

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



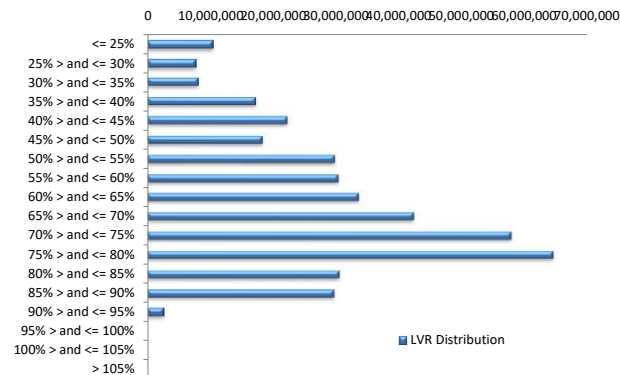
Model Period	10
Collection Period Start	1-Aug-20
Collection Period End	31-Aug-20
No. of Days	31
Interest Period Start	10-Aug-20
Interest Period End	9-Sep-20
No. of Days	31
Determination Date	7-Sep-20
Payment Date	10-Sep-20

**Pool Statistics**

Closing Balance of Mortgages	404,515,591
No. of Loans (Unconsolidated)	1,357
No. of Loans (Consolidated)	1,045
Average Loan Size (Unconsolidated)	298,096
Average Loan Size (Consolidated)	387,096
Largest Loan Size (Unconsolidated)	1,590,825
Largest Loan Size (Consolidated)	2,202,617
Smallest Loan Size (Unconsolidated)	(15,401)
Smallest Loan Size (Consolidated)	(13,268)
Weighted Average Interest Rate	3.17%
Weighted Average LVR	63.93%
Weighted Average Seasoning	20.75
Weighted Average Remaining Term	330.30

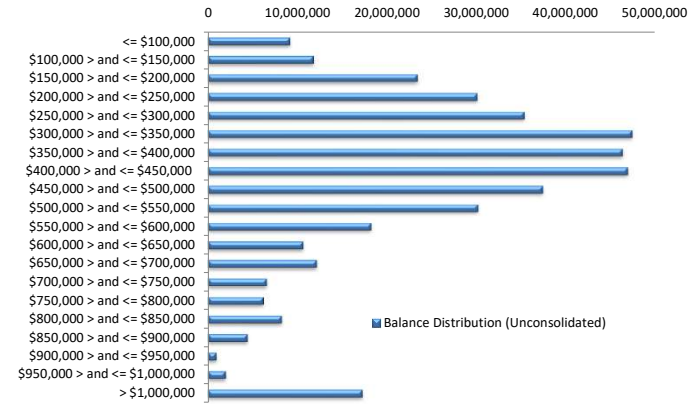
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,293,943	2.54%	97	9.28%
25% > and <= 30%	7,529,508	1.86%	28	2.68%
30% > and <= 35%	8,088,800	2.00%	31	2.97%
35% > and <= 40%	17,175,352	4.25%	57	5.45%
40% > and <= 45%	22,141,772	5.47%	58	5.55%
45% > and <= 50%	18,227,823	4.51%	53	5.07%
50% > and <= 55%	29,683,180	7.34%	70	6.70%
55% > and <= 60%	30,263,853	7.48%	69	6.60%
60% > and <= 65%	33,617,904	8.31%	78	7.46%
65% > and <= 70%	42,337,955	10.47%	95	9.09%
70% > and <= 75%	57,834,639	14.30%	114	10.91%
75% > and <= 80%	64,456,070	15.93%	146	13.97%
80% > and <= 85%	30,599,530	7.56%	76	7.27%
85% > and <= 90%	29,765,838	7.36%	69	6.60%
90% > and <= 95%	2,499,423	0.62%	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%
<b>Total</b>	<b>404,515,591</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>



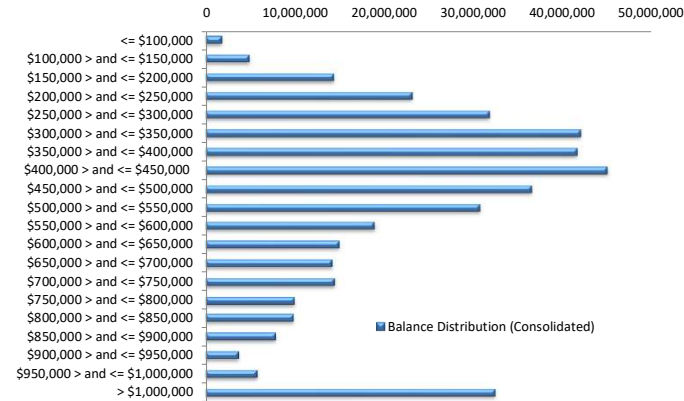
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,144,961	2.26%	239	17.61%
\$100,000 > and <= \$150,000	11,758,209	2.91%	94	6.93%
\$150,000 > and <= \$200,000	23,397,535	5.78%	131	9.65%
\$200,000 > and <= \$250,000	30,125,355	7.45%	132	9.73%
\$250,000 > and <= \$300,000	35,363,990	8.74%	128	9.43%
\$300,000 > and <= \$350,000	47,403,884	11.72%	145	10.69%
\$350,000 > and <= \$400,000	46,335,605	11.45%	124	9.14%
\$400,000 > and <= \$450,000	46,943,589	11.60%	111	8.18%
\$450,000 > and <= \$500,000	37,411,715	9.25%	79	5.82%
\$500,000 > and <= \$550,000	30,176,272	7.46%	58	4.27%
\$550,000 > and <= \$600,000	18,250,187	4.51%	32	2.36%
\$600,000 > and <= \$650,000	10,617,987	2.62%	17	1.25%
\$650,000 > and <= \$700,000	12,125,745	3.00%	18	1.33%
\$700,000 > and <= \$750,000	6,536,720	1.62%	9	0.66%
\$750,000 > and <= \$800,000	6,170,624	1.53%	8	0.59%
\$800,000 > and <= \$850,000	8,212,464	2.03%	10	0.74%
\$850,000 > and <= \$900,000	4,395,605	1.09%	5	0.37%
\$900,000 > and <= \$950,000	916,370	0.23%	1	0.07%
\$950,000 > and <= \$1,000,000	1,944,372	0.48%	2	0.15%
> \$1,000,000	17,284,403	4.27%	14	1.03%
<b>Total</b>	<b>404,515,591</b>	<b>100.00%</b>	<b>1,357</b>	<b>100.00%</b>



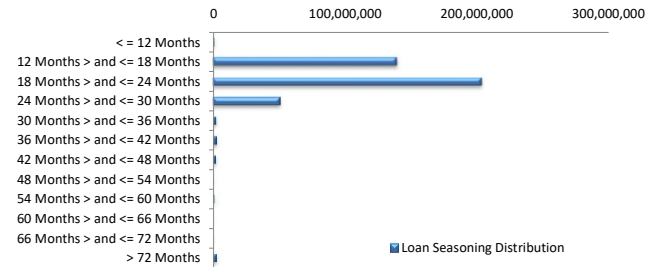
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,853,148	0.46%	60	5.74%
\$100,000 > and <= \$150,000	4,946,371	1.22%	38	3.64%
\$150,000 > and <= \$200,000	14,397,847	3.56%	80	7.66%
\$200,000 > and <= \$250,000	23,198,269	5.73%	102	9.76%
\$250,000 > and <= \$300,000	31,861,452	7.88%	115	11.00%
\$300,000 > and <= \$350,000	42,049,589	10.40%	129	12.34%
\$350,000 > and <= \$400,000	41,607,071	10.29%	111	10.62%
\$400,000 > and <= \$450,000	45,029,608	11.13%	106	10.14%
\$450,000 > and <= \$500,000	36,595,442	9.05%	77	7.37%
\$500,000 > and <= \$550,000	30,801,699	7.61%	59	5.65%
\$550,000 > and <= \$600,000	18,930,751	4.68%	33	3.16%
\$600,000 > and <= \$650,000	14,957,824	3.70%	24	2.30%
\$650,000 > and <= \$700,000	14,172,717	3.50%	21	2.01%
\$700,000 > and <= \$750,000	14,422,424	3.57%	20	1.91%
\$750,000 > and <= \$800,000	9,973,812	2.47%	13	1.24%
\$800,000 > and <= \$850,000	9,875,479	2.44%	12	1.15%
\$850,000 > and <= \$900,000	7,879,973	1.95%	9	0.86%
\$900,000 > and <= \$950,000	3,738,459	0.92%	4	0.38%
\$950,000 > and <= \$1,000,000	5,811,034	1.44%	6	0.57%
> \$1,000,000	32,412,622	8.01%	26	2.49%
<b>Total</b>	<b>404,515,591</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>



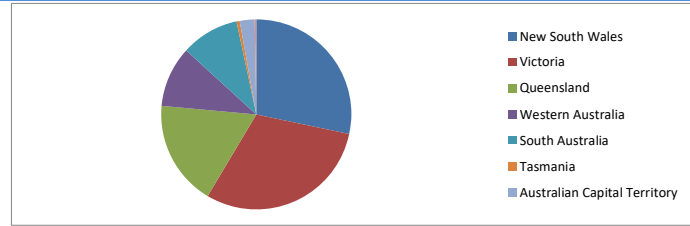
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	725,397	0.18%	5	0.37%
12 Months > and <= 18 Months	139,199,106	34.41%	457	33.68%
18 Months > and <= 24 Months	203,589,321	50.33%	647	47.68%
24 Months > and <= 30 Months	50,276,099	12.43%	180	13.26%
30 Months > and <= 36 Months	2,249,212	0.56%	10	0.74%
36 Months > and <= 42 Months	2,635,604	0.65%	11	0.81%
42 Months > and <= 48 Months	2,107,320	0.52%	7	0.52%
48 Months > and <= 54 Months	296,981	0.07%	3	0.22%
54 Months > and <= 60 Months	752,227	0.19%	5	0.37%
60 Months > and <= 66 Months	196,757	0.05%	1	0.07%
66 Months > and <= 72 Months	28,427	0.01%	1	0.07%
> 72 Months	2,459,140	0.61%	30	2.21%
<b>Total</b>	<b>404,515,591</b>	<b>100.00%</b>	<b>1,357</b>	<b>100.00%</b>



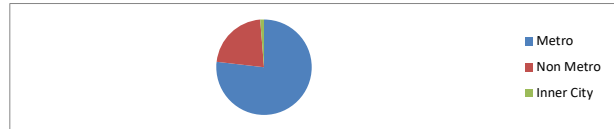
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	114,601,661	28.33%	248	23.73%
Victoria	122,199,814	30.21%	297	28.42%
Queensland	72,339,218	17.88%	216	20.67%
Western Australia	41,872,491	10.35%	122	11.67%
South Australia	39,906,954	9.87%	126	12.06%
Tasmania	2,218,015	0.55%	8	0.77%
Australian Capital Territory	10,318,894	2.55%	26	2.49%
Northern Territory	1,058,544	0.26%	2	0.19%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>404,515,591</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>



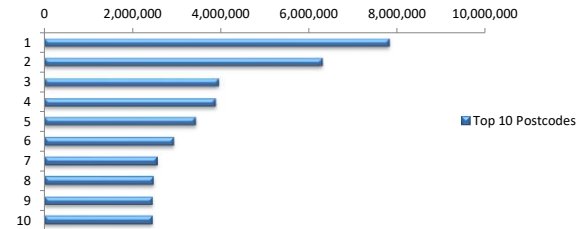
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	310,673,062	76.80%	786	75.22%
Non Metro	88,870,858	21.97%	244	23.35%
Inner City	4,971,670	1.23%	15	1.44%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>404,515,591</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	7,813,506	1.93%	18	1.33%
3029	6,287,156	1.55%	17	1.25%
2259	3,945,963	0.98%	9	0.66%
3064	3,881,643	0.96%	10	0.74%
3056	3,422,682	0.85%	6	0.44%
2261	2,926,198	0.72%	6	0.44%
6230	2,555,378	0.63%	3	0.22%
2145	2,467,320	0.61%	6	0.44%
4122	2,446,511	0.60%	5	0.37%
3030	2,440,743	0.60%	6	0.44%
<b>Total</b>	<b>38,187,100</b>	<b>9.44%</b>	<b>86</b>	<b>6.34%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	404,515,591	100.00%	1,357	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>404,515,591</b>	<b>100.00%</b>	<b>1,357</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	404,515,591	100.00%	1,357	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>404,515,591</b>	<b>100.00%</b>	<b>1,357</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	335,114,332	82.84%	1,122	82.68%
Interest Only	69,334,759	17.14%	234	17.24%
Non-Billing	66,499	0.02%	1	0.07%
<b>Total</b>	<b>404,515,591</b>	<b>100.00%</b>	<b>1,357</b>	<b>100.00%</b>



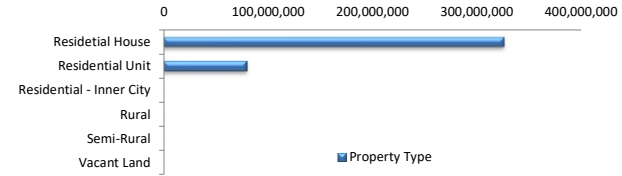
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	66,499	0.02%	1	0.07%
Term Loan	404,449,091	99.98%	1,356	99.93%
<b>Total</b>	<b>404,515,591</b>	<b>100.00%</b>	<b>1,357</b>	<b>100.00%</b>



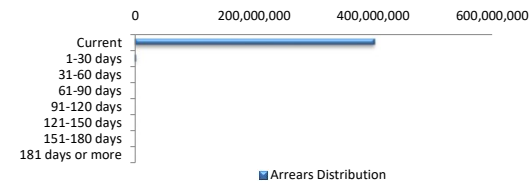
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	325,639,572	80.50%	812	77.70%
Residential Unit	78,621,801	19.44%	232	22.20%
Residential - Inner City	0	0.00%	0	0.00%
Rural	254,217	0.06%	1	0.10%
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>404,515,591</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>



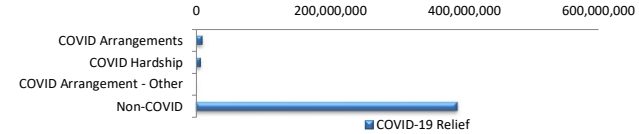
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	402,585,236	99.52%	1,352	99.63%
1-30 days	1,930,355	0.48%	5	0.37%
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>404,515,591</b>	<b>100.00%</b>	<b>1,357</b>	<b>100.00%</b>



**COVID-19 Relief**

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	8,835,560	2.18%	16	1.53%
COVID Hardship	6,458,079	1.60%	11	1.05%
COVID Arrangement - Other	530,845	0.13%	0	0.00%
Non-COVID	388,691,107	96.09%	1,018	97.42%
<b>Total</b>	<b>404,515,591</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>

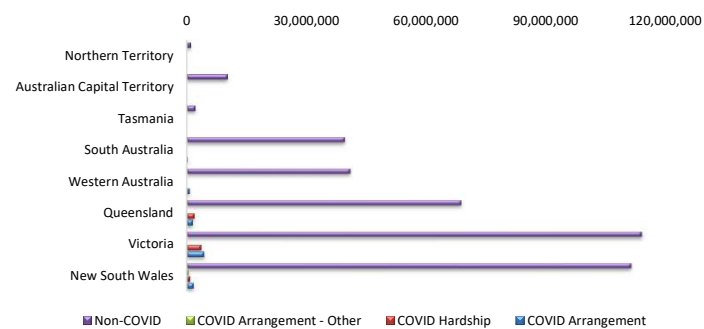


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

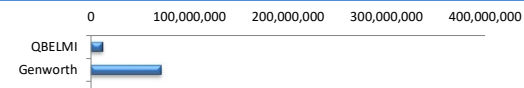
**COVID-19 Relief by State**

COVID-19 Relief by State	COVID Arrangement -			Non-COVID
	COVID Arrangement	COVID Hardship	Other	
New South Wales	1,763,034	826,647	530,845	111,481,134
	1.54%	0.72%	0.46%	97.28%
Victoria	4,477,684	3,646,073	0	114,076,058
	3.66%	2.98%	0.00%	93.35%
Queensland	1,568,097	1,985,359	0	68,785,762
	2.17%	2.74%	0.00%	95.09%
Western Australia	752,056	0	0	41,120,435
	1.80%	0.00%	0.00%	98.20%
South Australia	274,688	0	0	39,632,266
	0.69%	0.00%	0.00%	99.31%
Tasmania	0	0	0	2,218,015
	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	10,318,894
	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	1,058,544
	0.00%	0.00%	0.00%	100.00%
<b>Total</b>	<b>8,835,560</b>	<b>6,458,079</b>	<b>530,845</b>	<b>388,691,107</b>



**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	11,620,237	2.87%	28	2.68%
Genworth	71,252,792	17.61%	198	18.95%
PMI	0	0.00%	0	0.00%

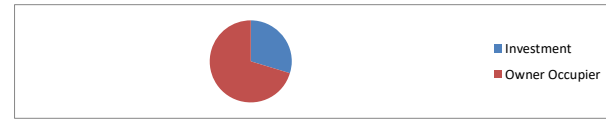


No LMI / No Data	321,642,562	79.51%	819	78.37%
<b>Total</b>	<b>404,515,591</b>	<b>100.00%</b>	<b>1,045</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	119,850,095	29.63%	392	28.89%
Owner Occupier	284,665,496	70.37%	965	71.11%
<b>Total</b>	<b>404,515,591</b>	<b>100.00%</b>	<b>1,357</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