

**AFG Series 2019-1
Collateral Report**



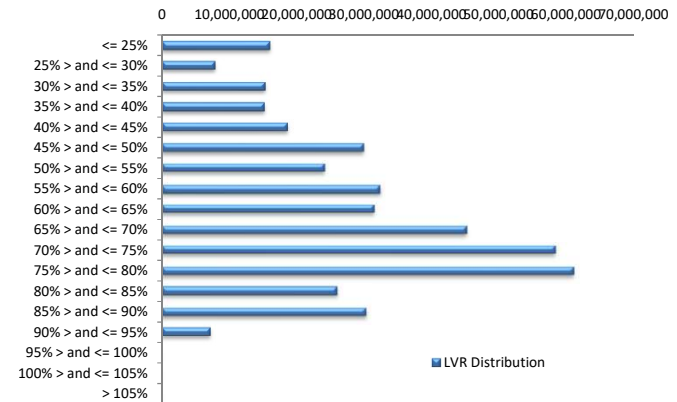
Model Period	9
Collection Period Start	1-Dec-19
Collection Period End	31-Dec-19
No. of Days	31
Interest Period Start	10-Dec-19
Interest Period End	9-Jan-20
No. of Days	31
Determination Date	7-Jan-20
Payment Date	10-Jan-20

Pool Statistics

Closing Balance of Mortgages	418,917,188
No. of Loans (Unconsolidated)	1,627
No. of Loans (Consolidated)	1,250
Average Loan Size (Unconsolidated)	257,478
Average Loan Size (Consolidated)	335,134
Largest Loan Size (Unconsolidated)	1,715,099
Largest Loan Size (Consolidated)	1,715,099
Smallest Loan Size (Unconsolidated)	(14,000)
Smallest Loan Size (Consolidated)	(14,000)
Weighted Average Interest Rate	3.65%
Weighted Average LVR	62.84%
Weighted Average Seasoning	34.63
Weighted Average Remaining Term	318.87

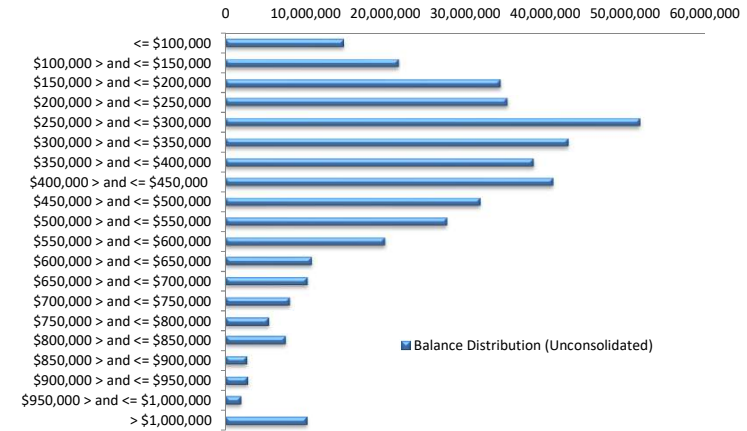
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	15,970,162	3.81%	157	12.56%
25% > and <= 30%	7,818,207	1.87%	42	3.36%
30% > and <= 35%	15,215,602	3.63%	66	5.28%
35% > and <= 40%	15,150,404	3.62%	58	4.64%
40% > and <= 45%	18,647,573	4.45%	66	5.28%
45% > and <= 50%	29,808,550	7.12%	71	5.68%
50% > and <= 55%	24,174,611	5.77%	66	5.28%
55% > and <= 60%	32,377,759	7.73%	95	7.60%
60% > and <= 65%	31,552,769	7.53%	94	7.52%
65% > and <= 70%	45,277,556	10.81%	115	9.20%
70% > and <= 75%	58,420,147	13.95%	130	10.40%
75% > and <= 80%	61,077,484	14.58%	139	11.12%
80% > and <= 85%	26,030,637	6.21%	68	5.44%
85% > and <= 90%	30,320,652	7.24%	68	5.44%
90% > and <= 95%	7,075,077	1.69%	15	1.20%
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	418,917,188	100.00%	1,250	100.00%



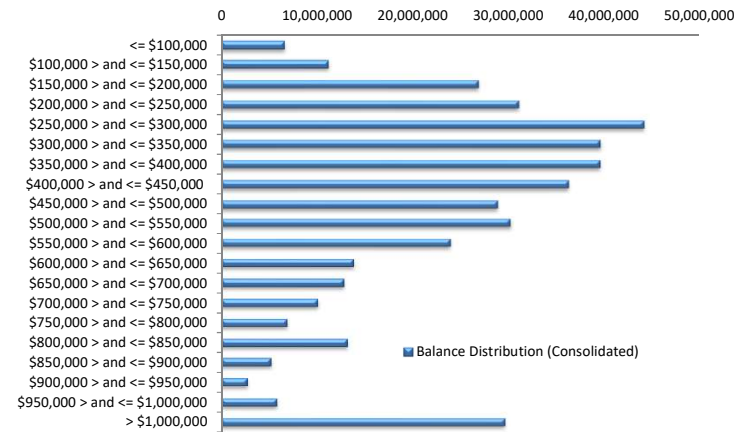
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	14,822,559	3.54%	349	21.45%
\$100,000 > and <= \$150,000	21,677,855	5.17%	174	10.69%
\$150,000 > and <= \$200,000	34,417,908	8.22%	196	12.05%
\$200,000 > and <= \$250,000	35,310,732	8.43%	157	9.65%
\$250,000 > and <= \$300,000	51,849,585	12.38%	188	11.56%
\$300,000 > and <= \$350,000	42,859,174	10.23%	133	8.17%
\$350,000 > and <= \$400,000	38,570,170	9.21%	103	6.33%
\$400,000 > and <= \$450,000	40,882,320	9.76%	97	5.96%
\$450,000 > and <= \$500,000	31,804,374	7.59%	67	4.12%
\$500,000 > and <= \$550,000	27,672,176	6.61%	53	3.26%
\$550,000 > and <= \$600,000	19,971,098	4.77%	35	2.15%
\$600,000 > and <= \$650,000	10,673,928	2.55%	17	1.04%
\$650,000 > and <= \$700,000	10,147,956	2.42%	15	0.92%
\$700,000 > and <= \$750,000	7,954,847	1.90%	11	0.68%
\$750,000 > and <= \$800,000	5,381,158	1.28%	7	0.43%
\$800,000 > and <= \$850,000	7,389,039	1.76%	9	0.55%
\$850,000 > and <= \$900,000	2,640,134	0.63%	3	0.18%
\$900,000 > and <= \$950,000	2,777,507	0.66%	3	0.18%
\$950,000 > and <= \$1,000,000	1,948,157	0.47%	2	0.12%
> \$1,000,000	10,166,509	2.43%	8	0.49%
Total	418,917,188	100.00%	1,627	100.00%



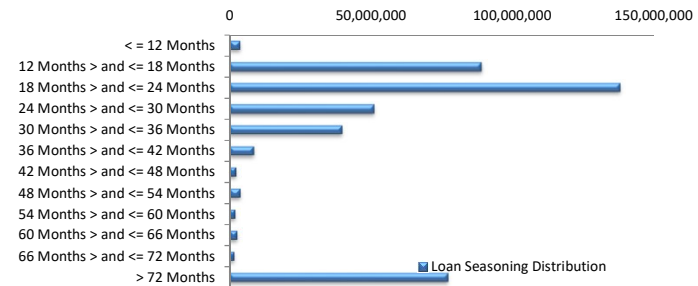
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,548,972	1.56%	118	9.44%
\$100,000 > and <= \$150,000	11,211,837	2.68%	87	6.96%
\$150,000 > and <= \$200,000	26,871,758	6.41%	153	12.24%
\$200,000 > and <= \$250,000	31,115,186	7.43%	138	11.04%
\$250,000 > and <= \$300,000	44,210,902	10.55%	160	12.80%
\$300,000 > and <= \$350,000	39,631,157	9.46%	123	9.84%
\$350,000 > and <= \$400,000	39,618,089	9.46%	106	8.48%
\$400,000 > and <= \$450,000	36,325,642	8.67%	86	6.88%
\$450,000 > and <= \$500,000	28,907,878	6.90%	61	4.88%
\$500,000 > and <= \$550,000	30,228,332	7.22%	58	4.64%
\$550,000 > and <= \$600,000	23,967,684	5.72%	42	3.36%
\$600,000 > and <= \$650,000	13,842,611	3.30%	22	1.76%
\$650,000 > and <= \$700,000	12,819,037	3.06%	19	1.52%
\$700,000 > and <= \$750,000	10,112,117	2.41%	14	1.12%
\$750,000 > and <= \$800,000	6,898,991	1.65%	9	0.72%
\$800,000 > and <= \$850,000	13,192,288	3.15%	16	1.28%
\$850,000 > and <= \$900,000	5,213,240	1.24%	6	0.48%
\$900,000 > and <= \$950,000	2,756,301	0.66%	3	0.24%
\$950,000 > and <= \$1,000,000	5,831,917	1.39%	6	0.48%
> \$1,000,000	29,613,250	7.07%	23	1.84%
Total	418,917,188	100.00%	1,250	100.00%



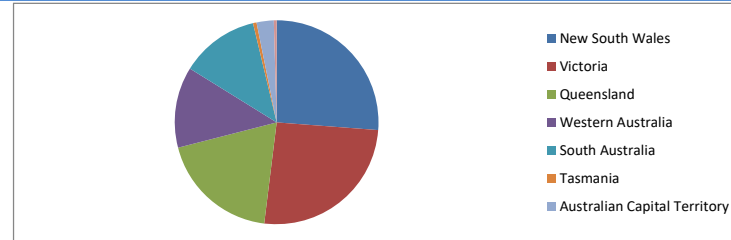
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	3,548,076	0.85%	15	0.92%
12 Months > and <= 18 Months	88,905,303	21.22%	280	17.21%
18 Months > and <= 24 Months	138,104,919	32.97%	442	27.17%
24 Months > and <= 30 Months	51,015,586	12.18%	187	11.49%
30 Months > and <= 36 Months	39,526,858	9.44%	168	10.33%
36 Months > and <= 42 Months	8,297,097	1.98%	34	2.09%
42 Months > and <= 48 Months	2,234,917	0.53%	16	0.98%
48 Months > and <= 54 Months	3,827,636	0.91%	12	0.74%
54 Months > and <= 60 Months	1,926,256	0.46%	8	0.49%
60 Months > and <= 66 Months	2,606,435	0.62%	12	0.74%
66 Months > and <= 72 Months	1,614,855	0.39%	7	0.43%
> 72 Months	77,309,252	18.45%	446	27.41%
Total	418,917,188	100.00%	1,627	100.00%



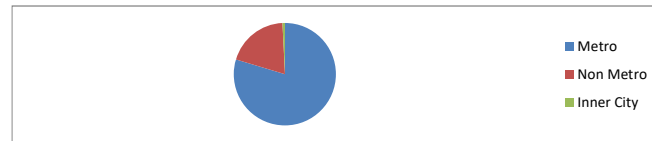
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	109,781,741	26.21%	288	23.04%
Victoria	107,718,627	25.71%	288	23.04%
Queensland	79,776,377	19.04%	248	19.84%
Western Australia	53,803,320	12.84%	175	14.00%
South Australia	52,344,055	12.50%	210	16.80%
Tasmania	2,257,277	0.54%	8	0.64%
Australian Capital Territory	11,333,333	2.71%	28	2.24%
Northern Territory	1,902,459	0.45%	5	0.40%
No Data	0	0.00%	0	0.00%
Total	418,917,188	100.00%	1,250	100.00%



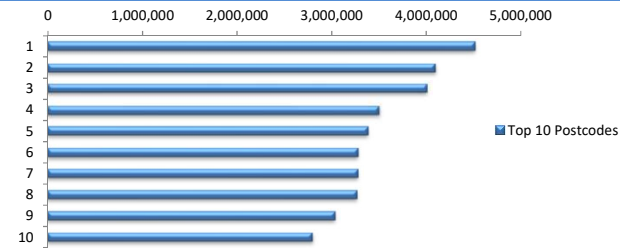
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	333,898,744	79.71%	958	76.64%
Non Metro	82,079,355	19.59%	283	22.64%
Inner City	2,939,089	0.70%	9	0.72%
No Data	0	0.00%	0	0.00%
Total	418,917,188	100.00%	1,250	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	4,514,288	1.08%	13	0.80%
3029	4,096,967	0.98%	10	0.61%
2153	4,006,445	0.96%	5	0.31%
3030	3,505,771	0.84%	10	0.61%
3016	3,379,846	0.81%	4	0.25%
4220	3,277,810	0.78%	7	0.43%
3064	3,277,436	0.78%	8	0.49%
3977	3,267,769	0.78%	9	0.55%
4870	3,030,871	0.72%	9	0.55%
6112	2,795,006	0.67%	8	0.49%
Total	35,152,207	8.39%	83	5.10%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	418,917,188	100.00%	1,627	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	418,917,188	100.00%	1,627	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	418,917,188	100.00%	1,627	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	418,917,188	100.00%	1,627	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	350,673,053	83.71%	1,376	84.57%
Interest Only	67,849,228	16.20%	243	14.94%
Non-Billing	394,907	0.09%	8	0.49%
Total	418,917,188	100.00%	1,627	100.00%



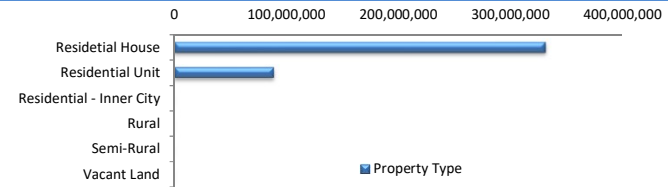
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	394,907	0.09%	8	0.49%
Term Loan	418,522,281	99.91%	1,619	99.51%
Total	418,917,188	100.00%	1,627	100.00%



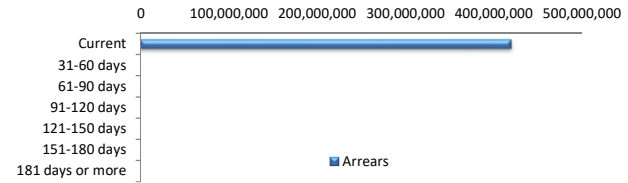
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	331,126,173	79.04%	960	76.80%
Residential Unit	87,791,016	20.96%	290	23.20%
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	418,917,188	100.00%	1,250	100.00%



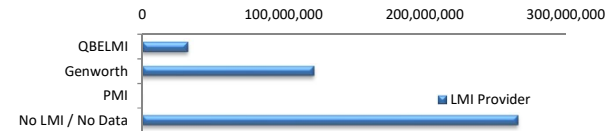
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	418,867,331	99.99%	1,626	99.94%
31-60 days	49,858	0.01%	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%
Total	418,917,188	100.00%	1,627	100.00%



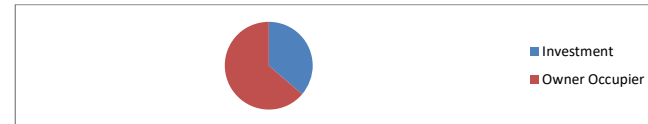
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	32,094,092	7.66%	107	8.56%
Genworth	121,138,009	28.92%	474	37.92%
PMI	128,124	0.03%	1	0.08%
No LMI / No Data	265,556,963	63.39%	668	53.44%
Total	418,917,188	100.00%	1,250	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	151,814,919	36.24%	567	34.85%
Owner Occupier	267,102,270	63.76%	1,060	65.15%
Total	418,917,188	100.00%	1,627	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