

**AFG Series 2019-1
Collateral Report**



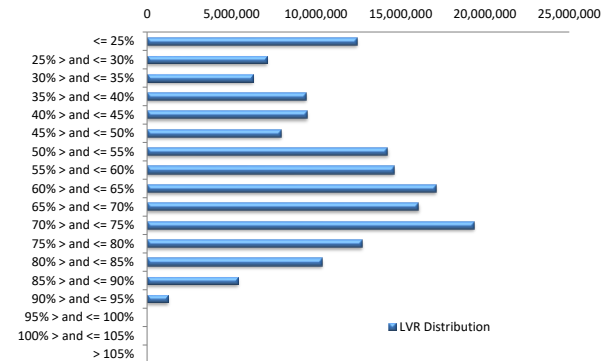
Model Period	39
Collection Period Start	1-Jun-22
Collection Period End	30-Jun-22
No. of Days	30
Interest Period Start	10-Jun-22
Interest Period End	10-Jul-22
No. of Days	31
Determination Date	6-Jul-22
Payment Date	11-Jul-22

Pool Statistics

Closing Balance of Mortgages	163,877,158
No. of Loans (Unconsolidated)	822
No. of Loans (Consolidated)	664
Average Loan Size (Unconsolidated)	199,364
Average Loan Size (Consolidated)	246,803
Largest Loan Size (Unconsolidated)	1,153,985
Largest Loan Size (Consolidated)	1,406,374
Smallest Loan Size (Unconsolidated)	(58,915)
Smallest Loan Size (Consolidated)	(35,839)
Weighted Average Interest Rate	3.80%
Weighted Average LVR	56.88%
Weighted Average Seasoning	67.82
Weighted Average Remaining Term	285.83

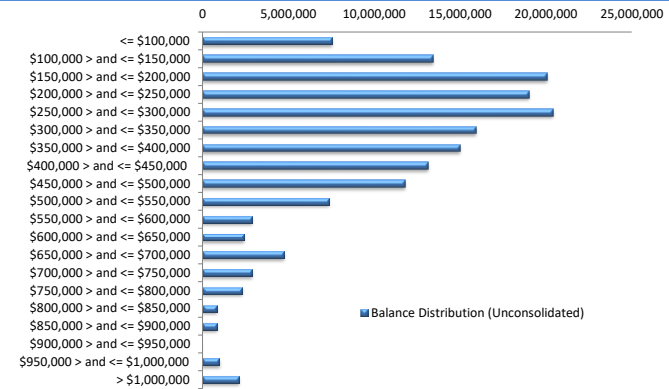
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,443,983	7.59%	185	27.86%
25% > and <= 30%	7,095,550	4.33%	36	5.42%
30% > and <= 35%	6,259,675	3.82%	29	4.37%
35% > and <= 40%	9,435,078	5.76%	38	5.72%
40% > and <= 45%	9,496,728	5.80%	32	4.82%
45% > and <= 50%	7,945,091	4.85%	31	4.67%
50% > and <= 55%	14,247,209	8.69%	45	6.78%
55% > and <= 60%	14,638,474	8.93%	51	7.68%
60% > and <= 65%	17,124,678	10.45%	45	6.78%
65% > and <= 70%	16,084,341	9.81%	47	7.08%
70% > and <= 75%	19,342,036	11.80%	54	8.13%
75% > and <= 80%	12,734,204	7.77%	28	4.22%
80% > and <= 85%	10,383,157	6.34%	27	4.07%
85% > and <= 90%	5,412,405	3.30%	13	1.96%
90% > and <= 95%	1,234,549	0.75%	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	163,877,158	100.00%	664	100.00%



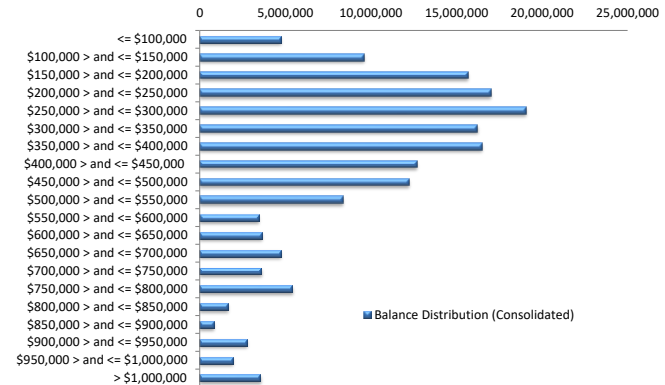
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,533,487	4.60%	254	30.90%
\$100,000 > and <= \$150,000	13,438,166	8.20%	108	13.14%
\$150,000 > and <= \$200,000	20,065,468	12.24%	115	13.99%
\$200,000 > and <= \$250,000	19,032,949	11.61%	84	10.22%
\$250,000 > and <= \$300,000	20,438,209	12.47%	74	9.00%
\$300,000 > and <= \$350,000	15,914,734	9.71%	49	5.96%
\$350,000 > and <= \$400,000	14,998,590	9.15%	40	4.87%
\$400,000 > and <= \$450,000	13,126,632	8.01%	31	3.77%
\$450,000 > and <= \$500,000	11,813,939	7.21%	25	3.04%
\$500,000 > and <= \$550,000	7,375,798	4.50%	14	1.70%
\$550,000 > and <= \$600,000	2,901,374	1.77%	5	0.61%
\$600,000 > and <= \$650,000	2,432,882	1.48%	4	0.49%
\$650,000 > and <= \$700,000	4,732,959	2.89%	7	0.85%
\$700,000 > and <= \$750,000	2,877,120	1.76%	4	0.49%
\$750,000 > and <= \$800,000	2,329,526	1.42%	3	0.36%
\$800,000 > and <= \$850,000	829,291	0.51%	1	0.12%
\$850,000 > and <= \$900,000	879,933	0.54%	1	0.12%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	996,028	0.61%	1	0.12%
> \$1,000,000	2,160,073	1.32%	2	0.24%
Total	163,877,158	100.00%	822	100.00%



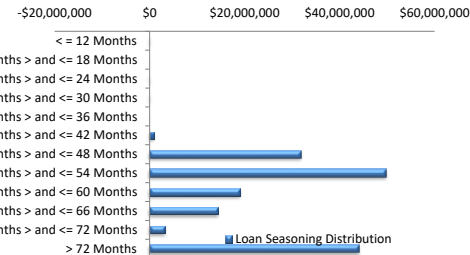
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	4,763,364	2.91%	148	22.29%
\$100,000 > and <= \$150,000	9,590,645	5.85%	74	11.14%
\$150,000 > and <= \$200,000	15,683,602	9.57%	90	13.55%
\$200,000 > and <= \$250,000	17,005,303	10.38%	75	11.30%
\$250,000 > and <= \$300,000	19,053,168	11.63%	69	10.39%
\$300,000 > and <= \$350,000	16,240,056	9.91%	50	7.53%
\$350,000 > and <= \$400,000	16,487,250	10.06%	44	6.63%
\$400,000 > and <= \$450,000	12,722,704	7.76%	30	4.52%
\$450,000 > and <= \$500,000	12,248,800	7.47%	26	3.92%
\$500,000 > and <= \$550,000	8,371,323	5.11%	16	2.41%
\$550,000 > and <= \$600,000	3,481,907	2.12%	6	0.90%
\$600,000 > and <= \$650,000	3,645,737	2.22%	6	0.90%
\$650,000 > and <= \$700,000	4,741,868	2.89%	7	1.05%
\$700,000 > and <= \$750,000	3,615,653	2.21%	5	0.75%
\$750,000 > and <= \$800,000	5,426,972	3.31%	7	1.05%
\$800,000 > and <= \$850,000	1,647,781	1.01%	2	0.30%
\$850,000 > and <= \$900,000	867,409	0.53%	1	0.15%
\$900,000 > and <= \$950,000	2,764,700	1.69%	3	0.45%
\$950,000 > and <= \$1,000,000	1,952,488	1.19%	2	0.30%
> \$1,000,000	3,566,447	2.18%	3	0.45%
Total	163,877,158	100.00%	664	100.00%



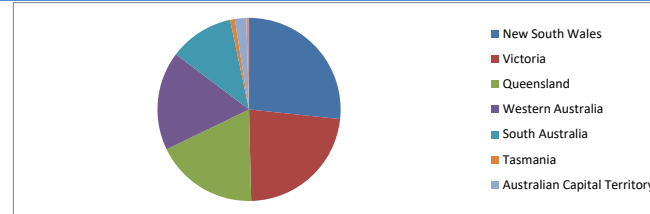
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	169,212	0.10%	1	0.12%
12 Months > and <= 18 Months	(8,075)	0.00%	2	0.24%
18 Months > and <= 24 Months	143,083	0.09%	2	0.24%
24 Months > and <= 30 Months	174,291	0.11%	1	0.12%
30 Months > and <= 36 Months	(285)	0.00%	1	0.12%
36 Months > and <= 42 Months	893,541	0.55%	3	0.36%
42 Months > and <= 48 Months	31,942,216	19.49%	121	14.72%
48 Months > and <= 54 Months	49,835,067	30.41%	198	24.09%
54 Months > and <= 60 Months	19,038,000	11.62%	89	10.83%
60 Months > and <= 66 Months	14,426,744	8.80%	78	9.49%
66 Months > and <= 72 Months	3,191,164	1.95%	19	2.31%
> 72 Months	44,072,200	26.89%	307	37.35%
Total	163,877,158	100.00%	822	100.00%



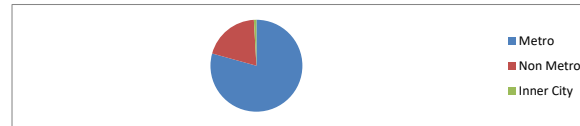
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	43,720,081	26.68%	151	22.74%
Victoria	37,601,731	22.95%	149	22.44%
Queensland	29,848,179	18.21%	128	19.28%
Western Australia	28,572,765	17.44%	112	16.87%
South Australia	18,686,875	11.40%	107	16.11%
Tasmania	1,369,352	0.84%	5	0.75%
Australian Capital Territory	3,278,994	2.00%	10	1.51%
Northern Territory	799,181	0.49%	2	0.30%
No Data	0	0.00%	0	0.00%
Total	163,877,158	100.00%	664	100.00%



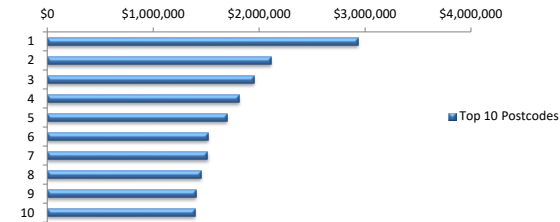
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	129,948,904	79.30%	506	76.20%
Non Metro	32,453,241	19.80%	152	22.89%
Inner City	1,475,014	0.90%	6	0.90%
No Data	0	0.00%	0	0.00%
Total	163,877,158	100.00%	664	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	2,935,700	1.79%	11	1.34%
6112	2,116,511	1.29%	7	0.85%
4870	1,953,131	1.19%	7	0.85%
2567	1,814,877	1.11%	3	0.36%
3977	1,702,110	1.04%	5	0.61%
2280	1,518,700	0.93%	4	0.49%
2251	1,515,296	0.92%	4	0.49%
3029	1,452,368	0.89%	4	0.49%
2213	1,406,374	0.86%	1	0.12%
2570	1,396,738	0.85%	2	0.24%
Total	17,811,805	10.87%	48	5.84%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	163,877,158	100.00%	822	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	163,877,158	100.00%	822	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	163,877,158	100.00%	822	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	163,877,158	100.00%	822	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	144,007,448	87.88%	735	89.42%
Interest Only	19,621,297	11.97%	81	9.85%
Non-Billing	248,413	0.15%	6	0.73%
Total	163,877,158	100.00%	822	100.00%



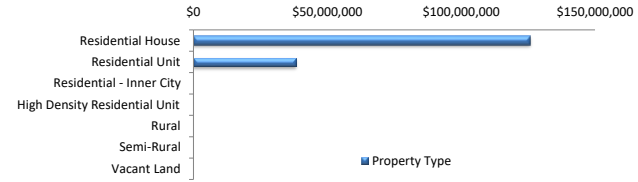
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	248,413	0.15%	6	0.73%
Term Loan	163,628,745	99.85%	816	99.27%
Total	163,877,158	100.00%	822	100.00%



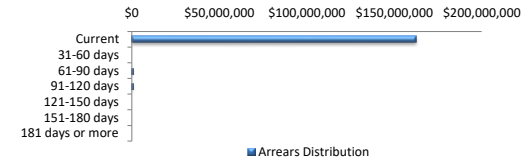
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	125,661,418	76.68%	496	74.70%
Residential Unit	38,215,740	23.32%	168	25.30%
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	163,877,158	100.00%	664	100.00%



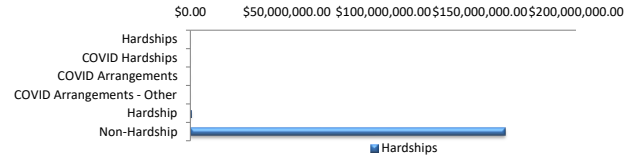
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	162,774,867	99.33%	818	99.51%
31-60 days	0	0.00%	0	0.00%
61-90 days	582,105	0.36%	2	0.24%
91-120 days	520,186	0.32%	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	163,877,158	100.00%	822	100.00%



Hardships

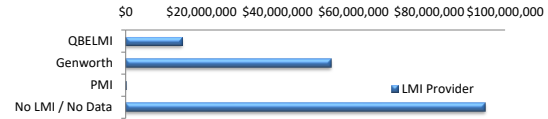
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	579,457	0.35%	2	0.30%
Non-Hardship	163,297,701	99.65%	662	99.70%
Total	163,877,158	100.00%	664	100.00%



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

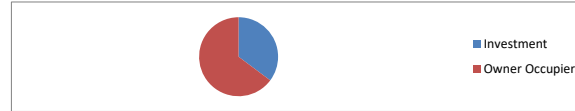
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	14,980,812	9.14%	68	10.24%
Genworth	54,071,545	33.00%	278	41.87%
PMI	113,377	0.07%	1	0.15%
No LMI / No Data	94,711,425	57.79%	317	47.74%
Total	163,877,158	100.00%	664	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	57,694,699	35.21%	276	33.58%
Owner Occupier	106,182,459	64.79%	546	66.42%
Total	163,877,158	100.00%	822	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	520,186.27	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