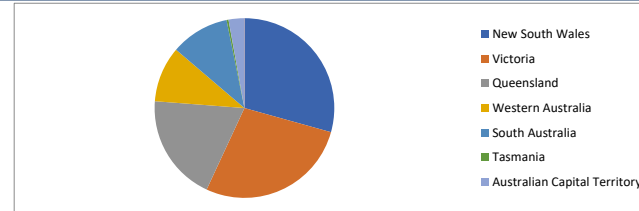
Loan Seasoning Distribution

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	410,257	0.20%	2	0.28%
24 Months > and <= 30 Months	260,380	0.13%	1	0.14%
30 Months > and <= 36 Months	4,072,948	2.03%	10	1.40%
36 Months > and <= 42 Months	112,186,829	55.91%	360	50.56%
42 Months > and <= 48 Months	48,576,342	24.21%	176	24.72%
48 Months > and <= 54 Months	22,755,149	11.34%	81	11.38%
54 Months > and <= 60 Months	6,070,544	3.03%	24	3.37%
60 Months > and <= 66 Months	3,069,753	1.53%	16	2.25%
66 Months > and <= 72 Months	1,968,950	0.98%	8	1.12%
> 72 Months	1,297,285	0.65%	34	4.78%
Total	200,668,436	100.00%	712	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	58,856,300	29.33%	143	23.37%
Victoria	55,353,573	27.58%	164	26.80%
Queensland	38,720,213	19.30%	135	22.06%
Western Australia	20,121,033	10.03%	70	11.44%
South Australia	21,201,835	10.57%	78	12.75%
Tasmania	709,149	0.35%	4	0.65%
Australian Capital Territory	5,700,938	2.84%	16	2.61%
Northern Territory	5,397	0.00%	2	0.33%
No Data	0	0.00%	0	0.00%
Total	200,668,436	100.00%	612	100.00%



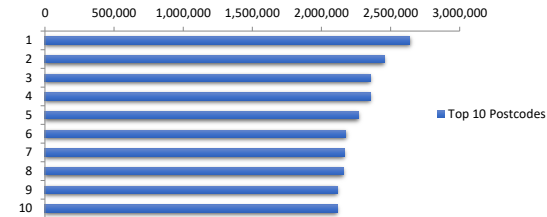
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	175,451,970	87.43%	523	85.46%
Non Metro	23,226,001	11.57%	86	14.05%
Inner City	1,990,464	0.99%	3	0.49%
No Data	0	0.00%	0	0.00%
Total	200,668,436	100.00%	612	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2234	2,640,521	1.32%	4	0.65%
3029	2,457,791	1.22%	6	0.98%
5022	2,356,058	1.17%	6	0.98%
3551	2,351,398	1.17%	4	0.65%
2257	2,266,673	1.13%	5	0.82%
3977	2,177,539	1.09%	6	0.98%
3030	2,168,645	1.08%	5	0.82%
2030	2,159,436	1.08%	1	0.16%
4556	2,115,385	1.05%	5	0.82%
2259	2,114,443	1.05%	4	0.65%
Total	22,807,888	11.37%	46	7.52%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	200,668,436	100.00%	712	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	200,668,436	100.00%	712	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	200,668,436	100.00%	712	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	200,668,436	100.00%	712	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	179,072,764	89.24%	639	89.75%
Interest Only	21,595,672	10.76%	73	10.25%
Non-Billing	0	0.00%	0	0.00%
Total	200,668,436	100.00%	712	100.00%



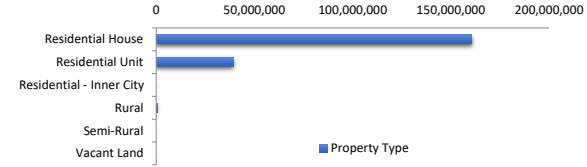
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	200,668,436	100.00%	712	100.00%
Total	200,668,436	100.00%	712	100.00%



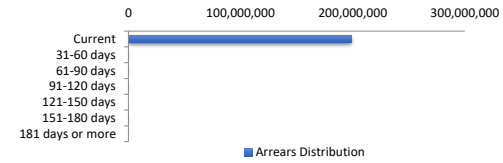
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	160,685,430	80.08%	467	76.31%
Residential Unit	39,317,802	19.59%	141	23.04%
Residential - Inner City	0	0.00%	0	0.00%
Rural	665,203	0.33%	4	0.65%
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	200,668,436	100.00%	612	100.00%



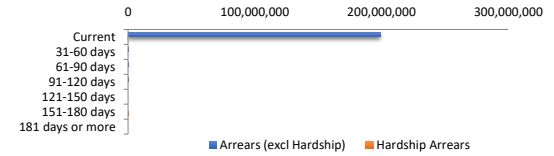
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	199,149,740	99.24%	707	99.30%
31-60 days	454,374	0.23%	2	0.28%
61-90 days	464,408	0.23%	1	0.14%
91-120 days	368,636	0.18%	1	0.14%
121-150 days	0	0.00%	0	0.00%
151-180 days	231,277	0.12%	1	0.14%
181 days or more	0	0.00%	0	0.00%
Total	200,668,436	100.00%	712	100.00%



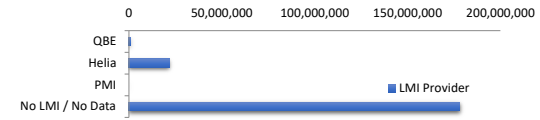
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	199,149,740	707	0	0	199,149,740
31-60 days	454,374	2	0	0	454,374
61-90 days	464,408	1	0	0	464,408
91-120 days	368,636	1	0	0	368,636
121-150 days	0	0	0	0	-
151-180 days	0	0	231,277	1	231,277
181 days or more	0	0	0	0	-
Total	200,437,159	711	231,277	1	200,668,436



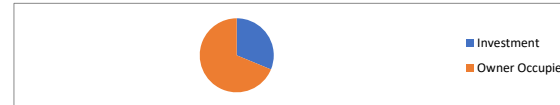
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	705,883	0.35%	7	1.14%
Helia	21,737,146	10.83%	80	13.07%
PMI	0	0.00%	0	0.00%
No LMI / No Data	178,225,407	88.82%	525	85.78%
Total	200,668,436	100.00%	612	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	62,669,646	31.23%	223	31.32%
Owner Occupier	137,998,790	68.77%	489	68.68%
Total	200,668,436	100.00%	712	100.00%



Default Statistics

Default Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans	368,636.01	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