

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



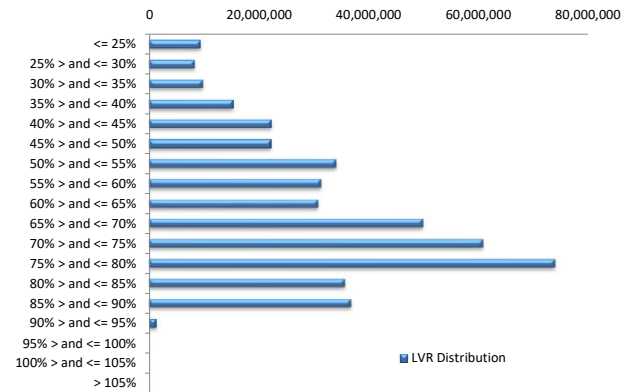
Model Period	6
Collection Period Start	1-Apr-20
Collection Period End	30-Apr-20
No. of Days	30
Interest Period Start	14-Apr-20
Interest Period End	10-May-20
No. of Days	27
Determination Date	6-May-20
Payment Date	11-May-20

**Pool Statistics**

Closing Balance of Mortgages	440,293,608
No. of Loans (Unconsolidated)	1,434
No. of Loans (Consolidated)	1,111
Average Loan Size (Unconsolidated)	307,039
Average Loan Size (Consolidated)	396,304
Largest Loan Size (Unconsolidated)	1,579,804
Largest Loan Size (Consolidated)	2,199,270
Smallest Loan Size (Unconsolidated)	(29,475)
Smallest Loan Size (Consolidated)	(29,475)
Weighted Average Interest Rate	3.18%
Weighted Average LVR	64.78%
Weighted Average Seasoning	16.79
Weighted Average Remaining Term	334.43

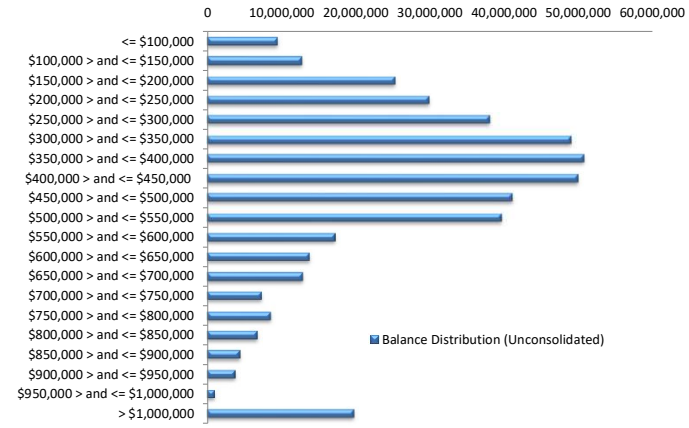
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,196,526	2.09%	90	8.10%
25% > and <= 30%	8,120,122	1.84%	29	2.61%
30% > and <= 35%	9,576,379	2.17%	37	3.33%
35% > and <= 40%	15,239,986	3.46%	51	4.59%
40% > and <= 45%	22,117,443	5.02%	58	5.22%
45% > and <= 50%	22,042,721	5.01%	62	5.58%
50% > and <= 55%	34,076,694	7.74%	78	7.02%
55% > and <= 60%	31,189,519	7.08%	75	6.75%
60% > and <= 65%	30,657,825	6.96%	65	5.85%
65% > and <= 70%	49,744,794	11.30%	109	9.81%
70% > and <= 75%	60,827,667	13.82%	122	10.98%
75% > and <= 80%	74,021,338	16.81%	166	14.94%
80% > and <= 85%	35,636,086	8.09%	86	7.74%
85% > and <= 90%	36,703,854	8.34%	81	7.29%
90% > and <= 95%	1,142,654	0.26%	2	0.18%
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>440,293,608</b>	<b>100.00%</b>	<b>1,111</b>	<b>100.00%</b>



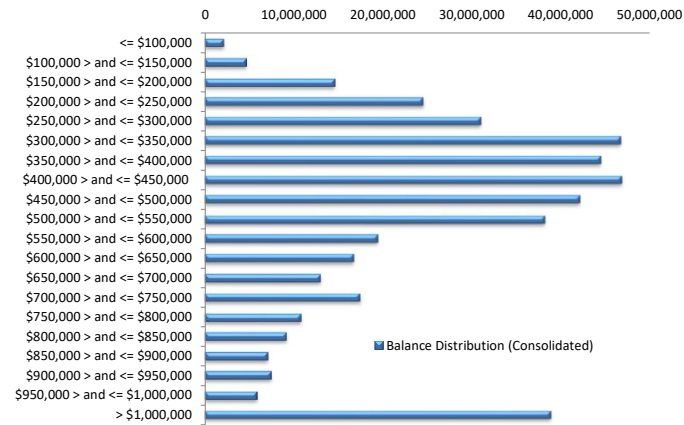
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,390,149	2.13%	229	15.97%
\$100,000 > and <= \$150,000	12,600,233	2.86%	100	6.97%
\$150,000 > and <= \$200,000	25,274,919	5.74%	142	9.90%
\$200,000 > and <= \$250,000	29,823,330	6.77%	131	9.14%
\$250,000 > and <= \$300,000	38,064,059	8.65%	138	9.62%
\$300,000 > and <= \$350,000	49,088,089	11.15%	151	10.53%
\$350,000 > and <= \$400,000	50,648,097	11.50%	136	9.48%
\$400,000 > and <= \$450,000	50,019,058	11.36%	118	8.23%
\$450,000 > and <= \$500,000	41,075,067	9.33%	87	6.07%
\$500,000 > and <= \$550,000	39,660,716	9.01%	76	5.30%
\$550,000 > and <= \$600,000	17,093,207	3.88%	30	2.09%
\$600,000 > and <= \$650,000	13,628,831	3.10%	22	1.53%
\$650,000 > and <= \$700,000	12,831,520	2.91%	19	1.32%
\$700,000 > and <= \$750,000	7,257,165	1.65%	10	0.70%
\$750,000 > and <= \$800,000	8,476,694	1.93%	11	0.77%
\$800,000 > and <= \$850,000	6,652,530	1.51%	8	0.56%
\$850,000 > and <= \$900,000	4,365,585	0.99%	5	0.35%
\$900,000 > and <= \$950,000	3,693,005	0.84%	4	0.28%
\$950,000 > and <= \$1,000,000	978,602	0.22%	1	0.07%
> \$1,000,000	19,672,751	4.47%	16	1.12%
<b>Total</b>	<b>440,293,608</b>	<b>100.00%</b>	<b>1,434</b>	<b>100.00%</b>



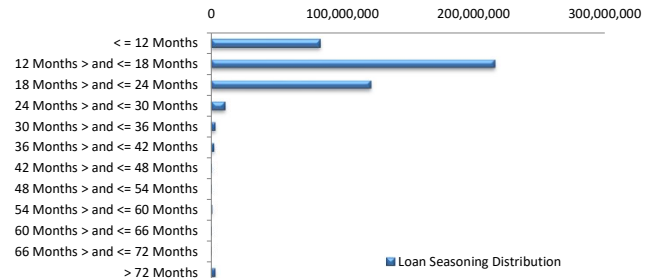
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,079,144	0.47%	58	5.22%
\$100,000 > and <= \$150,000	4,658,699	1.06%	35	3.15%
\$150,000 > and <= \$200,000	14,559,185	3.31%	81	7.29%
\$200,000 > and <= \$250,000	24,553,719	5.58%	108	9.72%
\$250,000 > and <= \$300,000	30,986,180	7.04%	112	10.08%
\$300,000 > and <= \$350,000	46,686,609	10.60%	144	12.96%
\$350,000 > and <= \$400,000	44,450,981	10.10%	119	10.71%
\$400,000 > and <= \$450,000	46,776,628	10.62%	110	9.90%
\$450,000 > and <= \$500,000	42,095,535	9.56%	89	8.01%
\$500,000 > and <= \$550,000	38,123,887	8.66%	73	6.57%
\$550,000 > and <= \$600,000	19,410,020	4.41%	34	3.06%
\$600,000 > and <= \$650,000	16,710,585	3.80%	27	2.43%
\$650,000 > and <= \$700,000	12,864,843	2.92%	19	1.71%
\$700,000 > and <= \$750,000	17,370,153	3.95%	24	2.16%
\$750,000 > and <= \$800,000	10,734,836	2.44%	14	1.26%
\$800,000 > and <= \$850,000	9,126,210	2.07%	11	0.99%
\$850,000 > and <= \$900,000	6,992,305	1.59%	8	0.72%
\$900,000 > and <= \$950,000	7,419,052	1.69%	8	0.72%
\$950,000 > and <= \$1,000,000	5,836,691	1.33%	6	0.54%
> \$1,000,000	38,858,545	8.83%	31	2.79%
<b>Total</b>	<b>440,293,608</b>	<b>100.00%</b>	<b>1,111</b>	<b>100.00%</b>



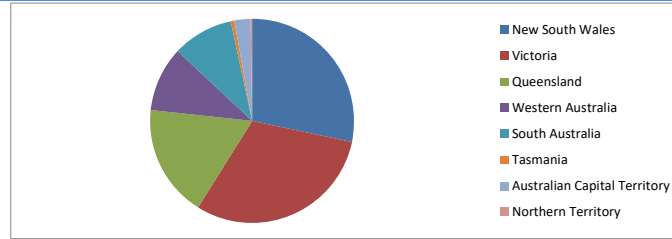
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	82,318,202	18.70%	266	18.55%
12 Months > and <= 18 Months	216,043,891	49.07%	661	46.09%
18 Months > and <= 24 Months	121,504,172	27.60%	399	27.82%
24 Months > and <= 30 Months	10,413,377	2.37%	39	2.72%
30 Months > and <= 36 Months	3,175,338	0.72%	14	0.98%
36 Months > and <= 42 Months	2,004,457	0.46%	7	0.49%
42 Months > and <= 48 Months	596,064	0.14%	3	0.21%
48 Months > and <= 54 Months	259,491	0.06%	2	0.14%
54 Months > and <= 60 Months	684,312	0.16%	6	0.42%
60 Months > and <= 66 Months	207,154	0.05%	2	0.14%
66 Months > and <= 72 Months	121,581	0.03%	1	0.07%
> 72 Months	2,965,568	0.67%	34	2.37%
<b>Total</b>	<b>440,293,608</b>	<b>100.00%</b>	<b>1,434</b>	<b>100.00%</b>



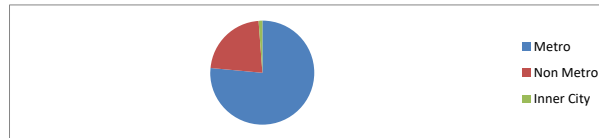
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	124,629,578	28.31%	263	23.67%
Victoria	134,741,938	30.60%	321	28.89%
Queensland	78,426,715	17.81%	230	20.70%
Western Australia	45,147,161	10.25%	127	11.43%
South Australia	42,538,362	9.66%	131	11.79%
Tasmania	2,477,436	0.56%	9	0.81%
Australian Capital Territory	11,293,569	2.57%	28	2.52%
Northern Territory	1,038,850	0.24%	2	0.18%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>440,293,608</b>	<b>100.00%</b>	<b>1,111</b>	<b>100.00%</b>



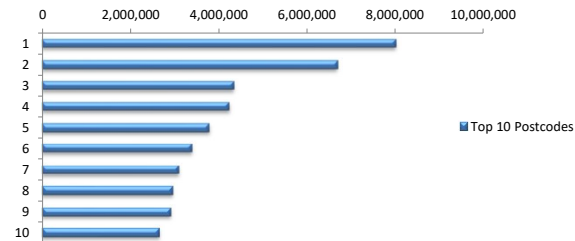
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	336,581,322	76.44%	831	74.80%
Non Metro	98,733,901	22.42%	265	23.85%
Inner City	4,978,385	1.13%	15	1.35%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>440,293,608</b>	<b>100.00%</b>	<b>1,111</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	8,010,691	1.82%	18	1.26%
3029	6,679,930	1.52%	18	1.26%
2259	4,325,920	0.98%	10	0.70%
3064	4,240,032	0.96%	11	0.77%
3030	3,780,767	0.86%	9	0.63%
3056	3,386,515	0.77%	6	0.42%
2261	3,073,549	0.70%	7	0.49%
4879	2,934,233	0.67%	5	0.35%
4214	2,895,546	0.66%	8	0.56%
6230	2,649,250	0.60%	3	0.21%
<b>Total</b>	<b>41,976,433</b>	<b>9.53%</b>	<b>95</b>	<b>6.62%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	440,293,608	100.00%	1,434	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>440,293,608</b>	<b>100.00%</b>	<b>1,434</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	440,293,608	100.00%	1,434	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>440,293,608</b>	<b>100.00%</b>	<b>1,434</b>	<b>100.00%</b>



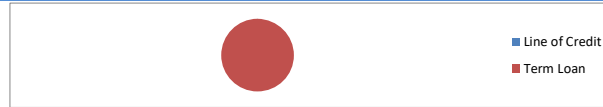
### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	356,732,270	81.02%	1,162	81.03%
Interest Only	83,470,228	18.96%	270	18.83%
Non-Billing	91,111	0.02%	2	0.14%
<b>Total</b>	<b>440,293,608</b>	<b>100.00%</b>	<b>1,434</b>	<b>100.00%</b>



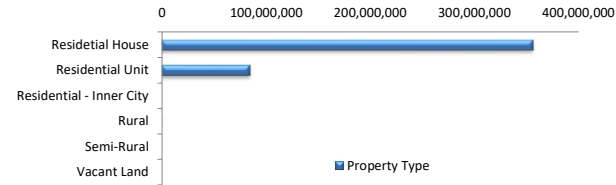
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	91,111	0.02%	2	0.14%
Term Loan	440,202,497	99.98%	1,432	99.86%
<b>Total</b>	<b>440,293,608</b>	<b>100.00%</b>	<b>1,434</b>	<b>100.00%</b>



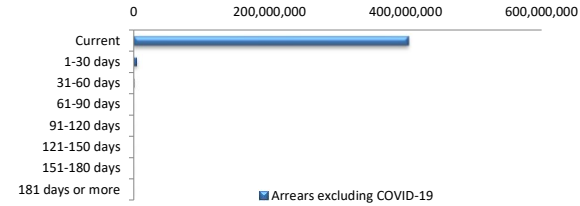
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	356,209,366	80.90%	867	78.04%
Residential Unit	83,830,158	19.04%	243	21.87%
Residential - Inner City	0	0.00%	0	0.00%
Rural	254,083	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%	0	0.00%
<b>Total</b>	<b>440,293,608</b>	<b>100.00%</b>	<b>1,111</b>	<b>100.00%</b>



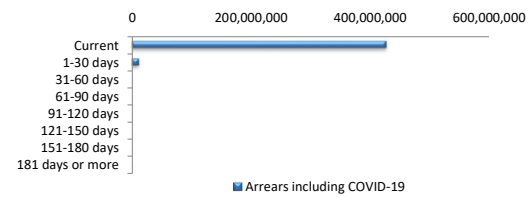
**Arrears excluding COVID-19**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
COVID Hardship/Arrangement	31,007,136	7.04%	74	5.16%
Current	404,413,316	91.85%	1,349	94.07%
1-30 days	4,285,044	0.97%	9	0.63%
31-60 days	588,112	0.13%	2	0.14%
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>440,293,608</b>	<b>100.00%</b>	<b>1,434</b>	<b>100.00%</b>



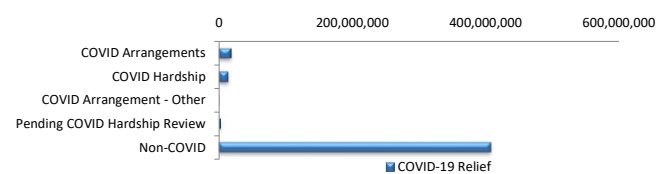
**Arrears including COVID-19**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	427,061,556	96.99%	1,404	97.91%
1-30 days	12,643,940	2.87%	28	1.95%
31-60 days	588,112	0.13%	2	0.14%
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>440,293,608</b>	<b>100.00%</b>	<b>1,434</b>	<b>100.00%</b>



**COVID-19 Relief**

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	17,680,414	4.02%	38	3.42%
COVID Hardship	13,063,238	2.97%	22	1.98%
COVID Arrangement - Other	263,484	0.06%	0	0.00%
Pending COVID Hardship Review	2,293,257	0.52%	4	0.36%
Non-COVID	406,993,215	92.44%	1,047	94.24%
<b>Total</b>	<b>440,293,608</b>	<b>100.00%</b>	<b>1,111</b>	<b>100.00%</b>

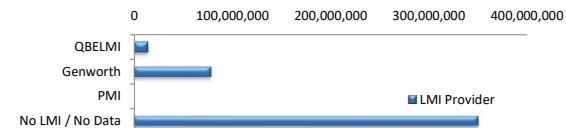


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

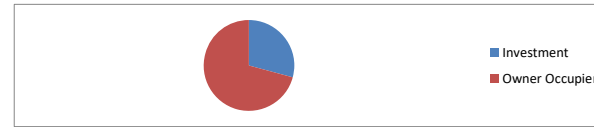
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	13,542,972	3.08%	31	2.79%
Genworth	77,145,538	17.52%	211	18.99%
PMI	0	0.00%	0	0.00%
No LMI / No Data	349,605,097	79.40%	869	78.22%
<b>Total</b>	<b>440,293,608</b>	<b>100.00%</b>	<b>1,111</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	128,457,142	29.18%	408	28.45%
Owner Occupier	311,836,466	70.82%	1,026	71.55%
<b>Total</b>	<b>440,293,608</b>	<b>100.00%</b>	<b>1,434</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