

**AFG Series 2019-1  
Collateral Report**



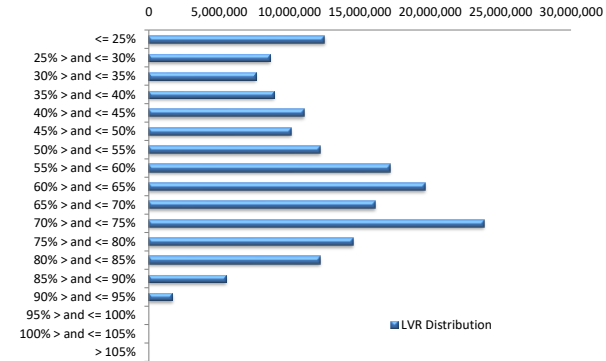
Model Period	35
Collection Period Start	1-Feb-22
Collection Period End	28-Feb-22
No. of Days	28
Interest Period Start	10-Feb-22
Interest Period End	9-Mar-22
No. of Days	28
Determination Date	4-Mar-22
Payment Date	10-Mar-22

**Pool Statistics**

Closing Balance of Mortgages	181,591,324
No. of Loans (Unconsolidated)	895
No. of Loans (Consolidated)	714
Average Loan Size (Unconsolidated)	202,895
Average Loan Size (Consolidated)	254,330
Largest Loan Size (Unconsolidated)	1,730,477
Largest Loan Size (Consolidated)	1,730,477
Smallest Loan Size (Unconsolidated)	(54,845)
Smallest Loan Size (Consolidated)	(52,372)
Weighted Average Interest Rate	3.12%
Weighted Average LVR	57.44%
Weighted Average Seasoning	63.42
Weighted Average Remaining Term	289.90

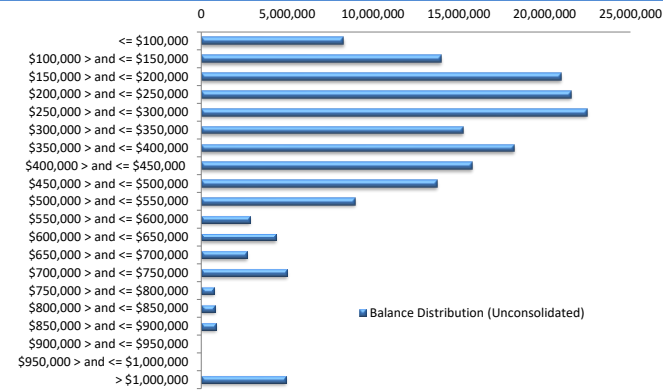
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,498,145	6.88%	184	25.77%
25% > and <= 30%	8,591,804	4.73%	42	5.88%
30% > and <= 35%	7,652,422	4.21%	33	4.62%
35% > and <= 40%	8,890,385	4.90%	37	5.18%
40% > and <= 45%	11,039,072	6.08%	39	5.46%
45% > and <= 50%	10,096,054	5.56%	39	5.46%
50% > and <= 55%	12,186,632	6.71%	42	5.88%
55% > and <= 60%	17,147,295	9.44%	56	7.84%
60% > and <= 65%	19,648,732	10.82%	50	7.00%
65% > and <= 70%	16,076,033	8.85%	46	6.44%
70% > and <= 75%	23,842,370	13.13%	63	8.82%
75% > and <= 80%	14,525,141	8.00%	33	4.62%
80% > and <= 85%	12,185,143	6.71%	32	4.48%
85% > and <= 90%	5,521,942	3.04%	14	1.96%
90% > and <= 95%	1,690,154	0.93%	4	0.56%
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>181,591,324</b>	<b>100.00%</b>	<b>714</b>	<b>100.00%</b>



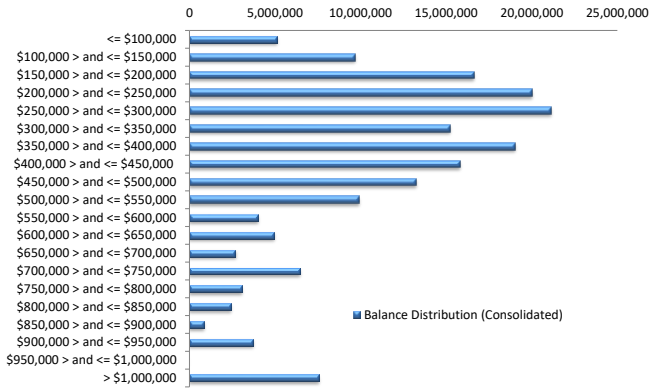
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,286,786	4.56%	276	30.84%
\$100,000 > and <= \$150,000	13,989,790	7.70%	113	12.63%
\$150,000 > and <= \$200,000	20,969,613	11.55%	120	13.41%
\$200,000 > and <= \$250,000	21,549,964	11.87%	96	10.73%
\$250,000 > and <= \$300,000	22,500,178	12.39%	81	9.05%
\$300,000 > and <= \$350,000	15,254,613	8.40%	47	5.25%
\$350,000 > and <= \$400,000	18,234,632	10.04%	49	5.47%
\$400,000 > and <= \$450,000	15,778,259	8.69%	37	4.13%
\$450,000 > and <= \$500,000	13,739,218	7.57%	29	3.24%
\$500,000 > and <= \$550,000	8,951,892	4.93%	17	1.90%
\$550,000 > and <= \$600,000	2,862,578	1.58%	5	0.56%
\$600,000 > and <= \$650,000	4,340,510	2.39%	7	0.78%
\$650,000 > and <= \$700,000	2,693,653	1.48%	4	0.45%
\$700,000 > and <= \$750,000	5,012,753	2.76%	7	0.78%
\$750,000 > and <= \$800,000	774,836	0.43%	1	0.11%
\$800,000 > and <= \$850,000	805,023	0.44%	1	0.11%
\$850,000 > and <= \$900,000	892,066	0.49%	1	0.11%
\$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	4,954,961	2.73%	4	0.45%
<b>Total</b>	<b>181,591,324</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>



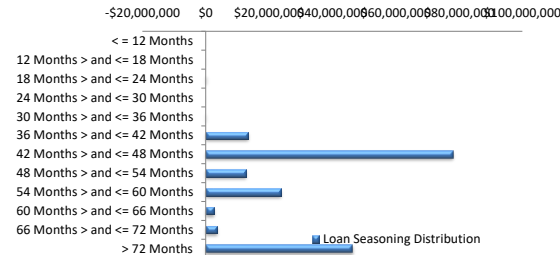
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,104,984	2.81%	149	20.87%
\$100,000 > and <= \$150,000	9,687,132	5.33%	76	10.64%
\$150,000 > and <= \$200,000	16,650,431	9.17%	96	13.45%
\$200,000 > and <= \$250,000	20,010,918	11.02%	89	12.46%
\$250,000 > and <= \$300,000	21,154,055	11.65%	76	10.64%
\$300,000 > and <= \$350,000	15,254,105	8.40%	47	6.58%
\$350,000 > and <= \$400,000	19,018,744	10.47%	51	7.14%
\$400,000 > and <= \$450,000	15,793,644	8.70%	37	5.18%
\$450,000 > and <= \$500,000	13,224,888	7.28%	28	3.92%
\$500,000 > and <= \$550,000	9,912,094	5.46%	19	2.66%
\$550,000 > and <= \$600,000	4,016,348	2.21%	7	0.98%
\$600,000 > and <= \$650,000	4,939,466	2.72%	8	1.12%
\$650,000 > and <= \$700,000	2,704,275	1.49%	4	0.56%
\$700,000 > and <= \$750,000	6,449,304	3.55%	9	1.26%
\$750,000 > and <= \$800,000	3,059,235	1.68%	4	0.56%
\$800,000 > and <= \$850,000	2,425,670	1.34%	3	0.42%
\$850,000 > and <= \$900,000	862,148	0.47%	1	0.14%
\$900,000 > and <= \$950,000	3,721,856	2.05%	4	0.56%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	7,602,026	4.19%	6	0.84%
<b>Total</b>	<b>181,591,324</b>	<b>100.00%</b>	<b>714</b>	<b>100.00%</b>



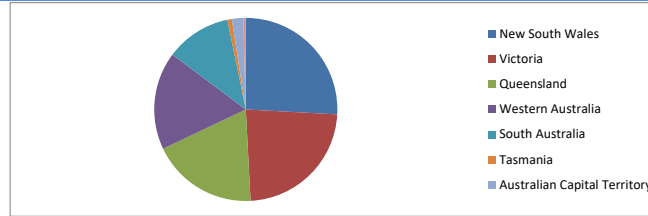
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	9,071	0.00%	2	0.22%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	320,267	0.18%	3	0.34%
24 Months > and <= 30 Months	(178)	0.00%	1	0.11%
30 Months > and <= 36 Months	161,062	0.09%	1	0.11%
36 Months > and <= 42 Months	13,423,875	7.39%	49	5.47%
42 Months > and <= 48 Months	78,157,948	43.04%	293	32.74%
48 Months > and <= 54 Months	12,837,306	7.07%	65	7.26%
54 Months > and <= 60 Months	23,967,800	13.20%	121	13.52%
60 Months > and <= 66 Months	2,597,270	1.43%	20	2.23%
66 Months > and <= 72 Months	3,704,881	2.04%	19	2.12%
> 72 Months	46,412,021	25.56%	321	35.87%
<b>Total</b>	<b>181,591,324</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>



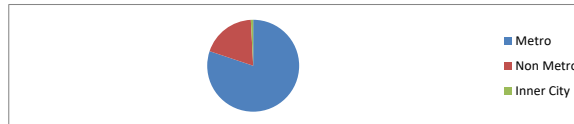
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	46,966,393	25.86%	158	22.13%
Victoria	42,319,035	23.30%	159	22.27%
Queensland	34,085,644	18.77%	140	19.61%
Western Australia	31,349,243	17.26%	119	16.67%
South Australia	20,990,853	11.56%	120	16.81%
Tasmania	1,427,670	0.79%	5	0.70%
Australian Capital Territory	3,636,413	2.00%	11	1.54%
Northern Territory	816,073	0.45%	2	0.28%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>181,591,324</b>	<b>100.00%</b>	<b>714</b>	<b>100.00%</b>



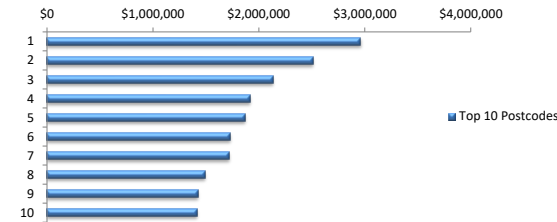
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	145,509,057	80.13%	547	76.61%
Non Metro	34,580,059	19.04%	161	22.55%
Inner City	1,502,208	0.83%	6	0.84%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>181,591,324</b>	<b>100.00%</b>	<b>714</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	2,961,106	1.63%	11	1.23%
6112	2,513,844	1.38%	7	0.78%
4870	2,133,093	1.17%	7	0.78%
2570	1,919,928	1.06%	3	0.34%
2567	1,871,729	1.03%	3	0.34%
2048	1,730,477	0.95%	1	0.11%
3977	1,718,211	0.95%	5	0.56%
2280	1,492,361	0.82%	4	0.45%
3029	1,428,585	0.79%	4	0.45%
2213	1,420,023	0.78%	1	0.11%
<b>Total</b>	<b>19,189,356</b>	<b>10.57%</b>	<b>46</b>	<b>5.14%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	181,591,324	100.00%	895	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>181,591,324</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	181,591,324	100.00%	895	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>181,591,324</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	156,610,707	86.24%	789	88.16%
Interest Only	24,682,013	13.59%	100	11.17%
Non-Billing	298,603	0.16%	6	0.67%
<b>Total</b>	<b>181,591,324</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>



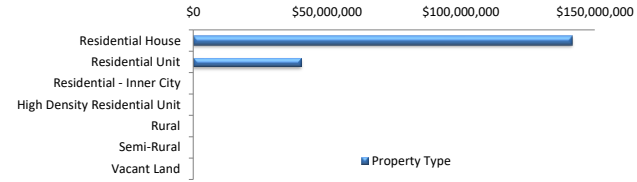
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	298,603	0.16%	6	0.67%
Term Loan	181,292,720	99.84%	889	99.33%
<b>Total</b>	<b>181,591,324</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>



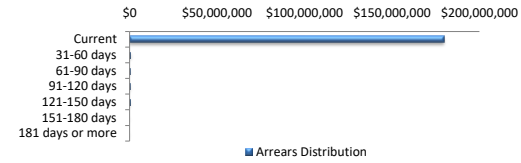
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	141,420,571	77.88%	542	75.91%
Residential Unit	40,170,753	22.12%	172	24.09%
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>181,591,324</b>	<b>100.00%</b>	<b>714</b>	<b>100.00%</b>



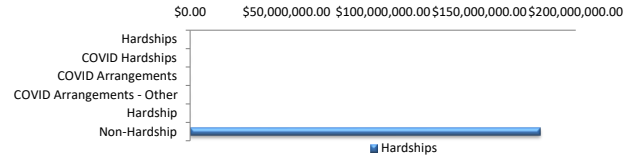
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	179,632,003	98.92%	889	99.33%
31-60 days	677,619	0.37%	1	0.11%
61-90 days	273,875	0.15%	1	0.11%
91-120 days	530,426	0.29%	2	0.22%
121-150 days	477,401	0.26%	2	0.22%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
<b>Total</b>	<b>181,591,324</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>



**Hardships**

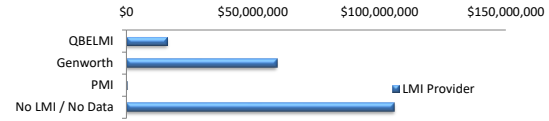
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	0	0.00%	0	0.00%
Non-Hardship	181,591,324	100.00%	714	100.00%
<b>Total</b>	<b>181,591,324</b>	<b>100.00%</b>	<b>714</b>	<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

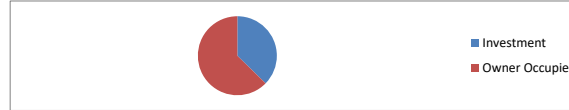
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	16,211,631	8.93%	70	9.80%
Genworth	59,404,923	32.71%	293	41.04%
PMI	115,428	0.06%	1	0.14%
No LMI / No Data	105,859,342	58.30%	350	49.02%
<b>Total</b>	<b>181,591,324</b>	<b>100.00%</b>	<b>714</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	67,763,133	37.32%	310	34.64%
Owner Occupier	113,828,191	62.68%	585	65.36%
<b>Total</b>	<b>181,591,324</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	1,007,827.02	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