

**AFG Series 2019-1**  
**Collateral Report**



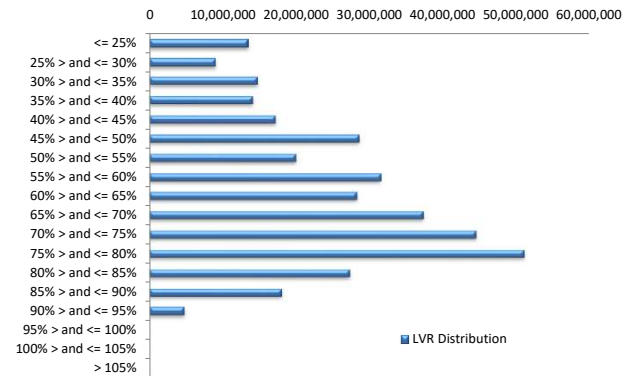
Model Period	16
Collection Period Start	1-Jul-20
Collection Period End	31-Jul-20
No. of Days	31
Interest Period Start	10-Jul-20
Interest Period End	9-Aug-20
No. of Days	31
Determination Date	5-Aug-20
Payment Date	10-Aug-20

**Pool Statistics**

Closing Balance of Mortgages	359,654,615
No. of Loans (Unconsolidated)	1,483
No. of Loans (Consolidated)	1,122
Average Loan Size (Unconsolidated)	242,518
Average Loan Size (Consolidated)	320,548
Largest Loan Size (Unconsolidated)	1,730,759
Largest Loan Size (Consolidated)	1,730,759
Smallest Loan Size (Unconsolidated)	(13,185)
Smallest Loan Size (Consolidated)	(5,929)
Weighted Average Interest Rate	3.37%
Weighted Average LVR	61.54%
Weighted Average Seasoning	41.80
Weighted Average Remaining Term	311.72

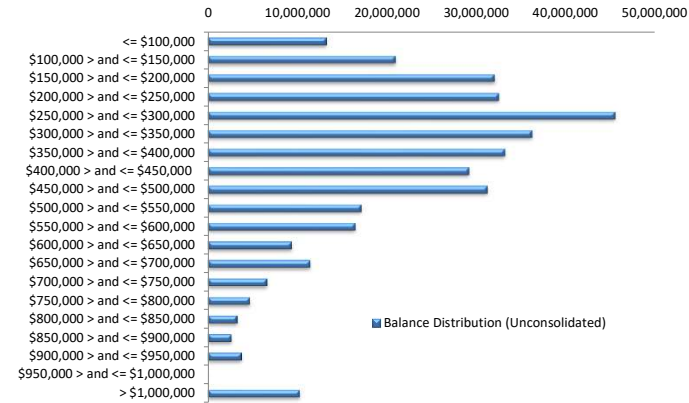
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	13,381,797	3.72%	158	14.08%
25% > and <= 30%	8,904,275	2.48%	49	4.37%
30% > and <= 35%	14,717,094	4.09%	59	5.26%
35% > and <= 40%	14,067,165	3.91%	62	5.53%
40% > and <= 45%	17,162,244	4.77%	52	4.63%
45% > and <= 50%	28,513,628	7.93%	73	6.51%
50% > and <= 55%	19,924,532	5.54%	59	5.26%
55% > and <= 60%	31,512,795	8.76%	91	8.11%
60% > and <= 65%	28,335,995	7.88%	84	7.49%
65% > and <= 70%	37,435,384	10.41%	95	8.47%
70% > and <= 75%	44,557,068	12.39%	107	9.54%
75% > and <= 80%	51,106,190	14.21%	112	9.98%
80% > and <= 85%	27,341,318	7.60%	70	6.24%
85% > and <= 90%	18,084,187	5.03%	40	3.57%
90% > and <= 95%	4,610,943	1.28%	11	0.98%
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>359,654,615</b>	<b>100.00%</b>	<b>1,122</b>	<b>100.00%</b>



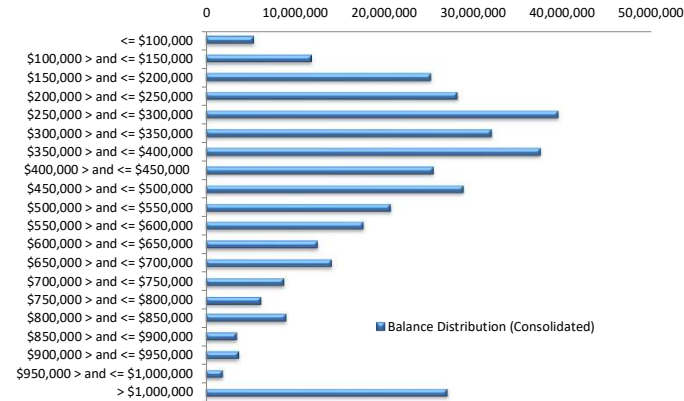
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	13,235,025	3.68%	358	24.14%
\$100,000 > and <= \$150,000	20,938,503	5.82%	169	11.40%
\$150,000 > and <= \$200,000	32,076,362	8.92%	183	12.34%
\$200,000 > and <= \$250,000	32,502,566	9.04%	144	9.71%
\$250,000 > and <= \$300,000	45,498,782	12.65%	166	11.19%
\$300,000 > and <= \$350,000	36,216,233	10.07%	112	7.55%
\$350,000 > and <= \$400,000	33,197,479	9.23%	88	5.93%
\$400,000 > and <= \$450,000	29,167,634	8.11%	69	4.65%
\$450,000 > and <= \$500,000	31,276,458	8.70%	66	4.45%
\$500,000 > and <= \$550,000	17,206,385	4.78%	33	2.23%
\$550,000 > and <= \$600,000	16,478,683	4.58%	29	1.96%
\$600,000 > and <= \$650,000	9,342,802	2.60%	15	1.01%
\$650,000 > and <= \$700,000	11,416,576	3.17%	17	1.15%
\$700,000 > and <= \$750,000	6,577,258	1.83%	9	0.61%
\$750,000 > and <= \$800,000	4,673,606	1.30%	6	0.40%
\$800,000 > and <= \$850,000	3,253,905	0.90%	4	0.27%
\$850,000 > and <= \$900,000	2,607,274	0.72%	3	0.20%
\$900,000 > and <= \$950,000	3,736,932	1.04%	4	0.27%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	10,252,150	2.85%	8	0.54%
<b>Total</b>	<b>359,654,615</b>	<b>100.00%</b>	<b>1,483</b>	<b>100.00%</b>



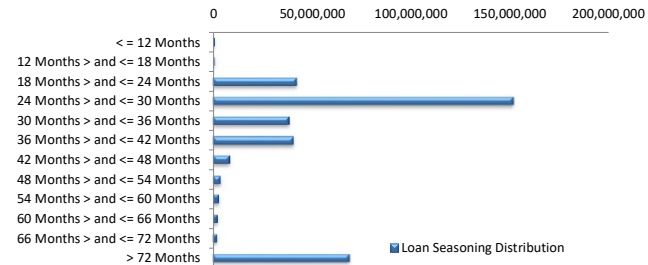
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,444,916	1.51%	121	10.78%
\$100,000 > and <= \$150,000	11,885,991	3.30%	94	8.38%
\$150,000 > and <= \$200,000	25,254,335	7.02%	144	12.83%
\$200,000 > and <= \$250,000	28,258,409	7.86%	125	11.14%
\$250,000 > and <= \$300,000	39,465,829	10.97%	144	12.83%
\$300,000 > and <= \$350,000	32,075,804	8.92%	99	8.82%
\$350,000 > and <= \$400,000	37,500,305	10.43%	100	8.91%
\$400,000 > and <= \$450,000	25,520,589	7.10%	60	5.35%
\$450,000 > and <= \$500,000	28,915,657	8.04%	61	5.44%
\$500,000 > and <= \$550,000	20,805,303	5.78%	40	3.57%
\$550,000 > and <= \$600,000	17,639,740	4.90%	31	2.76%
\$600,000 > and <= \$650,000	12,523,108	3.48%	20	1.78%
\$650,000 > and <= \$700,000	14,082,164	3.92%	21	1.87%
\$700,000 > and <= \$750,000	8,766,904	2.44%	12	1.07%
\$750,000 > and <= \$800,000	6,206,574	1.73%	8	0.71%
\$800,000 > and <= \$850,000	9,019,056	2.51%	11	0.98%
\$850,000 > and <= \$900,000	3,509,234	0.98%	4	0.36%
\$900,000 > and <= \$950,000	3,750,818	1.04%	4	0.36%
\$950,000 > and <= \$1,000,000	1,947,803	0.54%	2	0.18%
> \$1,000,000	27,082,076	7.53%	21	1.87%
<b>Total</b>	<b>359,654,615</b>	<b>100.00%</b>	<b>1,122</b>	<b>100.00%</b>



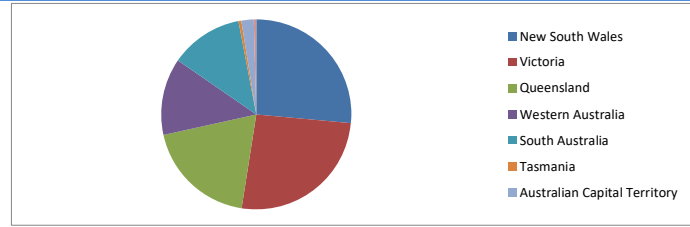
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	760,883	0.21%	3	0.20%
12 Months > and <= 18 Months	618,962	0.17%	4	0.27%
18 Months > and <= 24 Months	41,779,989	11.62%	145	9.78%
24 Months > and <= 30 Months	151,310,961	42.07%	512	34.52%
30 Months > and <= 36 Months	37,928,581	10.55%	146	9.84%
36 Months > and <= 42 Months	40,333,053	11.21%	172	11.60%
42 Months > and <= 48 Months	7,820,618	2.17%	32	2.16%
48 Months > and <= 54 Months	3,641,863	1.01%	25	1.69%
54 Months > and <= 60 Months	2,670,283	0.74%	10	0.67%
60 Months > and <= 66 Months	2,056,858	0.57%	8	0.54%
66 Months > and <= 72 Months	2,098,265	0.58%	11	0.74%
> 72 Months	68,634,297	19.08%	415	27.98%
<b>Total</b>	<b>359,654,615</b>	<b>100.00%</b>	<b>1,483</b>	<b>100.00%</b>



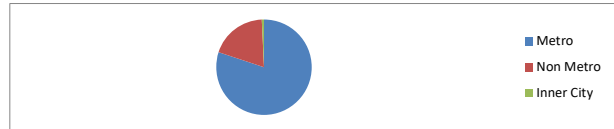
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	95,144,928	26.45%	254	22.64%
Victoria	93,479,625	25.99%	259	23.08%
Queensland	68,675,398	19.09%	228	20.32%
Western Australia	46,989,471	13.07%	161	14.35%
South Australia	44,480,184	12.37%	189	16.84%
Tasmania	1,796,535	0.50%	6	0.53%
Australian Capital Territory	7,654,062	2.13%	21	1.87%
Northern Territory	1,434,412	0.40%	4	0.36%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>359,654,615</b>	<b>100.00%</b>	<b>1,122</b>	<b>100.00%</b>



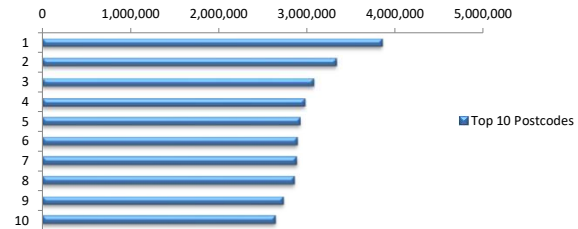
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	287,770,388	80.01%	865	77.09%
Non Metro	69,391,094	19.29%	249	22.19%
Inner City	2,493,133	0.69%	8	0.71%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>359,654,615</b>	<b>100.00%</b>	<b>1,122</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,855,630	1.07%	12	0.81%
3016	3,338,426	0.93%	4	0.27%
2153	3,073,018	0.85%	4	0.27%
4870	2,976,473	0.83%	9	0.61%
3030	2,924,916	0.81%	9	0.61%
3029	2,888,799	0.80%	7	0.47%
3977	2,881,595	0.80%	8	0.54%
4220	2,856,669	0.79%	6	0.40%
3064	2,728,388	0.76%	7	0.47%
6112	2,643,149	0.73%	8	0.54%
<b>Total</b>	<b>30,167,065</b>	<b>8.39%</b>	<b>74</b>	<b>4.99%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	359,654,615	100.00%	1,483	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>359,654,615</b>	<b>100.00%</b>	<b>1,483</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	359,654,615	100.00%	1,483	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>359,654,615</b>	<b>100.00%</b>	<b>1,483</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	290,833,071	80.86%	1,230	82.94%
Interest Only	68,423,586	19.02%	245	16.52%
Non-Billing	397,958	0.11%	8	0.54%
<b>Total</b>	<b>359,654,615</b>	<b>100.00%</b>	<b>1,483</b>	<b>100.00%</b>



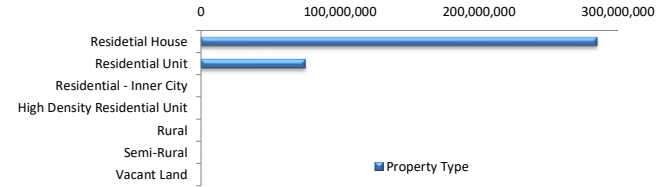
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	397,958	0.11%	8	0.54%
Term Loan	359,256,657	99.89%	1,475	99.46%
<b>Total</b>	<b>359,654,615</b>	<b>100.00%</b>	<b>1,483</b>	<b>100.00%</b>



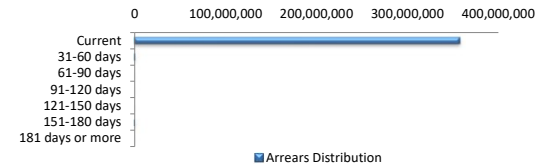
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	284,662,928	79.15%	861	76.74%
Residential Unit	74,991,687	20.85%	261	23.26%
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>359,654,615</b>	<b>100.00%</b>	<b>1,122</b>	<b>100.00%</b>



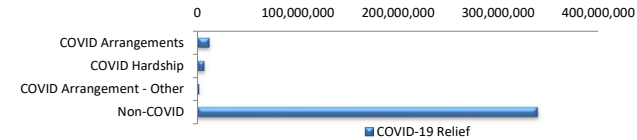
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	357,715,509	99.46%	1,479	99.73%
31-60 days	1,140,664	0.32%	3	0.20%
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	798,442	0.22%	1	0.07%
181 days or more	0	0.00%	0	0.00%
<b>Total</b>	<b>359,654,615</b>	<b>100.00%</b>	<b>1,483</b>	<b>100.00%</b>



**COVID-19 Relief**

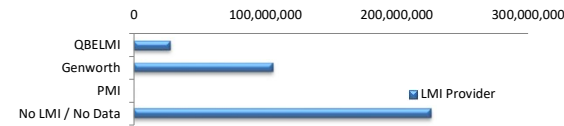
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	11,823,533	3.29%	25	2.23%
COVID Hardship	6,621,199	1.84%	10	0.89%
COVID Arrangement - Other	1,350,285	0.38%	3	0.27%
Non-COVID	339,859,598	94.50%	1,084	96.61%
<b>Total</b>	<b>359,654,615</b>	<b>100.00%</b>	<b>1,122</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

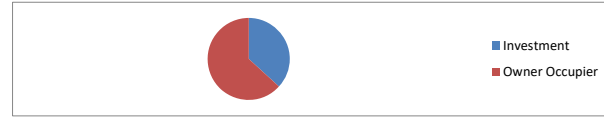
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	27,729,008	7.71%	99	8.82%
Genworth	105,413,102	29.31%	431	38.41%
PMI	125,077	0.03%	1	0.09%
No LMI / No Data	226,387,427	62.95%	591	52.67%
<b>Total</b>	<b>359,654,615</b>	<b>100.00%</b>	<b>1,122</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	132,223,500	36.76%	520	35.06%
Owner Occupier	227,431,115	63.24%	963	64.94%
<b>Total</b>	<b>359,654,615</b>	<b>100.00%</b>	<b>1,483</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