

AFG Series 2019-1
Collateral Report



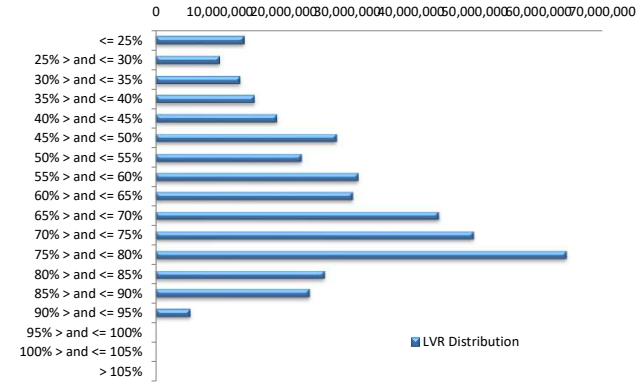
Model Period	12
Collection Period Start	1-Mar-20
Collection Period End	31-Mar-20
No. of Days	31
Interest Period Start	10-Mar-20
Interest Period End	13-Apr-20
No. of Days	35
Determination Date	7-Apr-20
Payment Date	14-Apr-20

Pool Statistics

Closing Balance of Mortgages	399,032,484
No. of Loans (Unconsolidated)	1,564
No. of Loans (Consolidated)	1,203
Average Loan Size (Unconsolidated)	255,136
Average Loan Size (Consolidated)	331,698
Largest Loan Size (Unconsolidated)	1,714,687
Largest Loan Size (Consolidated)	1,714,687
Smallest Loan Size (Unconsolidated)	(108,771)
Smallest Loan Size (Consolidated)	(108,771)
Weighted Average Interest Rate	3.38%
Weighted Average LVR	62.57%
Weighted Average Seasoning	37.41
Weighted Average Remaining Term	316.13

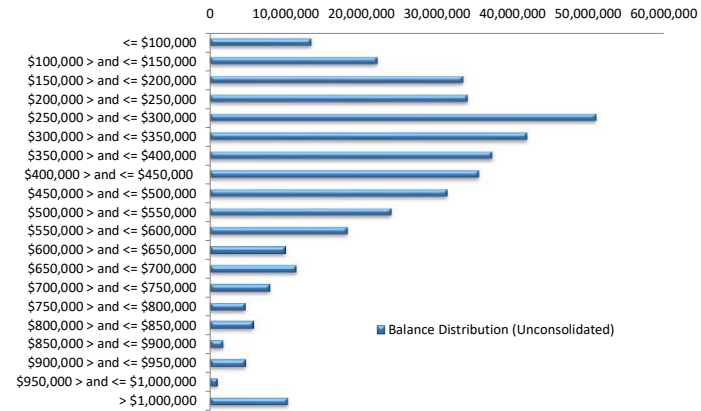
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	13,792,279	3.46%	151	12.55%
25% > and <= 30%	9,987,560	2.50%	52	4.32%
30% > and <= 35%	13,168,952	3.30%	55	4.57%
35% > and <= 40%	15,385,412	3.86%	60	4.99%
40% > and <= 45%	18,954,138	4.75%	64	5.32%
45% > and <= 50%	28,281,231	7.09%	68	5.65%
50% > and <= 55%	22,766,207	5.71%	63	5.24%
55% > and <= 60%	31,627,252	7.93%	90	7.48%
60% > and <= 65%	30,909,473	7.75%	96	7.98%
65% > and <= 70%	44,364,715	11.12%	106	8.81%
70% > and <= 75%	49,756,841	12.47%	120	9.98%
75% > and <= 80%	64,289,293	16.11%	143	11.89%
80% > and <= 85%	26,504,718	6.64%	67	5.57%
85% > and <= 90%	24,017,228	6.02%	56	4.66%
90% > and <= 95%	5,227,184	1.31%	12	1.00%
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	399,032,484	100.00%	1,203	100.00%



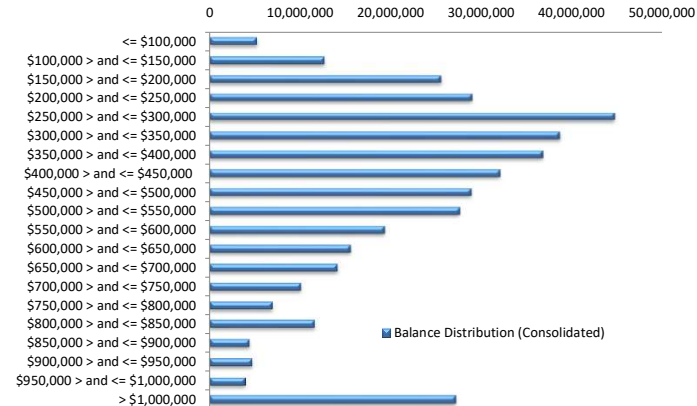
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	13,380,351	3.35%	333	21.29%
\$100,000 > and <= \$150,000	22,104,135	5.54%	177	11.32%
\$150,000 > and <= \$200,000	33,381,293	8.37%	189	12.08%
\$200,000 > and <= \$250,000	33,991,056	8.52%	151	9.65%
\$250,000 > and <= \$300,000	50,967,640	12.77%	185	11.83%
\$300,000 > and <= \$350,000	41,866,318	10.49%	129	8.25%
\$350,000 > and <= \$400,000	37,256,319	9.34%	99	6.33%
\$400,000 > and <= \$450,000	35,485,529	8.89%	84	5.37%
\$450,000 > and <= \$500,000	31,336,832	7.85%	66	4.22%
\$500,000 > and <= \$550,000	23,965,343	6.01%	46	2.94%
\$550,000 > and <= \$600,000	18,181,281	4.56%	32	2.05%
\$600,000 > and <= \$650,000	9,966,680	2.50%	16	1.02%
\$650,000 > and <= \$700,000	11,417,528	2.86%	17	1.09%
\$700,000 > and <= \$750,000	7,904,207	1.98%	11	0.70%
\$750,000 > and <= \$800,000	4,640,157	1.16%	6	0.38%
\$800,000 > and <= \$850,000	5,688,732	1.43%	7	0.45%
\$850,000 > and <= \$900,000	1,725,882	0.43%	2	0.13%
\$900,000 > and <= \$950,000	4,636,239	1.16%	5	0.32%
\$950,000 > and <= \$1,000,000	982,213	0.25%	1	0.06%
> \$1,000,000	10,154,751	2.54%	8	0.51%
Total	399,032,484	100.00%	1,564	100.00%



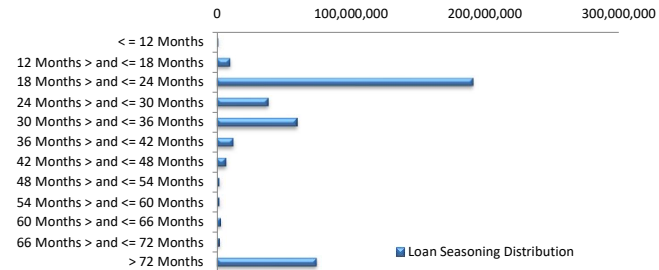
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,227,455	1.31%	111	9.23%
\$100,000 > and <= \$150,000	12,662,359	3.17%	98	8.15%
\$150,000 > and <= \$200,000	25,558,392	6.41%	144	11.97%
\$200,000 > and <= \$250,000	28,991,370	7.27%	129	10.72%
\$250,000 > and <= \$300,000	44,717,676	11.21%	162	13.47%
\$300,000 > and <= \$350,000	38,691,110	9.70%	119	9.89%
\$350,000 > and <= \$400,000	36,816,956	9.23%	98	8.15%
\$400,000 > and <= \$450,000	32,106,783	8.05%	76	6.32%
\$450,000 > and <= \$500,000	28,931,285	7.25%	61	5.07%
\$500,000 > and <= \$550,000	27,599,377	6.92%	53	4.41%
\$550,000 > and <= \$600,000	19,376,234	4.86%	34	2.83%
\$600,000 > and <= \$650,000	15,598,897	3.91%	25	2.08%
\$650,000 > and <= \$700,000	14,111,511	3.54%	21	1.75%
\$700,000 > and <= \$750,000	10,071,913	2.52%	14	1.16%
\$750,000 > and <= \$800,000	6,946,066	1.74%	9	0.75%
\$800,000 > and <= \$850,000	11,496,137	2.88%	14	1.16%
\$850,000 > and <= \$900,000	4,363,022	1.09%	5	0.42%
\$900,000 > and <= \$950,000	4,659,441	1.17%	5	0.42%
\$950,000 > and <= \$1,000,000	3,915,112	0.98%	4	0.33%
> \$1,000,000	27,191,388	6.81%	21	1.75%
Total	399,032,484	100.00%	1,203	100.00%



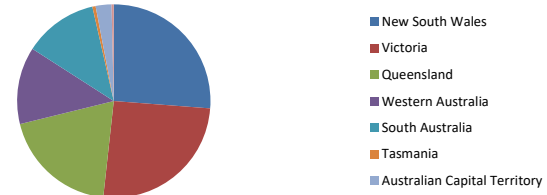
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	819,078	0.21%	4	0.26%
12 Months > and <= 18 Months	9,372,596	2.35%	37	2.37%
18 Months > and <= 24 Months	191,052,447	47.88%	607	38.81%
24 Months > and <= 30 Months	38,036,791	9.53%	128	8.18%
30 Months > and <= 36 Months	59,476,013	14.91%	235	15.03%
36 Months > and <= 42 Months	12,068,167	3.02%	44	2.81%
42 Months > and <= 48 Months	6,694,241	1.68%	40	2.56%
48 Months > and <= 54 Months	1,695,787	0.42%	6	0.38%
54 Months > and <= 60 Months	1,570,087	0.39%	6	0.38%
60 Months > and <= 66 Months	2,780,189	0.70%	13	0.83%
66 Months > and <= 72 Months	1,966,927	0.49%	9	0.58%
> 72 Months	73,500,160	18.42%	435	27.81%
Total	399,032,484	100.00%	1,564	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	104,511,732	26.19%	276	22.94%
Victoria	101,919,834	25.54%	275	22.86%
Queensland	77,642,000	19.46%	243	20.20%
Western Australia	51,534,499	12.91%	170	14.13%
South Australia	49,301,516	12.36%	202	16.79%
Tasmania	2,053,403	0.51%	7	0.58%
Australian Capital Territory	10,614,982	2.66%	26	2.16%
Northern Territory	1,454,517	0.36%	4	0.33%
No Data	0	0.00%	0	0.00%
Total	399,032,484	100.00%	1,203	100.00%



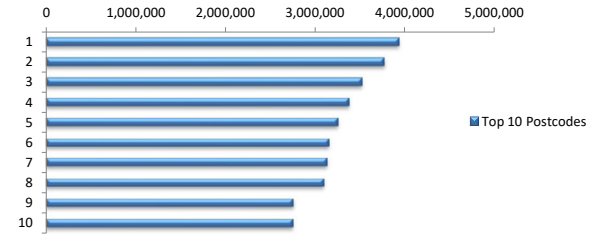
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	319,027,669	79.95%	926	76.97%
Non Metro	77,114,739	19.33%	268	22.28%
Inner City	2,890,076	0.72%	9	0.75%
No Data	0	0.00%	0	0.00%
Total	399,032,484	100.00%	1,203	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,933,987	0.99%	12	0.77%
3029	3,771,512	0.95%	9	0.58%
3030	3,522,577	0.88%	10	0.64%
3016	3,377,123	0.85%	4	0.26%
3977	3,249,536	0.81%	9	0.58%
2153	3,152,395	0.79%	4	0.26%
4220	3,133,865	0.79%	7	0.45%
4870	3,090,462	0.77%	9	0.58%
6112	2,756,304	0.69%	8	0.51%
3064	2,752,440	0.69%	7	0.45%
Total	32,740,201	8.20%	79	5.05%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	399,032,484	100.00%	1,564	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	399,032,484	100.00%	1,564	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	399,032,484	100.00%	1,564	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	399,032,484	100.00%	1,564	100.00%



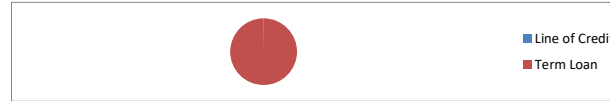
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	335,166,330	83.99%	1,325	84.72%
Interest Only	63,467,885	15.91%	231	14.77%
Non-Billing	398,269	0.10%	8	0.51%
Total	399,032,484	100.00%	1,564	100.00%



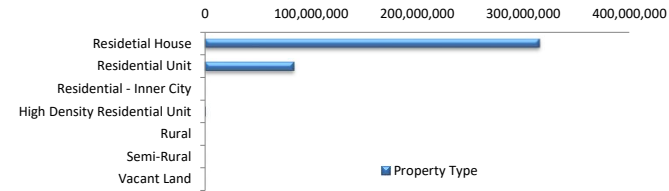
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	398,269	0.10%	8	0.51%
Term Loan	398,634,215	99.90%	1,556	99.49%
Total	399,032,484	100.00%	1,564	100.00%



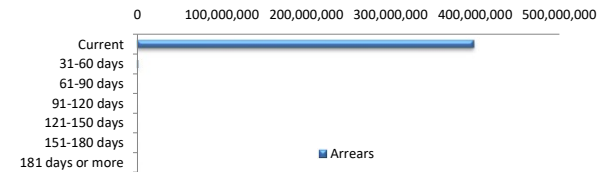
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	314,793,076	78.89%	923	76.72%
Residential Unit	83,654,567	20.96%	279	23.19%
Residential - Inner City	0	0.00%	0	0.00%
High Density Residential Unit	584,840	0.15%	1	0.08%
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	399,032,484	100.00%	1,203	100.00%



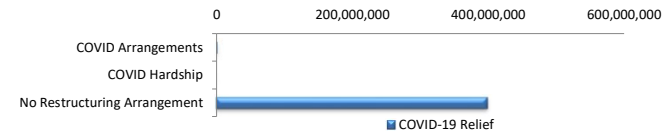
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	397,878,858	99.71%	1,560	99.74%
31-60 days	1,153,626	0.29%	4	0.26%
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	399,032,484	100.00%	1,564	100.00%



COVID-19 Relief

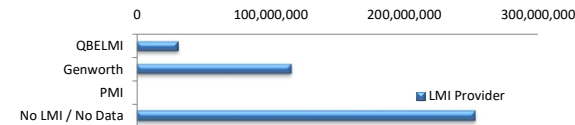
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	1,465,848	0.37%	3	0.25%
COVID Hardship	0	0.00%	0	0.00%
No Restructuring Arrangement	397,566,636	99.63%	1,200	99.75%
Total	399,032,484	100.00%	1,203	100.00%



COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19
 COVID Arrangement - A temporary change to the loan repayment type from 'Principal & Interest' to 'Interest Only' as a result of financial stresses due to Covid-19

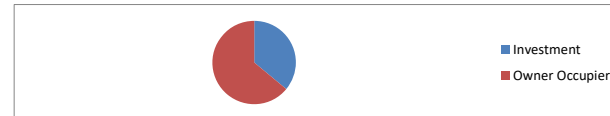
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	30,769,602	7.71%	104	8.65%
Genworth	115,281,078	28.89%	457	37.99%
PMI	126,836	0.03%	1	0.08%
No LMI / No Data	252,854,967	63.37%	641	53.28%
Total	399,032,484	100.00%	1,203	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	143,842,406	36.05%	541	34.59%
Owner Occupier	255,190,077	63.95%	1,023	65.41%
Total	399,032,484	100.00%	1,564	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