

**AFG Series 2019-2**  
**Collateral Report**



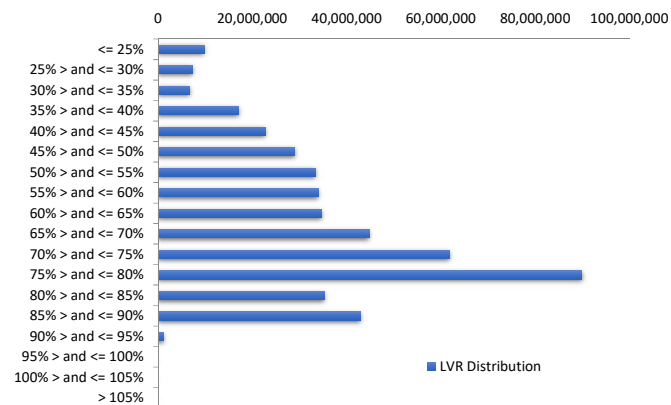
Model Period	2
Collection Period Start	1-Dec-19
Collection Period End	31-Dec-19
No. of Days	31
Interest Period Start	10-Dec-19
Interest Period End	9-Jan-20
No. of Days	31
Determination Date	7-Jan-20
Payment Date	10-Jan-20

**Pool Statistics**

Closing Balance of Mortgages	470,613,345
No. of Loans (Unconsolidated)	1,500
No. of Loans (Consolidated)	1,159
Average Loan Size (Unconsolidated)	313,742
Average Loan Size (Consolidated)	406,051
Largest Loan Size (Unconsolidated)	1,590,416
Largest Loan Size (Consolidated)	2,197,370
Smallest Loan Size (Unconsolidated)	(109,776)
Smallest Loan Size (Consolidated)	(10,088)
Weighted Average Interest Rate	3.43%
Weighted Average LVR	65.37%
Weighted Average Seasoning	12.78
Weighted Average Remaining Term	338.12

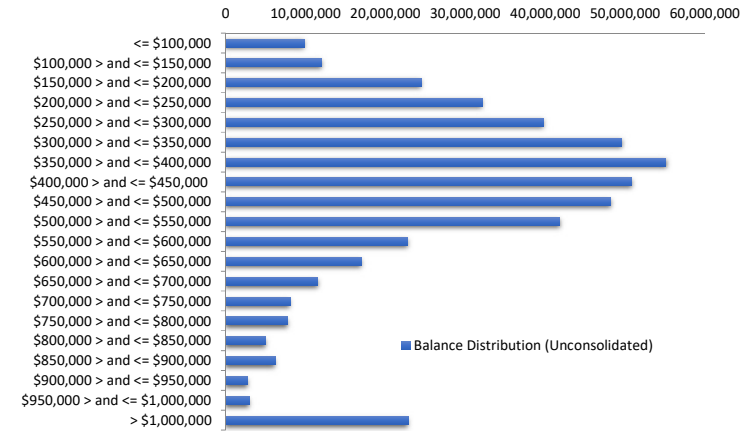
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,742,110	2.07%	89	7.68%
25% > and <= 30%	7,322,628	1.56%	24	2.07%
30% > and <= 35%	6,748,445	1.43%	26	2.24%
35% > and <= 40%	17,081,540	3.63%	51	4.40%
40% > and <= 45%	22,736,317	4.83%	64	5.52%
45% > and <= 50%	28,976,113	6.16%	75	6.47%
50% > and <= 55%	33,474,545	7.11%	81	6.99%
55% > and <= 60%	34,074,324	7.24%	79	6.82%
60% > and <= 65%	34,686,292	7.37%	71	6.13%
65% > and <= 70%	44,746,064	9.51%	96	8.28%
70% > and <= 75%	61,828,172	13.14%	126	10.87%
75% > and <= 80%	89,850,765	19.09%	195	16.82%
80% > and <= 85%	35,232,215	7.49%	84	7.25%
85% > and <= 90%	42,970,798	9.13%	96	8.28%
90% > and <= 95%	1,143,017	0.24%	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%
<b>Total</b>	<b>470,613,345</b>	<b>100.00%</b>	<b>1,159</b>	<b>100.00%</b>



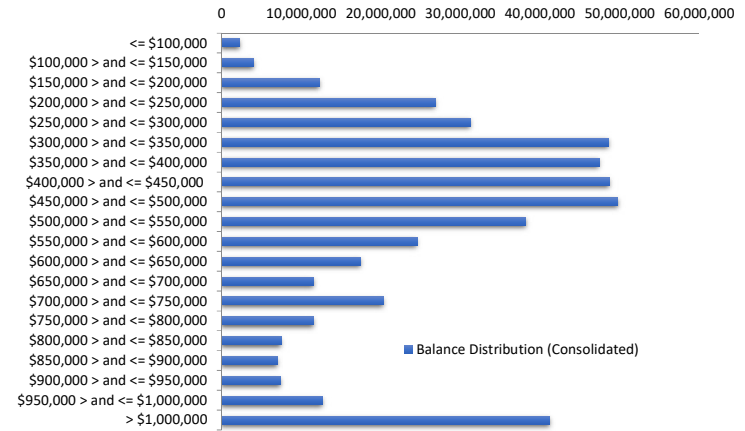
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,830,085	2.09%	234	15.60%
\$100,000 > and <= \$150,000	12,035,649	2.56%	96	6.40%
\$150,000 > and <= \$200,000	24,432,512	5.19%	137	9.13%
\$200,000 > and <= \$250,000	32,143,629	6.83%	142	9.47%
\$250,000 > and <= \$300,000	39,771,974	8.45%	145	9.67%
\$300,000 > and <= \$350,000	49,582,924	10.54%	153	10.20%
\$350,000 > and <= \$400,000	55,113,690	11.71%	148	9.87%
\$400,000 > and <= \$450,000	50,769,577	10.79%	120	8.00%
\$450,000 > and <= \$500,000	48,202,226	10.24%	102	6.80%
\$500,000 > and <= \$550,000	41,851,249	8.89%	80	5.33%
\$550,000 > and <= \$600,000	22,801,804	4.85%	40	2.67%
\$600,000 > and <= \$650,000	16,952,974	3.60%	27	1.80%
\$650,000 > and <= \$700,000	11,554,212	2.46%	17	1.13%
\$700,000 > and <= \$750,000	8,032,198	1.71%	11	0.73%
\$750,000 > and <= \$800,000	7,759,075	1.65%	10	0.67%
\$800,000 > and <= \$850,000	5,017,848	1.07%	6	0.40%
\$850,000 > and <= \$900,000	6,172,181	1.31%	7	0.47%
\$900,000 > and <= \$950,000	2,770,447	0.59%	3	0.20%
\$950,000 > and <= \$1,000,000	2,953,999	0.63%	3	0.20%
> \$1,000,000	22,865,092	4.86%	19	1.27%
<b>Total</b>	<b>470,613,345</b>	<b>100.00%</b>	<b>1,500</b>	<b>100.00%</b>



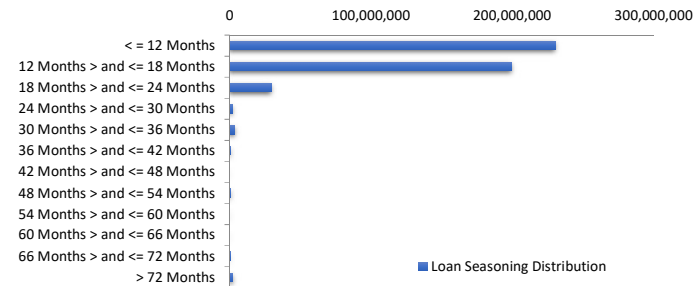
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,291,063	0.49%	56	4.83%
\$100,000 > and <= \$150,000	4,038,311	0.86%	31	2.67%
\$150,000 > and <= \$200,000	12,277,247	2.61%	68	5.87%
\$200,000 > and <= \$250,000	26,869,323	5.71%	119	10.27%
\$250,000 > and <= \$300,000	31,190,836	6.63%	113	9.75%
\$300,000 > and <= \$350,000	48,608,049	10.33%	150	12.94%
\$350,000 > and <= \$400,000	47,402,032	10.07%	127	10.96%
\$400,000 > and <= \$450,000	48,723,287	10.35%	115	9.92%
\$450,000 > and <= \$500,000	49,710,539	10.56%	105	9.06%
\$500,000 > and <= \$550,000	38,194,799	8.12%	73	6.30%
\$550,000 > and <= \$600,000	24,557,777	5.22%	43	3.71%
\$600,000 > and <= \$650,000	17,480,075	3.71%	28	2.42%
\$650,000 > and <= \$700,000	11,579,380	2.46%	17	1.47%
\$700,000 > and <= \$750,000	20,371,800	4.33%	28	2.42%
\$750,000 > and <= \$800,000	11,569,828	2.46%	15	1.29%
\$800,000 > and <= \$850,000	7,467,978	1.59%	9	0.78%
\$850,000 > and <= \$900,000	7,003,405	1.49%	8	0.69%
\$900,000 > and <= \$950,000	7,421,748	1.58%	8	0.69%
\$950,000 > and <= \$1,000,000	12,667,194	2.69%	13	1.12%
> \$1,000,000	41,188,672	8.75%	33	2.85%
<b>Total</b>	<b>470,613,345</b>	<b>100.00%</b>	<b>1,159</b>	<b>100.00%</b>



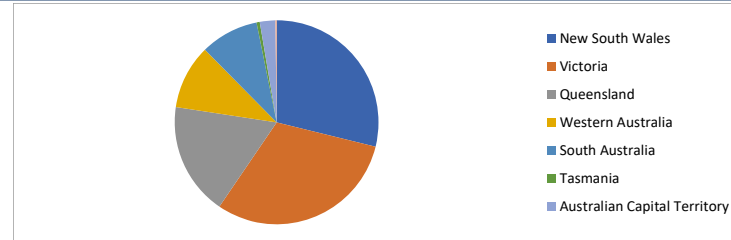
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	230,471,420	48.97%	714	47.60%
12 Months > and <= 18 Months	199,718,502	42.44%	610	40.67%
18 Months > and <= 24 Months	29,515,622	6.27%	100	6.67%
24 Months > and <= 30 Months	2,089,104	0.44%	10	0.67%
30 Months > and <= 36 Months	3,749,532	0.80%	14	0.93%
36 Months > and <= 42 Months	968,653	0.21%	5	0.33%
42 Months > and <= 48 Months	77,563	0.02%	1	0.07%
48 Months > and <= 54 Months	1,023,132	0.22%	7	0.47%
54 Months > and <= 60 Months	212,122	0.05%	2	0.13%
60 Months > and <= 66 Months	25,374	0.01%	1	0.07%
66 Months > and <= 72 Months	422,378	0.09%	4	0.27%
> 72 Months	2,339,942	0.50%	32	2.13%
<b>Total</b>	<b>470,613,345</b>	<b>100.00%</b>	<b>1,500</b>	<b>100.00%</b>



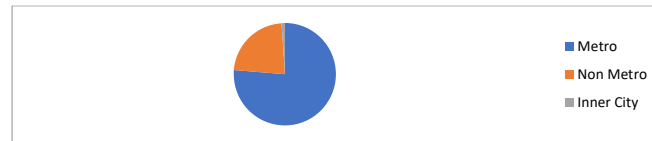
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	135,895,534	28.88%	277	23.90%
Victoria	144,072,685	30.61%	341	29.42%
Queensland	84,139,111	17.88%	238	20.53%
Western Australia	48,135,081	10.23%	131	11.30%
South Australia	43,449,778	9.23%	133	11.48%
Tasmania	2,468,551	0.52%	9	0.78%
Australian Capital Territory	11,464,743	2.44%	28	2.42%
Northern Territory	987,862	0.21%	2	0.17%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>470,613,345</b>	<b>100.00%</b>	<b>1,159</b>	<b>100.00%</b>



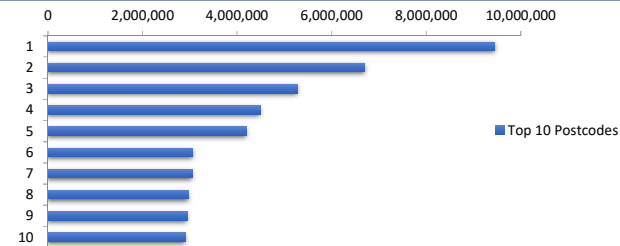
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	359,319,642	76.35%	866	74.72%
Non Metro	106,155,629	22.56%	278	23.99%
Inner City	5,138,074	1.09%	15	1.29%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>470,613,345</b>	<b>100.00%</b>	<b>1,159</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	9,449,260	2.01%	20	1.33%
3029	6,690,050	1.42%	18	1.20%
3064	5,268,077	1.12%	14	0.93%
2259	4,483,725	0.95%	10	0.67%
3030	4,200,778	0.89%	10	0.67%
3978	3,062,281	0.65%	7	0.47%
3056	3,056,684	0.65%	6	0.40%
4879	2,974,866	0.63%	5	0.33%
2261	2,949,538	0.63%	7	0.47%
4214	2,911,919	0.62%	8	0.53%
<b>Total</b>	<b>45,047,178</b>	<b>9.57%</b>	<b>105</b>	<b>7.00%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	470,613,345	100.00%	1,500	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>470,613,345</b>	<b>100.00%</b>	<b>1,500</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	470,613,345	100.00%	1,500	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>470,613,345</b>	<b>100.00%</b>	<b>1,500</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	403,355,120	85.71%	1,264	84.27%
Interest Only	67,171,587	14.27%	234	15.60%
Non-Billing	86,639	0.02%	2	0.13%
<b>Total</b>	<b>470,613,345</b>	<b>100.00%</b>	<b>1,500</b>	<b>100.00%</b>



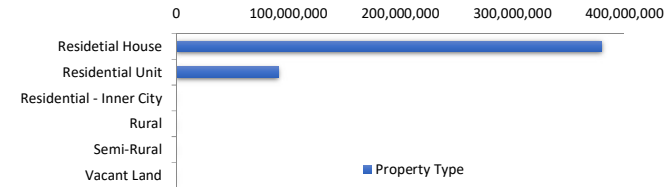
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	86,639	0.02%	2	0.13%
Term Loan	470,526,706	99.98%	1,498	99.87%
<b>Total</b>	<b>470,613,345</b>	<b>100.00%</b>	<b>1,500</b>	<b>100.00%</b>



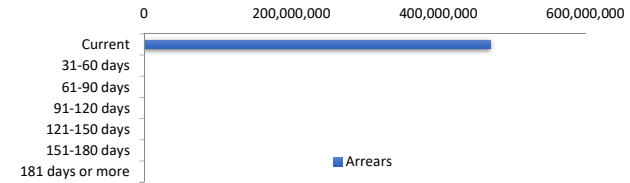
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	379,551,484	80.65%	906	78.17%
Residential Unit	90,807,816	19.30%	252	21.74%
Residential - Inner City	0	0.00%	0	0.00%
Rural	254,045	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%
<b>Total</b>	<b>470,613,345</b>	<b>100.00%</b>	<b>1,159</b>	<b>100.00%</b>



**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	470,613,345	100.00%	1,500	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%
<b>Total</b>	<b>470,613,345</b>	<b>100.00%</b>	<b>1,500</b>	<b>100.00%</b>



**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	13,627,703	2.90%	32	2.76%
Genworth	79,928,808	16.98%	216	18.64%
PMI	0	0.00%	0	0.00%
No LMI / No Data	377,056,834	80.12%	911	78.60%
<b>Total</b>	<b>470,613,345</b>	<b>100.00%</b>	<b>1,159</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	135,749,714	28.85%	424	28.27%
Owner Occupier	334,863,631	71.15%	1,076	71.73%
<b>Total</b>	<b>470,613,345</b>	<b>100.00%</b>	<b>1,500</b>	<b>100.00%</b>



**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