

**AFG Series 2019-1**  
Collateral Report



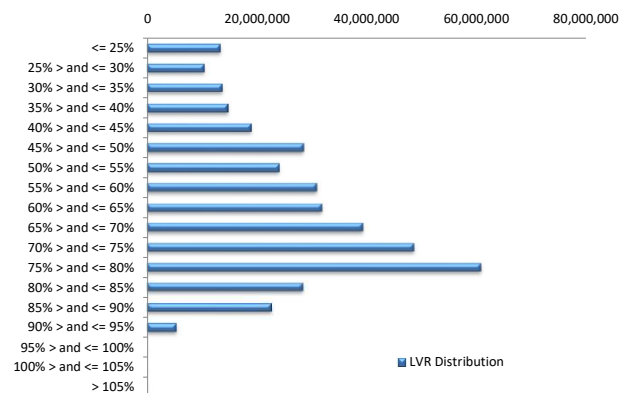
Model Period	13
Collection Period Start	1-Apr-20
Collection Period End	30-Apr-20
No. of Days	30
Interest Period Start	14-Apr-20
Interest Period End	10-May-20
No. of Days	27
Determination Date	6-May-20
Payment Date	11-May-20

**Pool Statistics**

Closing Balance of Mortgages	389,978,184
No. of Loans (Unconsolidated)	1,547
No. of Loans (Consolidated)	1,187
Average Loan Size (Unconsolidated)	252,087
Average Loan Size (Consolidated)	328,541
Largest Loan Size (Unconsolidated)	1,720,199
Largest Loan Size (Consolidated)	1,720,199
Smallest Loan Size (Unconsolidated)	(166,054)
Smallest Loan Size (Consolidated)	(166,054)
Weighted Average Interest Rate	3.38%
Weighted Average LVR	62.33%
Weighted Average Seasoning	38.36
Weighted Average Remaining Term	315.38

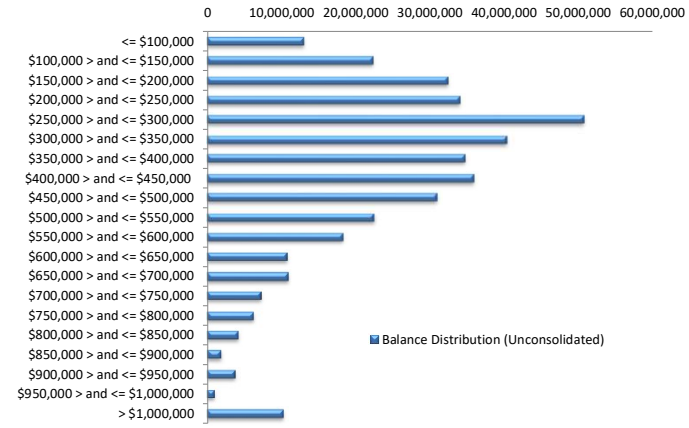
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	13,187,087	3.38%	156	13.14%
25% > and <= 30%	10,296,301	2.64%	52	4.38%
30% > and <= 35%	13,490,880	3.46%	54	4.55%
35% > and <= 40%	14,560,265	3.73%	60	5.05%
40% > and <= 45%	18,887,437	4.84%	62	5.22%
45% > and <= 50%	28,348,117	7.27%	71	5.98%
50% > and <= 55%	23,891,560	6.13%	66	5.56%
55% > and <= 60%	30,781,267	7.89%	89	7.50%
60% > and <= 65%	31,829,355	8.16%	95	8.00%
65% > and <= 70%	39,294,526	10.08%	96	8.09%
70% > and <= 75%	48,546,668	12.45%	117	9.86%
75% > and <= 80%	60,821,407	15.60%	134	11.29%
80% > and <= 85%	28,262,396	7.25%	71	5.98%
85% > and <= 90%	22,559,982	5.78%	52	4.38%
90% > and <= 95%	5,220,936	1.34%	12	1.01%
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>389,978,184</b>	<b>100.00%</b>	<b>1,187</b>	<b>100.00%</b>



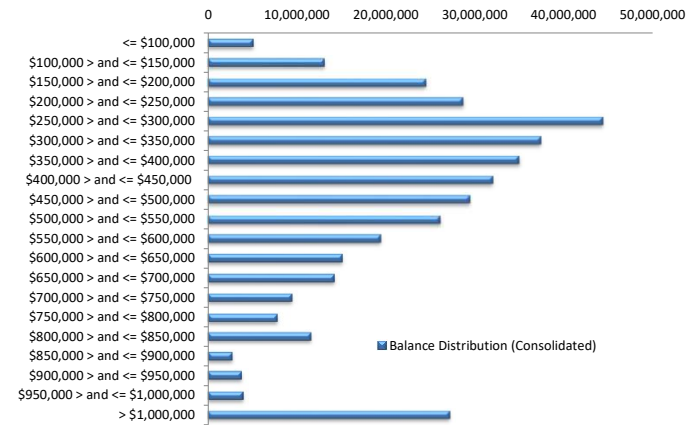
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	12,948,527	3.32%	336	21.72%
\$100,000 > and <= \$150,000	22,279,711	5.71%	180	11.64%
\$150,000 > and <= \$200,000	32,412,248	8.31%	184	11.89%
\$200,000 > and <= \$250,000	33,935,190	8.70%	151	9.76%
\$250,000 > and <= \$300,000	50,668,110	12.99%	184	11.89%
\$300,000 > and <= \$350,000	40,309,850	10.34%	124	8.02%
\$350,000 > and <= \$400,000	34,664,207	8.89%	92	5.95%
\$400,000 > and <= \$450,000	35,812,139	9.18%	85	5.49%
\$450,000 > and <= \$500,000	30,887,110	7.92%	65	4.20%
\$500,000 > and <= \$550,000	22,453,139	5.76%	43	2.78%
\$550,000 > and <= \$600,000	18,144,538	4.65%	32	2.07%
\$600,000 > and <= \$650,000	10,635,241	2.73%	17	1.10%
\$650,000 > and <= \$700,000	10,777,882	2.76%	16	1.03%
\$700,000 > and <= \$750,000	7,212,025	1.85%	10	0.65%
\$750,000 > and <= \$800,000	6,212,352	1.59%	8	0.52%
\$800,000 > and <= \$850,000	4,070,400	1.04%	5	0.32%
\$850,000 > and <= \$900,000	1,728,231	0.44%	2	0.13%
\$900,000 > and <= \$950,000	3,686,425	0.95%	4	0.26%
\$950,000 > and <= \$1,000,000	959,750	0.25%	1	0.06%
> \$1,000,000	10,181,108	2.61%	8	0.52%
<b>Total</b>	<b>389,978,184</b>	<b>100.00%</b>	<b>1,547</b>	<b>100.00%</b>



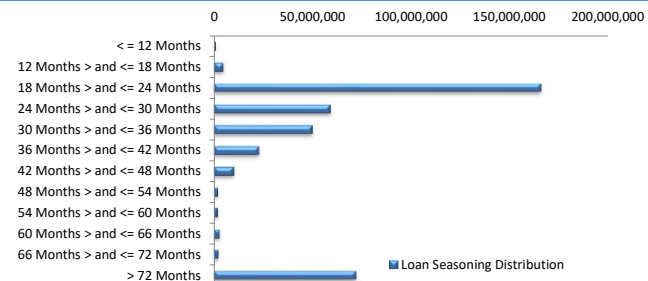
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	4,970,507	1.27%	114	9.60%
\$100,000 > and <= \$150,000	13,047,334	3.35%	102	8.59%
\$150,000 > and <= \$200,000	24,419,147	6.26%	138	11.63%
\$200,000 > and <= \$250,000	28,670,615	7.35%	128	10.78%
\$250,000 > and <= \$300,000	44,356,892	11.37%	161	13.56%
\$300,000 > and <= \$350,000	37,456,527	9.60%	115	9.69%
\$350,000 > and <= \$400,000	34,959,012	8.96%	93	7.83%
\$400,000 > and <= \$450,000	32,059,521	8.22%	76	6.40%
\$450,000 > and <= \$500,000	29,448,571	7.55%	62	5.22%
\$500,000 > and <= \$550,000	26,107,146	6.69%	50	4.21%
\$550,000 > and <= \$600,000	19,385,137	4.97%	34	2.86%
\$600,000 > and <= \$650,000	15,005,133	3.85%	24	2.02%
\$650,000 > and <= \$700,000	14,115,092	3.62%	21	1.77%
\$700,000 > and <= \$750,000	9,353,702	2.40%	13	1.10%
\$750,000 > and <= \$800,000	7,728,605	1.98%	10	0.84%
\$800,000 > and <= \$850,000	11,511,371	2.95%	14	1.18%
\$850,000 > and <= \$900,000	2,632,153	0.67%	3	0.25%
\$900,000 > and <= \$950,000	3,710,426	0.95%	4	0.34%
\$950,000 > and <= \$1,000,000	3,886,599	1.00%	4	0.34%
> \$1,000,000	27,154,693	6.96%	21	1.77%
<b>Total</b>	<b>389,978,184</b>	<b>100.00%</b>	<b>1,187</b>	<b>100.00%</b>



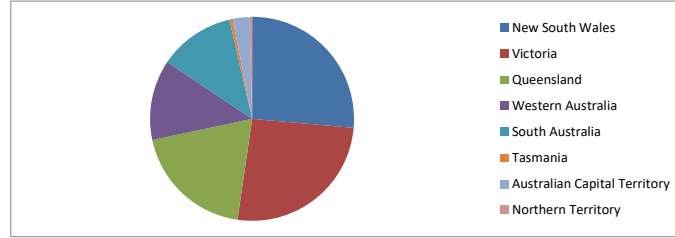
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	598,621	0.15%	2	0.13%
12 Months > and <= 18 Months	4,431,771	1.14%	23	1.49%
18 Months > and <= 24 Months	165,813,635	42.52%	526	34.00%
24 Months > and <= 30 Months	58,425,853	14.98%	199	12.86%
30 Months > and <= 36 Months	49,513,938	12.70%	208	13.45%
36 Months > and <= 42 Months	22,278,961	5.71%	79	5.11%
42 Months > and <= 48 Months	9,452,648	2.42%	46	2.97%
48 Months > and <= 54 Months	1,704,227	0.44%	6	0.39%
54 Months > and <= 60 Months	1,571,296	0.40%	6	0.39%
60 Months > and <= 66 Months	2,712,149	0.70%	13	0.84%
66 Months > and <= 72 Months	1,954,585	0.50%	8	0.52%
> 72 Months	71,520,500	18.34%	431	27.86%
<b>Total</b>	<b>389,978,184</b>	<b>100.00%</b>	<b>1,547</b>	<b>100.00%</b>



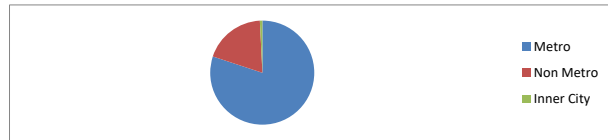
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	102,967,187	26.40%	272	22.91%
Victoria	100,904,838	25.87%	273	23.00%
Queensland	75,730,719	19.42%	242	20.39%
Western Australia	49,580,010	12.71%	168	14.15%
South Australia	46,790,540	12.00%	195	16.43%
Tasmania	2,047,924	0.53%	7	0.59%
Australian Capital Territory	10,507,255	2.69%	26	2.19%
Northern Territory	1,449,711	0.37%	4	0.34%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>389,978,184</b>	<b>100.00%</b>	<b>1,187</b>	<b>100.00%</b>



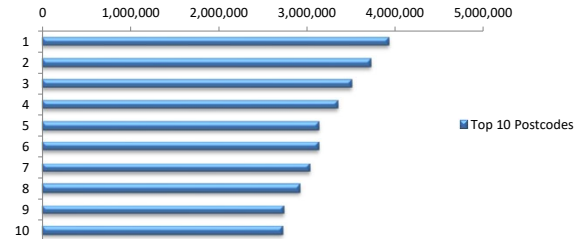
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	312,037,213	80.01%	913	76.92%
Non Metro	75,062,291	19.25%	265	22.33%
Inner City	2,878,680	0.74%	9	0.76%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>389,978,184</b>	<b>100.00%</b>	<b>1,187</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,927,339	1.01%	12	0.78%
3029	3,722,567	0.95%	9	0.58%
3030	3,498,154	0.90%	10	0.65%
3016	3,351,975	0.86%	4	0.26%
2153	3,136,336	0.80%	4	0.26%
4220	3,133,246	0.80%	7	0.45%
4870	3,037,568	0.78%	9	0.58%
3977	2,922,063	0.75%	8	0.52%
3064	2,729,256	0.70%	7	0.45%
6112	2,716,952	0.70%	8	0.52%
<b>Total</b>	<b>32,175,457</b>	<b>8.25%</b>	<b>78</b>	<b>5.04%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	389,978,184	100.00%	1,547	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>389,978,184</b>	<b>100.00%</b>	<b>1,547</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	389,978,184	100.00%	1,547	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>389,978,184</b>	<b>100.00%</b>	<b>1,547</b>	<b>100.00%</b>



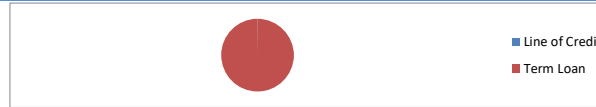
### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	320,613,702	82.21%	1,285	83.06%
Interest Only	68,962,171	17.68%	254	16.42%
Non-Billing	402,311	0.10%	8	0.52%
<b>Total</b>	<b>389,978,184</b>	<b>100.00%</b>	<b>1,547</b>	<b>100.00%</b>



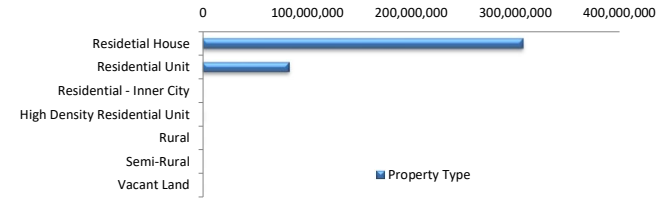
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	402,311	0.10%	8	0.52%
Term Loan	389,575,873	99.90%	1,539	99.48%
<b>Total</b>	<b>389,978,184</b>	<b>100.00%</b>	<b>1,547</b>	<b>100.00%</b>



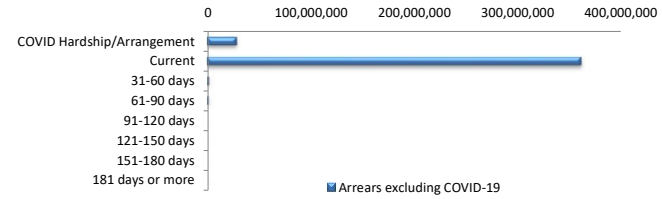
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	307,057,421	78.74%	909	76.58%
Residential Unit	82,341,864	21.11%	277	23.34%
Residential - Inner City	0	0.00%	0	0.00%
High Density Residential Unit	578,899	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%
<b>Total</b>	<b>389,978,184</b>	<b>100.00%</b>	<b>1,187</b>	<b>100.00%</b>



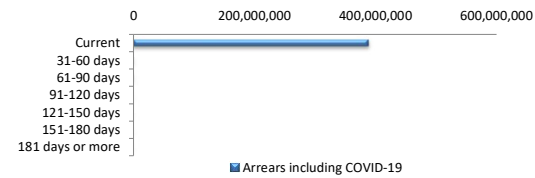
### Arrears excluding COVID-19

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
COVID Hardship/Arrangement	27,107,174	6.95%	74	4.78%
Current	361,044,995	92.58%	1,469	94.96%
31-60 days	982,939	0.25%	2	0.13%
61-90 days	843,076	0.22%	2	0.13%
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%
<b>Total</b>	<b>389,978,184</b>	<b>100.00%</b>	<b>1,547</b>	<b>100.00%</b>



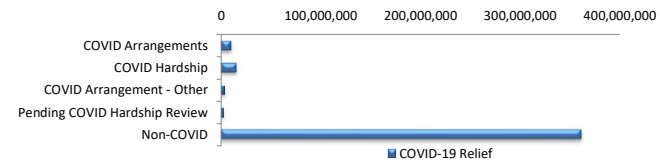
### Arrears including COVID-19

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	388,152,170	99.53%	1,543	99.74%
31-60 days	982,939	0.25%	2	0.13%
61-90 days	843,076	0.22%	2	0.13%
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%
<b>Total</b>	<b>389,978,184</b>	<b>100.00%</b>	<b>1,547</b>	<b>100.00%</b>



### COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	9,223,025	2.37%	24	2.02%
COVID Hardship	14,792,474	3.79%	29	2.44%
COVID Arrangement - Other	3,091,675	0.79%	6	0.51%
Pending COVID Hardship Review	1,967,116	0.50%	5	0.42%
Non-COVID	360,903,894	92.54%	1,123	94.61%
<b>Total</b>	<b>389,978,184</b>	<b>100.00%</b>	<b>1,187</b>	<b>100.00%</b>

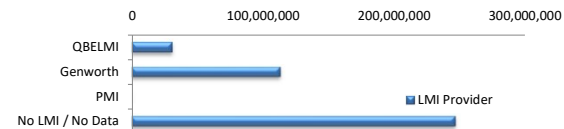


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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	30,269,414	7.76%	104	8.76%
Genworth	112,964,058	28.97%	450	37.91%
PMI	126,393	0.03%	1	0.08%
No LMI / No Data	246,618,319	63.24%	632	53.24%
<b>Total</b>	<b>389,978,184</b>	<b>100.00%</b>	<b>1,187</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	140,934,008	36.14%	535	34.58%
Owner Occupier	249,044,176	63.86%	1,012	65.42%
<b>Total</b>	<b>389,978,184</b>	<b>100.00%</b>	<b>1,547</b>	<b>100.00%</b>



### 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