

AFG Series 2019-1
Collateral Report



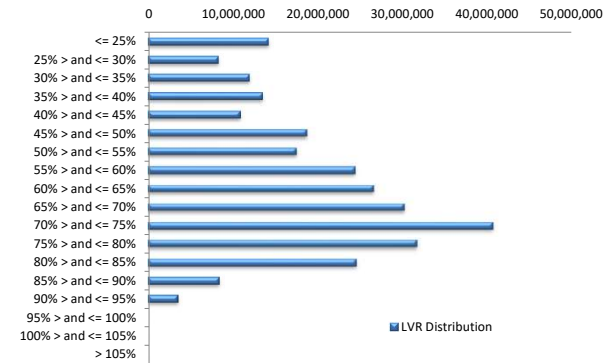
Model Period	23
Collection Period Start	1-Feb-21
Collection Period End	28-Feb-21
No. of Days	28
Interest Period Start	10-Feb-21
Interest Period End	9-Mar-21
No. of Days	28
Determination Date	4-Mar-21
Payment Date	10-Mar-21

Pool Statistics

Closing Balance of Mortgages	284,964,135
No. of Loans (Unconsolidated)	1,255
No. of Loans (Consolidated)	971
Average Loan Size (Unconsolidated)	227,063
Average Loan Size (Consolidated)	293,475
Largest Loan Size (Unconsolidated)	1,736,170
Largest Loan Size (Consolidated)	1,736,170
Smallest Loan Size (Unconsolidated)	(122.446)
Smallest Loan Size (Consolidated)	(122.446)
Weighted Average Interest Rate	3.29%
Weighted Average LVR	60.46%
Weighted Average Seasoning	49.58
Weighted Average Remaining Term	303.76

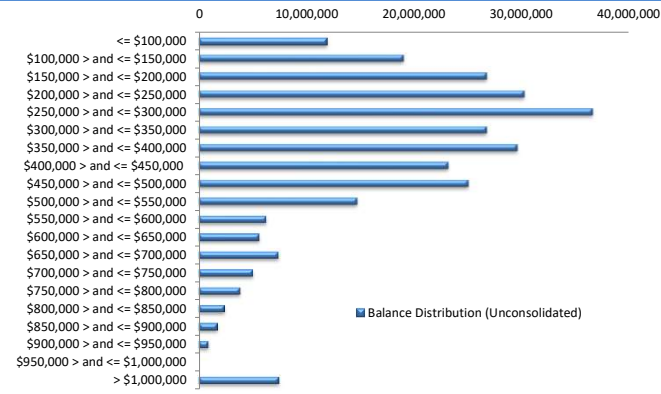
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	14,141,984	4.96%	183	18.85%
25% > and <= 30%	8,234,646	2.89%	42	4.33%
30% > and <= 35%	11,965,525	4.20%	55	5.66%
35% > and <= 40%	13,501,088	4.74%	51	5.25%
40% > and <= 45%	10,881,185	3.82%	39	4.02%
45% > and <= 50%	18,747,092	6.58%	53	5.46%
50% > and <= 55%	17,545,491	6.16%	61	6.28%
55% > and <= 60%	24,418,697	8.57%	73	7.52%
60% > and <= 65%	26,633,673	9.35%	72	7.42%
65% > and <= 70%	30,211,172	10.60%	74	7.62%
70% > and <= 75%	40,692,810	14.28%	106	10.92%
75% > and <= 80%	31,661,711	11.11%	73	7.52%
80% > and <= 85%	24,564,913	8.62%	61	6.28%
85% > and <= 90%	8,314,858	2.92%	20	2.06%
90% > and <= 95%	3,449,290	1.21%	8	0.82%
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	284,964,135	100.00%	971	100.00%



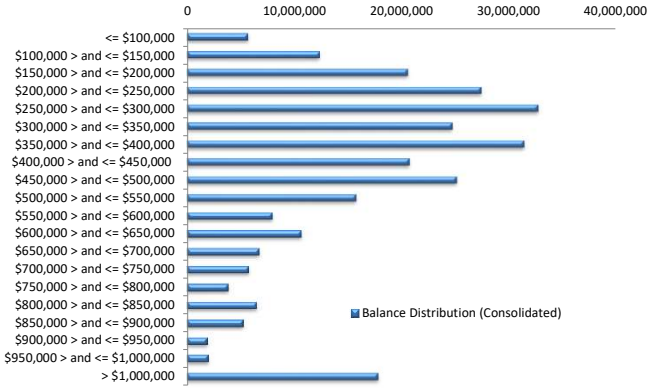
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,850,820	4.16%	329	26.22%
\$100,000 > and <= \$150,000	19,039,564	6.68%	153	12.19%
\$150,000 > and <= \$200,000	26,783,062	9.40%	153	12.19%
\$200,000 > and <= \$250,000	30,290,936	10.63%	134	10.68%
\$250,000 > and <= \$300,000	36,622,924	12.85%	133	10.60%
\$300,000 > and <= \$350,000	26,827,603	9.41%	83	6.61%
\$350,000 > and <= \$400,000	29,676,901	10.41%	79	6.29%
\$400,000 > and <= \$450,000	23,232,352	8.15%	55	4.38%
\$450,000 > and <= \$500,000	25,068,962	8.80%	53	4.22%
\$500,000 > and <= \$550,000	14,746,604	5.17%	28	2.23%
\$550,000 > and <= \$600,000	6,283,518	2.21%	11	0.88%
\$600,000 > and <= \$650,000	5,642,430	1.98%	9	0.72%
\$650,000 > and <= \$700,000	7,427,329	2.61%	11	0.88%
\$700,000 > and <= \$750,000	5,050,013	1.77%	7	0.56%
\$750,000 > and <= \$800,000	3,853,008	1.35%	5	0.40%
\$800,000 > and <= \$850,000	2,415,265	0.85%	3	0.24%
\$850,000 > and <= \$900,000	1,762,257	0.62%	2	0.16%
\$900,000 > and <= \$950,000	913,663	0.32%	1	0.08%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	7,476,923	2.62%	6	0.48%
Total	284,964,135	100.00%	1,255	100.00%



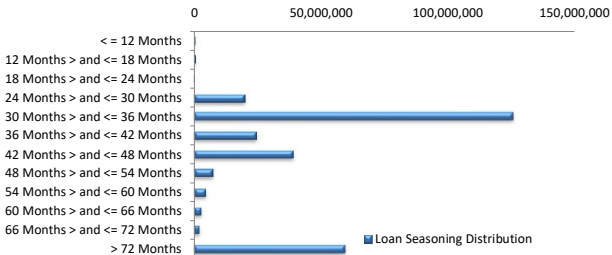
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,690,117	2.00%	138	14.21%
\$100,000 > and <= \$150,000	12,378,198	4.34%	97	9.99%
\$150,000 > and <= \$200,000	20,581,284	7.22%	118	12.15%
\$200,000 > and <= \$250,000	27,424,722	9.62%	121	12.46%
\$250,000 > and <= \$300,000	32,751,070	11.49%	119	12.26%
\$300,000 > and <= \$350,000	24,727,301	8.68%	76	7.83%
\$350,000 > and <= \$400,000	31,452,517	11.04%	84	8.65%
\$400,000 > and <= \$450,000	20,744,847	7.28%	49	5.05%
\$450,000 > and <= \$500,000	25,171,318	8.83%	53	5.46%
\$500,000 > and <= \$550,000	15,744,236	5.52%	30	3.09%
\$550,000 > and <= \$600,000	7,954,206	2.79%	14	1.44%
\$600,000 > and <= \$650,000	10,655,293	3.74%	17	1.75%
\$650,000 > and <= \$700,000	6,726,381	2.36%	10	1.03%
\$700,000 > and <= \$750,000	5,756,106	2.02%	8	0.82%
\$750,000 > and <= \$800,000	3,837,780	1.35%	5	0.51%
\$800,000 > and <= \$850,000	6,494,302	2.28%	8	0.82%
\$850,000 > and <= \$900,000	5,234,523	1.84%	6	0.62%
\$900,000 > and <= \$950,000	1,888,050	0.66%	2	0.21%
\$950,000 > and <= \$1,000,000	1,981,659	0.70%	2	0.21%
> \$1,000,000	17,770,226	6.24%	14	1.44%
Total	284,964,135	100.00%	971	100.00%



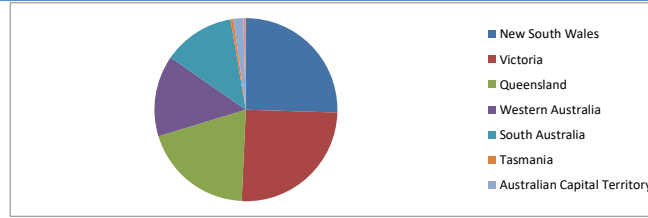
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	337,329	0.12%	3	0.24%
12 Months > and <= 18 Months	502,900	0.18%	2	0.16%
18 Months > and <= 24 Months	164,737	0.06%	1	0.08%
24 Months > and <= 30 Months	19,698,074	6.91%	76	6.06%
30 Months > and <= 36 Months	125,590,201	44.07%	446	35.54%
36 Months > and <= 42 Months	24,652,865	8.65%	100	7.97%
42 Months > and <= 48 Months	38,778,146	13.61%	170	13.55%
48 Months > and <= 54 Months	7,028,394	2.47%	31	2.47%
54 Months > and <= 60 Months	4,419,843	1.55%	26	2.07%
60 Months > and <= 66 Months	2,655,415	0.93%	9	0.72%
66 Months > and <= 72 Months	1,978,310	0.69%	7	0.56%
> 72 Months	59,157,921	20.76%	384	30.60%
Total	284,964,135	100.00%	1,255	100.00%



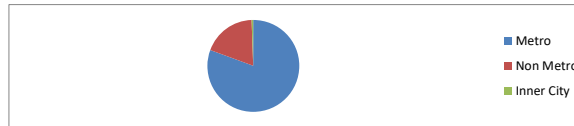
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	72,771,600	25.54%	214	22.04%
Victoria	71,860,491	25.22%	220	22.66%
Queensland	55,752,342	19.56%	201	20.70%
Western Australia	40,774,487	14.31%	147	15.14%
South Australia	36,075,528	12.66%	166	17.10%
Tasmania	1,472,117	0.52%	5	0.51%
Australian Capital Territory	5,000,598	1.75%	15	1.54%
Northern Territory	1,256,972	0.44%	3	0.31%
No Data	0	0.00%	0	0.00%
Total	284,964,135	100.00%	971	100.00%



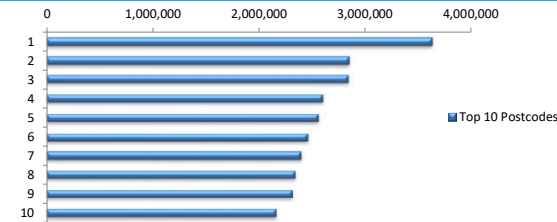
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	229,771,868	80.63%	753	77.55%
Non Metro	53,501,086	18.77%	212	21.83%
Inner City	1,691,182	0.59%	6	0.62%
No Data	0	0.00%	0	0.00%
Total	284,964,135	100.00%	971	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,638,760	1.28%	12	0.96%
4870	2,846,280	1.00%	9	0.72%
3977	2,840,422	1.00%	8	0.64%
6112	2,602,058	0.91%	8	0.64%
2153	2,559,642	0.90%	3	0.24%
2567	2,463,278	0.86%	4	0.32%
3016	2,391,275	0.84%	3	0.24%
3030	2,334,122	0.82%	7	0.58%
2170	2,308,271	0.81%	6	0.48%
5045	2,151,035	0.75%	2	0.16%
Total	26,135,143	9.17%	62	4.94%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	284,964,135	100.00%	1,255	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	284,964,135	100.00%	1,255	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	284,964,135	100.00%	1,255	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	284,964,135	100.00%	1,255	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	237,761,388	83.44%	1,073	85.50%
Interest Only	46,808,458	16.43%	174	13.86%
Non-Billing	394,288	0.14%	8	0.64%
Total	284,964,135	100.00%	1,255	100.00%



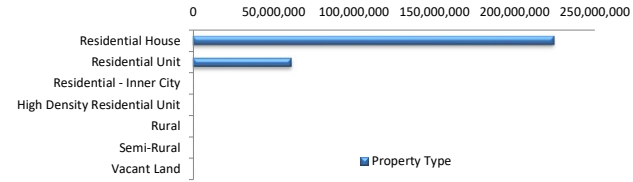
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	394,288	0.14%	8	0.64%
Term Loan	284,569,847	99.86%	1,247	99.36%
Total	284,964,135	100.00%	1,255	100.00%



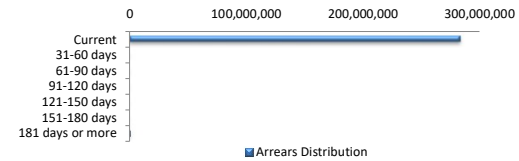
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	224,488,896	78.78%	741	76.31%
Residential Unit	60,475,239	21.22%	230	23.69%
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	284,964,135	100.00%	971	100.00%



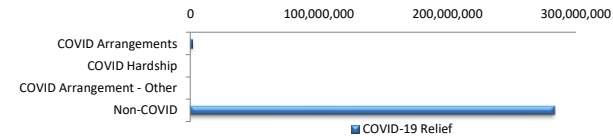
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	283,565,727	99.51%	1,252	99.76%
31-60 days	303,302	0.11%	1	0.08%
61-90 days	293,034	0.10%	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	802,072	0.28%	1	0.08%
Total	284,964,135	100.00%	1,255	100.00%



COVID-19 Relief

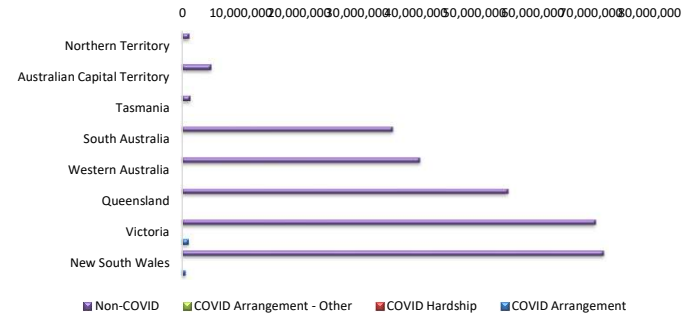
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	1,822,760	0.64%	3	0.31%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	283,141,375	99.36%	968	99.69%
Total	284,964,135	100.00%	971	100.00%



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

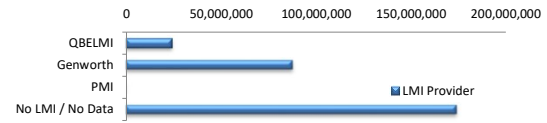
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	651,669	0	0	0	72,119,931
Victoria	1,171,091	0	0	0	70,689,400
Queensland	0	0	0	0	55,752,342
Western Australia	0	0	0	0	40,774,487
South Australia	0	0	0	0	36,075,528
Tasmania	0	0	0	0	1,472,117
Australian Capital Territory	0	0	0	0	5,000,598
Northern Territory	0	0	0	0	1,256,972
Total	1,822,760	0	0	0	283,141,375



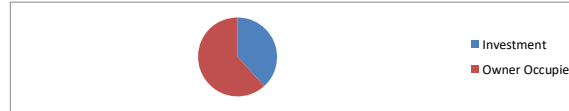
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	23,887,483	8.38%	88	9.06%
Genworth	87,323,174	30.64%	374	38.52%
PMI	121,617	0.04%	1	0.10%
No LMI / No Data	173,631,861	60.93%	508	52.32%
Total	284,964,135	100.00%	971	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	108,821,279	38.19%	438	34.90%
Owner Occupier	176,142,856	61.81%	817	65.10%
Total	284,964,135	100.00%	1,255	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	802,072.44	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