

AFG Series 2019-1

Collateral Report

Model Period	5
Collection Period Start	1-Aug-19
Collection Period End	31-Aug-19
No. of Days	31
Interest Period Start	12-Aug-19
Interest Period End	9-Sep-19
No. of Days	29
Determination Date	5-Sep-19
Payment Date	10-Sep-19

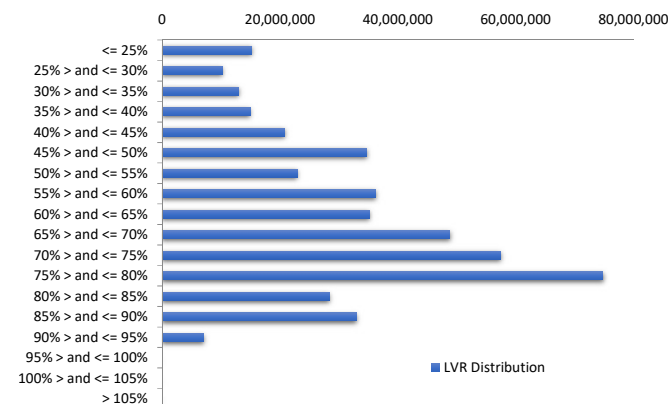


Pool Statistics

Closing Balance of Mortgages	452,753,904
No. of Loans (Unconsolidated)	1,728
No. of Loans (Consolidated)	1,321
Average Loan Size (Unconsolidated)	262,010
Average Loan Size (Consolidated)	342,736
Largest Loan Size (Unconsolidated)	1,721,274
Largest Loan Size (Consolidated)	1,721,274
Smallest Loan Size (Unconsolidated)	(7,671)
Smallest Loan Size (Consolidated)	(1,127)
Weighted Average Interest Rate	3.83%
Weighted Average LVR	63.37%
Weighted Average Seasoning	30.72
Weighted Average Remaining Term	322.76

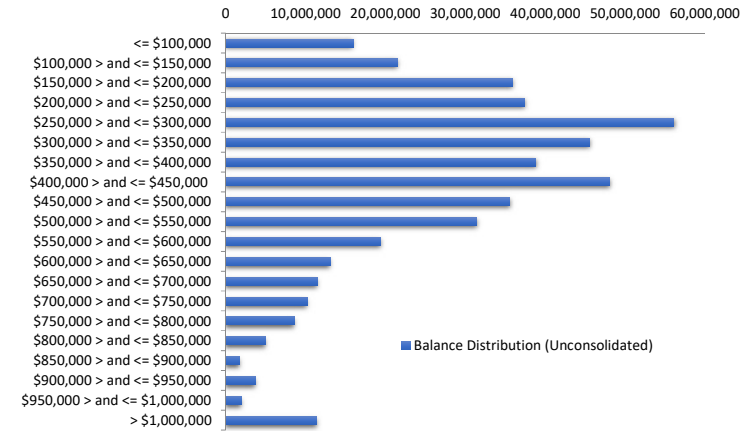
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	15,211,907	3.36%	146	11.05%
25% > and <= 30%	10,236,051	2.26%	52	3.94%
30% > and <= 35%	13,020,154	2.88%	54	4.09%
35% > and <= 40%	14,927,018	3.30%	62	4.69%
40% > and <= 45%	20,808,138	4.60%	69	5.22%
45% > and <= 50%	34,727,879	7.67%	89	6.74%
50% > and <= 55%	22,905,117	5.06%	63	4.77%
55% > and <= 60%	36,260,667	8.01%	96	7.27%
60% > and <= 65%	35,140,644	7.76%	108	8.18%
65% > and <= 70%	48,868,189	10.79%	116	8.78%
70% > and <= 75%	57,431,531	12.68%	130	9.84%
75% > and <= 80%	74,756,298	16.51%	172	13.02%
80% > and <= 85%	28,376,925	6.27%	73	5.53%
85% > and <= 90%	33,001,205	7.29%	76	5.75%
90% > and <= 95%	7,082,181	1.56%	15	1.14%
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	452,753,904	100.00%	1,321	100.00%



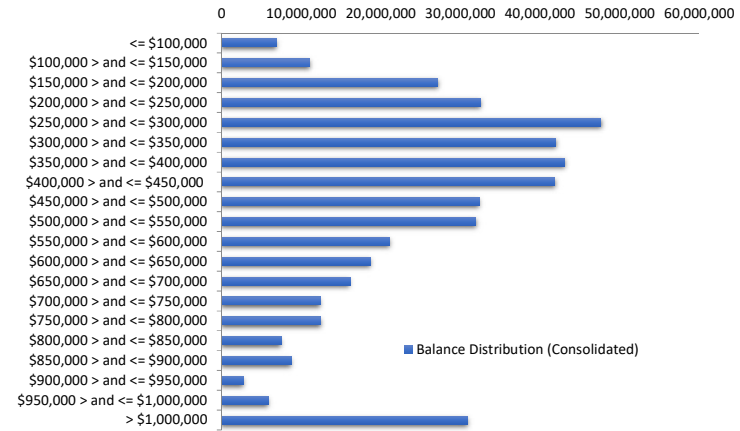
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	15,959,782	3.53%	366	21.18%
\$100,000 > and <= \$150,000	21,503,907	4.75%	173	10.01%
\$150,000 > and <= \$200,000	35,904,902	7.93%	204	11.81%
\$200,000 > and <= \$250,000	37,393,247	8.26%	167	9.66%
\$250,000 > and <= \$300,000	56,142,295	12.40%	204	11.81%
\$300,000 > and <= \$350,000	45,555,216	10.06%	141	8.16%
\$350,000 > and <= \$400,000	38,844,483	8.58%	104	6.02%
\$400,000 > and <= \$450,000	48,034,985	10.61%	114	6.60%
\$450,000 > and <= \$500,000	35,567,007	7.86%	75	4.34%
\$500,000 > and <= \$550,000	31,409,614	6.94%	60	3.47%
\$550,000 > and <= \$600,000	19,379,440	4.28%	34	1.97%
\$600,000 > and <= \$650,000	13,044,507	2.88%	21	1.22%
\$650,000 > and <= \$700,000	11,447,082	2.53%	17	0.98%
\$700,000 > and <= \$750,000	10,155,833	2.24%	14	0.81%
\$750,000 > and <= \$800,000	8,587,630	1.90%	11	0.64%
\$800,000 > and <= \$850,000	4,984,752	1.10%	6	0.35%
\$850,000 > and <= \$900,000	1,754,941	0.39%	2	0.12%
\$900,000 > and <= \$950,000	3,712,275	0.82%	4	0.23%
\$950,000 > and <= \$1,000,000	1,968,919	0.43%	2	0.12%
> \$1,000,000	11,403,088	2.52%	9	0.52%
Total	452,753,904	100.00%	1,728	100.00%



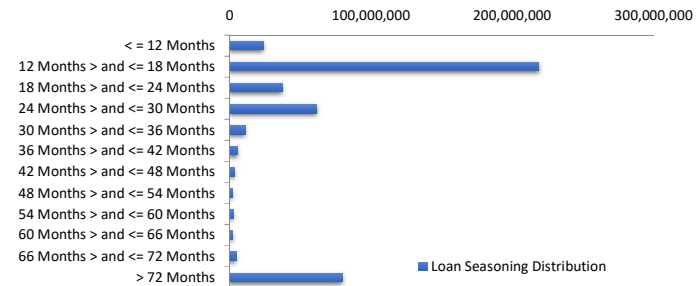
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,884,384	1.52%	114	8.63%
\$100,000 > and <= \$150,000	11,097,639	2.45%	86	6.51%
\$150,000 > and <= \$200,000	27,125,143	5.99%	154	11.66%
\$200,000 > and <= \$250,000	32,560,638	7.19%	145	10.98%
\$250,000 > and <= \$300,000	47,659,277	10.53%	173	13.10%
\$300,000 > and <= \$350,000	41,954,864	9.27%	130	9.84%
\$350,000 > and <= \$400,000	43,028,164	9.50%	115	8.71%
\$400,000 > and <= \$450,000	41,827,199	9.24%	99	7.49%
\$450,000 > and <= \$500,000	32,334,435	7.14%	68	5.15%
\$500,000 > and <= \$550,000	31,917,539	7.05%	61	4.62%
\$550,000 > and <= \$600,000	21,077,200	4.66%	37	2.80%
\$600,000 > and <= \$650,000	18,694,196	4.13%	30	2.27%
\$650,000 > and <= \$700,000	16,116,254	3.56%	24	1.82%
\$700,000 > and <= \$750,000	12,368,344	2.73%	17	1.29%
\$750,000 > and <= \$800,000	12,462,590	2.75%	16	1.21%
\$800,000 > and <= \$850,000	7,451,604	1.65%	9	0.68%
\$850,000 > and <= \$900,000	8,728,677	1.93%	10	0.76%
\$900,000 > and <= \$950,000	2,758,258	0.61%	3	0.23%
\$950,000 > and <= \$1,000,000	5,859,331	1.29%	6	0.45%
> \$1,000,000	30,848,168	6.81%	24	1.82%
Total	452,753,904	100.00%	1,321	100.00%



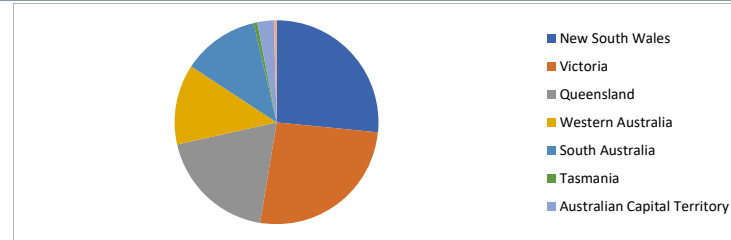
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	23,965,814	5.29%	86	4.98%
12 Months > and <= 18 Months	218,357,374	48.23%	679	39.29%
18 Months > and <= 24 Months	37,397,651	8.26%	130	7.52%
24 Months > and <= 30 Months	61,732,787	13.63%	244	14.12%
30 Months > and <= 36 Months	11,082,663	2.45%	41	2.37%
36 Months > and <= 42 Months	5,701,881	1.26%	31	1.79%
42 Months > and <= 48 Months	3,394,207	0.75%	11	0.64%
48 Months > and <= 54 Months	2,108,802	0.47%	8	0.46%
54 Months > and <= 60 Months	2,526,670	0.56%	15	0.87%
60 Months > and <= 66 Months	2,224,060	0.49%	7	0.41%
66 Months > and <= 72 Months	4,573,575	1.01%	27	1.56%
> 72 Months	79,688,420	17.60%	449	25.98%
Total	452,753,904	100.00%	1,728	100.00%



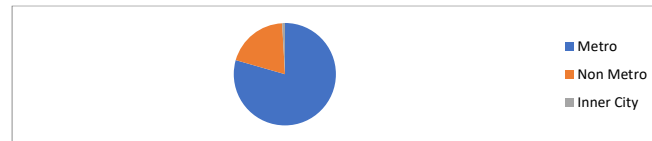
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	120,334,031	26.58%	306	23.16%
Victoria	117,759,265	26.01%	312	23.62%
Queensland	85,531,036	18.89%	259	19.61%
Western Australia	57,702,688	12.74%	182	13.78%
South Australia	54,956,629	12.14%	217	16.43%
Tasmania	2,542,723	0.56%	9	0.68%
Australian Capital Territory	11,981,847	2.65%	30	2.27%
Northern Territory	1,945,684	0.43%	6	0.45%
No Data	0	0.00%	0	0.00%
Total	452,753,904	100.00%	1,321	100.00%



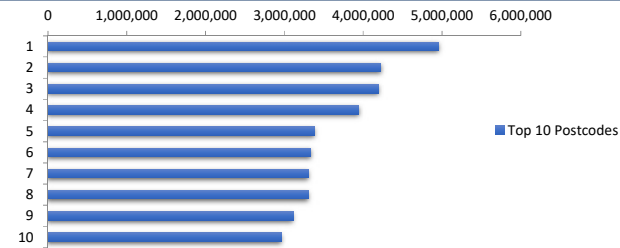
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	359,529,721	79.41%	1,011	76.53%
Non Metro	89,318,770	19.73%	300	22.71%
Inner City	3,905,412	0.86%	10	0.76%
No Data	0	0.00%	0	0.00%
Total	452,753,904	100.00%	1,321	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	4,952,575	1.09%	14	0.81%
3030	4,224,095	0.93%	12	0.69%
3029	4,192,517	0.93%	10	0.58%
2153	3,945,922	0.87%	5	0.29%
3016	3,385,043	0.75%	4	0.23%
3064	3,336,549	0.74%	8	0.46%
4220	3,308,949	0.73%	7	0.41%
3977	3,303,989	0.73%	9	0.52%
4870	3,111,179	0.69%	9	0.52%
3805	2,965,069	0.65%	8	0.46%
Total	36,725,886	8.11%	86	4.98%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	452,753,904	100.00%	1,728	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	452,753,904	100.00%	1,728	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	452,753,904	100.00%	1,728	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	452,753,904	100.00%	1,728	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	376,347,308	83.12%	1,450	83.91%
Interest Only	75,977,143	16.78%	269	15.57%
Non-Billing	429,453	0.09%	9	0.52%
Total	452,753,904	100.00%	1,728	100.00%



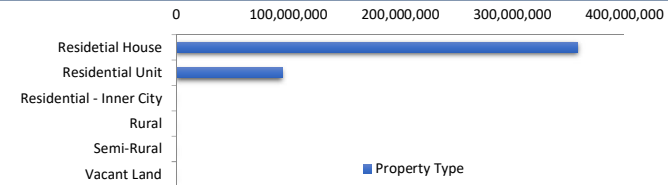
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	429,453	0.09%	9	0.52%
Term Loan	452,324,451	99.91%	1,719	99.48%
Total	452,753,904	100.00%	1,728	100.00%



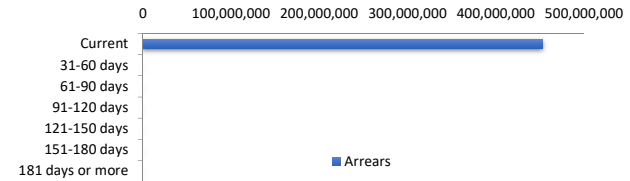
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	358,449,405	79.17%	1,015	76.84%
Residential Unit	94,304,499	20.83%	306	23.16%
Residential - Inner City	0	0.00%	0	0.00%
Rural	0	0.00%	0	0.00%
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	452,753,904	100.00%	1,321	100.00%



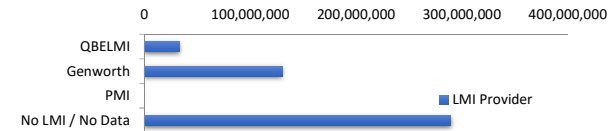
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	452,753,904	100.00%	1,728	100.00%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	452,753,904	100.00%	1,728	100.00%



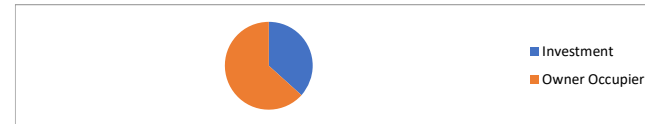
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	33,247,893	7.34%	107	8.10%
Genworth	130,267,736	28.77%	499	37.77%
PMI	129,804	0.03%	1	0.08%
No LMI / No Data	289,108,471	63.86%	714	54.05%
Total	452,753,904	100.00%	1,321	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	165,984,964	36.66%	613	35.47%
Owner Occupier	286,768,940	63.34%	1,115	64.53%
Total	452,753,904	100.00%	1,728	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0.00
Loss on Sale	0.00	0.00
Claims on LMI	0.00	0.00
Claims paid by LMI	0.00	0.00
Claims Denied/Reduced	0.00	0.00
Loss covered by Excess Spread	0.00	N/A