

AFG Series 2019-2
Collateral Report



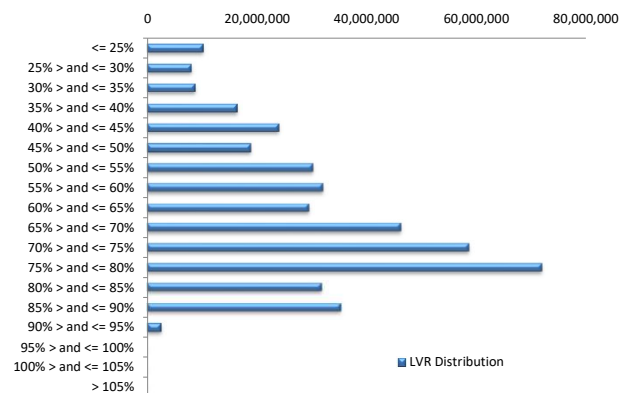
| | |
|-------------------------|-----------|
| Model Period | 8 |
| Collection Period Start | 1-Jun-20 |
| Collection Period End | 30-Jun-20 |
| No. of Days | 30 |
| Interest Period Start | 10-Jun-20 |
| Interest Period End | 9-Jul-20 |
| No. of Days | 30 |
| Determination Date | 7-Jul-20 |
| Payment Date | 10-Jul-20 |

Pool Statistics

| | |
|-------------------------------------|-------------|
| Closing Balance of Mortgages | 423,039,834 |
| No. of Loans (Unconsolidated) | 1,403 |
| No. of Loans (Consolidated) | 1,078 |
| Average Loan Size (Unconsolidated) | 301,525 |
| Average Loan Size (Consolidated) | 392,430 |
| Largest Loan Size (Unconsolidated) | 1,588,875 |
| Largest Loan Size (Consolidated) | 2,204,607 |
| Smallest Loan Size (Unconsolidated) | (10,585) |
| Smallest Loan Size (Consolidated) | (4,491) |
| Weighted Average Interest Rate | 3.18% |
| Weighted Average LVR | 64.48% |
| Weighted Average Seasoning | 18.78 |
| Weighted Average Remaining Term | 332.39 |

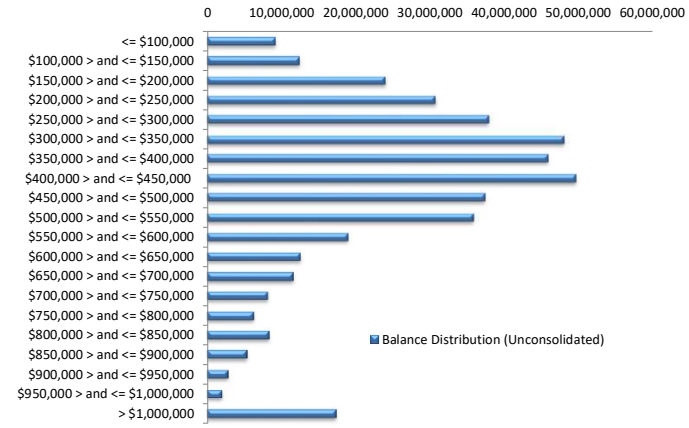
LVR Distribution

| Current LTV | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25% | 10,123,594 | 2.39% | 96 | 8.91% |
| 25% > and <= 30% | 7,942,090 | 1.88% | 27 | 2.50% |
| 30% > and <= 35% | 8,535,516 | 2.02% | 33 | 3.06% |
| 35% > and <= 40% | 16,162,950 | 3.82% | 54 | 5.01% |
| 40% > and <= 45% | 23,770,590 | 5.62% | 62 | 5.75% |
| 45% > and <= 50% | 18,665,748 | 4.41% | 53 | 4.92% |
| 50% > and <= 55% | 30,195,592 | 7.14% | 71 | 6.59% |
| 55% > and <= 60% | 31,995,216 | 7.56% | 76 | 7.05% |
| 60% > and <= 65% | 29,383,114 | 6.95% | 66 | 6.12% |
| 65% > and <= 70% | 46,260,395 | 10.94% | 101 | 9.37% |
| 70% > and <= 75% | 58,595,884 | 13.85% | 119 | 11.04% |
| 75% > and <= 80% | 71,899,450 | 17.00% | 160 | 14.84% |
| 80% > and <= 85% | 31,756,983 | 7.51% | 77 | 7.14% |
| 85% > and <= 90% | 35,256,214 | 8.33% | 79 | 7.33% |
| 90% > and <= 95% | 2,496,498 | 0.59% | 4 | 0.37% |
| 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 | 423,039,834 | 100.00% | 1,078 | 100.00% |



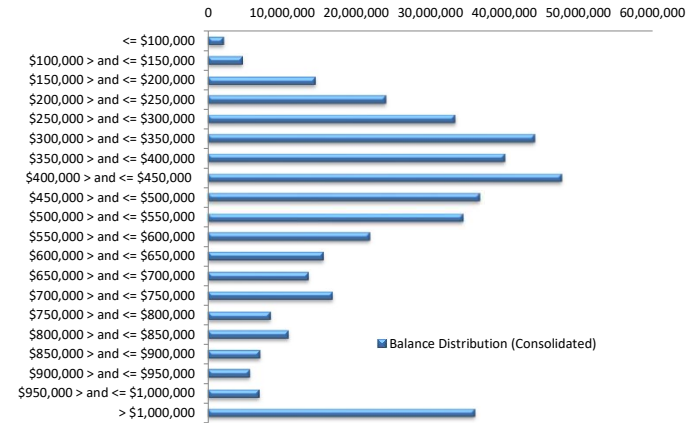
Balance Distribution (Unconsolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|--------------|----------------|
| <= \$100,000 | 9,022,237 | 2.13% | 240 | 17.11% |
| \$100,000 > and <= \$150,000 | 12,315,902 | 2.91% | 98 | 6.99% |
| \$150,000 > and <= \$200,000 | 24,004,424 | 5.67% | 134 | 9.55% |
| \$200,000 > and <= \$250,000 | 30,718,075 | 7.26% | 135 | 9.62% |
| \$250,000 > and <= \$300,000 | 37,952,346 | 8.97% | 137 | 9.76% |
| \$300,000 > and <= \$350,000 | 48,099,730 | 11.37% | 147 | 10.48% |
| \$350,000 > and <= \$400,000 | 45,835,545 | 10.83% | 123 | 8.77% |
| \$400,000 > and <= \$450,000 | 49,587,662 | 11.72% | 117 | 8.34% |
| \$450,000 > and <= \$500,000 | 37,365,229 | 8.83% | 79 | 5.63% |
| \$500,000 > and <= \$550,000 | 35,796,330 | 8.46% | 69 | 4.92% |
| \$550,000 > and <= \$600,000 | 18,861,936 | 4.46% | 33 | 2.35% |
| \$600,000 > and <= \$650,000 | 12,442,117 | 2.94% | 20 | 1.43% |
| \$650,000 > and <= \$700,000 | 11,456,715 | 2.71% | 17 | 1.21% |
| \$700,000 > and <= \$750,000 | 8,009,332 | 1.89% | 11 | 0.78% |
| \$750,000 > and <= \$800,000 | 6,139,118 | 1.45% | 8 | 0.57% |
| \$800,000 > and <= \$850,000 | 8,250,606 | 1.95% | 10 | 0.71% |
| \$850,000 > and <= \$900,000 | 5,195,811 | 1.23% | 6 | 0.43% |
| \$900,000 > and <= \$950,000 | 2,731,344 | 0.65% | 3 | 0.21% |
| \$950,000 > and <= \$1,000,000 | 1,937,531 | 0.46% | 2 | 0.14% |
| > \$1,000,000 | 17,317,844 | 4.09% | 14 | 1.00% |
| Total | 423,039,834 | 100.00% | 1,403 | 100.00% |



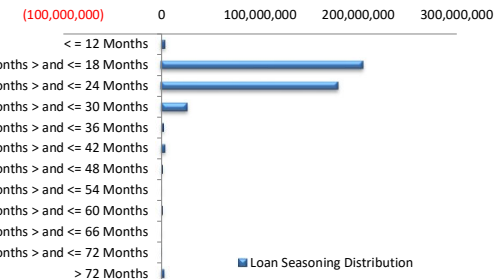
Balance Distribution (Consolidated)

| Current Balance | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------------|--------------------|----------------|----------------------|----------------|
| <= \$100,000 | 2,021,347 | 0.48% | 60 | 5.57% |
| \$100,000 > and <= \$150,000 | 4,655,122 | 1.10% | 35 | 3.25% |
| \$150,000 > and <= \$200,000 | 14,472,041 | 3.42% | 80 | 7.42% |
| \$200,000 > and <= \$250,000 | 24,001,828 | 5.67% | 106 | 9.83% |
| \$250,000 > and <= \$300,000 | 33,334,392 | 7.88% | 120 | 11.13% |
| \$300,000 > and <= \$350,000 | 44,008,898 | 10.40% | 135 | 12.52% |
| \$350,000 > and <= \$400,000 | 40,042,879 | 9.47% | 107 | 9.93% |
| \$400,000 > and <= \$450,000 | 47,629,759 | 11.26% | 112 | 10.39% |
| \$450,000 > and <= \$500,000 | 36,577,209 | 8.65% | 77 | 7.14% |
| \$500,000 > and <= \$550,000 | 34,320,988 | 8.11% | 66 | 6.12% |
| \$550,000 > and <= \$600,000 | 21,725,149 | 5.14% | 38 | 3.53% |
| \$600,000 > and <= \$650,000 | 15,528,331 | 3.67% | 25 | 2.32% |
| \$650,000 > and <= \$700,000 | 13,541,100 | 3.20% | 20 | 1.86% |
| \$700,000 > and <= \$750,000 | 16,730,857 | 3.95% | 23 | 2.13% |
| \$750,000 > and <= \$800,000 | 8,404,501 | 1.99% | 11 | 1.02% |
| \$800,000 > and <= \$850,000 | 10,708,279 | 2.53% | 13 | 1.21% |
| \$850,000 > and <= \$900,000 | 6,984,127 | 1.65% | 8 | 0.74% |
| \$900,000 > and <= \$950,000 | 5,540,941 | 1.31% | 6 | 0.56% |
| \$950,000 > and <= \$1,000,000 | 6,788,793 | 1.60% | 7 | 0.65% |
| > \$1,000,000 | 36,023,293 | 8.52% | 29 | 2.69% |
| Total | 423,039,834 | 100.00% | 1,078 | 100.00% |



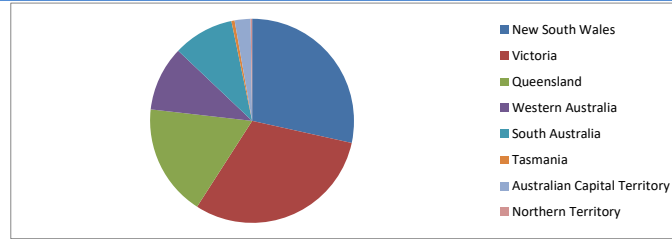
Loan Seasoning Distribution

| Seasoning (Months) | Balance | % Balance | Loan Count | % Loan Count |
|------------------------------|--------------------|----------------|--------------|----------------|
| <= 12 Months | 3,394,671 | 0.80% | 17 | 1.21% |
| 12 Months > and <= 18 Months | 204,174,876 | 48.26% | 652 | 46.47% |
| 18 Months > and <= 24 Months | 179,281,923 | 42.38% | 573 | 40.84% |
| 24 Months > and <= 30 Months | 25,994,711 | 6.14% | 90 | 6.41% |
| 30 Months > and <= 36 Months | 1,820,951 | 0.43% | 9 | 0.64% |
| 36 Months > and <= 42 Months | 3,480,095 | 0.82% | 13 | 0.93% |
| 42 Months > and <= 48 Months | 943,998 | 0.22% | 5 | 0.36% |
| 48 Months > and <= 54 Months | 76,632 | 0.02% | 1 | 0.07% |
| 54 Months > and <= 60 Months | 762,819 | 0.18% | 7 | 0.50% |
| 60 Months > and <= 66 Months | 218,111 | 0.05% | 2 | 0.14% |
| 66 Months > and <= 72 Months | (1,430) | 0.00% | 1 | 0.07% |
| > 72 Months | 2,892,477 | 0.68% | 33 | 2.35% |
| Total | 423,039,834 | 100.00% | 1,403 | 100.00% |



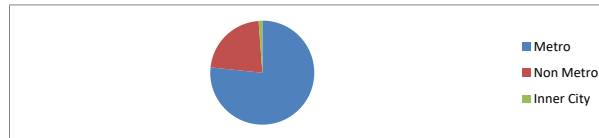
Geographic Distribution

| Jurisdiction State | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales | 120,439,917 | 28.47% | 258 | 23.93% |
| Victoria | 129,368,696 | 30.58% | 311 | 28.85% |
| Queensland | 75,100,152 | 17.75% | 221 | 20.50% |
| Western Australia | 43,449,316 | 10.27% | 125 | 11.60% |
| South Australia | 40,891,569 | 9.67% | 126 | 11.69% |
| Tasmania | 2,240,637 | 0.53% | 8 | 0.74% |
| Australian Capital Territory | 10,479,034 | 2.48% | 26 | 2.41% |
| Northern Territory | 1,070,513 | 0.25% | 2 | 0.19% |
| No Data | 0 | 0.00% | 1 | 0.09% |
| Total | 423,039,834 | 100.00% | 1,078 | 100.00% |



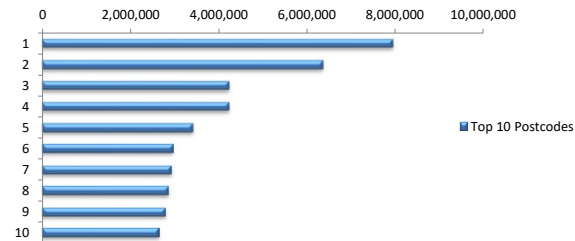
Locality

| S&P Category | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro | 324,073,142 | 76.61% | 808 | 74.95% |
| Non Metro | 93,978,189 | 22.21% | 254 | 23.56% |
| Inner City | 4,988,503 | 1.18% | 15 | 1.39% |
| No Data | 0 | 0.00% | 1 | 0.09% |
| Total | 423,039,834 | 100.00% | 1,078 | 100.00% |



Top 10 Postcodes

| Postcode | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|--------------|----------------------|--------------|
| 3977 | 7,928,942 | 1.87% | 18 | 1.28% |
| 3029 | 6,354,164 | 1.50% | 17 | 1.21% |
| 2259 | 4,237,549 | 1.00% | 10 | 0.71% |
| 3064 | 4,234,384 | 1.00% | 11 | 0.78% |
| 3056 | 3,393,208 | 0.80% | 6 | 0.43% |
| 2261 | 2,945,806 | 0.70% | 7 | 0.50% |
| 4879 | 2,908,370 | 0.69% | 5 | 0.36% |
| 3030 | 2,852,343 | 0.67% | 7 | 0.50% |
| 4214 | 2,791,127 | 0.66% | 8 | 0.57% |
| 6230 | 2,622,200 | 0.62% | 3 | 0.21% |
| Total | 40,268,092 | 9.52% | 92 | 6.56% |



Documentation

| Document Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|--------------|----------------|
| Full Doc | 423,039,834 | 100.00% | 1,403 | 100.00% |
| Low Doc | 0 | 0.00% | 0 | 0.00% |
| No Doc | 0 | 0.00% | 0 | 0.00% |
| Total | 423,039,834 | 100.00% | 1,403 | 100.00% |



Rate Type

| Rate Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|--------------|----------------|
| Variable Rate | 423,039,834 | 100.00% | 1,403 | 100.00% |
| Fixed Rate | 0 | 0.00% | 0 | 0.00% |
| Total | 423,039,834 | 100.00% | 1,403 | 100.00% |



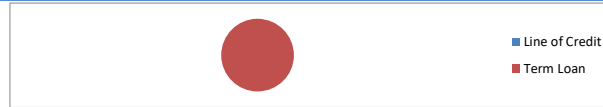
Repayment Type

| Repayment Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------------|--------------------|----------------|--------------|----------------|
| Principal & Interest | 343,412,239 | 81.18% | 1,137 | 81.04% |
| Interest Only | 79,560,824 | 18.81% | 264 | 18.82% |
| Non-Billing | 66,771 | 0.02% | 2 | 0.14% |
| Total | 423,039,834 | 100.00% | 1,403 | 100.00% |



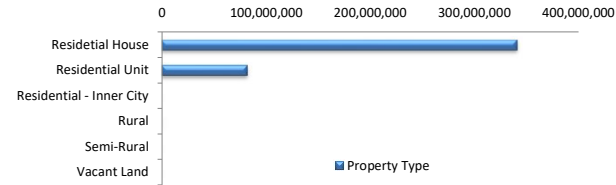
Loan Type

| Product Category | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|--------------|----------------|
| Line of Credit | 66,771 | 0.02% | 2 | 0.14% |
| Term Loan | 422,973,063 | 99.98% | 1,401 | 99.86% |
| Total | 423,039,834 | 100.00% | 1,403 | 100.00% |



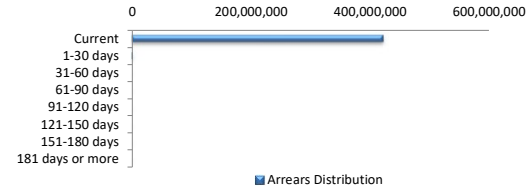
Property Type

| Property Type | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House | 341,028,646 | 80.61% | 837 | 77.64% |
| Residential Unit | 81,758,095 | 19.33% | 239 | 22.17% |
| Residential - Inner City | 0 | 0.00% | 0 | 0.00% |
| Rural | 253,093 | 0.06% | 1 | 0.09% |
| Semi-Rural | 0 | 0.00% | 0 | 0.00% |
| Vacant Land | 0 | 0.00% | 0 | 0.00% |
| No Data | 0 | 0.00% | 1 | 0.09% |
| Total | 423,039,834 | 100.00% | 1,078 | 100.00% |



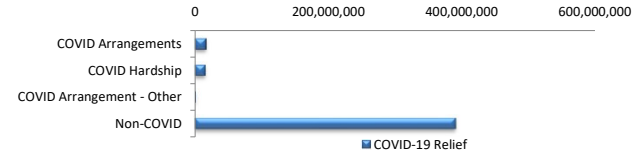
Arrears Distribution

| Arrears Band | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|--------------|----------------|
| Current | 421,178,925 | 99.56% | 1,397 | 99.57% |
| 1-30 days | 1,860,909 | 0.44% | 6 | 0.43% |
| 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 | 423,039,834 | 100.00% | 1,403 | 100.00% |



COVID-19 Relief

| COVID-19 Relief | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|---------------------------|--------------------|----------------|----------------------|----------------|
| COVID Arrangements | 16,305,173 | 3.85% | 34 | 3.15% |
| COVID Hardship | 15,222,814 | 3.60% | 24 | 2.23% |
| COVID Arrangement - Other | 1,071,459 | 0.25% | 1 | 0.09% |
| Non-COVID | 390,440,389 | 92.29% | 1,019 | 94.53% |
| Total | 423,039,834 | 100.00% | 1,078 | 100.00% |

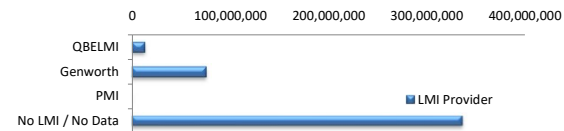


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

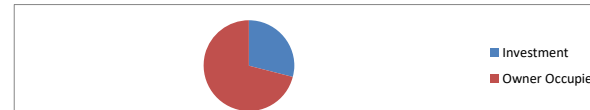
LMI Provider

| LMI Provider | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------|--------------------|----------------|----------------------|----------------|
| QBELMI | 12,588,029 | 2.98% | 29 | 2.69% |
| Genworth | 74,787,113 | 17.68% | 206 | 19.11% |
| PMI | 0 | 0.00% | 0 | 0.00% |
| No LMI / No Data | 335,664,693 | 79.35% | 843 | 78.20% |
| Total | 423,039,834 | 100.00% | 1,078 | 100.00% |



Property Occupancy

| Property Occupancy | Balance | % Balance | Loan Count | % Loan Count |
|--------------------|--------------------|----------------|--------------|----------------|
| Investment | 122,826,537 | 29.03% | 400 | 28.51% |
| Owner Occupier | 300,213,297 | 70.97% | 1,003 | 71.49% |
| Total | 423,039,834 | 100.00% | 1,403 | 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 |