

AFG Series 2019-1
Collateral Report



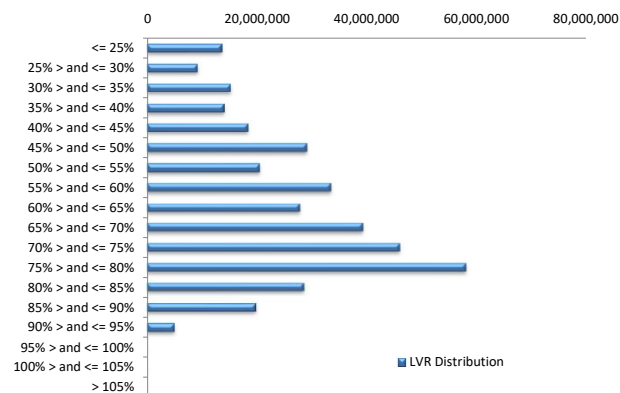
Model Period	15
Collection Period Start	1-Jun-20
Collection Period End	30-Jun-20
No. of Days	30
Interest Period Start	10-Jun-20
Interest Period End	9-Jul-20
No. of Days	30
Determination Date	7-Jul-20
Payment Date	10-Jul-20

Pool Statistics

Closing Balance of Mortgages	376,673,843
No. of Loans (Unconsolidated)	1,507
No. of Loans (Consolidated)	1,154
Average Loan Size (Unconsolidated)	249,949
Average Loan Size (Consolidated)	326,407
Largest Loan Size (Unconsolidated)	1,731,129
Largest Loan Size (Consolidated)	1,731,129
Smallest Loan Size (Unconsolidated)	(21,413)
Smallest Loan Size (Consolidated)	(21,413)
Weighted Average Interest Rate	3.37%
Weighted Average LVR	61.98%
Weighted Average Seasoning	40.43
Weighted Average Remaining Term	313.21

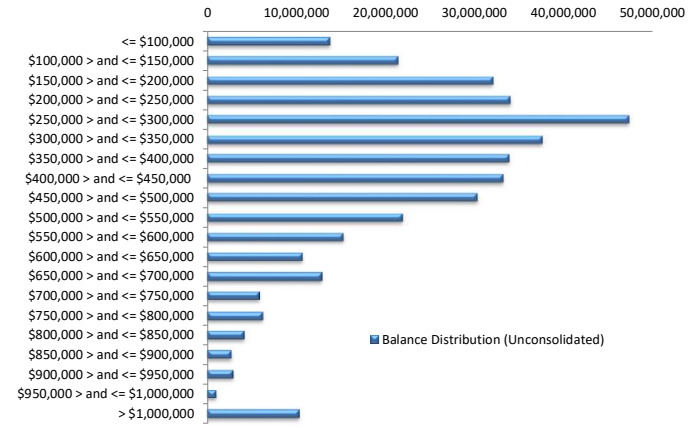
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	13,421,278	3.56%	157	13.60%
25% > and <= 30%	9,090,817	2.41%	49	4.25%
30% > and <= 35%	15,123,712	4.02%	59	5.11%
35% > and <= 40%	13,933,832	3.70%	60	5.20%
40% > and <= 45%	18,207,475	4.83%	54	4.68%
45% > and <= 50%	29,060,897	7.72%	76	6.59%
50% > and <= 55%	20,404,859	5.42%	59	5.11%
55% > and <= 60%	33,355,389	8.86%	94	8.15%
60% > and <= 65%	27,748,133	7.37%	84	7.28%
65% > and <= 70%	39,247,505	10.42%	95	8.23%
70% > and <= 75%	45,891,614	12.18%	111	9.62%
75% > and <= 80%	58,131,758	15.43%	128	11.09%
80% > and <= 85%	28,471,350	7.56%	72	6.24%
85% > and <= 90%	19,680,215	5.22%	44	3.81%
90% > and <= 95%	4,905,009	1.30%	12	1.04%
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	376,673,843	100.00%	1,154	100.00%



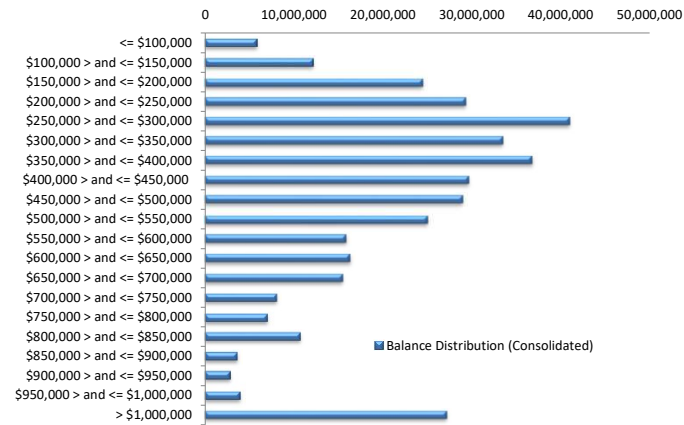
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	13,649,553	3.62%	340	22.56%
\$100,000 > and <= \$150,000	21,350,633	5.67%	172	11.41%
\$150,000 > and <= \$200,000	32,035,586	8.50%	182	12.08%
\$200,000 > and <= \$250,000	34,044,910	9.04%	151	10.02%
\$250,000 > and <= \$300,000	47,307,292	12.56%	172	11.41%
\$300,000 > and <= \$350,000	37,660,769	10.00%	116	7.70%
\$350,000 > and <= \$400,000	33,908,835	9.00%	90	5.97%
\$400,000 > and <= \$450,000	33,241,102	8.82%	79	5.24%
\$450,000 > and <= \$500,000	30,300,460	8.04%	64	4.25%
\$500,000 > and <= \$550,000	21,903,146	5.81%	42	2.79%
\$550,000 > and <= \$600,000	15,291,276	4.06%	27	1.79%
\$600,000 > and <= \$650,000	10,569,740	2.81%	17	1.13%
\$650,000 > and <= \$700,000	12,759,323	3.39%	19	1.26%
\$700,000 > and <= \$750,000	5,803,806	1.54%	8	0.53%
\$750,000 > and <= \$800,000	6,172,234	1.64%	8	0.53%
\$800,000 > and <= \$850,000	4,064,472	1.08%	5	0.33%
\$850,000 > and <= \$900,000	2,627,552	0.70%	3	0.20%
\$900,000 > and <= \$950,000	2,785,690	0.74%	3	0.20%
\$950,000 > and <= \$1,000,000	964,690	0.26%	1	0.07%
> \$1,000,000	10,232,779	2.72%	8	0.53%
Total	376,673,843	100.00%	1,507	100.00%



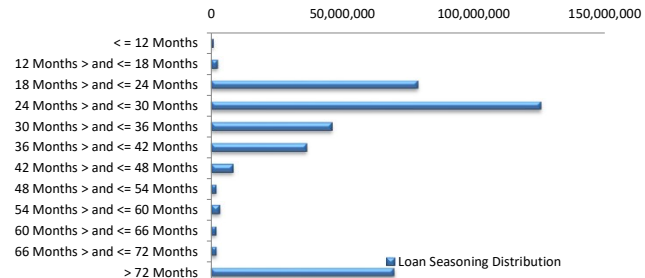
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,741,631	1.52%	121	10.49%
\$100,000 > and <= \$150,000	12,132,727	3.22%	95	8.23%
\$150,000 > and <= \$200,000	24,375,985	6.47%	138	11.96%
\$200,000 > and <= \$250,000	29,180,356	7.75%	129	11.18%
\$250,000 > and <= \$300,000	40,970,417	10.88%	149	12.91%
\$300,000 > and <= \$350,000	33,469,660	8.89%	103	8.93%
\$350,000 > and <= \$400,000	36,827,580	9.78%	98	8.49%
\$400,000 > and <= \$450,000	29,590,312	7.86%	70	6.07%
\$450,000 > and <= \$500,000	28,889,205	7.67%	61	5.29%
\$500,000 > and <= \$550,000	25,009,889	6.64%	48	4.16%
\$550,000 > and <= \$600,000	15,882,939	4.22%	28	2.43%
\$600,000 > and <= \$650,000	16,270,063	4.32%	26	2.25%
\$650,000 > and <= \$700,000	15,412,006	4.09%	23	1.99%
\$700,000 > and <= \$750,000	7,966,130	2.11%	11	0.95%
\$750,000 > and <= \$800,000	6,948,554	1.84%	9	0.78%
\$800,000 > and <= \$850,000	10,667,275	2.83%	13	1.13%
\$850,000 > and <= \$900,000	3,523,270	0.94%	4	0.35%
\$900,000 > and <= \$950,000	2,801,064	0.74%	3	0.26%
\$950,000 > and <= \$1,000,000	3,888,921	1.03%	4	0.35%
> \$1,000,000	27,125,860	7.20%	21	1.82%
Total	376,673,843	100.00%	1,154	100.00%



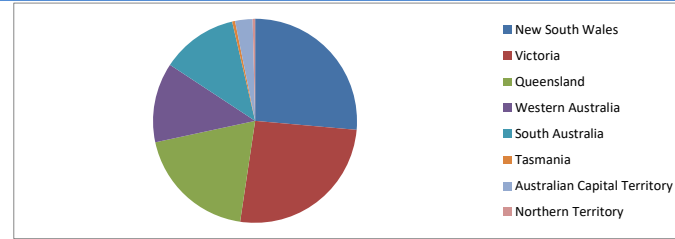
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	750,120	0.20%	3	0.20%
12 Months > and <= 18 Months	2,401,118	0.64%	12	0.80%
18 Months > and <= 24 Months	78,717,566	20.90%	256	16.99%
24 Months > and <= 30 Months	125,726,006	33.38%	415	27.54%
30 Months > and <= 36 Months	45,698,673	12.13%	172	11.41%
36 Months > and <= 42 Months	36,324,626	9.64%	153	10.15%
42 Months > and <= 48 Months	8,181,675	2.17%	35	2.32%
48 Months > and <= 54 Months	1,931,264	0.51%	13	0.86%
54 Months > and <= 60 Months	3,150,334	0.84%	11	0.73%
60 Months > and <= 66 Months	1,885,471	0.50%	8	0.53%
66 Months > and <= 72 Months	2,006,390	0.53%	11	0.73%
> 72 Months	69,900,599	18.56%	418	27.74%
Total	376,673,843	100.00%	1,507	100.00%



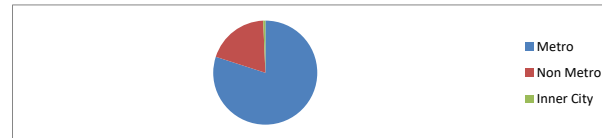
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	99,533,216	26.42%	263	22.79%
Victoria	97,617,061	25.92%	266	23.05%
Queensland	72,701,248	19.30%	235	20.36%
Western Australia	47,513,449	12.61%	162	14.04%
South Australia	45,598,261	12.11%	192	16.64%
Tasmania	1,803,388	0.48%	6	0.52%
Australian Capital Territory	10,470,708	2.78%	26	2.25%
Northern Territory	1,436,512	0.38%	4	0.35%
No Data	0	0.00%	0	0.00%
Total	376,673,843	100.00%	1,154	100.00%



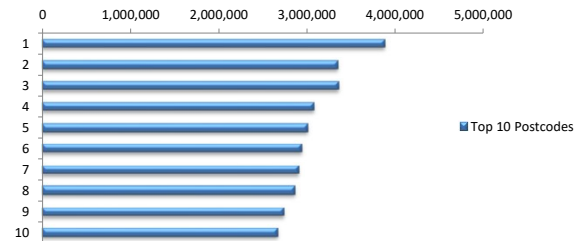
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	301,222,204	79.97%	889	77.04%
Non Metro	72,939,390	19.36%	257	22.27%
Inner City	2,512,249	0.67%	8	0.69%
No Data	0	0.00%	0	0.00%
Total	376,673,843	100.00%	1,154	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,881,829	1.03%	12	0.80%
3016	3,355,576	0.89%	4	0.27%
3029	3,348,918	0.89%	8	0.53%
2153	3,078,279	0.82%	4	0.27%
4870	3,003,091	0.80%	9	0.60%
3030	2,936,263	0.78%	9	0.60%
3977	2,908,045	0.77%	8	0.53%
4220	2,863,837	0.76%	6	0.40%
3064	2,744,010	0.73%	7	0.46%
6112	2,666,414	0.71%	8	0.53%
Total	30,786,261	8.17%	75	4.98%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	376,673,843	100.00%	1,507	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	376,673,843	100.00%	1,507	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	376,673,843	100.00%	1,507	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	376,673,843	100.00%	1,507	100.00%



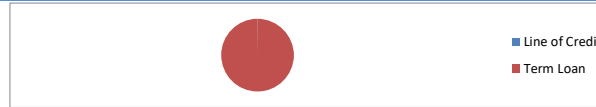
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	306,870,096	81.47%	1,250	82.95%
Interest Only	69,405,062	18.43%	249	16.52%
Non-Billing	398,686	0.11%	8	0.53%
Total	376,673,843	100.00%	1,507	100.00%



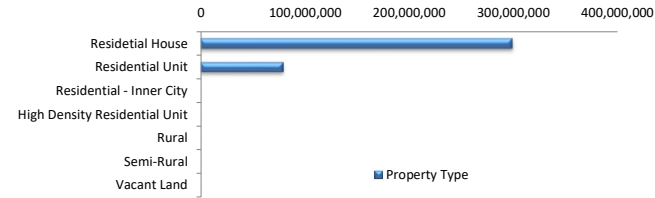
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	398,686	0.11%	8	0.53%
Term Loan	376,275,157	99.89%	1,499	99.47%
Total	376,673,843	100.00%	1,507	100.00%



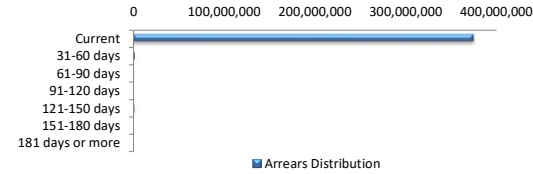
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	298,411,549	79.22%	887	76.86%
Residential Unit	78,262,294	20.78%	267	23.14%
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%
Total	376,673,843	100.00%	1,154	100.00%



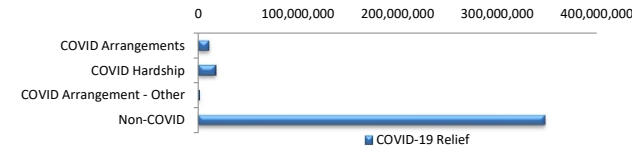
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	374,200,105	99.34%	1,503	99.73%
31-60 days	1,113,022	0.30%	2	0.13%
61-90 days	564,324	0.15%	1	0.07%
91-120 days	0	0.00%	0	0.00%
121-150 days	796,392	0.21%	1	0.07%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	376,673,843	100.00%	1,507	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	10,314,990	2.74%	24	2.08%
COVID Hardship	16,889,954	4.48%	26	2.25%
COVID Arrangement - Other	1,359,265	0.36%	3	0.26%
Non-COVID	348,109,633	92.42%	1,101	95.41%
Total	376,673,843	100.00%	1,154	100.00%

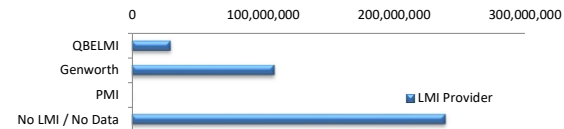


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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	29,085,392	7.72%	101	8.75%
Genworth	108,374,442	28.77%	439	38.04%
PMI	125,513	0.03%	1	0.09%
No LMI / No Data	239,088,496	63.47%	613	53.12%
Total	376,673,843	100.00%	1,154	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	137,534,221	36.51%	527	34.97%
Owner Occupier	239,139,622	63.49%	980	65.03%
Total	376,673,843	100.00%	1,507	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