

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



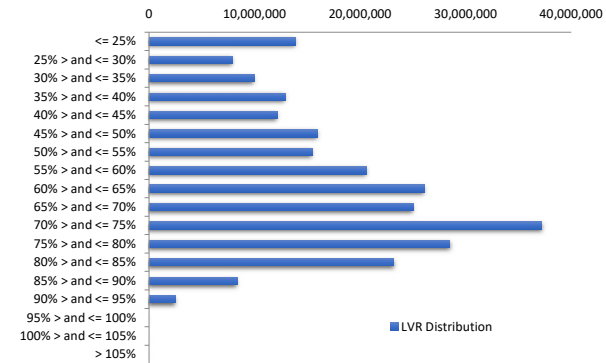
Model Period	26
Collection Period Start	1-May-21
Collection Period End	31-May-21
No. of Days	31
Interest Period Start	10-May-21
Interest Period End	9-Jun-21
No. of Days	31
Determination Date	4-Jun-21
Payment Date	10-Jun-21

**Pool Statistics**

Closing Balance of Mortgages	259,960,372
No. of Loans (Unconsolidated)	1,146
No. of Loans (Consolidated)	907
Average Loan Size (Unconsolidated)	221,809
Average Loan Size (Consolidated)	286,616
Largest Loan Size (Unconsolidated)	1,736,711
Largest Loan Size (Consolidated)	1,736,711
Smallest Loan Size (Unconsolidated)	(138,278)
Smallest Loan Size (Consolidated)	(138,278)
Weighted Average Interest Rate	3.26%
Weighted Average LVR	60.32%
Weighted Average Seasoning	53.03
Weighted Average Remaining Term	300.94

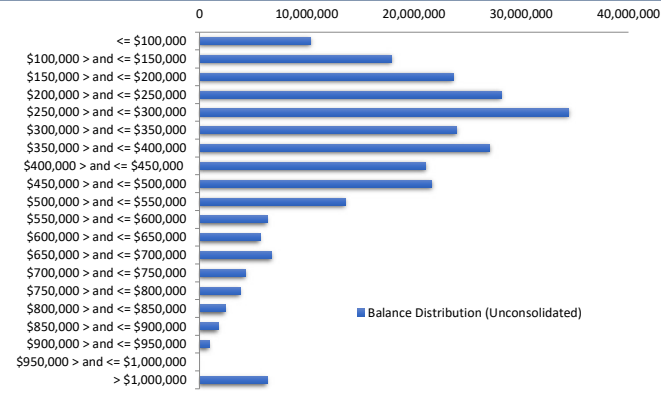
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	13,932,209	5.36%	186	20.51%
25% > and <= 30%	7,925,456	3.05%	42	4.63%
30% > and <= 35%	9,945,071	3.83%	43	4.74%
35% > and <= 40%	12,926,817	4.97%	49	5.40%
40% > and <= 45%	12,204,190	4.69%	42	4.63%
45% > and <= 50%	15,973,213	6.14%	49	5.40%
50% > and <= 55%	15,503,368	5.96%	57	6.28%
55% > and <= 60%	20,615,558	7.93%	65	7.17%
60% > and <= 65%	26,068,728	10.03%	70	7.72%
65% > and <= 70%	25,019,752	9.62%	58	6.39%
70% > and <= 75%	37,191,876	14.31%	97	10.69%
75% > and <= 80%	28,528,099	10.97%	67	7.39%
80% > and <= 85%	23,209,364	8.93%	56	6.17%
85% > and <= 90%	8,366,542	3.22%	20	2.21%
90% > and <= 95%	2,550,128	0.98%	6	0.66%
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>259,960,372</b>	<b>100.00%</b>	<b>907</b>	<b>100.00%</b>



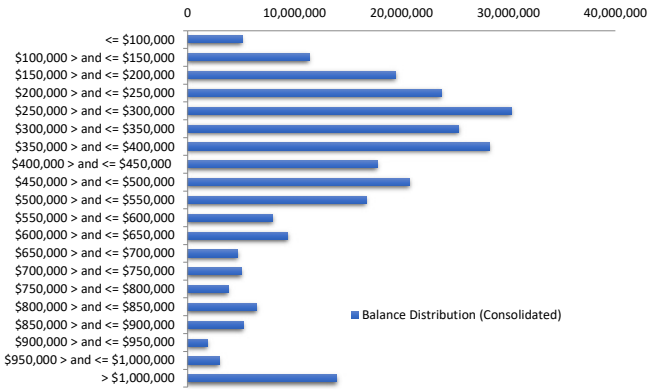
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,377,035	3.99%	295	25.74%
\$100,000 > and <= \$150,000	17,896,902	6.88%	144	12.57%
\$150,000 > and <= \$200,000	23,656,064	9.10%	136	11.87%
\$200,000 > and <= \$250,000	28,120,622	10.82%	126	10.99%
\$250,000 > and <= \$300,000	34,364,145	13.22%	125	10.91%
\$300,000 > and <= \$350,000	23,988,287	9.23%	74	6.46%
\$350,000 > and <= \$400,000	27,055,224	10.41%	72	6.28%
\$400,000 > and <= \$450,000	21,060,768	8.10%	50	4.36%
\$450,000 > and <= \$500,000	21,633,460	8.32%	46	4.01%
\$500,000 > and <= \$550,000	13,592,600	5.23%	26	2.27%
\$550,000 > and <= \$600,000	6,298,232	2.42%	11	0.96%
\$600,000 > and <= \$650,000	5,641,236	2.17%	9	0.79%
\$650,000 > and <= \$700,000	6,763,812	2.60%	10	0.87%
\$700,000 > and <= \$750,000	4,324,816	1.66%	6	0.52%
\$750,000 > and <= \$800,000	3,811,340	1.47%	5	0.44%
\$800,000 > and <= \$850,000	2,406,503	0.93%	3	0.26%
\$850,000 > and <= \$900,000	1,760,354	0.68%	2	0.17%
\$900,000 > and <= \$950,000	912,277	0.35%	1	0.09%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	6,296,695	2.42%	5	0.44%
<b>Total</b>	<b>259,960,372</b>	<b>100.00%</b>	<b>1,146</b>	<b>100.00%</b>



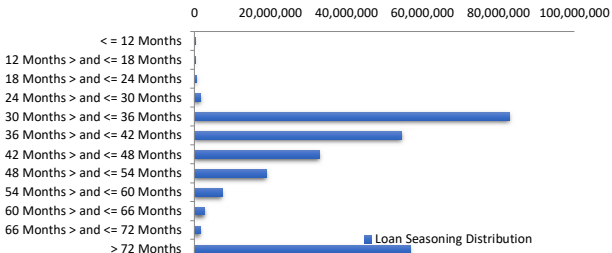
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,095,644	1.96%	141	15.55%
\$100,000 > and <= \$150,000	11,344,647	4.36%	89	9.81%
\$150,000 > and <= \$200,000	19,418,173	7.47%	112	12.35%
\$200,000 > and <= \$250,000	23,702,870	9.12%	106	11.69%
\$250,000 > and <= \$300,000	30,255,098	11.64%	110	12.13%
\$300,000 > and <= \$350,000	25,307,768	9.74%	78	8.60%
\$350,000 > and <= \$400,000	28,186,469	10.84%	75	8.27%
\$400,000 > and <= \$450,000	17,754,966	6.83%	42	4.63%
\$450,000 > and <= \$500,000	20,763,711	7.99%	44	4.85%
\$500,000 > and <= \$550,000	16,695,694	6.42%	32	3.53%
\$550,000 > and <= \$600,000	7,975,915	3.07%	14	1.54%
\$600,000 > and <= \$650,000	9,381,206	3.61%	15	1.65%
\$650,000 > and <= \$700,000	4,714,121	1.81%	7	0.77%
\$700,000 > and <= \$750,000	5,061,982	1.95%	7	0.77%
\$750,000 > and <= \$800,000	3,789,250	1.46%	5	0.55%
\$800,000 > and <= \$850,000	6,470,192	2.49%	8	0.88%
\$850,000 > and <= \$900,000	5,223,942	2.01%	6	0.66%
\$900,000 > and <= \$950,000	1,880,016	0.72%	2	0.22%
\$950,000 > and <= \$1,000,000	2,973,777	1.14%	3	0.33%
> \$1,000,000	13,964,929	5.37%	11	1.21%
<b>Total</b>	<b>259,960,372</b>	<b>100.00%</b>	<b>907</b>	<b>100.00%</b>



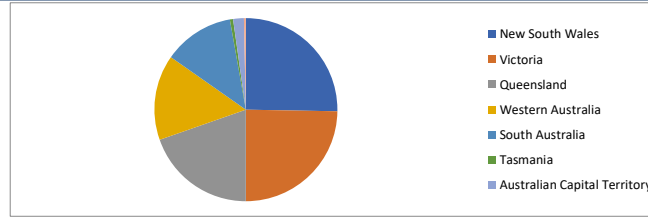
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	174,659	0.07%	4	0.34%
12 Months > and <= 18 Months	181,520	0.07%	1	0.09%
18 Months > and <= 24 Months	530,638	0.20%	2	0.17%
24 Months > and <= 30 Months	1,647,902	0.63%	8	0.68%
30 Months > and <= 36 Months	82,865,005	31.88%	293	25.00%
36 Months > and <= 42 Months	54,530,310	20.98%	208	17.75%
42 Months > and <= 48 Months	32,834,874	12.63%	142	12.12%
48 Months > and <= 54 Months	18,892,354	7.27%	90	7.68%
54 Months > and <= 60 Months	7,293,557	2.81%	38	3.24%
60 Months > and <= 66 Months	2,726,580	1.05%	9	0.77%
66 Months > and <= 72 Months	1,543,793	0.59%	6	0.51%
> 72 Months	56,739,180	21.83%	371	31.66%
<b>Total</b>	<b>259,960,372</b>	<b>100.00%</b>	<b>1,172</b>	<b>100.00%</b>



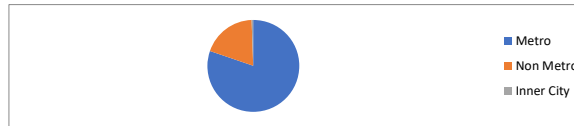
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	65,732,599	25.29%	200	22.05%
Victoria	64,233,050	24.71%	202	22.27%
Queensland	51,030,094	19.63%	186	20.51%
Western Australia	39,183,918	15.07%	142	15.66%
South Australia	32,507,807	12.50%	154	16.98%
Tasmania	1,461,411	0.56%	5	0.55%
Australian Capital Territory	4,852,233	1.87%	15	1.65%
Northern Territory	959,261	0.37%	3	0.33%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>259,960,372</b>	<b>100.00%</b>	<b>907</b>	<b>100.00%</b>



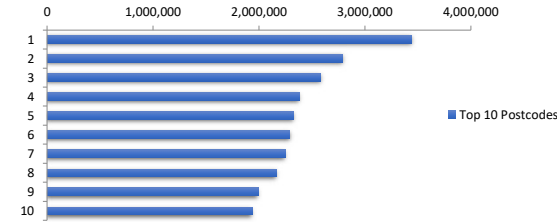
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	208,726,296	80.29%	700	77.18%
Non Metro	49,574,432	19.07%	201	22.16%
Inner City	1,659,643	0.64%	6	0.66%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>259,960,372</b>	<b>100.00%</b>	<b>907</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,441,639	1.32%	12	1.05%
4870	2,791,033	1.07%	9	0.79%
6112	2,580,723	0.99%	7	0.61%
3016	2,379,922	0.92%	3	0.26%
3030	2,325,911	0.89%	7	0.61%
2170	2,290,014	0.88%	6	0.52%
3977	2,247,437	0.86%	6	0.52%
5045	2,164,373	0.83%	2	0.17%
2570	1,991,367	0.77%	3	0.26%
4220	1,935,882	0.74%	5	0.44%
<b>Total</b>	<b>24,148,301</b>	<b>9.29%</b>	<b>60</b>	<b>5.24%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	259,960,372	100.00%	1,172	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>259,960,372</b>	<b>100.00%</b>	<b>1,172</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	259,960,372	100.00%	1,172	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>259,960,372</b>	<b>100.00%</b>	<b>1,172</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	221,319,998	85.14%	1,014	86.52%
Interest Only	38,246,108	14.71%	151	12.88%
Non-Billing	394,266	0.15%	7	0.60%
<b>Total</b>	<b>259,960,372</b>	<b>100.00%</b>	<b>1,172</b>	<b>100.00%</b>



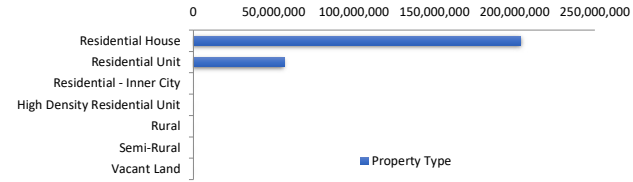
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	394,266	0.15%	7	0.60%
Term Loan	259,566,106	99.85%	1,165	99.40%
<b>Total</b>	<b>259,960,372</b>	<b>100.00%</b>	<b>1,172</b>	<b>100.00%</b>



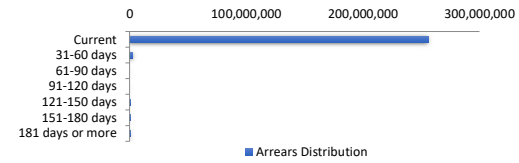
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	203,511,730	78.29%	688	75.85%
Residential Unit	56,448,641	21.71%	219	24.15%
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>259,960,372</b>	<b>100.00%</b>	<b>907</b>	<b>100.00%</b>



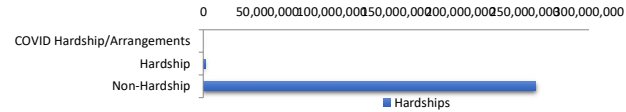
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	255,882,356	98.43%	1,137	99.21%
31-60 days	2,675,627	1.03%	6	0.52%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	306,807	0.12%	1	0.09%
151-180 days	294,782	0.11%	1	0.09%
181 days or more	800,798	0.31%	1	0.09%
<b>Total</b>	<b>259,960,372</b>	<b>100.00%</b>	<b>1,146</b>	<b>100.00%</b>



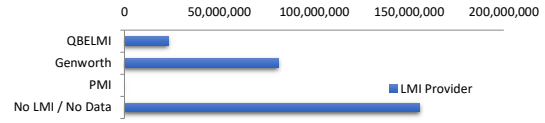
**Hardships**

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	0	0.00%	0	0.00%
Hardship	1,453,014	0.56%	2	0.22%
Non-Hardship	258,507,358	99.44%	905	99.78%
<b>Total</b>	<b>259,960,372</b>	<b>100.00%</b>	<b>907</b>	<b>100.00%</b>



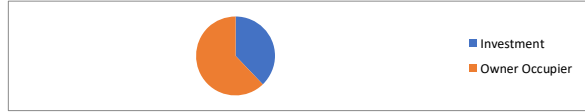
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	23,358,826	8.99%	87	9.59%
Genworth	81,317,602	31.28%	357	39.36%
PMI	120,093	0.05%	1	0.11%
No LMI / No Data	155,163,851	59.69%	462	50.94%
<b>Total</b>	<b>259,960,372</b>	<b>100.00%</b>	<b>907</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	98,188,699	37.77%	404	34.47%
Owner Occupier	161,771,673	62.23%	768	65.53%
<b>Total</b>	<b>259,960,372</b>	<b>100.00%</b>	<b>1,172</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	1,402,387.71	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