

**AFG Series 2021-1  
Collateral Report**



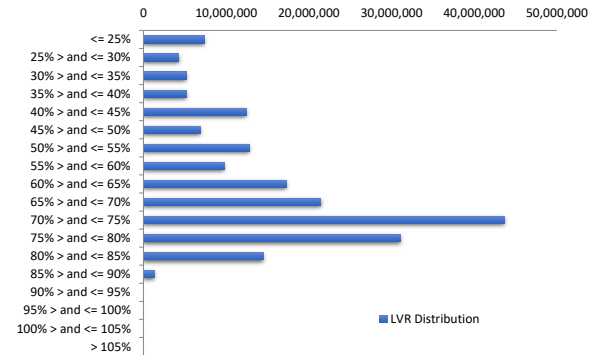
Model Period	35
Collection Period Start	1-Mar-24
Collection Period End	31-Mar-24
No. of Days	31
Interest Period Start	12-Mar-24
Interest Period End	9-Apr-24
No. of Days	29
Determination Date	5-Apr-24
Payment Date	10-Apr-24

**Pool Statistics**

Closing Balance of Mortgages	193,329,122
No. of Loans (Unconsolidated)	694
No. of Loans (Consolidated)	597
Average Loan Size (Unconsolidated)	278,572
Average Loan Size (Consolidated)	323,834
Largest Loan Size (Unconsolidated)	2,157,238
Largest Loan Size (Consolidated)	2,157,238
Smallest Loan Size (Unconsolidated)	(593,463)
Smallest Loan Size (Consolidated)	(543,528)
Weighted Average Interest Rate	6.85%
Weighted Average LVR	62.65%
Weighted Average Seasoning	44.00
Weighted Average Remaining Term	306.19

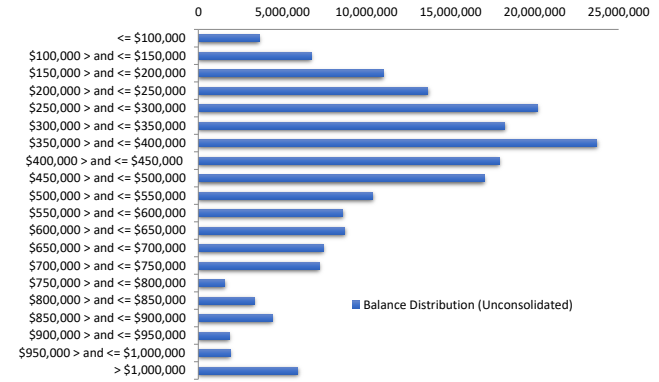
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,358,915	3.81%	135	22.61%
25% > and <= 30%	4,291,217	2.22%	19	3.18%
30% > and <= 35%	5,222,792	2.70%	20	3.35%
35% > and <= 40%	5,182,701	2.68%	17	2.85%
40% > and <= 45%	12,442,538	6.44%	30	5.03%
45% > and <= 50%	6,869,004	3.55%	24	4.02%
50% > and <= 55%	12,867,906	6.66%	35	5.86%
55% > and <= 60%	9,789,045	5.06%	22	3.69%
60% > and <= 65%	17,327,151	8.96%	43	7.20%
65% > and <= 70%	21,436,648	11.09%	53	8.88%
70% > and <= 75%	43,696,704	22.60%	94	15.75%
75% > and <= 80%	31,065,263	16.07%	71	11.89%
80% > and <= 85%	14,469,046	7.48%	31	5.19%
85% > and <= 90%	1,310,192	0.68%	3	0.50%
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%
<b>Total</b>	<b>193,329,122</b>	<b>100.00%</b>	<b>597</b>	<b>100.00%</b>



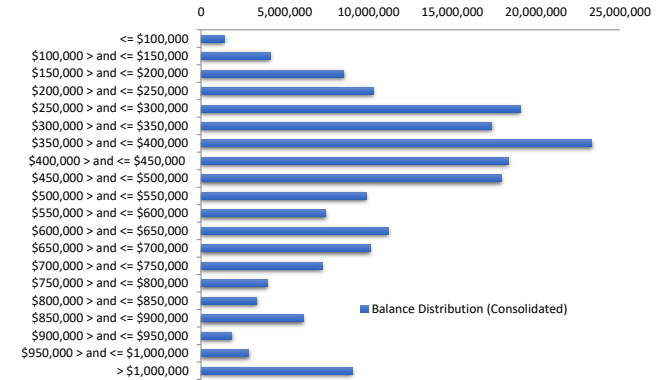
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,619,160	1.87%	159	22.91%
\$100,000 > and <= \$150,000	6,711,579	3.47%	53	7.64%
\$150,000 > and <= \$200,000	11,017,733	5.70%	62	8.93%
\$200,000 > and <= \$250,000	13,652,614	7.06%	61	8.79%
\$250,000 > and <= \$300,000	20,150,617	10.42%	73	10.52%
\$300,000 > and <= \$350,000	18,234,700	9.43%	56	8.07%
\$350,000 > and <= \$400,000	23,701,847	12.26%	63	9.08%
\$400,000 > and <= \$450,000	17,918,558	9.27%	42	6.05%
\$450,000 > and <= \$500,000	17,006,529	8.80%	36	5.19%
\$500,000 > and <= \$550,000	10,385,849	5.37%	20	2.88%
\$550,000 > and <= \$600,000	8,597,479	4.45%	15	2.16%
\$600,000 > and <= \$650,000	8,711,327	4.51%	14	2.02%
\$650,000 > and <= \$700,000	7,449,241	3.85%	11	1.59%
\$700,000 > and <= \$750,000	7,218,241	3.73%	10	1.44%
\$750,000 > and <= \$800,000	1,573,430	0.81%	2	0.29%
\$800,000 > and <= \$850,000	3,330,533	1.72%	4	0.58%
\$850,000 > and <= \$900,000	4,383,182	2.27%	5	0.72%
\$900,000 > and <= \$950,000	1,847,933	0.96%	2	0.29%
\$950,000 > and <= \$1,000,000	1,900,889	0.98%	2	0.29%
> \$1,000,000	5,917,682	3.06%	4	0.58%
<b>Total</b>	<b>193,329,122</b>	<b>100.00%</b>	<b>694</b>	<b>100.00%</b>



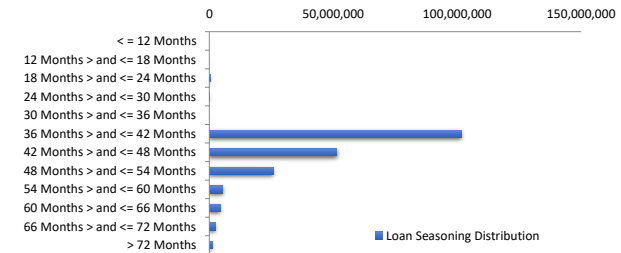
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,387,983	0.72%	103	17.25%
\$100,000 > and <= \$150,000	4,119,070	2.13%	32	5.36%
\$150,000 > and <= \$200,000	8,532,439	4.41%	48	8.04%
\$200,000 > and <= \$250,000	10,274,133	5.31%	46	7.71%
\$250,000 > and <= \$300,000	19,083,824	9.87%	69	11.56%
\$300,000 > and <= \$350,000	17,352,053	8.98%	53	8.88%
\$350,000 > and <= \$400,000	23,340,023	12.07%	62	10.39%
\$400,000 > and <= \$450,000	18,338,670	9.49%	43	7.20%
\$450,000 > and <= \$500,000	17,917,866	9.27%	38	6.37%
\$500,000 > and <= \$550,000	9,850,152	5.10%	19	3.18%
\$550,000 > and <= \$600,000	7,450,290	3.85%	13	2.18%
\$600,000 > and <= \$650,000	11,202,216	5.79%	18	3.02%
\$650,000 > and <= \$700,000	10,099,647	5.22%	15	2.51%
\$700,000 > and <= \$750,000	7,230,047	3.74%	10	1.68%
\$750,000 > and <= \$800,000	3,949,219	2.04%	5	0.84%
\$800,000 > and <= \$850,000	3,330,533	1.72%	4	0.67%
\$850,000 > and <= \$900,000	6,124,407	3.17%	7	1.17%
\$900,000 > and <= \$950,000	1,847,933	0.96%	2	0.34%
\$950,000 > and <= \$1,000,000	2,851,005	1.47%	3	0.50%
> \$1,000,000	9,047,610	4.68%	7	1.17%
<b>Total</b>	<b>193,329,122</b>	<b>100.00%</b>	<b>597</b>	<b>100.00%</b>



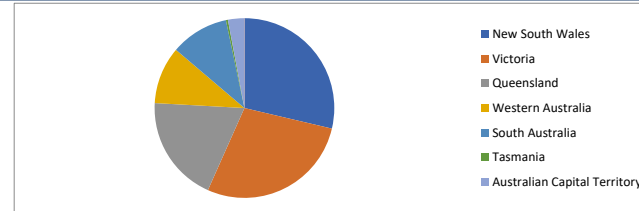
Loan Seasoning Distribution

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	411,023	0.21%	2	0.29%
24 Months > and <= 30 Months	260,027	0.13%	1	0.14%
30 Months > and <= 36 Months	0	0.00%	0	0.00%
36 Months > and <= 42 Months	101,750,219	52.63%	315	45.39%
42 Months > and <= 48 Months	51,466,837	26.62%	200	28.82%
48 Months > and <= 54 Months	25,859,471	13.38%	92	13.26%
54 Months > and <= 60 Months	5,466,789	2.83%	21	3.03%
60 Months > and <= 66 Months	4,437,080	2.30%	19	2.74%
66 Months > and <= 72 Months	2,391,095	1.24%	10	1.44%
> 72 Months	1,286,582	0.67%	34	4.90%
<b>Total</b>	<b>193,329,122</b>	<b>100.00%</b>	<b>694</b>	<b>100.00%</b>



**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	55,445,047	28.68%	139	23.28%
Victoria	54,106,185	27.99%	161	26.97%
Queensland	37,140,664	19.21%	132	22.11%
Western Australia	19,981,778	10.34%	70	11.73%
South Australia	20,249,443	10.47%	73	12.23%
Tasmania	706,939	0.37%	4	0.67%
Australian Capital Territory	5,693,635	2.95%	16	2.68%
Northern Territory	5,431	0.00%	2	0.34%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>193,329,122</b>	<b>100.00%</b>	<b>597</b>	<b>100.00%</b>



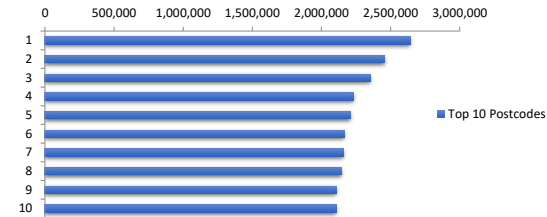
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	169,339,593	87.59%	510	85.43%
Non Metro	22,426,384	11.60%	85	14.24%
Inner City	1,563,146	0.81%	2	0.34%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>193,329,122</b>	<b>100.00%</b>	<b>597</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2234	2,644,484	1.37%	4	0.67%
3029	2,456,571	1.27%	6	1.01%
5022	2,356,244	1.22%	6	1.01%
3551	2,229,612	1.15%	4	0.67%
3977	2,207,482	1.14%	6	1.01%
3030	2,168,245	1.12%	5	0.84%
2030	2,157,238	1.12%	1	0.17%
4556	2,142,971	1.11%	5	0.84%
2259	2,110,335	1.09%	4	0.67%
2560	2,105,611	1.09%	3	0.50%
<b>Total</b>	<b>22,578,794</b>	<b>11.68%</b>	<b>44</b>	<b>7.37%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	193,329,122	100.00%	694	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>193,329,122</b>	<b>100.00%</b>	<b>694</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	193,329,122	100.00%	694	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>193,329,122</b>	<b>100.00%</b>	<b>694</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	170,237,224	88.06%	615	88.62%
Interest Only	23,091,898	11.94%	79	11.38%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>193,329,122</b>	<b>100.00%</b>	<b>694</b>	<b>100.00%</b>



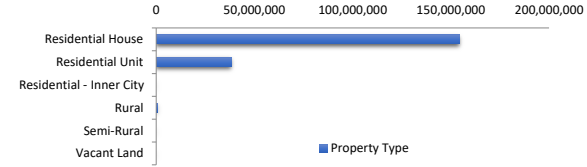
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	193,329,122	100.00%	694	100.00%
<b>Total</b>	<b>193,329,122</b>	<b>100.00%</b>	<b>694</b>	<b>100.00%</b>



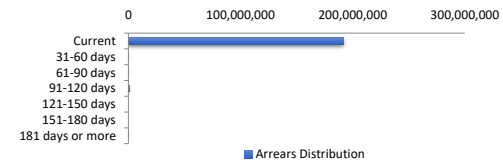
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	154,495,581	79.91%	455	76.21%
Residential Unit	38,235,002	19.78%	139	23.28%
Residential - Inner City	0	0.00%	0	0.00%
Rural	598,540	0.31%	3	0.50%
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>193,329,122</b>	<b>100.00%</b>	<b>597</b>	<b>100.00%</b>



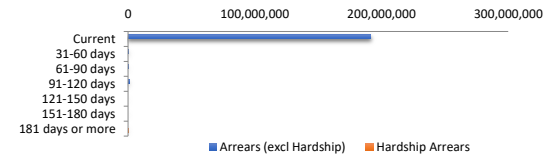
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	191,554,184	99.08%	688	99.14%
31-60 days	486,060	0.25%	2	0.29%
61-90 days	216,501	0.11%	1	0.14%
91-120 days	839,617	0.43%	2	0.29%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	232,761	0.12%	1	0.14%
<b>Total</b>	<b>193,329,122</b>	<b>100.00%</b>	<b>694</b>	<b>100.00%</b>



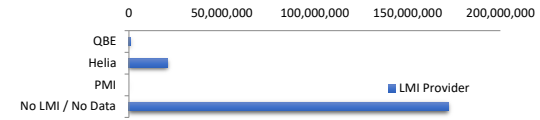
**Hardships**

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	191,554,184	688	0	0	191,554,184
31-60 days	486,060	2	0	0	486,060
61-90 days	216,501	1	0	0	216,501
91-120 days	839,617	2	0	0	839,617
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	0	0	232,761	1	232,761
<b>Total</b>	<b>193,096,362</b>	<b>693</b>	<b>232,761</b>	<b>1</b>	<b>193,329,122</b>



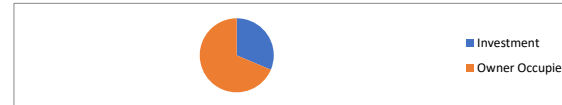
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	705,380	0.36%	7	1.17%
Helia	20,785,812	10.75%	78	13.07%
PMI	0	0.00%	0	0.00%
No LMI / No Data	171,837,930	88.88%	512	85.76%
<b>Total</b>	<b>193,329,122</b>	<b>100.00%</b>	<b>597</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	60,608,362	31.35%	217	31.27%
Owner Occupier	132,720,760	68.65%	477	68.73%
<b>Total</b>	<b>193,329,122</b>	<b>100.00%</b>	<b>694</b>	<b>100.00%</b>



Default Statistics

Default Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans	839,616.51	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
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