

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



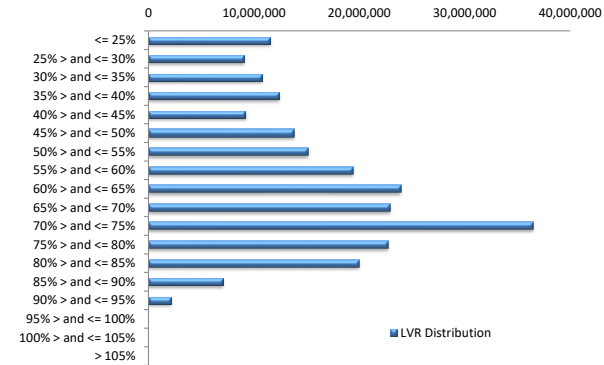
Model Period	29
Collection Period Start	1-Aug-21
Collection Period End	31-Aug-21
No. of Days	31
Interest Period Start	10-Aug-21
Interest Period End	9-Sep-21
No. of Days	31
Determination Date	7-Sep-21
Payment Date	10-Sep-21

**Pool Statistics**

Closing Balance of Mortgages	236,822,085
No. of Loans (Unconsolidated)	1,088
No. of Loans (Consolidated)	841
Average Loan Size (Unconsolidated)	217,667
Average Loan Size (Consolidated)	281,596
Largest Loan Size (Unconsolidated)	1,736,710
Largest Loan Size (Consolidated)	1,736,710
Smallest Loan Size (Unconsolidated)	(138,486)
Smallest Loan Size (Consolidated)	(138,486)
Weighted Average Interest Rate	3.21%
Weighted Average LVR	59.78%
Weighted Average Seasoning	56.12
Weighted Average Remaining Term	297.66

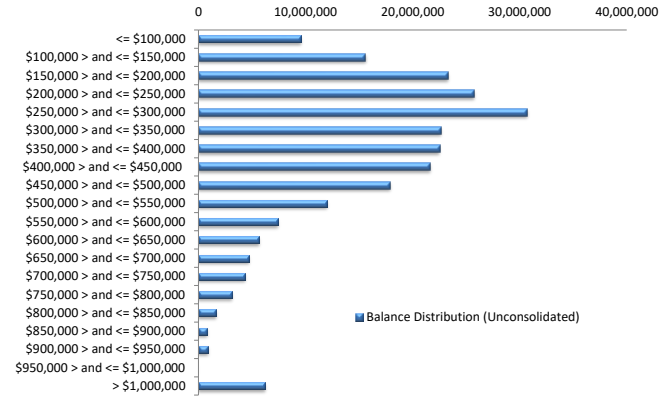
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,579,057	4.89%	168	19.98%
25% > and <= 30%	9,098,360	3.84%	48	5.71%
30% > and <= 35%	10,753,321	4.54%	48	5.71%
35% > and <= 40%	12,366,556	5.22%	42	4.99%
40% > and <= 45%	9,227,821	3.90%	35	4.16%
45% > and <= 50%	13,848,512	5.85%	48	5.71%
50% > and <= 55%	15,192,067	6.41%	54	6.42%
55% > and <= 60%	19,387,232	8.19%	60	7.13%
60% > and <= 65%	23,938,244	10.11%	66	7.85%
65% > and <= 70%	22,930,507	9.68%	56	6.66%
70% > and <= 75%	36,470,436	15.40%	92	10.94%
75% > and <= 80%	22,769,561	9.61%	53	6.30%
80% > and <= 85%	19,983,260	8.44%	49	5.83%
85% > and <= 90%	7,119,215	3.01%	17	2.02%
90% > and <= 95%	2,157,937	0.91%	5	0.59%
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>236,822,085</b>	<b>100.00%</b>	<b>841</b>	<b>100.00%</b>



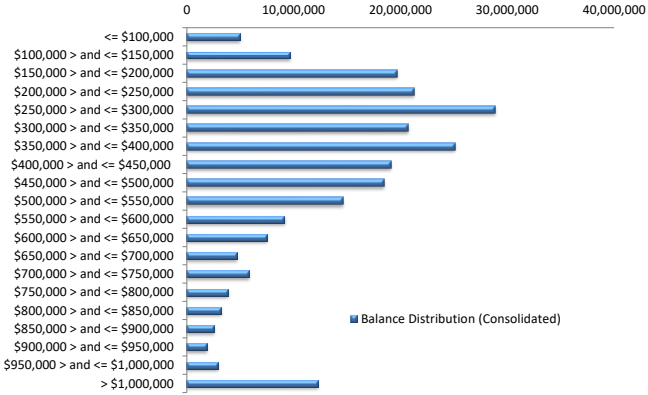
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,570,551	4.04%	311	28.58%
\$100,000 > and <= \$150,000	15,602,634	6.59%	125	11.49%
\$150,000 > and <= \$200,000	23,355,354	9.86%	135	12.41%
\$200,000 > and <= \$250,000	25,757,587	10.88%	115	10.57%
\$250,000 > and <= \$300,000	30,730,905	12.98%	112	10.29%
\$300,000 > and <= \$350,000	22,660,474	9.57%	70	6.43%
\$350,000 > and <= \$400,000	22,531,227	9.51%	60	5.51%
\$400,000 > and <= \$450,000	21,602,561	9.12%	51	4.69%
\$450,000 > and <= \$500,000	17,924,836	7.57%	38	3.49%
\$500,000 > and <= \$550,000	11,999,201	5.07%	23	2.11%
\$550,000 > and <= \$600,000	7,442,290	3.14%	13	1.19%
\$600,000 > and <= \$650,000	5,698,858	2.41%	9	0.83%
\$650,000 > and <= \$700,000	4,732,323	2.00%	7	0.64%
\$700,000 > and <= \$750,000	4,394,820	1.86%	6	0.55%
\$750,000 > and <= \$800,000	3,138,756	1.33%	4	0.37%
\$800,000 > and <= \$850,000	1,651,034	0.70%	2	0.19%
\$850,000 > and <= \$900,000	854,965	0.36%	1	0.09%
\$900,000 > and <= \$950,000	906,866	0.38%	1	0.09%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	6,266,843	2.65%	5	0.46%
<b>Total</b>	<b>236,822,085</b>	<b>100.00%</b>	<b>1,088</b>	<b>100.00%</b>



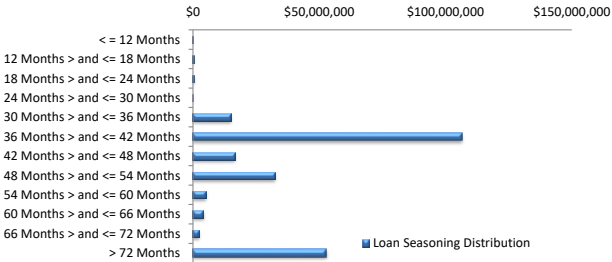
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,000,815	2.11%	138	16.41%
\$100,000 > and <= \$150,000	9,650,232	4.07%	76	9.04%
\$150,000 > and <= \$200,000	19,683,839	8.31%	114	13.56%
\$200,000 > and <= \$250,000	21,317,987	9.00%	95	11.30%
\$250,000 > and <= \$300,000	28,892,789	12.20%	105	12.49%
\$300,000 > and <= \$350,000	20,742,791	8.76%	64	7.61%
\$350,000 > and <= \$400,000	25,163,406	10.63%	67	7.97%
\$400,000 > and <= \$450,000	19,095,758	8.06%	45	5.35%
\$450,000 > and <= \$500,000	18,464,156	7.80%	39	4.64%
\$500,000 > and <= \$550,000	14,660,723	6.19%	28	3.33%
\$550,000 > and <= \$600,000	9,157,344	3.87%	16	1.90%
\$600,000 > and <= \$650,000	7,520,740	3.18%	12	1.43%
\$650,000 > and <= \$700,000	4,742,811	2.00%	7	0.83%
\$700,000 > and <= \$750,000	5,872,401	2.48%	8	0.95%
\$750,000 > and <= \$800,000	3,925,012	1.66%	5	0.59%
\$800,000 > and <= \$850,000	3,238,866	1.37%	4	0.48%
\$850,000 > and <= \$900,000	2,603,987	1.10%	3	0.36%
\$900,000 > and <= \$950,000	1,873,293	0.79%	2	0.24%
\$950,000 > and <= \$1,000,000	2,923,011	1.23%	3	0.36%
> \$1,000,000	12,292,125	5.19%	10	1.19%
<b>Total</b>	<b>236,822,085</b>	<b>100.00%</b>	<b>841</b>	<b>100.00%</b>



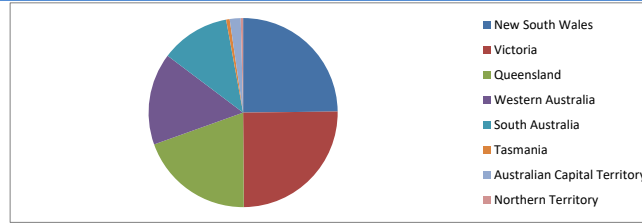
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	28,818	0.01%	2	0.18%
12 Months > and <= 18 Months	326,852	0.14%	3	0.28%
18 Months > and <= 24 Months	590,961	0.25%	2	0.18%
24 Months > and <= 30 Months	162,944	0.07%	1	0.09%
30 Months > and <= 36 Months	14,991,945	6.33%	56	5.15%
36 Months > and <= 42 Months	106,669,603	45.04%	385	35.39%
42 Months > and <= 48 Months	16,636,274	7.02%	76	6.99%
48 Months > and <= 54 Months	32,492,307	13.72%	148	13.60%
54 Months > and <= 60 Months	5,098,759	2.15%	26	2.39%
60 Months > and <= 66 Months	4,199,730	1.77%	24	2.21%
66 Months > and <= 72 Months	2,629,557	1.11%	9	0.83%
> 72 Months	52,994,335	22.38%	356	32.72%
<b>Total</b>	<b>236,822,085</b>	<b>100.00%</b>	<b>1,088</b>	<b>100.00%</b>



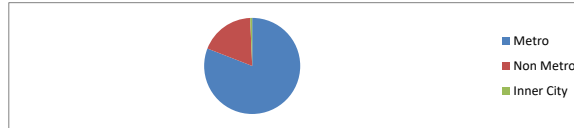
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	58,773,102	24.82%	182	21.64%
Victoria	59,364,531	25.07%	189	22.47%
Queensland	46,542,482	19.65%	170	20.21%
Western Australia	37,257,788	15.73%	135	16.05%
South Australia	28,044,460	11.84%	143	17.00%
Tasmania	1,438,001	0.61%	5	0.59%
Australian Capital Territory	4,441,983	1.88%	14	1.66%
Northern Territory	959,738	0.41%	3	0.36%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>236,822,085</b>	<b>100.00%</b>	<b>841</b>	<b>100.00%</b>



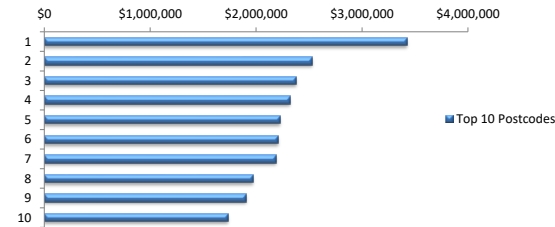
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	191,611,441	80.91%	653	77.65%
Non Metro	43,581,037	18.40%	182	21.64%
Inner City	1,629,607	0.69%	6	0.71%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>236,822,085</b>	<b>100.00%</b>	<b>841</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,425,183	1.45%	12	1.10%
6112	2,526,485	1.07%	7	0.64%
3016	2,381,168	1.01%	3	0.28%
3030	2,318,896	0.98%	7	0.64%
3977	2,226,235	0.94%	6	0.55%
4870	2,209,051	0.93%	7	0.64%
2170	2,186,529	0.92%	6	0.55%
2570	1,971,110	0.83%	3	0.28%
2567	1,904,179	0.80%	3	0.28%
2048	1,736,710	0.73%	1	0.09%
<b>Total</b>	<b>22,885,544</b>	<b>9.66%</b>	<b>55</b>	<b>5.06%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	236,822,085	100.00%	1,088	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>236,822,085</b>	<b>100.00%</b>	<b>1,088</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	236,822,085	100.00%	1,088	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>236,822,085</b>	<b>100.00%</b>	<b>1,088</b>	<b>100.00%</b>



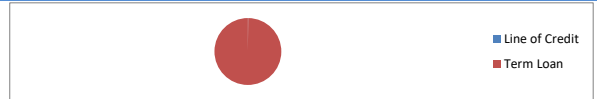
**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	203,460,107	85.91%	954	87.68%
Interest Only	32,964,787	13.92%	127	11.67%
Non-Billing	397,191	0.17%	7	0.64%
<b>Total</b>	<b>236,822,085</b>	<b>100.00%</b>	<b>1,088</b>	<b>100.00%</b>



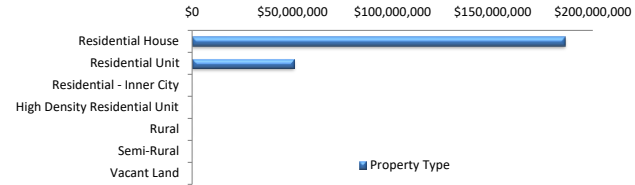
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	397,191	0.17%	7	0.64%
Term Loan	236,424,894	99.83%	1,081	99.36%
<b>Total</b>	<b>236,822,085</b>	<b>100.00%</b>	<b>1,088</b>	<b>100.00%</b>



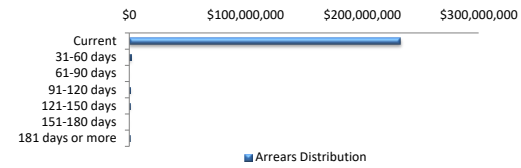
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	186,022,156	78.55%	641	76.22%
Residential Unit	50,799,929	21.45%	200	23.78%
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>236,822,085</b>	<b>100.00%</b>	<b>841</b>	<b>100.00%</b>



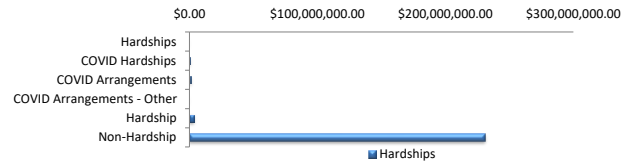
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	233,161,601	98.45%	1,083	99.54%
31-60 days	1,338,865	0.57%	2	0.18%
61-90 days	0	0.00%	0	0.00%
91-120 days	1,255,227	0.53%	1	0.09%
121-150 days	769,353	0.32%	1	0.09%
151-180 days	0	0.00%	0	0.00%
181 days or more	297,039	0.13%	1	0.09%
<b>Total</b>	<b>236,822,085</b>	<b>100.00%</b>	<b>1,088</b>	<b>100.00%</b>



**Hardships**

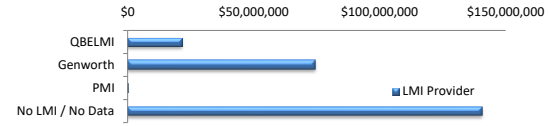
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	803,200	0.34%	1	0.12%
COVID Arrangements	1,177,800	0.50%	1	0.12%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	3,810,534	1.61%	5	0.59%
Non-Hardship	231,030,551	97.55%	834	99.17%
<b>Total</b>	<b>236,822,085</b>	<b>100.00%</b>	<b>841</b>	<b>100.00%</b>



COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19  
 COVID Arrangement - A temporary change to the loan repayment type from 'Principal & Interest' to 'Interest Only' as a result of financial stresses

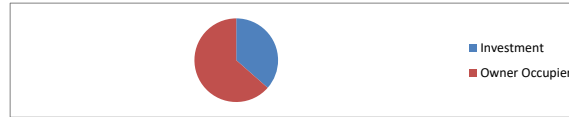
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	21,556,240	9.10%	81	9.63%
Genworth	74,324,267	31.38%	340	40.43%
PMI	118,558	0.05%	1	0.12%
No LMI / No Data	140,823,020	59.46%	419	49.82%
<b>Total</b>	<b>236,822,085</b>	<b>100.00%</b>	<b>841</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	86,334,923	36.46%	376	34.56%
Owner Occupier	150,487,163	63.54%	712	65.44%
<b>Total</b>	<b>236,822,085</b>	<b>100.00%</b>	<b>1,088</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	2,321,619.67	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