

AFG Series 2019-1
Collateral Report



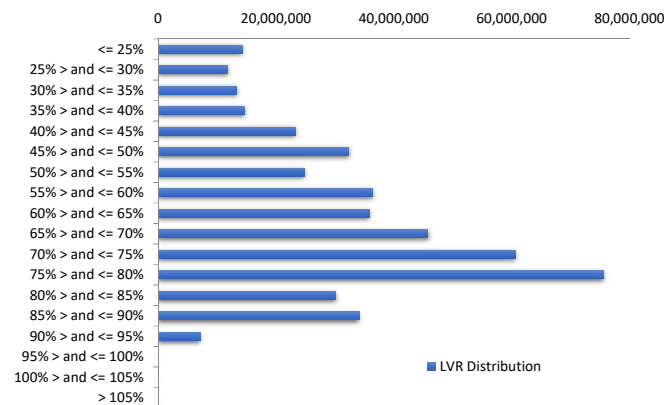
Model Period	4
Collection Period Start	1-Jul-19
Collection Period End	31-Jul-19
No. of Days	31
Interest Period Start	10-Jul-19
Interest Period End	11-Aug-19
No. of Days	33
Determination Date	7-Aug-19
Payment Date	12-Aug-19

Pool Statistics

Closing Balance of Mortgages	460,278,769
No. of Loans (Unconsolidated)	1,759
No. of Loans (Consolidated)	1,338
Average Loan Size (Unconsolidated)	261,671
Average Loan Size (Consolidated)	344,005
Largest Loan Size (Unconsolidated)	1,717,999
Largest Loan Size (Consolidated)	1,717,999
Smallest Loan Size (Unconsolidated)	(31,817)
Smallest Loan Size (Consolidated)	(5,107)
Weighted Average Interest Rate	3.83%
Weighted Average LVR	63.43%
Weighted Average Seasoning	29.79
Weighted Average Remaining Term	323.64

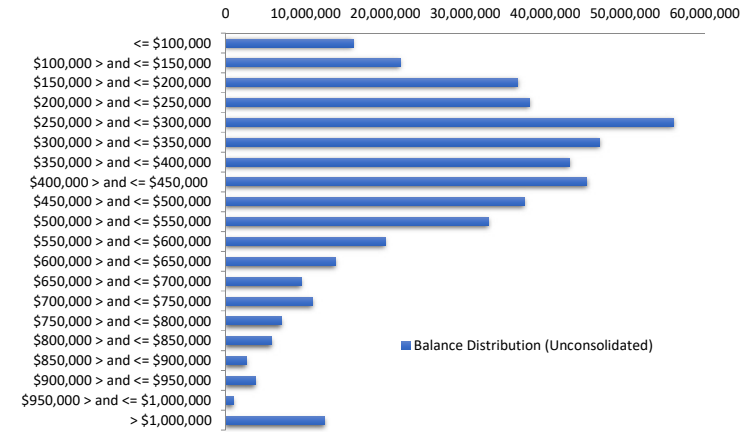
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	14,283,243	3.10%	138	10.31%
25% > and <= 30%	11,834,889	2.57%	61	4.56%
30% > and <= 35%	13,347,035	2.90%	55	4.11%
35% > and <= 40%	14,694,610	3.19%	61	4.56%
40% > and <= 45%	23,346,246	5.07%	73	5.46%
45% > and <= 50%	32,345,352	7.03%	87	6.50%
50% > and <= 55%	24,828,616	5.39%	66	4.93%
55% > and <= 60%	36,474,174	7.92%	95	7.10%
60% > and <= 65%	35,810,523	7.78%	111	8.30%
65% > and <= 70%	45,808,157	9.95%	112	8.37%
70% > and <= 75%	60,616,406	13.17%	133	9.94%
75% > and <= 80%	75,597,716	16.42%	174	13.00%
80% > and <= 85%	30,109,732	6.54%	79	5.90%
85% > and <= 90%	34,095,829	7.41%	78	5.83%
90% > and <= 95%	7,086,240	1.54%	15	1.12%
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	460,278,769	100.00%	1,338	100.00%



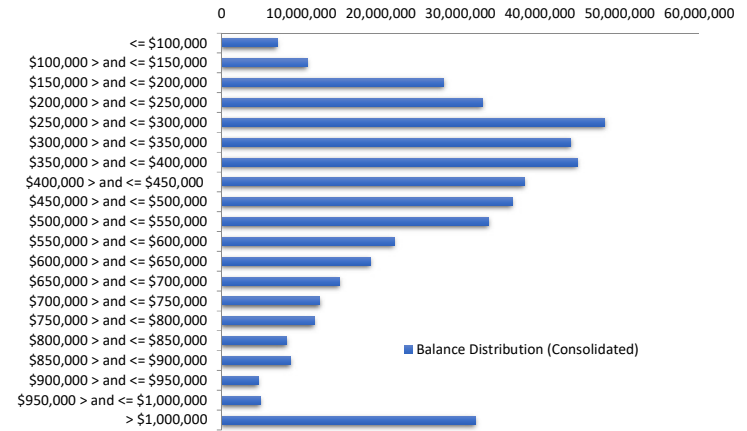
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	15,952,859	3.47%	373	21.21%
\$100,000 > and <= \$150,000	21,840,991	4.75%	176	10.01%
\$150,000 > and <= \$200,000	36,552,715	7.94%	207	11.77%
\$200,000 > and <= \$250,000	38,059,971	8.27%	170	9.66%
\$250,000 > and <= \$300,000	56,081,295	12.18%	204	11.60%
\$300,000 > and <= \$350,000	46,729,266	10.15%	145	8.24%
\$350,000 > and <= \$400,000	43,057,880	9.35%	115	6.54%
\$400,000 > and <= \$450,000	45,195,706	9.82%	107	6.08%
\$450,000 > and <= \$500,000	37,340,788	8.11%	79	4.49%
\$500,000 > and <= \$550,000	32,924,024	7.15%	63	3.58%
\$550,000 > and <= \$600,000	20,005,796	4.35%	35	1.99%
\$600,000 > and <= \$650,000	13,738,022	2.98%	22	1.25%
\$650,000 > and <= \$700,000	9,459,507	2.06%	14	0.80%
\$700,000 > and <= \$750,000	10,883,180	2.36%	15	0.85%
\$750,000 > and <= \$800,000	6,990,386	1.52%	9	0.51%
\$800,000 > and <= \$850,000	5,766,035	1.25%	7	0.40%
\$850,000 > and <= \$900,000	2,599,686	0.56%	3	0.17%
\$900,000 > and <= \$950,000	3,717,283	0.81%	4	0.23%
\$950,000 > and <= \$1,000,000	971,483	0.21%	1	0.06%
> \$1,000,000	12,411,898	2.70%	10	0.57%
Total	460,278,769	100.00%	1,759	100.00%



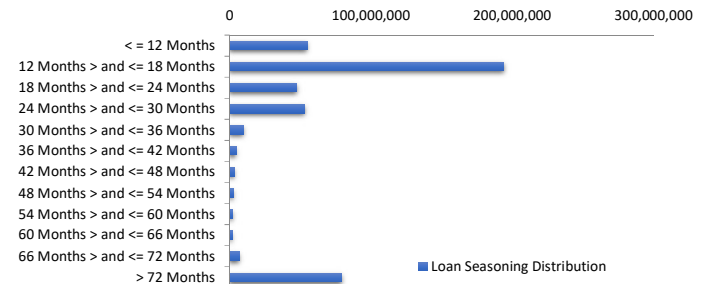
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,940,631	1.51%	112	8.37%
\$100,000 > and <= \$150,000	10,718,746	2.33%	84	6.28%
\$150,000 > and <= \$200,000	27,872,480	6.06%	158	11.81%
\$200,000 > and <= \$250,000	32,758,608	7.12%	146	10.91%
\$250,000 > and <= \$300,000	48,104,610	10.45%	175	13.08%
\$300,000 > and <= \$350,000	43,860,270	9.53%	136	10.16%
\$350,000 > and <= \$400,000	44,661,993	9.70%	119	8.89%
\$400,000 > and <= \$450,000	38,005,590	8.26%	90	6.73%
\$450,000 > and <= \$500,000	36,508,426	7.93%	77	5.75%
\$500,000 > and <= \$550,000	33,513,310	7.28%	64	4.78%
\$550,000 > and <= \$600,000	21,703,460	4.72%	38	2.84%
\$600,000 > and <= \$650,000	18,743,998	4.07%	30	2.24%
\$650,000 > and <= \$700,000	14,795,203	3.21%	22	1.64%
\$700,000 > and <= \$750,000	12,353,538	2.68%	17	1.27%
\$750,000 > and <= \$800,000	11,625,734	2.53%	15	1.12%
\$800,000 > and <= \$850,000	8,185,890	1.78%	10	0.75%
\$850,000 > and <= \$900,000	8,652,380	1.88%	10	0.75%
\$900,000 > and <= \$950,000	4,569,279	0.99%	5	0.37%
\$950,000 > and <= \$1,000,000	4,867,335	1.06%	5	0.37%
> \$1,000,000	31,837,287	6.92%	25	1.87%
Total	460,278,769	100.00%	1,338	100.00%



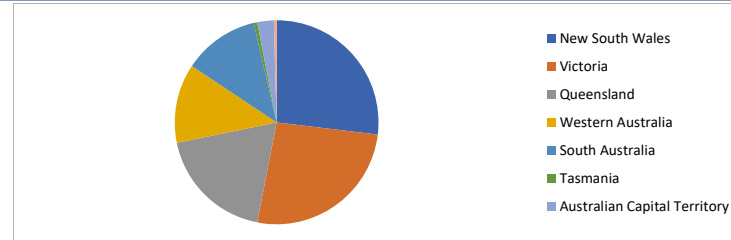
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	54,764,576	11.90%	184	10.46%
12 Months > and <= 18 Months	193,645,167	42.07%	599	34.05%
18 Months > and <= 24 Months	47,592,719	10.34%	172	9.78%
24 Months > and <= 30 Months	53,184,176	11.55%	212	12.05%
30 Months > and <= 36 Months	9,979,234	2.17%	37	2.10%
36 Months > and <= 42 Months	4,523,068	0.98%	27	1.53%
42 Months > and <= 48 Months	3,414,348	0.74%	12	0.68%
48 Months > and <= 54 Months	2,674,732	0.58%	12	0.68%
54 Months > and <= 60 Months	2,298,740	0.50%	11	0.63%
60 Months > and <= 66 Months	1,899,551	0.41%	8	0.45%
66 Months > and <= 72 Months	6,989,312	1.52%	39	2.22%
> 72 Months	79,313,146	17.23%	446	25.36%
Total	460,278,769	100.00%	1,759	100.00%



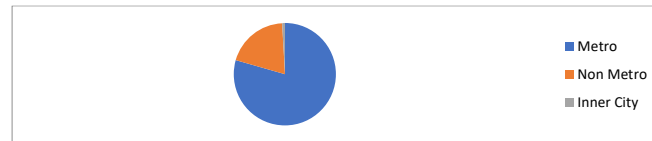
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	124,011,522	26.94%	314	23.47%
Victoria	120,088,569	26.09%	316	23.62%
Queensland	86,145,632	18.72%	261	19.51%
Western Australia	57,890,104	12.58%	182	13.60%
South Australia	55,601,161	12.08%	220	16.44%
Tasmania	2,551,666	0.55%	9	0.67%
Australian Capital Territory	12,040,527	2.62%	30	2.24%
Northern Territory	1,949,588	0.42%	6	0.45%
No Data	0	0.00%	0	0.00%
Total	460,278,769	100.00%	1,338	100.00%



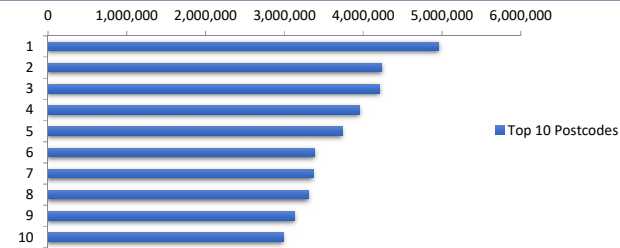
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	365,516,090	79.41%	1,026	76.68%
Non Metro	90,844,550	19.74%	302	22.57%
Inner City	3,918,129	0.85%	10	0.75%
No Data	0	0.00%	0	0.00%
Total	460,278,769	100.00%	1,338	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	4,954,643	1.08%	14	0.80%
3030	4,235,342	0.92%	12	0.68%
3029	4,200,399	0.91%	10	0.57%
2153	3,952,810	0.86%	5	0.28%
3977	3,734,020	0.81%	10	0.57%
3016	3,382,730	0.73%	4	0.23%
3064	3,364,623	0.73%	8	0.45%
4220	3,308,323	0.72%	7	0.40%
4870	3,127,147	0.68%	9	0.51%
3805	2,986,986	0.65%	8	0.45%
Total	37,247,023	8.09%	87	4.95%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	460,278,769	100.00%	1,759	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	460,278,769	100.00%	1,759	100.00%



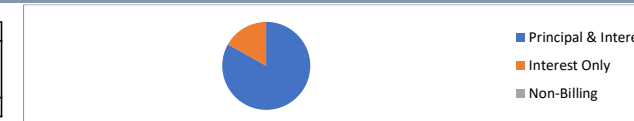
Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	460,278,769	100.00%	1,759	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	460,278,769	100.00%	1,759	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	383,078,665	83.23%	1,477	83.97%
Interest Only	76,771,918	16.68%	273	15.52%
Non-Billing	428,186	0.09%	9	0.51%
Total	460,278,769	100.00%	1,759	100.00%



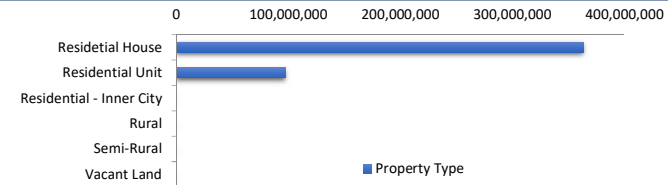
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	428,186	0.09%	9	0.51%
Term Loan	459,850,584	99.91%	1,750	99.49%
Total	460,278,769	100.00%	1,759	100.00%



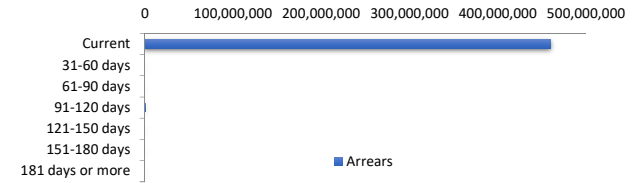
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	363,191,656	78.91%	1,024	76.53%
Residential Unit	97,087,113	21.09%	314	23.47%
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	460,278,769	100.00%	1,338	100.00%



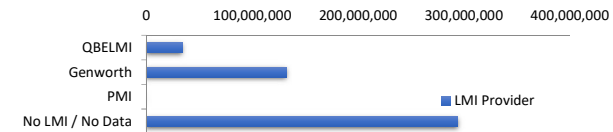
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	459,774,727	99.89%	1,758	99.94%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	504,043	0.11%	1	0.06%
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	460,278,769	100.00%	1,759	100.00%



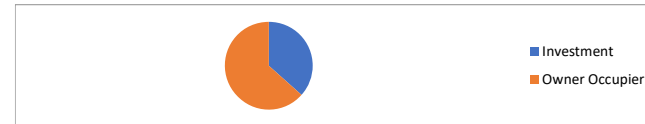
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	33,837,394	7.35%	108	8.07%
Genworth	132,186,205	28.72%	504	37.67%
PMI	130,208	0.03%	1	0.07%
No LMI / No Data	294,124,963	63.90%	725	54.19%
Total	460,278,769	100.00%	1,338	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	168,282,081	36.56%	624	35.47%
Owner Occupier	291,996,688	63.44%	1,135	64.53%
Total	460,278,769	100.00%	1,759	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