

AFG Series 2019-2
Collateral Report



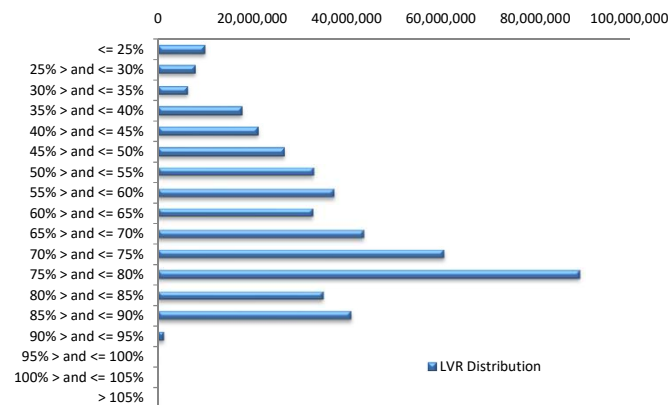
Model Period	3
Collection Period Start	1-Jan-20
Collection Period End	31-Jan-20
No. of Days	31
Interest Period Start	10-Jan-20
Interest Period End	9-Feb-20
No. of Days	31
Determination Date	5-Feb-20
Payment Date	10-Feb-20

Pool Statistics

Closing Balance of Mortgages	463,245,152
No. of Loans (Unconsolidated)	1,487
No. of Loans (Consolidated)	1,149
Average Loan Size (Unconsolidated)	311,530
Average Loan Size (Consolidated)	403,172
Largest Loan Size (Unconsolidated)	1,587,947
Largest Loan Size (Consolidated)	2,205,631
Smallest Loan Size (Unconsolidated)	(107,323)
Smallest Loan Size (Consolidated)	(15,580)
Weighted Average Interest Rate	3.43%
Weighted Average LVR	65.22%
Weighted Average Seasoning	13.79
Weighted Average Remaining Term	337.35

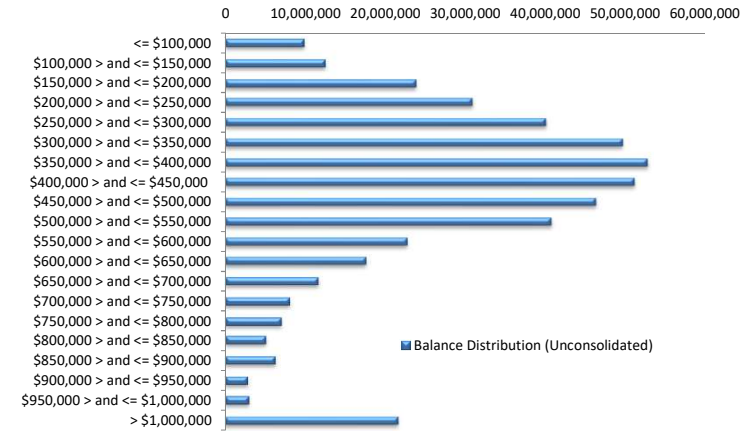
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,864,262	2.13%	94	8.18%
25% > and <= 30%	7,890,294	1.70%	26	2.26%
30% > and <= 35%	6,295,759	1.36%	24	2.09%
35% > and <= 40%	17,649,203	3.81%	56	4.87%
40% > and <= 45%	21,052,718	4.54%	57	4.96%
45% > and <= 50%	26,813,589	5.79%	71	6.18%
50% > and <= 55%	33,023,933	7.13%	80	6.96%
55% > and <= 60%	37,392,031	8.07%	82	7.14%
60% > and <= 65%	32,801,644	7.08%	70	6.09%
65% > and <= 70%	43,589,020	9.41%	97	8.44%
70% > and <= 75%	60,497,724	13.06%	123	10.70%
75% > and <= 80%	89,290,676	19.28%	193	16.80%
80% > and <= 85%	35,025,468	7.56%	83	7.22%
85% > and <= 90%	40,915,813	8.83%	91	7.92%
90% > and <= 95%	1,143,017	0.25%	2	0.17%
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	463,245,152	100.00%	1,149	100.00%



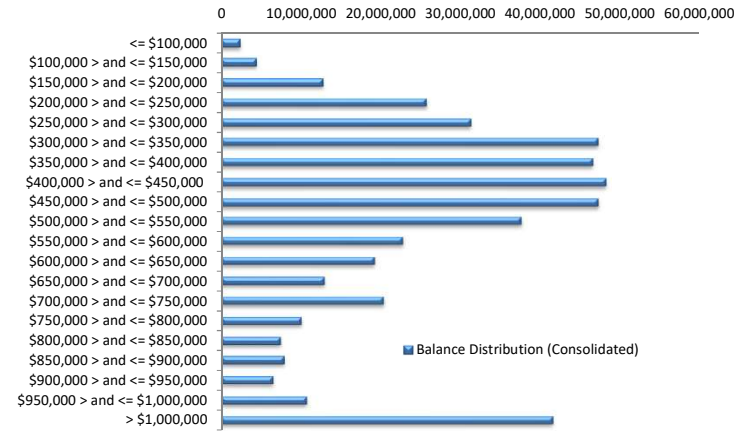
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,867,344	2.13%	236	15.87%
\$100,000 > and <= \$150,000	12,507,509	2.70%	100	6.72%
\$150,000 > and <= \$200,000	23,840,389	5.15%	134	9.01%
\$200,000 > and <= \$250,000	30,942,058	6.68%	137	9.21%
\$250,000 > and <= \$300,000	40,124,949	8.66%	146	9.82%
\$300,000 > and <= \$350,000	49,654,904	10.72%	153	10.29%
\$350,000 > and <= \$400,000	52,803,799	11.40%	142	9.55%
\$400,000 > and <= \$450,000	51,140,984	11.04%	121	8.14%
\$450,000 > and <= \$500,000	46,312,034	10.00%	98	6.59%
\$500,000 > and <= \$550,000	40,776,215	8.80%	78	5.25%
\$550,000 > and <= \$600,000	22,754,450	4.91%	40	2.69%
\$600,000 > and <= \$650,000	17,512,382	3.78%	28	1.88%
\$650,000 > and <= \$700,000	11,552,810	2.49%	17	1.14%
\$700,000 > and <= \$750,000	8,013,098	1.73%	11	0.74%
\$750,000 > and <= \$800,000	6,966,756	1.50%	9	0.61%
\$800,000 > and <= \$850,000	5,009,284	1.08%	6	0.40%
\$850,000 > and <= \$900,000	6,163,093	1.33%	7	0.47%
\$900,000 > and <= \$950,000	2,767,901	0.60%	3	0.20%
\$950,000 > and <= \$1,000,000	2,947,430	0.64%	3	0.20%
> \$1,000,000	21,587,764	4.66%	18	1.21%
Total	463,245,152	100.00%	1,487	100.00%



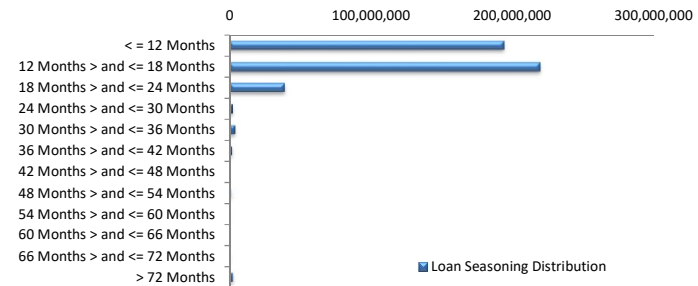
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,355,354	0.51%	59	5.13%
\$100,000 > and <= \$150,000	4,428,526	0.96%	34	2.96%
\$150,000 > and <= \$200,000	12,762,106	2.75%	71	6.18%
\$200,000 > and <= \$250,000	25,758,443	5.56%	114	9.92%
\$250,000 > and <= \$300,000	31,265,715	6.75%	113	9.83%
\$300,000 > and <= \$350,000	47,339,837	10.22%	146	12.71%
\$350,000 > and <= \$400,000	46,604,995	10.06%	125	10.88%
\$400,000 > and <= \$450,000	48,263,976	10.42%	114	9.92%
\$450,000 > and <= \$500,000	47,363,772	10.22%	100	8.70%
\$500,000 > and <= \$550,000	37,609,626	8.12%	72	6.27%
\$550,000 > and <= \$600,000	22,765,689	4.91%	40	3.48%
\$600,000 > and <= \$650,000	19,253,626	4.16%	31	2.70%
\$650,000 > and <= \$700,000	12,911,589	2.79%	19	1.65%
\$700,000 > and <= \$750,000	20,368,789	4.40%	28	2.44%
\$750,000 > and <= \$800,000	10,056,592	2.17%	13	1.13%
\$800,000 > and <= \$850,000	7,442,035	1.61%	9	0.78%
\$850,000 > and <= \$900,000	7,908,581	1.71%	9	0.78%
\$900,000 > and <= \$950,000	6,500,559	1.40%	7	0.61%
\$950,000 > and <= \$1,000,000	10,715,115	2.31%	11	0.96%
> \$1,000,000	41,570,228	8.97%	34	2.96%
Total	463,245,152	100.00%	1,149	100.00%



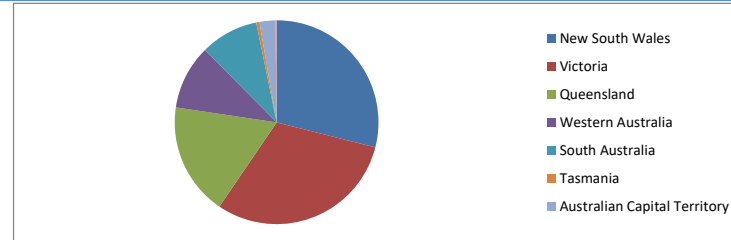
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	194,038,652	41.89%	602	40.48%
12 Months > and <= 18 Months	219,286,682	47.34%	679	45.66%
18 Months > and <= 24 Months	38,700,966	8.35%	128	8.61%
24 Months > and <= 30 Months	1,897,646	0.41%	11	0.74%
30 Months > and <= 36 Months	3,681,915	0.79%	12	0.81%
36 Months > and <= 42 Months	1,572,627	0.34%	9	0.61%
42 Months > and <= 48 Months	77,417	0.02%	1	0.07%
48 Months > and <= 54 Months	1,019,637	0.22%	7	0.47%
54 Months > and <= 60 Months	214,049	0.05%	2	0.13%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	414,204	0.09%	3	0.20%
> 72 Months	2,341,356	0.51%	33	2.22%
Total	463,245,152	100.00%	1,487	100.00%



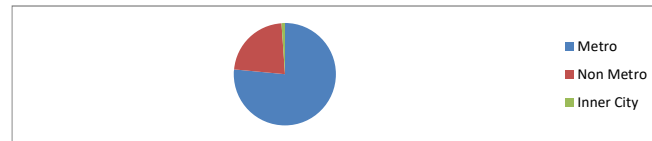
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	134,045,560	28.94%	276	24.02%
Victoria	141,540,415	30.55%	336	29.24%
Queensland	82,623,950	17.84%	235	20.45%
Western Australia	47,458,589	10.24%	131	11.40%
South Australia	42,696,666	9.22%	132	11.49%
Tasmania	2,466,766	0.53%	9	0.78%
Australian Capital Territory	11,430,806	2.47%	28	2.44%
Northern Territory	982,401	0.21%	2	0.17%
No Data	0	0.00%	0	0.00%
Total	463,245,152	100.00%	1,149	100.00%



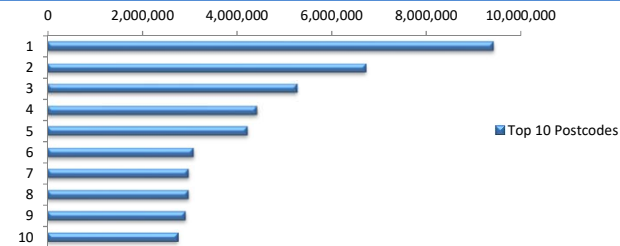
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	354,509,532	76.53%	861	74.93%
Non Metro	103,651,294	22.38%	273	23.76%
Inner City	5,084,326	1.10%	15	1.31%
No Data	0	0.00%	0	0.00%
Total	463,245,152	100.00%	1,149	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	9,432,447	2.04%	20	1.34%
3029	6,717,735	1.45%	18	1.21%
3064	5,264,028	1.14%	14	0.94%
2259	4,423,162	0.95%	10	0.67%
3030	4,224,868	0.91%	10	0.67%
3056	3,078,214	0.66%	6	0.40%
4879	2,969,756	0.64%	5	0.34%
2261	2,965,816	0.64%	7	0.47%
4214	2,908,036	0.63%	8	0.54%
3754	2,753,071	0.59%	5	0.34%
Total	44,737,131	9.66%	103	6.93%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	463,245,152	100.00%	1,487	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	463,245,152	100.00%	1,487	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	463,245,152	100.00%	1,487	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	463,245,152	100.00%	1,487	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	395,628,794	85.40%	1,254	84.33%
Interest Only	67,523,837	14.58%	231	15.53%
Non-Billing	92,521	0.02%	2	0.13%
Total	463,245,152	100.00%	1,487	100.00%



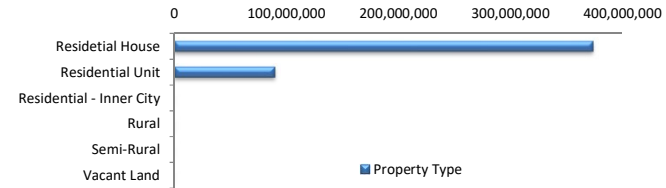
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	92,521	0.02%	2	0.13%
Term Loan	463,152,631	99.98%	1,485	99.87%
Total	463,245,152	100.00%	1,487	100.00%



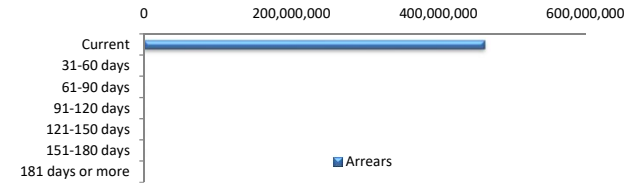
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	373,507,178	80.63%	897	78.07%
Residential Unit	89,484,521	19.32%	251	21.85%
Residential - Inner City	0	0.00%	0	0.00%
Rural	253,454	0.05%	1	0.09%
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	463,245,152	100.00%	1,149	100.00%



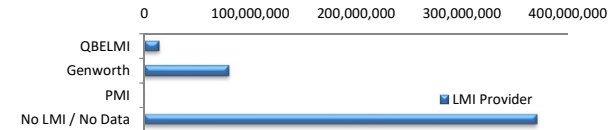
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	463,245,152	100.00%	1,487	100.00%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
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	463,245,152	100.00%	1,487	100.00%



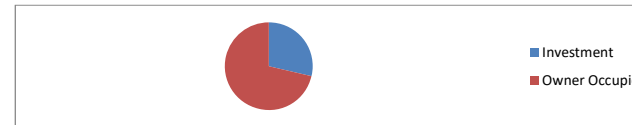
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	13,576,070	2.93%	32	2.79%
Genworth	79,231,123	17.10%	215	18.71%
PMI	0	0.00%	0	0.00%
No LMI / No Data	370,437,960	79.97%	902	78.50%
Total	463,245,152	100.00%	1,149	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	132,650,549	28.64%	423	28.45%
Owner Occupier	330,594,604	71.36%	1,064	71.55%
Total	463,245,152	100.00%	1,487	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0.00
Loss on Sale	0.00	0.00
Claims on LMI	0.00	0.00
Claims paid by LMI	0.00	0.00
Claims Denied/Reduced	0.00	0.00
Loss covered by Excess Spread	0.00	N/A