

AFG Series 2019-1
Collateral Report



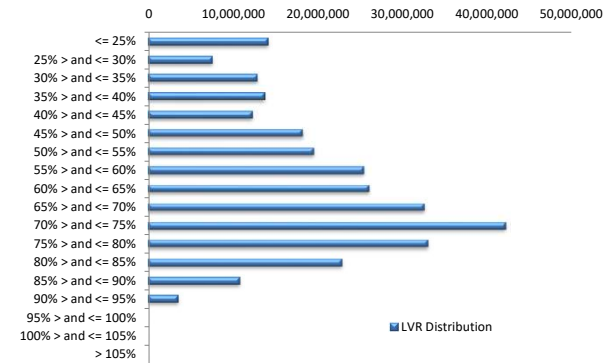
| | |
|-------------------------|-----------|
| Model Period | 22 |
| Collection Period Start | 1-Jan-21 |
| Collection Period End | 31-Jan-21 |
| No. of Days | 31 |
| Interest Period Start | 11-Jan-21 |
| Interest Period End | 9-Feb-21 |
| No. of Days | 30 |
| Determination Date | 5-Feb-21 |
| Payment Date | 10-Feb-21 |

Pool Statistics

| | |
|-------------------------------------|-------------|
| Closing Balance of Mortgages | 294,826,099 |
| No. of Loans (Unconsolidated) | 1,284 |
| No. of Loans (Consolidated) | 990 |
| Average Loan Size (Unconsolidated) | 229,615 |
| Average Loan Size (Consolidated) | 297,804 |
| Largest Loan Size (Unconsolidated) | 1,736,711 |
| Largest Loan Size (Consolidated) | 1,736,711 |
| Smallest Loan Size (Unconsolidated) | (117,923) |
| Smallest Loan Size (Consolidated) | (117,923) |
| Weighted Average Interest Rate | 3.30% |
| Weighted Average LVR | 60.54% |
| Weighted Average Seasoning | 48.44 |
| Weighted Average Remaining Term | 304.98 |

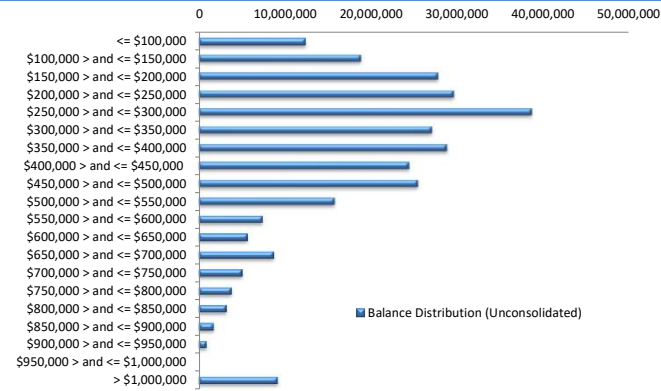
LVR Distribution

| Current LTV | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25% | 14,099,218 | 4.78% | 183 | 18.48% |
| 25% > and <= 30% | 7,511,182 | 2.55% | 40 | 4.04% |
| 30% > and <= 35% | 12,905,169 | 4.38% | 56 | 5.66% |
| 35% > and <= 40% | 13,770,293 | 4.67% | 51 | 5.15% |
| 40% > and <= 45% | 12,305,498 | 4.17% | 44 | 4.44% |
| 45% > and <= 50% | 18,276,384 | 6.20% | 53 | 5.35% |
| 50% > and <= 55% | 19,583,100 | 6.64% | 62 | 6.26% |
| 55% > and <= 60% | 25,507,463 | 8.65% | 76 | 7.68% |
| 60% > and <= 65% | 26,072,659 | 8.84% | 69 | 6.97% |
| 65% > and <= 70% | 32,601,280 | 11.06% | 81 | 8.18% |
| 70% > and <= 75% | 42,201,208 | 14.31% | 108 | 10.91% |
| 75% > and <= 80% | 33,032,196 | 11.20% | 77 | 7.78% |
| 80% > and <= 85% | 22,852,981 | 7.75% | 57 | 5.76% |
| 85% > and <= 90% | 10,652,449 | 3.61% | 25 | 2.53% |
| 90% > and <= 95% | 3,455,021 | 1.17% | 8 | 0.81% |
| 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 | 294,826,099 | 100.00% | 990 | 100.00% |



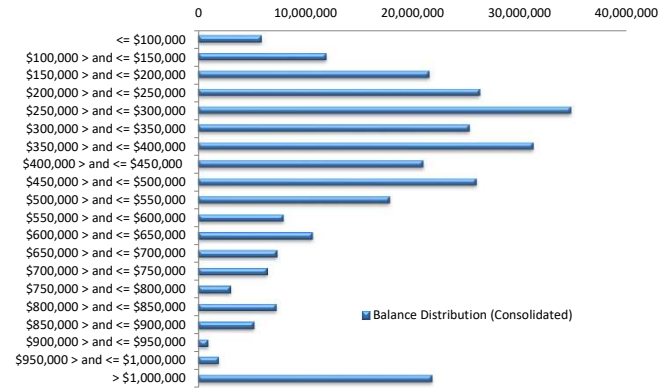
Balance Distribution (Unconsolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|--------------|----------------|
| <= \$100,000 | 12,326,749 | 4.18% | 337 | 26.25% |
| \$100,000 > and <= \$150,000 | 18,835,641 | 6.39% | 152 | 11.84% |
| \$150,000 > and <= \$200,000 | 27,803,747 | 9.43% | 159 | 12.38% |
| \$200,000 > and <= \$250,000 | 29,683,268 | 10.07% | 131 | 10.20% |
| \$250,000 > and <= \$300,000 | 38,724,517 | 13.13% | 141 | 10.98% |
| \$300,000 > and <= \$350,000 | 27,101,960 | 9.19% | 84 | 6.54% |
| \$350,000 > and <= \$400,000 | 28,874,298 | 9.79% | 77 | 6.00% |
| \$400,000 > and <= \$450,000 | 24,429,358 | 8.29% | 58 | 4.52% |
| \$450,000 > and <= \$500,000 | 25,465,780 | 8.64% | 54 | 4.21% |
| \$500,000 > and <= \$550,000 | 15,784,823 | 5.35% | 30 | 2.34% |
| \$550,000 > and <= \$600,000 | 7,412,981 | 2.51% | 13 | 1.01% |
| \$600,000 > and <= \$650,000 | 5,681,000 | 1.93% | 9 | 0.70% |
| \$650,000 > and <= \$700,000 | 8,742,251 | 2.97% | 13 | 1.01% |
| \$700,000 > and <= \$750,000 | 5,056,607 | 1.72% | 7 | 0.55% |
| \$750,000 > and <= \$800,000 | 3,810,485 | 1.29% | 5 | 0.39% |
| \$800,000 > and <= \$850,000 | 3,220,898 | 1.09% | 4 | 0.31% |
| \$850,000 > and <= \$900,000 | 1,763,265 | 0.60% | 2 | 0.16% |
| \$900,000 > and <= \$950,000 | 919,016 | 0.31% | 1 | 0.08% |
| \$950,000 > and <= \$1,000,000 | 0 | 0.00% | 0 | 0.00% |
| > \$1,000,000 | 9,189,454 | 3.12% | 7 | 0.55% |
| Total | 294,826,099 | 100.00% | 1,284 | 100.00% |



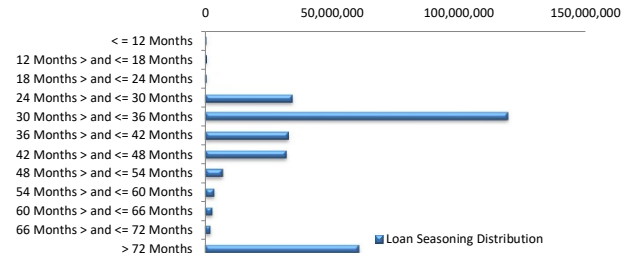
Balance Distribution (Consolidated)

| Current Balance | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------------|--------------------|----------------|----------------------|----------------|
| <= \$100,000 | 5,922,603 | 2.01% | 138 | 13.94% |
| \$100,000 > and <= \$150,000 | 11,956,123 | 4.06% | 94 | 9.49% |
| \$150,000 > and <= \$200,000 | 21,601,747 | 7.33% | 124 | 12.53% |
| \$200,000 > and <= \$250,000 | 26,283,778 | 8.92% | 116 | 11.72% |
| \$250,000 > and <= \$300,000 | 34,763,626 | 11.79% | 127 | 12.83% |
| \$300,000 > and <= \$350,000 | 25,298,577 | 8.58% | 78 | 7.88% |
| \$350,000 > and <= \$400,000 | 31,311,451 | 10.62% | 84 | 8.48% |
| \$400,000 > and <= \$450,000 | 21,038,564 | 7.14% | 50 | 5.05% |
| \$450,000 > and <= \$500,000 | 25,997,448 | 8.82% | 55 | 5.56% |
| \$500,000 > and <= \$550,000 | 17,868,540 | 6.06% | 34 | 3.43% |
| \$550,000 > and <= \$600,000 | 7,976,257 | 2.71% | 14 | 1.41% |
| \$600,000 > and <= \$650,000 | 10,689,239 | 3.63% | 17 | 1.72% |
| \$650,000 > and <= \$700,000 | 7,352,729 | 2.49% | 11 | 1.11% |
| \$700,000 > and <= \$750,000 | 6,471,902 | 2.20% | 9 | 0.91% |
| \$750,000 > and <= \$800,000 | 3,034,457 | 1.03% | 4 | 0.40% |
| \$800,000 > and <= \$850,000 | 7,312,523 | 2.48% | 9 | 0.91% |
| \$850,000 > and <= \$900,000 | 5,229,102 | 1.77% | 6 | 0.61% |
| \$900,000 > and <= \$950,000 | 938,467 | 0.32% | 1 | 0.10% |
| \$950,000 > and <= \$1,000,000 | 1,936,282 | 0.66% | 2 | 0.20% |
| > \$1,000,000 | 21,842,683 | 7.41% | 17 | 1.72% |
| Total | 294,826,099 | 100.00% | 990 | 100.00% |



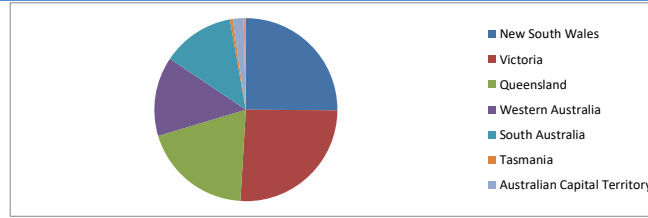
Loan Seasoning Distribution

| Seasoning (Months) | Balance | % Balance | Loan Count | % Loan Count |
|------------------------------|--------------------|----------------|--------------|----------------|
| <= 12 Months | 338,453 | 0.11% | 3 | 0.23% |
| 12 Months > and <= 18 Months | 524,448 | 0.18% | 2 | 0.16% |
| 18 Months > and <= 24 Months | 554,652 | 0.19% | 2 | 0.16% |
| 24 Months > and <= 30 Months | 34,061,699 | 11.55% | 123 | 9.58% |
| 30 Months > and <= 36 Months | 119,295,374 | 40.46% | 425 | 33.10% |
| 36 Months > and <= 42 Months | 32,908,308 | 11.16% | 127 | 9.89% |
| 42 Months > and <= 48 Months | 31,967,170 | 10.84% | 148 | 11.53% |
| 48 Months > and <= 54 Months | 6,599,001 | 2.24% | 29 | 2.26% |
| 54 Months > and <= 60 Months | 3,431,679 | 1.16% | 22 | 1.71% |
| 60 Months > and <= 66 Months | 2,664,793 | 0.90% | 10 | 0.78% |
| 66 Months > and <= 72 Months | 2,018,852 | 0.68% | 8 | 0.62% |
| > 72 Months | 60,461,669 | 20.51% | 385 | 29.98% |
| Total | 294,826,099 | 100.00% | 1,284 | 100.00% |



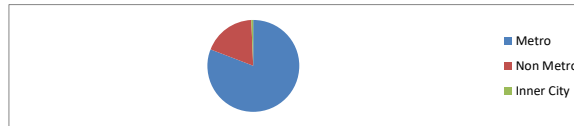
Geographic Distribution

| Jurisdiction State | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales | 74,149,133 | 25.15% | 216 | 21.82% |
| Victoria | 76,091,636 | 25.81% | 226 | 22.83% |
| Queensland | 57,190,481 | 19.40% | 203 | 20.51% |
| Western Australia | 41,375,697 | 14.03% | 150 | 15.15% |
| South Australia | 37,778,822 | 12.81% | 171 | 17.27% |
| Tasmania | 1,477,942 | 0.50% | 5 | 0.51% |
| Australian Capital Territory | 5,508,012 | 1.87% | 16 | 1.62% |
| Northern Territory | 1,254,375 | 0.43% | 3 | 0.30% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 294,826,099 | 100.00% | 990 | 100.00% |



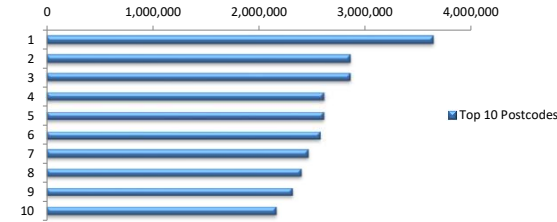
Locality

| S&P Category | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro | 238,436,675 | 80.87% | 767 | 77.47% |
| Non Metro | 54,236,104 | 18.40% | 216 | 21.82% |
| Inner City | 2,153,320 | 0.73% | 7 | 0.71% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 294,826,099 | 100.00% | 990 | 100.00% |



Top 10 Postcodes

| Postcode | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|--------------|----------------------|--------------|
| 6164 | 3,651,142 | 1.24% | 12 | 0.93% |
| 4870 | 2,863,011 | 0.97% | 9 | 0.70% |
| 3977 | 2,854,343 | 0.97% | 8 | 0.62% |
| 3030 | 2,612,605 | 0.89% | 8 | 0.62% |
| 6112 | 2,606,960 | 0.88% | 8 | 0.62% |
| 2153 | 2,570,609 | 0.87% | 3 | 0.23% |
| 2567 | 2,460,685 | 0.83% | 4 | 0.31% |
| 3016 | 2,396,048 | 0.81% | 3 | 0.23% |
| 2170 | 2,313,321 | 0.78% | 6 | 0.47% |
| 5045 | 2,155,185 | 0.73% | 2 | 0.16% |
| Total | 26,483,910 | 8.98% | 63 | 4.91% |



Documentation

| Document Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|--------------|----------------|
| Full Doc | 294,826,099 | 100.00% | 1,284 | 100.00% |
| Low Doc | 0 | 0.00% | 0 | 0.00% |
| No Doc | 0 | 0.00% | 0 | 0.00% |
| Total | 294,826,099 | 100.00% | 1,284 | 100.00% |



Rate Type

| Rate Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|--------------|----------------|
| Variable Rate | 294,826,099 | 100.00% | 1,284 | 100.00% |
| Fixed Rate | 0 | 0.00% | 0 | 0.00% |
| Total | 294,826,099 | 100.00% | 1,284 | 100.00% |



Repayment Type

| Repayment Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------------|--------------------|----------------|--------------|----------------|
| Principal & Interest | 245,014,175 | 83.10% | 1,094 | 85.20% |
| Interest Only | 49,418,061 | 16.76% | 182 | 14.17% |
| Non-Billing | 393,863 | 0.13% | 8 | 0.62% |
| Total | 294,826,099 | 100.00% | 1,284 | 100.00% |



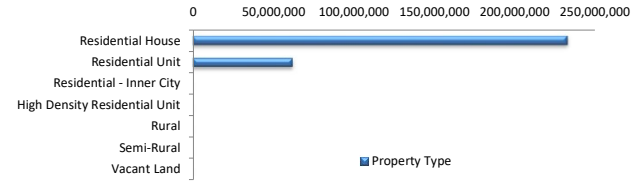
Loan Type

| Product Category | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|--------------|----------------|
| Line of Credit | 393,863 | 0.13% | 8 | 0.62% |
| Term Loan | 294,432,236 | 99.87% | 1,276 | 99.38% |
| Total | 294,826,099 | 100.00% | 1,284 | 100.00% |



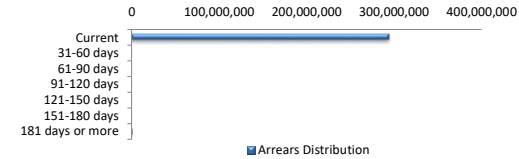
Property Type

| Property Type | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|-------------------------------|--------------------|----------------|----------------------|----------------|
| Residential House | 233,151,564 | 79.08% | 759 | 76.67% |
| Residential Unit | 61,674,535 | 20.92% | 231 | 23.33% |
| 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 | 294,826,099 | 100.00% | 990 | 100.00% |



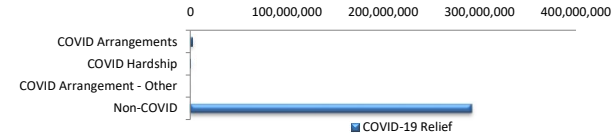
Arrears Distribution

| Arrears Band | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|--------------|----------------|
| Current | 293,420,562 | 99.52% | 1,281 | 99.77% |
| 31-60 days | 291,981 | 0.10% | 1 | 0.08% |
| 61-90 days | 311,248 | 0.11% | 1 | 0.08% |
| 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 | 802,308 | 0.27% | 1 | 0.08% |
| Total | 294,826,099 | 100.00% | 1,284 | 100.00% |



COVID-19 Relief

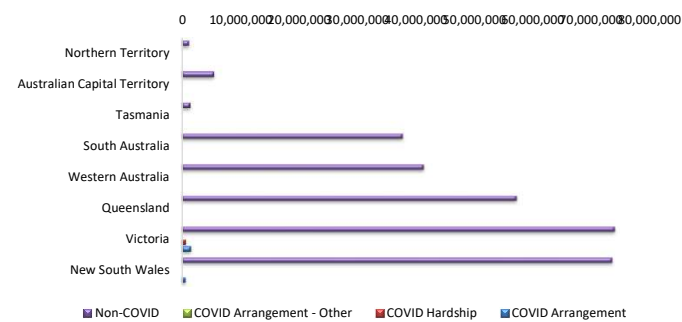
| COVID-19 Relief | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|---------------------------|--------------------|----------------|----------------------|----------------|
| COVID Arrangements | 2,211,970 | 0.75% | 4 | 0.40% |
| COVID Hardship | 661,233 | 0.22% | 1 | 0.10% |
| COVID Arrangement - Other | 0 | 0.00% | 0 | 0.00% |
| Non-COVID | 291,952,896 | 99.03% | 985 | 99.49% |
| Total | 294,826,099 | 100.00% | 990 | 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

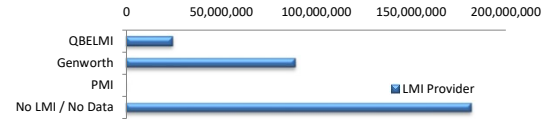
COVID-19 Relief by State

| COVID-19 Relief by State | COVID Arrangement | COVID Hardship | COVID Arrangement - Other | | Non-COVID |
|------------------------------|-------------------|----------------|---------------------------|----------|--------------------|
| | | | | | |
| New South Wales | 651,828 | 0 | 0 | 0 | 73,497,305 |
| Victoria | 1,560,142 | 661,233 | 0 | 0 | 73,870,262 |
| Queensland | 0 | 0 | 0 | 0 | 57,190,481 |
| Western Australia | 0 | 0 | 0 | 0 | 41,375,697 |
| South Australia | 0 | 0 | 0 | 0 | 37,778,822 |
| Tasmania | 0 | 0 | 0 | 0 | 1,477,942 |
| Australian Capital Territory | 0 | 0 | 0 | 0 | 5,508,012 |
| Northern Territory | 0 | 0 | 0 | 0 | 1,254,375 |
| Total | 2,211,970 | 661,233 | 0 | 0 | 291,952,896 |



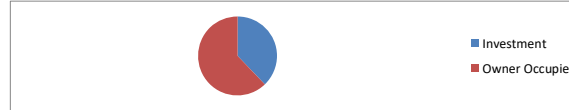
LMI Provider

| LMI Provider | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------|--------------------|----------------|----------------------|----------------|
| QBELMI | 24,206,992 | 8.21% | 89 | 8.99% |
| Genworth | 89,122,426 | 30.23% | 380 | 38.38% |
| PMI | 122,147 | 0.04% | 1 | 0.10% |
| No LMI / No Data | 181,374,534 | 61.52% | 520 | 52.53% |
| Total | 294,826,099 | 100.00% | 990 | 100.00% |



Property Occupancy

| Property Occupancy | Balance | % Balance | Loan Count | % Loan Count |
|--------------------|--------------------|----------------|--------------|----------------|
| Investment | 111,374,891 | 37.78% | 448 | 34.89% |
| Owner Occupier | 183,451,208 | 62.22% | 836 | 65.11% |
| Total | 294,826,099 | 100.00% | 1,284 | 100.00% |



Default Statistics

| Default Data | Amount | No. of Loans |
|-------------------------------|------------|--------------|
| Defaulted Loans | 802,308.43 | 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 |