

AFG Series 2019-1
Collateral Report



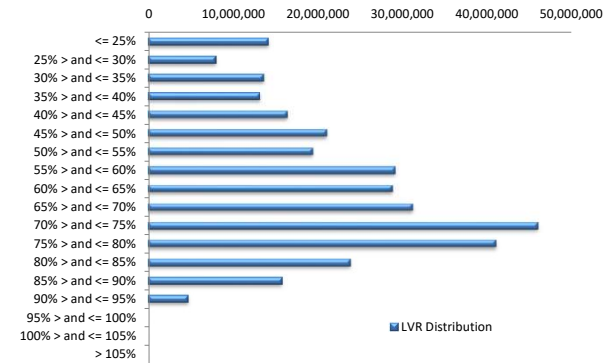
Model Period	19
Collection Period Start	1-Oct-20
Collection Period End	31-Oct-20
No. of Days	31
Interest Period Start	12-Oct-20
Interest Period End	9-Nov-20
No. of Days	29
Determination Date	5-Nov-20
Payment Date	10-Nov-20

Pool Statistics

Closing Balance of Mortgages	326,613,978
No. of Loans (Unconsolidated)	1,382
No. of Loans (Consolidated)	1,059
Average Loan Size (Unconsolidated)	236,334
Average Loan Size (Consolidated)	308,417
Largest Loan Size (Unconsolidated)	1,736,510
Largest Loan Size (Consolidated)	1,736,510
Smallest Loan Size (Unconsolidated)	(103,222)
Smallest Loan Size (Consolidated)	(103,222)
Weighted Average Interest Rate	3.35%
Weighted Average LVR	61.15%
Weighted Average Seasoning	44.99
Weighted Average Remaining Term	308.48

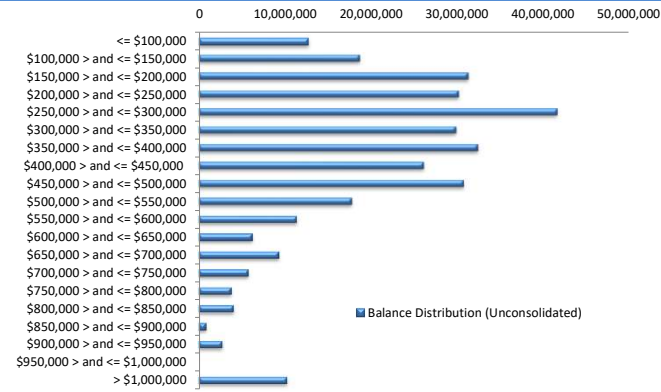
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	14,117,716	4.32%	172	16.24%
25% > and <= 30%	7,869,442	2.41%	46	4.34%
30% > and <= 35%	13,657,483	4.18%	62	5.85%
35% > and <= 40%	13,212,244	4.05%	55	5.19%
40% > and <= 45%	16,492,092	5.05%	45	4.25%
45% > and <= 50%	21,089,035	6.46%	61	5.76%
50% > and <= 55%	19,424,582	5.95%	61	5.76%
55% > and <= 60%	29,209,629	8.94%	84	7.93%
60% > and <= 65%	28,902,880	8.85%	80	7.55%
65% > and <= 70%	31,296,771	9.58%	77	7.27%
70% > and <= 75%	46,063,069	14.10%	117	11.05%
75% > and <= 80%	41,128,328	12.59%	90	8.50%
80% > and <= 85%	23,888,651	7.31%	62	5.85%
85% > and <= 90%	15,662,248	4.80%	36	3.40%
90% > and <= 95%	4,599,809	1.41%	11	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	326,613,978	100.00%	1,059	100.00%



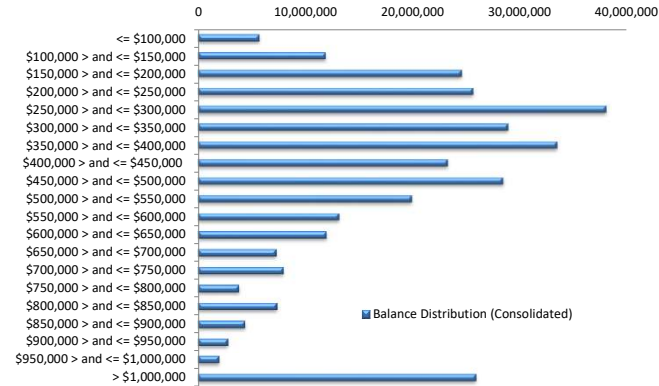
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	12,648,088	3.87%	349	25.25%
\$100,000 > and <= \$150,000	18,712,363	5.73%	152	11.00%
\$150,000 > and <= \$200,000	31,344,023	9.60%	180	13.02%
\$200,000 > and <= \$250,000	30,267,274	9.27%	134	9.70%
\$250,000 > and <= \$300,000	41,695,505	12.77%	152	11.00%
\$300,000 > and <= \$350,000	29,967,793	9.18%	93	6.73%
\$350,000 > and <= \$400,000	32,486,628	9.95%	87	6.30%
\$400,000 > and <= \$450,000	26,178,461	8.02%	62	4.49%
\$450,000 > and <= \$500,000	30,812,627	9.43%	65	4.70%
\$500,000 > and <= \$550,000	17,881,630	5.47%	34	2.46%
\$550,000 > and <= \$600,000	11,421,781	3.50%	20	1.45%
\$600,000 > and <= \$650,000	6,267,687	1.92%	10	0.72%
\$650,000 > and <= \$700,000	9,342,348	2.86%	14	1.01%
\$700,000 > and <= \$750,000	5,791,057	1.77%	8	0.58%
\$750,000 > and <= \$800,000	3,813,100	1.17%	5	0.36%
\$800,000 > and <= \$850,000	4,072,622	1.25%	5	0.36%
\$850,000 > and <= \$900,000	869,274	0.27%	1	0.07%
\$900,000 > and <= \$950,000	2,753,730	0.84%	3	0.22%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	10,287,988	3.15%	8	0.58%
Total	326,613,978	100.00%	1,382	100.00%



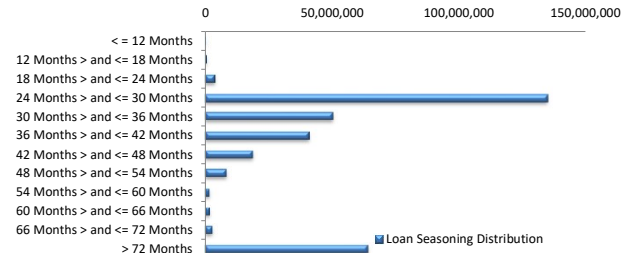
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,707,067	1.75%	131	12.37%
\$100,000 > and <= \$150,000	11,891,381	3.64%	94	8.88%
\$150,000 > and <= \$200,000	24,576,170	7.52%	141	13.31%
\$200,000 > and <= \$250,000	25,670,127	7.86%	114	10.76%
\$250,000 > and <= \$300,000	38,078,340	11.66%	139	13.13%
\$300,000 > and <= \$350,000	28,916,545	8.85%	89	8.40%
\$350,000 > and <= \$400,000	33,499,264	10.26%	90	8.50%
\$400,000 > and <= \$450,000	23,327,659	7.14%	55	5.19%
\$450,000 > and <= \$500,000	28,465,589	8.72%	60	5.67%
\$500,000 > and <= \$550,000	19,920,761	6.10%	38	3.59%
\$550,000 > and <= \$600,000	13,140,306	4.02%	23	2.17%
\$600,000 > and <= \$650,000	11,980,544	3.67%	19	1.79%
\$650,000 > and <= \$700,000	7,286,872	2.23%	11	1.04%
\$700,000 > and <= \$750,000	7,956,439	2.44%	11	1.04%
\$750,000 > and <= \$800,000	3,825,759	1.17%	5	0.47%
\$800,000 > and <= \$850,000	7,348,828	2.25%	9	0.85%
\$850,000 > and <= \$900,000	4,380,393	1.34%	5	0.47%
\$900,000 > and <= \$950,000	2,771,216	0.85%	3	0.28%
\$950,000 > and <= \$1,000,000	1,953,697	0.60%	2	0.19%
> \$1,000,000	25,917,022	7.94%	20	1.89%
Total	326,613,978	100.00%	1,059	100.00%



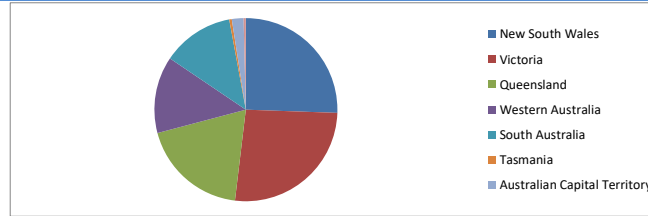
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	226,450	0.07%	3	0.22%
12 Months > and <= 18 Months	504,110	0.15%	2	0.14%
18 Months > and <= 24 Months	3,905,497	1.20%	20	1.45%
24 Months > and <= 30 Months	134,751,528	41.26%	460	33.29%
30 Months > and <= 36 Months	50,016,713	15.31%	174	12.59%
36 Months > and <= 42 Months	40,747,335	12.48%	182	13.17%
42 Months > and <= 48 Months	18,605,937	5.70%	75	5.43%
48 Months > and <= 54 Months	8,197,886	2.51%	42	3.04%
54 Months > and <= 60 Months	1,661,623	0.51%	6	0.43%
60 Months > and <= 66 Months	1,548,949	0.47%	6	0.43%
66 Months > and <= 72 Months	2,649,801	0.81%	13	0.94%
> 72 Months	63,798,148	19.53%	399	28.87%
Total	326,613,978	100.00%	1,382	100.00%



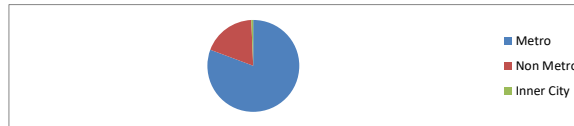
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	83,538,592	25.58%	232	21.91%
Victoria	85,990,612	26.33%	243	22.95%
Queensland	62,048,242	19.00%	215	20.30%
Western Australia	44,200,123	13.53%	157	14.83%
South Australia	41,351,829	12.66%	185	17.47%
Tasmania	1,471,824	0.45%	5	0.47%
Australian Capital Territory	6,604,415	2.02%	18	1.70%
Northern Territory	1,408,341	0.43%	4	0.38%
No Data	0	0.00%	0	0.00%
Total	326,613,978	100.00%	1,059	100.00%



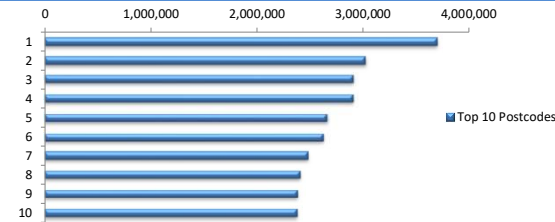
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	263,780,353	80.76%	820	77.43%
Non Metro	60,386,106	18.49%	231	21.81%
Inner City	2,447,519	0.75%	8	0.76%
No Data	0	0.00%	0	0.00%
Total	326,613,978	100.00%	1,059	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,699,265	1.13%	12	0.87%
2153	3,023,802	0.93%	4	0.29%
3977	2,908,161	0.89%	8	0.58%
4870	2,906,053	0.89%	9	0.65%
3030	2,661,046	0.81%	8	0.58%
6112	2,624,983	0.80%	8	0.58%
2567	2,473,820	0.76%	4	0.29%
3029	2,413,567	0.74%	6	0.43%
3064	2,383,567	0.73%	6	0.43%
3016	2,377,586	0.73%	3	0.22%
Total	27,471,851	8.41%	68	4.92%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	326,613,978	100.00%	1,382	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	326,613,978	100.00%	1,382	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	326,613,978	100.00%	1,382	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	326,613,978	100.00%	1,382	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	268,215,653	82.12%	1,166	84.37%
Interest Only	58,008,987	17.76%	208	15.05%
Non-Billing	389,338	0.12%	8	0.58%
Total	326,613,978	100.00%	1,382	100.00%



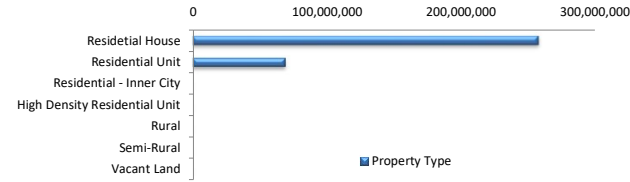
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	389,338	0.12%	8	0.58%
Term Loan	326,224,640	99.88%	1,374	99.42%
Total	326,613,978	100.00%	1,382	100.00%



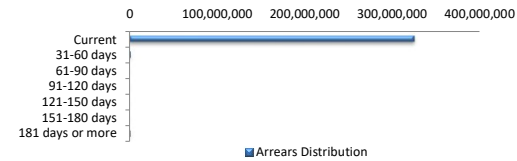
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	258,008,719	79.00%	810	76.49%
Residential Unit	68,605,259	21.00%	249	23.51%
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	326,613,978	100.00%	1,059	100.00%



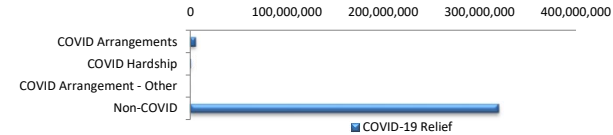
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	324,577,629	99.38%	1,378	99.71%
31-60 days	1,233,866	0.38%	3	0.22%
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	802,484	0.25%	1	0.07%
Total	326,613,978	100.00%	1,382	100.00%



COVID-19 Relief

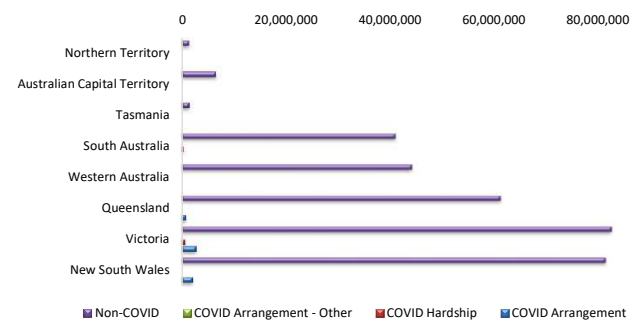
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	5,691,024	1.74%	10	0.94%
COVID Hardship	949,044	0.29%	2	0.19%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	319,973,910	97.97%	1,047	98.87%
Total	326,613,978	100.00%	1,059	100.00%



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

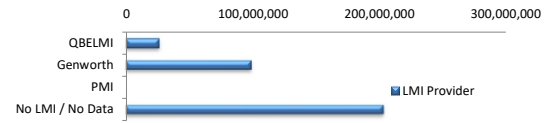
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	2,114,440	0	0	81,424,152
Victoria	2,764,188	656,209	0	82,570,216
Queensland	812,396	0	0	61,235,846
Western Australia	0	0	0	44,200,123
South Australia	0	292,835	0	41,058,993
Tasmania	0	0	0	1,471,824
Australian Capital Territory	0	0	0	6,604,415
Northern Territory	0	0	0	1,408,341
Total	5,691,024	949,044	0	319,973,910



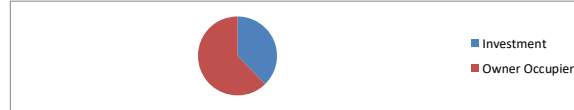
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	25,693,518	7.87%	94	8.88%
Genworth	98,011,684	30.01%	411	38.81%
PMI	123,656	0.04%	1	0.09%
No LMI / No Data	202,785,121	62.09%	553	52.22%
Total	326,613,978	100.00%	1,059	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	122,709,399	37.57%	485	35.09%
Owner Occupier	203,904,580	62.43%	897	64.91%
Total	326,613,978	100.00%	1,382	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