

AFG Series 2019-1
Collateral Report



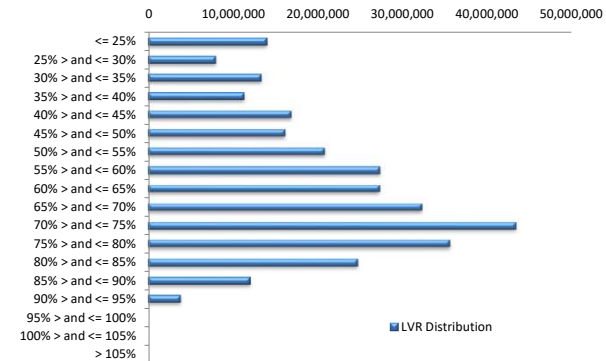
Model Period	21
Collection Period Start	1-Dec-20
Collection Period End	31-Dec-20
No. of Days	31
Interest Period Start	10-Dec-20
Interest Period End	10-Jan-21
No. of Days	32
Determination Date	6-Jan-21
Payment Date	11-Jan-21

Pool Statistics

Closing Balance of Mortgages	306,546,253
No. of Loans (Unconsolidated)	1,317
No. of Loans (Consolidated)	1,012
Average Loan Size (Unconsolidated)	232,761
Average Loan Size (Consolidated)	302,911
Largest Loan Size (Unconsolidated)	1,736,709
Largest Loan Size (Consolidated)	1,736,709
Smallest Loan Size (Unconsolidated)	(113,400)
Smallest Loan Size (Consolidated)	(113,400)
Weighted Average Interest Rate	3.31%
Weighted Average LVR	60.90%
Weighted Average Seasoning	47.13
Weighted Average Remaining Term	306.37

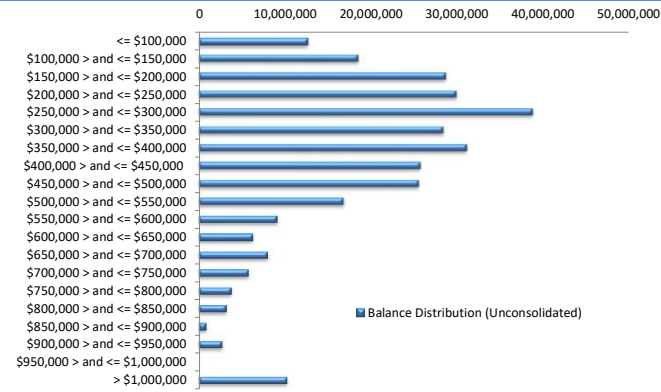
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	13,867,926	4.52%	179	17.69%
25% > and <= 30%	7,865,268	2.57%	44	4.35%
30% > and <= 35%	13,340,669	4.35%	57	5.63%
35% > and <= 40%	11,332,273	3.70%	47	4.64%
40% > and <= 45%	16,854,166	5.50%	50	4.94%
45% > and <= 50%	16,136,360	5.26%	48	4.74%
50% > and <= 55%	20,847,551	6.80%	64	6.32%
55% > and <= 60%	27,333,320	8.92%	80	7.91%
60% > and <= 65%	27,294,017	8.90%	73	7.21%
65% > and <= 70%	32,307,075	10.54%	80	7.91%
70% > and <= 75%	43,379,483	14.15%	111	10.97%
75% > and <= 80%	35,586,189	11.61%	79	7.81%
80% > and <= 85%	24,759,203	8.08%	63	6.23%
85% > and <= 90%	11,919,213	3.89%	28	2.77%
90% > and <= 95%	3,723,540	1.21%	9	0.89%
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	306,546,253	100.00%	1,012	100.00%



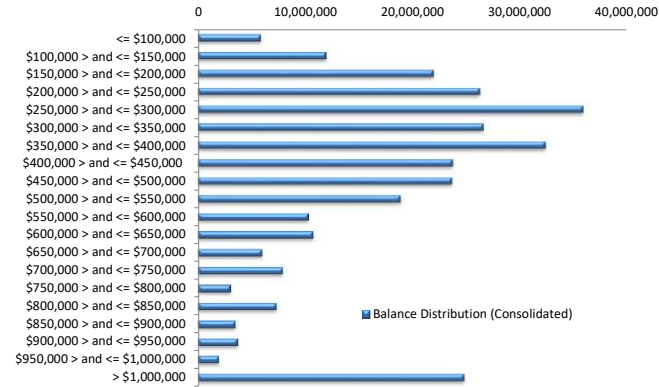
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	12,552,235	4.09%	345	26.20%
\$100,000 > and <= \$150,000	18,598,213	6.07%	150	11.39%
\$150,000 > and <= \$200,000	28,701,727	9.36%	164	12.45%
\$200,000 > and <= \$250,000	29,947,872	9.77%	132	10.02%
\$250,000 > and <= \$300,000	38,803,637	12.66%	141	10.71%
\$300,000 > and <= \$350,000	28,381,175	9.26%	88	6.68%
\$350,000 > and <= \$400,000	31,120,465	10.15%	83	6.30%
\$400,000 > and <= \$450,000	25,783,237	8.41%	61	4.63%
\$450,000 > and <= \$500,000	25,532,814	8.33%	54	4.10%
\$500,000 > and <= \$550,000	16,863,725	5.50%	32	2.43%
\$550,000 > and <= \$600,000	9,110,626	2.97%	16	1.21%
\$600,000 > and <= \$650,000	6,329,924	2.06%	10	0.76%
\$650,000 > and <= \$700,000	8,049,188	2.63%	12	0.91%
\$700,000 > and <= \$750,000	5,812,296	1.90%	8	0.61%
\$750,000 > and <= \$800,000	3,811,854	1.24%	5	0.38%
\$800,000 > and <= \$850,000	3,220,757	1.05%	4	0.30%
\$850,000 > and <= \$900,000	870,496	0.28%	1	0.08%
\$900,000 > and <= \$950,000	2,757,265	0.90%	3	0.23%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	10,298,747	3.36%	8	0.61%
Total	306,546,253	100.00%	1,317	100.00%



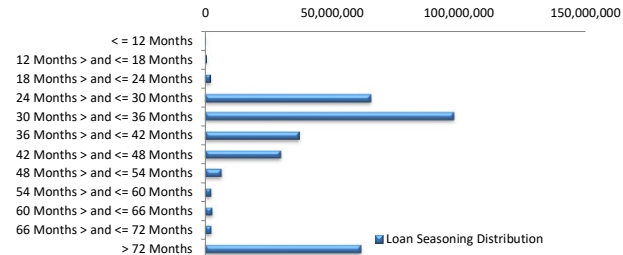
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,856,176	1.91%	137	13.54%
\$100,000 > and <= \$150,000	11,922,130	3.89%	94	9.29%
\$150,000 > and <= \$200,000	22,000,093	7.18%	126	12.45%
\$200,000 > and <= \$250,000	26,279,105	8.57%	116	11.46%
\$250,000 > and <= \$300,000	35,943,651	11.73%	131	12.94%
\$300,000 > and <= \$350,000	26,641,723	8.69%	82	8.10%
\$350,000 > and <= \$400,000	32,393,382	10.57%	87	8.60%
\$400,000 > and <= \$450,000	23,767,373	7.75%	56	5.53%
\$450,000 > and <= \$500,000	23,704,895	7.73%	50	4.94%
\$500,000 > and <= \$550,000	18,915,032	6.17%	36	3.56%
\$550,000 > and <= \$600,000	10,290,995	3.36%	18	1.78%
\$600,000 > and <= \$650,000	10,737,378	3.50%	17	1.68%
\$650,000 > and <= \$700,000	5,959,090	1.94%	9	0.89%
\$700,000 > and <= \$750,000	7,902,323	2.58%	11	1.09%
\$750,000 > and <= \$800,000	3,030,211	0.99%	4	0.40%
\$800,000 > and <= \$850,000	7,314,559	2.39%	9	0.89%
\$850,000 > and <= \$900,000	3,477,743	1.13%	4	0.40%
\$900,000 > and <= \$950,000	3,690,091	1.20%	4	0.40%
\$950,000 > and <= \$1,000,000	1,941,663	0.63%	2	0.20%
> \$1,000,000	24,778,639	8.08%	19	1.88%
Total	306,546,253	100.00%	1,012	100.00%



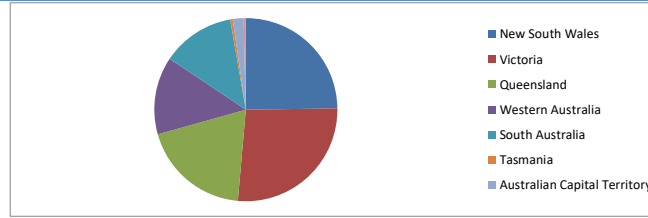
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	212,108	0.07%	3	0.23%
12 Months > and <= 18 Months	520,971	0.17%	2	0.15%
18 Months > and <= 24 Months	2,212,057	0.72%	9	0.68%
24 Months > and <= 30 Months	65,150,265	21.25%	218	16.55%
30 Months > and <= 36 Months	97,505,347	31.81%	347	26.35%
36 Months > and <= 42 Months	37,003,587	12.07%	149	11.31%
42 Months > and <= 48 Months	29,313,659	9.56%	134	10.17%
48 Months > and <= 54 Months	6,175,287	2.01%	29	2.20%
54 Months > and <= 60 Months	2,197,786	0.72%	15	1.14%
60 Months > and <= 66 Months	2,665,520	0.87%	10	0.76%
66 Months > and <= 72 Months	2,325,574	0.76%	9	0.68%
> 72 Months	61,264,093	19.99%	392	29.76%
Total	306,546,253	100.00%	1,317	100.00%



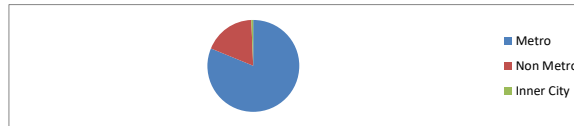
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	75,989,019	24.79%	219	21.64%
Victoria	81,636,759	26.63%	234	23.12%
Queensland	58,966,597	19.24%	207	20.45%
Western Australia	42,021,943	13.71%	151	14.92%
South Australia	39,405,798	12.85%	177	17.49%
Tasmania	1,465,267	0.48%	5	0.49%
Australian Capital Territory	5,774,622	1.88%	16	1.58%
Northern Territory	1,286,249	0.42%	3	0.30%
No Data	0	0.00%	0	0.00%
Total	306,546,253	100.00%	1,012	100.00%



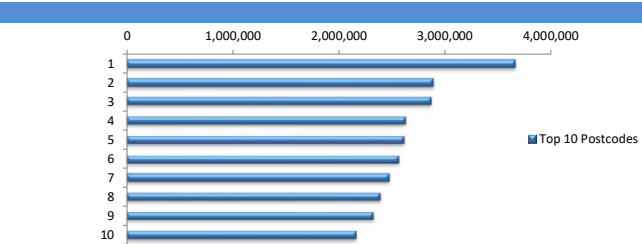
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	248,795,494	81.16%	785	77.57%
Non Metro	55,580,721	18.13%	220	21.74%
Inner City	2,170,038	0.71%	7	0.69%
No Data	0	0.00%	0	0.00%
Total	306,546,253	100.00%	1,012	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,665,129	1.20%	12	0.91%
3977	2,887,377	0.94%	8	0.61%
4870	2,869,533	0.94%	9	0.68%
3030	2,628,956	0.86%	8	0.61%
6112	2,620,755	0.85%	8	0.61%
2153	2,567,512	0.84%	3	0.23%
2567	2,469,012	0.81%	4	0.30%
3016	2,388,701	0.78%	3	0.23%
2170	2,322,207	0.76%	6	0.46%
5045	2,159,510	0.70%	2	0.15%
Total	26,578,692	8.67%	63	4.78%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	306,546,253	100.00%	1,317	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	306,546,253	100.00%	1,317	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	306,546,253	100.00%	1,317	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	306,546,253	100.00%	1,317	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	255,556,702	83.37%	1,122	85.19%
Interest Only	50,595,327	16.50%	187	14.20%
Non-Billing	394,224	0.13%	8	0.61%
Total	306,546,253	100.00%	1,317	100.00%



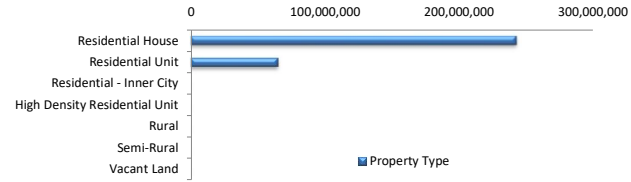
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	394,224	0.13%	8	0.61%
Term Loan	306,152,029	99.87%	1,309	99.39%
Total	306,546,253	100.00%	1,317	100.00%



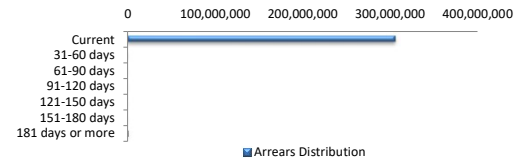
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	242,108,046	78.98%	775	76.58%
Residential Unit	64,438,207	21.02%	237	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%
Total	306,546,253	100.00%	1,012	100.00%



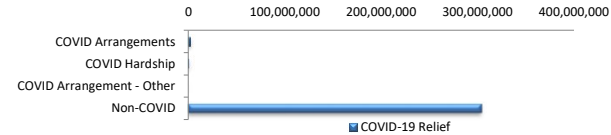
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	305,262,124	99.58%	1,314	99.77%
31-60 days	481,785	0.16%	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	802,344	0.26%	1	0.08%
Total	306,546,253	100.00%	1,317	100.00%



COVID-19 Relief

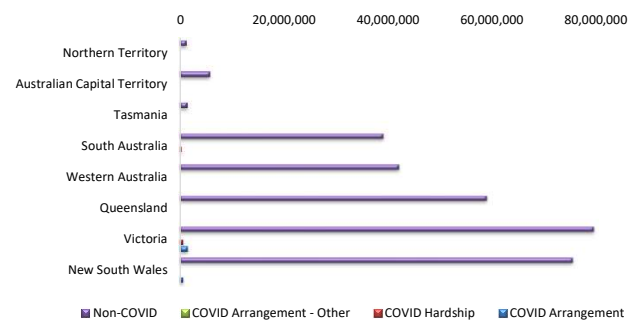
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	2,210,813	0.72%	4	0.40%
COVID Hardship	952,964	0.31%	2	0.20%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	303,382,476	98.97%	1,006	99.41%
Total	306,546,253	100.00%	1,012	100.00%



COVID Hardship – A deferral of loan repayments for a period from 3 to 12 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

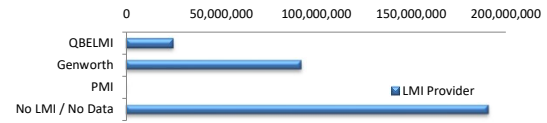
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement - Other		Non-COVID
			Other	Other	
New South Wales	651,855	0	0	0	75,337,164
Victoria	1,558,958	659,536	0	0	79,418,265
Queensland	0	0	0	0	58,966,597
Western Australia	0	0	0	0	42,021,943
South Australia	0	293,428	0	0	39,112,370
Tasmania	0	0	0	0	1,465,267
Australian Capital Territory	0	0	0	0	5,774,622
Northern Territory	0	0	0	0	1,286,249
Total	2,210,813	952,964	0	0	303,382,476



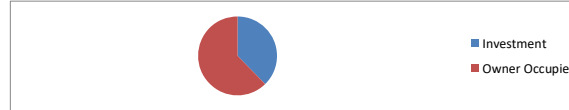
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	24,448,434	7.98%	91	8.99%
Genworth	91,617,101	29.89%	391	38.64%
PMI	122,648	0.04%	1	0.10%
No LMI / No Data	190,358,070	62.10%	529	52.27%
Total	306,546,253	100.00%	1,012	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	115,396,724	37.64%	459	34.85%
Owner Occupier	191,149,529	62.36%	858	65.15%
Total	306,546,253	100.00%	1,317	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	802,344.37	1
Loss on Sale	0.00	0
Claims on LMI	0.00	0
Claims paid by LMI	0.00	0
Claims Denied/Reduced	0.00	0
Loss covered by Excess Spread	0.00	N/A