

AFG Series 2019-1
Collateral Report



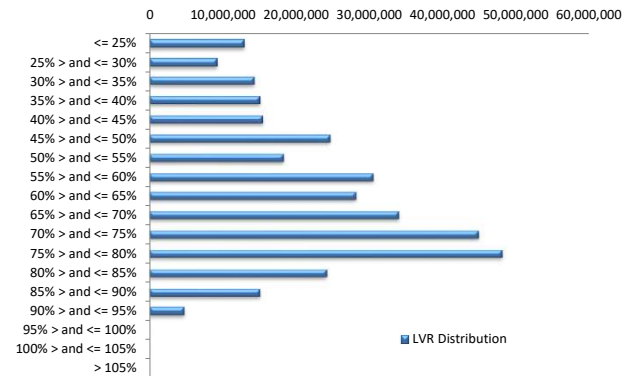
Model Period	18
Collection Period Start	1-Sep-20
Collection Period End	30-Sep-20
No. of Days	30
Interest Period Start	10-Sep-20
Interest Period End	11-Oct-20
No. of Days	32
Determination Date	7-Oct-20
Payment Date	12-Oct-20

Pool Statistics

Closing Balance of Mortgages	339,463,245
No. of Loans (Unconsolidated)	1,414
No. of Loans (Consolidated)	1,082
Average Loan Size (Unconsolidated)	240,073
Average Loan Size (Consolidated)	313,737
Largest Loan Size (Unconsolidated)	1,730,929
Largest Loan Size (Consolidated)	1,730,929
Smallest Loan Size (Unconsolidated)	(98,699)
Smallest Loan Size (Consolidated)	(98,699)
Weighted Average Interest Rate	3.36%
Weighted Average LVR	61.27%
Weighted Average Seasoning	43.82
Weighted Average Remaining Term	309.74

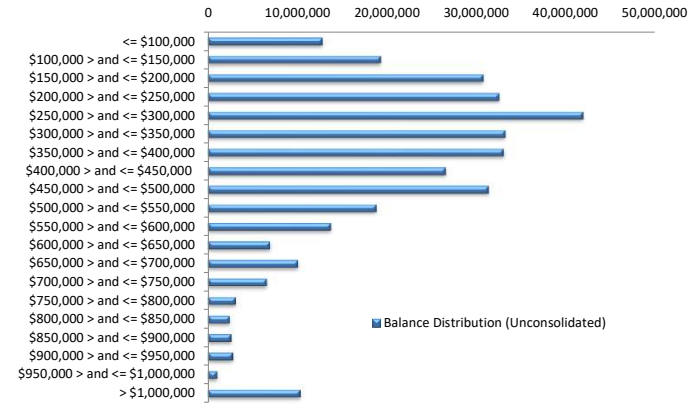
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,807,641	3.77%	161	14.88%
25% > and <= 30%	9,093,573	2.68%	52	4.81%
30% > and <= 35%	14,289,909	4.21%	64	5.91%
35% > and <= 40%	15,054,545	4.43%	58	5.36%
40% > and <= 45%	15,439,771	4.55%	44	4.07%
45% > and <= 50%	24,612,162	7.25%	63	5.82%
50% > and <= 55%	18,349,325	5.41%	60	5.55%
55% > and <= 60%	30,521,786	8.99%	90	8.32%
60% > and <= 65%	28,253,738	8.32%	79	7.30%
65% > and <= 70%	34,032,058	10.03%	86	7.95%
70% > and <= 75%	44,950,461	13.24%	112	10.35%
75% > and <= 80%	48,130,896	14.18%	105	9.70%
80% > and <= 85%	24,210,800	7.13%	62	5.73%
85% > and <= 90%	15,113,108	4.45%	35	3.23%
90% > and <= 95%	4,603,473	1.36%	11	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%
Total	339,463,245	100.00%	1,082	100.00%



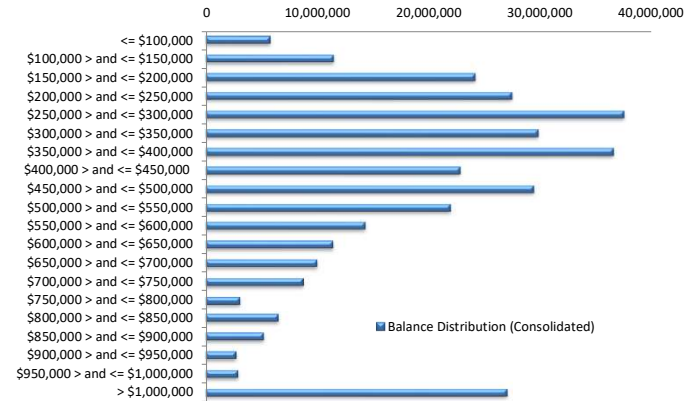
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	12,763,109	3.76%	348	24.61%
\$100,000 > and <= \$150,000	19,267,924	5.68%	156	11.03%
\$150,000 > and <= \$200,000	30,721,104	9.05%	176	12.45%
\$200,000 > and <= \$250,000	32,521,825	9.58%	144	10.18%
\$250,000 > and <= \$300,000	41,905,112	12.34%	153	10.82%
\$300,000 > and <= \$350,000	33,209,155	9.78%	103	7.28%
\$350,000 > and <= \$400,000	33,051,127	9.74%	88	6.22%
\$400,000 > and <= \$450,000	26,568,360	7.83%	63	4.46%
\$450,000 > and <= \$500,000	31,311,471	9.22%	66	4.67%
\$500,000 > and <= \$550,000	18,847,925	5.55%	36	2.55%
\$550,000 > and <= \$600,000	13,684,931	4.03%	24	1.70%
\$600,000 > and <= \$650,000	6,922,145	2.04%	11	0.78%
\$650,000 > and <= \$700,000	10,038,539	2.96%	15	1.06%
\$700,000 > and <= \$750,000	6,537,531	1.93%	9	0.64%
\$750,000 > and <= \$800,000	3,073,321	0.91%	4	0.28%
\$800,000 > and <= \$850,000	2,423,990	0.71%	3	0.21%
\$850,000 > and <= \$900,000	2,583,058	0.76%	3	0.21%
\$900,000 > and <= \$950,000	2,754,289	0.81%	3	0.21%
\$950,000 > and <= \$1,000,000	989,306	0.29%	1	0.07%
> \$1,000,000	10,289,022	3.03%	8	0.57%
Total	339,463,245	100.00%	1,414	100.00%



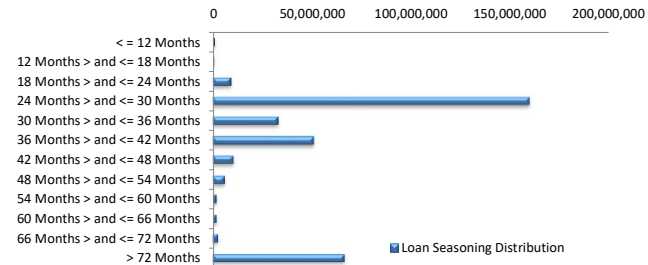
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,833,081	1.72%	130	12.01%
\$100,000 > and <= \$150,000	11,522,877	3.39%	91	8.41%
\$150,000 > and <= \$200,000	24,238,973	7.14%	139	12.85%
\$200,000 > and <= \$250,000	27,520,403	8.11%	122	11.28%
\$250,000 > and <= \$300,000	37,534,555	11.06%	137	12.66%
\$300,000 > and <= \$350,000	29,893,854	8.81%	92	8.50%
\$350,000 > and <= \$400,000	36,637,012	10.79%	98	9.06%
\$400,000 > and <= \$450,000	22,892,170	6.74%	54	4.99%
\$450,000 > and <= \$500,000	29,450,996	8.68%	62	5.73%
\$500,000 > and <= \$550,000	22,008,447	6.48%	42	3.88%
\$550,000 > and <= \$600,000	14,271,870	4.20%	25	2.31%
\$600,000 > and <= \$650,000	11,366,813	3.35%	18	1.66%
\$650,000 > and <= \$700,000	9,955,965	2.93%	15	1.39%
\$700,000 > and <= \$750,000	8,727,534	2.57%	12	1.11%
\$750,000 > and <= \$800,000	3,091,517	0.91%	4	0.37%
\$800,000 > and <= \$850,000	6,541,885	1.93%	8	0.74%
\$850,000 > and <= \$900,000	5,239,282	1.54%	6	0.55%
\$900,000 > and <= \$950,000	2,769,281	0.82%	3	0.28%
\$950,000 > and <= \$1,000,000	2,931,398	0.86%	3	0.28%
> \$1,000,000	27,035,332	7.96%	21	1.94%
Total	339,463,245	100.00%	1,082	100.00%



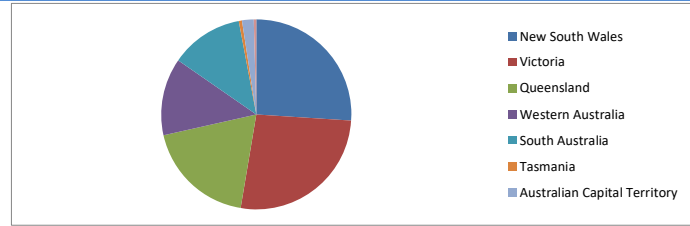
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	868,974	0.26%	4	0.28%
12 Months > and <= 18 Months	232,833	0.07%	3	0.21%
18 Months > and <= 24 Months	8,711,112	2.57%	35	2.48%
24 Months > and <= 30 Months	159,640,848	47.03%	534	37.77%
30 Months > and <= 36 Months	32,169,222	9.48%	112	7.92%
36 Months > and <= 42 Months	50,556,291	14.89%	220	15.56%
42 Months > and <= 48 Months	9,891,430	2.91%	42	2.97%
48 Months > and <= 54 Months	5,675,570	1.67%	36	2.55%
54 Months > and <= 60 Months	1,586,627	0.47%	5	0.35%
60 Months > and <= 66 Months	1,557,069	0.46%	6	0.42%
66 Months > and <= 72 Months	2,661,014	0.78%	13	0.92%
> 72 Months	65,912,256	19.42%	404	28.57%
Total	339,463,245	100.00%	1,414	100.00%



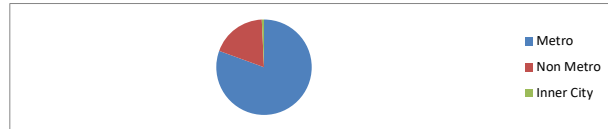
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	88,302,381	26.01%	240	22.18%
Victoria	90,326,925	26.61%	251	23.20%
Queensland	64,028,072	18.86%	219	20.24%
Western Australia	44,668,269	13.16%	157	14.51%
South Australia	42,171,055	12.42%	186	17.19%
Tasmania	1,786,310	0.53%	6	0.55%
Australian Capital Territory	6,758,723	1.99%	19	1.76%
Northern Territory	1,421,510	0.42%	4	0.37%
No Data	0	0.00%	0	0.00%
Total	339,463,245	100.00%	1,082	100.00%



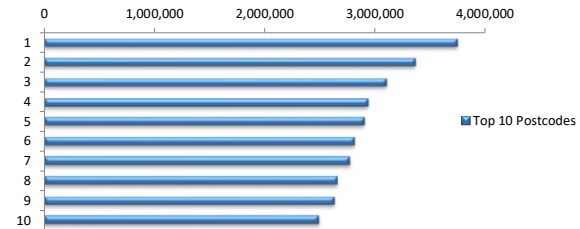
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	273,276,350	80.50%	836	77.26%
Non Metro	63,722,698	18.77%	238	22.00%
Inner City	2,464,196	0.73%	8	0.74%
No Data	0	0.00%	0	0.00%
Total	339,463,245	100.00%	1,082	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,746,358	1.10%	12	0.85%
3016	3,364,064	0.99%	4	0.28%
2153	3,100,568	0.91%	4	0.28%
4870	2,936,203	0.86%	9	0.64%
3977	2,896,025	0.85%	8	0.57%
3029	2,810,049	0.83%	7	0.50%
3064	2,774,785	0.82%	7	0.50%
3030	2,657,052	0.78%	8	0.57%
6112	2,628,812	0.77%	8	0.57%
2567	2,489,239	0.73%	4	0.28%
Total	29,403,156	8.66%	71	5.02%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	339,463,245	100.00%	1,414	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	339,463,245	100.00%	1,414	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	339,463,245	100.00%	1,414	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	339,463,245	100.00%	1,414	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	279,416,062	82.31%	1,191	84.23%
Interest Only	59,660,964	17.58%	215	15.21%
Non-Billing	366,218	0.11%	8	0.57%
Total	339,463,245	100.00%	1,414	100.00%



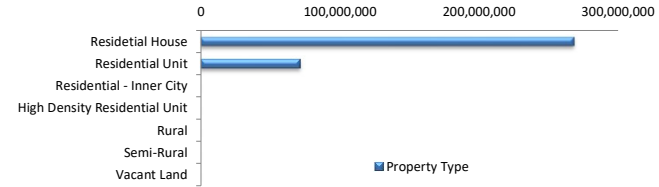
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	386,218	0.11%	8	0.57%
Term Loan	339,077,027	99.89%	1,406	99.43%
Total	339,463,245	100.00%	1,414	100.00%



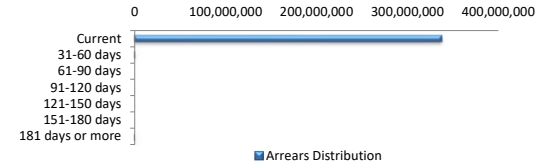
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	268,445,475	79.08%	828	76.52%
Residential Unit	71,017,770	20.92%	254	23.48%
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	339,463,245	100.00%	1,082	100.00%



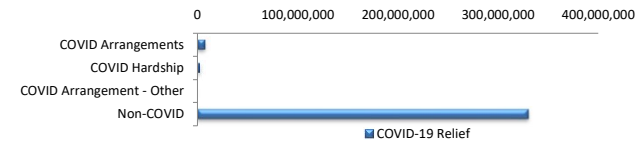
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	337,541,755	99.43%	1,411	99.79%
31-60 days	1,119,000	0.33%	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	802,489	0.24%	1	0.07%
Total	339,463,245	100.00%	1,414	100.00%



COVID-19 Relief

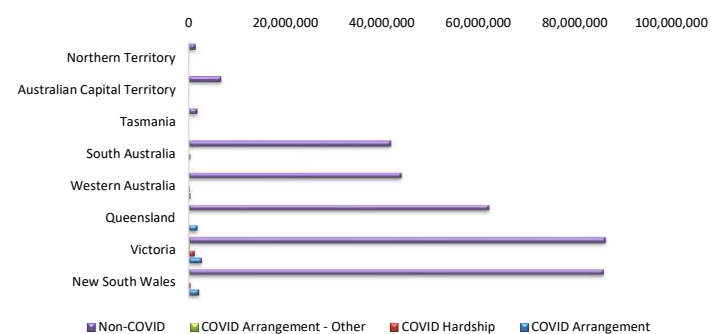
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	7,016,247	2.07%	14	1.29%
COVID Hardship	2,163,275	0.64%	4	0.37%
COVID Arrangement - Other	174,978	0.05%	1	0.09%
Non-COVID	330,108,744	97.24%	1,063	98.24%
Total	339,463,245	100.00%	1,082	100.00%



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

COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -	
			Other	Non-COVID
New South Wales	2,111,631	400,834	0	85,789,917
	2.39%	0.45%	0.00%	97.15%
Victoria	2,763,423	1,215,478	174,978	86,173,046
	3.06%	1.35%	0.19%	95.40%
Queensland	1,811,665	0	0	62,216,407
	2.83%	0.00%	0.00%	97.17%
Western Australia	329,529	254,439	0	44,084,301
	0.74%	0.57%	0.00%	98.69%
South Australia	0	292,525	0	41,878,530
	0.00%	0.69%	0.00%	99.31%
Tasmania	0	0	0	1,786,310
	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	6,758,723
	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	1,421,510
	0.00%	0.00%	0.00%	100.00%
Total	7,016,247	2,163,275	174,978	330,108,744



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	25,825,932	7.61%	94	8.69%
Genworth	101,369,539	29.86%	418	38.63%
PMI	124,153	0.04%	1	0.09%

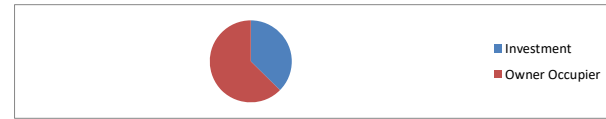


No LMI / No Data	212,143,620	62.49%	569	52.59%
Total	339,463,245	100.00%	1,082	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	126,714,761	37.33%	494	34.94%
Owner Occupier	212,748,484	62.67%	920	65.06%
Total	339,463,245	100.00%	1,414	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