

AFG Series 2019-1
Collateral Report



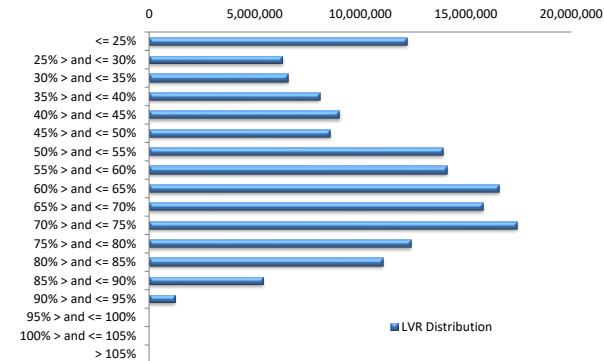
Model Period	40
Collection Period Start	1-Jul-22
Collection Period End	31-Jul-22
No. of Days	31
Interest Period Start	11-Jul-22
Interest Period End	9-Aug-22
No. of Days	30
Determination Date	5-Aug-22
Payment Date	10-Aug-22

Pool Statistics

Closing Balance of Mortgages	158,907,352
No. of Loans (Unconsolidated)	785
No. of Loans (Consolidated)	647
Average Loan Size (Unconsolidated)	202,430
Average Loan Size (Consolidated)	245,606
Largest Loan Size (Unconsolidated)	1,151,599
Largest Loan Size (Consolidated)	1,404,251
Smallest Loan Size (Unconsolidated)	(65,767)
Smallest Loan Size (Consolidated)	(21,839)
Weighted Average Interest Rate	4.37%
Weighted Average LVR	57.01%
Weighted Average Seasoning	69.03
Weighted Average Remaining Term	284.51

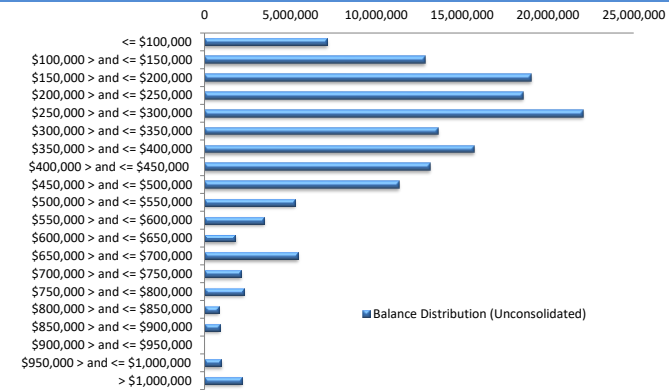
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,215,003	7.69%	179	27.67%
25% > and <= 30%	6,326,957	3.98%	32	4.95%
30% > and <= 35%	6,607,607	4.16%	30	4.64%
35% > and <= 40%	8,083,455	5.09%	34	5.26%
40% > and <= 45%	9,031,485	5.68%	30	4.64%
45% > and <= 50%	8,599,391	5.41%	34	5.26%
50% > and <= 55%	13,933,234	8.77%	46	7.11%
55% > and <= 60%	14,109,329	8.88%	50	7.73%
60% > and <= 65%	16,589,059	10.44%	44	6.80%
65% > and <= 70%	15,814,900	9.95%	46	7.11%
70% > and <= 75%	17,435,421	10.97%	51	7.88%
75% > and <= 80%	12,417,835	7.81%	27	4.17%
80% > and <= 85%	11,096,374	6.98%	28	4.33%
85% > and <= 90%	5,410,980	3.41%	13	2.01%
90% > and <= 95%	1,236,322	0.78%	3	0.46%
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	158,907,352	100.00%	647	100.00%



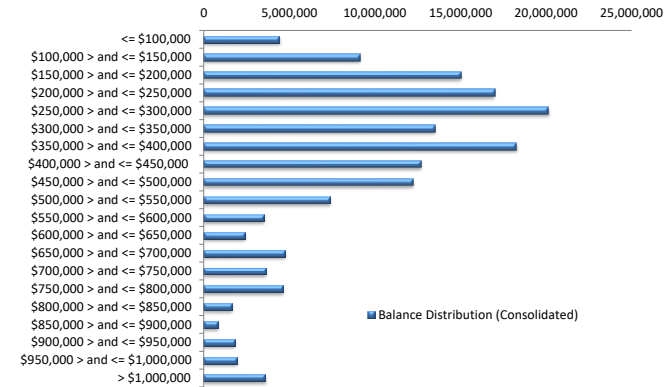
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,146,020	4.50%	232	29.55%
\$100,000 > and <= \$150,000	12,879,368	8.10%	104	13.25%
\$150,000 > and <= \$200,000	19,037,980	11.98%	110	14.01%
\$200,000 > and <= \$250,000	18,564,699	11.68%	82	10.45%
\$250,000 > and <= \$300,000	22,049,321	13.88%	80	10.19%
\$300,000 > and <= \$350,000	13,623,978	8.57%	42	5.35%
\$350,000 > and <= \$400,000	15,715,291	9.89%	42	5.35%
\$400,000 > and <= \$450,000	13,135,986	8.27%	31	3.95%
\$450,000 > and <= \$500,000	11,344,277	7.14%	24	3.06%
\$500,000 > and <= \$550,000	5,291,112	3.33%	10	1.27%
\$550,000 > and <= \$600,000	3,454,655	2.17%	6	0.76%
\$600,000 > and <= \$650,000	1,821,029	1.15%	3	0.38%
\$650,000 > and <= \$700,000	5,437,288	3.42%	8	1.02%
\$700,000 > and <= \$750,000	2,166,823	1.36%	3	0.38%
\$750,000 > and <= \$800,000	2,326,283	1.46%	3	0.38%
\$800,000 > and <= \$850,000	827,157	0.52%	1	0.13%
\$850,000 > and <= \$900,000	883,413	0.56%	1	0.13%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	994,344	0.63%	1	0.13%
> \$1,000,000	2,208,330	1.39%	2	0.25%
Total	158,907,352	100.00%	785	100.00%



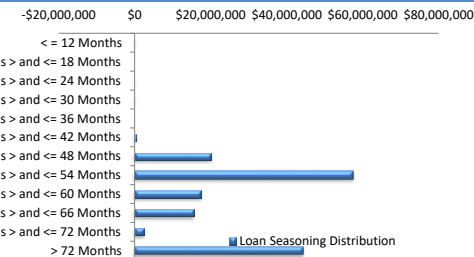
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	4,439,290	2.79%	142	21.95%
\$100,000 > and <= \$150,000	9,135,930	5.75%	71	10.97%
\$150,000 > and <= \$200,000	15,036,172	9.46%	87	13.45%
\$200,000 > and <= \$250,000	17,001,312	10.70%	75	11.59%
\$250,000 > and <= \$300,000	20,150,635	12.68%	73	11.28%
\$300,000 > and <= \$350,000	13,501,593	8.50%	42	6.49%
\$350,000 > and <= \$400,000	18,282,379	11.51%	49	7.57%
\$400,000 > and <= \$450,000	12,711,794	8.00%	30	4.64%
\$450,000 > and <= \$500,000	12,248,124	7.71%	26	4.02%
\$500,000 > and <= \$550,000	7,405,101	4.66%	14	2.16%
\$550,000 > and <= \$600,000	3,530,133	2.22%	6	0.93%
\$600,000 > and <= \$650,000	2,432,514	1.53%	4	0.62%
\$650,000 > and <= \$700,000	4,769,007	3.00%	7	1.08%
\$700,000 > and <= \$750,000	3,656,996	2.30%	5	0.77%
\$750,000 > and <= \$800,000	4,673,287	2.94%	6	0.93%
\$800,000 > and <= \$850,000	1,646,294	1.04%	2	0.31%
\$850,000 > and <= \$900,000	864,637	0.54%	1	0.15%
\$900,000 > and <= \$950,000	1,854,969	1.17%	2	0.31%
\$950,000 > and <= \$1,000,000	1,954,604	1.23%	2	0.31%
> \$1,000,000	3,612,580	2.27%	3	0.46%
Total	158,907,352	100.00%	647	100.00%



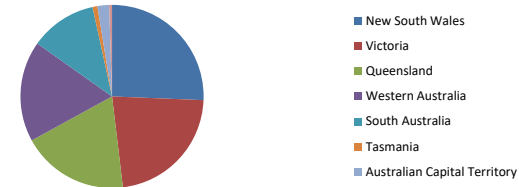
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	168,829	0.11%	1	0.13%
12 Months > and <= 18 Months	(15,549)	-0.01%	2	0.25%
18 Months > and <= 24 Months	118,892	0.07%	1	0.13%
24 Months > and <= 30 Months	198,241	0.12%	2	0.25%
30 Months > and <= 36 Months	(62)	0.00%	1	0.13%
36 Months > and <= 42 Months	537,189	0.34%	2	0.25%
42 Months > and <= 48 Months	20,135,124	12.67%	76	9.68%
48 Months > and <= 54 Months	57,614,979	36.26%	221	28.15%
54 Months > and <= 60 Months	17,446,203	10.98%	78	9.94%
60 Months > and <= 66 Months	15,620,581	9.83%	81	10.32%
66 Months > and <= 72 Months	2,599,174	1.64%	18	2.29%
> 72 Months	44,483,749	27.99%	302	38.47%
Total	158,907,352	100.00%	785	100.00%



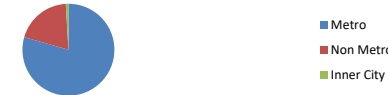
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	40,753,509	25.65%	144	22.26%
Victoria	35,685,174	22.46%	144	22.26%
Queensland	30,067,639	18.92%	126	19.47%
Western Australia	28,257,940	17.78%	110	17.00%
South Australia	18,699,725	11.77%	106	16.38%
Tasmania	1,367,076	0.86%	5	0.77%
Australian Capital Territory	3,275,408	2.06%	10	1.55%
Northern Territory	800,881	0.50%	2	0.31%
No Data	0	0.00%	0	0.00%
Total	158,907,352	100.00%	647	100.00%



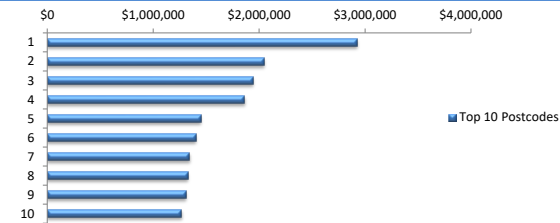
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	126,192,165	79.41%	495	76.51%
Non Metro	31,244,345	19.66%	146	22.57%
Inner City	1,470,843	0.93%	6	0.93%
No Data	0	0.00%	0	0.00%
Total	158,907,352	100.00%	647	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	2,926,995	1.84%	11	1.40%
6112	2,050,670	1.29%	7	0.89%
4870	1,943,834	1.22%	7	0.89%
2567	1,864,537	1.17%	3	0.38%
3029	1,449,899	0.91%	4	0.51%
2213	1,404,251	0.88%	1	0.13%
6171	1,344,328	0.85%	4	0.51%
2251	1,331,936	0.84%	4	0.51%
3020	1,311,132	0.83%	3	0.38%
2170	1,268,793	0.80%	4	0.51%
Total	16,896,374	10.63%	48	6.11%



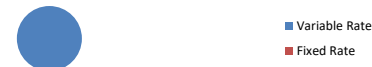
Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	158,907,352	100.00%	785	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	158,907,352	100.00%	785	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	158,907,352	100.00%	785	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	158,907,352	100.00%	785	100.00%



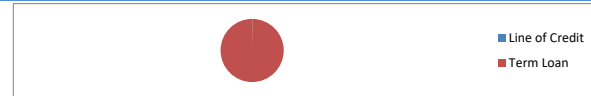
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	138,805,018	87.35%	704	89.68%
Interest Only	19,854,291	12.49%	76	9.68%
Non-Billing	248,043	0.16%	5	0.64%
Total	158,907,352	100.00%	785	100.00%



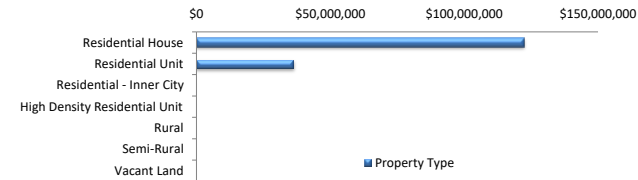
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	248,043	0.16%	5	0.64%
Term Loan	158,659,309	99.84%	780	99.36%
Total	158,907,352	100.00%	785	100.00%



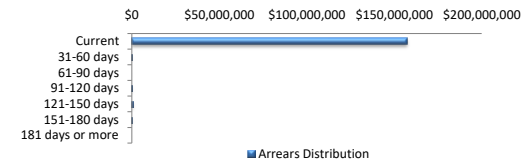
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	122,589,527	77.15%	484	74.81%
Residential Unit	36,317,825	22.85%	163	25.19%
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	158,907,352	100.00%	647	100.00%



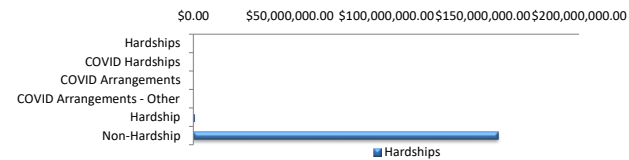
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	157,637,400	99.20%	780	99.36%
31-60 days	165,192	0.10%	1	0.13%
61-90 days	0	0.00%	0	0.00%
91-120 days	282,224	0.18%	1	0.13%
121-150 days	581,598	0.37%	2	0.25%
151-180 days	240,938	0.15%	1	0.13%
181 days or more	0	0.00%	0	0.00%
Total	158,907,352	100.00%	785	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	581,598	0.37%	2	0.31%
Non-Hardship	158,325,754	99.63%	645	99.69%
Total	158,907,352	100.00%	647	100.00%

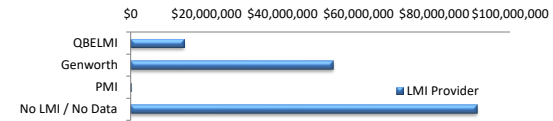


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

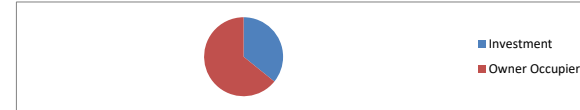
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	14,070,551	8.85%	64	9.89%
Genworth	53,435,724	33.63%	275	42.50%
PMI	112,976	0.07%	1	0.15%
No LMI / No Data	91,288,102	57.45%	307	47.45%
Total	158,907,352	100.00%	647	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	56,870,586	35.79%	266	33.89%
Owner Occupier	102,036,766	64.21%	519	66.11%
Total	158,907,352	100.00%	785	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	1,104,760.23	4
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