

**AFG Series 2019-1**  
**Collateral Report**



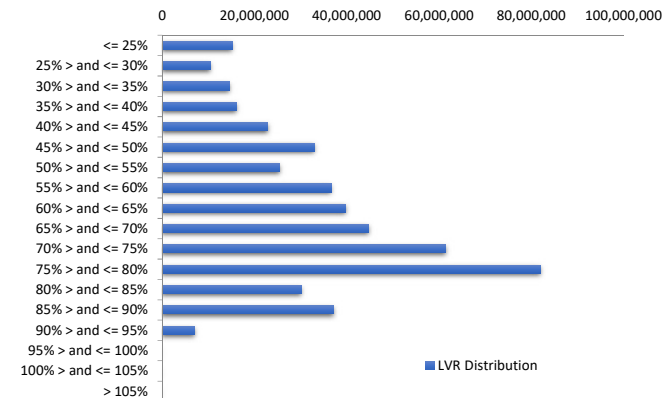
Model Period	2
Collection Period Start	1-May-19
Collection Period End	31-May-19
No. of Days	31
Interest Period Start	10-May-19
Interest Period End	10-Jun-19
No. of Days	32
Determination Date	5-Jun-19
Payment Date	11-Jun-19

**Pool Statistics**

Closing Balance of Mortgages	476,702,912
No. of Loans (Unconsolidated)	1,802
No. of Loans (Consolidated)	1,374
Average Loan Size (Unconsolidated)	264,541
Average Loan Size (Consolidated)	346,945
Largest Loan Size (Unconsolidated)	1,718,909
Largest Loan Size (Consolidated)	1,758,570
Smallest Loan Size (Unconsolidated)	(334,481)
Smallest Loan Size (Consolidated)	(12,708)
Weighted Average Interest Rate	4.30%
Weighted Average LVR	63.61%
Weighted Average Seasoning	27.92
Weighted Average Remaining Term	325.22

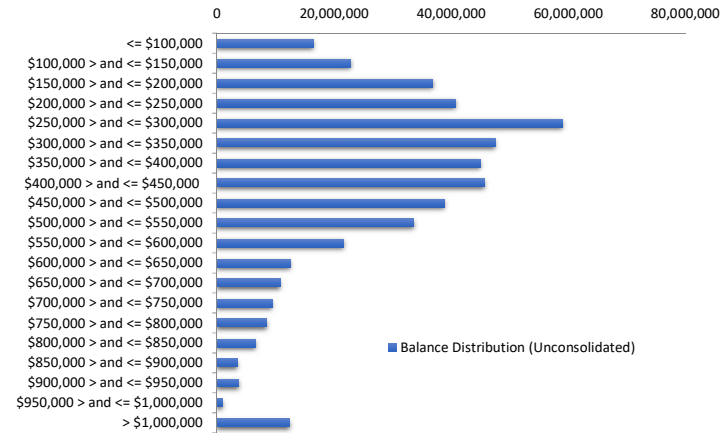
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	15,160,524	3.18%	139	10.12%
25% > and <= 30%	10,469,790	2.20%	52	3.78%
30% > and <= 35%	14,605,280	3.06%	62	4.51%
35% > and <= 40%	16,139,670	3.39%	67	4.88%
40% > and <= 45%	22,937,474	4.81%	67	4.88%
45% > and <= 50%	33,018,528	6.93%	92	6.70%
50% > and <= 55%	25,486,826	5.35%	69	5.02%
55% > and <= 60%	36,680,770	7.69%	93	6.77%
60% > and <= 65%	39,718,962	8.33%	116	8.44%
65% > and <= 70%	44,696,218	9.38%	116	8.44%
70% > and <= 75%	61,479,035	12.90%	132	9.61%
75% > and <= 80%	81,897,647	17.18%	188	13.68%
80% > and <= 85%	30,191,482	6.33%	81	5.90%
85% > and <= 90%	37,132,282	7.79%	85	6.19%
90% > and <= 95%	7,088,424	1.49%	15	1.09%
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>476,702,912</b>	<b>100.00%</b>	<b>1,374</b>	<b>100.00%</b>



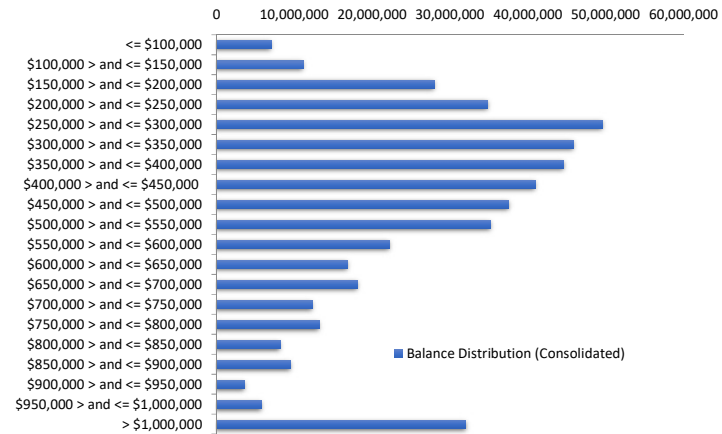
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	16,464,898	3.45%	368	20.42%
\$100,000 > and <= \$150,000	22,878,518	4.80%	184	10.21%
\$150,000 > and <= \$200,000	36,855,322	7.73%	208	11.54%
\$200,000 > and <= \$250,000	40,757,215	8.55%	182	10.10%
\$250,000 > and <= \$300,000	59,051,423	12.39%	214	11.88%
\$300,000 > and <= \$350,000	47,537,139	9.97%	147	8.16%
\$350,000 > and <= \$400,000	44,971,373	9.43%	120	6.66%
\$400,000 > and <= \$450,000	45,625,135	9.57%	108	5.99%
\$450,000 > and <= \$500,000	38,882,325	8.16%	82	4.55%
\$500,000 > and <= \$550,000	33,626,759	7.05%	64	3.55%
\$550,000 > and <= \$600,000	21,678,097	4.55%	38	2.11%
\$600,000 > and <= \$650,000	12,488,213	2.62%	20	1.11%
\$650,000 > and <= \$700,000	10,779,044	2.26%	16	0.89%
\$700,000 > and <= \$750,000	9,406,946	1.97%	13	0.72%
\$750,000 > and <= \$800,000	8,503,834	1.78%	11	0.61%
\$800,000 > and <= \$850,000	6,596,704	1.38%	8	0.44%
\$850,000 > and <= \$900,000	3,478,609	0.73%	4	0.22%
\$900,000 > and <= \$950,000	3,729,778	0.78%	4	0.22%
\$950,000 > and <= \$1,000,000	975,669	0.20%	1	0.06%
> \$1,000,000	12,415,908	2.60%	10	0.55%
<b>Total</b>	<b>476,702,912</b>	<b>100.00%</b>	<b>1,802</b>	<b>100.00%</b>



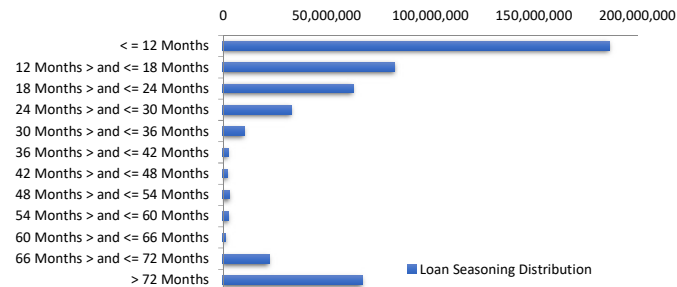
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,052,446	1.48%	108	7.86%
\$100,000 > and <= \$150,000	11,134,972	2.34%	87	6.33%
\$150,000 > and <= \$200,000	27,991,872	5.87%	158	11.50%
\$200,000 > and <= \$250,000	34,840,428	7.31%	155	11.28%
\$250,000 > and <= \$300,000	49,504,440	10.38%	179	13.03%
\$300,000 > and <= \$350,000	45,830,676	9.61%	142	10.33%
\$350,000 > and <= \$400,000	44,598,353	9.36%	119	8.66%
\$400,000 > and <= \$450,000	40,916,143	8.58%	97	7.06%
\$450,000 > and <= \$500,000	37,555,144	7.88%	79	5.75%
\$500,000 > and <= \$550,000	35,179,139	7.38%	67	4.88%
\$550,000 > and <= \$600,000	22,237,276	4.66%	39	2.84%
\$600,000 > and <= \$650,000	16,862,902	3.54%	27	1.97%
\$650,000 > and <= \$700,000	18,161,084	3.81%	27	1.97%
\$700,000 > and <= \$750,000	12,328,021	2.59%	17	1.24%
\$750,000 > and <= \$800,000	13,202,455	2.77%	17	1.24%
\$800,000 > and <= \$850,000	8,199,469	1.72%	10	0.73%
\$850,000 > and <= \$900,000	9,554,235	2.00%	11	0.80%
\$900,000 > and <= \$950,000	3,666,493	0.77%	4	0.29%
\$950,000 > and <= \$1,000,000	5,832,700	1.22%	6	0.44%
> \$1,000,000	32,054,663	6.72%	25	1.82%
<b>Total</b>	<b>476,702,912</b>	<b>100.00%</b>	<b>1,374</b>	<b>100.00%</b>



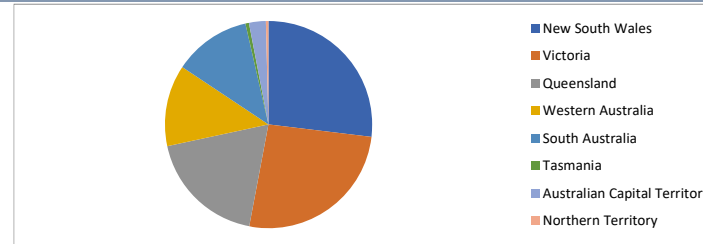
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	186,267,211	39.07%	583	32.35%
12 Months > and <= 18 Months	82,924,146	17.40%	261	14.48%
18 Months > and <= 24 Months	62,821,231	13.18%	242	13.43%
24 Months > and <= 30 Months	32,943,920	6.91%	122	6.77%
30 Months > and <= 36 Months	10,280,283	2.16%	51	2.83%
36 Months > and <= 42 Months	2,372,871	0.50%	9	0.50%
42 Months > and <= 48 Months	2,207,941	0.46%	8	0.44%
48 Months > and <= 54 Months	3,208,693	0.67%	14	0.78%
54 Months > and <= 60 Months	2,727,802	0.57%	11	0.61%
60 Months > and <= 66 Months	1,387,522	0.29%	10	0.55%
66 Months > and <= 72 Months	22,198,335	4.66%	120	6.66%
> 72 Months	67,362,955	14.13%	371	20.59%
<b>Total</b>	<b>476,702,912</b>	<b>100.00%</b>	<b>1,802</b>	<b>100.00%</b>



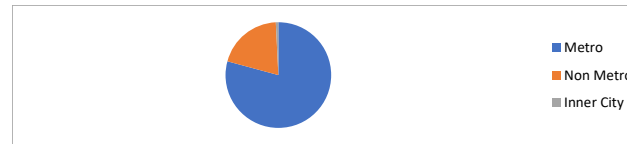
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	128,110,782	26.87%	324	23.58%
Victoria	124,565,206	26.13%	327	23.80%
Queensland	88,898,718	18.65%	265	19.29%
Western Australia	60,418,018	12.67%	188	13.68%
South Australia	57,665,834	12.10%	224	16.30%
Tasmania	2,569,059	0.54%	9	0.66%
Australian Capital Territory	12,458,170	2.61%	31	2.26%
Northern Territory	2,017,125	0.42%	6	0.44%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>476,702,912</b>	<b>100.00%</b>	<b>1,374</b>	<b>100.00%</b>



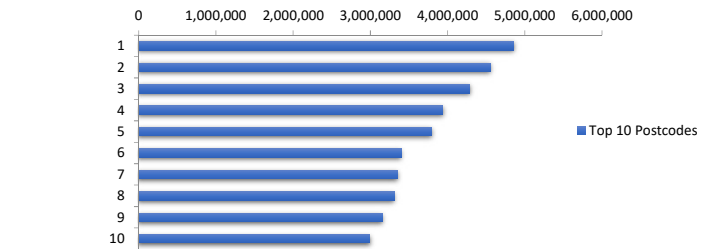
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	377,403,104	79.17%	1,054	76.71%
Non Metro	95,378,002	20.01%	310	22.56%
Inner City	3,921,805	0.82%	10	0.73%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>476,702,912</b>	<b>100.00%</b>	<b>1,374</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	4,855,537	1.02%	14	0.78%
3029	4,553,609	0.96%	11	0.61%
3030	4,288,090	0.90%	12	0.67%
2153	3,939,049	0.83%	5	0.28%
4220	3,789,718	0.79%	8	0.44%
3064	3,402,588	0.71%	8	0.44%
3016	3,354,688	0.70%	4	0.22%
3977	3,312,344	0.69%	10	0.55%
4870	3,160,031	0.66%	9	0.50%
3805	2,995,214	0.63%	8	0.44%
<b>Total</b>	<b>37,650,869</b>	<b>7.90%</b>	<b>89</b>	<b>4.94%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	476,702,912	100.00%	1,802	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>476,702,912</b>	<b>100.00%</b>	<b>1,802</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	476,702,912	100.00%	1,802	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>476,702,912</b>	<b>100.00%</b>	<b>1,802</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	394,726,098	82.80%	1,501	83.30%
Interest Only	81,551,233	17.11%	292	16.20%
Non-Billing	425,581	0.09%	9	0.50%
<b>Total</b>	<b>476,702,912</b>	<b>100.00%</b>	<b>1,802</b>	<b>100.00%</b>



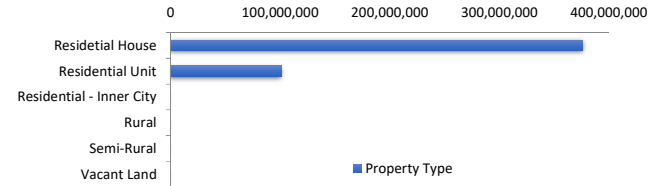
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	425,581	0.09%	9	0.50%
Term Loan	476,277,330	99.91%	1,793	99.50%
<b>Total</b>	<b>476,702,912</b>	<b>100.00%</b>	<b>1,802</b>	<b>100.00%</b>



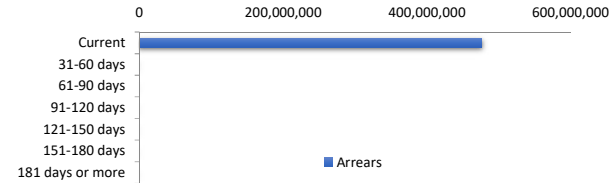
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	375,804,440	78.83%	1,052	76.56%
Residential Unit	100,898,471	21.17%	322	23.44%
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>476,702,912</b>	<b>100.00%</b>	<b>1,374</b>	<b>100.00%</b>



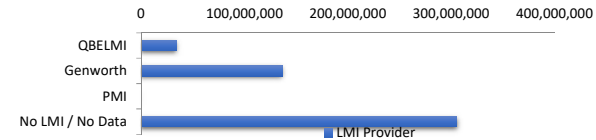
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	476,202,459	99.90%	1,801	99.94%
31-60 days	500,453	0.10%	1	0.06%
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>476,702,912</b>	<b>100.00%</b>	<b>1,802</b>	<b>100.00%</b>



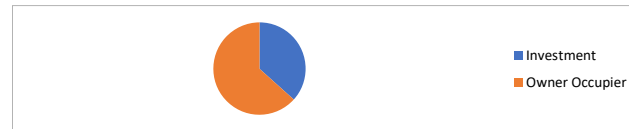
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	34,479,220	7.23%	108	7.86%
Genworth	136,818,435	28.70%	521	37.92%
PMI	131,021	0.03%	1	0.07%
No LMI / No Data	305,274,236	64.04%	744	54.15%
<b>Total</b>	<b>476,702,912</b>	<b>100.00%</b>	<b>1,374</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	175,028,853	36.72%	640	35.52%
Owner Occupier	301,674,059	63.28%	1,162	64.48%
<b>Total</b>	<b>476,702,912</b>	<b>100.00%</b>	<b>1,802</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