

**AFG Series 2019-1
Collateral Report**



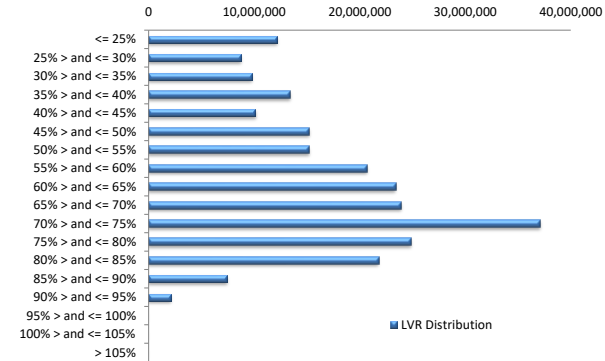
Model Period	28
Collection Period Start	1-Jul-21
Collection Period End	31-Jul-21
No. of Days	31
Interest Period Start	12-Jul-21
Interest Period End	9-Aug-21
No. of Days	29
Determination Date	5-Aug-21
Payment Date	10-Aug-21

Pool Statistics

Closing Balance of Mortgages	246,114,049
No. of Loans (Unconsolidated)	1,107
No. of Loans (Consolidated)	866
Average Loan Size (Unconsolidated)	222,325
Average Loan Size (Consolidated)	284,196
Largest Loan Size (Unconsolidated)	1,736,680
Largest Loan Size (Consolidated)	1,736,680
Smallest Loan Size (Unconsolidated)	(147,325)
Smallest Loan Size (Consolidated)	(147,325)
Weighted Average Interest Rate	3.23%
Weighted Average LVR	60.08%
Weighted Average Seasoning	55.12
Weighted Average Remaining Term	298.62

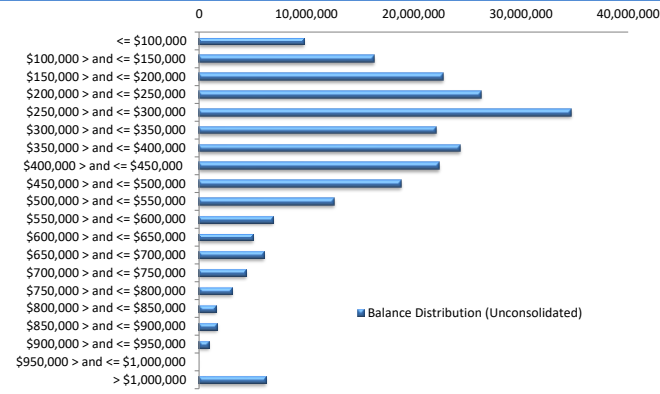
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,190,448	4.95%	172	19.86%
25% > and <= 30%	8,804,421	3.58%	46	5.31%
30% > and <= 35%	9,775,404	3.97%	43	4.97%
35% > and <= 40%	13,401,943	5.45%	47	5.43%
40% > and <= 45%	10,138,816	4.12%	38	4.39%
45% > and <= 50%	15,197,475	6.17%	50	5.77%
50% > and <= 55%	15,192,263	6.17%	57	6.58%
55% > and <= 60%	20,724,420	8.42%	62	7.16%
60% > and <= 65%	23,413,367	9.51%	66	7.62%
65% > and <= 70%	23,949,910	9.73%	57	6.58%
70% > and <= 75%	37,084,379	15.07%	95	10.97%
75% > and <= 80%	24,853,506	10.10%	58	6.70%
80% > and <= 85%	21,801,113	8.86%	52	6.00%
85% > and <= 90%	7,425,504	3.02%	18	2.08%
90% > and <= 95%	2,161,080	0.88%	5	0.58%
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	246,114,049	100.00%	866	100.00%



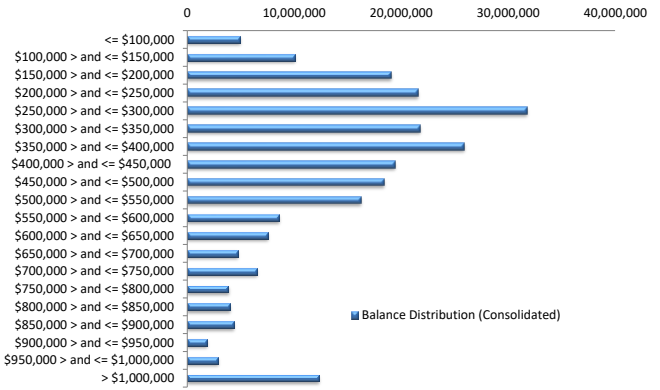
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,771,343	3.97%	302	27.28%
\$100,000 > and <= \$150,000	16,284,717	6.62%	131	11.83%
\$150,000 > and <= \$200,000	22,737,287	9.24%	131	11.83%
\$200,000 > and <= \$250,000	26,305,423	10.69%	118	10.66%
\$250,000 > and <= \$300,000	34,705,541	14.10%	126	11.38%
\$300,000 > and <= \$350,000	22,110,571	8.98%	68	6.14%
\$350,000 > and <= \$400,000	24,374,509	9.90%	65	5.87%
\$400,000 > and <= \$450,000	22,408,632	9.10%	53	4.79%
\$450,000 > and <= \$500,000	18,851,889	7.66%	40	3.61%
\$500,000 > and <= \$550,000	12,565,359	5.11%	24	2.17%
\$550,000 > and <= \$600,000	6,908,461	2.81%	12	1.08%
\$600,000 > and <= \$650,000	5,055,191	2.05%	8	0.72%
\$650,000 > and <= \$700,000	6,067,436	2.47%	9	0.81%
\$700,000 > and <= \$750,000	4,363,964	1.77%	6	0.54%
\$750,000 > and <= \$800,000	3,091,174	1.26%	4	0.36%
\$800,000 > and <= \$850,000	1,602,229	0.65%	2	0.18%
\$850,000 > and <= \$900,000	1,725,205	0.70%	2	0.18%
\$900,000 > and <= \$950,000	908,760	0.37%	1	0.09%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	6,276,356	2.55%	5	0.45%
Total	246,114,049	100.00%	1,107	100.00%



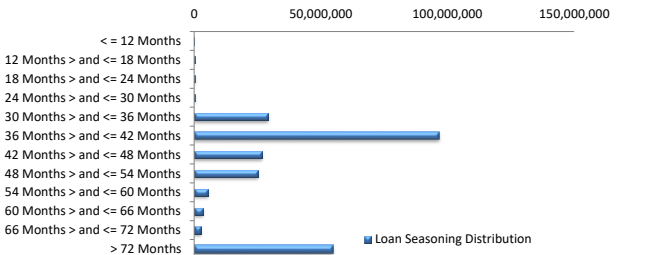
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	4,967,519	2.02%	139	16.05%
\$100,000 > and <= \$150,000	10,101,740	4.10%	80	9.24%
\$150,000 > and <= \$200,000	19,035,607	7.73%	110	12.70%
\$200,000 > and <= \$250,000	21,623,256	8.79%	97	11.20%
\$250,000 > and <= \$300,000	31,738,381	12.90%	115	13.28%
\$300,000 > and <= \$350,000	21,813,206	8.86%	67	7.74%
\$350,000 > and <= \$400,000	25,887,586	10.52%	69	7.97%
\$400,000 > and <= \$450,000	19,439,129	7.90%	46	5.31%
\$450,000 > and <= \$500,000	18,428,311	7.49%	39	4.50%
\$500,000 > and <= \$550,000	16,266,008	6.61%	31	3.58%
\$550,000 > and <= \$600,000	8,620,646	3.50%	15	1.73%
\$600,000 > and <= \$650,000	7,523,985	3.06%	12	1.39%
\$650,000 > and <= \$700,000	4,733,892	1.92%	7	0.81%
\$700,000 > and <= \$750,000	6,540,292	2.66%	9	1.04%
\$750,000 > and <= \$800,000	3,874,750	1.57%	5	0.58%
\$800,000 > and <= \$850,000	4,038,445	1.64%	5	0.58%
\$850,000 > and <= \$900,000	4,348,058	1.77%	5	0.58%
\$900,000 > and <= \$950,000	1,874,834	0.76%	2	0.23%
\$950,000 > and <= \$1,000,000	2,935,085	1.19%	3	0.35%
> \$1,000,000	12,323,318	5.01%	10	1.15%
Total	246,114,049	100.00%	866	100.00%



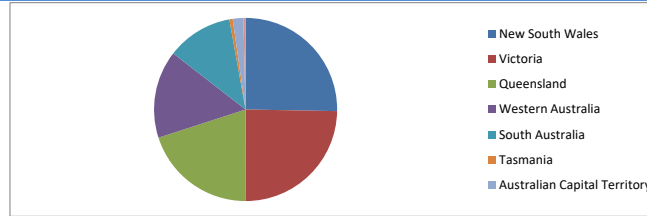
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	160,886	0.07%	3	0.27%
12 Months > and <= 18 Months	208,897	0.08%	2	0.18%
18 Months > and <= 24 Months	543,534	0.22%	2	0.18%
24 Months > and <= 30 Months	550,113	0.22%	2	0.18%
30 Months > and <= 36 Months	29,356,906	11.93%	106	9.58%
36 Months > and <= 42 Months	96,601,845	39.25%	351	31.71%
42 Months > and <= 48 Months	26,887,798	10.92%	107	9.67%
48 Months > and <= 54 Months	25,123,037	10.21%	118	10.66%
54 Months > and <= 60 Months	5,469,336	2.22%	25	2.22%
60 Months > and <= 66 Months	3,552,055	1.44%	22	1.99%
66 Months > and <= 72 Months	2,635,034	1.07%	10	0.90%
> 72 Months	55,024,608	22.36%	359	32.43%
Total	246,114,049	100.00%	1,107	100.00%



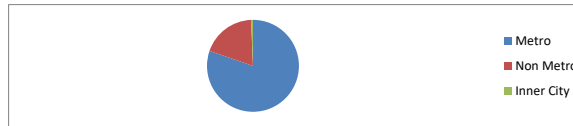
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	62,227,491	25.28%	190	21.94%
Victoria	60,900,881	24.74%	192	22.17%
Queensland	49,200,129	19.99%	179	20.67%
Western Australia	38,077,689	15.47%	138	15.94%
South Australia	28,699,280	11.66%	145	16.74%
Tasmania	1,446,805	0.59%	5	0.58%
Australian Capital Territory	4,600,858	1.87%	14	1.62%
Northern Territory	960,916	0.39%	3	0.35%
No Data	0	0.00%	0	0.00%
Total	246,114,049	100.00%	866	100.00%



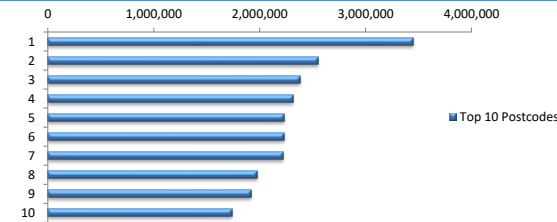
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	197,510,422	80.25%	668	77.14%
Non Metro	46,968,571	19.08%	192	22.17%
Inner City	1,635,056	0.66%	6	0.69%
No Data	0	0.00%	0	0.00%
Total	246,114,049	100.00%	866	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,446,716	1.40%	12	1.08%
6112	2,556,497	1.04%	7	0.63%
3016	2,379,626	0.97%	3	0.27%
3030	2,315,645	0.94%	7	0.63%
3977	2,235,171	0.91%	6	0.54%
4870	2,228,218	0.91%	7	0.63%
2170	2,218,818	0.90%	6	0.54%
2570	1,974,904	0.80%	3	0.27%
2567	1,917,162	0.78%	3	0.27%
2048	1,736,680	0.71%	1	0.09%
Total	23,009,435	9.35%	55	4.97%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	246,114,049	100.00%	1,107	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	246,114,049	100.00%	1,107	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	246,114,049	100.00%	1,107	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	246,114,049	100.00%	1,107	100.00%



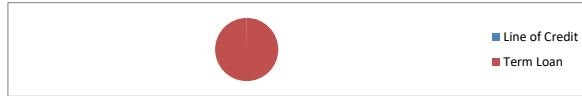
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	212,275,439	86.25%	970	87.62%
Interest Only	33,447,238	13.59%	130	11.74%
Non-Billing	391,371	0.16%	7	0.63%
Total	246,114,049	100.00%	1,107	100.00%



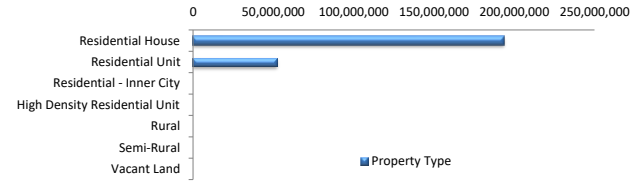
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	391,371	0.16%	7	0.63%
Term Loan	245,722,678	99.84%	1,100	99.37%
Total	246,114,049	100.00%	1,107	100.00%



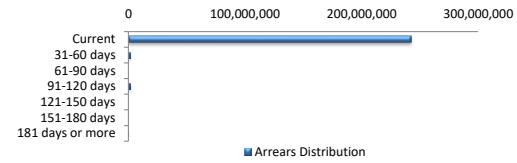
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	193,637,420	78.68%	659	76.10%
Residential Unit	52,476,628	21.32%	207	23.90%
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	246,114,049	100.00%	866	100.00%



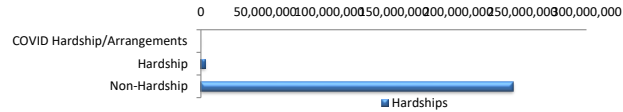
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	242,160,718	98.39%	1,101	99.46%
31-60 days	1,903,346	0.77%	2	0.18%
61-90 days	0	0.00%	0	0.00%
91-120 days	1,753,708	0.71%	3	0.27%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	296,277	0.12%	1	0.09%
Total	246,114,049	100.00%	1,107	100.00%



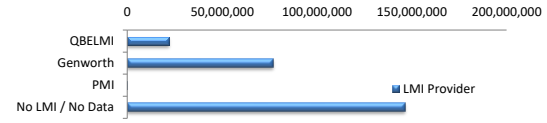
Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	0	0.00%	0	0.00%
Hardship	3,409,601	1.39%	5	0.58%
Non-Hardship	242,704,448	98.61%	861	99.42%
Total	246,114,049	100.00%	866	100.00%



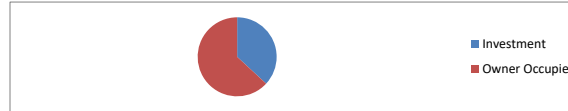
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	22,152,912	9.00%	83	9.58%
Genworth	77,185,531	31.36%	341	39.38%
PMI	119,068	0.05%	1	0.12%
No LMI / No Data	146,656,538	59.59%	441	50.92%
Total	246,114,049	100.00%	866	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	90,742,250	36.87%	381	34.42%
Owner Occupier	155,371,799	63.13%	726	65.58%
Total	246,114,049	100.00%	1,107	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	2,049,984.61	4
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