

**AFG Series 2019-1  
Collateral Report**



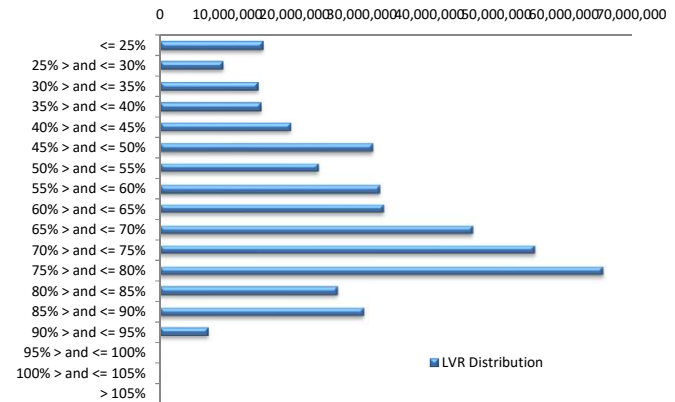
Model Period	8
Collection Period Start	01-Nov-19
Collection Period End	30-Nov-19
No. of Days	30
Interest Period Start	11-Nov-19
Interest Period End	09-Dec-19
No. of Days	29
Determination Date	05-Dec-19
Payment Date	10-Dec-19

**Pool Statistics**

Closing Balance of Mortgages	425,795,988
No. of Loans (Unconsolidated)	1,648
No. of Loans (Consolidated)	1,262
Average Loan Size (Unconsolidated)	258,371
Average Loan Size (Consolidated)	337,398
Largest Loan Size (Unconsolidated)	1,714,283
Largest Loan Size (Consolidated)	1,714,283
Smallest Loan Size (Unconsolidated)	(13,945)
Smallest Loan Size (Consolidated)	(13,945)
Weighted Average Interest Rate	3.65%
Weighted Average LVR	62.92%
Weighted Average Seasoning	33.56
Weighted Average Remaining Term	319.89

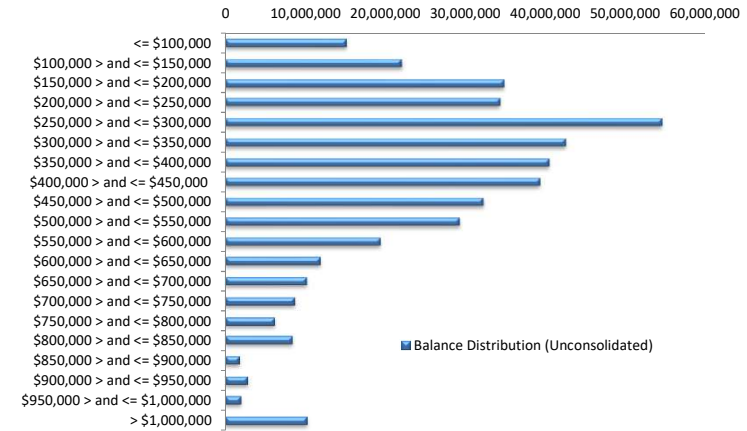
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	15,214,875	3.57%	152	12.04%
25% > and <= 30%	9,295,107	2.18%	48	3.80%
30% > and <= 35%	14,454,660	3.39%	62	4.91%
35% > and <= 40%	14,955,715	3.51%	59	4.68%
40% > and <= 45%	19,320,862	4.54%	67	5.31%
45% > and <= 50%	31,579,239	7.42%	77	6.10%
50% > and <= 55%	23,511,005	5.52%	62	4.91%
55% > and <= 60%	32,577,744	7.65%	95	7.53%
60% > and <= 65%	33,243,175	7.81%	101	8.00%
65% > and <= 70%	46,466,028	10.91%	112	8.87%
70% > and <= 75%	55,742,377	13.09%	126	9.98%
75% > and <= 80%	65,830,491	15.46%	149	11.81%
80% > and <= 85%	26,317,373	6.18%	68	5.39%
85% > and <= 90%	30,210,097	7.09%	69	5.47%
90% > and <= 95%	7,077,240	1.66%	15	1.19%
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>425,795,988</b>	<b>100.00%</b>	<b>1,262</b>	<b>100.00%</b>



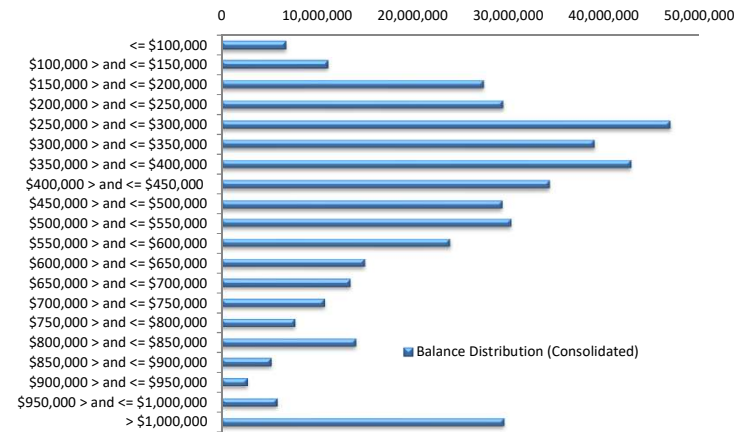
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	15,123,730	3.55%	352	21.36%
\$100,000 > and <= \$150,000	22,051,305	5.18%	177	10.74%
\$150,000 > and <= \$200,000	34,793,256	8.17%	198	12.01%
\$200,000 > and <= \$250,000	34,367,957	8.07%	153	9.28%
\$250,000 > and <= \$300,000	54,575,916	12.82%	198	12.01%
\$300,000 > and <= \$350,000	42,541,407	9.99%	132	8.01%
\$350,000 > and <= \$400,000	40,479,044	9.51%	108	6.55%
\$400,000 > and <= \$450,000	39,256,929	9.22%	93	5.64%
\$450,000 > and <= \$500,000	32,228,551	7.57%	68	4.13%
\$500,000 > and <= \$550,000	29,273,418	6.87%	56	3.40%
\$550,000 > and <= \$600,000	19,375,366	4.55%	34	2.06%
\$600,000 > and <= \$650,000	11,846,268	2.78%	19	1.15%
\$650,000 > and <= \$700,000	10,135,285	2.38%	15	0.91%
\$700,000 > and <= \$750,000	8,652,280	2.03%	12	0.73%
\$750,000 > and <= \$800,000	6,183,525	1.45%	8	0.49%
\$800,000 > and <= \$850,000	8,250,652	1.94%	10	0.61%
\$850,000 > and <= \$900,000	1,760,552	0.41%	2	0.12%
\$900,000 > and <= \$950,000	2,764,727	0.65%	3	0.18%
\$950,000 > and <= \$1,000,000	1,952,723	0.46%	2	0.12%
> \$1,000,000	10,183,097	2.39%	8	0.49%
<b>Total</b>	<b>425,795,988</b>	<b>100.00%</b>	<b>1,648</b>	<b>100.00%</b>



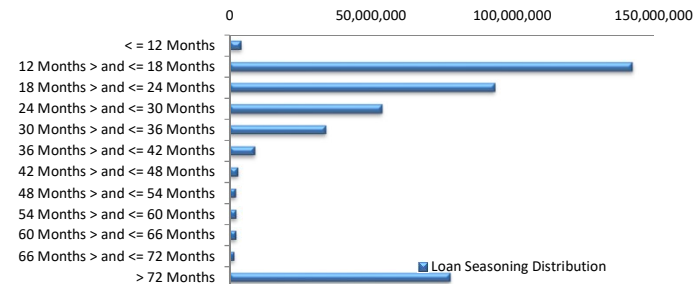
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,662,461	1.56%	116	9.19%
\$100,000 > and <= \$150,000	11,145,328	2.62%	87	6.89%
\$150,000 > and <= \$200,000	27,450,269	6.45%	156	12.36%
\$200,000 > and <= \$250,000	29,483,352	6.92%	131	10.38%
\$250,000 > and <= \$300,000	46,936,740	11.02%	170	13.47%
\$300,000 > and <= \$350,000	38,986,621	9.16%	121	9.59%
\$350,000 > and <= \$400,000	42,761,036	10.04%	114	9.03%
\$400,000 > and <= \$450,000	34,301,350	8.06%	81	6.42%
\$450,000 > and <= \$500,000	29,374,718	6.90%	62	4.91%
\$500,000 > and <= \$550,000	30,248,773	7.10%	58	4.60%
\$550,000 > and <= \$600,000	23,921,214	5.62%	42	3.33%
\$600,000 > and <= \$650,000	15,048,271	3.53%	24	1.90%
\$650,000 > and <= \$700,000	13,482,524	3.17%	20	1.58%
\$700,000 > and <= \$750,000	10,808,848	2.54%	15	1.19%
\$750,000 > and <= \$800,000	7,721,042	1.81%	10	0.79%
\$800,000 > and <= \$850,000	14,081,138	3.31%	17	1.35%
\$850,000 > and <= \$900,000	5,230,596	1.23%	6	0.48%
\$900,000 > and <= \$950,000	2,745,232	0.64%	3	0.24%
\$950,000 > and <= \$1,000,000	5,846,229	1.37%	6	0.48%
> \$1,000,000	29,560,248	6.94%	23	1.82%
<b>Total</b>	<b>425,795,988</b>	<b>100.00%</b>	<b>1,262</b>	<b>100.00%</b>



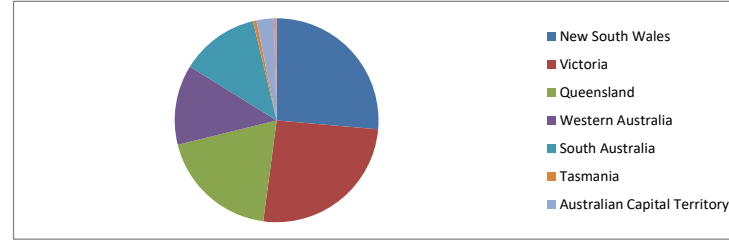
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	4,114,039	0.97%	17	1.03%
12 Months > and <= 18 Months	142,398,086	33.44%	447	27.12%
18 Months > and <= 24 Months	93,616,256	21.99%	306	18.57%
24 Months > and <= 30 Months	53,874,529	12.65%	201	12.20%
30 Months > and <= 36 Months	33,935,060	7.97%	134	8.13%
36 Months > and <= 42 Months	8,635,264	2.03%	42	2.55%
42 Months > and <= 48 Months	2,848,050	0.67%	11	0.67%
48 Months > and <= 54 Months	2,104,889	0.49%	7	0.42%
54 Months > and <= 60 Months	2,357,420	0.55%	10	0.61%
60 Months > and <= 66 Months	2,250,347	0.53%	10	0.61%
66 Months > and <= 72 Months	1,617,986	0.38%	7	0.42%
> 72 Months	78,044,063	18.33%	456	27.67%
<b>Total</b>	<b>425,795,988</b>	<b>100.00%</b>	<b>1,648</b>	<b>100.00%</b>



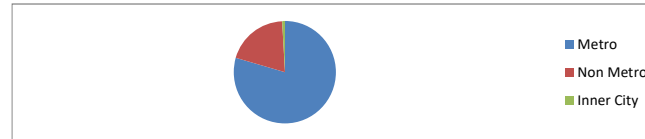
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	112,473,164	26.41%	292	23.14%
Victoria	109,236,527	25.65%	291	23.06%
Queensland	81,146,388	19.06%	250	19.81%
Western Australia	54,008,479	12.68%	175	13.87%
South Australia	53,150,142	12.48%	212	16.80%
Tasmania	2,264,288	0.53%	8	0.63%
Australian Capital Territory	11,592,587	2.72%	29	2.30%
Northern Territory	1,924,414	0.45%	5	0.40%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>425,795,988</b>	<b>100.00%</b>	<b>1,262</b>	<b>100.00%</b>



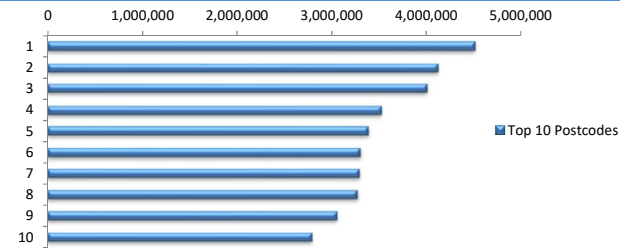
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	338,621,525	79.53%	967	76.62%
Non Metro	83,362,155	19.58%	285	22.58%
Inner City	3,812,309	0.90%	10	0.79%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>425,795,988</b>	<b>100.00%</b>	<b>1,262</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	4,516,592	1.06%	13	0.79%
3029	4,120,193	0.97%	10	0.61%
2153	4,007,778	0.94%	5	0.30%
3030	3,525,108	0.83%	10	0.61%
3016	3,382,985	0.79%	4	0.24%
3064	3,302,524	0.78%	8	0.49%
4220	3,290,567	0.77%	7	0.42%
3977	3,274,938	0.77%	9	0.55%
4870	3,047,792	0.72%	9	0.55%
6112	2,787,902	0.65%	8	0.49%
<b>Total</b>	<b>35,256,378</b>	<b>8.28%</b>	<b>83</b>	<b>5.04%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	425,795,988	100.00%	1,648	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>425,795,988</b>	<b>100.00%</b>	<b>1,648</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	425,795,988	100.00%	1,648	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>425,795,988</b>	<b>100.00%</b>	<b>1,648</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	355,929,061	83.59%	1,392	84.47%
Interest Only	69,472,376	16.32%	248	15.05%
Non-Billing	394,552	0.09%	8	0.49%
<b>Total</b>	<b>425,795,988</b>	<b>100.00%</b>	<b>1,648</b>	<b>100.00%</b>



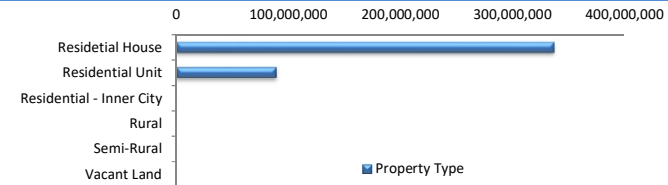
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	394,552	0.09%	8	0.49%
Term Loan	425,401,437	99.91%	1,640	99.51%
<b>Total</b>	<b>425,795,988</b>	<b>100.00%</b>	<b>1,648</b>	<b>100.00%</b>



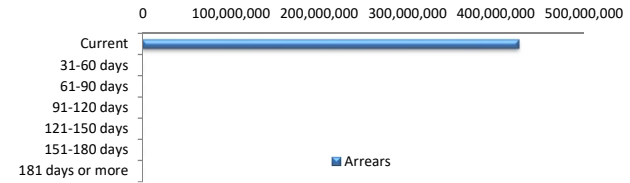
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	336,854,832	79.11%	969	76.78%
Residential Unit	88,941,157	20.89%	293	23.22%
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>425,795,988</b>	<b>100.00%</b>	<b>1,262</b>	<b>100.00%</b>



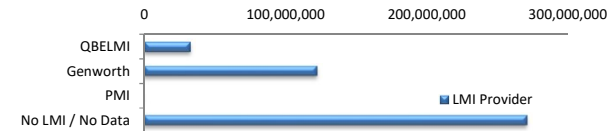
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	425,449,130	99.92%	1,646	99.88%
31-60 days	295,719	0.07%	1	0.06%
61-90 days	0	0.00%	0	0.00%
91-120 days	51,140	0.01%	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%
<b>Total</b>	<b>425,795,988</b>	<b>100.00%</b>	<b>1,648</b>	<b>100.00%</b>



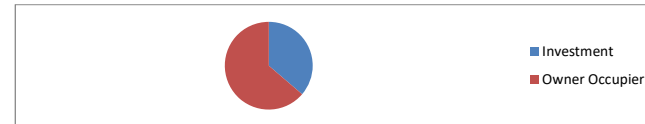
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	32,512,630	7.64%	107	8.48%
Genworth	121,917,466	28.63%	477	37.80%
PMI	128,540	0.03%	1	0.08%
No LMI / No Data	271,237,352	63.70%	677	53.65%
<b>Total</b>	<b>425,795,988</b>	<b>100.00%</b>	<b>1,262</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	154,663,107	36.32%	573	34.77%
Owner Occupier	271,132,882	63.68%	1,075	65.23%
<b>Total</b>	<b>425,795,988</b>	<b>100.00%</b>	<b>1,648</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