

AFG Series 2019-2
Collateral Report



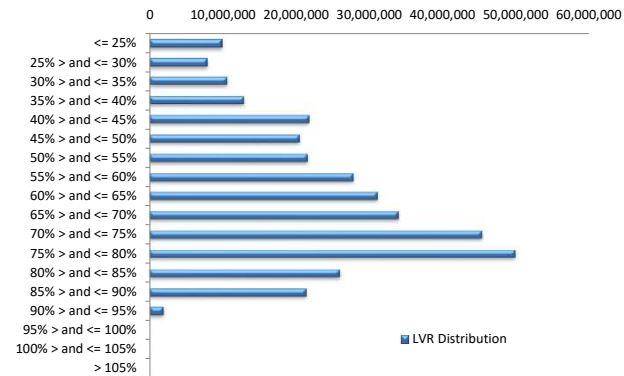
Model Period	16
Collection Period Start	1-Feb-21
Collection Period End	28-Feb-21
No. of Days	28
Interest Period Start	10-Feb-21
Interest Period End	9-Mar-21
No. of Days	28
Determination Date	4-Mar-21
Payment Date	10-Mar-21

Pool Statistics

Closing Balance of Mortgages	341,561,285
No. of Loans (Unconsolidated)	1,209
No. of Loans (Consolidated)	935
Average Loan Size (Unconsolidated)	282,516
Average Loan Size (Consolidated)	365,306
Largest Loan Size (Unconsolidated)	1,573,833
Largest Loan Size (Consolidated)	1,679,129
Smallest Loan Size (Unconsolidated)	(49,324)
Smallest Loan Size (Consolidated)	(49,324)
Weighted Average Interest Rate	3.12%
Weighted Average LVR	62.53%
Weighted Average Seasoning	26.51
Weighted Average Remaining Term	323.88

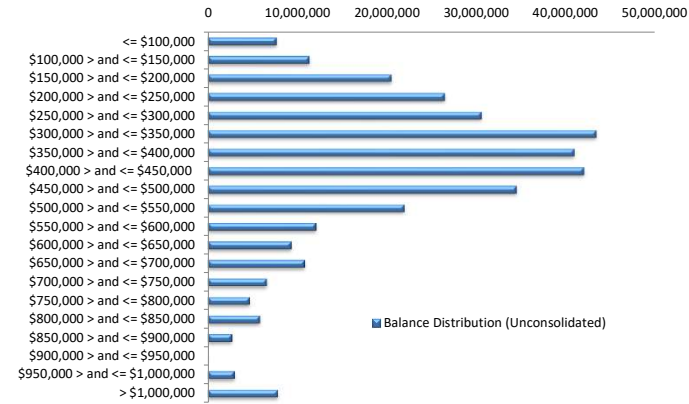
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,789,838	2.87%	106	11.34%
25% > and <= 30%	7,796,979	2.28%	23	2.46%
30% > and <= 35%	10,588,439	3.10%	36	3.85%
35% > and <= 40%	12,855,108	3.76%	46	4.92%
40% > and <= 45%	21,705,293	6.35%	62	6.63%
45% > and <= 50%	20,410,013	5.98%	55	5.88%
50% > and <= 55%	21,497,735	6.29%	51	5.45%
55% > and <= 60%	27,751,884	8.13%	69	7.38%
60% > and <= 65%	31,103,592	9.11%	73	7.81%
65% > and <= 70%	33,934,142	9.94%	81	8.66%
70% > and <= 75%	45,255,468	13.25%	97	10.37%
75% > and <= 80%	49,823,663	14.59%	121	12.94%
80% > and <= 85%	25,913,513	7.59%	62	6.63%
85% > and <= 90%	21,377,608	6.26%	50	5.35%
90% > and <= 95%	1,758,011	0.51%	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	341,561,285	100.00%	935	100.00%



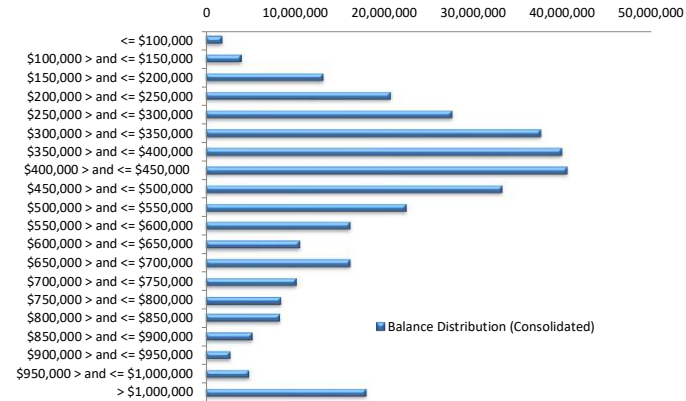
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,627,070	2.23%	229	18.94%
\$100,000 > and <= \$150,000	11,296,406	3.31%	92	7.61%
\$150,000 > and <= \$200,000	20,477,848	6.00%	116	9.59%
\$200,000 > and <= \$250,000	26,418,789	7.73%	117	9.68%
\$250,000 > and <= \$300,000	30,558,722	8.95%	111	9.18%
\$300,000 > and <= \$350,000	43,365,577	12.70%	133	11.00%
\$350,000 > and <= \$400,000	40,943,767	11.99%	110	9.10%
\$400,000 > and <= \$450,000	41,985,585	12.29%	100	8.27%
\$450,000 > and <= \$500,000	34,506,203	10.10%	73	6.04%
\$500,000 > and <= \$550,000	21,921,915	6.42%	42	3.47%
\$550,000 > and <= \$600,000	12,047,360	3.53%	21	1.74%
\$600,000 > and <= \$650,000	9,287,078	2.72%	15	1.24%
\$650,000 > and <= \$700,000	10,789,558	3.16%	16	1.32%
\$700,000 > and <= \$750,000	6,552,168	1.92%	9	0.74%
\$750,000 > and <= \$800,000	4,635,827	1.36%	6	0.50%
\$800,000 > and <= \$850,000	5,761,334	1.69%	7	0.58%
\$850,000 > and <= \$900,000	2,643,144	0.77%	3	0.25%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	2,951,225	0.86%	3	0.25%
> \$1,000,000	7,791,709	2.28%	6	0.50%
Total	341,561,285	100.00%	1,209	100.00%



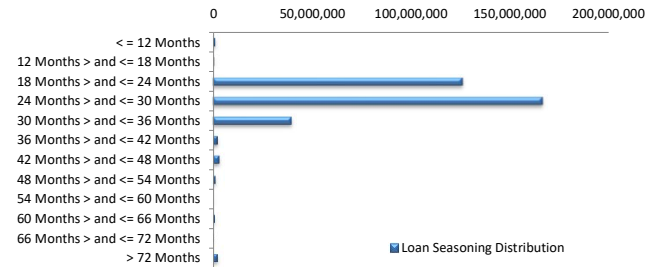
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,902,793	0.56%	72	7.70%
\$100,000 > and <= \$150,000	4,028,862	1.18%	32	3.42%
\$150,000 > and <= \$200,000	13,188,072	3.86%	74	7.91%
\$200,000 > and <= \$250,000	20,714,136	6.06%	92	9.84%
\$250,000 > and <= \$300,000	27,584,005	8.08%	100	10.70%
\$300,000 > and <= \$350,000	37,563,358	11.00%	116	12.41%
\$350,000 > and <= \$400,000	39,917,043	11.69%	107	11.44%
\$400,000 > and <= \$450,000	40,489,384	11.85%	96	10.27%
\$450,000 > and <= \$500,000	33,194,025	9.72%	70	7.49%
\$500,000 > and <= \$550,000	22,497,232	6.59%	43	4.60%
\$550,000 > and <= \$600,000	16,140,648	4.73%	28	2.99%
\$600,000 > and <= \$650,000	10,492,795	3.07%	17	1.82%
\$650,000 > and <= \$700,000	16,167,687	4.73%	24	2.57%
\$700,000 > and <= \$750,000	10,135,020	2.97%	14	1.50%
\$750,000 > and <= \$800,000	8,418,741	2.46%	11	1.18%
\$800,000 > and <= \$850,000	8,295,473	2.43%	10	1.07%
\$850,000 > and <= \$900,000	5,230,332	1.53%	6	0.64%
\$900,000 > and <= \$950,000	2,789,880	0.82%	3	0.32%
\$950,000 > and <= \$1,000,000	4,882,124	1.43%	5	0.53%
> \$1,000,000	17,929,675	5.25%	15	1.60%
Total	341,561,285	100.00%	935	100.00%



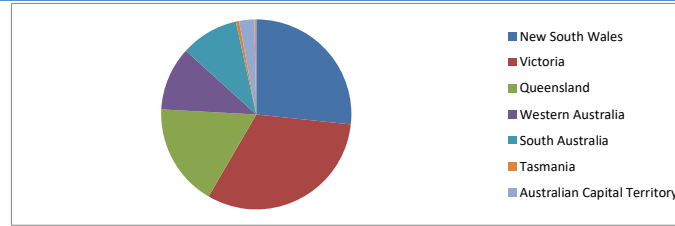
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,047,153	0.31%	5	0.41%
12 Months > and <= 18 Months	265,346	0.08%	2	0.17%
18 Months > and <= 24 Months	125,827,530	36.84%	424	35.07%
24 Months > and <= 30 Months	166,350,735	48.70%	575	47.56%
30 Months > and <= 36 Months	39,008,392	11.42%	141	11.66%
36 Months > and <= 42 Months	2,050,134	0.60%	9	0.74%
42 Months > and <= 48 Months	2,848,429	0.83%	11	0.91%
48 Months > and <= 54 Months	1,068,955	0.31%	5	0.41%
54 Months > and <= 60 Months	79,542	0.02%	1	0.08%
60 Months > and <= 66 Months	727,138	0.21%	5	0.41%
66 Months > and <= 72 Months	198,412	0.06%	1	0.08%
> 72 Months	2,089,520	0.61%	30	2.48%
Total	341,561,285	100.00%	1,209	100.00%



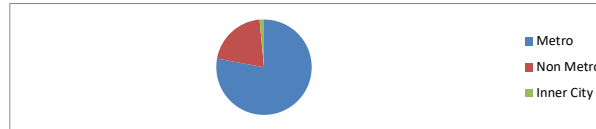
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	91,144,720	26.68%	216	23.10%
Victoria	108,169,819	31.67%	272	29.09%
Queensland	59,715,642	17.48%	188	20.11%
Western Australia	37,088,269	10.86%	115	12.30%
South Australia	33,720,121	9.87%	110	11.76%
Tasmania	1,878,190	0.55%	8	0.86%
Australian Capital Territory	8,847,363	2.59%	24	2.57%
Northern Territory	997,160	0.29%	2	0.21%
No Data	0	0.00%	0	0.00%
Total	341,561,285	100.00%	935	100.00%



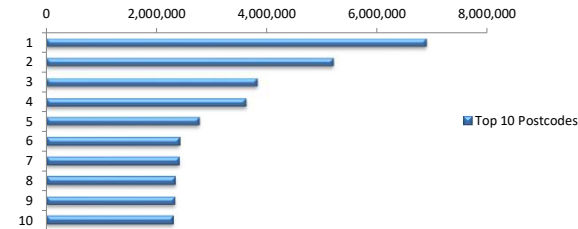
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	265,870,338	77.84%	711	76.04%
Non Metro	70,796,713	20.73%	209	22.35%
Inner City	4,894,233	1.43%	15	1.60%
No Data	0	0.00%	0	0.00%
Total	341,561,285	100.00%	935	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	6,888,871	2.02%	16	1.32%
3029	5,210,777	1.53%	15	1.24%
3064	3,829,380	1.12%	10	0.83%
2259	3,628,070	1.06%	8	0.66%
3056	2,762,686	0.81%	5	0.41%
4122	2,405,266	0.70%	5	0.41%
3011	2,399,838	0.70%	5	0.41%
3030	2,333,968	0.68%	6	0.50%
2145	2,325,270	0.68%	5	0.41%
5085	2,298,828	0.67%	5	0.41%
Total	34,082,954	9.98%	80	6.62%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	341,561,285	100.00%	1,209	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	341,561,285	100.00%	1,209	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	341,561,285	100.00%	1,209	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	341,561,285	100.00%	1,209	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	287,337,131	84.12%	1,021	84.45%
Interest Only	54,158,216	15.86%	187	15.47%
Non-Billing	65,938	0.02%	1	0.08%
Total	341,561,285	100.00%	1,209	100.00%



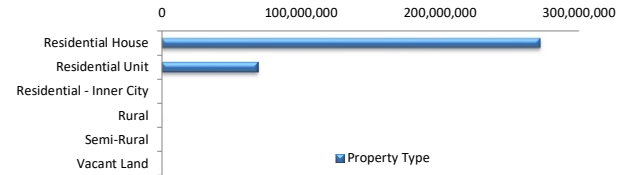
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	65,938	0.02%	1	0.08%
Term Loan	341,495,346	99.98%	1,208	99.92%
Total	341,561,285	100.00%	1,209	100.00%



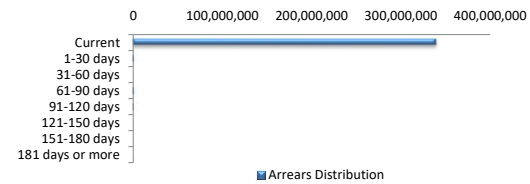
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	272,247,009	79.71%	720	77.01%
Residential Unit	69,057,601	20.22%	214	22.89%
Residential - Inner City	0	0.00%	0	0.00%
Rural	256,674	0.08%	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	341,561,285	100.00%	935	100.00%



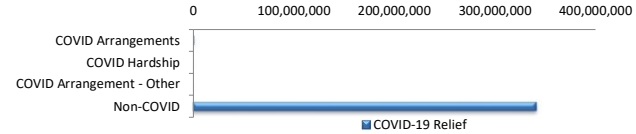
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	339,097,799	99.28%	1,203	99.50%
1-30 days	999,555	0.29%	3	0.25%
31-60 days	0	0.00%	0	0.00%
61-90 days	995,138	0.29%	2	0.17%
91-120 days	468,793	0.14%	1	0.08%
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	341,561,285	100.00%	1,209	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	817,660	0.24%	1	0.11%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	340,743,624	99.76%	934	99.89%
Total	341,561,285	100.00%	935	100.00%

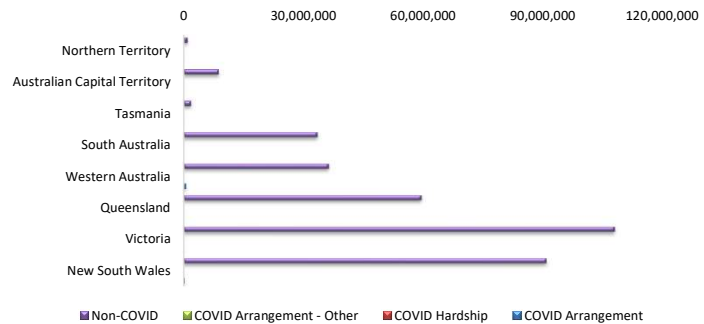


COVID Hardship – A deferral of loan repayments for a period from 3 to 12 months as a result of financial stresses due to Covid-19

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

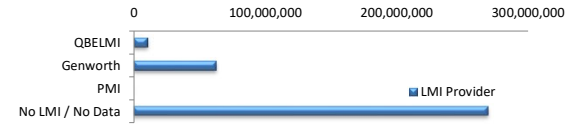
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	242,800	0	0	0	90,901,921
	0.27%	0.00%	0.00%	0.00%	99.73%
Victoria	0	0	0	0	108,169,819
	0.00%	0.00%	0.00%	0.00%	100.00%
Queensland	0	0	0	0	59,715,642
	0.00%	0.00%	0.00%	0.00%	100.00%
Western Australia	574,861	0	0	0	36,513,409
	1.55%	0.00%	0.00%	0.00%	98.45%
South Australia	0	0	0	0	33,720,121
	0.00%	0.00%	0.00%	0.00%	100.00%
Tasmania	0	0	0	0	1,878,190
	0.00%	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	0	8,847,363
	0.00%	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	0	997,160
	0.00%	0.00%	0.00%	0.00%	100.00%
Total	817,660	0	0	0	340,743,624



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	10,187,028	2.98%	24	2.57%
Genworth	62,159,101	18.20%	177	18.93%
PMI	0	0.00%	0	0.00%
No LMI / No Data	269,215,155	78.82%	734	78.50%
Total	341,561,285	100.00%	935	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	105,002,027	30.74%	356	29.45%
Owner Occupier	236,559,257	69.26%	853	70.55%
Total	341,561,285	100.00%	1,209	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	468,793.42	1
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