

AFG Series 2019-2
Collateral Report



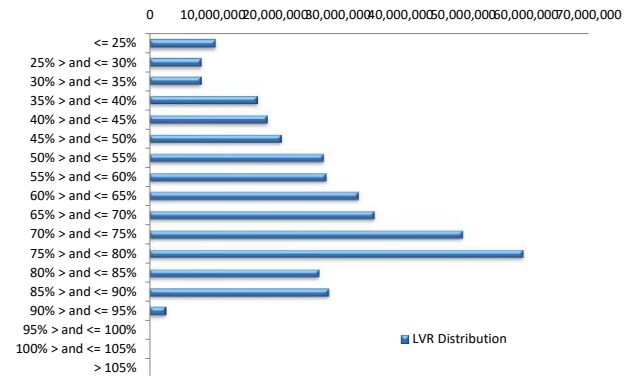
Model Period	12
Collection Period Start	1-Oct-20
Collection Period End	31-Oct-20
No. of Days	31
Interest Period Start	12-Oct-20
Interest Period End	9-Nov-20
No. of Days	29
Determination Date	5-Nov-20
Payment Date	10-Nov-20

Pool Statistics

Closing Balance of Mortgages	375,622,727
No. of Loans (Unconsolidated)	1,308
No. of Loans (Consolidated)	994
Average Loan Size (Unconsolidated)	287,173
Average Loan Size (Consolidated)	377,890
Largest Loan Size (Unconsolidated)	1,585,291
Largest Loan Size (Consolidated)	1,687,317
Smallest Loan Size (Unconsolidated)	(32,168)
Smallest Loan Size (Consolidated)	(32,168)
Weighted Average Interest Rate	3.16%
Weighted Average LVR	63.43%
Weighted Average Seasoning	22.61
Weighted Average Remaining Term	328.08

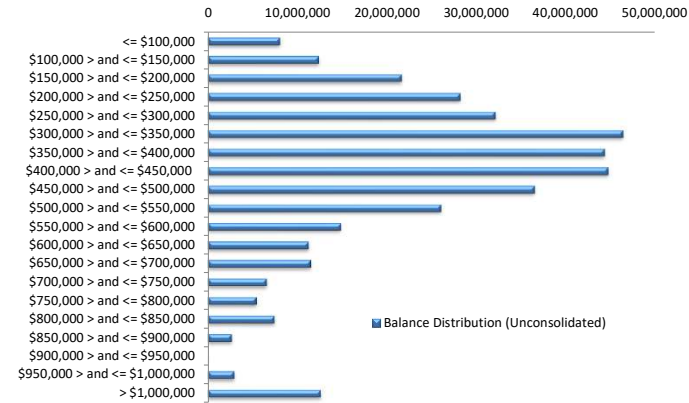
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,380,483	2.76%	101	10.16%
25% > and <= 30%	8,122,675	2.16%	28	2.82%
30% > and <= 35%	8,206,797	2.18%	32	3.22%
35% > and <= 40%	17,121,528	4.56%	53	5.33%
40% > and <= 45%	18,683,261	4.97%	54	5.43%
45% > and <= 50%	20,905,796	5.57%	58	5.84%
50% > and <= 55%	27,601,734	7.35%	64	6.44%
55% > and <= 60%	28,064,861	7.47%	64	6.44%
60% > and <= 65%	33,290,092	8.86%	80	8.05%
65% > and <= 70%	35,828,023	9.54%	85	8.55%
70% > and <= 75%	49,838,466	13.27%	100	10.06%
75% > and <= 80%	59,458,030	15.83%	140	14.08%
80% > and <= 85%	27,017,640	7.19%	67	6.74%
85% > and <= 90%	28,606,469	7.62%	64	6.44%
90% > and <= 95%	2,496,873	0.66%	4	0.40%
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	375,622,727	100.00%	994	100.00%



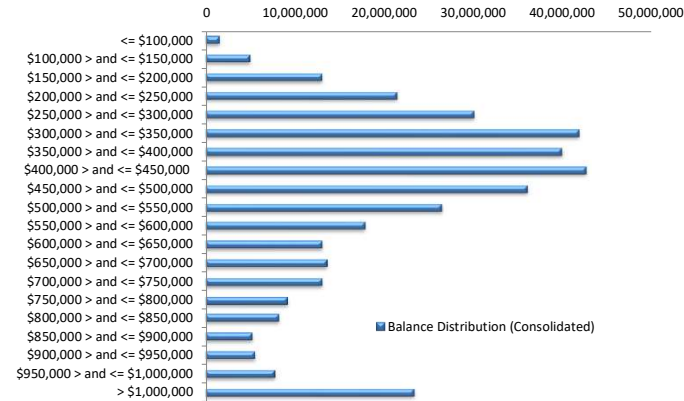
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,024,885	2.14%	251	19.19%
\$100,000 > and <= \$150,000	12,372,998	3.29%	99	7.57%
\$150,000 > and <= \$200,000	21,642,896	5.76%	121	9.25%
\$200,000 > and <= \$250,000	28,192,908	7.51%	124	9.48%
\$250,000 > and <= \$300,000	32,184,134	8.57%	117	8.94%
\$300,000 > and <= \$350,000	46,377,401	12.35%	142	10.86%
\$350,000 > and <= \$400,000	44,382,676	11.82%	119	9.10%
\$400,000 > and <= \$450,000	44,759,302	11.92%	106	8.10%
\$450,000 > and <= \$500,000	36,527,098	9.72%	77	5.89%
\$500,000 > and <= \$550,000	26,091,938	6.95%	50	3.82%
\$550,000 > and <= \$600,000	14,849,390	3.95%	26	1.99%
\$600,000 > and <= \$650,000	11,229,125	2.99%	18	1.38%
\$650,000 > and <= \$700,000	11,461,312	3.05%	17	1.30%
\$700,000 > and <= \$750,000	6,554,657	1.75%	9	0.69%
\$750,000 > and <= \$800,000	5,403,737	1.44%	7	0.54%
\$800,000 > and <= \$850,000	7,411,282	1.97%	9	0.69%
\$850,000 > and <= \$900,000	2,631,639	0.70%	3	0.23%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	2,931,737	0.78%	3	0.23%
> \$1,000,000	12,593,614	3.35%	10	0.76%
Total	375,622,727	100.00%	1,308	100.00%



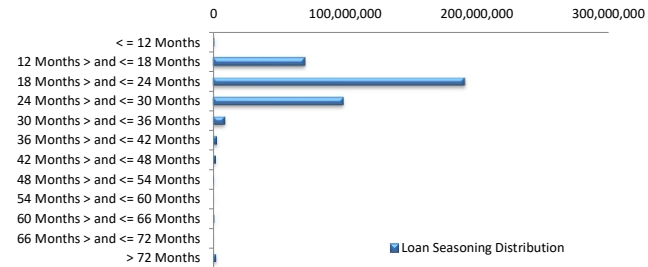
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,606,865	0.43%	64	6.44%
\$100,000 > and <= \$150,000	5,025,076	1.34%	39	3.92%
\$150,000 > and <= \$200,000	13,110,054	3.49%	72	7.24%
\$200,000 > and <= \$250,000	21,577,610	5.74%	95	9.56%
\$250,000 > and <= \$300,000	30,155,372	8.03%	109	10.97%
\$300,000 > and <= \$350,000	41,954,831	11.17%	129	12.98%
\$350,000 > and <= \$400,000	40,037,937	10.66%	107	10.76%
\$400,000 > and <= \$450,000	42,743,175	11.38%	101	10.16%
\$450,000 > and <= \$500,000	36,151,982	9.62%	76	7.65%
\$500,000 > and <= \$550,000	26,597,887	7.08%	51	5.13%
\$550,000 > and <= \$600,000	17,813,340	4.74%	31	3.12%
\$600,000 > and <= \$650,000	13,022,927	3.47%	21	2.11%
\$650,000 > and <= \$700,000	13,552,933	3.61%	20	2.01%
\$700,000 > and <= \$750,000	12,992,004	3.46%	18	1.81%
\$750,000 > and <= \$800,000	9,153,107	2.44%	12	1.21%
\$800,000 > and <= \$850,000	8,209,537	2.19%	10	1.01%
\$850,000 > and <= \$900,000	5,250,993	1.40%	6	0.60%
\$900,000 > and <= \$950,000	5,545,755	1.48%	6	0.60%
\$950,000 > and <= \$1,000,000	7,770,894	2.07%	8	0.80%
> \$1,000,000	23,350,446	6.22%	19	1.91%
Total	375,622,727	100.00%	994	100.00%



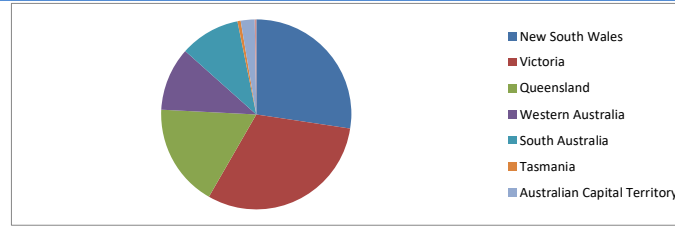
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	760,615	0.20%	4	0.31%
12 Months > and <= 18 Months	68,722,038	18.30%	238	18.20%
18 Months > and <= 24 Months	190,985,005	50.84%	613	46.87%
24 Months > and <= 30 Months	98,348,775	26.18%	359	27.45%
30 Months > and <= 36 Months	8,472,394	2.26%	32	2.45%
36 Months > and <= 42 Months	2,756,843	0.73%	14	1.07%
42 Months > and <= 48 Months	1,755,431	0.47%	7	0.54%
48 Months > and <= 54 Months	582,892	0.16%	3	0.23%
54 Months > and <= 60 Months	256,162	0.07%	2	0.15%
60 Months > and <= 66 Months	562,075	0.15%	4	0.31%
66 Months > and <= 72 Months	228,277	0.06%	2	0.15%
> 72 Months	2,192,219	0.58%	30	2.29%
Total	375,622,727	100.00%	1,308	100.00%



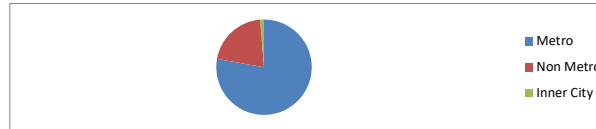
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	102,882,458	27.39%	234	23.54%
Victoria	115,998,878	30.88%	284	28.57%
Queensland	65,795,939	17.52%	201	20.22%
Western Australia	40,504,988	10.78%	118	11.87%
South Australia	38,534,187	10.26%	123	12.37%
Tasmania	2,024,287	0.54%	8	0.80%
Australian Capital Territory	8,867,218	2.36%	24	2.41%
Northern Territory	1,014,772	0.27%	2	0.20%
No Data	0	0.00%	0	0.00%
Total	375,622,727	100.00%	994	100.00%



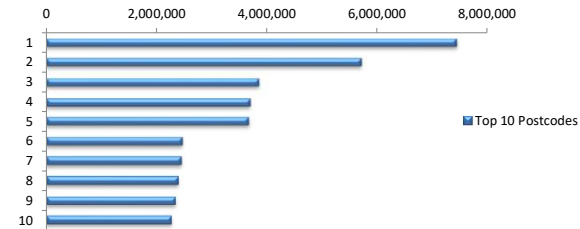
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	292,135,447	77.77%	756	76.06%
Non Metro	78,547,997	20.91%	223	22.43%
Inner City	4,939,283	1.31%	15	1.51%
No Data	0	0.00%	0	0.00%
Total	375,622,727	100.00%	994	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	7,447,519	1.98%	17	1.30%
3029	5,718,167	1.52%	16	1.22%
3064	3,852,839	1.03%	10	0.76%
3056	3,705,069	0.99%	6	0.46%
2259	3,675,352	0.98%	8	0.61%
6230	2,459,945	0.65%	3	0.23%
4122	2,434,614	0.65%	5	0.38%
4214	2,385,080	0.63%	7	0.54%
3030	2,335,963	0.62%	6	0.46%
2560	2,259,620	0.60%	7	0.54%
Total	36,274,167	9.66%	85	6.50%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	375,622,727	100.00%	1,308	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	375,622,727	100.00%	1,308	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	375,622,727	100.00%	1,308	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	375,622,727	100.00%	1,308	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	314,158,936	83.64%	1,102	84.25%
Interest Only	61,397,422	16.35%	205	15.67%
Non-Billing	66,369	0.02%	1	0.08%
Total	375,622,727	100.00%	1,308	100.00%



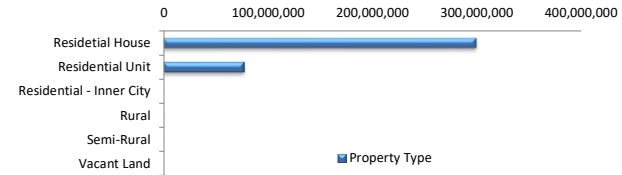
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	66,369	0.02%	1	0.08%
Term Loan	375,556,358	99.98%	1,307	99.92%
Total	375,622,727	100.00%	1,308	100.00%



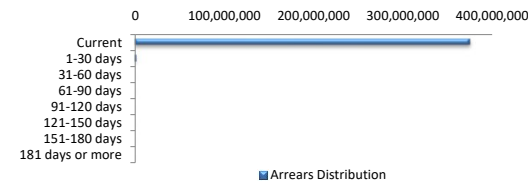
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	299,128,247	79.64%	766	77.06%
Residential Unit	76,235,402	20.30%	227	22.84%
Residential - Inner City	0	0.00%	0	0.00%
Rural	259,078	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	375,622,727	100.00%	994	100.00%



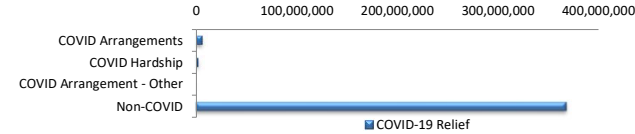
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	374,167,128	99.61%	1,305	99.77%
1-30 days	1,455,599	0.39%	3	0.23%
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	375,622,727	100.00%	1,308	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	5,838,768	1.55%	9	0.91%
COVID Hardship	1,954,253	0.52%	3	0.30%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	367,829,706	97.93%	982	98.79%
Total	375,622,727	100.00%	994	100.00%

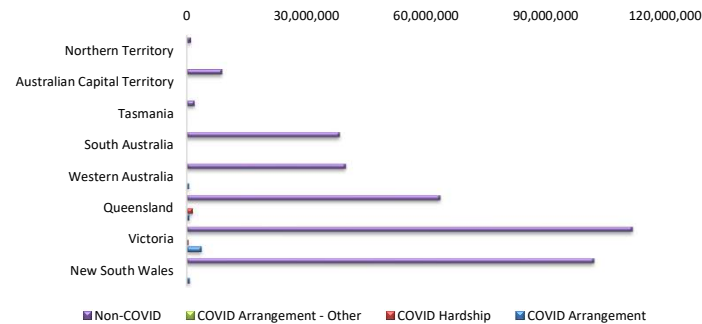


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

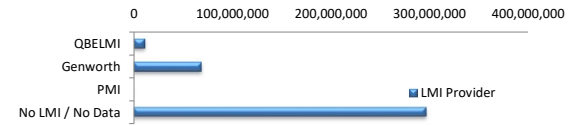
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	779,819	0	0	0	102,102,640
	0.76%	0.00%	0.00%	0.00%	99.24%
Victoria	3,805,317	426,673	0	0	111,766,888
	3.28%	0.37%	0.00%	0.00%	96.35%
Queensland	678,610	1,527,580	0	0	63,589,749
	1.03%	2.32%	0.00%	0.00%	96.65%
Western Australia	575,023	0	0	0	39,929,966
	1.42%	0.00%	0.00%	0.00%	98.58%
South Australia	0	0	0	0	38,534,187
	0.00%	0.00%	0.00%	0.00%	100.00%
Tasmania	0	0	0	0	2,024,287
	0.00%	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	0	8,867,218
	0.00%	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	0	1,014,772
	0.00%	0.00%	0.00%	0.00%	100.00%
Total	5,838,768	1,954,253	0	0	367,829,706



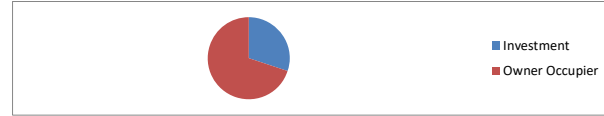
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	11,026,801	2.94%	27	2.72%
Genworth	67,941,590	18.09%	191	19.22%
PMI	0	0.00%	0	0.00%
No LMI / No Data	296,654,336	78.98%	776	78.07%
Total	375,622,727	100.00%	994	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	112,600,616	29.98%	381	29.13%
Owner Occupier	263,022,111	70.02%	927	70.87%
Total	375,622,727	100.00%	1,308	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