

**AFG Series 2019-1
Collateral Report**



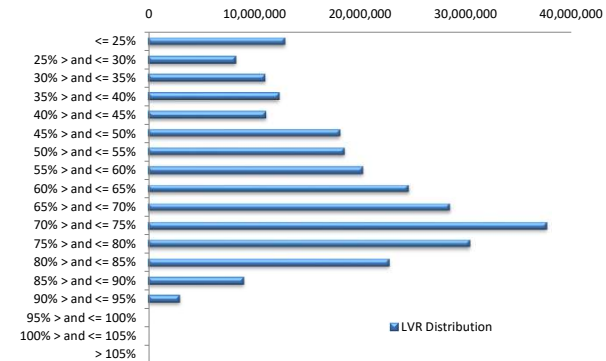
Model Period	25
Collection Period Start	1-Apr-21
Collection Period End	30-Apr-21
No. of Days	30
Interest Period Start	12-Apr-21
Interest Period End	9-May-21
No. of Days	28
Determination Date	5-May-21
Payment Date	10-May-21

Pool Statistics

Closing Balance of Mortgages	268,423,241
No. of Loans (Unconsolidated)	1,200
No. of Loans (Consolidated)	928
Average Loan Size (Unconsolidated)	223,686
Average Loan Size (Consolidated)	289,249
Largest Loan Size (Unconsolidated)	1,736,476
Largest Loan Size (Consolidated)	1,736,476
Smallest Loan Size (Unconsolidated)	(132,624)
Smallest Loan Size (Consolidated)	(132,624)
Weighted Average Interest Rate	3.26%
Weighted Average LVR	60.49%
Weighted Average Seasoning	51.89
Weighted Average Remaining Term	301.79

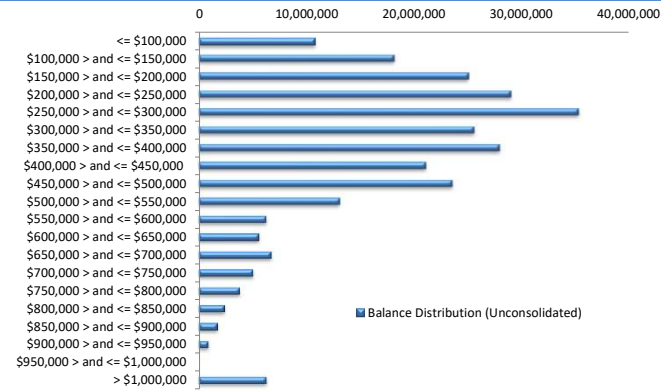
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,885,534	4.80%	178	19.18%
25% > and <= 30%	8,194,797	3.05%	44	4.74%
30% > and <= 35%	11,071,392	4.12%	47	5.06%
35% > and <= 40%	12,399,219	4.62%	49	5.28%
40% > and <= 45%	11,143,313	4.15%	40	4.31%
45% > and <= 50%	18,172,669	6.77%	55	5.93%
50% > and <= 55%	18,528,254	6.90%	65	7.00%
55% > and <= 60%	20,282,299	7.56%	62	6.68%
60% > and <= 65%	24,626,838	9.17%	68	7.33%
65% > and <= 70%	28,516,316	10.62%	68	7.33%
70% > and <= 75%	37,614,375	14.01%	99	10.67%
75% > and <= 80%	30,392,795	11.32%	70	7.54%
80% > and <= 85%	22,759,801	8.48%	55	5.93%
85% > and <= 90%	8,935,491	3.33%	21	2.26%
90% > and <= 95%	2,900,148	1.08%	7	0.75%
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	268,423,241	100.00%	928	100.00%



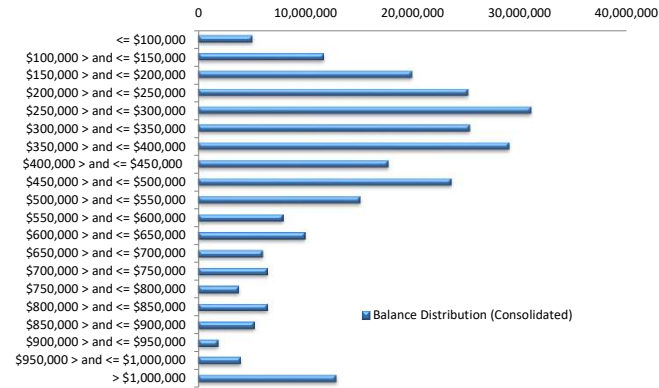
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,725,078	4.00%	321	26.75%
\$100,000 > and <= \$150,000	18,187,734	6.78%	147	12.25%
\$150,000 > and <= \$200,000	25,060,204	9.34%	144	12.00%
\$200,000 > and <= \$250,000	29,003,352	10.81%	129	10.75%
\$250,000 > and <= \$300,000	35,232,456	13.13%	128	10.67%
\$300,000 > and <= \$350,000	25,607,826	9.54%	79	6.58%
\$350,000 > and <= \$400,000	27,927,583	10.40%	74	6.17%
\$400,000 > and <= \$450,000	21,137,445	7.87%	50	4.17%
\$450,000 > and <= \$500,000	23,556,716	8.78%	50	4.17%
\$500,000 > and <= \$550,000	13,098,024	4.88%	25	2.08%
\$550,000 > and <= \$600,000	6,279,252	2.34%	11	0.92%
\$600,000 > and <= \$650,000	5,594,191	2.08%	9	0.75%
\$650,000 > and <= \$700,000	6,741,893	2.51%	10	0.83%
\$700,000 > and <= \$750,000	5,061,025	1.89%	7	0.58%
\$750,000 > and <= \$800,000	3,827,803	1.43%	5	0.42%
\$800,000 > and <= \$850,000	2,410,016	0.90%	3	0.25%
\$850,000 > and <= \$900,000	1,759,288	0.66%	2	0.17%
\$900,000 > and <= \$950,000	914,157	0.34%	1	0.08%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	6,299,199	2.35%	5	0.42%
Total	268,423,241	100.00%	1,200	100.00%



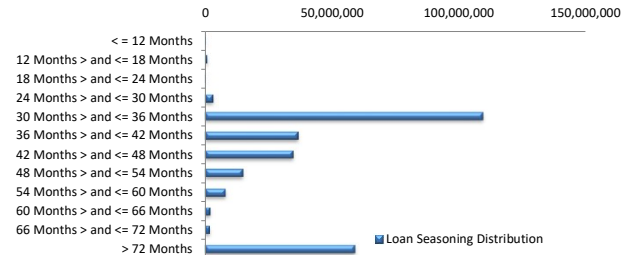
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,053,653	1.88%	136	14.66%
\$100,000 > and <= \$150,000	11,719,659	4.37%	93	10.02%
\$150,000 > and <= \$200,000	19,916,137	7.42%	115	12.39%
\$200,000 > and <= \$250,000	25,182,199	9.38%	112	12.07%
\$250,000 > and <= \$300,000	31,043,848	11.57%	113	12.18%
\$300,000 > and <= \$350,000	25,330,781	9.44%	78	8.41%
\$350,000 > and <= \$400,000	28,980,236	10.80%	77	8.30%
\$400,000 > and <= \$450,000	17,767,860	6.62%	42	4.53%
\$450,000 > and <= \$500,000	23,624,985	8.80%	50	5.39%
\$500,000 > and <= \$550,000	15,152,622	5.65%	29	3.13%
\$550,000 > and <= \$600,000	7,927,974	2.95%	14	1.51%
\$600,000 > and <= \$650,000	9,965,238	3.71%	16	1.72%
\$650,000 > and <= \$700,000	6,024,403	2.24%	9	0.97%
\$700,000 > and <= \$750,000	6,485,773	2.42%	9	0.97%
\$750,000 > and <= \$800,000	3,808,223	1.42%	5	0.54%
\$800,000 > and <= \$850,000	6,476,603	2.41%	8	0.86%
\$850,000 > and <= \$900,000	5,239,628	1.95%	6	0.65%
\$900,000 > and <= \$950,000	1,882,540	0.70%	2	0.22%
\$950,000 > and <= \$1,000,000	3,962,171	1.48%	4	0.43%
> \$1,000,000	12,878,707	4.80%	10	1.08%
Total	268,423,241	100.00%	928	100.00%



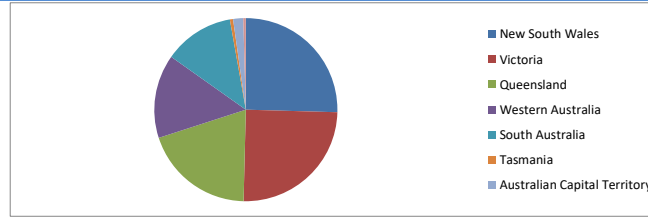
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	155,456	0.06%	2	0.17%
12 Months > and <= 18 Months	656,468	0.24%	2	0.17%
18 Months > and <= 24 Months	4,998	0.00%	1	0.08%
24 Months > and <= 30 Months	2,926,366	1.09%	15	1.25%
30 Months > and <= 36 Months	109,350,865	40.74%	377	31.42%
36 Months > and <= 42 Months	36,619,628	13.64%	149	12.42%
42 Months > and <= 48 Months	34,215,052	12.75%	163	13.58%
48 Months > and <= 54 Months	14,518,946	5.41%	60	5.00%
54 Months > and <= 60 Months	7,895,865	2.94%	41	3.42%
60 Months > and <= 66 Months	1,863,850	0.69%	6	0.50%
66 Months > and <= 72 Months	1,541,891	0.57%	6	0.50%
> 72 Months	58,673,836	21.86%	378	31.50%
Total	268,423,241	100.00%	1,200	100.00%



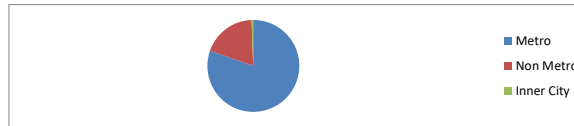
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	68,275,605	25.44%	206	22.20%
Victoria	66,985,908	24.96%	210	22.63%
Queensland	52,571,443	19.59%	189	20.37%
Western Australia	39,694,034	14.79%	144	15.52%
South Australia	33,322,707	12.41%	156	16.81%
Tasmania	1,468,425	0.55%	5	0.54%
Australian Capital Territory	4,855,140	1.81%	15	1.62%
Northern Territory	1,249,979	0.47%	3	0.32%
No Data	0	0.00%	0	0.00%
Total	268,423,241	100.00%	928	100.00%



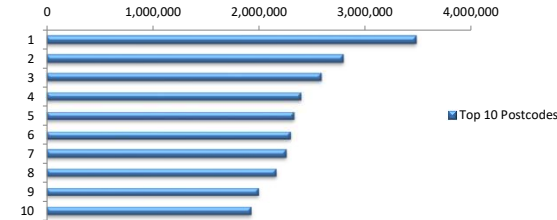
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	215,798,097	80.39%	718	77.37%
Non Metro	50,957,650	18.98%	204	21.98%
Inner City	1,667,495	0.62%	6	0.65%
No Data	0	0.00%	0	0.00%
Total	268,423,241	100.00%	928	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,480,363	1.30%	12	1.00%
4870	2,798,990	1.04%	9	0.75%
6112	2,586,915	0.96%	8	0.67%
3016	2,389,825	0.89%	3	0.25%
3030	2,330,080	0.87%	7	0.58%
2170	2,294,520	0.85%	6	0.50%
3977	2,253,286	0.84%	7	0.58%
5045	2,161,703	0.81%	2	0.17%
2570	1,996,707	0.74%	3	0.25%
2567	1,921,099	0.72%	3	0.25%
Total	24,213,488	9.02%	60	5.00%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	268,423,241	100.00%	1,200	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	268,423,241	100.00%	1,200	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	268,423,241	100.00%	1,200	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	268,423,241	100.00%	1,200	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	227,505,845	84.76%	1,035	86.25%
Interest Only	40,523,325	15.10%	157	13.08%
Non-Billing	394,071	0.15%	8	0.67%
Total	268,423,241	100.00%	1,200	100.00%



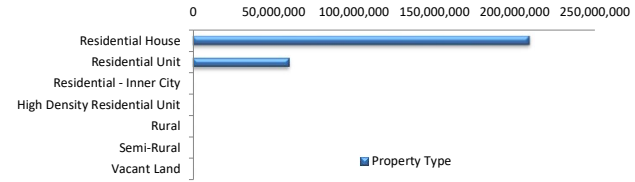
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	394,071	0.15%	8	0.67%
Term Loan	268,029,170	99.85%	1,192	99.33%
Total	268,423,241	100.00%	1,200	100.00%



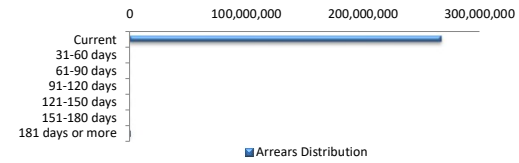
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	209,161,334	77.92%	703	75.75%
Residential Unit	59,261,907	22.08%	225	24.25%
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	268,423,241	100.00%	928	100.00%



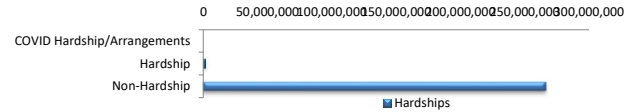
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	266,850,754	99.41%	1,196	99.67%
31-60 days	170,858	0.06%	1	0.08%
61-90 days	0	0.00%	0	0.00%
91-120 days	305,176	0.11%	1	0.08%
121-150 days	294,017	0.11%	1	0.08%
151-180 days	0	0.00%	0	0.00%
181 days or more	802,436	0.30%	1	0.08%
Total	268,423,241	100.00%	1,200	100.00%



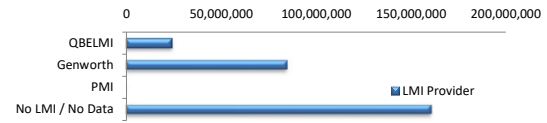
Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	0	0.00%	0	0.00%
Hardship	1,759,827	0.66%	3	0.32%
Non-Hardship	266,663,414	99.34%	925	99.68%
Total	268,423,241	100.00%	928	100.00%



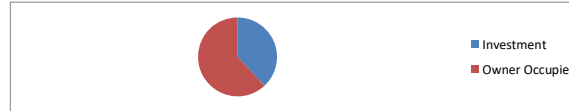
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	23,860,031	8.89%	88	9.48%
Genworth	84,239,214	31.38%	363	39.12%
PMI	120,599	0.04%	1	0.11%
No LMI / No Data	160,203,397	59.68%	476	51.29%
Total	268,423,241	100.00%	928	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	102,005,428	38.00%	415	34.58%
Owner Occupier	166,417,813	62.00%	785	65.42%
Total	268,423,241	100.00%	1,200	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	1,401,628.56	3
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