

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



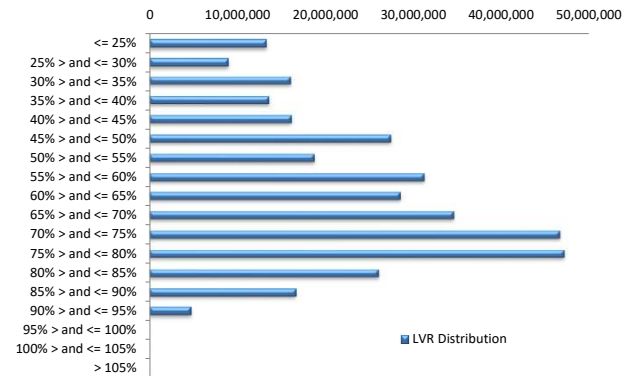
Model Period	17
Collection Period Start	1-Aug-20
Collection Period End	31-Aug-20
No. of Days	31
Interest Period Start	10-Aug-20
Interest Period End	9-Sep-20
No. of Days	31
Determination Date	7-Sep-20
Payment Date	10-Sep-20

**Pool Statistics**

Closing Balance of Mortgages	349,715,150
No. of Loans (Unconsolidated)	1,446
No. of Loans (Consolidated)	1,106
Average Loan Size (Unconsolidated)	241,850
Average Loan Size (Consolidated)	316,198
Largest Loan Size (Unconsolidated)	1,728,955
Largest Loan Size (Consolidated)	1,728,955
Smallest Loan Size (Unconsolidated)	(94,175)
Smallest Loan Size (Consolidated)	(94,175)
Weighted Average Interest Rate	3.36%
Weighted Average LVR	61.34%
Weighted Average Seasoning	42.77
Weighted Average Remaining Term	310.76

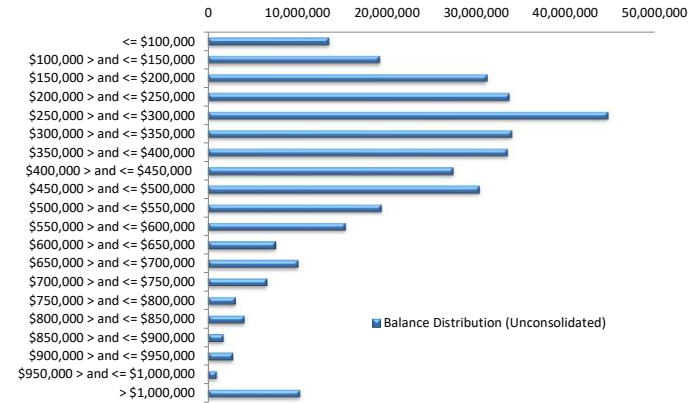
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	13,281,588	3.80%	162	14.65%
25% > and <= 30%	8,890,930	2.54%	50	4.52%
30% > and <= 35%	16,040,029	4.59%	64	5.79%
35% > and <= 40%	13,579,012	3.88%	59	5.33%
40% > and <= 45%	16,097,171	4.60%	48	4.34%
45% > and <= 50%	27,419,765	7.84%	69	6.24%
50% > and <= 55%	18,710,515	5.35%	56	5.06%
55% > and <= 60%	31,175,293	8.91%	93	8.41%
60% > and <= 65%	28,556,637	8.17%	82	7.41%
65% > and <= 70%	34,619,383	9.90%	87	7.87%
70% > and <= 75%	46,710,588	13.36%	114	10.31%
75% > and <= 80%	47,206,917	13.50%	106	9.58%
80% > and <= 85%	26,109,274	7.47%	67	6.06%
85% > and <= 90%	16,709,233	4.78%	38	3.44%
90% > and <= 95%	4,608,816	1.32%	11	0.99%
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>349,715,150</b>	<b>100.00%</b>	<b>1,106</b>	<b>100.00%</b>



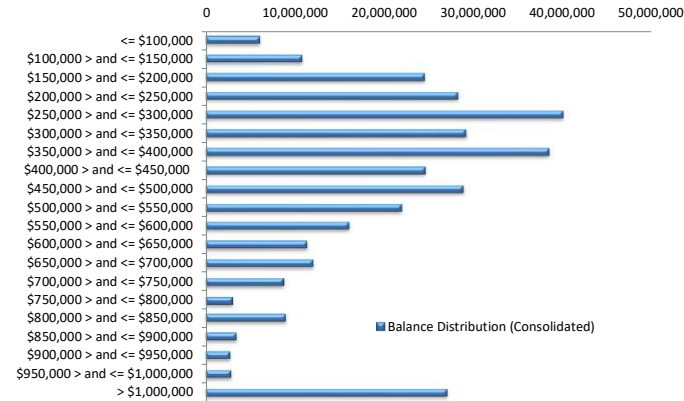
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	13,508,218	3.86%	352	24.34%
\$100,000 > and <= \$150,000	19,262,428	5.51%	156	10.79%
\$150,000 > and <= \$200,000	31,205,681	8.92%	179	12.38%
\$200,000 > and <= \$250,000	33,717,835	9.64%	150	10.37%
\$250,000 > and <= \$300,000	44,740,403	12.79%	163	11.27%
\$300,000 > and <= \$350,000	34,022,930	9.73%	105	7.26%
\$350,000 > and <= \$400,000	33,537,942	9.59%	89	6.15%
\$400,000 > and <= \$450,000	27,467,970	7.85%	65	4.50%
\$450,000 > and <= \$500,000	30,326,293	8.67%	64	4.43%
\$500,000 > and <= \$550,000	19,429,957	5.56%	37	2.56%
\$550,000 > and <= \$600,000	15,405,300	4.41%	27	1.87%
\$600,000 > and <= \$650,000	7,554,861	2.16%	12	0.83%
\$650,000 > and <= \$700,000	10,076,504	2.88%	15	1.04%
\$700,000 > and <= \$750,000	6,570,308	1.88%	9	0.62%
\$750,000 > and <= \$800,000	3,082,179	0.88%	4	0.28%
\$800,000 > and <= \$850,000	4,059,763	1.16%	5	0.35%
\$850,000 > and <= \$900,000	1,741,011	0.50%	2	0.14%
\$900,000 > and <= \$950,000	2,781,500	0.80%	3	0.21%
\$950,000 > and <= \$1,000,000	956,943	0.27%	1	0.07%
> \$1,000,000	10,267,124	2.94%	8	0.55%
<b>Total</b>	<b>349,715,150</b>	<b>100.00%</b>	<b>1,446</b>	<b>100.00%</b>



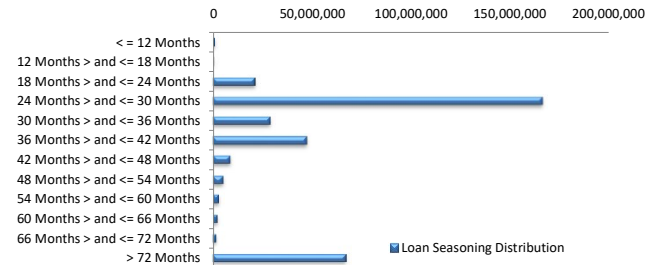
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	6,142,210	1.76%	131	11.84%
\$100,000 > and <= \$150,000	10,857,812	3.10%	86	7.78%
\$150,000 > and <= \$200,000	24,570,327	7.03%	141	12.75%
\$200,000 > and <= \$250,000	28,355,303	8.11%	126	11.39%
\$250,000 > and <= \$300,000	40,088,503	11.46%	146	13.20%
\$300,000 > and <= \$350,000	29,220,462	8.36%	90	8.14%
\$350,000 > and <= \$400,000	38,506,306	11.01%	103	9.31%
\$400,000 > and <= \$450,000	24,657,421	7.05%	58	5.24%
\$450,000 > and <= \$500,000	28,947,168	8.28%	61	5.52%
\$500,000 > and <= \$550,000	22,012,211	6.29%	42	3.80%
\$550,000 > and <= \$600,000	15,991,868	4.57%	28	2.53%
\$600,000 > and <= \$650,000	11,354,539	3.25%	18	1.63%
\$650,000 > and <= \$700,000	12,020,961	3.44%	18	1.63%
\$700,000 > and <= \$750,000	8,742,669	2.50%	12	1.08%
\$750,000 > and <= \$800,000	3,059,581	0.87%	4	0.36%
\$800,000 > and <= \$850,000	8,995,315	2.57%	11	0.99%
\$850,000 > and <= \$900,000	3,501,329	1.00%	4	0.36%
\$900,000 > and <= \$950,000	2,795,320	0.80%	3	0.27%
\$950,000 > and <= \$1,000,000	2,901,077	0.83%	3	0.27%
> \$1,000,000	26,994,768	7.72%	21	1.90%
<b>Total</b>	<b>349,715,150</b>	<b>100.00%</b>	<b>1,106</b>	<b>100.00%</b>



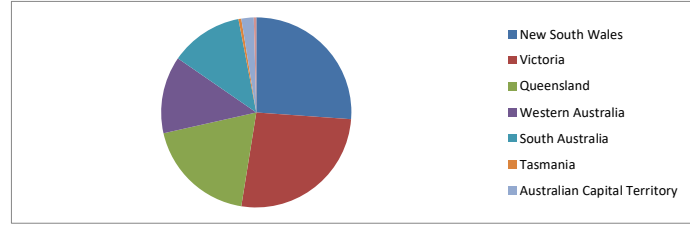
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	913,814	0.26%	5	0.35%
12 Months > and <= 18 Months	214,872	0.06%	2	0.14%
18 Months > and <= 24 Months	20,665,267	5.91%	77	5.33%
24 Months > and <= 30 Months	166,307,297	47.56%	554	38.31%
30 Months > and <= 36 Months	28,242,545	8.08%	106	7.33%
36 Months > and <= 42 Months	47,050,256	13.45%	200	13.83%
42 Months > and <= 48 Months	8,071,341	2.31%	36	2.49%
48 Months > and <= 54 Months	4,771,884	1.36%	28	1.94%
54 Months > and <= 60 Months	2,653,085	0.76%	9	0.62%
60 Months > and <= 66 Months	2,003,062	0.57%	7	0.48%
66 Months > and <= 72 Months	1,727,887	0.49%	12	0.83%
> 72 Months	67,093,839	19.19%	410	28.35%
<b>Total</b>	<b>349,715,150</b>	<b>100.00%</b>	<b>1,446</b>	<b>100.00%</b>



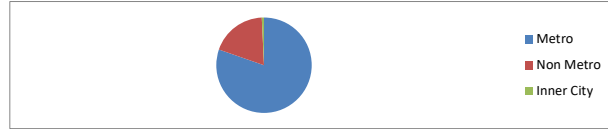
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	91,431,880	26.14%	248	22.42%
Victoria	92,231,871	26.37%	256	23.15%
Queensland	66,234,147	18.94%	224	20.25%
Western Australia	45,919,602	13.13%	160	14.47%
South Australia	43,347,410	12.40%	188	17.00%
Tasmania	1,790,306	0.51%	6	0.54%
Australian Capital Territory	7,330,444	2.10%	20	1.81%
Northern Territory	1,429,489	0.41%	4	0.36%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>349,715,150</b>	<b>100.00%</b>	<b>1,106</b>	<b>100.00%</b>



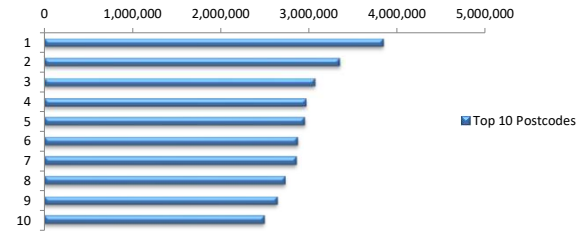
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	280,783,233	80.29%	853	77.12%
Non Metro	66,451,564	19.00%	245	22.15%
Inner City	2,480,353	0.71%	8	0.72%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>349,715,150</b>	<b>100.00%</b>	<b>1,106</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,843,077	1.10%	12	0.83%
3016	3,349,244	0.96%	4	0.28%
2153	3,068,067	0.88%	4	0.28%
4870	2,964,352	0.85%	9	0.62%
3030	2,952,646	0.84%	9	0.62%
3977	2,870,912	0.82%	8	0.55%
3029	2,856,837	0.82%	7	0.48%
3064	2,726,048	0.78%	7	0.48%
6112	2,637,948	0.75%	8	0.55%
2567	2,488,991	0.71%	4	0.28%
<b>Total</b>	<b>29,758,124</b>	<b>8.51%</b>	<b>72</b>	<b>4.98%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	349,715,150	100.00%	1,446	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>349,715,150</b>	<b>100.00%</b>	<b>1,446</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	349,715,150	100.00%	1,446	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>349,715,150</b>	<b>100.00%</b>	<b>1,446</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	287,135,668	82.11%	1,212	83.82%
Interest Only	62,194,550	17.78%	226	15.63%
Non-Billing	384,932	0.11%	8	0.55%
<b>Total</b>	<b>349,715,150</b>	<b>100.00%</b>	<b>1,446</b>	<b>100.00%</b>



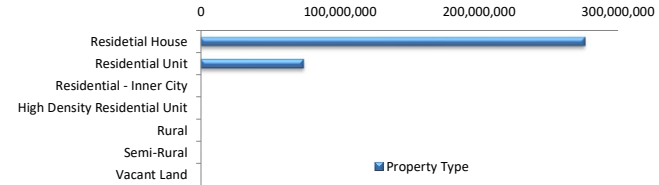
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	384,932	0.11%	8	0.55%
Term Loan	349,330,218	99.89%	1,438	99.45%
<b>Total</b>	<b>349,715,150</b>	<b>100.00%</b>	<b>1,446</b>	<b>100.00%</b>



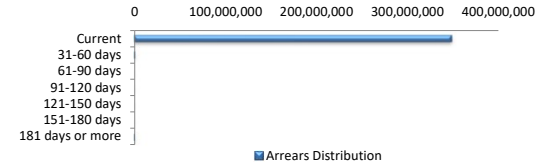
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	276,403,361	79.04%	847	76.58%
Residential Unit	73,311,789	20.96%	259	23.42%
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>349,715,150</b>	<b>100.00%</b>	<b>1,106</b>	<b>100.00%</b>



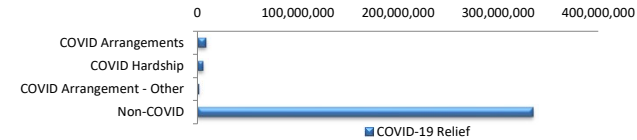
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	347,797,573	99.45%	1,443	99.79%
31-60 days	1,117,080	0.32%	2	0.14%
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	800,496	0.23%	1	0.07%
<b>Total</b>	<b>349,715,150</b>	<b>100.00%</b>	<b>1,446</b>	<b>100.00%</b>



**COVID-19 Relief**

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	8,137,878	2.33%	19	1.72%
COVID Hardship	5,602,797	1.60%	7	0.63%
COVID Arrangement - Other	1,354,124	0.39%	3	0.27%
Non-COVID	334,620,351	95.68%	1,077	97.38%
<b>Total</b>	<b>349,715,150</b>	<b>100.00%</b>	<b>1,106</b>	<b>100.00%</b>

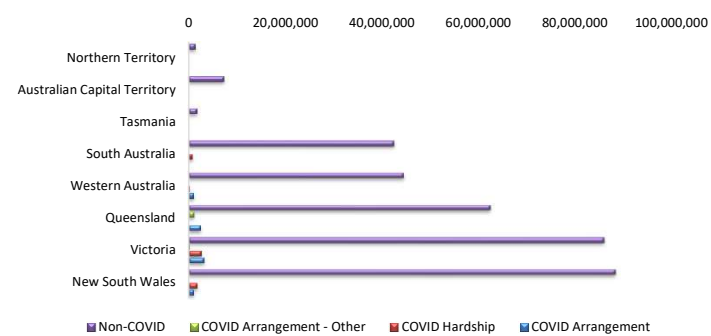


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

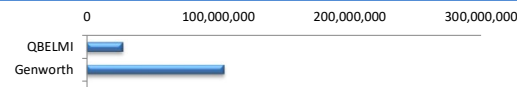
**COVID-19 Relief by State**

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	1,142,811	1,857,928	0	88,431,141
	1.25%	2.03%	0.00%	96.72%
Victoria	3,280,818	2,668,474	174,501	86,108,077
	3.56%	2.89%	0.19%	93.36%
Queensland	2,567,979	0	1,179,623	62,486,546
	3.88%	0.00%	1.78%	94.34%
Western Australia	1,146,270	253,564	0	44,519,769
	2.50%	0.55%	0.00%	96.95%
South Australia	0	822,831	0	42,524,579
	0.00%	1.90%	0.00%	98.10%
Tasmania	0	0	0	1,790,306
	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	7,330,444
	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	1,429,489
	0.00%	0.00%	0.00%	100.00%
<b>Total</b>	<b>8,137,878</b>	<b>5,602,797</b>	<b>1,354,124</b>	<b>334,620,351</b>



**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	26,631,503	7.62%	97	8.77%
Genworth	103,850,219	29.70%	424	38.34%
PMI	124,640	0.04%	1	0.09%

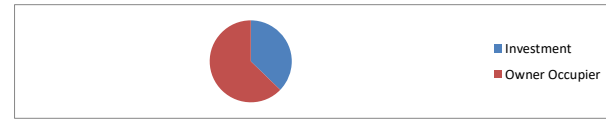


No LMI / No Data	219,108,787	62.65%	584	52.80%
<b>Total</b>	<b>349,715,150</b>	<b>100.00%</b>	<b>1,106</b>	<b>100.00%</b>



#### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	130,176,075	37.22%	508	35.13%
Owner Occupier	219,539,075	62.78%	938	64.87%
<b>Total</b>	<b>349,715,150</b>	<b>100.00%</b>	<b>1,446</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