

AFG Series 2019-2
Collateral Report



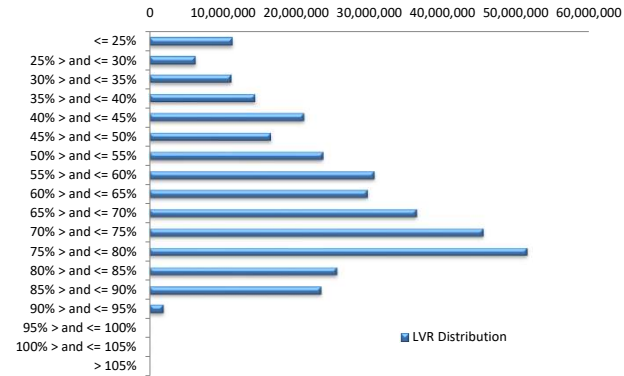
Model Period	15
Collection Period Start	1-Jan-21
Collection Period End	31-Jan-21
No. of Days	31
Interest Period Start	11-Jan-21
Interest Period End	9-Feb-21
No. of Days	30
Determination Date	5-Feb-21
Payment Date	10-Feb-21

Pool Statistics

Closing Balance of Mortgages	348,707,819
No. of Loans (Unconsolidated)	1,221
No. of Loans (Consolidated)	949
Average Loan Size (Unconsolidated)	285,592
Average Loan Size (Consolidated)	367,448
Largest Loan Size (Unconsolidated)	1,577,005
Largest Loan Size (Consolidated)	1,682,497
Smallest Loan Size (Unconsolidated)	(121,268)
Smallest Loan Size (Consolidated)	(42,423)
Weighted Average Interest Rate	3.13%
Weighted Average LVR	62.77%
Weighted Average Seasoning	25.59
Weighted Average Remaining Term	325.01

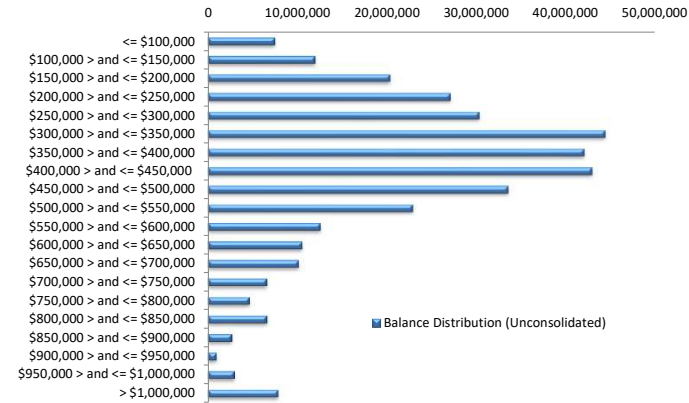
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,171,164	3.20%	108	11.38%
25% > and <= 30%	6,170,157	1.77%	20	2.11%
30% > and <= 35%	11,117,540	3.19%	41	4.32%
35% > and <= 40%	14,399,550	4.13%	47	4.95%
40% > and <= 45%	21,083,583	6.05%	60	6.32%
45% > and <= 50%	16,547,213	4.75%	45	4.74%
50% > and <= 55%	23,631,698	6.78%	57	6.01%
55% > and <= 60%	30,636,208	8.79%	74	7.80%
60% > and <= 65%	29,726,320	8.52%	70	7.38%
65% > and <= 70%	36,481,660	10.46%	84	8.85%
70% > and <= 75%	45,488,093	13.04%	97	10.22%
75% > and <= 80%	51,496,238	14.77%	126	13.28%
80% > and <= 85%	25,580,006	7.34%	64	6.74%
85% > and <= 90%	23,419,853	6.72%	53	5.58%
90% > and <= 95%	1,758,537	0.50%	3	0.32%
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	348,707,819	100.00%	949	100.00%



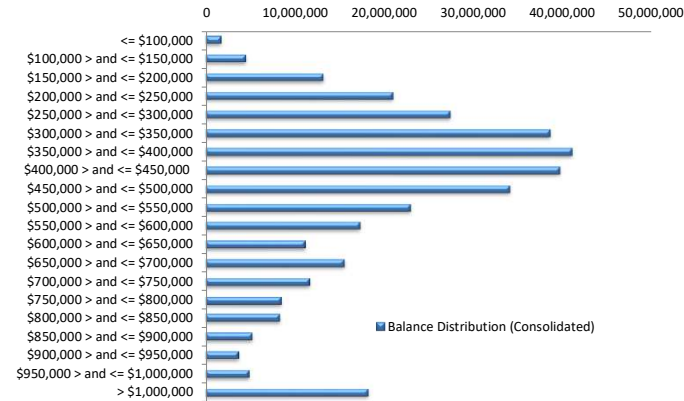
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,476,868	2.14%	222	18.18%
\$100,000 > and <= \$150,000	11,971,274	3.43%	97	7.94%
\$150,000 > and <= \$200,000	20,349,081	5.84%	115	9.42%
\$200,000 > and <= \$250,000	27,147,884	7.79%	120	9.83%
\$250,000 > and <= \$300,000	30,409,470	8.72%	111	9.09%
\$300,000 > and <= \$350,000	44,446,546	12.75%	136	11.14%
\$350,000 > and <= \$400,000	42,100,133	12.07%	113	9.25%
\$400,000 > and <= \$450,000	42,960,504	12.32%	102	8.35%
\$450,000 > and <= \$500,000	33,566,520	9.63%	71	5.81%
\$500,000 > and <= \$550,000	22,907,421	6.57%	44	3.60%
\$550,000 > and <= \$600,000	12,578,431	3.61%	22	1.80%
\$600,000 > and <= \$650,000	10,520,972	3.02%	17	1.39%
\$650,000 > and <= \$700,000	10,137,351	2.91%	15	1.23%
\$700,000 > and <= \$750,000	6,559,704	1.88%	9	0.74%
\$750,000 > and <= \$800,000	4,628,101	1.33%	6	0.49%
\$800,000 > and <= \$850,000	6,589,977	1.89%	8	0.66%
\$850,000 > and <= \$900,000	2,646,836	0.76%	3	0.25%
\$900,000 > and <= \$950,000	943,177	0.27%	1	0.08%
\$950,000 > and <= \$1,000,000	2,952,851	0.85%	3	0.25%
> \$1,000,000	7,814,717	2.24%	6	0.49%
Total	348,707,819	100.00%	1,221	100.00%



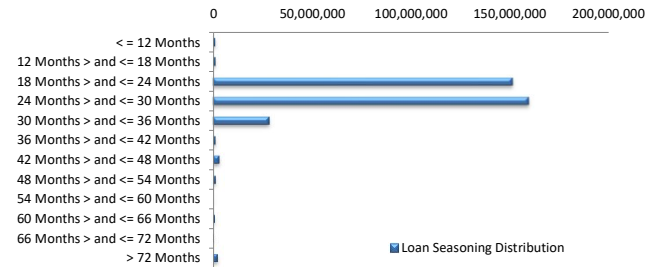
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,774,940	0.51%	69	7.27%
\$100,000 > and <= \$150,000	4,534,383	1.30%	36	3.79%
\$150,000 > and <= \$200,000	13,208,300	3.79%	74	7.80%
\$200,000 > and <= \$250,000	21,020,677	6.03%	93	9.80%
\$250,000 > and <= \$300,000	27,443,968	7.87%	100	10.54%
\$300,000 > and <= \$350,000	38,637,182	11.08%	119	12.54%
\$350,000 > and <= \$400,000	41,053,190	11.77%	110	11.59%
\$400,000 > and <= \$450,000	39,692,351	11.38%	94	9.91%
\$450,000 > and <= \$500,000	34,140,368	9.79%	72	7.59%
\$500,000 > and <= \$550,000	22,965,179	6.59%	44	4.64%
\$550,000 > and <= \$600,000	17,248,192	4.95%	30	3.16%
\$600,000 > and <= \$650,000	11,102,363	3.18%	18	1.90%
\$650,000 > and <= \$700,000	15,471,349	4.44%	23	2.42%
\$700,000 > and <= \$750,000	11,582,951	3.32%	16	1.69%
\$750,000 > and <= \$800,000	8,437,989	2.42%	11	1.16%
\$800,000 > and <= \$850,000	8,319,337	2.39%	10	1.05%
\$850,000 > and <= \$900,000	5,236,827	1.50%	6	0.63%
\$900,000 > and <= \$950,000	3,736,310	1.07%	4	0.42%
\$950,000 > and <= \$1,000,000	4,887,108	1.40%	5	0.53%
> \$1,000,000	18,214,856	5.22%	15	1.58%
Total	348,707,819	100.00%	949	100.00%



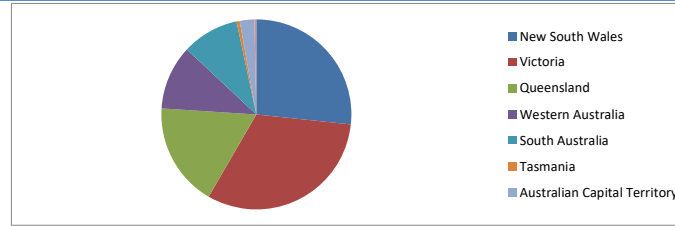
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,039,546	0.30%	5	0.41%
12 Months > and <= 18 Months	1,072,238	0.31%	6	0.49%
18 Months > and <= 24 Months	151,119,554	43.34%	510	41.77%
24 Months > and <= 30 Months	159,557,444	45.76%	544	44.55%
30 Months > and <= 36 Months	27,818,876	7.98%	97	7.94%
36 Months > and <= 42 Months	1,070,710	0.31%	6	0.49%
42 Months > and <= 48 Months	2,852,975	0.82%	11	0.90%
48 Months > and <= 54 Months	1,149,921	0.33%	6	0.49%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	731,592	0.21%	5	0.41%
66 Months > and <= 72 Months	226,471	0.06%	2	0.16%
> 72 Months	2,068,492	0.59%	29	2.38%
Total	348,707,819	100.00%	1,221	100.00%



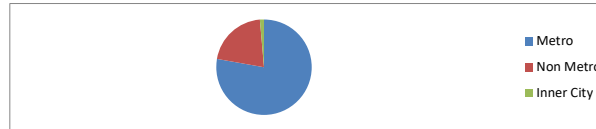
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	92,975,546	26.66%	220	23.18%
Victoria	110,490,891	31.69%	276	29.08%
Queensland	61,554,294	17.65%	193	20.34%
Western Australia	38,124,199	10.93%	116	12.22%
South Australia	33,845,766	9.71%	110	11.59%
Tasmania	1,880,166	0.54%	8	0.84%
Australian Capital Territory	8,834,132	2.53%	24	2.53%
Northern Territory	1,002,826	0.29%	2	0.21%
No Data	0	0.00%	0	0.00%
Total	348,707,819	100.00%	949	100.00%



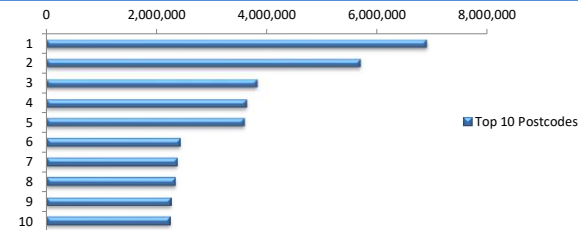
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	270,949,489	77.70%	719	75.76%
Non Metro	72,804,135	20.88%	215	22.66%
Inner City	4,954,196	1.42%	15	1.58%
No Data	0	0.00%	0	0.00%
Total	348,707,819	100.00%	949	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	6,896,183	1.98%	16	1.31%
3029	5,699,533	1.63%	16	1.31%
3064	3,832,138	1.10%	10	0.82%
2259	3,644,271	1.05%	8	0.66%
3056	3,586,371	1.03%	6	0.49%
4122	2,413,849	0.69%	5	0.41%
4214	2,367,806	0.68%	7	0.57%
3030	2,336,298	0.67%	6	0.49%
5085	2,250,167	0.65%	5	0.41%
3011	2,233,987	0.64%	5	0.41%
Total	35,260,601	10.11%	84	6.88%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	348,707,819	100.00%	1,221	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	348,707,819	100.00%	1,221	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	348,707,819	100.00%	1,221	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	348,707,819	100.00%	1,221	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	292,574,583	83.90%	1,030	84.36%
Interest Only	56,067,212	16.08%	190	15.56%
Non-Billing	66,024	0.02%	1	0.08%
Total	348,707,819	100.00%	1,221	100.00%



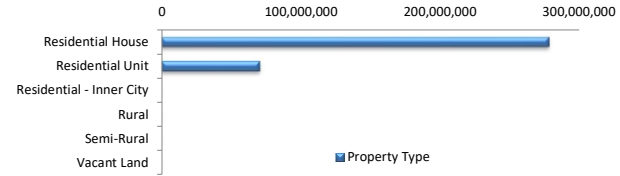
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	66,024	0.02%	1	0.08%
Term Loan	348,641,795	99.98%	1,220	99.92%
Total	348,707,819	100.00%	1,221	100.00%



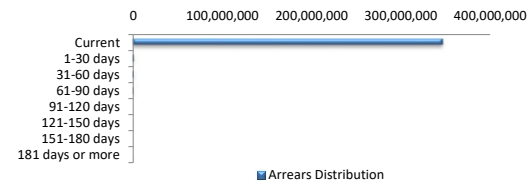
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	278,261,018	79.80%	731	77.03%
Residential Unit	70,191,659	20.13%	217	22.87%
Residential - Inner City	0	0.00%	0	0.00%
Rural	255,143	0.07%	1	0.11%
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	348,707,819	100.00%	949	100.00%



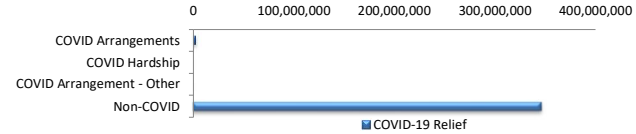
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	346,031,889	99.23%	1,215	99.51%
1-30 days	1,215,047	0.35%	3	0.25%
31-60 days	993,498	0.28%	2	0.16%
61-90 days	467,385	0.13%	1	0.08%
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	348,707,819	100.00%	1,221	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	2,857,423	0.82%	6	0.63%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	345,850,396	99.18%	943	99.37%
Total	348,707,819	100.00%	949	100.00%

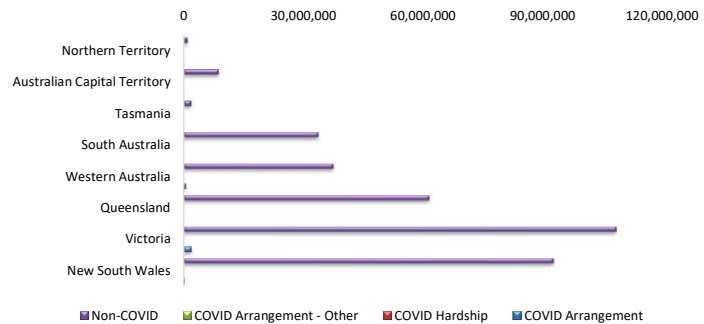


COVID Hardship – A deferral of loan repayments for a period from 3 to 12 months as a result of financial stresses due to Covid-19

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

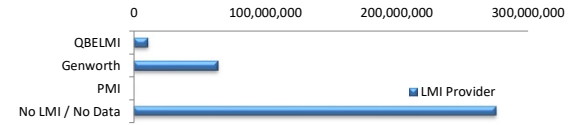
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	242,250	0	0	0	92,733,295
	0.26%	0.00%	0.00%	0.00%	99.74%
Victoria	2,040,150	0	0	0	108,450,741
	1.85%	0.00%	0.00%	0.00%	98.15%
Queensland	0	0	0	0	61,554,294
	0.00%	0.00%	0.00%	0.00%	100.00%
Western Australia	575,023	0	0	0	37,549,176
	1.51%	0.00%	0.00%	0.00%	98.49%
South Australia	0	0	0	0	33,845,766
	0.00%	0.00%	0.00%	0.00%	100.00%
Tasmania	0	0	0	0	1,880,166
	0.00%	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	0	8,834,132
	0.00%	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	0	1,002,826
	0.00%	0.00%	0.00%	0.00%	100.00%
Total	2,857,423	0	0	0	345,850,396



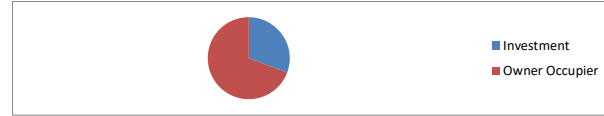
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	10,246,479	2.94%	25	2.63%
Genworth	63,223,345	18.13%	181	19.07%
PMI	0	0.00%	0	0.00%
No LMI / No Data	275,237,995	78.93%	743	78.29%
Total	348,707,819	100.00%	949	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	107,004,542	30.69%	357	29.24%
Owner Occupier	241,703,277	69.31%	864	70.76%
Total	348,707,819	100.00%	1,221	100.00%



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