

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



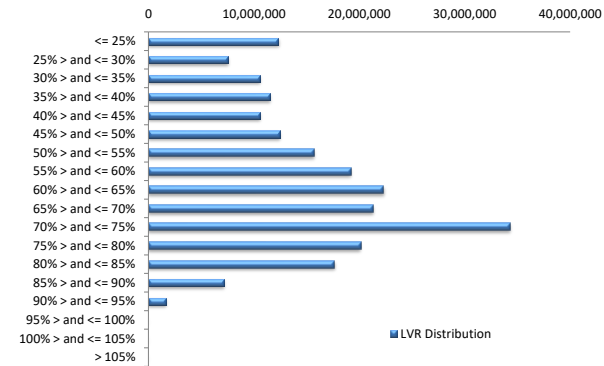
Model Period	30
Collection Period Start	1-Sep-21
Collection Period End	30-Sep-21
No. of Days	30
Interest Period Start	10-Sep-21
Interest Period End	10-Oct-21
No. of Days	31
Determination Date	6-Oct-21
Payment Date	11-Oct-21

**Pool Statistics**

Closing Balance of Mortgages	224,824,364
No. of Loans (Unconsolidated)	1,053
No. of Loans (Consolidated)	821
Average Loan Size (Unconsolidated)	213,508
Average Loan Size (Consolidated)	273,842
Largest Loan Size (Unconsolidated)	1,736,538
Largest Loan Size (Consolidated)	1,736,538
Smallest Loan Size (Unconsolidated)	(143,342)
Smallest Loan Size (Consolidated)	(143,342)
Weighted Average Interest Rate	3.18%
Weighted Average LVR	59.24%
Weighted Average Seasoning	57.02
Weighted Average Remaining Term	296.76

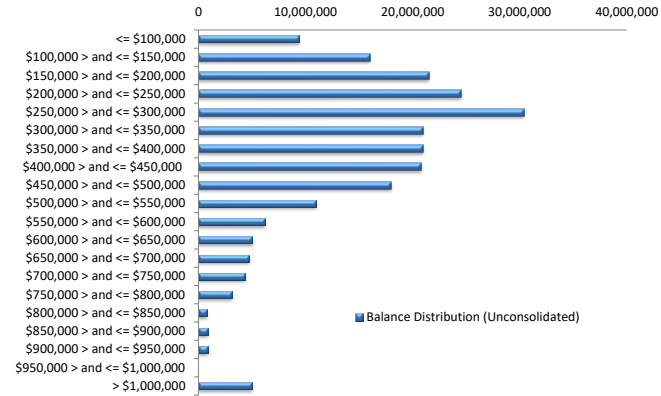
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,352,226	5.49%	179	21.80%
25% > and <= 30%	7,570,665	3.37%	42	5.12%
30% > and <= 35%	10,599,147	4.71%	46	5.60%
35% > and <= 40%	11,539,746	5.13%	38	4.63%
40% > and <= 45%	10,635,470	4.73%	40	4.87%
45% > and <= 50%	12,477,078	5.55%	44	5.36%
50% > and <= 55%	15,705,419	6.99%	53	6.46%
55% > and <= 60%	19,234,242	8.56%	59	7.19%
60% > and <= 65%	22,318,505	9.93%	64	7.80%
65% > and <= 70%	21,356,007	9.50%	55	6.70%
70% > and <= 75%	34,320,825	15.27%	87	10.60%
75% > and <= 80%	20,141,482	8.96%	49	5.97%
80% > and <= 85%	17,656,834	7.85%	44	5.36%
85% > and <= 90%	7,223,595	3.21%	17	2.07%
90% > and <= 95%	1,693,124	0.75%	4	0.49%
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>224,824,364</b>	<b>100.00%</b>	<b>821</b>	<b>100.00%</b>



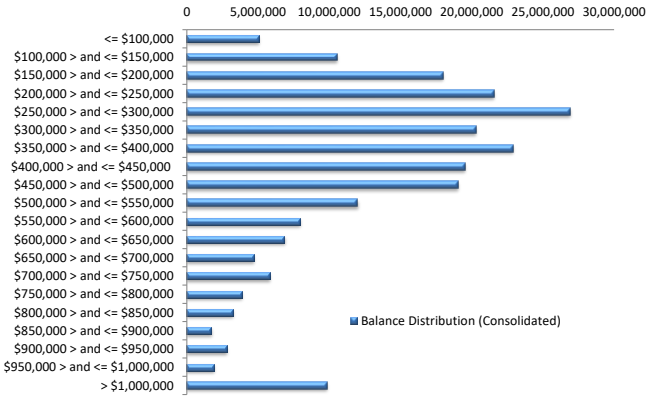
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,388,419	4.18%	308	29.25%
\$100,000 > and <= \$150,000	16,057,854	7.14%	128	12.16%
\$150,000 > and <= \$200,000	21,526,865	9.57%	124	11.78%
\$200,000 > and <= \$250,000	24,551,423	10.92%	110	10.45%
\$250,000 > and <= \$300,000	30,397,901	13.52%	111	10.54%
\$300,000 > and <= \$350,000	21,016,747	9.35%	65	6.17%
\$350,000 > and <= \$400,000	21,030,830	9.35%	56	5.32%
\$400,000 > and <= \$450,000	20,772,132	9.24%	49	4.65%
\$450,000 > and <= \$500,000	17,993,165	8.00%	38	3.61%
\$500,000 > and <= \$550,000	10,967,549	4.88%	21	1.99%
\$550,000 > and <= \$600,000	6,270,123	2.79%	11	1.04%
\$600,000 > and <= \$650,000	5,057,446	2.25%	8	0.76%
\$650,000 > and <= \$700,000	4,724,790	2.10%	7	0.66%
\$700,000 > and <= \$750,000	4,356,943	1.94%	6	0.57%
\$750,000 > and <= \$800,000	3,118,641	1.39%	4	0.38%
\$800,000 > and <= \$850,000	805,200	0.36%	1	0.09%
\$850,000 > and <= \$900,000	873,386	0.39%	1	0.09%
\$900,000 > and <= \$950,000	904,893	0.40%	1	0.09%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	5,010,055	2.23%	4	0.38%
<b>Total</b>	<b>224,824,364</b>	<b>100.00%</b>	<b>1,053</b>	<b>100.00%</b>



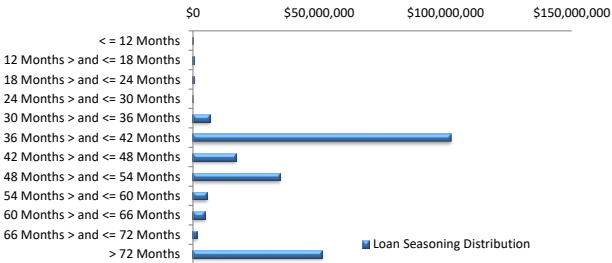
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,071,241	2.26%	144	17.54%
\$100,000 > and <= \$150,000	10,561,440	4.70%	82	9.99%
\$150,000 > and <= \$200,000	18,013,066	8.01%	104	12.67%
\$200,000 > and <= \$250,000	21,563,669	9.59%	96	11.69%
\$250,000 > and <= \$300,000	26,908,438	11.97%	98	11.94%
\$300,000 > and <= \$350,000	20,323,645	9.04%	63	7.67%
\$350,000 > and <= \$400,000	22,896,430	10.18%	61	7.43%
\$400,000 > and <= \$450,000	19,523,755	8.68%	46	5.60%
\$450,000 > and <= \$500,000	19,035,289	8.47%	40	4.87%
\$500,000 > and <= \$550,000	11,998,225	5.34%	23	2.80%
\$550,000 > and <= \$600,000	7,982,094	3.55%	14	1.71%
\$600,000 > and <= \$650,000	6,871,449	3.06%	11	1.34%
\$650,000 > and <= \$700,000	4,727,467	2.10%	7	0.85%
\$700,000 > and <= \$750,000	5,830,804	2.59%	8	0.97%
\$750,000 > and <= \$800,000	3,896,011	1.73%	5	0.61%
\$800,000 > and <= \$850,000	3,238,808	1.44%	4	0.49%
\$850,000 > and <= \$900,000	1,735,529	0.77%	2	0.24%
\$900,000 > and <= \$950,000	2,816,863	1.25%	3	0.37%
\$950,000 > and <= \$1,000,000	1,954,269	0.87%	2	0.24%
> \$1,000,000	9,875,871	4.39%	8	0.97%
<b>Total</b>	<b>224,824,364</b>	<b>100.00%</b>	<b>821</b>	<b>100.00%</b>



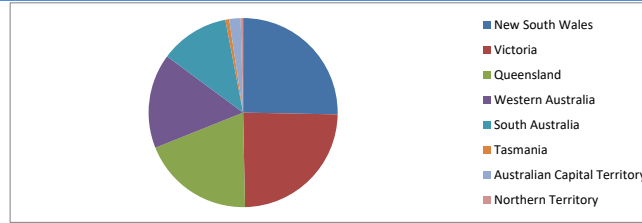
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	24,128	0.01%	2	0.19%
12 Months > and <= 18 Months	323,657	0.14%	3	0.28%
18 Months > and <= 24 Months	570,365	0.25%	1	0.09%
24 Months > and <= 30 Months	162,091	0.07%	2	0.19%
30 Months > and <= 36 Months	6,745,900	3.00%	25	2.37%
36 Months > and <= 42 Months	102,178,160	45.45%	372	35.33%
42 Months > and <= 48 Months	17,232,397	7.66%	75	7.12%
48 Months > and <= 54 Months	34,621,088	15.40%	157	14.91%
54 Months > and <= 60 Months	5,564,432	2.48%	31	2.94%
60 Months > and <= 66 Months	4,754,247	2.11%	28	2.66%
66 Months > and <= 72 Months	1,570,245	0.70%	5	0.47%
> 72 Months	51,077,653	22.72%	352	33.43%
<b>Total</b>	<b>224,824,364</b>	<b>100.00%</b>	<b>1,053</b>	<b>100.00%</b>



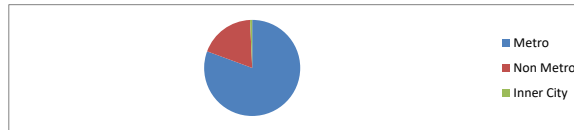
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	56,896,863	25.31%	179	21.80%
Victoria	54,796,855	24.37%	182	22.17%
Queensland	43,306,937	19.26%	164	19.98%
Western Australia	36,399,368	16.19%	133	16.20%
South Australia	26,645,591	11.85%	141	17.17%
Tasmania	1,457,022	0.65%	5	0.61%
Australian Capital Territory	4,364,405	1.94%	14	1.71%
Northern Territory	957,323	0.43%	3	0.37%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>224,824,364</b>	<b>100.00%</b>	<b>821</b>	<b>100.00%</b>



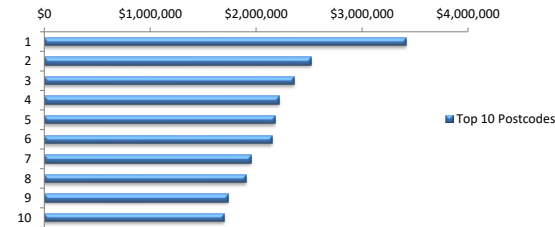
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	181,254,040	80.62%	634	77.22%
Non Metro	41,956,398	18.66%	181	22.05%
Inner City	1,613,927	0.72%	6	0.73%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>224,824,364</b>	<b>100.00%</b>	<b>821</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,417,381	1.52%	12	1.14%
6112	2,521,447	1.12%	7	0.66%
3030	2,360,361	1.05%	7	0.66%
3977	2,215,413	0.99%	6	0.57%
4870	2,182,855	0.97%	7	0.66%
2170	2,150,472	0.96%	6	0.57%
2570	1,953,827	0.87%	3	0.28%
2567	1,905,539	0.85%	3	0.28%
2048	1,736,538	0.77%	1	0.09%
4220	1,701,641	0.76%	5	0.47%
<b>Total</b>	<b>22,145,473</b>	<b>9.85%</b>	<b>57</b>	<b>5.41%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	224,824,364	100.00%	1,053	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>224,824,364</b>	<b>100.00%</b>	<b>1,053</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	224,824,364	100.00%	1,053	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>224,824,364</b>	<b>100.00%</b>	<b>1,053</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	194,486,269	86.51%	927	88.03%
Interest Only	29,944,200	13.32%	119	11.30%
Non-Billing	393,894	0.18%	7	0.66%
<b>Total</b>	<b>224,824,364</b>	<b>100.00%</b>	<b>1,053</b>	<b>100.00%</b>



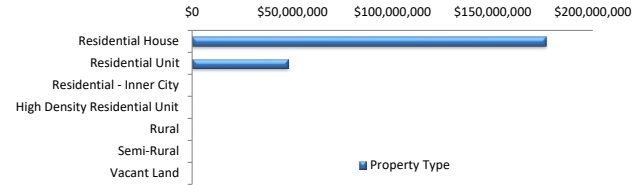
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	393,894	0.18%	7	0.66%
Term Loan	224,430,469	99.82%	1,046	99.34%
<b>Total</b>	<b>224,824,364</b>	<b>100.00%</b>	<b>1,053</b>	<b>100.00%</b>



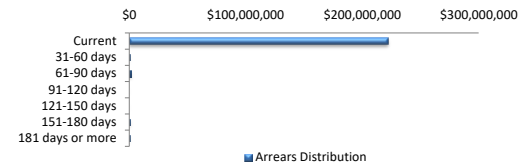
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	176,950,507	78.71%	628	76.49%
Residential Unit	47,873,857	21.29%	193	23.51%
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>224,824,364</b>	<b>100.00%</b>	<b>821</b>	<b>100.00%</b>



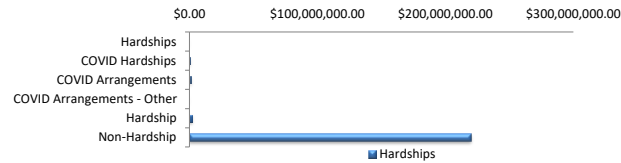
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	222,126,280	98.80%	1,048	99.53%
31-60 days	288,035	0.13%	1	0.09%
61-90 days	1,340,747	0.60%	2	0.19%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	771,523	0.34%	1	0.09%
181 days or more	297,779	0.13%	1	0.09%
<b>Total</b>	<b>224,824,364</b>	<b>100.00%</b>	<b>1,053</b>	<b>100.00%</b>



**Hardships**

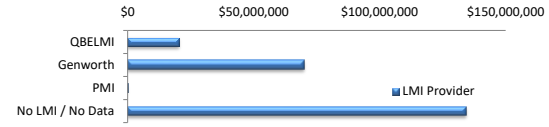
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	805,200	0.36%	1	0.12%
COVID Arrangements	1,175,899	0.52%	1	0.12%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	2,410,048	1.07%	3	0.37%
Non-Hardship	220,433,216	98.05%	816	99.39%
<b>Total</b>	<b>224,824,364</b>	<b>100.00%</b>	<b>821</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

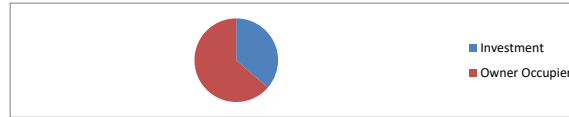
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	20,495,552	9.12%	80	9.74%
Genworth	69,947,194	31.11%	330	40.19%
PMI	118,038	0.05%	1	0.12%
No LMI / No Data	134,263,580	59.72%	410	49.94%
<b>Total</b>	<b>224,824,364</b>	<b>100.00%</b>	<b>821</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	81,709,050	36.34%	358	34.00%
Owner Occupier	143,115,313	63.66%	695	66.00%
<b>Total</b>	<b>224,824,364</b>	<b>100.00%</b>	<b>1,053</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	1,069,301.48	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