

**AFG Series 2019-2**  
Collateral Report



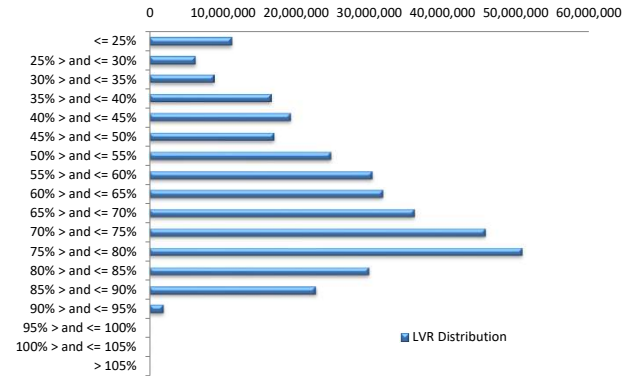
Model Period	14
Collection Period Start	1-Dec-20
Collection Period End	31-Dec-20
No. of Days	31
Interest Period Start	10-Dec-20
Interest Period End	10-Jan-21
No. of Days	32
Determination Date	6-Jan-21
Payment Date	11-Jan-21

**Pool Statistics**

Closing Balance of Mortgages	353,480,588
No. of Loans (Unconsolidated)	1,236
No. of Loans (Consolidated)	958
Average Loan Size (Unconsolidated)	285,988
Average Loan Size (Consolidated)	368,978
Largest Loan Size (Unconsolidated)	1,579,725
Largest Loan Size (Consolidated)	1,685,745
Smallest Loan Size (Unconsolidated)	(435,947)
Smallest Loan Size (Consolidated)	(290,947)
Weighted Average Interest Rate	3.14%
Weighted Average LVR	63.04%
Weighted Average Seasoning	24.57
Weighted Average Remaining Term	326.11

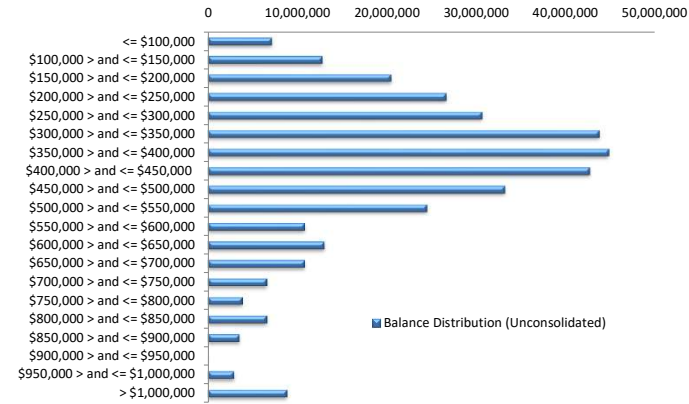
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,068,688	3.13%	109	11.38%
25% > and <= 30%	6,173,286	1.75%	19	1.98%
30% > and <= 35%	8,826,165	2.50%	33	3.44%
35% > and <= 40%	16,580,203	4.69%	55	5.74%
40% > and <= 45%	19,290,624	5.46%	57	5.95%
45% > and <= 50%	16,992,682	4.81%	47	4.91%
50% > and <= 55%	24,794,470	7.01%	59	6.16%
55% > and <= 60%	30,374,821	8.59%	70	7.31%
60% > and <= 65%	31,865,674	9.01%	76	7.93%
65% > and <= 70%	36,258,947	10.26%	87	9.08%
70% > and <= 75%	45,885,593	12.98%	94	9.81%
75% > and <= 80%	50,875,851	14.39%	123	12.84%
80% > and <= 85%	29,955,688	8.47%	73	7.62%
85% > and <= 90%	22,779,361	6.44%	53	5.53%
90% > and <= 95%	1,758,537	0.50%	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%
<b>Total</b>	<b>353,480,588</b>	<b>100.00%</b>	<b>958</b>	<b>100.00%</b>



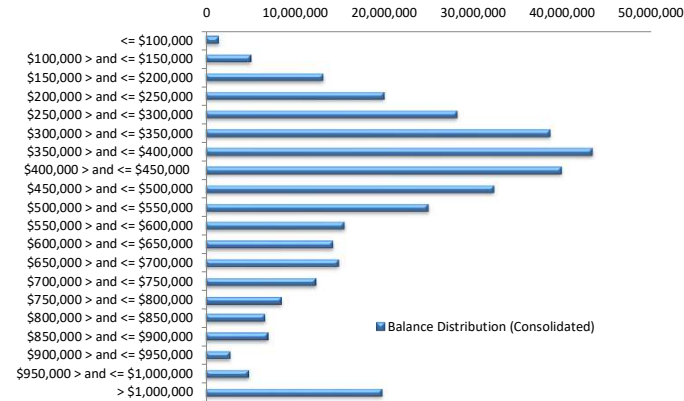
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,135,382	2.02%	224	18.12%
\$100,000 > and <= \$150,000	12,760,915	3.61%	103	8.33%
\$150,000 > and <= \$200,000	20,503,408	5.80%	115	9.30%
\$200,000 > and <= \$250,000	26,685,431	7.55%	118	9.55%
\$250,000 > and <= \$300,000	30,662,947	8.67%	112	9.06%
\$300,000 > and <= \$350,000	43,784,327	12.39%	134	10.84%
\$350,000 > and <= \$400,000	44,802,451	12.67%	120	9.71%
\$400,000 > and <= \$450,000	42,681,103	12.07%	101	8.17%
\$450,000 > and <= \$500,000	33,194,694	9.39%	70	5.66%
\$500,000 > and <= \$550,000	24,486,592	6.93%	47	3.80%
\$550,000 > and <= \$600,000	10,805,954	3.06%	19	1.54%
\$600,000 > and <= \$650,000	13,003,814	3.68%	21	1.70%
\$650,000 > and <= \$700,000	10,799,519	3.06%	16	1.29%
\$700,000 > and <= \$750,000	6,558,724	1.86%	9	0.73%
\$750,000 > and <= \$800,000	3,832,614	1.08%	5	0.40%
\$800,000 > and <= \$850,000	6,562,856	1.86%	8	0.65%
\$850,000 > and <= \$900,000	3,506,641	0.99%	4	0.32%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	2,906,988	0.82%	3	0.24%
> \$1,000,000	8,806,229	2.49%	7	0.57%
<b>Total</b>	<b>353,480,588</b>	<b>100.00%</b>	<b>1,236</b>	<b>100.00%</b>



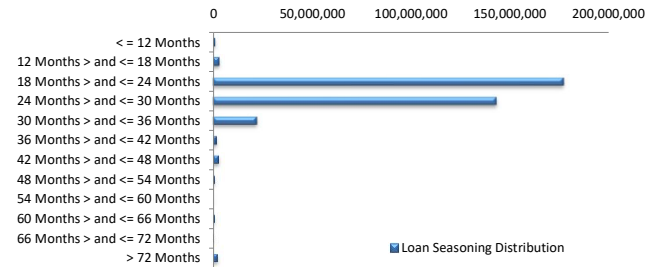
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,529,192	0.43%	68	7.10%
\$100,000 > and <= \$150,000	5,109,848	1.45%	40	4.18%
\$150,000 > and <= \$200,000	13,211,034	3.74%	73	7.62%
\$200,000 > and <= \$250,000	20,091,555	5.68%	89	9.29%
\$250,000 > and <= \$300,000	28,242,194	7.99%	103	10.75%
\$300,000 > and <= \$350,000	38,606,877	10.92%	119	12.42%
\$350,000 > and <= \$400,000	43,374,068	12.27%	116	12.11%
\$400,000 > and <= \$450,000	39,858,724	11.28%	94	9.81%
\$450,000 > and <= \$500,000	32,326,594	9.15%	68	7.10%
\$500,000 > and <= \$550,000	25,018,375	7.08%	48	5.01%
\$550,000 > and <= \$600,000	15,477,141	4.38%	27	2.82%
\$600,000 > and <= \$650,000	14,192,036	4.01%	23	2.40%
\$650,000 > and <= \$700,000	14,800,638	4.19%	22	2.30%
\$700,000 > and <= \$750,000	12,282,327	3.47%	17	1.77%
\$750,000 > and <= \$800,000	8,461,806	2.39%	11	1.15%
\$800,000 > and <= \$850,000	6,647,533	1.88%	8	0.84%
\$850,000 > and <= \$900,000	6,976,994	1.97%	8	0.84%
\$900,000 > and <= \$950,000	2,795,649	0.79%	3	0.31%
\$950,000 > and <= \$1,000,000	4,843,862	1.37%	5	0.52%
> \$1,000,000	19,634,139	5.55%	16	1.67%
<b>Total</b>	<b>353,480,588</b>	<b>100.00%</b>	<b>958</b>	<b>100.00%</b>



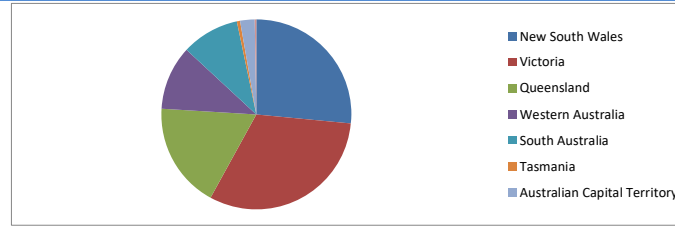
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,024,886	0.29%	5	0.40%
12 Months > and <= 18 Months	2,861,587	0.81%	14	1.13%
18 Months > and <= 24 Months	177,145,746	50.11%	589	47.65%
24 Months > and <= 30 Months	142,853,186	40.41%	492	39.81%
30 Months > and <= 36 Months	21,450,728	6.07%	76	6.15%
36 Months > and <= 42 Months	1,634,677	0.46%	8	0.65%
42 Months > and <= 48 Months	2,662,708	0.75%	12	0.97%
48 Months > and <= 54 Months	787,222	0.22%	4	0.32%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	734,968	0.21%	5	0.40%
66 Months > and <= 72 Months	228,129	0.06%	2	0.16%
> 72 Months	2,096,752	0.59%	29	2.35%
<b>Total</b>	<b>353,480,588</b>	<b>100.00%</b>	<b>1,236</b>	<b>100.00%</b>



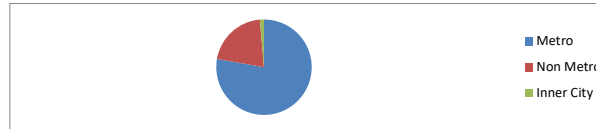
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	93,750,801	26.52%	222	23.17%
Victoria	111,195,360	31.46%	277	28.91%
Queensland	63,598,517	17.99%	197	20.56%
Western Australia	38,649,733	10.93%	116	12.11%
South Australia	34,624,945	9.80%	112	11.69%
Tasmania	1,883,387	0.53%	8	0.84%
Australian Capital Territory	8,769,256	2.48%	24	2.51%
Northern Territory	1,008,589	0.29%	2	0.21%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>353,480,588</b>	<b>100.00%</b>	<b>958</b>	<b>100.00%</b>



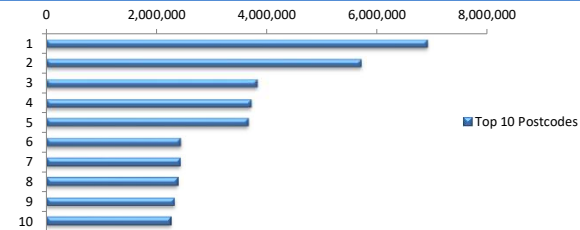
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	275,030,897	77.81%	727	75.89%
Non Metro	73,463,228	20.79%	216	22.55%
Inner City	4,966,463	1.41%	15	1.57%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>353,480,588</b>	<b>100.00%</b>	<b>958</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	6,912,186	1.96%	16	1.29%
3029	5,707,568	1.61%	16	1.29%
3064	3,835,164	1.08%	10	0.81%
3056	3,712,823	1.05%	6	0.49%
2259	3,652,764	1.03%	8	0.65%
6230	2,423,896	0.69%	3	0.24%
4122	2,416,322	0.68%	5	0.40%
4214	2,374,566	0.67%	7	0.57%
3030	2,322,217	0.66%	6	0.49%
5085	2,247,896	0.64%	5	0.40%
<b>Total</b>	<b>35,605,404</b>	<b>10.07%</b>	<b>82</b>	<b>6.63%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	353,480,588	100.00%	1,236	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>353,480,588</b>	<b>100.00%</b>	<b>1,236</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	353,480,588	100.00%	1,236	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>353,480,588</b>	<b>100.00%</b>	<b>1,236</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	297,911,008	84.28%	1,044	84.47%
Interest Only	55,503,343	15.70%	191	15.45%
Non-Billing	66,237	0.02%	1	0.08%
<b>Total</b>	<b>353,480,588</b>	<b>100.00%</b>	<b>1,236</b>	<b>100.00%</b>



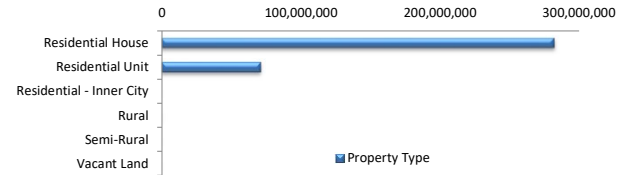
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	66,237	0.02%	1	0.08%
Term Loan	353,414,352	99.98%	1,235	99.92%
<b>Total</b>	<b>353,480,588</b>	<b>100.00%</b>	<b>1,236</b>	<b>100.00%</b>



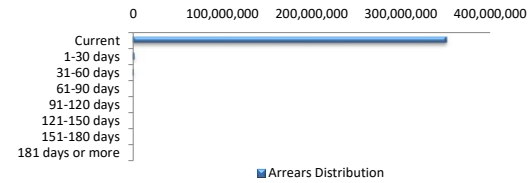
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	282,440,769	79.90%	739	77.14%
Residential Unit	70,786,062	20.03%	218	22.76%
Residential - Inner City	0	0.00%	0	0.00%
Rural	253,757	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%
<b>Total</b>	<b>353,480,588</b>	<b>100.00%</b>	<b>958</b>	<b>100.00%</b>



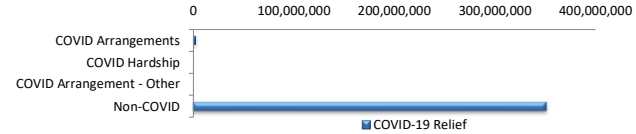
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	350,393,934	99.13%	1,229	99.43%
1-30 days	2,058,704	0.58%	5	0.40%
31-60 days	1,027,950	0.29%	2	0.16%
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>353,480,588</b>	<b>100.00%</b>	<b>1,236</b>	<b>100.00%</b>



**COVID-19 Relief**

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	2,866,598	0.81%	5	0.52%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	350,613,990	99.19%	953	99.48%
<b>Total</b>	<b>353,480,588</b>	<b>100.00%</b>	<b>958</b>	<b>100.00%</b>

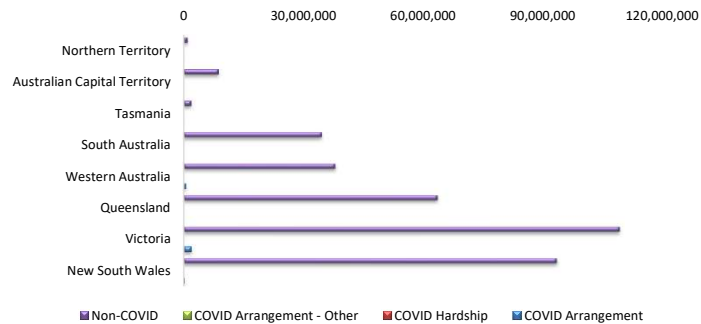


COVID Hardship – A deferral of loan repayments for a period from 3 to 12 months as a result of financial stresses due to Covid-19

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

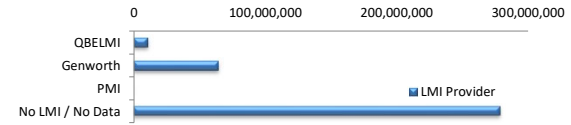
**COVID-19 Relief by State**

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	249,628	0	0	0	93,501,173
	0.27%	0.00%	0.00%	0.00%	99.73%
Victoria	2,041,947	0	0	0	109,153,413
	1.84%	0.00%	0.00%	0.00%	98.16%
Queensland	0	0	0	0	63,598,517
	0.00%	0.00%	0.00%	0.00%	100.00%
Western Australia	575,023	0	0	0	38,074,711
	1.49%	0.00%	0.00%	0.00%	98.51%
South Australia	0	0	0	0	34,624,945
	0.00%	0.00%	0.00%	0.00%	100.00%
Tasmania	0	0	0	0	1,883,387
	0.00%	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	0	8,769,256
	0.00%	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	0	1,008,589
	0.00%	0.00%	0.00%	0.00%	100.00%
<b>Total</b>	<b>2,866,598</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>350,613,990</b>



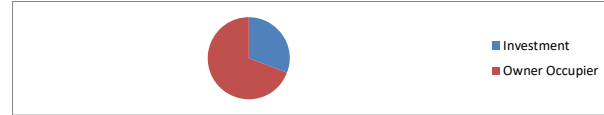
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	10,308,578	2.92%	26	2.71%
Genworth	64,257,591	18.18%	185	19.31%
PMI	0	0.00%	0	0.00%
No LMI / No Data	278,914,419	78.91%	747	77.97%
<b>Total</b>	<b>353,480,588</b>	<b>100.00%</b>	<b>958</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	108,614,578	30.73%	361	29.21%
Owner Occupier	244,866,010	69.27%	875	70.79%
<b>Total</b>	<b>353,480,588</b>	<b>100.00%</b>	<b>1,236</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0
Loss on Sale	0.00	0
Claims on LMI	0.00	0
Claims paid by LMI	0.00	0
Claims Denied/Reduced	0.00	0
Loss covered by Excess Spread	0.00	N/A