

**AFG Series 2019-1**  
**Collateral Report**



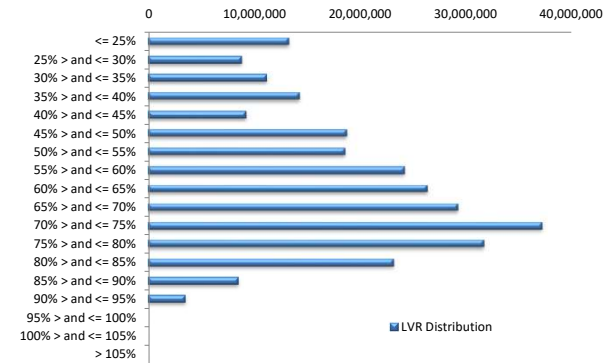
Model Period	24
Collection Period Start	1-Mar-21
Collection Period End	31-Mar-21
No. of Days	31
Interest Period Start	10-Mar-21
Interest Period End	11-Apr-21
No. of Days	33
Determination Date	7-Apr-21
Payment Date	12-Apr-21

**Pool Statistics**

Closing Balance of Mortgages	278,168,842
No. of Loans (Unconsolidated)	1,230
No. of Loans (Consolidated)	951
Average Loan Size (Unconsolidated)	226,154
Average Loan Size (Consolidated)	292,501
Largest Loan Size (Unconsolidated)	1,736,707
Largest Loan Size (Consolidated)	1,736,707
Smallest Loan Size (Unconsolidated)	(128,101)
Smallest Loan Size (Consolidated)	(128,101)
Weighted Average Interest Rate	3.27%
Weighted Average LVR	60.34%
Weighted Average Seasoning	50.73
Weighted Average Remaining Term	302.80

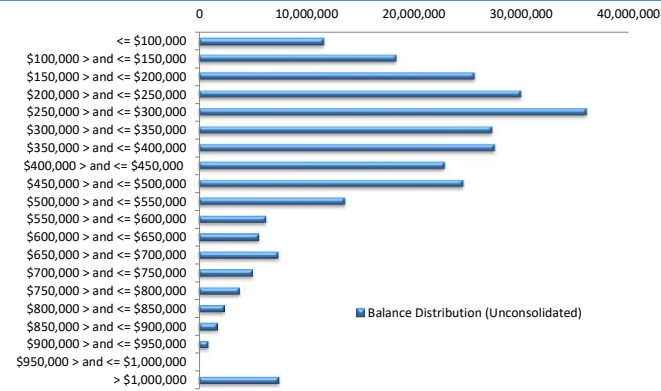
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	13,147,388	4.73%	178	18.72%
25% > and <= 30%	8,679,597	3.12%	45	4.73%
30% > and <= 35%	11,234,693	4.04%	51	5.36%
35% > and <= 40%	14,324,623	5.15%	54	5.68%
40% > and <= 45%	9,261,006	3.33%	33	3.47%
45% > and <= 50%	18,778,587	6.75%	57	5.99%
50% > and <= 55%	18,667,934	6.71%	64	6.73%
55% > and <= 60%	24,266,440	8.72%	70	7.36%
60% > and <= 65%	26,438,702	9.50%	72	7.57%
65% > and <= 70%	29,335,818	10.55%	70	7.36%
70% > and <= 75%	37,271,721	13.40%	99	10.41%
75% > and <= 80%	31,731,593	11.41%	74	7.78%
80% > and <= 85%	23,185,492	8.34%	56	5.89%
85% > and <= 90%	8,399,391	3.02%	20	2.10%
90% > and <= 95%	3,445,858	1.24%	8	0.84%
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%
<b>Total</b>	<b>278,168,842</b>	<b>100.00%</b>	<b>951</b>	<b>100.00%</b>



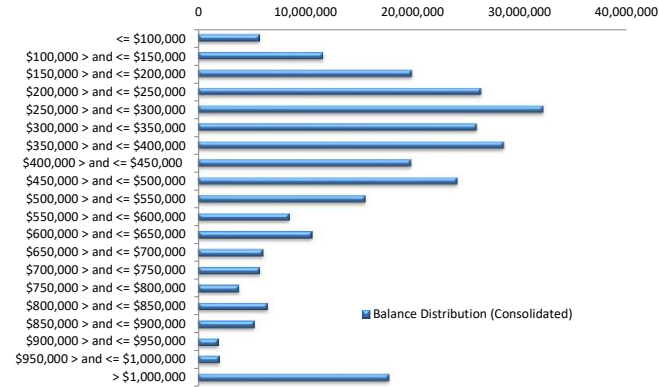
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,510,231	4.14%	328	26.67%
\$100,000 > and <= \$150,000	18,377,197	6.61%	147	11.95%
\$150,000 > and <= \$200,000	25,647,178	9.22%	147	11.95%
\$200,000 > and <= \$250,000	29,977,012	10.78%	133	10.81%
\$250,000 > and <= \$300,000	36,046,143	12.96%	131	10.65%
\$300,000 > and <= \$350,000	27,274,299	9.80%	84	6.83%
\$350,000 > and <= \$400,000	27,507,133	9.89%	73	5.93%
\$400,000 > and <= \$450,000	22,856,857	8.22%	54	4.39%
\$450,000 > and <= \$500,000	24,578,344	8.84%	52	4.23%
\$500,000 > and <= \$550,000	13,637,728	4.90%	26	2.11%
\$550,000 > and <= \$600,000	6,280,398	2.26%	11	0.89%
\$600,000 > and <= \$650,000	5,606,274	2.02%	9	0.73%
\$650,000 > and <= \$700,000	7,429,207	2.67%	11	0.89%
\$700,000 > and <= \$750,000	5,053,171	1.82%	7	0.57%
\$750,000 > and <= \$800,000	3,833,431	1.38%	5	0.41%
\$800,000 > and <= \$850,000	2,410,658	0.87%	3	0.24%
\$850,000 > and <= \$900,000	1,760,469	0.63%	2	0.16%
\$900,000 > and <= \$950,000	916,108	0.33%	1	0.08%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	7,467,004	2.68%	6	0.49%
<b>Total</b>	<b>278,168,842</b>	<b>100.00%</b>	<b>1,230</b>	<b>100.00%</b>



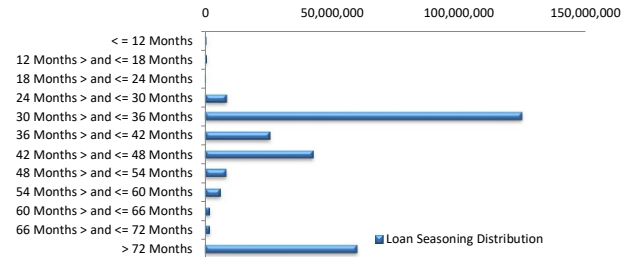
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,731,192	2.06%	141	14.83%
\$100,000 > and <= \$150,000	11,656,858	4.19%	91	9.57%
\$150,000 > and <= \$200,000	19,968,083	7.18%	115	12.09%
\$200,000 > and <= \$250,000	26,386,118	9.49%	117	12.30%
\$250,000 > and <= \$300,000	32,182,264	11.57%	117	12.30%
\$300,000 > and <= \$350,000	26,002,141	9.35%	80	8.41%
\$350,000 > and <= \$400,000	28,488,768	10.24%	76	7.99%
\$400,000 > and <= \$450,000	19,896,245	7.15%	47	4.94%
\$450,000 > and <= \$500,000	24,160,825	8.69%	51	5.36%
\$500,000 > and <= \$550,000	15,624,720	5.62%	30	3.15%
\$550,000 > and <= \$600,000	8,498,406	3.06%	15	1.58%
\$600,000 > and <= \$650,000	10,618,522	3.82%	17	1.79%
\$650,000 > and <= \$700,000	6,054,575	2.18%	9	0.95%
\$700,000 > and <= \$750,000	5,745,757	2.07%	8	0.84%
\$750,000 > and <= \$800,000	3,819,075	1.37%	5	0.53%
\$800,000 > and <= \$850,000	6,481,910	2.33%	8	0.84%
\$850,000 > and <= \$900,000	5,251,097	1.89%	6	0.63%
\$900,000 > and <= \$950,000	1,885,139	0.68%	2	0.21%
\$950,000 > and <= \$1,000,000	1,968,742	0.71%	2	0.21%
> \$1,000,000	17,748,406	6.38%	14	1.47%
<b>Total</b>	<b>278,168,842</b>	<b>100.00%</b>	<b>951</b>	<b>100.00%</b>



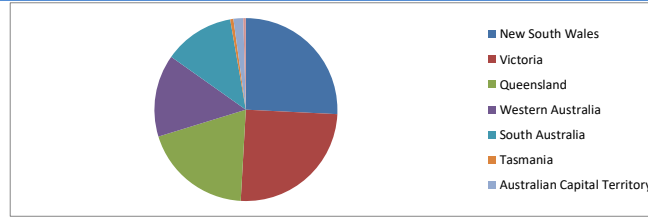
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	339,046	0.12%	3	0.24%
12 Months > and <= 18 Months	497,505	0.18%	1	0.08%
18 Months > and <= 24 Months	170,007	0.06%	2	0.16%
24 Months > and <= 30 Months	7,967,015	2.86%	30	2.44%
30 Months > and <= 36 Months	124,792,593	44.86%	439	35.69%
36 Months > and <= 42 Months	25,563,928	9.19%	97	7.89%
42 Months > and <= 48 Months	42,191,771	15.17%	195	15.85%
48 Months > and <= 54 Months	7,884,143	2.83%	34	2.76%
54 Months > and <= 60 Months	5,694,233	2.05%	34	2.76%
60 Months > and <= 66 Months	1,580,243	0.57%	5	0.41%
66 Months > and <= 72 Months	1,544,673	0.56%	6	0.49%
> 72 Months	59,943,685	21.55%	384	31.22%
<b>Total</b>	<b>278,168,842</b>	<b>100.00%</b>	<b>1,230</b>	<b>100.00%</b>



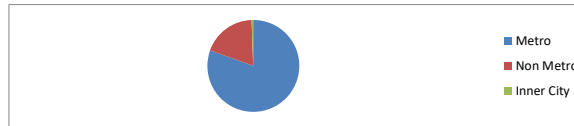
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	71,803,483	25.81%	212	22.29%
Victoria	69,777,671	25.08%	216	22.71%
Queensland	53,827,884	19.35%	193	20.29%
Western Australia	40,420,772	14.53%	145	15.25%
South Australia	34,690,033	12.47%	162	17.03%
Tasmania	1,475,292	0.53%	5	0.53%
Australian Capital Territory	4,919,220	1.77%	15	1.58%
Northern Territory	1,254,486	0.45%	3	0.32%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>278,168,842</b>	<b>100.00%</b>	<b>951</b>	<b>100.00%</b>



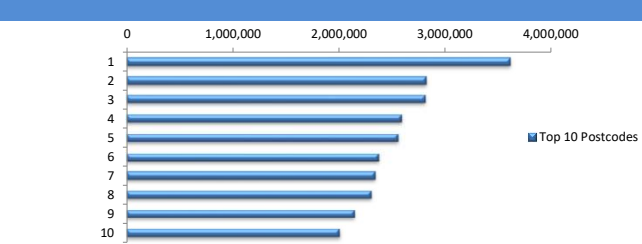
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	223,826,214	80.46%	737	77.50%
Non Metro	52,662,171	18.93%	208	21.87%
Inner City	1,680,457	0.60%	6	0.63%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>278,168,842</b>	<b>100.00%</b>	<b>951</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,612,702	1.30%	12	0.98%
3977	2,826,230	1.02%	8	0.65%
4870	2,816,210	1.01%	9	0.73%
6112	2,591,271	0.93%	8	0.65%
2153	2,560,660	0.92%	3	0.24%
3016	2,381,212	0.86%	3	0.24%
3030	2,335,108	0.84%	7	0.57%
2170	2,304,009	0.83%	6	0.49%
5045	2,147,803	0.77%	2	0.16%
2570	2,002,567	0.72%	3	0.24%
<b>Total</b>	<b>25,577,772</b>	<b>9.20%</b>	<b>61</b>	<b>4.96%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	278,168,842	100.00%	1,230	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>278,168,842</b>	<b>100.00%</b>	<b>1,230</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	278,168,842	100.00%	1,230	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>278,168,842</b>	<b>100.00%</b>	<b>1,230</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	233,129,576	83.81%	1,054	85.69%
Interest Only	44,646,278	16.05%	168	13.66%
Non-Billing	392,988	0.14%	8	0.65%
<b>Total</b>	<b>278,168,842</b>	<b>100.00%</b>	<b>1,230</b>	<b>100.00%</b>



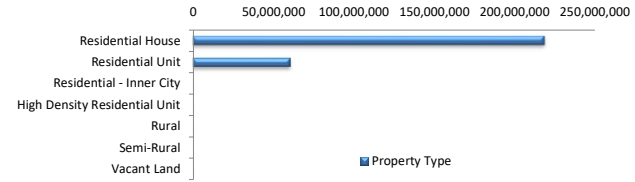
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	392,988	0.14%	8	0.65%
Term Loan	277,775,854	99.86%	1,222	99.35%
<b>Total</b>	<b>278,168,842</b>	<b>100.00%</b>	<b>1,230</b>	<b>100.00%</b>



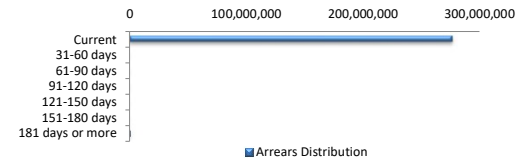
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	218,315,485	78.48%	724	76.13%
Residential Unit	59,853,357	21.52%	227	23.87%
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%
<b>Total</b>	<b>278,168,842</b>	<b>100.00%</b>	<b>951</b>	<b>100.00%</b>



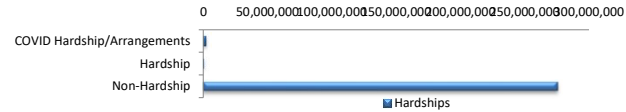
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	276,767,480	99.50%	1,227	99.76%
31-60 days	0	0.00%	0	0.00%
61-90 days	303,939	0.11%	1	0.08%
91-120 days	293,287	0.11%	1	0.08%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	804,136	0.29%	1	0.08%
<b>Total</b>	<b>278,168,842</b>	<b>100.00%</b>	<b>1,230</b>	<b>100.00%</b>



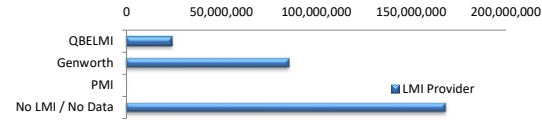
**Hardships**

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	2,127,555	0.76%	4	0.42%
Hardship	804,136	0.29%	1	0.11%
Non-Hardship	275,237,151	98.95%	946	99.47%
<b>Total</b>	<b>278,168,842</b>	<b>100.00%</b>	<b>951</b>	<b>100.00%</b>



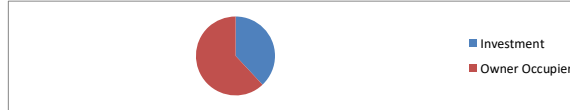
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	23,983,425	8.62%	88	9.25%
Genworth	85,648,790	30.79%	368	38.70%
PMI	121,113	0.04%	1	0.11%
No LMI / No Data	168,415,514	60.54%	494	51.95%
<b>Total</b>	<b>278,168,842</b>	<b>100.00%</b>	<b>951</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	105,611,946	37.97%	429	34.88%
Owner Occupier	172,556,896	62.03%	801	65.12%
<b>Total</b>	<b>278,168,842</b>	<b>100.00%</b>	<b>1,230</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	1,097,423.03	2
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