

AFG Series 2019-2
Collateral Report



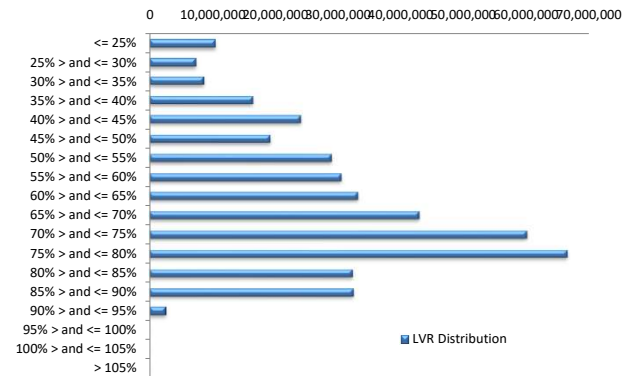
Model Period	9
Collection Period Start	1-Jul-20
Collection Period End	31-Jul-20
No. of Days	31
Interest Period Start	10-Jul-20
Interest Period End	9-Aug-20
No. of Days	31
Determination Date	5-Aug-20
Payment Date	10-Aug-20

Pool Statistics

Closing Balance of Mortgages	415,303,793
No. of Loans (Unconsolidated)	1,376
No. of Loans (Consolidated)	1,065
Average Loan Size (Unconsolidated)	301,820
Average Loan Size (Consolidated)	389,957
Largest Loan Size (Unconsolidated)	1,593,505
Largest Loan Size (Consolidated)	2,204,590
Smallest Loan Size (Unconsolidated)	(16,387)
Smallest Loan Size (Consolidated)	(7,701)
Weighted Average Interest Rate	3.17%
Weighted Average LVR	64.23%
Weighted Average Seasoning	19.74
Weighted Average Remaining Term	331.30

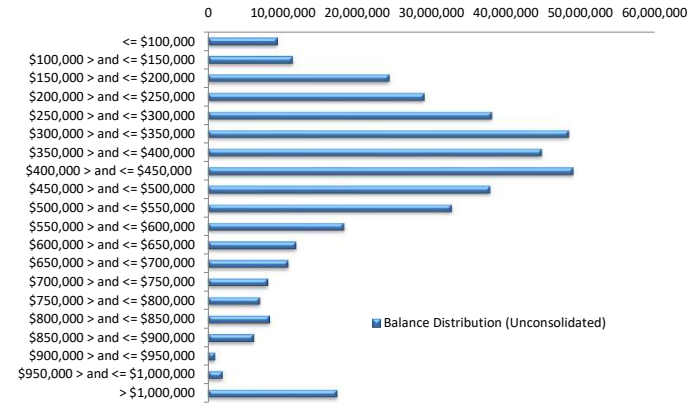
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,371,618	2.50%	97	9.11%
25% > and <= 30%	7,231,704	1.74%	27	2.54%
30% > and <= 35%	8,637,679	2.08%	33	3.10%
35% > and <= 40%	16,387,398	3.95%	52	4.88%
40% > and <= 45%	24,038,815	5.79%	63	5.92%
45% > and <= 50%	19,139,543	4.61%	56	5.26%
50% > and <= 55%	28,883,181	6.95%	67	6.29%
55% > and <= 60%	30,444,313	7.33%	70	6.57%
60% > and <= 65%	33,218,494	8.00%	80	7.51%
65% > and <= 70%	42,987,692	10.35%	94	8.83%
70% > and <= 75%	60,122,524	14.48%	120	11.27%
75% > and <= 80%	66,463,838	16.00%	150	14.08%
80% > and <= 85%	32,372,039	7.79%	79	7.42%
85% > and <= 90%	32,504,300	7.83%	73	6.85%
90% > and <= 95%	2,500,655	0.60%	4	0.38%
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	415,303,793	100.00%	1,065	100.00%



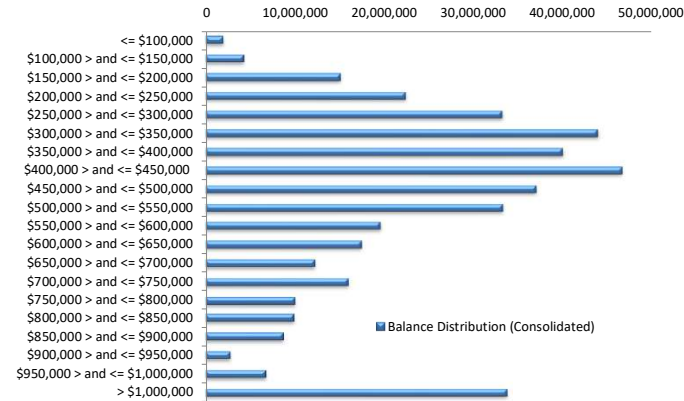
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,311,076	2.24%	235	17.08%
\$100,000 > and <= \$150,000	11,368,598	2.74%	91	6.61%
\$150,000 > and <= \$200,000	24,326,012	5.86%	136	9.88%
\$200,000 > and <= \$250,000	29,065,746	7.00%	128	9.30%
\$250,000 > and <= \$300,000	38,083,372	9.17%	138	10.03%
\$300,000 > and <= \$350,000	48,419,306	11.66%	148	10.76%
\$350,000 > and <= \$400,000	44,744,350	10.77%	120	8.72%
\$400,000 > and <= \$450,000	49,055,072	11.81%	116	8.43%
\$450,000 > and <= \$500,000	37,872,355	9.12%	80	5.81%
\$500,000 > and <= \$550,000	32,725,805	7.88%	63	4.58%
\$550,000 > and <= \$600,000	18,303,921	4.41%	32	2.33%
\$600,000 > and <= \$650,000	11,812,476	2.84%	19	1.38%
\$650,000 > and <= \$700,000	10,769,196	2.59%	16	1.16%
\$700,000 > and <= \$750,000	7,993,244	1.92%	11	0.80%
\$750,000 > and <= \$800,000	6,934,870	1.67%	9	0.65%
\$800,000 > and <= \$850,000	8,242,322	1.98%	10	0.73%
\$850,000 > and <= \$900,000	6,109,949	1.47%	7	0.51%
\$900,000 > and <= \$950,000	918,831	0.22%	1	0.07%
\$950,000 > and <= \$1,000,000	1,940,877	0.47%	2	0.15%
> \$1,000,000	17,306,414	4.17%	14	1.02%
Total	415,303,793	100.00%	1,376	100.00%



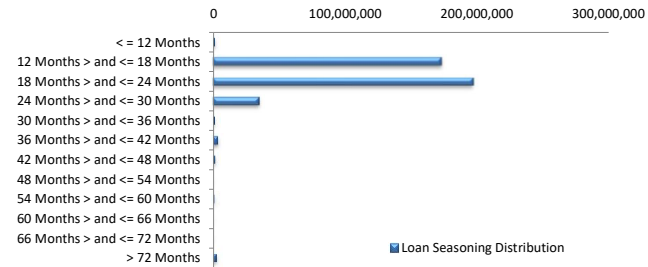
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,020,100	0.49%	61	5.73%
\$100,000 > and <= \$150,000	4,304,562	1.04%	33	3.10%
\$150,000 > and <= \$200,000	15,166,134	3.65%	84	7.89%
\$200,000 > and <= \$250,000	22,453,286	5.41%	99	9.30%
\$250,000 > and <= \$300,000	33,260,130	8.01%	120	11.27%
\$300,000 > and <= \$350,000	43,963,790	10.59%	135	12.68%
\$350,000 > and <= \$400,000	40,038,324	9.64%	107	10.05%
\$400,000 > and <= \$450,000	46,658,469	11.23%	110	10.33%
\$450,000 > and <= \$500,000	37,056,086	8.92%	78	7.32%
\$500,000 > and <= \$550,000	33,349,150	8.03%	64	6.01%
\$550,000 > and <= \$600,000	19,515,816	4.70%	34	3.19%
\$600,000 > and <= \$650,000	17,427,873	4.20%	28	2.63%
\$650,000 > and <= \$700,000	12,197,344	2.94%	18	1.69%
\$700,000 > and <= \$750,000	15,898,810	3.83%	22	2.07%
\$750,000 > and <= \$800,000	9,984,580	2.40%	13	1.22%
\$800,000 > and <= \$850,000	9,919,776	2.39%	12	1.13%
\$850,000 > and <= \$900,000	8,737,696	2.10%	10	0.94%
\$900,000 > and <= \$950,000	2,807,204	0.68%	3	0.28%
\$950,000 > and <= \$1,000,000	6,784,496	1.63%	7	0.66%
> \$1,000,000	33,760,166	8.13%	27	2.54%
Total	415,303,793	100.00%	1,065	100.00%



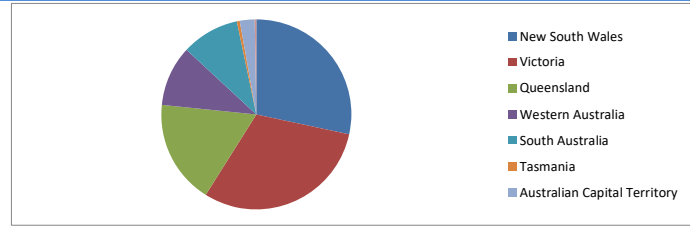
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,458,500	0.35%	8	0.58%
12 Months > and <= 18 Months	172,707,831	41.59%	556	40.41%
18 Months > and <= 24 Months	196,952,684	47.42%	626	45.49%
24 Months > and <= 30 Months	34,398,939	8.28%	119	8.65%
30 Months > and <= 36 Months	1,261,325	0.30%	7	0.51%
36 Months > and <= 42 Months	3,459,171	0.83%	12	0.87%
42 Months > and <= 48 Months	1,519,797	0.37%	8	0.58%
48 Months > and <= 54 Months	76,478	0.02%	1	0.07%
54 Months > and <= 60 Months	758,549	0.18%	5	0.36%
60 Months > and <= 66 Months	220,546	0.05%	2	0.15%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	2,489,972	0.60%	32	2.33%
Total	415,303,793	100.00%	1,376	100.00%



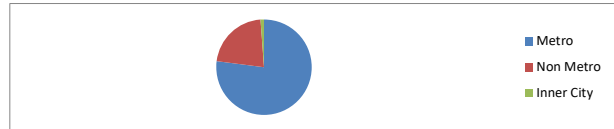
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	117,853,943	28.38%	253	23.76%
Victoria	126,927,235	30.56%	306	28.73%
Queensland	73,404,197	17.67%	220	20.66%
Western Australia	42,663,251	10.27%	124	11.64%
South Australia	40,702,485	9.80%	126	11.83%
Tasmania	2,231,277	0.54%	8	0.75%
Australian Capital Territory	10,451,013	2.52%	26	2.44%
Northern Territory	1,070,391	0.26%	2	0.19%
No Data	0	0.00%	0	0.00%
Total	415,303,793	100.00%	1,065	100.00%



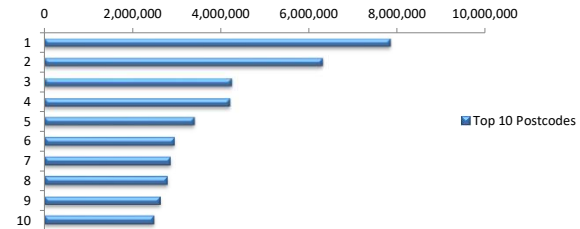
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	319,653,034	76.97%	801	75.21%
Non Metro	90,667,112	21.83%	249	23.38%
Inner City	4,983,647	1.20%	15	1.41%
No Data	0	0.00%	0	0.00%
Total	415,303,793	100.00%	1,065	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	7,852,507	1.89%	18	1.31%
3029	6,319,051	1.52%	17	1.24%
3064	4,257,921	1.03%	11	0.80%
2259	4,206,137	1.01%	10	0.73%
3056	3,393,589	0.82%	6	0.44%
2261	2,942,098	0.71%	6	0.44%
3030	2,841,675	0.68%	7	0.51%
4214	2,782,837	0.67%	8	0.58%
6230	2,615,709	0.63%	3	0.22%
2145	2,471,772	0.60%	6	0.44%
Total	39,683,297	9.56%	92	6.69%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	415,303,793	100.00%	1,376	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	415,303,793	100.00%	1,376	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	415,303,793	100.00%	1,376	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	415,303,793	100.00%	1,376	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	343,953,920	82.82%	1,126	81.83%
Interest Only	71,283,312	17.16%	249	18.10%
Non-Billing	66,560	0.02%	1	0.07%
Total	415,303,793	100.00%	1,376	100.00%



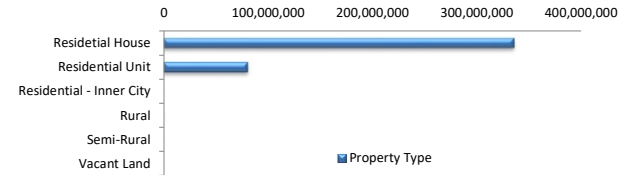
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	66,560	0.02%	1	0.07%
Term Loan	415,237,232	99.98%	1,375	99.93%
Total	415,303,793	100.00%	1,376	100.00%



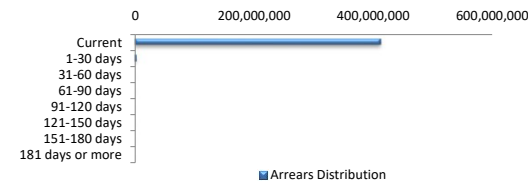
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	334,874,138	80.63%	828	77.75%
Residential Unit	80,179,080	19.31%	236	22.16%
Residential - Inner City	0	0.00%	0	0.00%
Rural	250,575	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	415,303,793	100.00%	1,065	100.00%



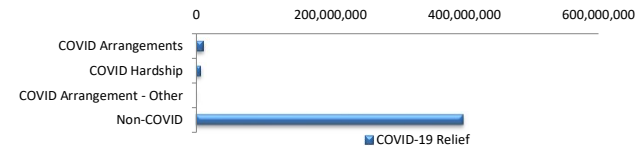
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	412,820,813	99.40%	1,371	99.64%
1-30 days	2,482,980	0.60%	5	0.36%
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	415,303,793	100.00%	1,376	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	10,351,504	2.49%	22	2.07%
COVID Hardship	7,171,109	1.73%	12	1.13%
COVID Arrangement - Other	530,462	0.13%	0	0.00%
Non-COVID	397,250,717	95.65%	1,031	96.81%
Total	415,303,793	100.00%	1,065	100.00%

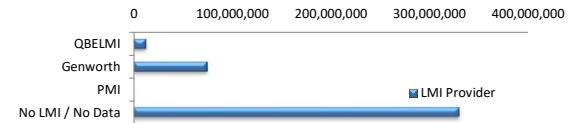


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

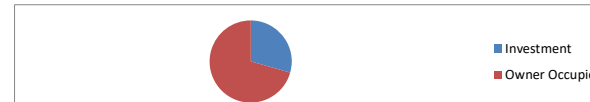
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	11,999,241	2.89%	28	2.63%
Genworth	73,762,032	17.76%	202	18.97%
PMI	0	0.00%	0	0.00%
No LMI / No Data	329,542,520	79.35%	835	78.40%
Total	415,303,793	100.00%	1,065	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	121,844,735	29.34%	395	28.71%
Owner Occupier	293,459,058	70.66%	981	71.29%
Total	415,303,793	100.00%	1,376	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