

AFG Series 2019-2
Collateral Report



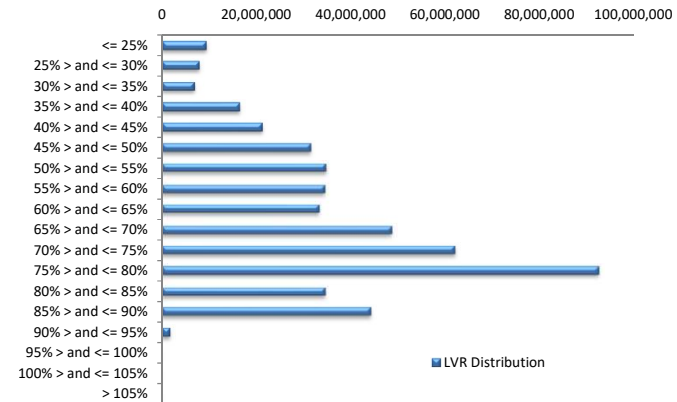
Model Period	1
Collection Period Start	31-Oct-19
Collection Period End	30-Nov-19
No. of Days	31
Interest Period Start	31-Oct-19
Interest Period End	09-Dec-19
No. of Days	40
Determination Date	05-Dec-19
Payment Date	10-Dec-19

Pool Statistics

Closing Balance of Mortgages	479,515,545
No. of Loans (Unconsolidated)	1,515
No. of Loans (Consolidated)	1,172
Average Loan Size (Unconsolidated)	316,512
Average Loan Size (Consolidated)	409,143
Largest Loan Size (Unconsolidated)	1,592,878
Largest Loan Size (Consolidated)	2,199,090
Smallest Loan Size (Unconsolidated)	(6,855)
Smallest Loan Size (Consolidated)	(6,855)
Weighted Average Interest Rate	3.43%
Weighted Average LVR	65.56%
Weighted Average Seasoning	11.77
Weighted Average Remaining Term	339.16

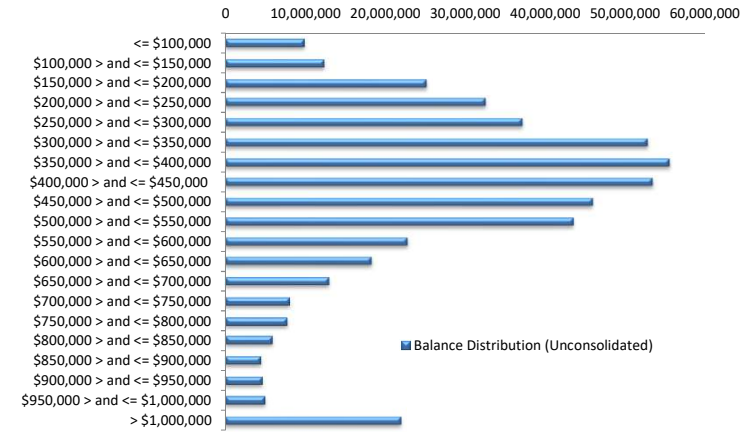
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,229,307	1.92%	86	7.34%
25% > and <= 30%	7,721,107	1.61%	27	2.30%
30% > and <= 35%	6,746,113	1.41%	24	2.05%
35% > and <= 40%	16,290,537	3.40%	51	4.35%
40% > and <= 45%	21,238,983	4.43%	59	5.03%
45% > and <= 50%	31,568,582	6.58%	78	6.66%
50% > and <= 55%	34,731,363	7.24%	86	7.34%
55% > and <= 60%	34,482,235	7.19%	79	6.74%
60% > and <= 65%	33,328,298	6.95%	67	5.72%
65% > and <= 70%	48,790,041	10.17%	106	9.04%
70% > and <= 75%	62,172,040	12.97%	125	10.67%
75% > and <= 80%	92,626,207	19.32%	200	17.06%
80% > and <= 85%	34,717,923	7.24%	83	7.08%
85% > and <= 90%	44,297,840	9.24%	98	8.36%
90% > and <= 95%	1,574,969	0.33%	3	0.26%
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	479,515,545	100.00%	1,172	100.00%



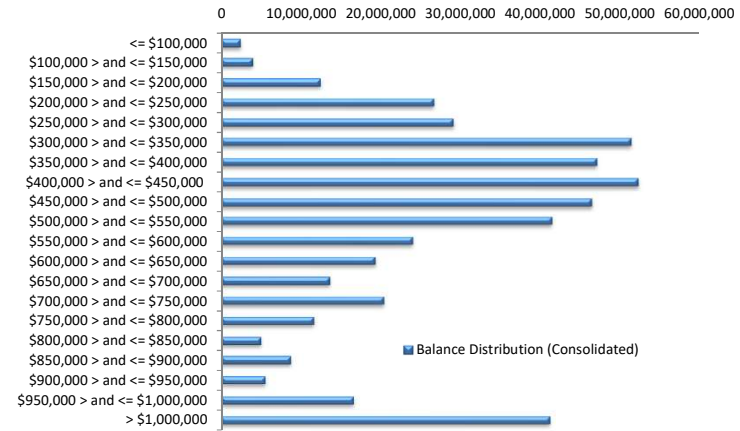
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,860,260	2.06%	230	15.18%
\$100,000 > and <= \$150,000	12,325,696	2.57%	98	6.47%
\$150,000 > and <= \$200,000	25,106,867	5.24%	140	9.24%
\$200,000 > and <= \$250,000	32,560,856	6.79%	144	9.50%
\$250,000 > and <= \$300,000	37,134,245	7.74%	136	8.98%
\$300,000 > and <= \$350,000	52,781,428	11.01%	163	10.76%
\$350,000 > and <= \$400,000	55,525,919	11.58%	149	9.83%
\$400,000 > and <= \$450,000	53,442,885	11.15%	126	8.32%
\$450,000 > and <= \$500,000	45,935,381	9.58%	97	6.40%
\$500,000 > and <= \$550,000	43,534,906	9.08%	83	5.48%
\$550,000 > and <= \$600,000	22,844,090	4.76%	40	2.64%
\$600,000 > and <= \$650,000	18,220,406	3.80%	29	1.91%
\$650,000 > and <= \$700,000	12,890,898	2.69%	19	1.25%
\$700,000 > and <= \$750,000	8,025,551	1.67%	11	0.73%
\$750,000 > and <= \$800,000	7,714,833	1.61%	10	0.66%
\$800,000 > and <= \$850,000	5,826,411	1.22%	7	0.46%
\$850,000 > and <= \$900,000	4,406,158	0.92%	5	0.33%
\$900,000 > and <= \$950,000	4,573,588	0.95%	5	0.33%
\$950,000 > and <= \$1,000,000	4,955,326	1.03%	5	0.33%
> \$1,000,000	21,849,840	4.56%	18	1.19%
Total	479,515,545	100.00%	1,515	100.00%



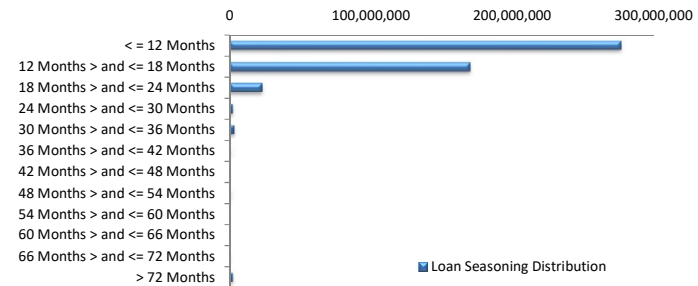
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,381,832	0.50%	56	4.78%
\$100,000 > and <= \$150,000	3,947,674	0.82%	30	2.56%
\$150,000 > and <= \$200,000	12,459,084	2.60%	69	5.89%
\$200,000 > and <= \$250,000	26,699,367	5.57%	118	10.07%
\$250,000 > and <= \$300,000	29,136,189	6.08%	106	9.04%
\$300,000 > and <= \$350,000	51,404,494	10.72%	159	13.57%
\$350,000 > and <= \$400,000	47,078,505	9.82%	126	10.75%
\$400,000 > and <= \$450,000	52,296,945	10.91%	123	10.49%
\$450,000 > and <= \$500,000	46,476,902	9.69%	98	8.36%
\$500,000 > and <= \$550,000	41,445,228	8.64%	79	6.74%
\$550,000 > and <= \$600,000	24,012,654	5.01%	42	3.58%
\$600,000 > and <= \$650,000	19,390,227	4.04%	31	2.65%
\$650,000 > and <= \$700,000	13,627,924	2.84%	20	1.71%
\$700,000 > and <= \$750,000	20,388,264	4.25%	28	2.39%
\$750,000 > and <= \$800,000	11,607,860	2.42%	15	1.28%
\$800,000 > and <= \$850,000	4,997,448	1.04%	6	0.51%
\$850,000 > and <= \$900,000	8,731,216	1.82%	10	0.85%
\$900,000 > and <= \$950,000	5,540,237	1.16%	6	0.51%
\$950,000 > and <= \$1,000,000	16,622,771	3.47%	17	1.45%
> \$1,000,000	41,270,723	8.61%	33	2.82%
Total	479,515,545	100.00%	1,172	100.00%



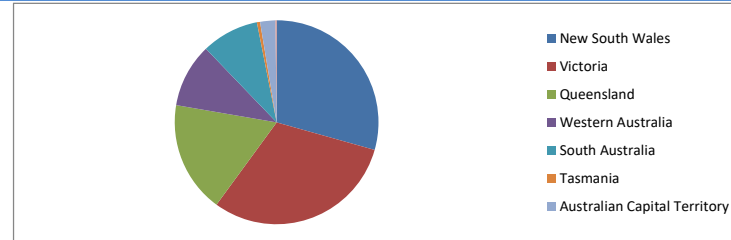
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	276,767,254	57.72%	833	54.98%
12 Months > and <= 18 Months	169,960,595	35.44%	535	35.31%
18 Months > and <= 24 Months	22,422,697	4.68%	73	4.82%
24 Months > and <= 30 Months	2,286,962	0.48%	10	0.66%
30 Months > and <= 36 Months	3,221,645	0.67%	13	0.86%
36 Months > and <= 42 Months	734,464	0.15%	4	0.26%
42 Months > and <= 48 Months	262,190	0.05%	2	0.13%
48 Months > and <= 54 Months	839,837	0.18%	6	0.40%
54 Months > and <= 60 Months	212,159	0.04%	2	0.13%
60 Months > and <= 66 Months	26,291	0.01%	1	0.07%
66 Months > and <= 72 Months	425,930	0.09%	4	0.26%
> 72 Months	2,355,521	0.49%	32	2.11%
Total	479,515,545	100.00%	1,515	100.00%



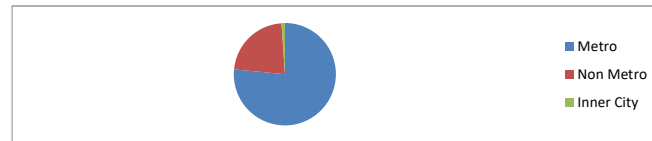
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	140,939,935	29.39%	285	24.32%
Victoria	146,869,873	30.63%	345	29.44%
Queensland	84,783,366	17.68%	238	20.31%
Western Australia	48,387,958	10.09%	132	11.26%
South Australia	43,597,277	9.09%	133	11.35%
Tasmania	2,476,486	0.52%	9	0.77%
Australian Capital Territory	11,466,412	2.39%	28	2.39%
Northern Territory	994,238	0.21%	2	0.17%
No Data	0	0.00%	0	0.00%
Total	479,515,545	100.00%	1,172	100.00%



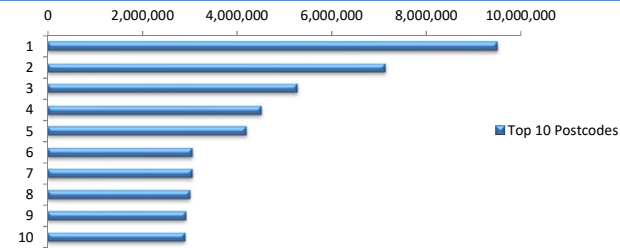
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	367,040,178	76.54%	876	74.74%
Non Metro	107,311,944	22.38%	281	23.98%
Inner City	5,163,424	1.08%	15	1.28%
No Data	0	0.00%	0	0.00%
Total	479,515,545	100.00%	1,172	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	9,501,666	1.98%	20	1.32%
3029	7,142,310	1.49%	19	1.25%
3064	5,277,698	1.10%	14	0.92%
2259	4,519,428	0.94%	10	0.66%
3030	4,202,260	0.88%	10	0.66%
3056	3,060,581	0.64%	6	0.40%
3978	3,060,107	0.64%	7	0.46%
4879	2,995,887	0.62%	5	0.33%
4214	2,917,934	0.61%	8	0.53%
2261	2,902,961	0.61%	7	0.46%
Total	45,580,834	9.51%	106	7.00%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	479,515,545	100.00%	1,515	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	479,515,545	100.00%	1,515	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	479,515,545	100.00%	1,515	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	479,515,545	100.00%	1,515	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	410,260,330	85.56%	1,275	84.16%
Interest Only	69,167,857	14.42%	238	15.71%
Non-Billing	87,358	0.02%	2	0.13%
Total	479,515,545	100.00%	1,515	100.00%



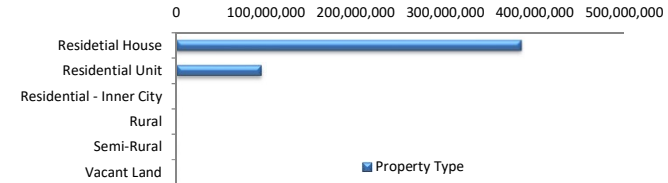
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	87,358	0.02%	2	0.13%
Term Loan	479,428,187	99.98%	1,513	99.87%
Total	479,515,545	100.00%	1,515	100.00%



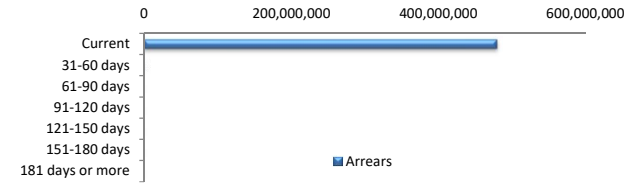
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	385,454,044	80.38%	915	78.07%
Residential Unit	93,808,651	19.56%	256	21.84%
Residential - Inner City	0	0.00%	0	0.00%
Rural	252,850	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	479,515,545	100.00%	1,172	100.00%



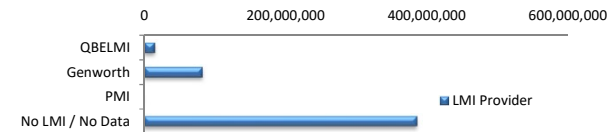
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	479,085,352	99.91%	1,514	99.93%
31-60 days	430,193	0.09%	1	0.07%
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	479,515,545	100.00%	1,515	100.00%



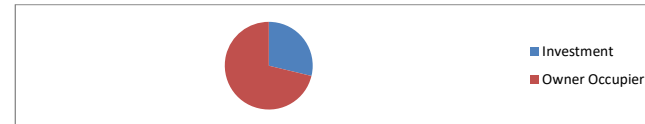
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	13,647,895	2.85%	32	2.73%
Genworth	81,186,814	16.93%	219	18.69%
PMI	0	0.00%	0	0.00%
No LMI / No Data	384,680,836	80.22%	921	78.58%
Total	479,515,545	100.00%	1,172	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	137,801,739	28.74%	431	28.45%
Owner Occupier	341,713,806	71.26%	1,084	71.55%
Total	479,515,545	100.00%	1,515	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