

AFG Series 2019-1
Collateral Report



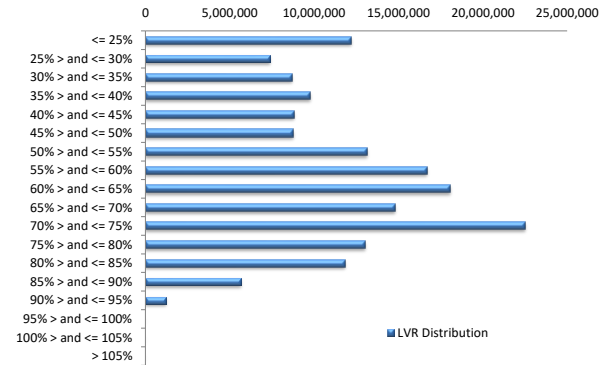
Model Period	37
Collection Period Start	1-Apr-22
Collection Period End	30-Apr-22
No. of Days	30
Interest Period Start	11-Apr-22
Interest Period End	9-May-22
No. of Days	29
Determination Date	5-May-22
Payment Date	10-May-22

Pool Statistics

Closing Balance of Mortgages	172,732,024
No. of Loans (Unconsolidated)	857
No. of Loans (Consolidated)	688
Average Loan Size (Unconsolidated)	201,554
Average Loan Size (Consolidated)	251,064
Largest Loan Size (Unconsolidated)	1,736,539
Largest Loan Size (Consolidated)	1,736,539
Smallest Loan Size (Unconsolidated)	(50,240)
Smallest Loan Size (Consolidated)	(36,465)
Weighted Average Interest Rate	3.10%
Weighted Average LVR	57.04%
Weighted Average Seasoning	65.48
Weighted Average Remaining Term	288.20

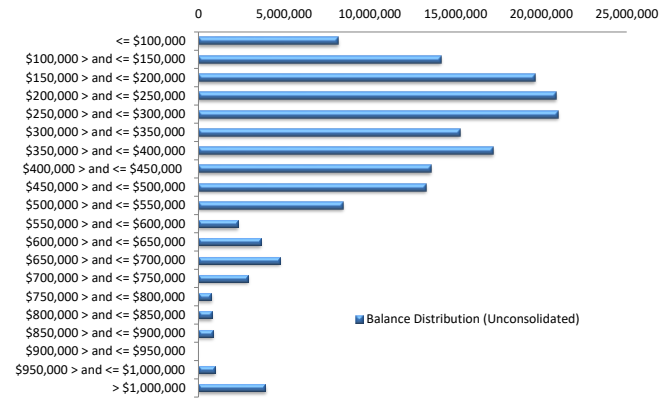
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,209,875	7.07%	184	26.74%
25% > and <= 30%	7,418,342	4.29%	35	5.09%
30% > and <= 35%	8,670,469	5.02%	38	5.52%
35% > and <= 40%	9,780,030	5.66%	39	5.67%
40% > and <= 45%	8,835,367	5.12%	31	4.51%
45% > and <= 50%	8,775,503	5.08%	35	5.09%
50% > and <= 55%	13,134,126	7.60%	45	6.54%
55% > and <= 60%	16,693,350	9.66%	55	7.99%
60% > and <= 65%	18,092,604	10.47%	47	6.83%
65% > and <= 70%	14,800,630	8.57%	42	6.10%
70% > and <= 75%	22,513,091	13.03%	60	8.72%
75% > and <= 80%	13,043,189	7.55%	29	4.22%
80% > and <= 85%	11,858,449	6.87%	31	4.51%
85% > and <= 90%	5,673,370	3.28%	14	2.03%
90% > and <= 95%	1,233,630	0.71%	3	0.44%
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	172,732,024	100.00%	688	100.00%



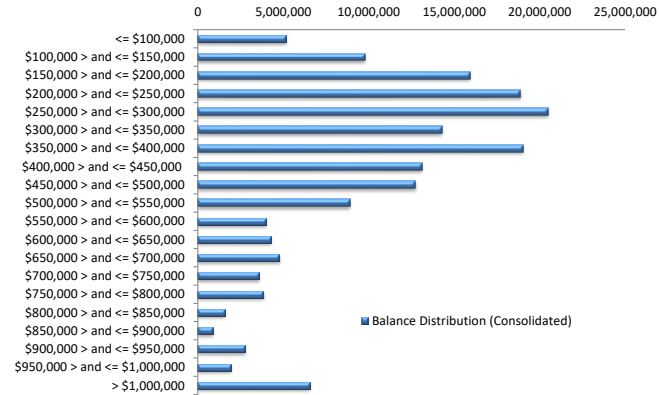
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,181,488	4.74%	264	30.81%
\$100,000 > and <= \$150,000	14,156,172	8.20%	114	13.30%
\$150,000 > and <= \$200,000	19,643,874	11.37%	113	13.19%
\$200,000 > and <= \$250,000	20,901,622	12.10%	93	10.85%
\$250,000 > and <= \$300,000	21,016,370	12.17%	76	8.87%
\$300,000 > and <= \$350,000	15,260,768	8.83%	47	5.48%
\$350,000 > and <= \$400,000	17,206,897	9.96%	46	5.37%
\$400,000 > and <= \$450,000	13,601,407	7.87%	32	3.73%
\$450,000 > and <= \$500,000	13,275,320	7.69%	28	3.27%
\$500,000 > and <= \$550,000	8,455,568	4.90%	16	1.87%
\$550,000 > and <= \$600,000	2,301,268	1.33%	4	0.47%
\$600,000 > and <= \$650,000	3,681,505	2.13%	6	0.70%
\$650,000 > and <= \$700,000	4,770,229	2.76%	7	0.82%
\$700,000 > and <= \$750,000	2,892,881	1.67%	4	0.47%
\$750,000 > and <= \$800,000	774,984	0.45%	1	0.12%
\$800,000 > and <= \$850,000	801,591	0.46%	1	0.12%
\$850,000 > and <= \$900,000	889,303	0.51%	1	0.12%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	995,056	0.58%	1	0.12%
> \$1,000,000	3,925,720	2.27%	3	0.35%
Total	172,732,024	100.00%	857	100.00%



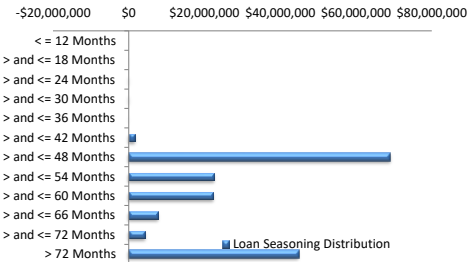
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	5,182,424	3.00%	148	21.51%
\$100,000 > and <= \$150,000	9,782,803	5.66%	76	11.05%
\$150,000 > and <= \$200,000	15,931,435	9.22%	92	13.37%
\$200,000 > and <= \$250,000	18,887,576	10.93%	84	12.21%
\$250,000 > and <= \$300,000	20,492,321	11.86%	74	10.76%
\$300,000 > and <= \$350,000	14,281,672	8.27%	44	6.40%
\$350,000 > and <= \$400,000	19,063,076	11.04%	51	7.41%
\$400,000 > and <= \$450,000	13,139,917	7.61%	31	4.51%
\$450,000 > and <= \$500,000	12,740,288	7.38%	27	3.92%
\$500,000 > and <= \$550,000	8,904,798	5.16%	17	2.47%
\$550,000 > and <= \$600,000	4,024,744	2.33%	7	1.02%
\$600,000 > and <= \$650,000	4,276,947	2.48%	7	1.02%
\$650,000 > and <= \$700,000	4,781,062	2.77%	7	1.02%
\$700,000 > and <= \$750,000	3,612,055	2.09%	5	0.73%
\$750,000 > and <= \$800,000	3,852,578	2.23%	5	0.73%
\$800,000 > and <= \$850,000	1,619,950	0.94%	2	0.29%
\$850,000 > and <= \$900,000	872,122	0.50%	1	0.15%
\$900,000 > and <= \$950,000	2,767,892	1.60%	3	0.44%
\$950,000 > and <= \$1,000,000	1,955,759	1.13%	2	0.29%
> \$1,000,000	6,562,606	3.80%	5	0.73%
Total	172,732,024	100.00%	688	100.00%



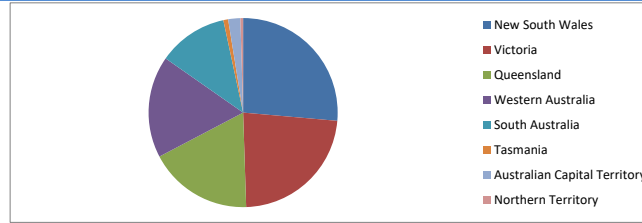
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	2,160	0.00%	2	0.23%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	143,443	0.08%	2	0.23%
24 Months > and <= 30 Months	175,232	0.10%	1	0.12%
30 Months > and <= 36 Months	(535)	0.00%	1	0.12%
36 Months > and <= 42 Months	1,641,544	0.95%	8	0.93%
42 Months > and <= 48 Months	68,953,346	39.92%	256	29.87%
48 Months > and <= 54 Months	22,624,228	13.10%	93	10.85%
54 Months > and <= 60 Months	22,235,267	12.87%	116	13.54%
60 Months > and <= 66 Months	7,830,223	4.53%	38	4.43%
66 Months > and <= 72 Months	4,239,971	2.45%	25	2.92%
> 72 Months	44,887,145	25.99%	315	36.76%
Total	172,732,024	100.00%	857	100.00%



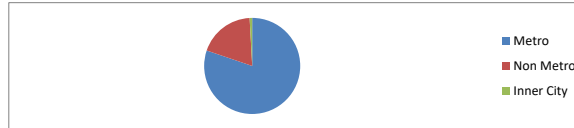
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	45,581,409	26.39%	154	22.38%
Victoria	39,894,500	23.10%	152	22.09%
Queensland	30,787,256	17.82%	132	19.19%
Western Australia	30,053,285	17.40%	116	16.86%
South Australia	20,612,411	11.93%	116	16.86%
Tasmania	1,411,415	0.82%	5	0.73%
Australian Capital Territory	3,584,729	2.08%	11	1.60%
Northern Territory	807,020	0.47%	2	0.29%
No Data	0	0.00%	0	0.00%
Total	172,732,024	100.00%	688	100.00%



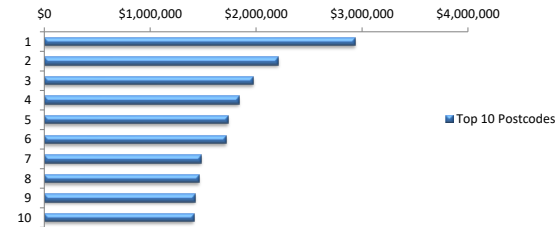
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	138,547,061	80.21%	527	76.60%
Non Metro	32,704,776	18.93%	155	22.53%
Inner City	1,480,187	0.86%	6	0.87%
No Data	0	0.00%	0	0.00%
Total	172,732,024	100.00%	688	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	2,938,934	1.70%	11	1.28%
6112	2,206,763	1.28%	7	0.82%
4870	1,974,081	1.14%	7	0.82%
2567	1,838,224	1.06%	3	0.35%
2048	1,736,539	1.01%	1	0.12%
3977	1,719,073	1.00%	5	0.58%
2280	1,483,809	0.86%	4	0.47%
3029	1,458,612	0.84%	4	0.47%
2251	1,425,264	0.83%	4	0.47%
2213	1,411,487	0.82%	1	0.12%
Total	18,192,788	10.53%	47	5.48%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	172,732,024	100.00%	857	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	172,732,024	100.00%	857	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	172,732,024	100.00%	857	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	172,732,024	100.00%	857	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	149,814,930	86.73%	760	88.68%
Interest Only	22,618,423	13.09%	91	10.62%
Non-Billing	298,672	0.17%	6	0.70%
Total	172,732,024	100.00%	857	100.00%



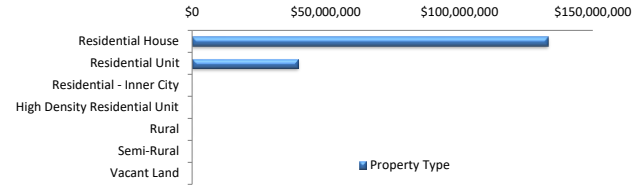
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	298,672	0.17%	6	0.70%
Term Loan	172,433,353	99.83%	851	99.30%
Total	172,732,024	100.00%	857	100.00%



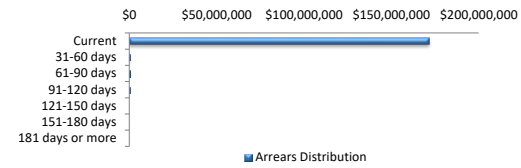
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	133,154,908	77.09%	516	75.00%
Residential Unit	39,577,117	22.91%	172	25.00%
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	172,732,024	100.00%	688	100.00%



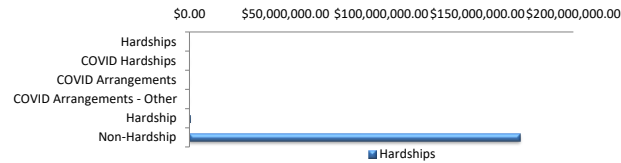
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	171,629,987	99.36%	853	99.53%
31-60 days	577,504	0.33%	2	0.23%
61-90 days	284,251	0.16%	1	0.12%
91-120 days	240,283	0.14%	1	0.12%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	172,732,024	100.00%	857	100.00%



Hardships

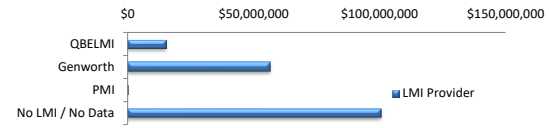
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	278,706	0.16%	1	0.15%
Non-Hardship	172,453,318	99.84%	687	99.85%
Total	172,732,024	100.00%	688	100.00%



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

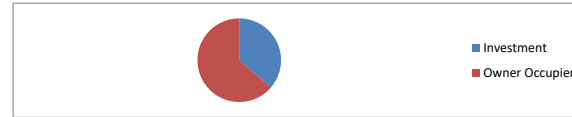
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	15,417,052	8.93%	69	10.03%
Genworth	56,695,934	32.82%	287	41.72%
PMI	114,380	0.07%	1	0.15%
No LMI / No Data	100,504,659	58.19%	331	48.11%
Total	172,732,024	100.00%	688	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	62,679,977	36.29%	292	34.07%
Owner Occupier	110,052,047	63.71%	565	65.93%
Total	172,732,024	100.00%	857	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	240,283.01	1
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