

**AFG Series 2019-1  
Collateral Report**



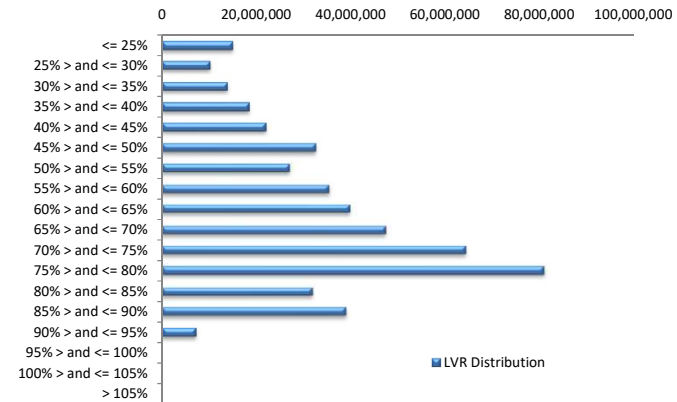
Model Period	1
Collection Period Start	10-Apr-19
Collection Period End	30-Apr-19
No. of Days	21
Interest Period Start	10-Apr-19
Interest Period End	09-May-19
No. of Days	30
Determination Date	07-May-19
Payment Date	10-May-19

**Pool Statistics**

Closing Balance of Mortgages	485,153,479
No. of Loans (Unconsolidated)	1,824
No. of Loans (Consolidated)	1,387
Average Loan Size (Unconsolidated)	265,983
Average Loan Size (Consolidated)	349,786
Largest Loan Size (Unconsolidated)	1,721,612
Largest Loan Size (Consolidated)	1,765,555
Smallest Loan Size (Unconsolidated)	(23,079)
Smallest Loan Size (Consolidated)	(350)
Weighted Average Interest Rate	4.32%
Weighted Average LVR	63.82%
Weighted Average Seasoning	26.92
Weighted Average Remaining Term	326.30

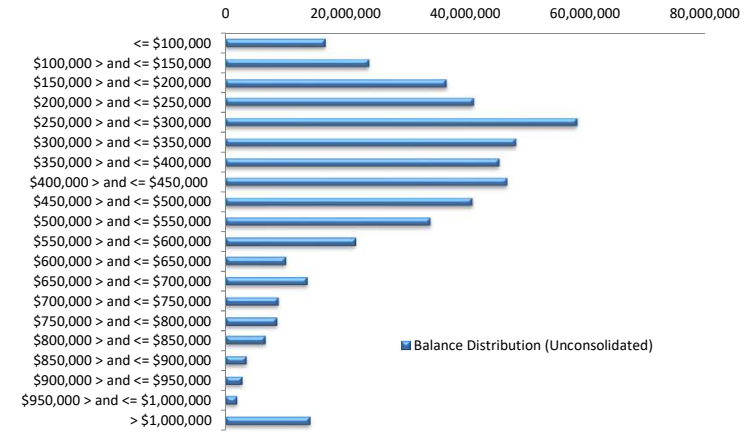
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	14,996,455	3.09%	136	9.81%
25% > and <= 30%	10,197,475	2.10%	50	3.60%
30% > and <= 35%	13,855,905	2.86%	57	4.11%
35% > and <= 40%	18,428,028	3.80%	77	5.55%
40% > and <= 45%	21,893,795	4.51%	66	4.76%
45% > and <= 50%	32,525,830	6.70%	91	6.56%
50% > and <= 55%	27,078,484	5.58%	70	5.05%
55% > and <= 60%	35,511,669	7.32%	90	6.49%
60% > and <= 65%	39,924,309	8.23%	115	8.29%
65% > and <= 70%	47,453,870	9.78%	124	8.94%
70% > and <= 75%	64,380,296	13.27%	138	9.95%
75% > and <= 80%	80,905,638	16.68%	186	13.41%
80% > and <= 85%	31,902,321	6.58%	83	5.98%
85% > and <= 90%	39,012,041	8.04%	89	6.42%
90% > and <= 95%	7,087,364	1.46%	15	1.08%
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>485,153,479</b>	<b>100.00%</b>	<b>1,387</b>	<b>100.00%</b>



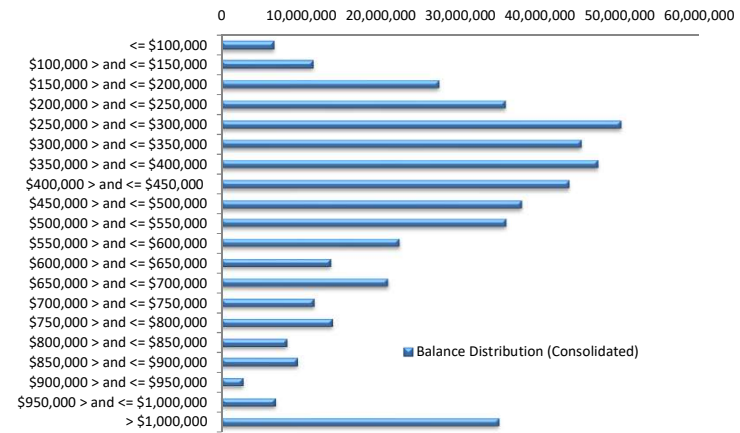
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	16,644,767	3.43%	367	20.12%
\$100,000 > and <= \$150,000	23,898,033	4.93%	192	10.53%
\$150,000 > and <= \$200,000	36,884,651	7.60%	207	11.35%
\$200,000 > and <= \$250,000	41,420,635	8.54%	185	10.14%
\$250,000 > and <= \$300,000	58,690,217	12.10%	213	11.68%
\$300,000 > and <= \$350,000	48,467,598	9.99%	150	8.22%
\$350,000 > and <= \$400,000	45,666,535	9.41%	122	6.69%
\$400,000 > and <= \$450,000	46,968,936	9.68%	111	6.09%
\$450,000 > and <= \$500,000	41,175,339	8.49%	87	4.77%
\$500,000 > and <= \$550,000	34,179,104	7.05%	65	3.56%
\$550,000 > and <= \$600,000	21,781,877	4.49%	38	2.08%
\$600,000 > and <= \$650,000	9,923,996	2.05%	16	0.88%
\$650,000 > and <= \$700,000	13,455,574	2.77%	20	1.10%
\$700,000 > and <= \$750,000	8,702,326	1.79%	12	0.66%
\$750,000 > and <= \$800,000	8,470,785	1.75%	11	0.60%
\$800,000 > and <= \$850,000	6,613,178	1.36%	8	0.44%
\$850,000 > and <= \$900,000	3,474,438	0.72%	4	0.22%
\$900,000 > and <= \$950,000	2,798,759	0.58%	3	0.16%
\$950,000 > and <= \$1,000,000	1,937,452	0.40%	2	0.11%
> \$1,000,000	13,999,279	2.89%	11	0.60%
<b>Total</b>	<b>485,153,479</b>	<b>100.00%</b>	<b>1,824</b>	<b>100.00%</b>



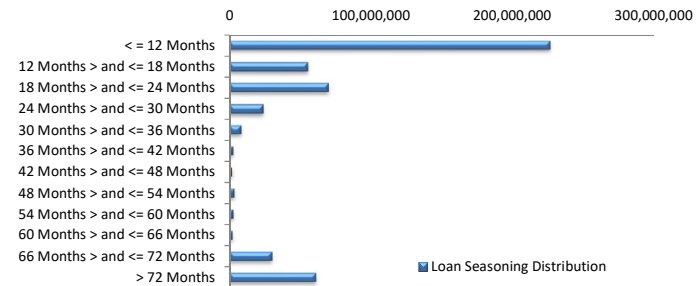
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,579,122	1.36%	101	7.28%
\$100,000 > and <= \$150,000	11,532,496	2.38%	91	6.56%
\$150,000 > and <= \$200,000	27,325,055	5.63%	154	11.10%
\$200,000 > and <= \$250,000	35,643,151	7.35%	159	11.46%
\$250,000 > and <= \$300,000	50,192,466	10.35%	182	13.12%
\$300,000 > and <= \$350,000	45,103,928	9.30%	140	10.09%
\$350,000 > and <= \$400,000	47,176,177	9.72%	126	9.08%
\$400,000 > and <= \$450,000	43,584,084	8.98%	103	7.43%
\$450,000 > and <= \$500,000	37,657,620	7.76%	79	5.70%
\$500,000 > and <= \$550,000	35,708,001	7.36%	68	4.90%
\$550,000 > and <= \$600,000	22,344,289	4.61%	39	2.81%
\$600,000 > and <= \$650,000	13,703,607	2.82%	22	1.59%
\$650,000 > and <= \$700,000	20,927,070	4.31%	31	2.24%
\$700,000 > and <= \$750,000	11,642,115	2.40%	16	1.15%
\$750,000 > and <= \$800,000	13,933,531	2.87%	18	1.30%
\$800,000 > and <= \$850,000	8,218,411	1.69%	10	0.72%
\$850,000 > and <= \$900,000	9,553,907	1.97%	11	0.79%
\$900,000 > and <= \$950,000	2,735,545	0.56%	3	0.22%
\$950,000 > and <= \$1,000,000	6,798,333	1.40%	7	0.50%
> \$1,000,000	34,794,569	7.17%	27	1.95%
<b>Total</b>	<b>485,153,479</b>	<b>100.00%</b>	<b>1,387</b>	<b>100.00%</b>



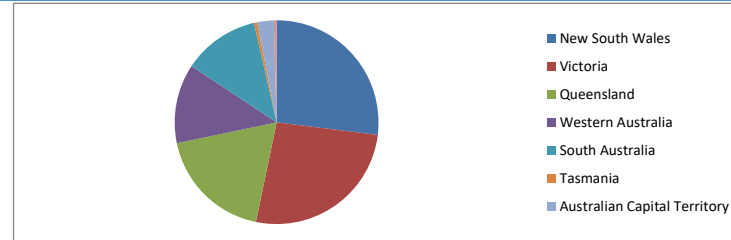
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	226,135,881	46.61%	693	37.99%
12 Months > and <= 18 Months	54,909,058	11.32%	178	9.76%
18 Months > and <= 24 Months	69,482,824	14.32%	272	14.91%
24 Months > and <= 30 Months	23,619,530	4.87%	90	4.93%
30 Months > and <= 36 Months	8,123,420	1.67%	42	2.30%
36 Months > and <= 42 Months	2,485,760	0.51%	8	0.44%
42 Months > and <= 48 Months	1,668,432	0.34%	7	0.38%
48 Months > and <= 54 Months	3,323,472	0.69%	16	0.88%
54 Months > and <= 60 Months	2,661,141	0.55%	9	0.49%
60 Months > and <= 66 Months	2,206,614	0.45%	15	0.82%
66 Months > and <= 72 Months	29,564,038	6.09%	152	8.33%
> 72 Months	60,973,309	12.57%	342	18.75%
<b>Total</b>	<b>485,153,479</b>	<b>100.00%</b>	<b>1,824</b>	<b>100.00%</b>



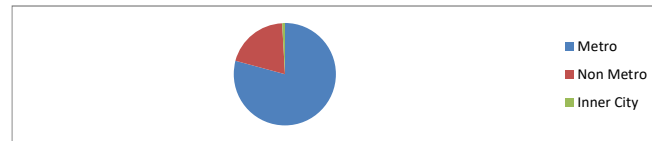
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	130,869,769	26.97%	326	23.50%
Victoria	127,403,575	26.26%	332	23.94%
Queensland	89,565,897	18.46%	266	19.18%
Western Australia	61,076,229	12.59%	189	13.63%
South Australia	58,860,711	12.13%	227	16.37%
Tasmania	2,605,140	0.54%	9	0.65%
Australian Capital Territory	12,752,056	2.63%	32	2.31%
Northern Territory	2,020,101	0.42%	6	0.43%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>485,153,479</b>	<b>100.00%</b>	<b>1,387</b>	<b>100.00%</b>



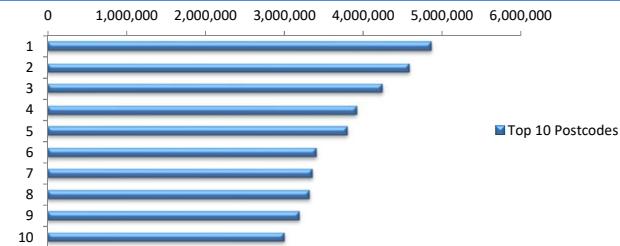
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	384,258,980	79.20%	1,065	76.78%
Non Metro	96,944,986	19.98%	312	22.49%
Inner City	3,949,514	0.81%	10	0.72%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>485,153,479</b>	<b>100.00%</b>	<b>1,387</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	4,858,139	1.00%	14	0.77%
3029	4,585,500	0.95%	11	0.60%
3030	4,239,553	0.87%	12	0.66%
2153	3,914,511	0.81%	5	0.27%
4220	3,793,823	0.78%	8	0.44%
3064	3,408,720	0.70%	8	0.44%
3016	3,355,132	0.69%	4	0.22%
3977	3,321,746	0.68%	10	0.55%
4870	3,188,459	0.66%	9	0.49%
3805	3,000,179	0.62%	8	0.44%
<b>Total</b>	<b>37,665,761</b>	<b>7.76%</b>	<b>89</b>	<b>4.88%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	485,153,479	100.00%	1,824	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>485,153,479</b>	<b>100.00%</b>	<b>1,824</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	485,153,479	100.00%	1,824	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>485,153,479</b>	<b>100.00%</b>	<b>1,824</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	399,693,370	82.38%	1,512	82.89%
Interest Only	85,044,556	17.53%	303	16.61%
Non-Billing	415,553	0.09%	9	0.49%
<b>Total</b>	<b>485,153,479</b>	<b>100.00%</b>	<b>1,824</b>	<b>100.00%</b>



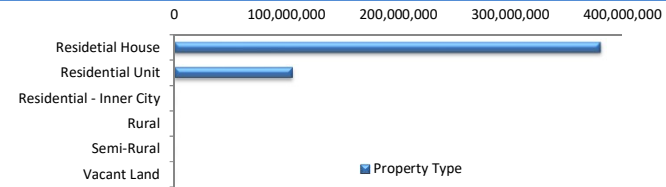
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	415,553	0.09%	9	0.49%
Term Loan	484,737,926	99.91%	1,815	99.51%
<b>Total</b>	<b>485,153,479</b>	<b>100.00%</b>	<b>1,824</b>	<b>100.00%</b>



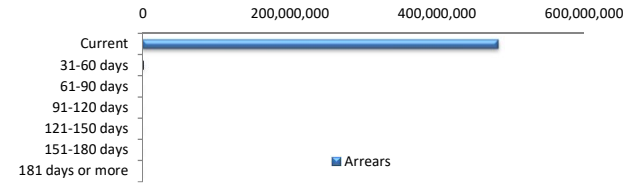
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	380,461,616	78.42%	1,060	76.42%
Residential Unit	104,691,863	21.58%	327	23.58%
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%
<b>Total</b>	<b>485,153,479</b>	<b>100.00%</b>	<b>1,387</b>	<b>100.00%</b>



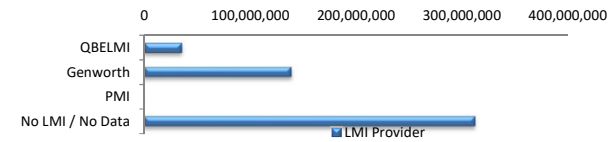
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	483,940,815	99.75%	1,821	99.84%
31-60 days	1,212,665	0.25%	3	0.16%
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%
<b>Total</b>	<b>485,153,479</b>	<b>100.00%</b>	<b>1,824</b>	<b>100.00%</b>



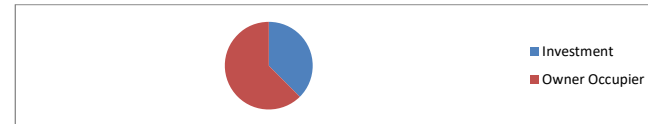
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	34,586,197	7.13%	108	7.79%
Genworth	138,495,737	28.55%	525	37.85%
PMI	131,395	0.03%	1	0.07%
No LMI / No Data	311,940,150	64.30%	753	54.29%
<b>Total</b>	<b>485,153,479</b>	<b>100.00%</b>	<b>1,387</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	181,940,126	37.50%	653	35.80%
Owner Occupier	303,213,353	62.50%	1,171	64.20%
<b>Total</b>	<b>485,153,479</b>	<b>100.00%</b>	<b>1,824</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