

**AFG Series 2019-1**  
Collateral Report



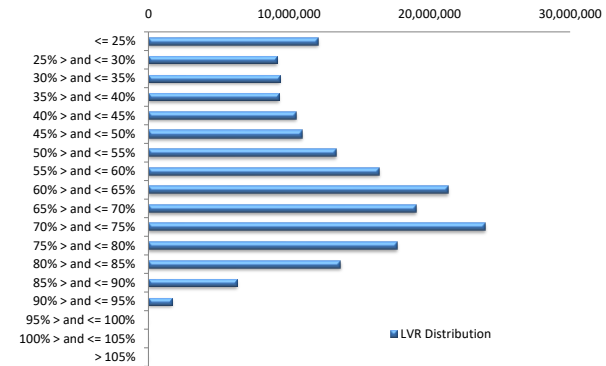
Model Period	33
Collection Period Start	1-Dec-21
Collection Period End	31-Dec-21
No. of Days	31
Interest Period Start	10-Dec-21
Interest Period End	9-Jan-22
No. of Days	31
Determination Date	5-Jan-22
Payment Date	10-Jan-22

**Pool Statistics**

Closing Balance of Mortgages	194,906,752
No. of Loans (Unconsolidated)	953
No. of Loans (Consolidated)	749
Average Loan Size (Unconsolidated)	204,519
Average Loan Size (Consolidated)	260,223
Largest Loan Size (Unconsolidated)	1,736,726
Largest Loan Size (Consolidated)	1,736,726
Smallest Loan Size (Unconsolidated)	(156,734)
Smallest Loan Size (Consolidated)	(156,734)
Weighted Average Interest Rate	3.14%
Weighted Average LVR	58.09%
Weighted Average Seasoning	61.09
Weighted Average Remaining Term	292.63

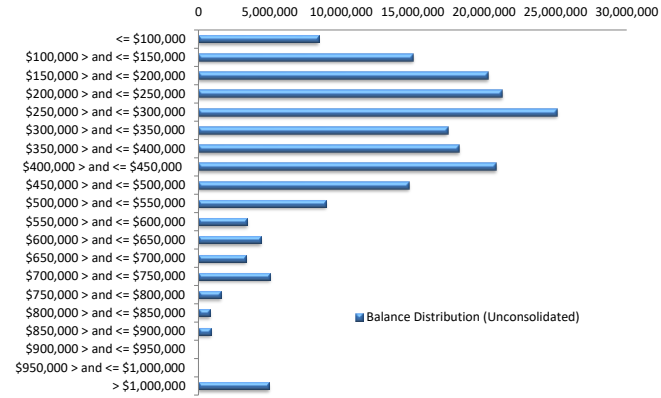
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,051,840	6.18%	182	24.30%
25% > and <= 30%	9,149,484	4.69%	46	6.14%
30% > and <= 35%	9,353,803	4.80%	37	4.94%
35% > and <= 40%	9,289,036	4.77%	35	4.67%
40% > and <= 45%	10,528,914	5.40%	39	5.21%
45% > and <= 50%	10,933,011	5.61%	43	5.74%
50% > and <= 55%	13,397,782	6.87%	44	5.87%
55% > and <= 60%	16,428,491	8.43%	54	7.21%
60% > and <= 65%	21,313,861	10.94%	59	7.88%
65% > and <= 70%	19,083,649	9.79%	53	7.08%
70% > and <= 75%	23,988,392	12.31%	61	8.14%
75% > and <= 80%	17,695,495	9.08%	41	5.47%
80% > and <= 85%	13,674,395	7.02%	36	4.81%
85% > and <= 90%	6,327,454	3.25%	15	2.00%
90% > and <= 95%	1,691,146	0.87%	4	0.53%
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>194,906,752</b>	<b>100.00%</b>	<b>749</b>	<b>100.00%</b>



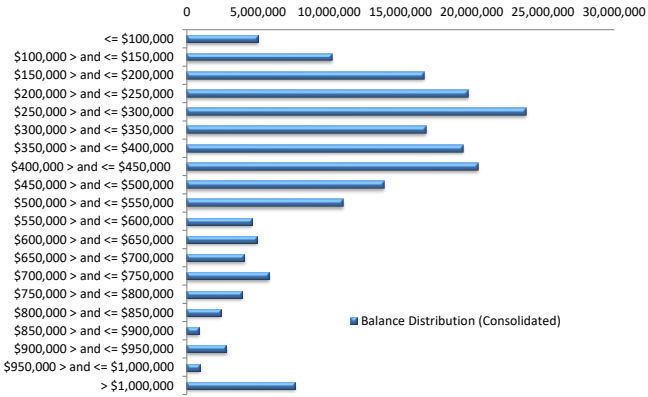
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,426,065	4.32%	298	31.27%
\$100,000 > and <= \$150,000	15,017,098	7.70%	120	12.59%
\$150,000 > and <= \$200,000	20,301,048	10.42%	116	12.17%
\$200,000 > and <= \$250,000	21,298,652	10.93%	95	9.97%
\$250,000 > and <= \$300,000	25,142,596	12.90%	91	9.55%
\$300,000 > and <= \$350,000	17,458,718	8.96%	54	5.67%
\$350,000 > and <= \$400,000	18,231,847	9.35%	49	5.14%
\$400,000 > and <= \$450,000	20,865,944	10.71%	49	5.14%
\$450,000 > and <= \$500,000	14,776,161	7.58%	31	3.25%
\$500,000 > and <= \$550,000	8,947,811	4.59%	17	1.78%
\$550,000 > and <= \$600,000	3,421,542	1.76%	6	0.63%
\$600,000 > and <= \$650,000	4,369,762	2.24%	7	0.73%
\$650,000 > and <= \$700,000	3,343,800	1.72%	5	0.52%
\$700,000 > and <= \$750,000	5,051,422	2.59%	7	0.73%
\$750,000 > and <= \$800,000	1,567,828	0.80%	2	0.21%
\$800,000 > and <= \$850,000	808,362	0.41%	1	0.10%
\$850,000 > and <= \$900,000	893,072	0.46%	1	0.10%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	4,985,024	2.56%	4	0.42%
<b>Total</b>	<b>194,906,752</b>	<b>100.00%</b>	<b>953</b>	<b>100.00%</b>



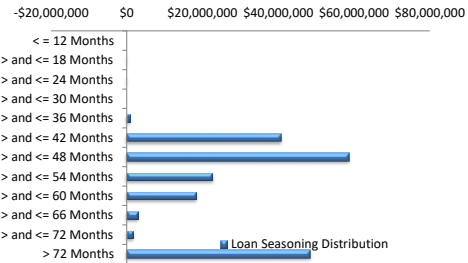
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,006,781	2.57%	149	19.89%
\$100,000 > and <= \$150,000	10,172,722	5.22%	79	10.55%
\$150,000 > and <= \$200,000	16,680,685	8.56%	96	12.82%
\$200,000 > and <= \$250,000	19,737,235	10.13%	88	11.75%
\$250,000 > and <= \$300,000	23,840,259	12.23%	86	11.48%
\$300,000 > and <= \$350,000	16,805,356	8.62%	52	6.94%
\$350,000 > and <= \$400,000	19,412,990	9.96%	52	6.94%
\$400,000 > and <= \$450,000	20,438,210	10.49%	48	6.41%
\$450,000 > and <= \$500,000	13,833,155	7.10%	29	3.87%
\$500,000 > and <= \$550,000	11,009,326	5.65%	21	2.80%
\$550,000 > and <= \$600,000	4,572,191	2.35%	8	1.07%
\$600,000 > and <= \$650,000	4,969,902	2.55%	8	1.07%
\$650,000 > and <= \$700,000	4,058,226	2.08%	6	0.80%
\$700,000 > and <= \$750,000	5,798,186	2.97%	8	1.07%
\$750,000 > and <= \$800,000	3,898,665	2.00%	5	0.67%
\$800,000 > and <= \$850,000	2,434,383	1.25%	3	0.40%
\$850,000 > and <= \$900,000	858,833	0.44%	1	0.13%
\$900,000 > and <= \$950,000	2,793,728	1.43%	3	0.40%
\$950,000 > and <= \$1,000,000	954,537	0.49%	1	0.13%
> \$1,000,000	7,631,382	3.92%	6	0.80%
<b>Total</b>	<b>194,906,752</b>	<b>100.00%</b>	<b>749</b>	<b>100.00%</b>



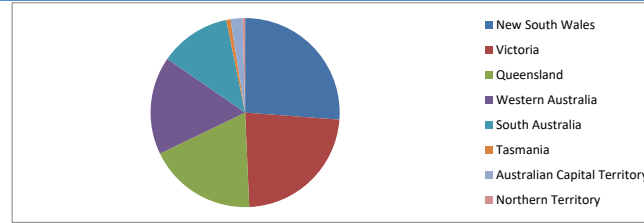
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	8,629	0.00%	2	0.21%
12 Months > and <= 18 Months	143,608	0.07%	2	0.21%
18 Months > and <= 24 Months	177,703	0.09%	1	0.10%
24 Months > and <= 30 Months	(1,885)	0.00%	2	0.21%
30 Months > and <= 36 Months	901,876	0.46%	3	0.31%
36 Months > and <= 42 Months	40,722,495	20.89%	151	15.84%
42 Months > and <= 48 Months	58,632,374	30.08%	227	23.82%
48 Months > and <= 54 Months	22,687,054	11.64%	106	11.12%
54 Months > and <= 60 Months	18,367,901	9.42%	94	9.86%
60 Months > and <= 66 Months	3,127,867	1.60%	21	2.20%
66 Months > and <= 72 Months	1,690,063	0.87%	8	0.84%
> 72 Months	48,449,066	24.86%	336	35.26%
<b>Total</b>	<b>194,906,752</b>	<b>100.00%</b>	<b>953</b>	<b>100.00%</b>



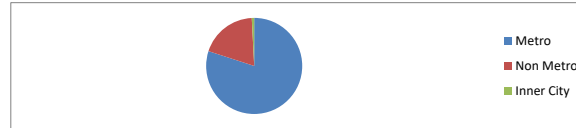
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	51,036,760	26.19%	168	22.43%
Victoria	45,056,914	23.12%	164	21.90%
Queensland	36,170,328	18.56%	146	19.49%
Western Australia	32,673,912	16.76%	124	16.56%
South Australia	23,720,875	12.17%	128	17.09%
Tasmania	1,440,325	0.74%	5	0.67%
Australian Capital Territory	3,986,899	2.05%	12	1.60%
Northern Territory	820,739	0.42%	2	0.27%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>194,906,752</b>	<b>100.00%</b>	<b>749</b>	<b>100.00%</b>



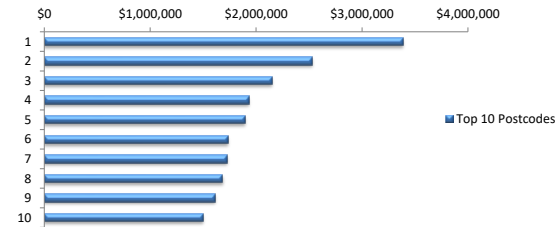
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	155,889,615	79.98%	576	76.90%
Non Metro	37,436,778	19.21%	167	22.30%
Inner City	1,580,359	0.81%	6	0.80%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>194,906,752</b>	<b>100.00%</b>	<b>749</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,386,733	1.74%	12	1.26%
6112	2,527,238	1.30%	7	0.73%
4870	2,147,205	1.10%	7	0.73%
2570	1,931,913	0.99%	3	0.31%
2567	1,897,576	0.97%	3	0.31%
2048	1,736,726	0.89%	1	0.10%
3977	1,731,825	0.89%	5	0.52%
4220	1,684,915	0.86%	5	0.52%
2170	1,616,415	0.83%	5	0.52%
2280	1,503,169	0.77%	4	0.42%
<b>Total</b>	<b>20,163,715</b>	<b>10.35%</b>	<b>52</b>	<b>5.46%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	194,906,752	100.00%	953	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>194,906,752</b>	<b>100.00%</b>	<b>953</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	194,906,752	100.00%	953	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>194,906,752</b>	<b>100.00%</b>	<b>953</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	168,922,163	86.67%	843	88.46%
Interest Only	25,682,902	13.18%	103	10.81%
Non-Billing	301,686	0.15%	7	0.73%
<b>Total</b>	<b>194,906,752</b>	<b>100.00%</b>	<b>953</b>	<b>100.00%</b>



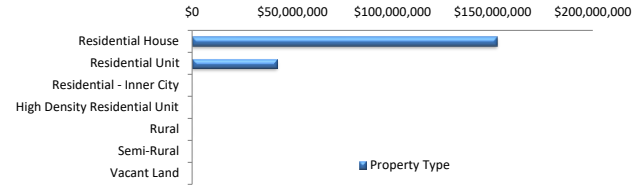
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	301,686	0.15%	7	0.73%
Term Loan	194,605,065	99.85%	946	99.27%
<b>Total</b>	<b>194,906,752</b>	<b>100.00%</b>	<b>953</b>	<b>100.00%</b>



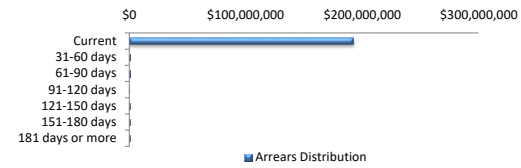
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	152,455,617	78.22%	571	76.23%
Residential Unit	42,451,134	21.78%	178	23.77%
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>194,906,752</b>	<b>100.00%</b>	<b>749</b>	<b>100.00%</b>



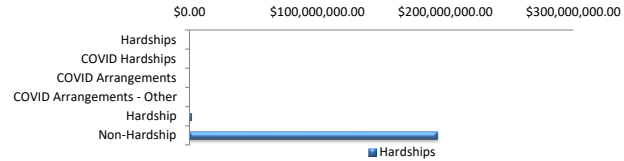
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	192,675,436	98.86%	946	99.27%
31-60 days	514,888	0.26%	2	0.21%
61-90 days	650,764	0.33%	1	0.10%
91-120 days	169,820	0.09%	1	0.10%
121-150 days	305,000	0.16%	1	0.10%
151-180 days	290,826	0.15%	1	0.10%
181 days or more	300,017	0.15%	1	0.10%
<b>Total</b>	<b>194,906,752</b>	<b>100.00%</b>	<b>953</b>	<b>100.00%</b>



**Hardships**

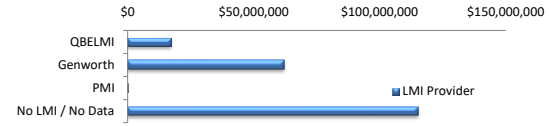
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	950,781	0.49%	2	0.27%
Non-Hardship	193,955,970	99.51%	747	99.73%
<b>Total</b>	<b>194,906,752</b>	<b>100.00%</b>	<b>749</b>	<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

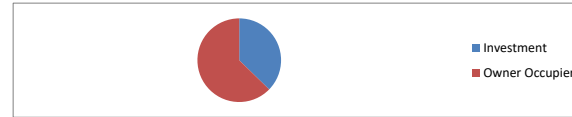
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	17,354,873	8.90%	73	9.75%
Genworth	62,222,558	31.92%	305	40.72%
PMI	116,488	0.06%	1	0.13%
No LMI / No Data	115,212,833	59.11%	370	49.40%
<b>Total</b>	<b>194,906,752</b>	<b>100.00%</b>	<b>749</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	72,717,877	37.31%	328	34.42%
Owner Occupier	122,188,875	62.69%	625	65.58%
<b>Total</b>	<b>194,906,752</b>	<b>100.00%</b>	<b>953</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	1,065,663.85	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