

**AFG Series 2019-1
Collateral Report**



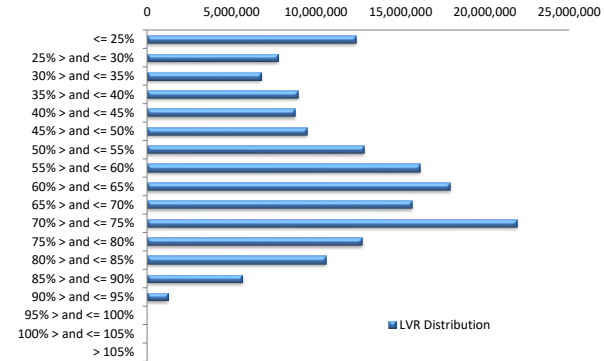
Model Period	38
Collection Period Start	1-May-22
Collection Period End	31-May-22
No. of Days	31
Interest Period Start	10-May-22
Interest Period End	9-Jun-22
No. of Days	31
Determination Date	7-Jun-22
Payment Date	10-Jun-22

Pool Statistics

Closing Balance of Mortgages	169,019,834
No. of Loans (Unconsolidated)	839
No. of Loans (Consolidated)	673
Average Loan Size (Unconsolidated)	201,454
Average Loan Size (Consolidated)	251,144
Largest Loan Size (Unconsolidated)	1,727,964
Largest Loan Size (Consolidated)	1,727,964
Smallest Loan Size (Unconsolidated)	(80,939)
Smallest Loan Size (Consolidated)	(80,939)
Weighted Average Interest Rate	3.33%
Weighted Average LVR	57.12%
Weighted Average Seasoning	66.57
Weighted Average Remaining Term	287.25

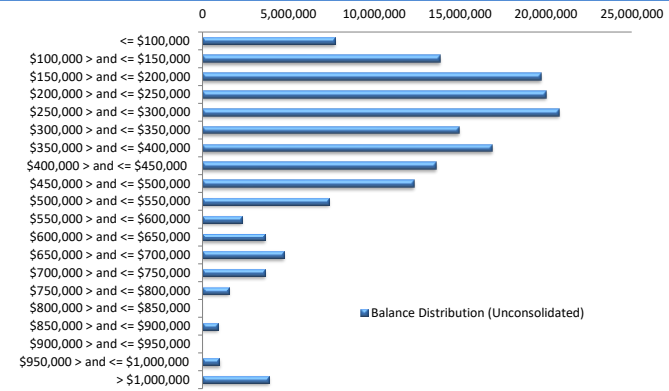
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,400,941	7.34%	184	27.34%
25% > and <= 30%	7,781,917	4.60%	37	5.50%
30% > and <= 35%	6,763,917	4.00%	30	4.46%
35% > and <= 40%	8,968,686	5.31%	38	5.65%
40% > and <= 45%	8,765,026	5.19%	30	4.46%
45% > and <= 50%	9,507,848	5.63%	37	5.50%
50% > and <= 55%	12,885,379	7.62%	41	6.09%
55% > and <= 60%	16,179,800	9.57%	54	8.02%
60% > and <= 65%	17,929,522	10.61%	47	6.98%
65% > and <= 70%	15,672,926	9.27%	45	6.69%
70% > and <= 75%	21,913,431	12.97%	58	8.62%
75% > and <= 80%	12,734,271	7.53%	28	4.16%
80% > and <= 85%	10,622,879	6.28%	27	4.01%
85% > and <= 90%	5,660,141	3.35%	14	2.08%
90% > and <= 95%	1,233,152	0.73%	3	0.45%
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	169,019,834	100.00%	673	100.00%



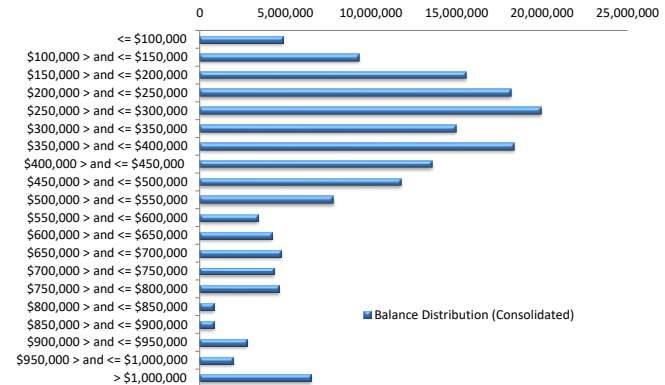
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,744,345	4.58%	259	30.87%
\$100,000 > and <= \$150,000	13,845,453	8.19%	111	13.23%
\$150,000 > and <= \$200,000	19,716,416	11.67%	113	13.47%
\$200,000 > and <= \$250,000	20,048,014	11.86%	89	10.61%
\$250,000 > and <= \$300,000	20,766,949	12.29%	75	8.94%
\$300,000 > and <= \$350,000	14,965,661	8.85%	46	5.48%
\$350,000 > and <= \$400,000	16,878,531	9.99%	45	5.36%
\$400,000 > and <= \$450,000	13,629,243	8.06%	32	3.81%
\$450,000 > and <= \$500,000	12,316,745	7.29%	26	3.10%
\$500,000 > and <= \$550,000	7,379,600	4.37%	14	1.67%
\$550,000 > and <= \$600,000	2,301,190	1.36%	4	0.48%
\$600,000 > and <= \$650,000	3,669,476	2.17%	6	0.72%
\$650,000 > and <= \$700,000	4,760,787	2.82%	7	0.83%
\$700,000 > and <= \$750,000	3,636,767	2.15%	5	0.60%
\$750,000 > and <= \$800,000	1,574,832	0.93%	2	0.24%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	886,624	0.52%	1	0.12%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	998,302	0.59%	1	0.12%
> \$1,000,000	3,900,896	2.31%	3	0.36%
Total	169,019,834	100.00%	839	100.00%



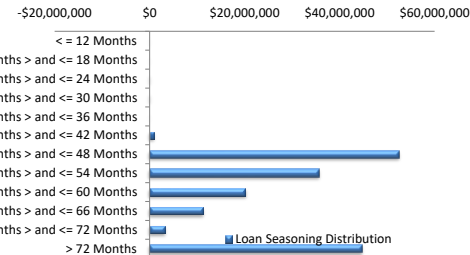
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	4,868,748	2.88%	147	21.84%
\$100,000 > and <= \$150,000	9,330,727	5.52%	72	10.70%
\$150,000 > and <= \$200,000	15,593,787	9.23%	90	13.37%
\$200,000 > and <= \$250,000	18,206,190	10.77%	81	12.04%
\$250,000 > and <= \$300,000	19,970,197	11.82%	72	10.70%
\$300,000 > and <= \$350,000	14,966,759	8.86%	46	6.84%
\$350,000 > and <= \$400,000	18,383,381	10.88%	49	7.28%
\$400,000 > and <= \$450,000	13,611,789	8.05%	32	4.75%
\$450,000 > and <= \$500,000	11,800,333	6.98%	25	3.71%
\$500,000 > and <= \$550,000	7,825,809	4.63%	15	2.23%
\$550,000 > and <= \$600,000	3,439,470	2.03%	6	0.89%
\$600,000 > and <= \$650,000	4,265,659	2.52%	7	1.04%
\$650,000 > and <= \$700,000	4,770,487	2.82%	7	1.04%
\$700,000 > and <= \$750,000	4,369,155	2.58%	6	0.89%
\$750,000 > and <= \$800,000	4,664,656	2.76%	6	0.89%
\$800,000 > and <= \$850,000	818,496	0.48%	1	0.15%
\$850,000 > and <= \$900,000	869,698	0.51%	1	0.15%
\$900,000 > and <= \$950,000	2,765,444	1.64%	3	0.45%
\$950,000 > and <= \$1,000,000	1,955,165	1.16%	2	0.30%
> \$1,000,000	6,543,883	3.87%	5	0.74%
Total	169,019,834	100.00%	673	100.00%



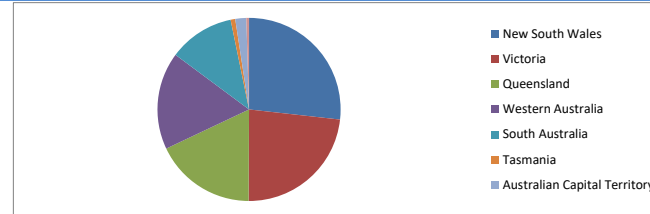
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	(621)	0.00%	2	0.24%
18 Months > and <= 24 Months	143,051	0.08%	2	0.24%
24 Months > and <= 30 Months	174,755	0.10%	1	0.12%
30 Months > and <= 36 Months	(714)	0.00%	1	0.12%
36 Months > and <= 42 Months	941,671	0.56%	4	0.48%
42 Months > and <= 48 Months	52,572,544	31.10%	194	23.12%
48 Months > and <= 54 Months	35,624,356	21.08%	140	16.69%
54 Months > and <= 60 Months	20,240,133	11.98%	97	11.56%
60 Months > and <= 66 Months	11,287,974	6.68%	62	7.39%
66 Months > and <= 72 Months	3,213,726	1.90%	21	2.50%
> 72 Months	44,822,959	26.52%	315	37.54%
Total	169,019,834	100.00%	839	100.00%



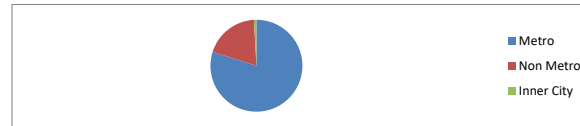
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	45,244,599	26.77%	153	22.73%
Victoria	39,390,648	23.31%	150	22.29%
Queensland	30,249,155	17.90%	129	19.17%
Western Australia	29,053,471	17.19%	114	16.94%
South Australia	19,622,898	11.61%	110	16.34%
Tasmania	1,373,333	0.81%	5	0.74%
Australian Capital Territory	3,280,871	1.94%	10	1.49%
Northern Territory	804,859	0.48%	2	0.30%
No Data	0	0.00%	0	0.00%
Total	169,019,834	100.00%	673	100.00%



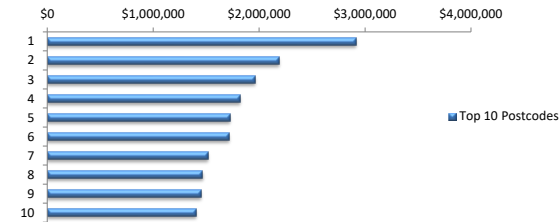
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	135,019,961	79.88%	513	76.23%
Non Metro	32,514,483	19.24%	154	22.88%
Inner City	1,485,390	0.88%	6	0.89%
No Data	0	0.00%	0	0.00%
Total	169,019,834	100.00%	673	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	2,919,501	1.73%	11	1.31%
6112	2,191,787	1.30%	7	0.83%
4870	1,965,432	1.16%	7	0.83%
2567	1,825,873	1.08%	3	0.36%
2048	1,727,964	1.02%	1	0.12%
3977	1,720,714	1.02%	5	0.60%
2280	1,517,233	0.90%	4	0.48%
3029	1,468,591	0.87%	4	0.48%
2251	1,456,267	0.86%	4	0.48%
2213	1,408,978	0.83%	1	0.12%
Total	18,202,340	10.77%	47	5.60%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	169,019,834	100.00%	839	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	169,019,834	100.00%	839	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	169,019,834	100.00%	839	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	169,019,834	100.00%	839	100.00%



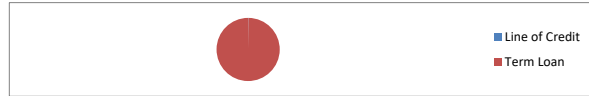
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	146,585,696	86.73%	752	89.63%
Interest Only	22,133,875	13.10%	81	9.65%
Non-Billing	300,263	0.18%	6	0.72%
Total	169,019,834	100.00%	839	100.00%



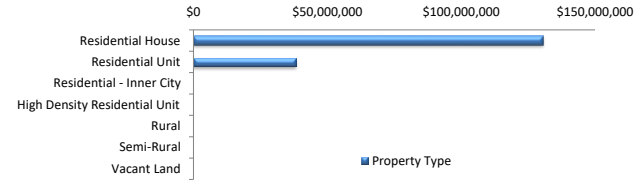
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	300,263	0.18%	6	0.72%
Term Loan	168,719,571	99.82%	833	99.28%
Total	169,019,834	100.00%	839	100.00%



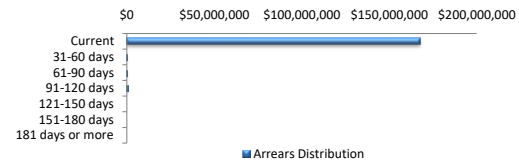
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	130,708,113	77.33%	505	75.04%
Residential Unit	38,311,721	22.67%	168	24.96%
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	169,019,834	100.00%	673	100.00%



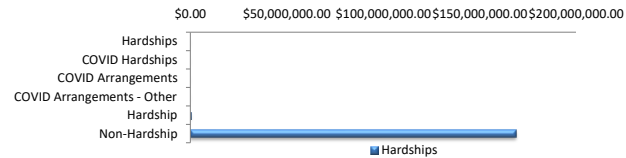
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	167,867,522	99.32%	834	99.40%
31-60 days	298,292	0.18%	1	0.12%
61-90 days	330,180	0.20%	2	0.24%
91-120 days	523,841	0.31%	2	0.24%
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	169,019,834	100.00%	839	100.00%



Hardships

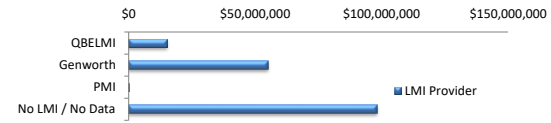
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	279,386	0.17%	1	0.15%
Non-Hardship	168,740,448	99.83%	672	99.85%
Total	169,019,834	100.00%	673	100.00%



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 due to Covid-19

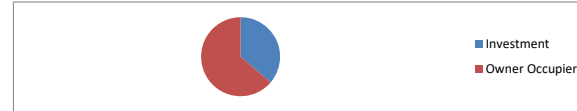
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	15,377,257	9.10%	69	10.25%
Genworth	55,123,343	32.61%	279	41.46%
PMI	113,869	0.07%	1	0.15%
No LMI / No Data	98,405,365	58.22%	324	48.14%
Total	169,019,834	100.00%	673	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	61,276,433	36.25%	283	33.73%
Owner Occupier	107,743,401	63.75%	556	66.27%
Total	169,019,834	100.00%	839	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	523,840.54	2
Loss on Sale - Current Month	0.00	0
Claims on LMI - Current Month	0.00	0
Claims paid by LMI - Current Month	0.00	0
Claims Denied/Reduced - Current Month	0.00	0
Loss covered by Excess Spread- Current Month	0.00	N/A
Accumulated Loss on Sale	0.00	0.00
Accumulated Claims on LMI	0.00	0.00
Accumulated Claims paid by LMI	0.00	0.00
Accumulated Claims Denied/Reduced	0.00	0.00
Accumulated Losses covered by Excess Spread	0.00	0.00