

AFG Series 2019-2
Collateral Report



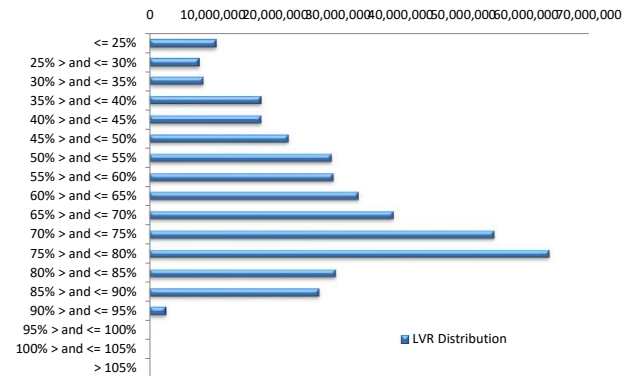
Model Period	11
Collection Period Start	1-Sep-20
Collection Period End	30-Sep-20
No. of Days	30
Interest Period Start	10-Sep-20
Interest Period End	11-Oct-20
No. of Days	32
Determination Date	7-Oct-20
Payment Date	12-Oct-20

Pool Statistics

Closing Balance of Mortgages	392,479,639
No. of Loans (Unconsolidated)	1,333
No. of Loans (Consolidated)	1,023
Average Loan Size (Unconsolidated)	294,433
Average Loan Size (Consolidated)	383,656
Largest Loan Size (Unconsolidated)	1,587,987
Largest Loan Size (Consolidated)	2,200,428
Smallest Loan Size (Unconsolidated)	(16,715)
Smallest Loan Size (Consolidated)	(15,836)
Weighted Average Interest Rate	3.17%
Weighted Average LVR	63.69%
Weighted Average Seasoning	21.70
Weighted Average Remaining Term	329.24

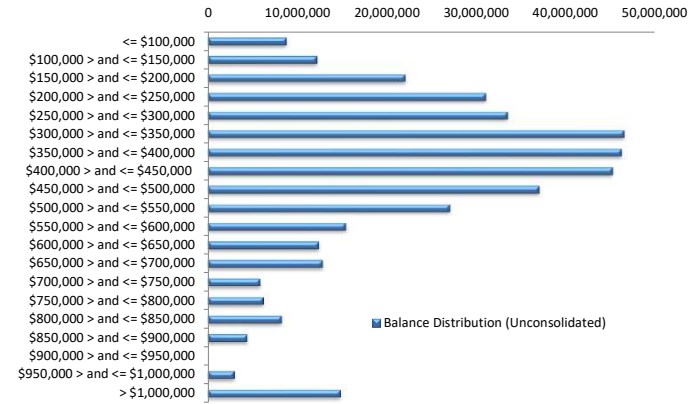
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,461,370	2.67%	100	9.78%
25% > and <= 30%	7,811,982	1.99%	28	2.74%
30% > and <= 35%	8,565,872	2.18%	32	3.13%
35% > and <= 40%	17,690,190	4.51%	55	5.38%
40% > and <= 45%	17,660,630	4.50%	52	5.08%
45% > and <= 50%	22,093,824	5.63%	59	5.77%
50% > and <= 55%	28,923,540	7.37%	69	6.74%
55% > and <= 60%	29,194,721	7.44%	65	6.35%
60% > and <= 65%	33,264,467	8.48%	80	7.82%
65% > and <= 70%	38,871,230	9.90%	90	8.80%
70% > and <= 75%	54,965,600	14.00%	106	10.36%
75% > and <= 80%	63,687,575	16.23%	147	14.37%
80% > and <= 85%	29,687,317	7.56%	73	7.14%
85% > and <= 90%	27,103,383	6.91%	63	6.16%
90% > and <= 95%	2,497,939	0.64%	4	0.39%
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	392,479,639	100.00%	1,023	100.00%



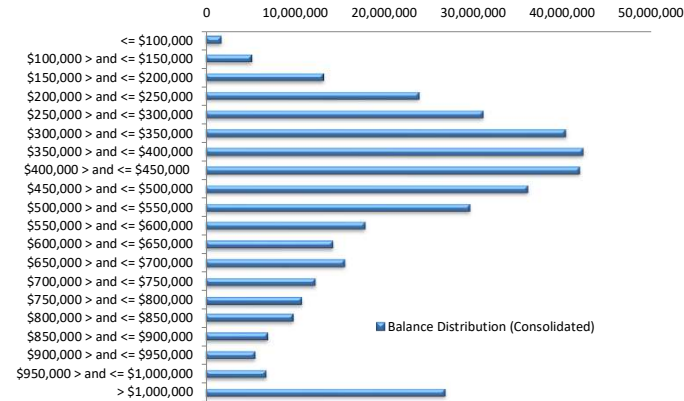
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,752,565	2.23%	241	18.08%
\$100,000 > and <= \$150,000	12,155,888	3.10%	97	7.28%
\$150,000 > and <= \$200,000	22,047,687	5.62%	123	9.23%
\$200,000 > and <= \$250,000	31,063,052	7.91%	136	10.20%
\$250,000 > and <= \$300,000	33,509,170	8.54%	121	9.08%
\$300,000 > and <= \$350,000	46,521,375	11.85%	142	10.65%
\$350,000 > and <= \$400,000	46,249,046	11.78%	124	9.30%
\$400,000 > and <= \$450,000	45,185,769	11.51%	107	8.03%
\$450,000 > and <= \$500,000	36,983,225	9.42%	78	5.85%
\$500,000 > and <= \$550,000	27,066,019	6.90%	52	3.90%
\$550,000 > and <= \$600,000	15,429,369	3.93%	27	2.03%
\$600,000 > and <= \$650,000	12,383,031	3.16%	20	1.50%
\$650,000 > and <= \$700,000	12,795,836	3.26%	19	1.43%
\$700,000 > and <= \$750,000	5,822,127	1.48%	8	0.60%
\$750,000 > and <= \$800,000	6,184,912	1.58%	8	0.60%
\$800,000 > and <= \$850,000	8,212,573	2.09%	10	0.75%
\$850,000 > and <= \$900,000	4,371,777	1.11%	5	0.38%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	2,935,323	0.75%	3	0.23%
> \$1,000,000	14,810,896	3.77%	12	0.90%
Total	392,479,639	100.00%	1,333	100.00%



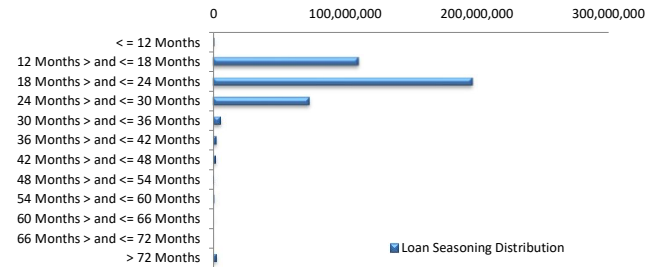
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,798,845	0.46%	62	6.06%
\$100,000 > and <= \$150,000	5,208,439	1.33%	40	3.91%
\$150,000 > and <= \$200,000	13,245,047	3.37%	73	7.14%
\$200,000 > and <= \$250,000	23,938,347	6.10%	105	10.26%
\$250,000 > and <= \$300,000	31,134,767	7.93%	112	10.95%
\$300,000 > and <= \$350,000	40,432,728	10.30%	124	12.12%
\$350,000 > and <= \$400,000	42,319,385	10.78%	113	11.05%
\$400,000 > and <= \$450,000	41,989,622	10.70%	99	9.68%
\$450,000 > and <= \$500,000	36,140,967	9.21%	76	7.43%
\$500,000 > and <= \$550,000	29,653,222	7.56%	57	5.57%
\$550,000 > and <= \$600,000	17,815,552	4.54%	31	3.03%
\$600,000 > and <= \$650,000	14,198,113	3.62%	23	2.25%
\$650,000 > and <= \$700,000	15,559,568	3.96%	23	2.25%
\$700,000 > and <= \$750,000	12,248,287	3.12%	17	1.66%
\$750,000 > and <= \$800,000	10,737,463	2.74%	14	1.37%
\$800,000 > and <= \$850,000	9,834,271	2.51%	12	1.17%
\$850,000 > and <= \$900,000	6,992,383	1.78%	8	0.78%
\$900,000 > and <= \$950,000	5,582,958	1.42%	6	0.59%
\$950,000 > and <= \$1,000,000	6,811,780	1.74%	7	0.68%
> \$1,000,000	26,837,895	6.84%	21	2.05%
Total	392,479,639	100.00%	1,023	100.00%



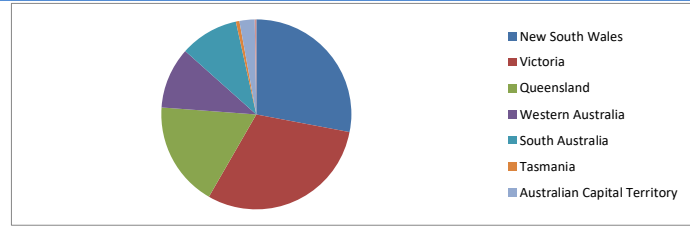
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	468,050	0.12%	3	0.23%
12 Months > and <= 18 Months	109,688,501	27.95%	358	26.86%
18 Months > and <= 24 Months	196,349,912	50.03%	649	48.69%
24 Months > and <= 30 Months	72,309,523	18.42%	244	18.30%
30 Months > and <= 36 Months	5,297,013	1.35%	21	1.58%
36 Months > and <= 42 Months	2,309,743	0.59%	10	0.75%
42 Months > and <= 48 Months	1,962,461	0.50%	7	0.53%
48 Months > and <= 54 Months	581,601	0.15%	3	0.23%
54 Months > and <= 60 Months	718,589	0.18%	4	0.30%
60 Months > and <= 66 Months	105,519	0.03%	2	0.15%
66 Months > and <= 72 Months	228,766	0.06%	2	0.15%
> 72 Months	2,459,962	0.63%	30	2.25%
Total	392,479,639	100.00%	1,333	100.00%



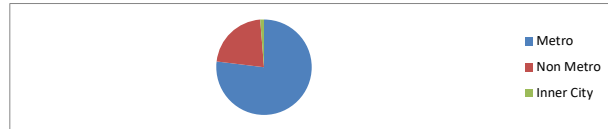
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	109,871,560	27.99%	243	23.75%
Victoria	118,875,403	30.29%	291	28.45%
Queensland	70,077,864	17.86%	210	20.53%
Western Australia	41,054,766	10.46%	120	11.73%
South Australia	39,113,894	9.97%	123	12.02%
Tasmania	2,215,972	0.56%	8	0.78%
Australian Capital Territory	10,246,935	2.61%	26	2.54%
Northern Territory	1,023,245	0.26%	2	0.20%
No Data	0	0.00%	0	0.00%
Total	392,479,639	100.00%	1,023	100.00%



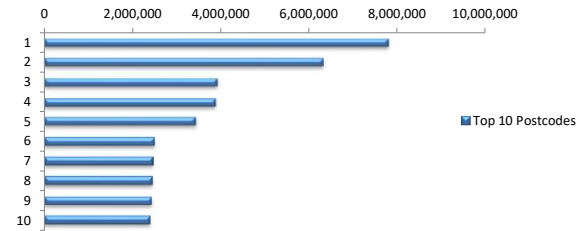
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	301,840,721	76.91%	770	75.27%
Non Metro	85,683,672	21.83%	238	23.26%
Inner City	4,955,247	1.26%	15	1.47%
No Data	0	0.00%	0	0.00%
Total	392,479,639	100.00%	1,023	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	7,803,952	1.99%	18	1.35%
3029	6,304,972	1.61%	17	1.28%
2259	3,911,625	1.00%	9	0.68%
3064	3,874,386	0.99%	10	0.75%
3056	3,424,510	0.87%	6	0.45%
6230	2,486,900	0.63%	3	0.23%
2145	2,453,755	0.63%	6	0.45%
4122	2,444,075	0.62%	5	0.38%
3030	2,426,316	0.62%	6	0.45%
4214	2,390,862	0.61%	7	0.53%
Total	37,521,352	9.56%	87	6.53%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	392,479,639	100.00%	1,333	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	392,479,639	100.00%	1,333	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	392,479,639	100.00%	1,333	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	392,479,639	100.00%	1,333	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	326,187,904	83.11%	1,102	82.67%
Interest Only	66,225,305	16.87%	230	17.25%
Non-Billing	66,430	0.02%	1	0.08%
Total	392,479,639	100.00%	1,333	100.00%



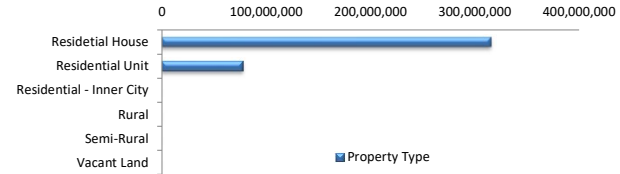
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	66,430	0.02%	1	0.08%
Term Loan	392,413,209	99.98%	1,332	99.92%
Total	392,479,639	100.00%	1,333	100.00%



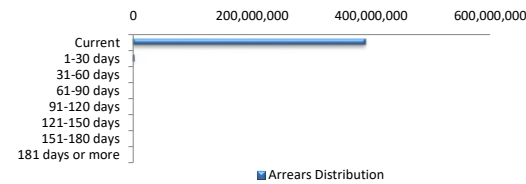
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	315,229,137	80.32%	793	77.52%
Residential Unit	76,993,079	19.62%	229	22.39%
Residential - Inner City	0	0.00%	0	0.00%
Rural	257,424	0.07%	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%
Total	392,479,639	100.00%	1,023	100.00%



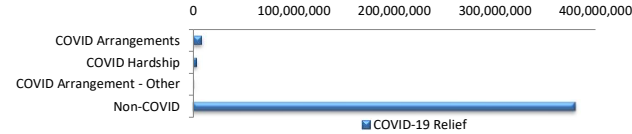
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	389,870,739	99.34%	1,326	99.47%
1-30 days	2,608,900	0.66%	7	0.53%
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	392,479,639	100.00%	1,333	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	8,261,150	2.10%	14	1.37%
COVID Hardship	3,750,807	0.96%	7	0.68%
COVID Arrangement - Other	526,881	0.13%	0	0.00%
Non-COVID	379,940,802	96.81%	1,002	97.95%
Total	392,479,639	100.00%	1,023	100.00%

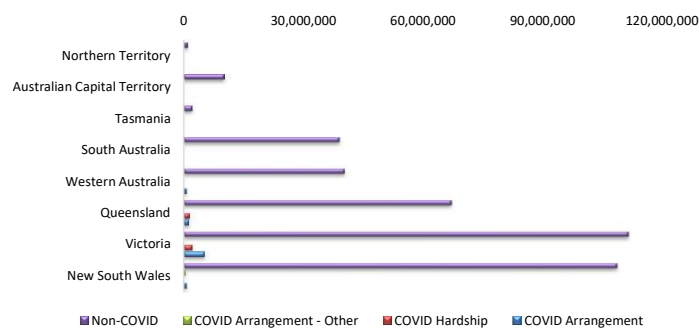


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

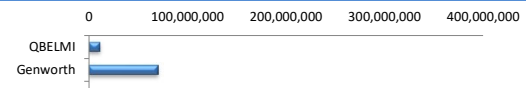
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement			Non-COVID
	COVID Arrangement	COVID Hardship	Other	
New South Wales	778,804 0.71%	0 0.00%	526,881 0.48%	108,565,875 98.81%
Victoria	5,334,048 4.49%	2,226,697 1.87%	0 0.00%	111,314,657 93.64%
Queensland	1,396,310 1.99%	1,524,110 2.17%	0 0.00%	67,157,445 95.83%
Western Australia	751,987 1.83%	0 0.00%	0 0.00%	40,302,779 98.17%
South Australia	0 0.00%	0 0.00%	0 0.00%	39,113,894 100.00%
Tasmania	0 0.00%	0 0.00%	0 0.00%	2,215,972 100.00%
Australian Capital Territory	0 0.00%	0 0.00%	0 0.00%	10,246,935 100.00%
Northern Territory	0 0.00%	0 0.00%	0 0.00%	1,023,245 100.00%
Total	8,261,150	3,750,807	526,881	379,940,802



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	11,107,587	2.83%	27	2.64%
Genworth	70,167,411	17.88%	196	19.16%
PMI	0	0.00%	0	0.00%

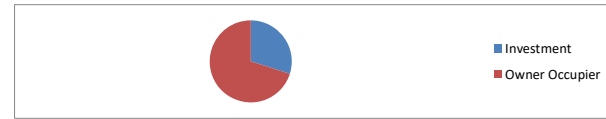


No LMI / No Data	311,204,642	79.29%	800	78.20%
Total	392,479,639	100.00%	1,023	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	117,439,518	29.92%	388	29.11%
Owner Occupier	275,040,121	70.08%	945	70.89%
Total	392,479,639	100.00%	1,333	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