

**AFG Series 2019-1  
Collateral Report**



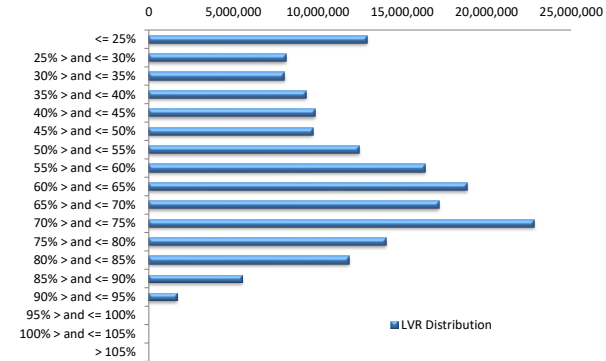
Model Period	36
Collection Period Start	1-Mar-22
Collection Period End	31-Mar-22
No. of Days	31
Interest Period Start	10-Mar-22
Interest Period End	10-Apr-22
No. of Days	32
Determination Date	6-Apr-22
Payment Date	11-Apr-22

**Pool Statistics**

Closing Balance of Mortgages	178,837,200
No. of Loans (Unconsolidated)	871
No. of Loans (Consolidated)	703
Average Loan Size (Unconsolidated)	205,324
Average Loan Size (Consolidated)	254,391
Largest Loan Size (Unconsolidated)	1,730,819
Largest Loan Size (Consolidated)	1,730,819
Smallest Loan Size (Unconsolidated)	(55,419)
Smallest Loan Size (Consolidated)	(55,419)
Weighted Average Interest Rate	3.11%
Weighted Average LVR	57.25%
Weighted Average Seasoning	64.36
Weighted Average Remaining Term	289.16

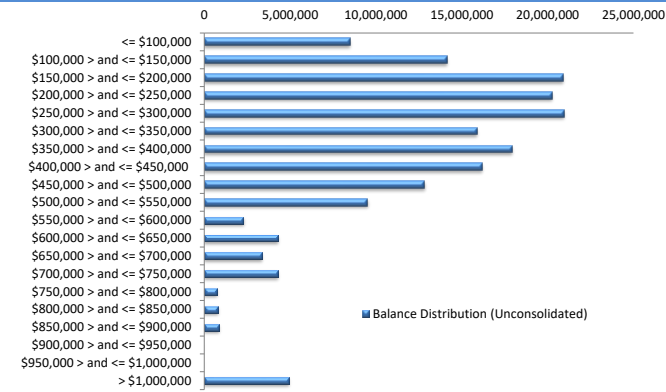
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,939,937	7.24%	183	26.03%
25% > and <= 30%	8,139,470	4.55%	41	5.83%
30% > and <= 35%	8,040,331	4.50%	35	4.98%
35% > and <= 40%	9,304,698	5.20%	36	5.12%
40% > and <= 45%	9,870,129	5.52%	36	5.12%
45% > and <= 50%	9,707,880	5.43%	38	5.41%
50% > and <= 55%	12,456,409	6.97%	41	5.83%
55% > and <= 60%	16,389,253	9.16%	54	7.68%
60% > and <= 65%	18,855,538	10.54%	49	6.97%
65% > and <= 70%	17,197,713	9.62%	49	6.97%
70% > and <= 75%	22,817,829	12.76%	60	8.53%
75% > and <= 80%	14,056,547	7.86%	32	4.55%
80% > and <= 85%	11,855,178	6.63%	31	4.41%
85% > and <= 90%	5,518,365	3.09%	14	1.99%
90% > and <= 95%	1,687,924	0.94%	4	0.57%
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>178,837,200</b>	<b>100.00%</b>	<b>703</b>	<b>100.00%</b>



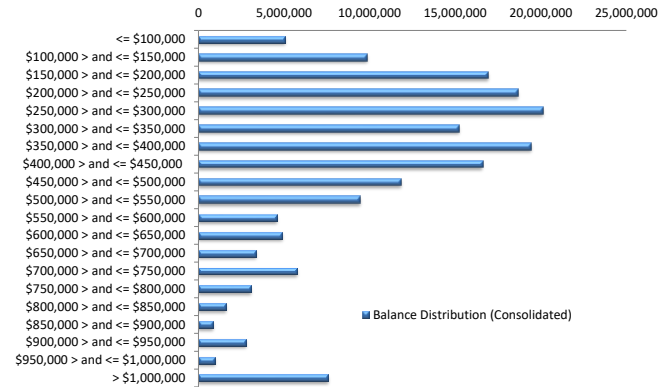
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,478,592	4.74%	262	30.08%
\$100,000 > and <= \$150,000	14,142,444	7.91%	114	13.09%
\$150,000 > and <= \$200,000	20,898,031	11.69%	120	13.78%
\$200,000 > and <= \$250,000	20,258,203	11.33%	90	10.33%
\$250,000 > and <= \$300,000	20,971,673	11.73%	76	8.73%
\$300,000 > and <= \$350,000	15,895,450	8.89%	49	5.63%
\$350,000 > and <= \$400,000	17,940,857	10.03%	48	5.51%
\$400,000 > and <= \$450,000	16,201,259	9.06%	38	4.36%
\$450,000 > and <= \$500,000	12,835,119	7.18%	27	3.10%
\$500,000 > and <= \$550,000	9,519,529	5.32%	18	2.07%
\$550,000 > and <= \$600,000	2,300,215	1.29%	4	0.46%
\$600,000 > and <= \$650,000	4,323,958	2.42%	7	0.80%
\$650,000 > and <= \$700,000	3,367,007	1.88%	5	0.57%
\$700,000 > and <= \$750,000	4,298,177	2.40%	6	0.69%
\$750,000 > and <= \$800,000	775,059	0.43%	1	0.11%
\$800,000 > and <= \$850,000	803,342	0.45%	1	0.11%
\$850,000 > and <= \$900,000	891,913	0.50%	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	4,936,372	2.76%	4	0.46%
<b>Total</b>	<b>178,837,200</b>	<b>100.00%</b>	<b>871</b>	<b>100.00%</b>



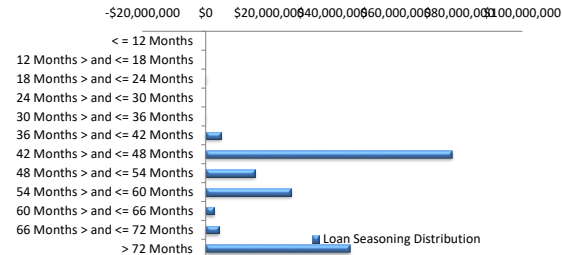
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,045,869	2.82%	145	20.63%
\$100,000 > and <= \$150,000	9,856,112	5.51%	77	10.95%
\$150,000 > and <= \$200,000	16,941,219	9.47%	98	13.94%
\$200,000 > and <= \$250,000	18,688,718	10.45%	83	11.81%
\$250,000 > and <= \$300,000	20,147,497	11.27%	73	10.38%
\$300,000 > and <= \$350,000	15,254,527	8.53%	47	6.69%
\$350,000 > and <= \$400,000	19,431,624	10.87%	52	7.40%
\$400,000 > and <= \$450,000	16,607,779	9.29%	39	5.55%
\$450,000 > and <= \$500,000	11,866,629	6.64%	25	3.56%
\$500,000 > and <= \$550,000	9,459,657	5.29%	18	2.56%
\$550,000 > and <= \$600,000	4,586,842	2.56%	8	1.14%
\$600,000 > and <= \$650,000	4,921,054	2.75%	8	1.14%
\$650,000 > and <= \$700,000	3,381,888	1.89%	5	0.71%
\$700,000 > and <= \$750,000	5,760,055	3.22%	8	1.14%
\$750,000 > and <= \$800,000	3,094,848	1.73%	4	0.57%
\$800,000 > and <= \$850,000	1,621,779	0.91%	2	0.28%
\$850,000 > and <= \$900,000	869,634	0.49%	1	0.14%
\$900,000 > and <= \$950,000	2,775,142	1.55%	3	0.43%
\$950,000 > and <= \$1,000,000	950,436	0.53%	1	0.14%
> \$1,000,000	7,575,888	4.24%	6	0.85%
<b>Total</b>	<b>178,837,200</b>	<b>100.00%</b>	<b>703</b>	<b>100.00%</b>



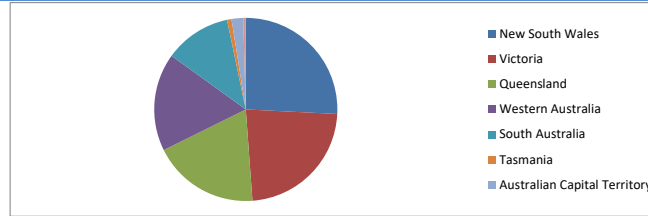
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	13,538	0.01%	2	0.23%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	319,187	0.18%	3	0.34%
24 Months > and <= 30 Months	(357)	0.00%	1	0.11%
30 Months > and <= 36 Months	160,759	0.09%	1	0.11%
36 Months > and <= 42 Months	5,006,539	2.80%	19	2.18%
42 Months > and <= 48 Months	78,014,869	43.62%	286	32.84%
48 Months > and <= 54 Months	15,626,860	8.74%	66	7.58%
54 Months > and <= 60 Months	26,969,458	15.08%	132	15.15%
60 Months > and <= 66 Months	2,805,173	1.57%	20	2.30%
66 Months > and <= 72 Months	4,343,521	2.43%	24	2.76%
> 72 Months	45,577,653	25.49%	317	36.39%
<b>Total</b>	<b>178,837,200</b>	<b>100.00%</b>	<b>871</b>	<b>100.00%</b>



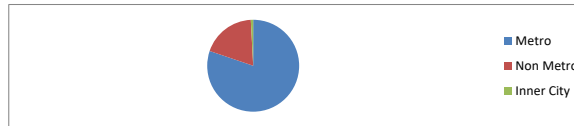
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	46,111,013	25.78%	155	22.05%
Victoria	41,234,504	23.06%	155	22.05%
Queensland	33,694,133	18.84%	138	19.63%
Western Australia	30,888,530	17.27%	119	16.93%
South Australia	21,014,473	11.75%	118	16.79%
Tasmania	1,419,994	0.79%	5	0.71%
Australian Capital Territory	3,665,228	2.05%	11	1.56%
Northern Territory	809,325	0.45%	2	0.28%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>178,837,200</b>	<b>100.00%</b>	<b>703</b>	<b>100.00%</b>



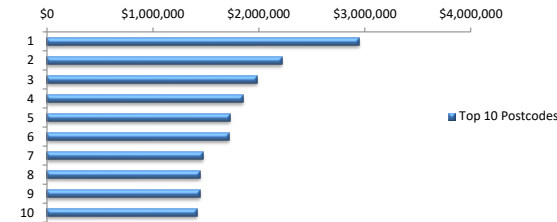
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	143,412,578	80.19%	540	76.81%
Non Metro	33,930,724	18.97%	157	22.33%
Inner City	1,493,897	0.84%	6	0.85%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>178,837,200</b>	<b>100.00%</b>	<b>703</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	2,951,154	1.65%	11	1.26%
6112	2,223,474	1.24%	7	0.80%
4870	1,983,089	1.11%	7	0.80%
2567	1,856,935	1.04%	3	0.34%
2048	1,730,819	0.97%	1	0.11%
3977	1,722,546	0.96%	5	0.57%
2280	1,474,534	0.82%	4	0.46%
3029	1,449,316	0.81%	4	0.46%
2251	1,442,564	0.81%	4	0.46%
2213	1,414,239	0.79%	1	0.11%
<b>Total</b>	<b>18,248,670</b>	<b>10.20%</b>	<b>47</b>	<b>5.40%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	178,837,200	100.00%	871	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>178,837,200</b>	<b>100.00%</b>	<b>871</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	178,837,200	100.00%	871	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>178,837,200</b>	<b>100.00%</b>	<b>871</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	154,222,435	86.24%	772	88.63%
Interest Only	24,315,563	13.60%	93	10.68%
Non-Billing	299,201	0.17%	6	0.69%
<b>Total</b>	<b>178,837,200</b>	<b>100.00%</b>	<b>871</b>	<b>100.00%</b>



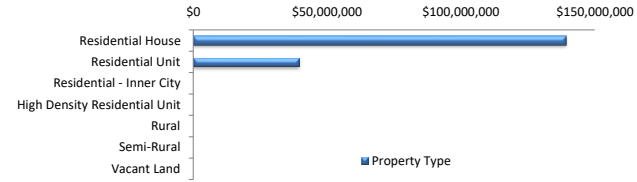
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	299,201	0.17%	6	0.69%
Term Loan	178,537,998	99.83%	865	99.31%
<b>Total</b>	<b>178,837,200</b>	<b>100.00%</b>	<b>871</b>	<b>100.00%</b>



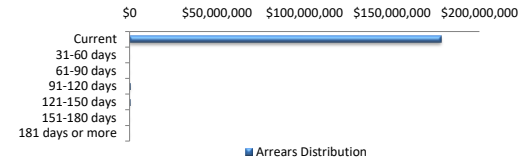
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	139,287,508	77.89%	531	75.53%
Residential Unit	39,549,691	22.11%	172	24.47%
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>178,837,200</b>	<b>100.00%</b>	<b>703</b>	<b>100.00%</b>



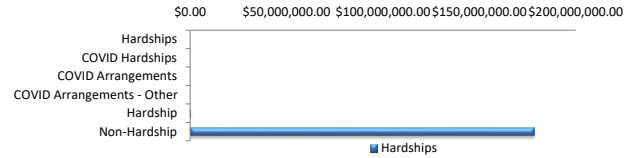
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	178,004,056	99.53%	868	99.66%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	527,117	0.29%	2	0.23%
121-150 days	306,026	0.17%	1	0.11%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
<b>Total</b>	<b>178,837,200</b>	<b>100.00%</b>	<b>871</b>	<b>100.00%</b>



**Hardships**

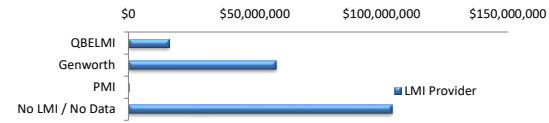
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	277,742	0.16%	1	0.14%
Non-Hardship	178,559,457	99.84%	702	99.86%
<b>Total</b>	<b>178,837,200</b>	<b>100.00%</b>	<b>703</b>	<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

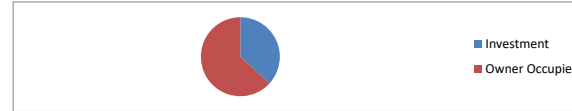
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	15,980,366	8.94%	70	9.96%
Genworth	58,269,654	32.58%	291	41.39%
PMI	114,909	0.06%	1	0.14%
No LMI / No Data	104,472,270	58.42%	341	48.51%
<b>Total</b>	<b>178,837,200</b>	<b>100.00%</b>	<b>703</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	65,667,287	36.72%	301	34.56%
Owner Occupier	113,169,912	63.28%	570	65.44%
<b>Total</b>	<b>178,837,200</b>	<b>100.00%</b>	<b>871</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	833,143.60	3
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