

**AFG Series 2019-1  
Collateral Report**



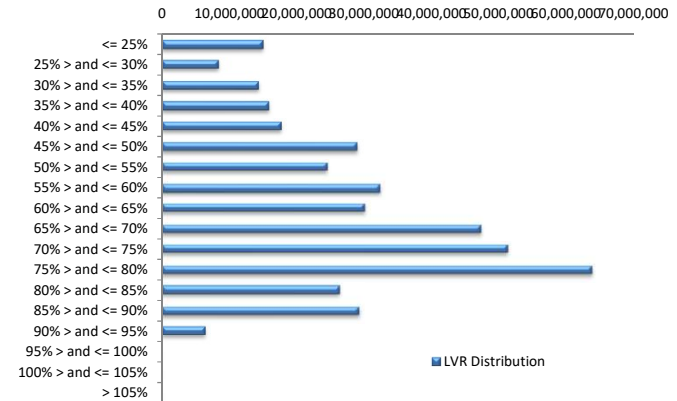
Model Period	10
Collection Period Start	1-Jan-20
Collection Period End	31-Jan-20
No. of Days	31
Interest Period Start	10-Jan-20
Interest Period End	9-Feb-20
No. of Days	31
Determination Date	5-Feb-20
Payment Date	10-Feb-20

**Pool Statistics**

Closing Balance of Mortgages	411,543,046
No. of Loans (Unconsolidated)	1,606
No. of Loans (Consolidated)	1,230
Average Loan Size (Unconsolidated)	256,253
Average Loan Size (Consolidated)	334,588
Largest Loan Size (Unconsolidated)	1,714,848
Largest Loan Size (Consolidated)	1,714,848
Smallest Loan Size (Unconsolidated)	(29,500)
Smallest Loan Size (Consolidated)	(29,500)
Weighted Average Interest Rate	3.64%
Weighted Average LVR	62.86%
Weighted Average Seasoning	35.61
Weighted Average Remaining Term	317.90

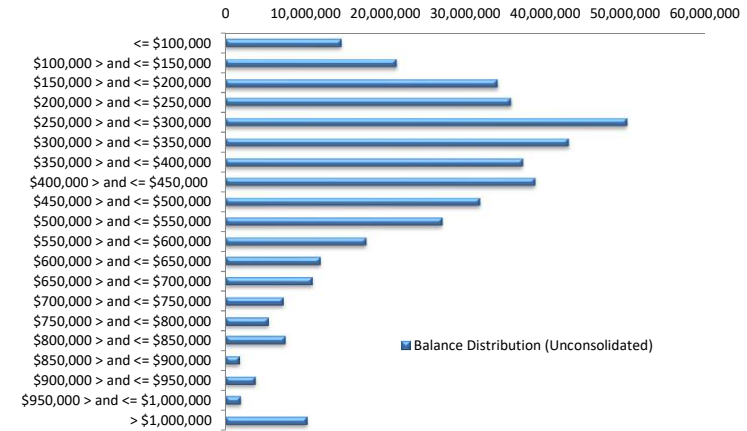
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	14,940,572	3.63%	151	12.28%
25% > and <= 30%	8,336,426	2.03%	47	3.82%
30% > and <= 35%	14,271,464	3.47%	62	5.04%
35% > and <= 40%	15,838,907	3.85%	60	4.88%
40% > and <= 45%	17,697,901	4.30%	63	5.12%
45% > and <= 50%	29,019,757	7.05%	70	5.69%
50% > and <= 55%	24,568,633	5.97%	66	5.37%
55% > and <= 60%	32,369,078	7.87%	95	7.72%
60% > and <= 65%	30,156,077	7.33%	93	7.56%
65% > and <= 70%	47,419,633	11.52%	115	9.35%
70% > and <= 75%	51,260,973	12.46%	118	9.59%
75% > and <= 80%	63,760,786	15.49%	143	11.63%
80% > and <= 85%	26,323,904	6.40%	68	5.53%
85% > and <= 90%	29,276,013	7.11%	65	5.28%
90% > and <= 95%	6,302,921	1.53%	14	1.14%
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>411,543,046</b>	<b>100.00%</b>	<b>1,230</b>	<b>100.00%</b>



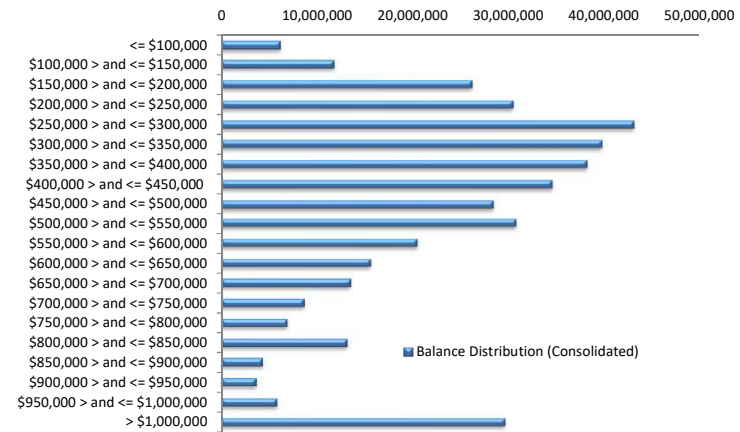
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	14,472,286	3.52%	348	21.67%
\$100,000 > and <= \$150,000	21,393,476	5.20%	172	10.71%
\$150,000 > and <= \$200,000	33,987,432	8.26%	194	12.08%
\$200,000 > and <= \$250,000	35,706,285	8.68%	159	9.90%
\$250,000 > and <= \$300,000	50,215,910	12.20%	182	11.33%
\$300,000 > and <= \$350,000	42,945,559	10.44%	133	8.28%
\$350,000 > and <= \$400,000	37,183,765	9.04%	99	6.16%
\$400,000 > and <= \$450,000	38,741,938	9.41%	92	5.73%
\$450,000 > and <= \$500,000	31,831,688	7.73%	67	4.17%
\$500,000 > and <= \$550,000	27,170,553	6.60%	52	3.24%
\$550,000 > and <= \$600,000	17,619,665	4.28%	31	1.93%
\$600,000 > and <= \$650,000	11,859,336	2.88%	19	1.18%
\$650,000 > and <= \$700,000	10,846,917	2.64%	16	1.00%
\$700,000 > and <= \$750,000	7,235,740	1.76%	10	0.62%
\$750,000 > and <= \$800,000	5,401,636	1.31%	7	0.44%
\$800,000 > and <= \$850,000	7,368,616	1.79%	9	0.56%
\$850,000 > and <= \$900,000	1,757,227	0.43%	2	0.12%
\$900,000 > and <= \$950,000	3,689,426	0.90%	4	0.25%
\$950,000 > and <= \$1,000,000	1,941,131	0.47%	2	0.12%
> \$1,000,000	10,174,460	2.47%	8	0.50%
<b>Total</b>	<b>411,543,046</b>	<b>100.00%</b>	<b>1,606</b>	<b>100.00%</b>



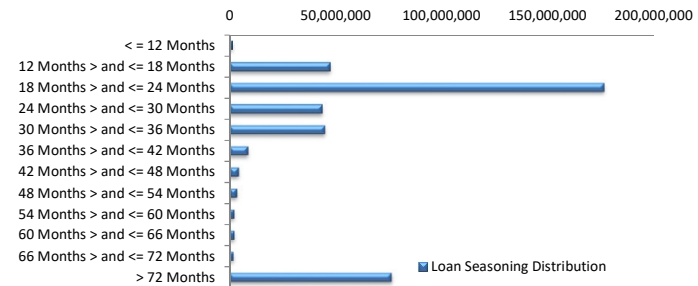
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,070,003	1.47%	115	9.35%
\$100,000 > and <= \$150,000	11,800,210	2.87%	92	7.48%
\$150,000 > and <= \$200,000	26,240,189	6.38%	149	12.11%
\$200,000 > and <= \$250,000	30,553,037	7.42%	136	11.06%
\$250,000 > and <= \$300,000	43,156,950	10.49%	156	12.68%
\$300,000 > and <= \$350,000	39,747,851	9.66%	123	10.00%
\$350,000 > and <= \$400,000	38,221,654	9.29%	102	8.29%
\$400,000 > and <= \$450,000	34,597,114	8.41%	82	6.67%
\$450,000 > and <= \$500,000	28,442,189	6.91%	60	4.88%
\$500,000 > and <= \$550,000	30,795,858	7.48%	59	4.80%
\$550,000 > and <= \$600,000	20,511,476	4.98%	36	2.93%
\$600,000 > and <= \$650,000	15,676,956	3.81%	25	2.03%
\$650,000 > and <= \$700,000	13,544,587	3.29%	20	1.63%
\$700,000 > and <= \$750,000	8,681,173	2.11%	12	0.98%
\$750,000 > and <= \$800,000	6,916,857	1.68%	9	0.73%
\$800,000 > and <= \$850,000	13,164,843	3.20%	16	1.30%
\$850,000 > and <= \$900,000	4,330,269	1.05%	5	0.41%
\$900,000 > and <= \$950,000	3,667,240	0.89%	4	0.33%
\$950,000 > and <= \$1,000,000	5,820,770	1.41%	6	0.49%
> \$1,000,000	29,603,821	7.19%	23	1.87%
<b>Total</b>	<b>411,543,046</b>	<b>100.00%</b>	<b>1,230</b>	<b>100.00%</b>



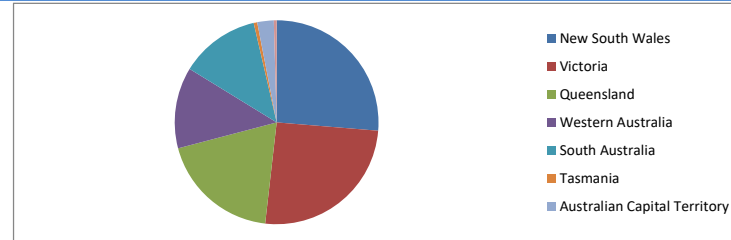
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,238,724	0.30%	7	0.44%
12 Months > and <= 18 Months	47,456,035	11.53%	156	9.71%
18 Months > and <= 24 Months	176,302,175	42.84%	558	34.74%
24 Months > and <= 30 Months	43,340,186	10.53%	158	9.84%
30 Months > and <= 36 Months	44,823,773	10.89%	187	11.64%
36 Months > and <= 42 Months	8,636,588	2.10%	34	2.12%
42 Months > and <= 48 Months	4,061,617	0.99%	26	1.62%
48 Months > and <= 54 Months	3,323,432	0.81%	11	0.68%
54 Months > and <= 60 Months	2,098,931	0.51%	8	0.50%
60 Months > and <= 66 Months	2,248,503	0.55%	11	0.68%
66 Months > and <= 72 Months	1,893,974	0.46%	8	0.50%
> 72 Months	76,119,109	18.50%	442	27.52%
<b>Total</b>	<b>411,543,046</b>	<b>100.00%</b>	<b>1,606</b>	<b>100.00%</b>



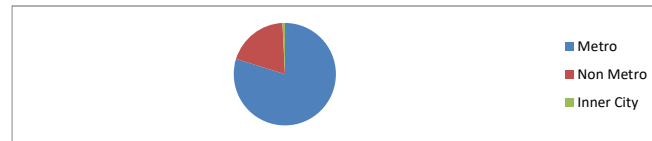
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	108,233,292	26.30%	284	23.09%
Victoria	104,963,870	25.50%	280	22.76%
Queensland	78,423,011	19.06%	245	19.92%
Western Australia	53,081,495	12.90%	173	14.07%
South Australia	52,018,706	12.64%	209	16.99%
Tasmania	2,259,564	0.55%	8	0.65%
Australian Capital Territory	10,665,602	2.59%	26	2.11%
Northern Territory	1,897,506	0.46%	5	0.41%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>411,543,046</b>	<b>100.00%</b>	<b>1,230</b>	<b>100.00%</b>



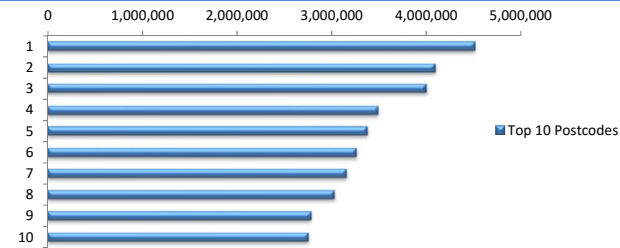
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	328,795,598	79.89%	944	76.75%
Non Metro	79,821,533	19.40%	277	22.52%
Inner City	2,925,915	0.71%	9	0.73%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>411,543,046</b>	<b>100.00%</b>	<b>1,230</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	4,514,100	1.10%	13	0.81%
3029	4,095,788	1.00%	10	0.62%
2153	4,002,687	0.97%	5	0.31%
3030	3,489,907	0.85%	10	0.62%
3016	3,375,582	0.82%	4	0.25%
3977	3,263,973	0.79%	9	0.56%
4220	3,152,939	0.77%	7	0.44%
4870	3,024,090	0.73%	9	0.56%
6112	2,779,933	0.68%	8	0.50%
3064	2,758,532	0.67%	7	0.44%
<b>Total</b>	<b>34,457,531</b>	<b>8.37%</b>	<b>82</b>	<b>5.11%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	411,543,046	100.00%	1,606	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>411,543,046</b>	<b>100.00%</b>	<b>1,606</b>	<b>100.00%</b>



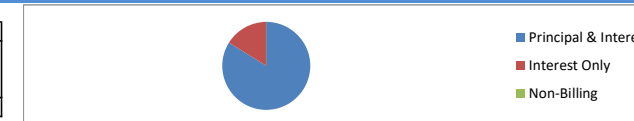
### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	411,543,046	100.00%	1,606	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>411,543,046</b>	<b>100.00%</b>	<b>1,606</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	344,889,273	83.80%	1,360	84.68%
Interest Only	66,256,851	16.10%	238	14.82%
Non-Billing	396,922	0.10%	8	0.50%
<b>Total</b>	<b>411,543,046</b>	<b>100.00%</b>	<b>1,606</b>	<b>100.00%</b>



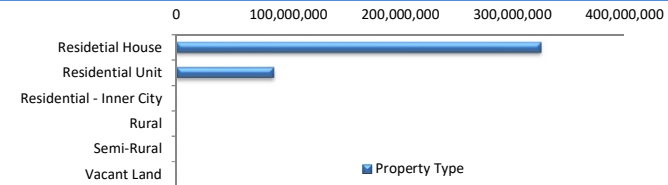
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	396,922	0.10%	8	0.50%
Term Loan	411,146,124	99.90%	1,598	99.50%
<b>Total</b>	<b>411,543,046</b>	<b>100.00%</b>	<b>1,606</b>	<b>100.00%</b>



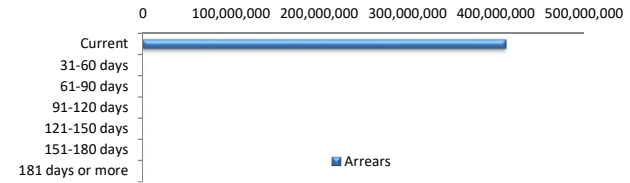
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	325,195,101	79.02%	944	76.75%
Residential Unit	86,347,945	20.98%	286	23.25%
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>411,543,046</b>	<b>100.00%</b>	<b>1,230</b>	<b>100.00%</b>



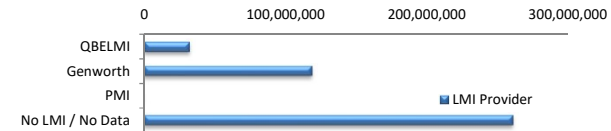
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	411,543,046	100.00%	1,606	100.00%
31-60 days	0	0.00%	0	0.00%
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>411,543,046</b>	<b>100.00%</b>	<b>1,606</b>	<b>100.00%</b>



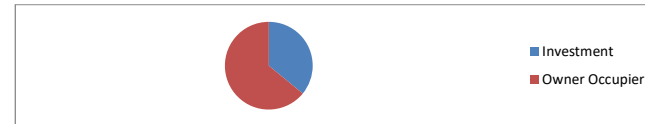
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	31,960,247	7.77%	107	8.70%
Genworth	119,032,416	28.92%	466	37.89%
PMI	127,708	0.03%	1	0.08%
No LMI / No Data	260,422,675	63.28%	656	53.33%
<b>Total</b>	<b>411,543,046</b>	<b>100.00%</b>	<b>1,230</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	147,893,501	35.94%	558	34.74%
Owner Occupier	263,649,545	64.06%	1,048	65.26%
<b>Total</b>	<b>411,543,046</b>	<b>100.00%</b>	<b>1,606</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