

**AFG Series 2021-1
Collateral Report**



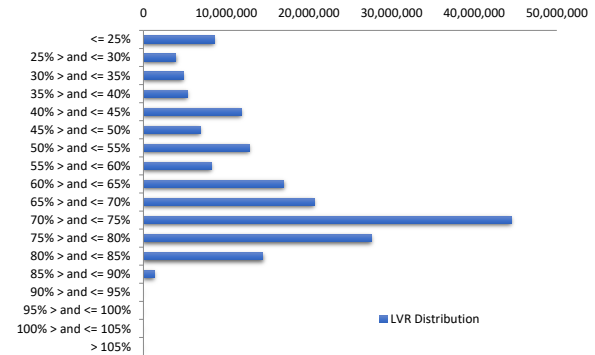
Model Period	36
Collection Period Start	1-Apr-24
Collection Period End	30-Apr-24
No. of Days	30
Interest Period Start	10-Apr-24
Interest Period End	9-May-24
No. of Days	30
Determination Date	7-May-24
Payment Date	10-May-24

Pool Statistics

Closing Balance of Mortgages	187,934,362
No. of Loans (Unconsolidated)	678
No. of Loans (Consolidated)	582
Average Loan Size (Unconsolidated)	277,189
Average Loan Size (Consolidated)	322,911
Largest Loan Size (Unconsolidated)	2,154,637
Largest Loan Size (Consolidated)	2,154,637
Smallest Loan Size (Unconsolidated)	(2,222)
Smallest Loan Size (Consolidated)	(2,222)
Weighted Average Interest Rate	6.83%
Weighted Average LVR	62.27%
Weighted Average Seasoning	45.04
Weighted Average Remaining Term	305.15

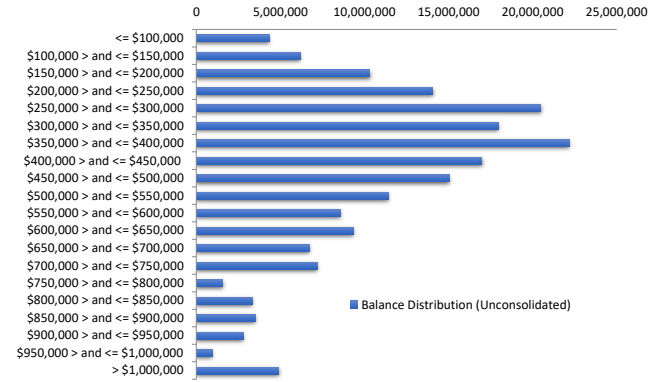
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,582,268	4.57%	135	23.20%
25% > and <= 30%	3,928,986	2.09%	19	3.26%
30% > and <= 35%	4,806,503	2.56%	18	3.09%
35% > and <= 40%	5,270,025	2.80%	18	3.09%
40% > and <= 45%	11,823,552	6.29%	28	4.81%
45% > and <= 50%	6,851,402	3.65%	23	3.95%
50% > and <= 55%	12,847,315	6.84%	34	5.84%
55% > and <= 60%	8,259,964	4.40%	19	3.26%
60% > and <= 65%	16,996,038	9.04%	42	7.22%
65% > and <= 70%	20,661,320	10.99%	51	8.76%
70% > and <= 75%	44,529,556	23.69%	97	16.67%
75% > and <= 80%	27,612,710	14.69%	64	11.00%
80% > and <= 85%	14,455,292	7.69%	31	5.33%
85% > and <= 90%	1,309,433	0.70%	3	0.52%
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	187,934,362	100.00%	582	100.00%



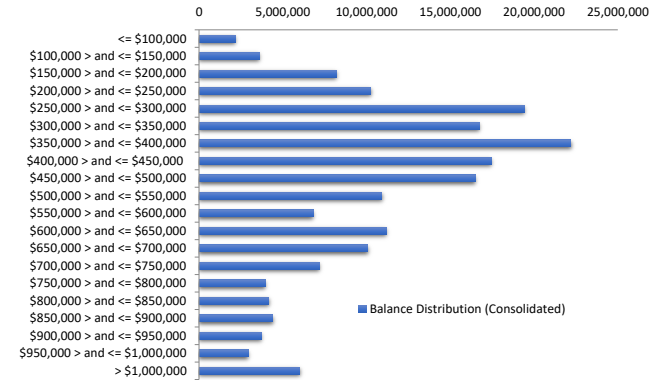
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,336,797	2.31%	159	23.45%
\$100,000 > and <= \$150,000	6,179,480	3.29%	49	7.23%
\$150,000 > and <= \$200,000	10,315,263	5.49%	58	8.55%
\$200,000 > and <= \$250,000	14,063,857	7.48%	63	9.29%
\$250,000 > and <= \$300,000	20,499,953	10.91%	74	10.91%
\$300,000 > and <= \$350,000	17,976,808	9.57%	55	8.11%
\$350,000 > and <= \$400,000	22,197,130	11.81%	59	8.70%
\$400,000 > and <= \$450,000	16,984,538	9.04%	40	5.90%
\$450,000 > and <= \$500,000	15,063,411	8.02%	32	4.72%
\$500,000 > and <= \$550,000	11,426,548	6.08%	22	3.24%
\$550,000 > and <= \$600,000	8,554,694	4.55%	15	2.21%
\$600,000 > and <= \$650,000	9,346,741	4.97%	15	2.21%
\$650,000 > and <= \$700,000	6,746,350	3.59%	10	1.47%
\$700,000 > and <= \$750,000	7,208,744	3.84%	10	1.47%
\$750,000 > and <= \$800,000	1,571,679	0.84%	2	0.29%
\$800,000 > and <= \$850,000	3,314,206	1.76%	4	0.59%
\$850,000 > and <= \$900,000	3,505,538	1.87%	4	0.59%
\$900,000 > and <= \$950,000	2,791,007	1.49%	3	0.44%
\$950,000 > and <= \$1,000,000	950,202	0.51%	1	0.15%
> \$1,000,000	4,901,416	2.61%	3	0.44%
Total	187,934,362	100.00%	678	100.00%



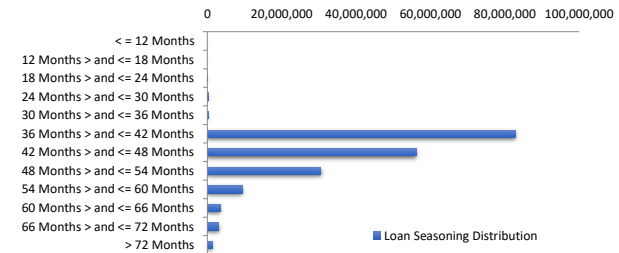
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,165,712	1.15%	104	17.87%
\$100,000 > and <= \$150,000	3,584,969	1.91%	28	4.81%
\$150,000 > and <= \$200,000	8,214,374	4.37%	46	7.90%
\$200,000 > and <= \$250,000	10,261,314	5.46%	46	7.90%
\$250,000 > and <= \$300,000	19,429,046	10.34%	70	12.03%
\$300,000 > and <= \$350,000	16,746,062	8.91%	51	8.76%
\$350,000 > and <= \$400,000	22,202,493	11.81%	59	10.14%
\$400,000 > and <= \$450,000	17,440,336	9.28%	41	7.04%
\$450,000 > and <= \$500,000	16,478,383	8.77%	35	6.01%
\$500,000 > and <= \$550,000	10,920,109	5.81%	21	3.61%
\$550,000 > and <= \$600,000	6,838,688	3.64%	12	2.06%
\$600,000 > and <= \$650,000	11,183,340	5.95%	18	3.09%
\$650,000 > and <= \$700,000	10,070,013	5.36%	15	2.58%
\$700,000 > and <= \$750,000	7,194,609	3.83%	10	1.72%
\$750,000 > and <= \$800,000	3,943,559	2.10%	5	0.86%
\$800,000 > and <= \$850,000	4,163,958	2.22%	5	0.86%
\$850,000 > and <= \$900,000	4,395,357	2.34%	5	0.86%
\$900,000 > and <= \$950,000	3,739,300	1.99%	4	0.69%
\$950,000 > and <= \$1,000,000	2,944,823	1.57%	3	0.52%
> \$1,000,000	6,017,916	3.20%	4	0.69%
Total	187,934,362	100.00%	582	100.00%



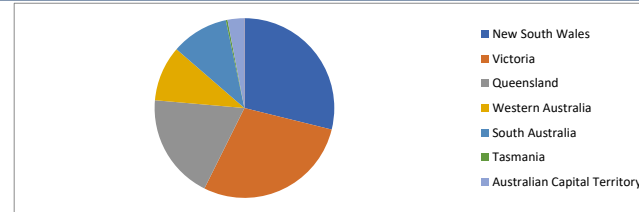
Loan Seasoning Distribution

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	143,083	0.08%	1	0.15%
24 Months > and <= 30 Months	266,173	0.14%	1	0.15%
30 Months > and <= 36 Months	259,626	0.14%	1	0.15%
36 Months > and <= 42 Months	82,671,988	44.10%	252	37.17%
42 Months > and <= 48 Months	56,242,578	29.93%	226	33.33%
48 Months > and <= 54 Months	30,525,671	16.24%	97	14.31%
54 Months > and <= 60 Months	9,536,246	5.07%	39	5.75%
60 Months > and <= 66 Months	3,581,548	1.91%	16	2.36%
66 Months > and <= 72 Months	3,108,919	1.65%	12	1.77%
> 72 Months	1,398,531	0.74%	33	4.87%
Total	187,934,362	100.00%	678	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	54,219,580	28.85%	136	23.37%
Victoria	53,562,967	28.50%	158	27.15%
Queensland	35,771,508	19.03%	128	21.99%
Western Australia	18,728,495	9.97%	67	11.51%
South Australia	19,388,962	10.32%	71	12.20%
Tasmania	574,738	0.31%	4	0.69%
Australian Capital Territory	5,682,647	3.02%	16	2.75%
Northern Territory	5,465	0.00%	2	0.34%
No Data	0	0.00%	0	0.00%
Total	187,934,362	100.00%	582	100.00%



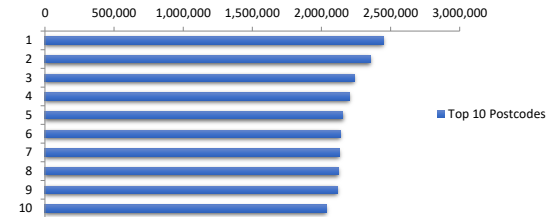
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	164,303,828	87.43%	496	85.22%
Non Metro	22,068,610	11.74%	84	14.43%
Inner City	1,561,923	0.83%	2	0.34%
No Data	0	0.00%	0	0.00%
Total	187,934,362	100.00%	582	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	2,449,312	1.30%	6	1.03%
5022	2,352,287	1.25%	6	1.03%
3551	2,237,556	1.19%	4	0.69%
3977	2,203,739	1.17%	6	1.03%
2030	2,154,637	1.15%	1	0.17%
4556	2,138,600	1.14%	5	0.86%
2234	2,127,192	1.13%	3	0.52%
2560	2,124,497	1.13%	3	0.52%
2259	2,113,322	1.12%	4	0.69%
3030	2,035,820	1.08%	4	0.69%
Total	21,936,962	11.67%	42	7.22%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	187,934,362	100.00%	678	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	187,934,362	100.00%	678	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	187,934,362	100.00%	678	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	187,934,362	100.00%	678	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	166,608,531	88.65%	603	88.94%
Interest Only	21,325,830	11.35%	75	11.06%
Non-Billing	0	0.00%	0	0.00%
Total	187,934,362	100.00%	678	100.00%



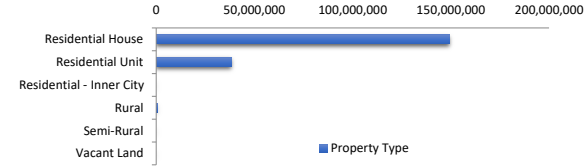
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	187,934,362	100.00%	678	100.00%
Total	187,934,362	100.00%	678	100.00%



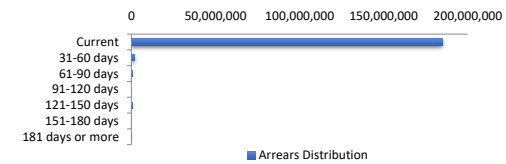
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	149,320,555	79.45%	442	75.95%
Residential Unit	38,174,171	20.31%	137	23.54%
Residential - Inner City	0	0.00%	0	0.00%
Rural	439,636	0.23%	3	0.52%
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	187,934,362	100.00%	582	100.00%



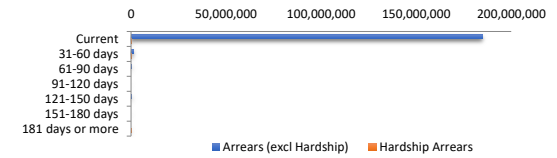
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	185,018,983	98.45%	670	98.82%
31-60 days	1,840,484	0.98%	5	0.74%
61-90 days	370,634	0.20%	1	0.15%
91-120 days	0	0.00%	0	0.00%
121-150 days	470,054	0.25%	1	0.15%
151-180 days	0	0.00%	0	0.00%
181 days or more	234,206	0.12%	1	0.15%
Total	187,934,362	100.00%	678	100.00%



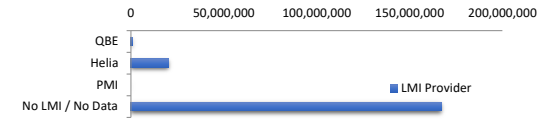
Hardships

Hardships	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	184,686,230	669	332,753	1	185,018,983
31-60 days	1,372,997	3	467,488	2	1,840,484
61-90 days	370,634	1	0	0	370,634
91-120 days	0	0	0	0	-
121-150 days	470,054	1	0	0	470,054
151-180 days	0	0	0	0	-
181 days or more	0	0	234,206	1	234,206
Total	186,899,915	674	1,034,447	4	187,934,362



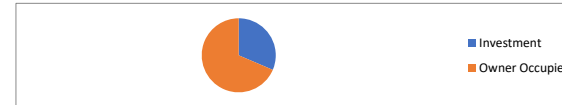
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBE	707,952	0.38%	7	1.20%
Helia	20,203,196	10.75%	76	13.06%
PMI	0	0.00%	0	0.00%
No LMI / No Data	167,023,214	88.87%	499	85.74%
Total	187,934,362	100.00%	582	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	59,055,457	31.42%	213	31.42%
Owner Occupier	128,878,905	68.58%	465	68.58%
Total	187,934,362	100.00%	678	100.00%



Default Statistics

Default Data (excl Hardship)	Amount	No. of Loans
Defaulted Loans	470,054.06	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