

AFG Series 2019-2
Collateral Report



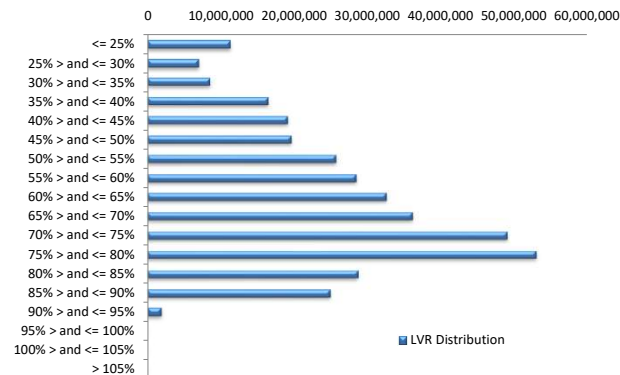
Model Period	13
Collection Period Start	1-Nov-20
Collection Period End	30-Nov-20
No. of Days	30
Interest Period Start	10-Nov-20
Interest Period End	9-Dec-20
No. of Days	30
Determination Date	7-Dec-20
Payment Date	10-Dec-20

Pool Statistics

Closing Balance of Mortgages	362,403,608
No. of Loans (Unconsolidated)	1,272
No. of Loans (Consolidated)	971
Average Loan Size (Unconsolidated)	284,909
Average Loan Size (Consolidated)	373,227
Largest Loan Size (Unconsolidated)	1,582,438
Largest Loan Size (Consolidated)	1,687,437
Smallest Loan Size (Unconsolidated)	(22,053)
Smallest Loan Size (Consolidated)	(22,053)
Weighted Average Interest Rate	3.15%
Weighted Average LVR	63.15%
Weighted Average Seasoning	23.60
Weighted Average Remaining Term	326.89

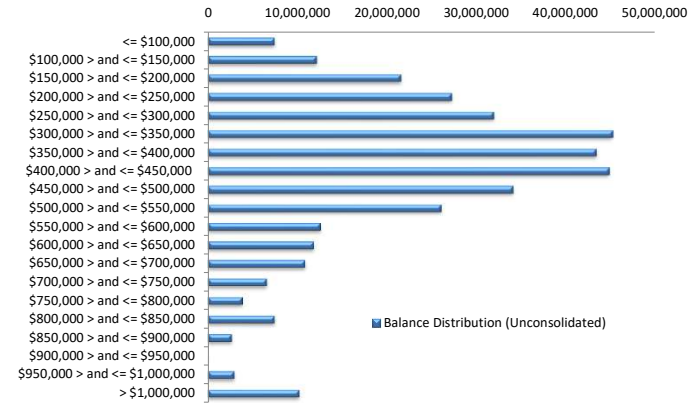
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,158,937	3.08%	105	10.81%
25% > and <= 30%	6,906,045	1.91%	22	2.27%
30% > and <= 35%	8,553,255	2.36%	33	3.40%
35% > and <= 40%	16,451,699	4.54%	54	5.56%
40% > and <= 45%	19,120,724	5.28%	56	5.77%
45% > and <= 50%	19,609,359	5.41%	52	5.36%
50% > and <= 55%	25,678,239	7.09%	62	6.39%
55% > and <= 60%	28,472,860	7.86%	65	6.69%
60% > and <= 65%	32,675,257	9.02%	79	8.14%
65% > and <= 70%	36,162,046	9.98%	84	8.65%
70% > and <= 75%	49,078,037	13.54%	100	10.30%
75% > and <= 80%	53,015,570	14.63%	127	13.08%
80% > and <= 85%	28,749,688	7.93%	71	7.31%
85% > and <= 90%	25,013,530	6.90%	58	5.97%
90% > and <= 95%	1,758,361	0.49%	3	0.31%
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	362,403,608	100.00%	971	100.00%



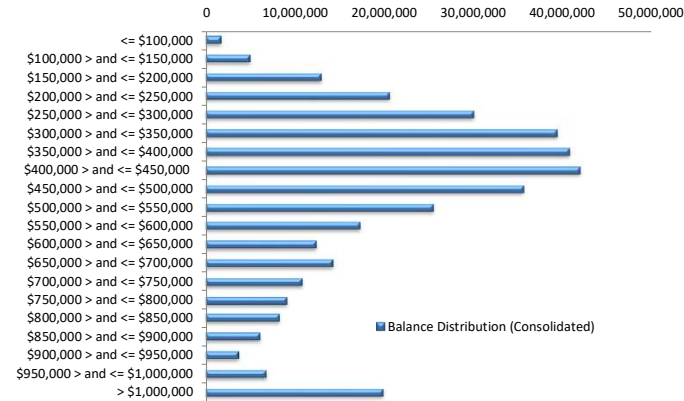
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,416,227	2.05%	241	18.95%
\$100,000 > and <= \$150,000	12,117,411	3.34%	98	7.70%
\$150,000 > and <= \$200,000	21,541,612	5.94%	121	9.51%
\$200,000 > and <= \$250,000	27,198,226	7.50%	120	9.43%
\$250,000 > and <= \$300,000	31,908,826	8.80%	116	9.12%
\$300,000 > and <= \$350,000	45,199,930	12.47%	138	10.85%
\$350,000 > and <= \$400,000	43,369,835	11.97%	116	9.12%
\$400,000 > and <= \$450,000	44,799,040	12.36%	106	8.33%
\$450,000 > and <= \$500,000	34,105,801	9.41%	72	5.66%
\$500,000 > and <= \$550,000	26,030,749	7.18%	50	3.93%
\$550,000 > and <= \$600,000	12,553,910	3.46%	22	1.73%
\$600,000 > and <= \$650,000	11,793,946	3.25%	19	1.49%
\$650,000 > and <= \$700,000	10,826,428	2.99%	16	1.26%
\$700,000 > and <= \$750,000	6,553,424	1.81%	9	0.71%
\$750,000 > and <= \$800,000	3,838,066	1.06%	5	0.39%
\$800,000 > and <= \$850,000	7,426,472	2.05%	9	0.71%
\$850,000 > and <= \$900,000	2,628,355	0.73%	3	0.24%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	2,928,967	0.81%	3	0.24%
> \$1,000,000	10,166,384	2.81%	8	0.63%
Total	362,403,608	100.00%	1,272	100.00%



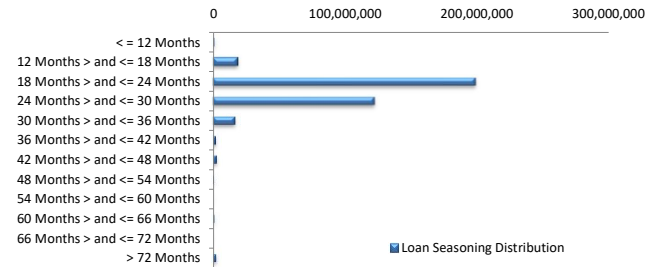
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,776,415	0.49%	65	6.69%
\$100,000 > and <= \$150,000	5,021,223	1.39%	39	4.02%
\$150,000 > and <= \$200,000	12,988,298	3.58%	72	7.42%
\$200,000 > and <= \$250,000	20,623,562	5.69%	91	9.37%
\$250,000 > and <= \$300,000	30,052,541	8.29%	109	11.23%
\$300,000 > and <= \$350,000	39,363,741	10.86%	121	12.46%
\$350,000 > and <= \$400,000	40,807,487	11.26%	109	11.23%
\$400,000 > and <= \$450,000	41,961,263	11.58%	99	10.20%
\$450,000 > and <= \$500,000	35,624,738	9.83%	75	7.72%
\$500,000 > and <= \$550,000	25,529,564	7.04%	49	5.05%
\$550,000 > and <= \$600,000	17,276,917	4.77%	30	3.09%
\$600,000 > and <= \$650,000	12,391,192	3.42%	20	2.06%
\$650,000 > and <= \$700,000	14,250,018	3.93%	21	2.16%
\$700,000 > and <= \$750,000	10,817,375	2.98%	15	1.54%
\$750,000 > and <= \$800,000	9,120,419	2.52%	12	1.24%
\$800,000 > and <= \$850,000	8,267,923	2.28%	10	1.03%
\$850,000 > and <= \$900,000	6,114,567	1.69%	7	0.72%
\$900,000 > and <= \$950,000	3,727,129	1.03%	4	0.41%
\$950,000 > and <= \$1,000,000	6,815,304	1.88%	7	0.72%
> \$1,000,000	19,873,932	5.48%	16	1.65%
Total	362,403,608	100.00%	971	100.00%



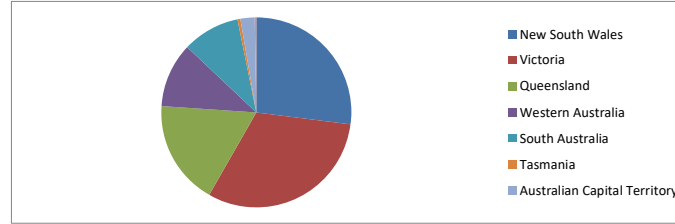
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	764,364	0.21%	5	0.39%
12 Months > and <= 18 Months	17,644,009	4.87%	76	5.97%
18 Months > and <= 24 Months	198,497,362	54.77%	640	50.31%
24 Months > and <= 30 Months	121,546,943	33.54%	434	34.12%
30 Months > and <= 36 Months	15,789,998	4.36%	55	4.32%
36 Months > and <= 42 Months	1,968,833	0.54%	9	0.71%
42 Months > and <= 48 Months	2,464,208	0.68%	11	0.86%
48 Months > and <= 54 Months	551,773	0.15%	4	0.31%
54 Months > and <= 60 Months	179,744	0.05%	2	0.16%
60 Months > and <= 66 Months	560,430	0.15%	4	0.31%
66 Months > and <= 72 Months	228,601	0.06%	2	0.16%
> 72 Months	2,207,342	0.61%	30	2.36%
Total	362,403,608	100.00%	1,272	100.00%



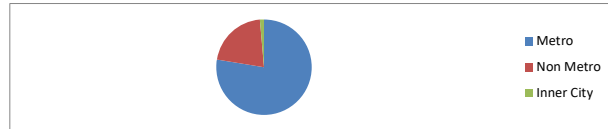
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	97,952,110	27.03%	227	23.38%
Victoria	113,164,290	31.23%	280	28.84%
Queensland	64,456,878	17.79%	199	20.49%
Western Australia	39,797,717	10.98%	118	12.15%
South Australia	35,519,740	9.80%	114	11.74%
Tasmania	1,719,496	0.47%	7	0.72%
Australian Capital Territory	8,783,124	2.42%	24	2.47%
Northern Territory	1,010,253	0.28%	2	0.21%
No Data	0	0.00%	0	0.00%
Total	362,403,608	100.00%	971	100.00%



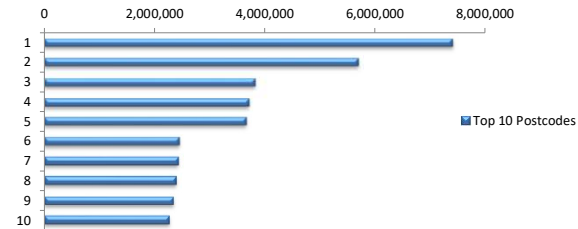
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	281,012,326	77.54%	737	75.90%
Non Metro	76,457,019	21.10%	219	22.55%
Inner City	4,934,262	1.36%	15	1.54%
No Data	0	0.00%	0	0.00%
Total	362,403,608	100.00%	971	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	7,419,059	2.05%	17	1.34%
3029	5,696,228	1.57%	16	1.26%
3064	3,834,555	1.06%	10	0.79%
3056	3,713,487	1.02%	6	0.47%
2259	3,670,159	1.01%	8	0.63%
6230	2,444,543	0.67%	3	0.24%
4122	2,418,527	0.67%	5	0.39%
4214	2,380,141	0.66%	7	0.55%
3030	2,335,492	0.64%	6	0.47%
2560	2,254,662	0.62%	7	0.55%
Total	36,166,852	9.98%	85	6.68%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	362,403,608	100.00%	1,272	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	362,403,608	100.00%	1,272	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	362,403,608	100.00%	1,272	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	362,403,608	100.00%	1,272	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	304,430,460	84.00%	1,074	84.43%
Interest Only	57,906,849	15.98%	197	15.49%
Non-Billing	66,299	0.02%	1	0.08%
Total	362,403,608	100.00%	1,272	100.00%



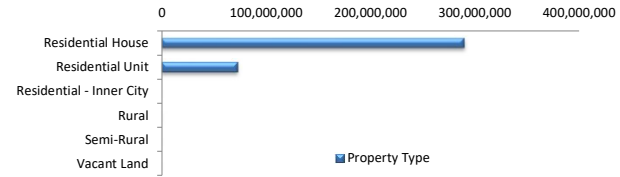
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	66,299	0.02%	1	0.08%
Term Loan	362,337,309	99.98%	1,271	99.92%
Total	362,403,608	100.00%	1,272	100.00%



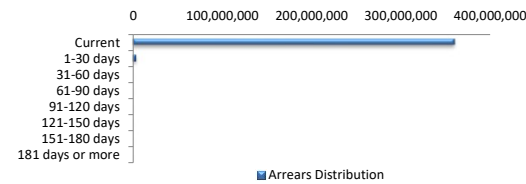
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	290,341,133	80.12%	749	77.14%
Residential Unit	71,807,907	19.81%	221	22.76%
Residential - Inner City	0	0.00%	0	0.00%
Rural	254,568	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	362,403,608	100.00%	971	100.00%



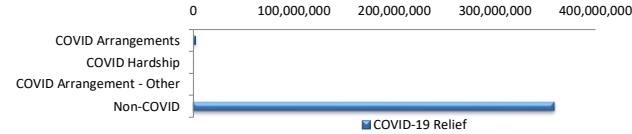
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	358,814,918	99.01%	1,266	99.53%
1-30 days	3,588,690	0.99%	6	0.47%
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	362,403,608	100.00%	1,272	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	2,863,883	0.79%	5	0.51%
COVID Hardship	463,008	0.13%	1	0.10%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	359,076,717	99.08%	965	99.38%
Total	362,403,608	100.00%	971	100.00%

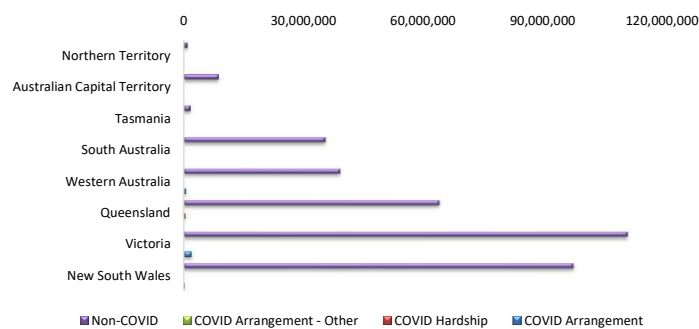


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

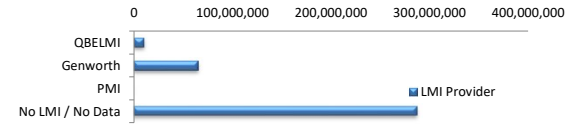
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	249,003	0	0	0	97,703,107
	0.25%	0.00%	0.00%	0.00%	99.75%
Victoria	2,039,912	0	0	0	111,124,378
	1.80%	0.00%	0.00%	0.00%	98.20%
Queensland	0	463,008	0	0	63,993,870
	0.00%	0.72%	0.00%	0.00%	99.28%
Western Australia	574,969	0	0	0	39,222,749
	1.44%	0.00%	0.00%	0.00%	98.56%
South Australia	0	0	0	0	35,519,740
	0.00%	0.00%	0.00%	0.00%	100.00%
Tasmania	0	0	0	0	1,719,496
	0.00%	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	0	8,783,124
	0.00%	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	0	1,010,253
	0.00%	0.00%	0.00%	0.00%	100.00%
Total	2,863,883	463,008	0	0	359,076,717



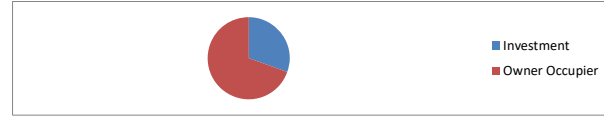
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	10,375,801	2.86%	26	2.68%
Genworth	65,022,822	17.94%	186	19.16%
PMI	0	0.00%	0	0.00%
No LMI / No Data	287,004,984	79.19%	759	78.17%
Total	362,403,608	100.00%	971	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	110,269,702	30.43%	368	28.93%
Owner Occupier	252,133,905	69.57%	904	71.07%
Total	362,403,608	100.00%	1,272	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