

AFG Series 2019-1
Collateral Report



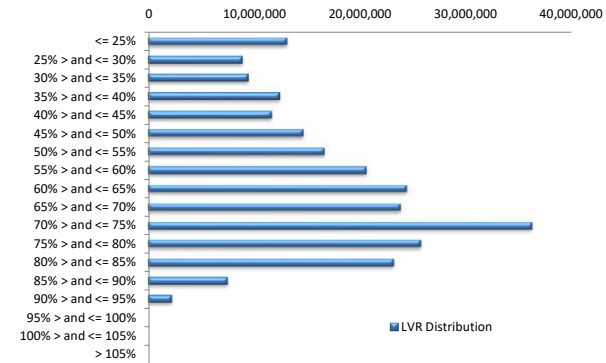
Model Period	27
Collection Period Start	1-Jun-21
Collection Period End	30-Jun-21
No. of Days	30
Interest Period Start	10-Jun-21
Interest Period End	11-Jul-21
No. of Days	32
Determination Date	7-Jul-21
Payment Date	12-Jul-21

Pool Statistics

Closing Balance of Mortgages	250,369,448
No. of Loans (Unconsolidated)	1,141
No. of Loans (Consolidated)	882
Average Loan Size (Unconsolidated)	219,430
Average Loan Size (Consolidated)	283,866
Largest Loan Size (Unconsolidated)	1,736,533
Largest Loan Size (Consolidated)	1,736,533
Smallest Loan Size (Unconsolidated)	(142,802)
Smallest Loan Size (Consolidated)	(142,802)
Weighted Average Interest Rate	3.24%
Weighted Average LVR	60.04%
Weighted Average Seasoning	53.98
Weighted Average Remaining Term	299.84

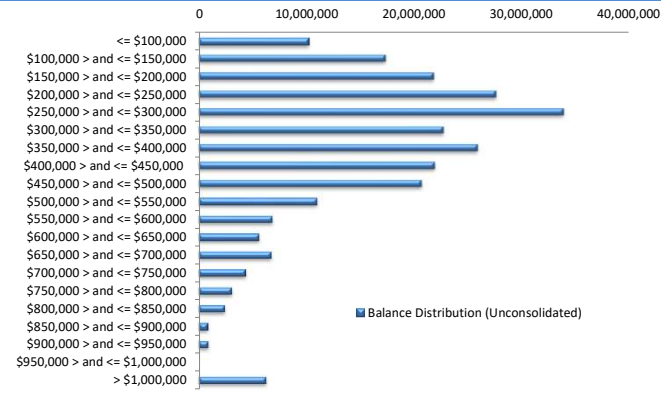
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	13,014,097	5.20%	180	20.41%
25% > and <= 30%	8,810,509	3.52%	47	5.33%
30% > and <= 35%	9,455,297	3.78%	41	4.65%
35% > and <= 40%	12,423,146	4.96%	46	5.22%
40% > and <= 45%	11,661,833	4.66%	39	4.42%
45% > and <= 50%	16,649,615	5.85%	49	5.56%
50% > and <= 55%	16,643,060	6.65%	61	6.92%
55% > and <= 60%	20,618,216	8.24%	63	7.14%
60% > and <= 65%	24,466,263	9.77%	67	7.60%
65% > and <= 70%	23,864,226	9.53%	57	6.46%
70% > and <= 75%	36,242,236	14.48%	93	10.54%
75% > and <= 80%	25,744,772	10.28%	61	6.92%
80% > and <= 85%	23,182,052	9.26%	55	6.24%
85% > and <= 90%	7,431,437	2.97%	18	2.04%
90% > and <= 95%	2,162,688	0.86%	5	0.57%
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	250,369,448	100.00%	882	100.00%



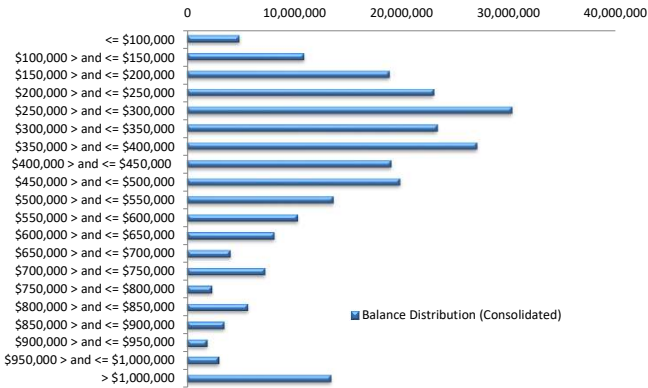
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,141,667	4.05%	321	28.13%
\$100,000 > and <= \$150,000	17,376,660	6.94%	140	12.27%
\$150,000 > and <= \$200,000	21,828,024	8.72%	126	11.04%
\$200,000 > and <= \$250,000	27,647,139	11.04%	124	10.87%
\$250,000 > and <= \$300,000	33,870,269	13.53%	123	10.78%
\$300,000 > and <= \$350,000	22,719,263	9.07%	70	6.13%
\$350,000 > and <= \$400,000	25,905,983	10.35%	69	6.05%
\$400,000 > and <= \$450,000	21,924,661	8.76%	52	4.56%
\$450,000 > and <= \$500,000	20,732,904	8.28%	44	3.86%
\$500,000 > and <= \$550,000	11,006,122	4.40%	21	1.84%
\$550,000 > and <= \$600,000	6,859,980	2.74%	12	1.05%
\$600,000 > and <= \$650,000	5,622,750	2.25%	9	0.79%
\$650,000 > and <= \$700,000	6,754,269	2.70%	10	0.88%
\$700,000 > and <= \$750,000	4,376,294	1.75%	6	0.53%
\$750,000 > and <= \$800,000	3,097,703	1.24%	4	0.35%
\$800,000 > and <= \$850,000	2,449,564	0.98%	3	0.26%
\$850,000 > and <= \$900,000	866,742	0.35%	1	0.09%
\$900,000 > and <= \$950,000	910,648	0.36%	1	0.09%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	6,278,808	2.51%	5	0.44%
Total	250,369,448	100.00%	1,141	100.00%



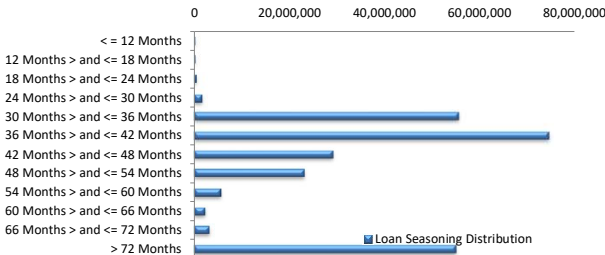
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	4,880,731	1.95%	140	15.87%
\$100,000 > and <= \$150,000	10,903,091	4.35%	86	9.75%
\$150,000 > and <= \$200,000	18,886,014	7.54%	109	12.36%
\$200,000 > and <= \$250,000	23,002,809	9.19%	103	11.68%
\$250,000 > and <= \$300,000	30,317,489	12.11%	110	12.47%
\$300,000 > and <= \$350,000	23,340,444	9.32%	72	8.16%
\$350,000 > and <= \$400,000	27,029,254	10.80%	72	8.16%
\$400,000 > and <= \$450,000	19,053,186	7.61%	45	5.10%
\$450,000 > and <= \$500,000	19,837,870	7.92%	42	4.76%
\$500,000 > and <= \$550,000	13,627,203	5.44%	26	2.95%
\$550,000 > and <= \$600,000	10,319,944	4.12%	18	2.04%
\$600,000 > and <= \$650,000	8,145,989	3.25%	13	1.47%
\$650,000 > and <= \$700,000	4,046,700	1.62%	6	0.68%
\$700,000 > and <= \$750,000	7,267,267	2.90%	10	1.13%
\$750,000 > and <= \$800,000	2,310,334	0.92%	3	0.34%
\$800,000 > and <= \$850,000	5,678,100	2.27%	7	0.79%
\$850,000 > and <= \$900,000	3,475,607	1.39%	4	0.45%
\$900,000 > and <= \$950,000	1,877,626	0.75%	2	0.23%
\$950,000 > and <= \$1,000,000	2,955,590	1.18%	3	0.34%
> \$1,000,000	13,414,201	5.36%	11	1.25%
Total	250,369,448	100.00%	882	100.00%



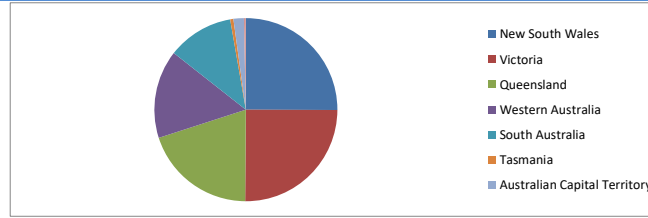
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	167,025	0.07%	4	0.35%
12 Months > and <= 18 Months	181,042	0.07%	1	0.09%
18 Months > and <= 24 Months	422,344	0.17%	2	0.18%
24 Months > and <= 30 Months	1,581,332	0.63%	6	0.53%
30 Months > and <= 36 Months	55,586,583	22.20%	187	16.39%
36 Months > and <= 42 Months	74,493,414	29.75%	279	24.45%
42 Months > and <= 48 Months	29,153,159	11.64%	129	11.31%
48 Months > and <= 54 Months	22,919,085	9.15%	114	9.99%
54 Months > and <= 60 Months	5,575,172	2.23%	31	2.72%
60 Months > and <= 66 Months	2,148,127	0.86%	12	1.05%
66 Months > and <= 72 Months	3,107,674	1.24%	11	0.96%
> 72 Months	55,034,491	21.98%	365	31.99%
Total	250,369,448	100.00%	1,141	100.00%



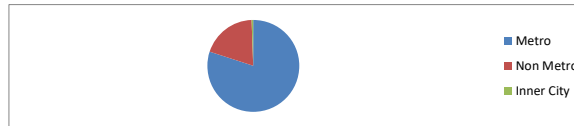
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	62,824,853	25.09%	194	22.00%
Victoria	62,695,228	25.04%	198	22.45%
Queensland	49,791,522	19.89%	181	20.52%
Western Australia	38,985,222	15.57%	141	15.99%
South Australia	29,143,844	11.64%	146	16.55%
Tasmania	1,453,665	0.58%	5	0.57%
Australian Capital Territory	4,518,137	1.80%	14	1.59%
Northern Territory	956,977	0.38%	3	0.34%
No Data	0	0.00%	0	0.00%
Total	250,369,448	100.00%	882	100.00%



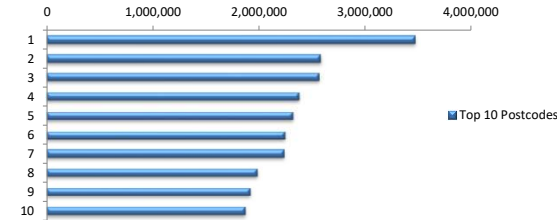
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	200,444,107	80.06%	680	77.10%
Non Metro	48,279,355	19.28%	196	22.22%
Inner City	1,645,986	0.66%	6	0.68%
No Data	0	0.00%	0	0.00%
Total	250,369,448	100.00%	882	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,471,899	1.39%	12	1.05%
4870	2,579,464	1.03%	8	0.70%
6112	2,564,510	1.02%	7	0.61%
3016	2,380,377	0.95%	3	0.26%
3030	2,320,772	0.93%	7	0.61%
2170	2,244,017	0.90%	6	0.53%
3977	2,235,337	0.89%	6	0.53%
2570	1,983,620	0.79%	3	0.26%
2567	1,915,385	0.77%	3	0.26%
4220	1,865,907	0.75%	5	0.44%
Total	23,561,289	9.41%	60	5.26%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	250,369,448	100.00%	1,141	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	250,369,448	100.00%	1,141	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	250,369,448	100.00%	1,141	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	250,369,448	100.00%	1,141	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	215,726,894	86.16%	988	86.59%
Interest Only	34,247,189	13.68%	146	12.80%
Non-Billing	395,365	0.16%	7	0.61%
Total	250,369,448	100.00%	1,141	100.00%



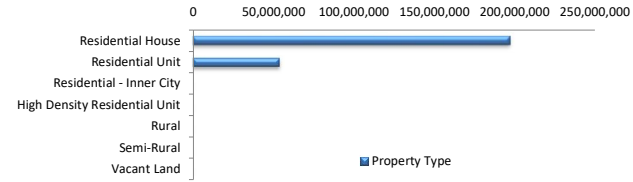
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	395,365	0.16%	7	0.61%
Term Loan	249,974,083	99.84%	1,134	99.39%
Total	250,369,448	100.00%	1,141	100.00%



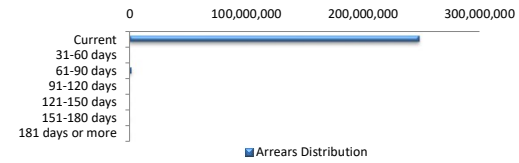
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	196,863,973	78.63%	673	76.30%
Residential Unit	53,505,475	21.37%	209	23.70%
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	250,369,448	100.00%	882	100.00%



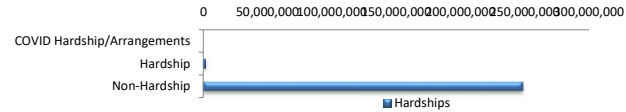
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	248,016,001	99.06%	1,136	99.56%
31-60 days	0	0.00%	0	0.00%
61-90 days	1,750,009	0.70%	3	0.26%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	307,921	0.12%	1	0.09%
181 days or more	295,517	0.12%	1	0.09%
Total	250,369,448	100.00%	1,141	100.00%



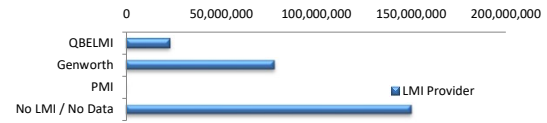
Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	0	0.00%	0	0.00%
Hardship	2,049,827	0.82%	3	0.34%
Non-Hardship	248,319,620	99.18%	879	99.66%
Total	250,369,448	100.00%	882	100.00%



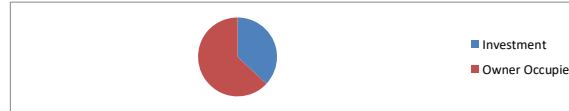
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	22,513,929	8.99%	85	9.64%
Genworth	78,050,431	31.17%	347	39.34%
PMI	119,576	0.05%	1	0.11%
No LMI / No Data	149,685,512	59.79%	449	50.91%
Total	250,369,448	100.00%	882	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	92,451,913	36.93%	396	34.71%
Owner Occupier	157,917,535	63.07%	745	65.29%
Total	250,369,448	100.00%	1,141	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	603,437.07	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