

**AFG Series 2019-1  
Collateral Report**



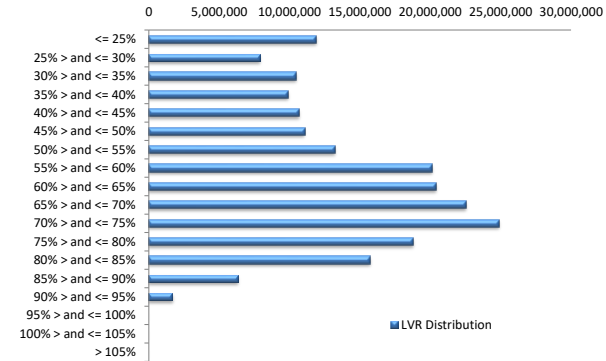
Model Period	32
Collection Period Start	1-Nov-21
Collection Period End	30-Nov-21
No. of Days	30
Interest Period Start	10-Nov-21
Interest Period End	9-Dec-21
No. of Days	30
Determination Date	7-Dec-21
Payment Date	10-Dec-21

**Pool Statistics**

Closing Balance of Mortgages	205,598,323
No. of Loans (Unconsolidated)	986
No. of Loans (Consolidated)	775
Average Loan Size (Unconsolidated)	208,518
Average Loan Size (Consolidated)	265,288
Largest Loan Size (Unconsolidated)	1,736,546
Largest Loan Size (Consolidated)	1,736,546
Smallest Loan Size (Unconsolidated)	(156,017)
Smallest Loan Size (Consolidated)	(156,017)
Weighted Average Interest Rate	3.15%
Weighted Average LVR	58.59%
Weighted Average Seasoning	59.56
Weighted Average Remaining Term	294.23

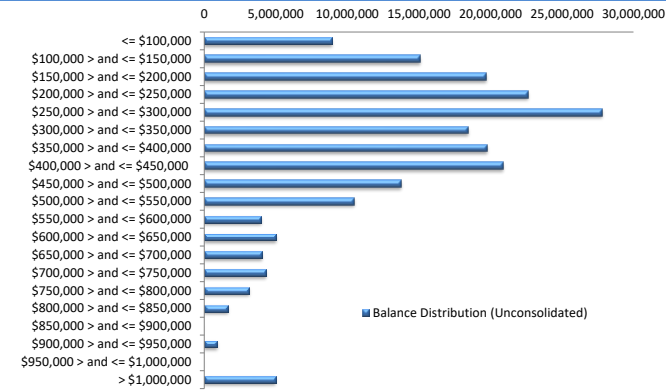
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,876,409	5.78%	182	23.48%
25% > and <= 30%	7,898,315	3.84%	40	5.16%
30% > and <= 35%	10,484,862	5.10%	44	5.68%
35% > and <= 40%	9,892,702	4.81%	36	4.65%
40% > and <= 45%	10,666,638	5.19%	41	5.29%
45% > and <= 50%	11,072,958	5.39%	42	5.42%
50% > and <= 55%	13,221,569	6.43%	43	5.55%
55% > and <= 60%	20,145,144	9.80%	64	8.26%
60% > and <= 65%	20,417,477	9.93%	59	7.61%
65% > and <= 70%	22,523,658	10.96%	57	7.35%
70% > and <= 75%	24,868,593	12.10%	63	8.13%
75% > and <= 80%	18,763,785	9.13%	45	5.81%
80% > and <= 85%	15,735,333	7.65%	40	5.16%
85% > and <= 90%	6,337,812	3.08%	15	1.94%
90% > and <= 95%	1,693,069	0.82%	4	0.52%
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>205,598,323</b>	<b>100.00%</b>	<b>775</b>	<b>100.00%</b>



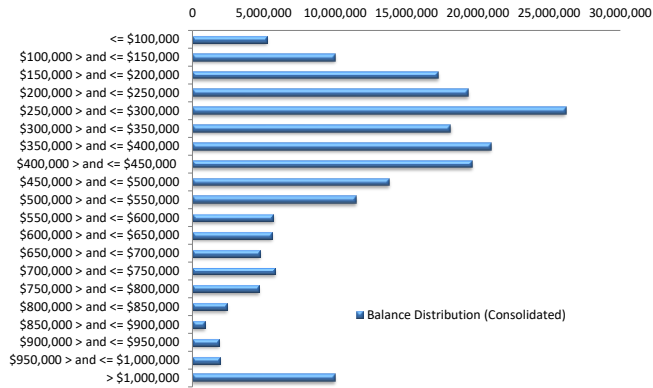
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,945,358	4.35%	304	30.83%
\$100,000 > and <= \$150,000	15,104,699	7.35%	121	12.27%
\$150,000 > and <= \$200,000	19,694,790	9.58%	113	11.46%
\$200,000 > and <= \$250,000	22,613,166	11.00%	101	10.24%
\$250,000 > and <= \$300,000	27,791,976	13.52%	101	10.24%
\$300,000 > and <= \$350,000	18,436,986	8.97%	57	5.78%
\$350,000 > and <= \$400,000	19,784,216	9.62%	53	5.38%
\$400,000 > and <= \$450,000	20,913,751	10.17%	49	4.97%
\$450,000 > and <= \$500,000	13,763,412	6.69%	29	2.94%
\$500,000 > and <= \$550,000	10,476,146	5.10%	20	2.03%
\$550,000 > and <= \$600,000	4,010,903	1.95%	7	0.71%
\$600,000 > and <= \$650,000	5,015,697	2.44%	8	0.81%
\$650,000 > and <= \$700,000	4,037,765	1.96%	6	0.61%
\$700,000 > and <= \$750,000	4,328,568	2.11%	6	0.61%
\$750,000 > and <= \$800,000	3,135,955	1.53%	4	0.41%
\$800,000 > and <= \$850,000	1,648,048	0.80%	2	0.20%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	901,007	0.44%	1	0.10%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	4,995,880	2.43%	4	0.41%
<b>Total</b>	<b>205,598,323</b>	<b>100.00%</b>	<b>986</b>	<b>100.00%</b>



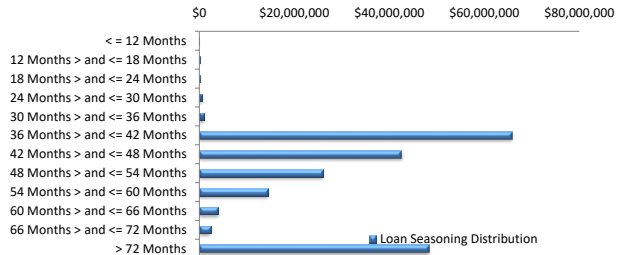
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,218,315	2.54%	152	19.61%
\$100,000 > and <= \$150,000	10,029,477	4.88%	78	10.06%
\$150,000 > and <= \$200,000	17,241,124	8.39%	99	12.77%
\$200,000 > and <= \$250,000	19,327,957	9.40%	86	11.10%
\$250,000 > and <= \$300,000	26,171,109	12.73%	95	12.26%
\$300,000 > and <= \$350,000	18,102,049	8.80%	56	7.23%
\$350,000 > and <= \$400,000	20,944,718	10.19%	56	7.23%
\$400,000 > and <= \$450,000	19,636,185	9.55%	46	5.94%
\$450,000 > and <= \$500,000	13,800,923	6.71%	29	3.74%
\$500,000 > and <= \$550,000	11,507,861	5.60%	22	2.84%
\$550,000 > and <= \$600,000	5,690,928	2.77%	10	1.29%
\$600,000 > and <= \$650,000	5,584,510	2.72%	9	1.16%
\$650,000 > and <= \$700,000	4,735,494	2.30%	7	0.90%
\$700,000 > and <= \$750,000	5,816,005	2.83%	8	1.03%
\$750,000 > and <= \$800,000	4,697,511	2.28%	6	0.77%
\$800,000 > and <= \$850,000	2,437,712	1.19%	3	0.39%
\$850,000 > and <= \$900,000	861,355	0.42%	1	0.13%
\$900,000 > and <= \$950,000	1,861,336	0.91%	2	0.26%
\$950,000 > and <= \$1,000,000	1,942,199	0.94%	2	0.26%
> \$1,000,000	9,991,555	4.86%	8	1.03%
<b>Total</b>	<b>205,598,323</b>	<b>100.00%</b>	<b>775</b>	<b>100.00%</b>



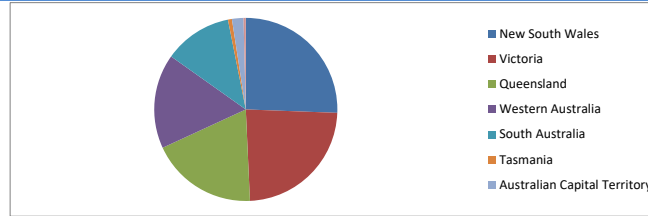
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	19,751	0.01%	2	0.20%
12 Months > and <= 18 Months	144,010	0.07%	2	0.20%
18 Months > and <= 24 Months	178,175	0.09%	1	0.10%
24 Months > and <= 30 Months	580,655	0.28%	2	0.20%
30 Months > and <= 36 Months	947,809	0.46%	5	0.51%
36 Months > and <= 42 Months	65,800,820	32.00%	239	24.24%
42 Months > and <= 48 Months	42,590,391	20.72%	169	17.14%
48 Months > and <= 54 Months	25,990,366	12.64%	121	12.27%
54 Months > and <= 60 Months	14,558,431	7.08%	75	7.61%
60 Months > and <= 66 Months	3,997,650	1.94%	26	2.64%
66 Months > and <= 72 Months	2,382,522	1.16%	8	0.81%
> 72 Months	48,407,744	23.54%	336	34.08%
<b>Total</b>	<b>205,598,323</b>	<b>100.00%</b>	<b>986</b>	<b>100.00%</b>



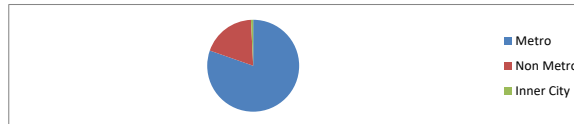
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	52,623,066	25.60%	170	21.94%
Victoria	48,691,186	23.68%	171	22.06%
Queensland	38,758,320	18.85%	154	19.87%
Western Australia	34,312,456	16.69%	127	16.39%
South Australia	24,776,033	12.05%	133	17.16%
Tasmania	1,444,630	0.70%	5	0.65%
Australian Capital Territory	4,172,588	2.03%	13	1.68%
Northern Territory	820,045	0.40%	2	0.26%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>205,598,323</b>	<b>100.00%</b>	<b>775</b>	<b>100.00%</b>



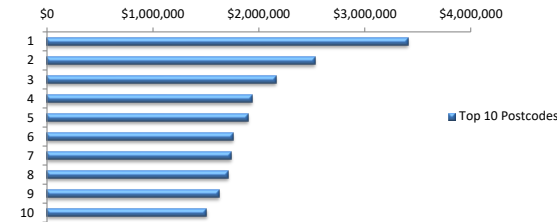
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	165,209,305	80.36%	597	77.03%
Non Metro	38,795,414	18.87%	172	22.19%
Inner City	1,593,604	0.78%	6	0.77%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>205,598,323</b>	<b>100.00%</b>	<b>775</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,408,516	1.66%	12	1.22%
6112	2,535,207	1.23%	7	0.71%
4870	2,160,841	1.05%	7	0.71%
2570	1,940,259	0.94%	3	0.30%
2567	1,895,482	0.92%	3	0.30%
3977	1,753,888	0.85%	5	0.51%
2048	1,736,546	0.84%	1	0.10%
4220	1,712,172	0.83%	5	0.51%
2170	1,626,849	0.79%	5	0.51%
2280	1,507,516	0.73%	4	0.41%
<b>Total</b>	<b>20,277,276</b>	<b>9.86%</b>	<b>52</b>	<b>5.27%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	205,598,323	100.00%	986	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>205,598,323</b>	<b>100.00%</b>	<b>986</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	205,598,323	100.00%	986	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>205,598,323</b>	<b>100.00%</b>	<b>986</b>	<b>100.00%</b>



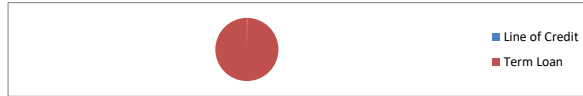
### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	178,581,514	86.86%	868	88.03%
Interest Only	26,626,015	12.95%	111	11.26%
Non-Billing	390,794	0.19%	7	0.71%
<b>Total</b>	<b>205,598,323</b>	<b>100.00%</b>	<b>986</b>	<b>100.00%</b>



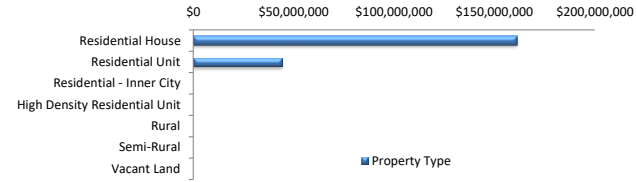
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	390,794	0.19%	7	0.71%
Term Loan	205,207,529	99.81%	979	99.29%
<b>Total</b>	<b>205,598,323</b>	<b>100.00%</b>	<b>986</b>	<b>100.00%</b>



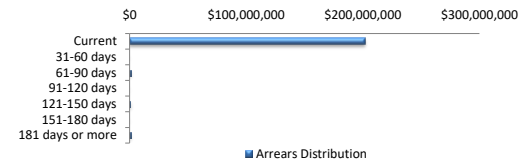
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	161,302,524	78.46%	591	76.26%
Residential Unit	44,295,799	21.54%	184	23.74%
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>205,598,323</b>	<b>100.00%</b>	<b>775</b>	<b>100.00%</b>



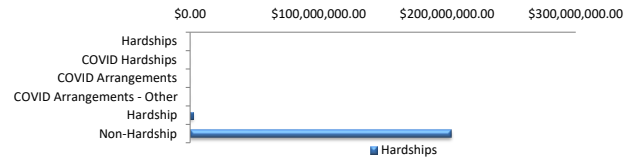
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	202,414,921	98.45%	979	99.29%
31-60 days	0	0.00%	0	0.00%
61-90 days	1,125,725	0.55%	3	0.30%
91-120 days	0	0.00%	0	0.00%
121-150 days	982,477	0.48%	2	0.20%
151-180 days	0	0.00%	0	0.00%
181 days or more	1,075,200	0.52%	2	0.20%
<b>Total</b>	<b>205,598,323</b>	<b>100.00%</b>	<b>986</b>	<b>100.00%</b>



**Hardships**

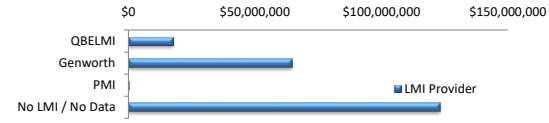
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	2,419,850	1.18%	3	0.39%
Non-Hardship	203,178,473	98.82%	772	99.61%
<b>Total</b>	<b>205,598,323</b>	<b>100.00%</b>	<b>775</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

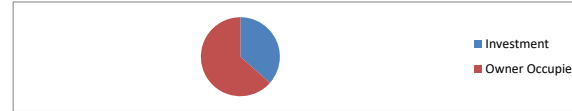
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	17,727,227	8.62%	74	9.55%
Genworth	64,600,771	31.42%	312	40.26%
PMI	117,003	0.06%	1	0.13%
No LMI / No Data	123,153,323	59.90%	388	50.06%
<b>Total</b>	<b>205,598,323</b>	<b>100.00%</b>	<b>775</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	75,077,568	36.52%	340	34.48%
Owner Occupier	130,520,755	63.48%	646	65.52%
<b>Total</b>	<b>205,598,323</b>	<b>100.00%</b>	<b>986</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	2,057,676.84	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