

AFG Series 2019-2
Collateral Report



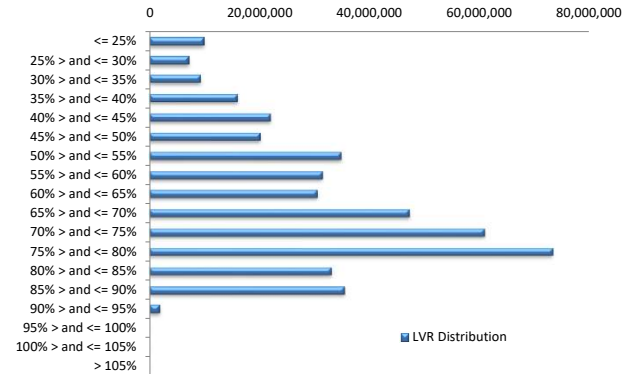
Model Period	7
Collection Period Start	1-May-20
Collection Period End	31-May-20
No. of Days	31
Interest Period Start	11-May-20
Interest Period End	9-Jun-20
No. of Days	30
Determination Date	4-Jun-20
Payment Date	10-Jun-20

Pool Statistics

Closing Balance of Mortgages	432,774,592
No. of Loans (Unconsolidated)	1,423
No. of Loans (Consolidated)	1,096
Average Loan Size (Unconsolidated)	304,128
Average Loan Size (Consolidated)	394,867
Largest Loan Size (Unconsolidated)	1,584,407
Largest Loan Size (Consolidated)	2,197,425
Smallest Loan Size (Unconsolidated)	(54,164)
Smallest Loan Size (Consolidated)	(54,164)
Weighted Average Interest Rate	3.18%
Weighted Average LVR	64.63%
Weighted Average Seasoning	17.80
Weighted Average Remaining Term	333.36

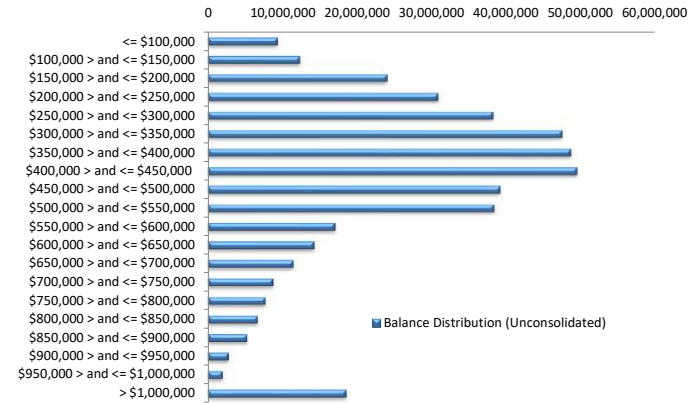
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,727,570	2.25%	93	8.49%
25% > and <= 30%	6,999,100	1.62%	25	2.28%
30% > and <= 35%	9,303,922	2.15%	37	3.38%
35% > and <= 40%	15,963,913	3.69%	54	4.93%
40% > and <= 45%	21,925,082	5.07%	59	5.38%
45% > and <= 50%	20,073,253	4.64%	54	4.93%
50% > and <= 55%	34,693,615	8.02%	78	7.12%
55% > and <= 60%	31,343,089	7.24%	77	7.03%
60% > and <= 65%	30,604,311	7.07%	66	6.02%
65% > and <= 70%	47,370,088	10.95%	104	9.49%
70% > and <= 75%	60,952,978	14.08%	124	11.31%
75% > and <= 80%	73,344,714	16.95%	162	14.78%
80% > and <= 85%	33,184,767	7.67%	81	7.39%
85% > and <= 90%	35,533,318	8.21%	79	7.21%
90% > and <= 95%	1,754,872	0.41%	3	0.27%
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	432,774,592	100.00%	1,096	100.00%



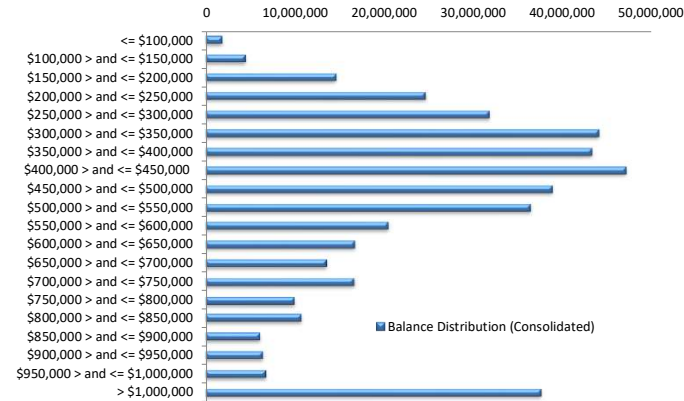
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,329,862	2.16%	238	16.73%
\$100,000 > and <= \$150,000	12,318,616	2.85%	98	6.89%
\$150,000 > and <= \$200,000	24,048,173	5.56%	135	9.49%
\$200,000 > and <= \$250,000	30,887,909	7.14%	136	9.56%
\$250,000 > and <= \$300,000	38,308,212	8.85%	139	9.77%
\$300,000 > and <= \$350,000	47,569,876	10.99%	146	10.26%
\$350,000 > and <= \$400,000	48,712,842	11.26%	131	9.21%
\$400,000 > and <= \$450,000	49,545,398	11.45%	117	8.22%
\$450,000 > and <= \$500,000	39,232,119	9.07%	83	5.83%
\$500,000 > and <= \$550,000	38,498,367	8.90%	74	5.20%
\$550,000 > and <= \$600,000	17,047,960	3.94%	30	2.11%
\$600,000 > and <= \$650,000	14,248,751	3.29%	23	1.62%
\$650,000 > and <= \$700,000	11,461,221	2.65%	17	1.19%
\$700,000 > and <= \$750,000	8,713,080	2.01%	12	0.84%
\$750,000 > and <= \$800,000	7,688,547	1.78%	10	0.70%
\$800,000 > and <= \$850,000	6,642,861	1.53%	8	0.56%
\$850,000 > and <= \$900,000	5,242,677	1.21%	6	0.42%
\$900,000 > and <= \$950,000	2,737,668	0.63%	3	0.21%
\$950,000 > and <= \$1,000,000	1,934,829	0.45%	2	0.14%
> \$1,000,000	18,605,625	4.30%	15	1.05%
Total	432,774,592	100.00%	1,423	100.00%



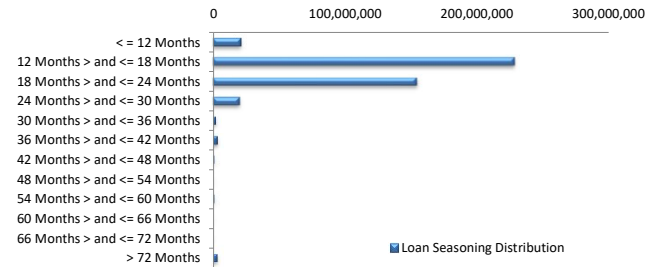
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,902,020	0.44%	58	5.29%
\$100,000 > and <= \$150,000	4,508,796	1.04%	34	3.10%
\$150,000 > and <= \$200,000	14,685,010	3.39%	82	7.48%
\$200,000 > and <= \$250,000	24,727,652	5.71%	109	9.95%
\$250,000 > and <= \$300,000	31,802,299	7.35%	115	10.49%
\$300,000 > and <= \$350,000	44,129,127	10.20%	136	12.41%
\$350,000 > and <= \$400,000	43,302,648	10.01%	116	10.58%
\$400,000 > and <= \$450,000	47,165,082	10.90%	111	10.13%
\$450,000 > and <= \$500,000	38,881,439	8.98%	82	7.48%
\$500,000 > and <= \$550,000	36,451,090	8.42%	70	6.39%
\$550,000 > and <= \$600,000	20,504,803	4.74%	36	3.28%
\$600,000 > and <= \$650,000	16,757,997	3.87%	27	2.46%
\$650,000 > and <= \$700,000	13,552,089	3.13%	20	1.82%
\$700,000 > and <= \$750,000	16,670,452	3.85%	23	2.10%
\$750,000 > and <= \$800,000	9,960,084	2.30%	13	1.19%
\$800,000 > and <= \$850,000	10,758,364	2.49%	13	1.19%
\$850,000 > and <= \$900,000	6,137,559	1.42%	7	0.64%
\$900,000 > and <= \$950,000	6,447,112	1.49%	7	0.64%
\$950,000 > and <= \$1,000,000	6,784,557	1.57%	7	0.64%
> \$1,000,000	37,646,412	8.70%	30	2.74%
Total	432,774,592	100.00%	1,096	100.00%



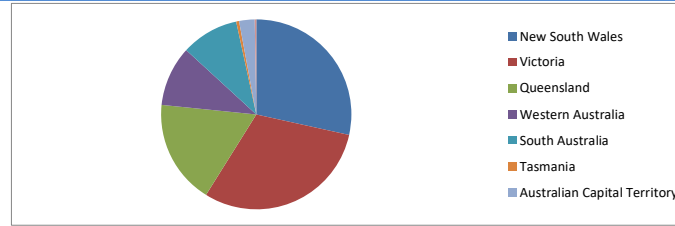
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	20,409,169	4.72%	84	5.90%
12 Months > and <= 18 Months	228,367,723	52.77%	698	49.05%
18 Months > and <= 24 Months	154,501,916	35.70%	503	35.35%
24 Months > and <= 30 Months	19,552,767	4.52%	68	4.78%
30 Months > and <= 36 Months	1,998,312	0.46%	9	0.63%
36 Months > and <= 42 Months	3,081,570	0.71%	12	0.84%
42 Months > and <= 48 Months	714,173	0.17%	4	0.28%
48 Months > and <= 54 Months	258,948	0.06%	2	0.14%
54 Months > and <= 60 Months	632,994	0.15%	6	0.42%
60 Months > and <= 66 Months	212,041	0.05%	2	0.14%
66 Months > and <= 72 Months	120,946	0.03%	1	0.07%
> 72 Months	2,924,034	0.68%	34	2.39%
Total	432,774,592	100.00%	1,423	100.00%



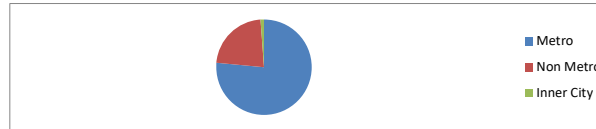
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	123,180,719	28.46%	262	23.91%
Victoria	131,684,830	30.43%	315	28.74%
Queensland	76,494,400	17.68%	225	20.53%
Western Australia	44,380,835	10.25%	126	11.50%
South Australia	42,455,268	9.81%	130	11.86%
Tasmania	2,092,020	0.48%	8	0.73%
Australian Capital Territory	11,408,800	2.64%	28	2.55%
Northern Territory	1,077,721	0.25%	2	0.18%
No Data	0	0.00%	0	0.00%
Total	432,774,592	100.00%	1,096	100.00%



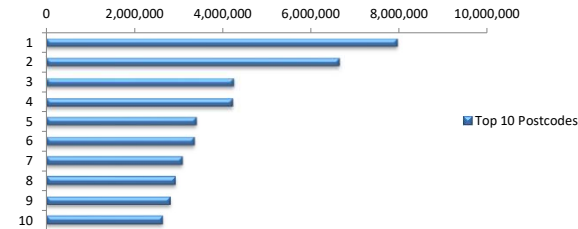
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	330,891,521	76.46%	820	74.82%
Non Metro	96,916,428	22.39%	261	23.81%
Inner City	4,966,643	1.15%	15	1.37%
No Data	0	0.00%	0	0.00%
Total	432,774,592	100.00%	1,096	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	7,955,189	1.84%	18	1.26%
3029	6,652,034	1.54%	18	1.26%
2259	4,258,337	0.98%	10	0.70%
3064	4,226,354	0.98%	11	0.77%
3030	3,398,534	0.79%	8	0.56%
3056	3,361,426	0.78%	6	0.42%
2261	3,075,287	0.71%	7	0.49%
4879	2,921,622	0.68%	5	0.35%
4214	2,796,476	0.65%	8	0.56%
6230	2,626,160	0.61%	3	0.21%
Total	41,271,418	9.54%	94	6.61%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	432,774,592	100.00%	1,423	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	432,774,592	100.00%	1,423	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	432,774,592	100.00%	1,423	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	432,774,592	100.00%	1,423	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	349,730,624	80.81%	1,148	80.67%
Interest Only	82,977,079	19.17%	273	19.18%
Non-Billing	66,889	0.02%	2	0.14%
Total	432,774,592	100.00%	1,423	100.00%



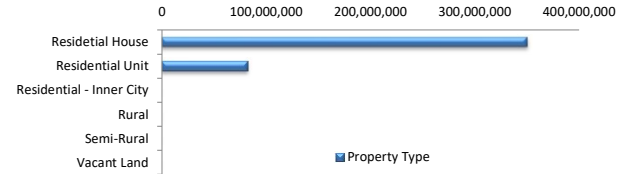
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	66,889	0.02%	2	0.14%
Term Loan	432,707,703	99.98%	1,421	99.86%
Total	432,774,592	100.00%	1,423	100.00%



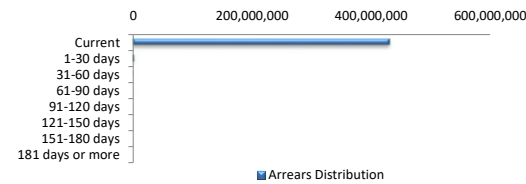
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	350,474,641	80.98%	854	77.92%
Residential Unit	82,045,837	18.96%	241	21.99%
Residential - Inner City	0	0.00%	0	0.00%
Rural	254,115	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%
Total	432,774,592	100.00%	1,096	100.00%



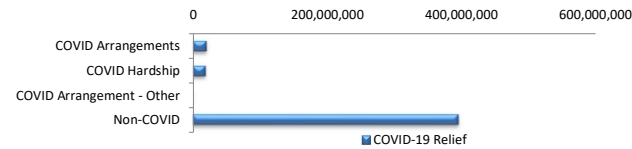
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	430,205,545	99.41%	1,414	99.37%
1-30 days	1,944,526	0.45%	6	0.42%
31-60 days	465,150	0.11%	1	0.07%
61-90 days	159,371	0.04%	2	0.14%
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	432,774,592	100.00%	1,423	100.00%



COVID-19 Relief

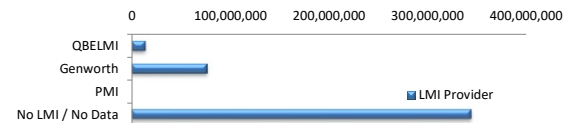
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	19,241,039	4.45%	40	3.65%
COVID Hardship	17,861,436	4.13%	29	2.65%
COVID Arrangement - Other	529,520	0.12%	0	0.00%
Non-COVID	395,142,596	91.30%	1,027	93.70%
Total	432,774,592	100.00%	1,096	100.00%



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

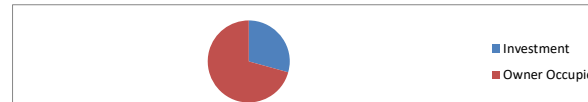
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	13,173,073	3.04%	30	2.74%
Genworth	75,517,040	17.45%	206	18.80%
PMI	0	0.00%	0	0.00%
No LMI / No Data	344,084,479	79.51%	860	78.47%
Total	432,774,592	100.00%	1,096	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	126,535,895	29.24%	407	28.60%
Owner Occupier	306,238,697	70.76%	1,016	71.40%
Total	432,774,592	100.00%	1,423	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