

AFG Series 2019-1
Collateral Report



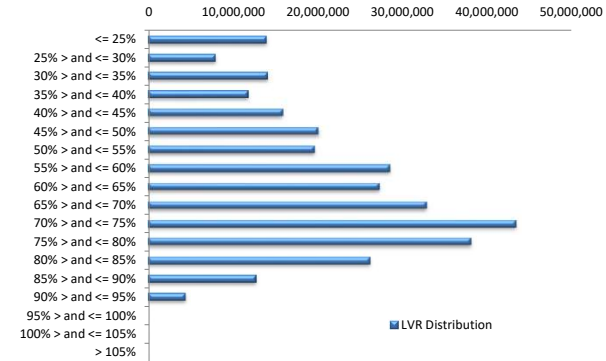
Model Period	20
Collection Period Start	1-Nov-20
Collection Period End	30-Nov-20
No. of Days	30
Interest Period Start	10-Nov-20
Interest Period End	9-Dec-20
No. of Days	30
Determination Date	7-Dec-20
Payment Date	10-Dec-20

Pool Statistics

Closing Balance of Mortgages	316,953,232
No. of Loans (Unconsolidated)	1,350
No. of Loans (Consolidated)	1,037
Average Loan Size (Unconsolidated)	234,780
Average Loan Size (Consolidated)	305,644
Largest Loan Size (Unconsolidated)	1,730,611
Largest Loan Size (Consolidated)	1,730,611
Smallest Loan Size (Unconsolidated)	(108,876)
Smallest Loan Size (Consolidated)	(108,876)
Weighted Average Interest Rate	3.32%
Weighted Average LVR	61.07%
Weighted Average Seasoning	46.11
Weighted Average Remaining Term	307.57

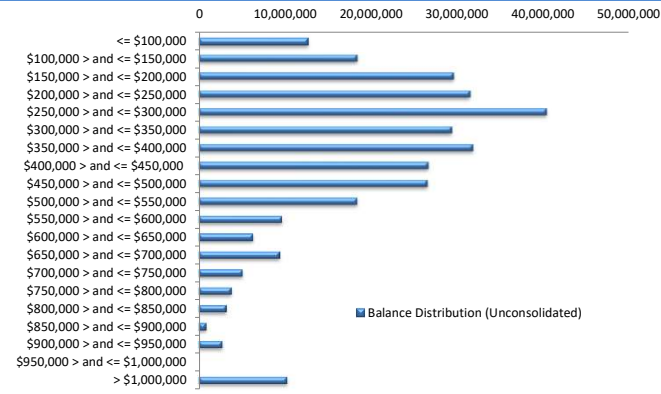
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	13,835,830	4.37%	172	16.59%
25% > and <= 30%	7,845,096	2.48%	46	4.44%
30% > and <= 35%	14,125,326	4.46%	60	5.79%
35% > and <= 40%	11,826,122	3.73%	52	5.01%
40% > and <= 45%	15,920,373	5.02%	44	4.24%
45% > and <= 50%	20,147,172	6.36%	57	5.50%
50% > and <= 55%	19,696,414	6.21%	62	5.98%
55% > and <= 60%	28,619,572	9.03%	84	8.10%
60% > and <= 65%	27,333,367	8.62%	76	7.33%
65% > and <= 70%	32,950,017	10.40%	81	7.81%
70% > and <= 75%	43,495,599	13.72%	113	10.90%
75% > and <= 80%	38,097,132	12.02%	83	8.00%
80% > and <= 85%	26,177,564	8.26%	67	6.46%
85% > and <= 90%	12,647,648	3.99%	30	2.89%
90% > and <= 95%	4,236,001	1.34%	10	0.96%
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	316,953,232	100.00%	1,037	100.00%



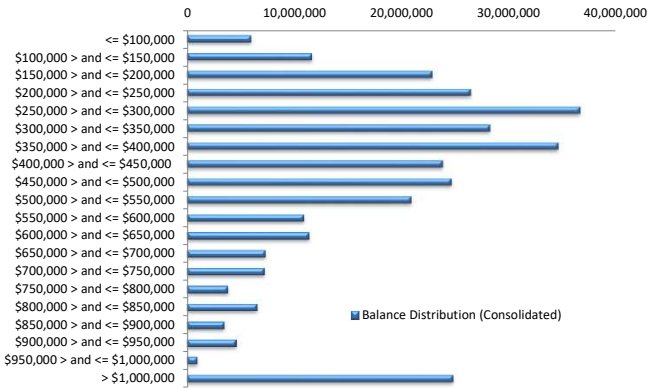
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	12,591,780	3.97%	345	25.56%
\$100,000 > and <= \$150,000	18,438,267	5.82%	149	11.04%
\$150,000 > and <= \$200,000	29,671,808	9.36%	170	12.59%
\$200,000 > and <= \$250,000	31,517,234	9.94%	140	10.37%
\$250,000 > and <= \$300,000	40,409,833	12.75%	147	10.89%
\$300,000 > and <= \$350,000	29,394,348	9.27%	91	6.74%
\$350,000 > and <= \$400,000	31,846,391	10.05%	85	6.30%
\$400,000 > and <= \$450,000	26,663,742	8.41%	63	4.67%
\$450,000 > and <= \$500,000	26,547,049	8.38%	56	4.15%
\$500,000 > and <= \$550,000	18,397,965	5.80%	35	2.59%
\$550,000 > and <= \$600,000	9,693,762	3.06%	17	1.26%
\$600,000 > and <= \$650,000	6,327,592	2.00%	10	0.74%
\$650,000 > and <= \$700,000	9,410,884	2.97%	14	1.04%
\$700,000 > and <= \$750,000	5,111,412	1.61%	7	0.52%
\$750,000 > and <= \$800,000	3,810,836	1.20%	5	0.37%
\$800,000 > and <= \$850,000	3,225,416	1.02%	4	0.30%
\$850,000 > and <= \$900,000	868,003	0.27%	1	0.07%
\$900,000 > and <= \$950,000	2,749,527	0.87%	3	0.22%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	10,277,381	3.24%	8	0.59%
Total	316,953,232	100.00%	1,350	100.00%



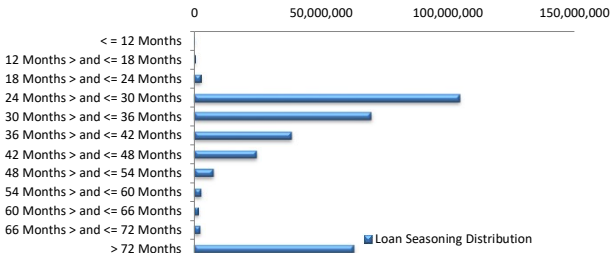
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,956,724	1.88%	134	12.92%
\$100,000 > and <= \$150,000	11,656,034	3.68%	92	8.87%
\$150,000 > and <= \$200,000	22,870,055	7.22%	131	12.63%
\$200,000 > and <= \$250,000	26,493,576	8.36%	118	11.38%
\$250,000 > and <= \$300,000	36,698,924	11.58%	134	12.92%
\$300,000 > and <= \$350,000	28,253,961	8.91%	87	8.39%
\$350,000 > and <= \$400,000	34,631,821	10.93%	93	8.97%
\$400,000 > and <= \$450,000	23,832,017	7.52%	56	5.40%
\$450,000 > and <= \$500,000	24,666,694	7.78%	52	5.01%
\$500,000 > and <= \$550,000	20,940,538	6.61%	40	3.86%
\$550,000 > and <= \$600,000	10,901,780	3.44%	19	1.83%
\$600,000 > and <= \$650,000	11,382,901	3.59%	18	1.74%
\$650,000 > and <= \$700,000	7,310,885	2.31%	11	1.06%
\$700,000 > and <= \$750,000	7,216,422	2.28%	10	0.96%
\$750,000 > and <= \$800,000	3,826,612	1.21%	5	0.48%
\$800,000 > and <= \$850,000	6,523,497	2.06%	8	0.77%
\$850,000 > and <= \$900,000	3,478,199	1.10%	4	0.39%
\$900,000 > and <= \$950,000	4,577,746	1.44%	5	0.48%
\$950,000 > and <= \$1,000,000	954,329	0.30%	1	0.10%
> \$1,000,000	24,780,518	7.82%	19	1.83%
Total	316,953,232	100.00%	1,037	100.00%



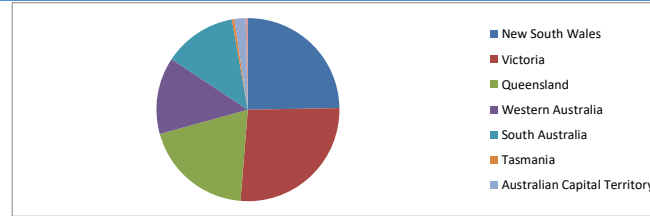
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	212,556	0.07%	3	0.22%
12 Months > and <= 18 Months	476,713	0.15%	2	0.15%
18 Months > and <= 24 Months	2,864,664	0.90%	13	0.96%
24 Months > and <= 30 Months	104,467,405	32.96%	354	26.22%
30 Months > and <= 36 Months	69,581,607	21.95%	250	18.52%
36 Months > and <= 42 Months	38,286,704	12.08%	155	11.48%
42 Months > and <= 48 Months	24,490,225	7.73%	113	8.37%
48 Months > and <= 54 Months	7,238,121	2.28%	38	2.81%
54 Months > and <= 60 Months	2,663,976	0.84%	10	0.74%
60 Months > and <= 66 Months	1,551,011	0.49%	6	0.44%
66 Months > and <= 72 Months	2,288,045	0.72%	10	0.74%
> 72 Months	62,832,204	19.82%	396	29.33%
Total	316,953,232	100.00%	1,350	100.00%



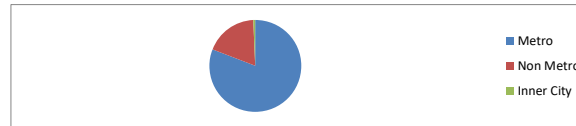
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	78,472,752	24.76%	224	21.60%
Victoria	84,145,059	26.55%	239	23.05%
Queensland	61,444,585	19.39%	212	20.44%
Western Australia	43,115,920	13.60%	154	14.85%
South Australia	40,779,316	12.87%	183	17.65%
Tasmania	1,467,901	0.46%	5	0.48%
Australian Capital Territory	6,237,342	1.97%	17	1.64%
Northern Territory	1,290,357	0.41%	3	0.29%
No Data	0	0.00%	0	0.00%
Total	316,953,232	100.00%	1,037	100.00%



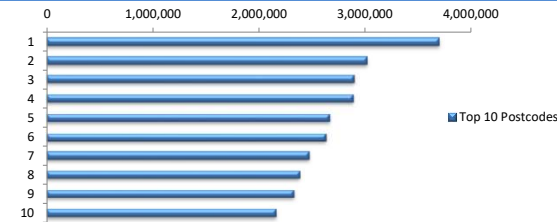
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	256,318,704	80.87%	803	77.43%
Non Metro	58,197,299	18.36%	226	21.79%
Inner City	2,437,229	0.77%	8	0.77%
No Data	0	0.00%	0	0.00%
Total	316,953,232	100.00%	1,037	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,693,475	1.17%	12	0.89%
2153	3,018,118	0.95%	4	0.30%
3977	2,898,590	0.91%	8	0.59%
4870	2,891,060	0.91%	9	0.67%
3030	2,666,511	0.84%	8	0.59%
6112	2,633,935	0.83%	8	0.59%
2567	2,467,919	0.78%	4	0.30%
3016	2,382,025	0.75%	3	0.22%
2170	2,330,026	0.74%	6	0.44%
5045	2,160,294	0.68%	2	0.15%
Total	27,141,951	8.56%	64	4.74%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	316,953,232	100.00%	1,350	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	316,953,232	100.00%	1,350	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	316,953,232	100.00%	1,350	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	316,953,232	100.00%	1,350	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	263,567,280	83.16%	1,144	84.74%
Interest Only	52,993,518	16.72%	198	14.67%
Non-Billing	392,435	0.12%	8	0.59%
Total	316,953,232	100.00%	1,350	100.00%



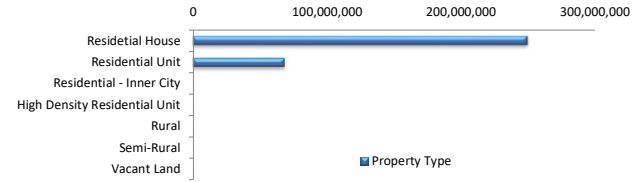
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	392,435	0.12%	8	0.59%
Term Loan	316,560,797	99.88%	1,342	99.41%
Total	316,953,232	100.00%	1,350	100.00%



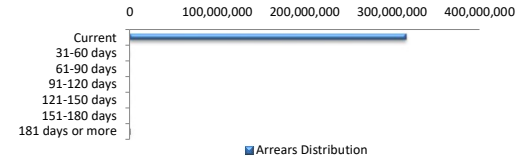
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	249,489,356	78.71%	794	76.57%
Residential Unit	67,463,876	21.29%	243	23.43%
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	316,953,232	100.00%	1,037	100.00%



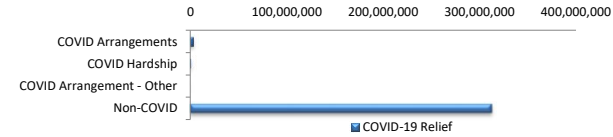
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	315,697,559	99.60%	1,347	99.78%
31-60 days	453,292	0.14%	2	0.15%
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	802,381	0.25%	1	0.07%
Total	316,953,232	100.00%	1,350	100.00%



COVID-19 Relief

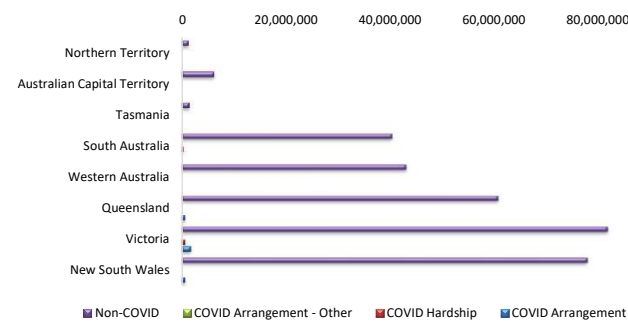
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	3,031,572	0.96%	6	0.58%
COVID Hardship	950,959	0.30%	2	0.19%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	312,970,701	98.74%	1,029	99.23%
Total	316,953,232	100.00%	1,037	100.00%



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

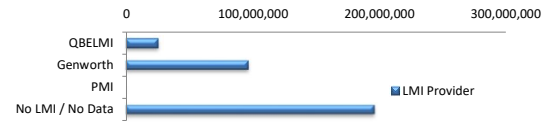
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement -			
	COVID Arrangement	COVID Hardship	Other	Non-COVID
New South Wales	651,801	0	0	77,820,951
Victoria	1,740,877	657,843	0	81,746,338
Queensland	638,893	0	0	60,805,691
Western Australia	0	0	0	43,115,920
South Australia	0	293,116	0	40,486,200
Tasmania	0	0	0	1,467,901
Australian Capital Territory	0	0	0	6,237,342
Northern Territory	0	0	0	1,290,357
Total	3,031,572	950,959	0	312,970,701



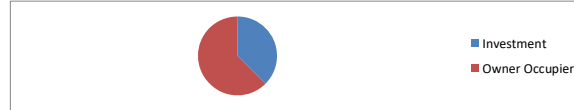
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	24,964,375	7.88%	93	8.97%
Genworth	96,056,656	30.31%	404	38.96%
PMI	123,148	0.04%	1	0.10%
No LMI / No Data	195,809,053	61.78%	539	51.98%
Total	316,953,232	100.00%	1,037	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	118,762,625	37.47%	471	34.89%
Owner Occupier	198,190,607	62.53%	879	65.11%
Total	316,953,232	100.00%	1,350	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