

AFG Series 2019-1
Collateral Report



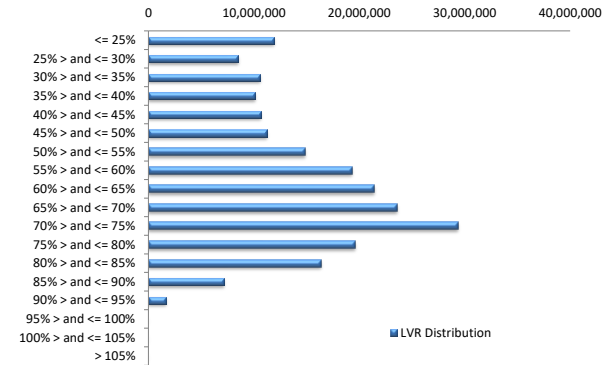
Model Period	31
Collection Period Start	1-Oct-21
Collection Period End	31-Oct-21
No. of Days	31
Interest Period Start	11-Oct-21
Interest Period End	9-Nov-21
No. of Days	30
Determination Date	5-Nov-21
Payment Date	10-Nov-21

Pool Statistics

Closing Balance of Mortgages	216,695,128
No. of Loans (Unconsolidated)	1,020
No. of Loans (Consolidated)	798
Average Loan Size (Unconsolidated)	212,446
Average Loan Size (Consolidated)	271,548
Largest Loan Size (Unconsolidated)	1,736,716
Largest Loan Size (Consolidated)	1,736,716
Smallest Loan Size (Unconsolidated)	(151,827)
Smallest Loan Size (Consolidated)	(151,827)
Weighted Average Interest Rate	3.17%
Weighted Average LVR	58.99%
Weighted Average Seasoning	58.29
Weighted Average Remaining Term	295.66

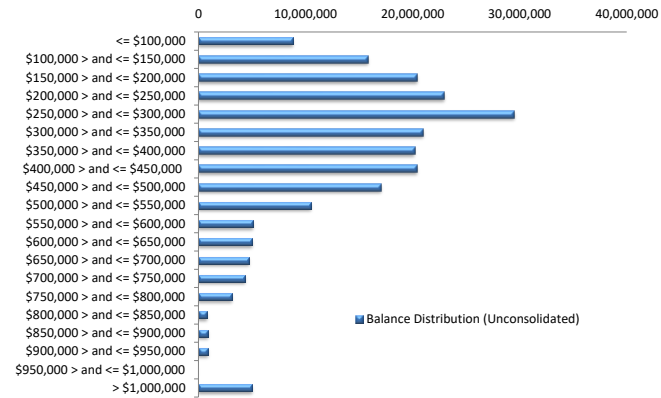
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,911,896	5.50%	174	21.80%
25% > and <= 30%	8,543,426	3.94%	48	6.02%
30% > and <= 35%	10,637,727	4.91%	43	5.39%
35% > and <= 40%	10,119,885	4.67%	38	4.76%
40% > and <= 45%	10,671,257	4.92%	38	4.76%
45% > and <= 50%	11,290,392	5.21%	42	5.26%
50% > and <= 55%	14,880,105	6.87%	50	6.27%
55% > and <= 60%	19,331,731	8.92%	59	7.39%
60% > and <= 65%	21,388,767	9.87%	61	7.64%
65% > and <= 70%	23,598,891	10.89%	58	7.27%
70% > and <= 75%	29,376,074	13.56%	77	9.65%
75% > and <= 80%	19,618,712	9.05%	48	6.02%
80% > and <= 85%	16,419,580	7.58%	41	5.14%
85% > and <= 90%	7,214,083	3.33%	17	2.13%
90% > and <= 95%	1,692,601	0.78%	4	0.50%
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	216,695,128	100.00%	798	100.00%



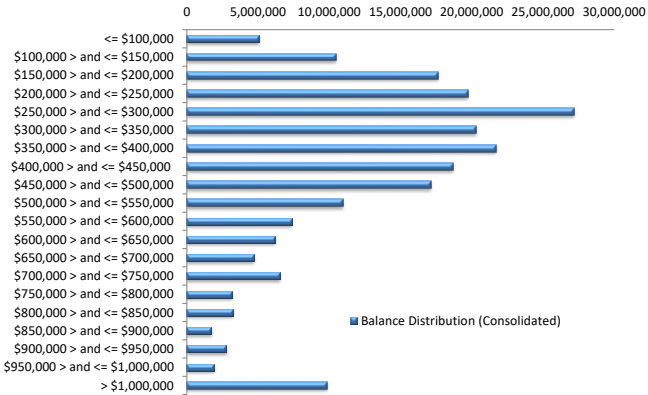
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,877,600	4.10%	301	29.51%
\$100,000 > and <= \$150,000	15,825,006	7.30%	127	12.45%
\$150,000 > and <= \$200,000	20,406,529	9.42%	117	11.47%
\$200,000 > and <= \$250,000	22,916,874	10.58%	103	10.10%
\$250,000 > and <= \$300,000	29,533,920	13.63%	108	10.59%
\$300,000 > and <= \$350,000	20,976,865	9.68%	65	6.37%
\$350,000 > and <= \$400,000	20,199,524	9.32%	54	5.29%
\$400,000 > and <= \$450,000	20,419,110	9.42%	48	4.71%
\$450,000 > and <= \$500,000	17,078,822	7.88%	36	3.53%
\$500,000 > and <= \$550,000	10,490,116	4.84%	20	1.96%
\$550,000 > and <= \$600,000	5,120,100	2.36%	9	0.88%
\$600,000 > and <= \$650,000	5,041,177	2.33%	8	0.78%
\$650,000 > and <= \$700,000	4,729,957	2.18%	7	0.69%
\$700,000 > and <= \$750,000	4,343,734	2.00%	6	0.59%
\$750,000 > and <= \$800,000	3,137,470	1.45%	4	0.39%
\$800,000 > and <= \$850,000	807,272	0.37%	1	0.10%
\$850,000 > and <= \$900,000	882,262	0.41%	1	0.10%
\$900,000 > and <= \$950,000	902,989	0.42%	1	0.10%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	5,005,803	2.31%	4	0.39%
Total	216,695,128	100.00%	1,020	100.00%



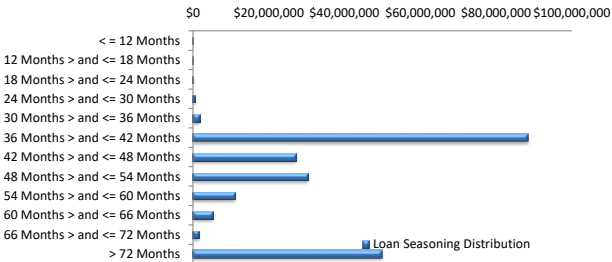
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,093,894	2.35%	144	18.05%
\$100,000 > and <= \$150,000	10,496,173	4.84%	82	10.28%
\$150,000 > and <= \$200,000	17,630,135	8.14%	101	12.66%
\$200,000 > and <= \$250,000	19,717,550	9.10%	88	11.03%
\$250,000 > and <= \$300,000	27,175,180	12.54%	99	12.41%
\$300,000 > and <= \$350,000	20,299,440	9.37%	63	7.89%
\$350,000 > and <= \$400,000	21,709,938	10.02%	58	7.27%
\$400,000 > and <= \$450,000	18,714,054	8.64%	44	5.51%
\$450,000 > and <= \$500,000	17,163,183	7.92%	36	4.51%
\$500,000 > and <= \$550,000	11,003,784	5.08%	21	2.63%
\$550,000 > and <= \$600,000	7,409,805	3.42%	13	1.63%
\$600,000 > and <= \$650,000	6,218,808	2.87%	10	1.25%
\$650,000 > and <= \$700,000	4,730,848	2.18%	7	0.88%
\$700,000 > and <= \$750,000	6,571,803	3.03%	9	1.13%
\$750,000 > and <= \$800,000	3,156,449	1.46%	4	0.50%
\$800,000 > and <= \$850,000	3,238,837	1.49%	4	0.50%
\$850,000 > and <= \$900,000	1,746,211	0.81%	2	0.25%
\$900,000 > and <= \$950,000	2,803,521	1.29%	3	0.38%
\$950,000 > and <= \$1,000,000	1,951,489	0.90%	2	0.25%
> \$1,000,000	9,864,026	4.55%	8	1.00%
Total	216,695,128	100.00%	798	100.00%



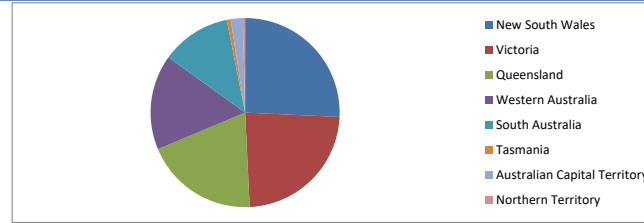
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	21,617	0.01%	2	0.20%
12 Months > and <= 18 Months	144,125	0.07%	2	0.20%
18 Months > and <= 24 Months	178,662	0.08%	1	0.10%
24 Months > and <= 30 Months	545,156	0.25%	2	0.20%
30 Months > and <= 36 Months	1,813,807	0.84%	10	0.98%
36 Months > and <= 42 Months	88,431,811	40.81%	323	31.67%
42 Months > and <= 48 Months	27,362,279	12.63%	115	11.27%
48 Months > and <= 54 Months	30,319,696	13.99%	141	13.82%
54 Months > and <= 60 Months	11,165,423	5.15%	47	4.61%
60 Months > and <= 66 Months	5,253,866	2.42%	29	2.84%
66 Months > and <= 72 Months	1,594,693	0.74%	6	0.59%
> 72 Months	49,863,993	23.01%	342	33.53%
Total	216,695,128	100.00%	1,020	100.00%



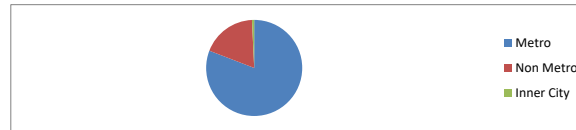
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	55,758,594	25.73%	177	22.18%
Victoria	50,924,442	23.50%	174	21.80%
Queensland	42,172,039	19.46%	160	20.05%
Western Australia	35,188,905	16.24%	130	16.29%
South Australia	25,893,080	11.95%	136	17.04%
Tasmania	1,450,534	0.67%	5	0.63%
Australian Capital Territory	4,482,958	2.07%	14	1.75%
Northern Territory	824,577	0.38%	2	0.25%
No Data	0	0.00%	0	0.00%
Total	216,695,128	100.00%	798	100.00%



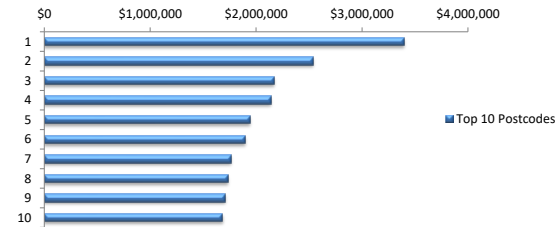
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	175,178,303	80.84%	616	77.19%
Non Metro	39,914,137	18.42%	176	22.06%
Inner City	1,602,688	0.74%	6	0.75%
No Data	0	0.00%	0	0.00%
Total	216,695,128	100.00%	798	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,399,665	1.57%	12	1.18%
6112	2,541,027	1.17%	7	0.69%
4870	2,172,880	1.00%	7	0.69%
2170	2,140,419	0.99%	6	0.59%
2570	1,947,857	0.90%	3	0.29%
2567	1,901,195	0.88%	3	0.29%
3977	1,766,938	0.82%	5	0.49%
2048	1,736,716	0.80%	1	0.10%
4220	1,704,944	0.79%	5	0.49%
5008	1,684,100	0.78%	7	0.69%
Total	20,995,742	9.69%	56	5.49%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	216,695,128	100.00%	1,020	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	216,695,128	100.00%	1,020	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	216,695,128	100.00%	1,020	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	216,695,128	100.00%	1,020	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	187,724,196	86.63%	903	88.53%
Interest Only	28,581,547	13.19%	110	10.78%
Non-Billing	389,385	0.18%	7	0.69%
Total	216,695,128	100.00%	1,020	100.00%



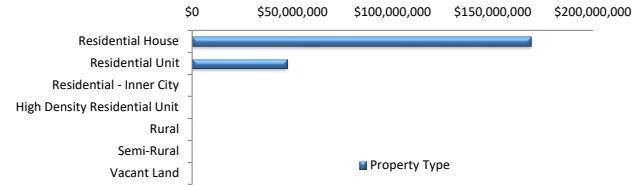
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	389,385	0.18%	7	0.69%
Term Loan	216,305,744	99.82%	1,013	99.31%
Total	216,695,128	100.00%	1,020	100.00%



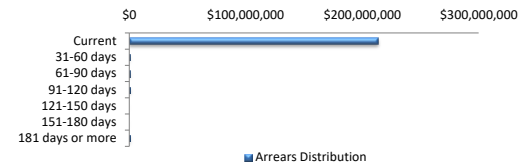
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	169,410,126	78.18%	608	76.19%
Residential Unit	47,285,003	21.82%	190	23.81%
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	216,695,128	100.00%	798	100.00%



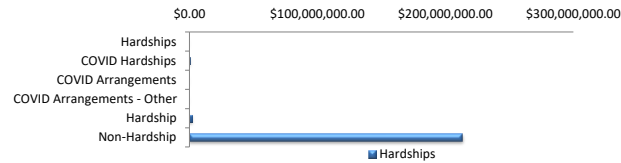
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	213,520,540	98.53%	1,013	99.31%
31-60 days	470,588	0.22%	2	0.20%
61-90 days	652,107	0.30%	1	0.10%
91-120 days	979,619	0.45%	2	0.20%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	1,072,275	0.49%	2	0.20%
Total	216,695,128	100.00%	1,020	100.00%



Hardships

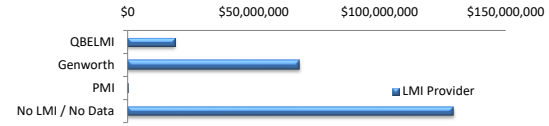
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	807,272	0.37%	1	0.13%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	2,415,028	1.11%	3	0.38%
Non-Hardship	213,472,829	98.51%	794	99.50%
Total	216,695,128	100.00%	798	100.00%



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

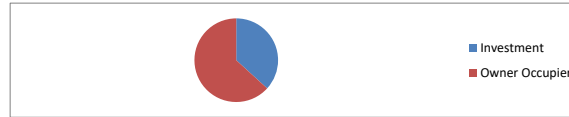
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	18,969,212	8.75%	76	9.52%
Genworth	68,250,548	31.50%	322	40.35%
PMI	117,525	0.05%	1	0.13%
No LMI / No Data	129,357,844	59.70%	399	50.00%
Total	216,695,128	100.00%	798	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	79,656,239	36.76%	351	34.41%
Owner Occupier	137,038,890	63.24%	669	65.59%
Total	216,695,128	100.00%	1,020	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	2,051,893.74	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