

**AFG Series 2019-1**  
Collateral Report



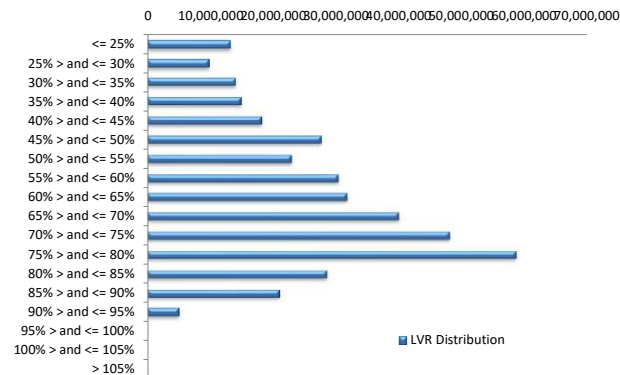
Model Period	14
Collection Period Start	1-May-20
Collection Period End	31-May-20
No. of Days	31
Interest Period Start	11-May-20
Interest Period End	9-Jun-20
No. of Days	30
Determination Date	4-Jun-20
Payment Date	10-Jun-20

**Pool Statistics**

Closing Balance of Mortgages	383,585,221
No. of Loans (Unconsolidated)	1,528
No. of Loans (Consolidated)	1,171
Average Loan Size (Unconsolidated)	251,037
Average Loan Size (Consolidated)	327,571
Largest Loan Size (Unconsolidated)	1,725,745
Largest Loan Size (Consolidated)	1,725,745
Smallest Loan Size (Unconsolidated)	(106,497)
Smallest Loan Size (Consolidated)	(106,497)
Weighted Average Interest Rate	3.38%
Weighted Average LVR	62.19%
Weighted Average Seasoning	39.40
Weighted Average Remaining Term	314.34

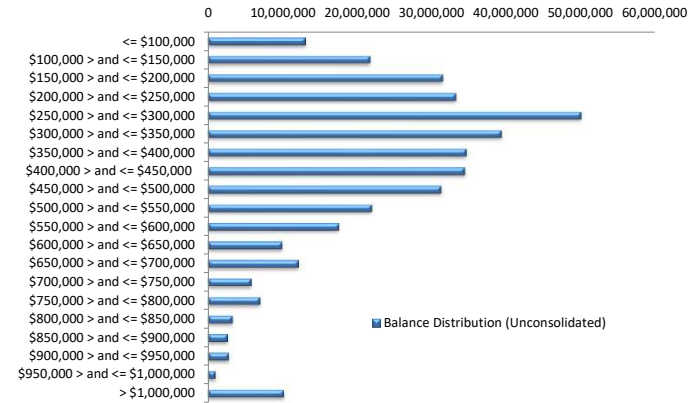
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	13,164,859	3.43%	159	13.58%
25% > and <= 30%	9,743,721	2.54%	50	4.27%
30% > and <= 35%	14,000,064	3.65%	54	4.61%
35% > and <= 40%	14,871,119	3.88%	61	5.21%
40% > and <= 45%	18,099,994	4.72%	55	4.70%
45% > and <= 50%	27,589,011	7.19%	69	5.89%
50% > and <= 55%	22,885,520	5.97%	65	5.55%
55% > and <= 60%	30,269,230	7.89%	88	7.51%
60% > and <= 65%	31,749,261	8.28%	96	8.20%
65% > and <= 70%	39,967,795	10.42%	96	8.20%
70% > and <= 75%	48,074,024	12.53%	116	9.91%
75% > and <= 80%	58,687,166	15.30%	130	11.10%
80% > and <= 85%	28,554,514	7.44%	72	6.15%
85% > and <= 90%	21,026,601	5.48%	48	4.10%
90% > and <= 95%	4,902,342	1.28%	12	1.02%
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>383,585,221</b>	<b>100.00%</b>	<b>1,171</b>	<b>100.00%</b>



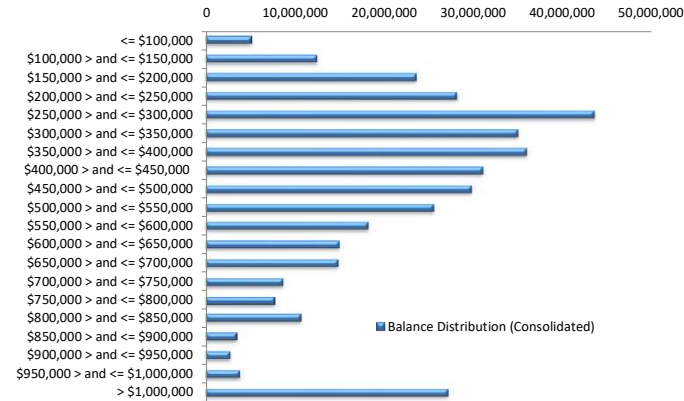
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	13,069,690	3.41%	340	22.25%
\$100,000 > and <= \$150,000	21,751,933	5.67%	175	11.45%
\$150,000 > and <= \$200,000	31,514,153	8.22%	179	11.71%
\$200,000 > and <= \$250,000	33,244,079	8.67%	148	9.69%
\$250,000 > and <= \$300,000	50,101,066	13.06%	182	11.91%
\$300,000 > and <= \$350,000	39,329,108	10.25%	121	7.92%
\$350,000 > and <= \$400,000	34,679,602	9.04%	92	6.02%
\$400,000 > and <= \$450,000	34,485,846	8.99%	82	5.37%
\$450,000 > and <= \$500,000	31,251,033	8.15%	66	4.32%
\$500,000 > and <= \$550,000	21,943,702	5.72%	42	2.75%
\$550,000 > and <= \$600,000	17,563,966	4.58%	31	2.03%
\$600,000 > and <= \$650,000	9,953,680	2.59%	16	1.05%
\$650,000 > and <= \$700,000	12,125,597	3.16%	18	1.18%
\$700,000 > and <= \$750,000	5,789,438	1.51%	8	0.52%
\$750,000 > and <= \$800,000	6,973,515	1.82%	9	0.59%
\$800,000 > and <= \$850,000	3,266,394	0.85%	4	0.26%
\$850,000 > and <= \$900,000	2,616,558	0.68%	3	0.20%
\$900,000 > and <= \$950,000	2,782,492	0.73%	3	0.20%
\$950,000 > and <= \$1,000,000	957,324	0.25%	1	0.07%
> \$1,000,000	10,186,044	2.66%	8	0.52%
<b>Total</b>	<b>383,585,221</b>	<b>100.00%</b>	<b>1,528</b>	<b>100.00%</b>



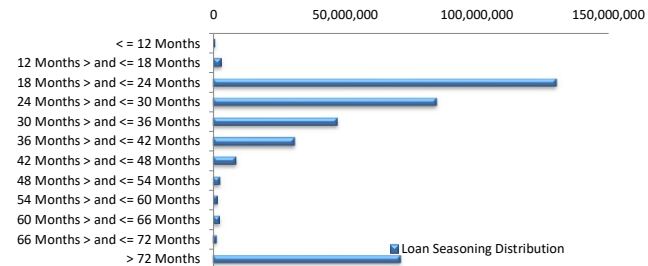
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,205,241	1.36%	119	10.16%
\$100,000 > and <= \$150,000	12,538,852	3.27%	98	8.37%
\$150,000 > and <= \$200,000	23,653,577	6.17%	134	11.44%
\$200,000 > and <= \$250,000	28,268,735	7.37%	126	10.76%
\$250,000 > and <= \$300,000	43,681,881	11.39%	159	13.58%
\$300,000 > and <= \$350,000	35,076,152	9.14%	108	9.22%
\$350,000 > and <= \$400,000	36,052,659	9.40%	96	8.20%
\$400,000 > and <= \$450,000	31,193,087	8.13%	74	6.32%
\$450,000 > and <= \$500,000	29,876,025	7.79%	63	5.38%
\$500,000 > and <= \$550,000	25,609,238	6.68%	49	4.18%
\$550,000 > and <= \$600,000	18,193,014	4.74%	32	2.73%
\$600,000 > and <= \$650,000	14,979,706	3.91%	24	2.05%
\$650,000 > and <= \$700,000	14,806,937	3.86%	22	1.88%
\$700,000 > and <= \$750,000	8,677,814	2.26%	12	1.02%
\$750,000 > and <= \$800,000	7,759,282	2.02%	10	0.85%
\$800,000 > and <= \$850,000	10,694,215	2.79%	13	1.11%
\$850,000 > and <= \$900,000	3,530,457	0.92%	4	0.34%
\$900,000 > and <= \$950,000	2,803,546	0.73%	3	0.26%
\$950,000 > and <= \$1,000,000	3,881,701	1.01%	4	0.34%
> \$1,000,000	27,103,102	7.07%	21	1.79%
<b>Total</b>	<b>383,585,221</b>	<b>100.00%</b>	<b>1,171</b>	<b>100.00%</b>



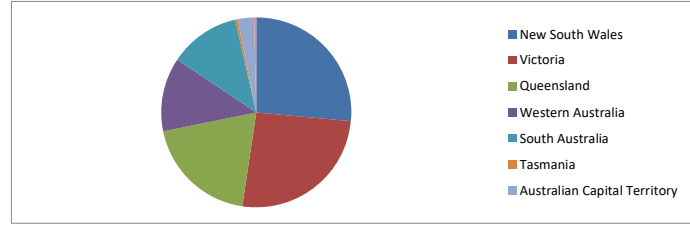
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	770,997	0.20%	3	0.20%
12 Months > and <= 18 Months	2,874,730	0.75%	14	0.92%
18 Months > and <= 24 Months	130,193,680	33.94%	421	27.55%
24 Months > and <= 30 Months	84,813,045	22.11%	283	18.52%
30 Months > and <= 36 Months	46,822,191	12.21%	180	11.78%
36 Months > and <= 42 Months	30,632,550	7.99%	126	8.25%
42 Months > and <= 48 Months	8,324,856	2.17%	41	2.68%
48 Months > and <= 54 Months	2,553,724	0.67%	11	0.72%
54 Months > and <= 60 Months	1,564,644	0.41%	6	0.39%
60 Months > and <= 66 Months	2,320,753	0.61%	10	0.65%
66 Months > and <= 72 Months	1,479,451	0.39%	9	0.59%
> 72 Months	71,234,600	18.57%	424	27.75%
<b>Total</b>	<b>383,585,221</b>	<b>100.00%</b>	<b>1,528</b>	<b>100.00%</b>



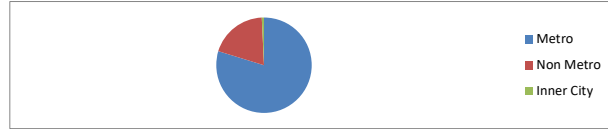
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	101,610,848	26.49%	269	22.97%
Victoria	99,259,263	25.88%	269	22.97%
Queensland	74,566,053	19.44%	240	20.50%
Western Australia	48,073,382	12.53%	163	13.92%
South Australia	46,322,509	12.08%	194	16.57%
Tasmania	1,822,108	0.48%	6	0.51%
Australian Capital Territory	10,486,745	2.73%	26	2.22%
Northern Territory	1,444,314	0.38%	4	0.34%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>383,585,221</b>	<b>100.00%</b>	<b>1,171</b>	<b>100.00%</b>



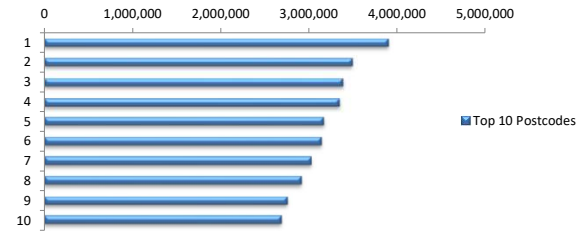
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	305,871,254	79.74%	898	76.69%
Non Metro	74,879,267	19.52%	264	22.54%
Inner City	2,834,700	0.74%	9	0.77%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>383,585,221</b>	<b>100.00%</b>	<b>1,171</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,897,851	1.02%	12	0.79%
3030	3,492,579	0.91%	10	0.65%
3029	3,386,569	0.88%	8	0.52%
3016	3,346,659	0.87%	4	0.26%
4220	3,169,500	0.83%	7	0.46%
2153	3,135,174	0.82%	4	0.26%
4870	3,021,884	0.79%	9	0.59%
3977	2,916,821	0.76%	8	0.52%
3064	2,751,018	0.72%	7	0.46%
6112	2,679,280	0.70%	8	0.52%
<b>Total</b>	<b>31,797,335</b>	<b>8.29%</b>	<b>77</b>	<b>5.04%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	383,585,221	100.00%	1,528	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>383,585,221</b>	<b>100.00%</b>	<b>1,528</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	383,585,221	100.00%	1,528	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>383,585,221</b>	<b>100.00%</b>	<b>1,528</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	312,071,669	81.36%	1,262	82.59%
Interest Only	71,112,063	18.54%	258	16.88%
Non-Billing	401,489	0.10%	8	0.52%
<b>Total</b>	<b>383,585,221</b>	<b>100.00%</b>	<b>1,528</b>	<b>100.00%</b>



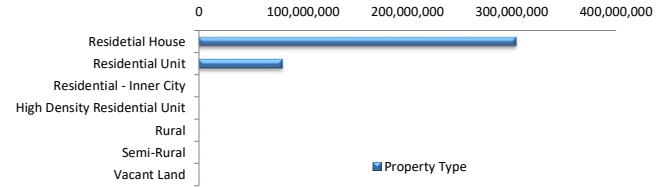
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	401,489	0.10%	8	0.52%
Term Loan	383,183,732	99.90%	1,520	99.48%
<b>Total</b>	<b>383,585,221</b>	<b>100.00%</b>	<b>1,528</b>	<b>100.00%</b>



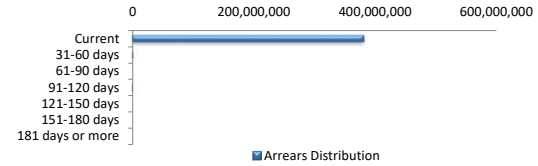
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	303,665,612	79.17%	899	76.77%
Residential Unit	79,919,609	20.83%	272	23.23%
Residential - Inner City	0	0.00%	0	0.00%
High Density Residential Unit	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>383,585,221</b>	<b>100.00%</b>	<b>1,171</b>	<b>100.00%</b>



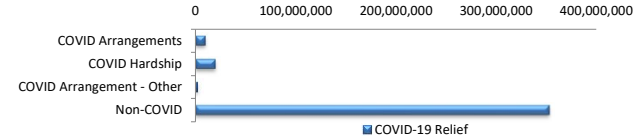
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	381,065,972	99.34%	1,523	99.67%
31-60 days	1,673,924	0.44%	3	0.20%
61-90 days	0	0.00%	0	0.00%
91-120 days	845,325	0.22%	2	0.13%
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>383,585,221</b>	<b>100.00%</b>	<b>1,528</b>	<b>100.00%</b>



**COVID-19 Relief**

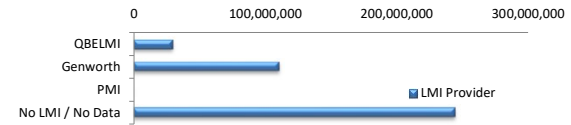
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	9,789,813	2.55%	26	2.22%
COVID Hardship	19,486,564	5.08%	33	2.82%
COVID Arrangement - Other	2,000,560	0.52%	4	0.34%
Non-COVID	352,308,283	91.85%	1,108	94.62%
<b>Total</b>	<b>383,585,221</b>	<b>100.00%</b>	<b>1,171</b>	<b>100.00%</b>



COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19  
 COVID Arrangement - A temporary change to the loan repayment type from 'Principal & Interest' to 'Interest Only' as a result of financial stresses due to Covid-19

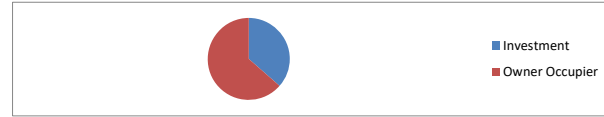
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	29,217,924	7.62%	101	8.63%
Genworth	110,194,977	28.73%	444	37.92%
PMI	125,959	0.03%	1	0.09%
No LMI / No Data	244,046,361	63.62%	625	53.37%
<b>Total</b>	<b>383,585,221</b>	<b>100.00%</b>	<b>1,171</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	139,439,599	36.35%	533	34.88%
Owner Occupier	244,145,623	63.65%	995	65.12%
<b>Total</b>	<b>383,585,221</b>	<b>100.00%</b>	<b>1,528</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