

**AFG Series 2019-2**  
**Collateral Report**



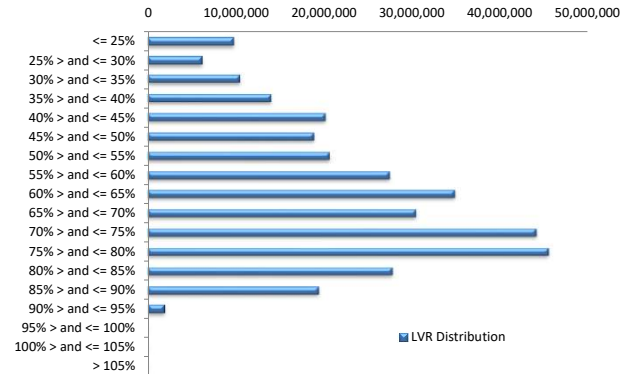
Model Period	17
Collection Period Start	1-Mar-21
Collection Period End	31-Mar-21
No. of Days	31
Interest Period Start	10-Mar-21
Interest Period End	11-Apr-21
No. of Days	33
Determination Date	7-Apr-21
Payment Date	12-Apr-21

**Pool Statistics**

Closing Balance of Mortgages	330,825,043
No. of Loans (Unconsolidated)	1,189
No. of Loans (Consolidated)	912
Average Loan Size (Unconsolidated)	278,238
Average Loan Size (Consolidated)	362,747
Largest Loan Size (Unconsolidated)	1,571,096
Largest Loan Size (Consolidated)	1,676,366
Smallest Loan Size (Unconsolidated)	(70,312)
Smallest Loan Size (Consolidated)	(70,312)
Weighted Average Interest Rate	3.11%
Weighted Average LVR	62.51%
Weighted Average Seasoning	27.51
Weighted Average Remaining Term	322.71

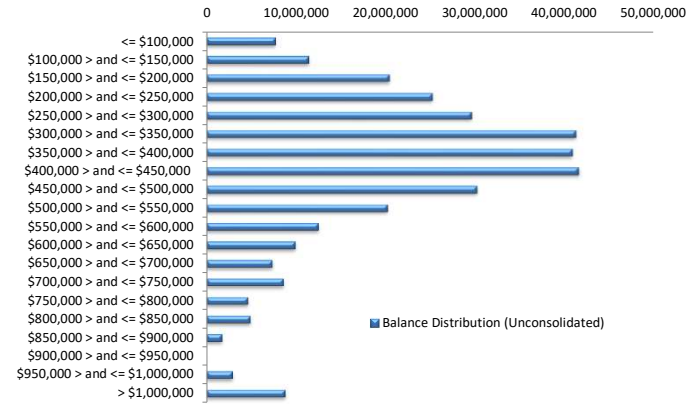
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,595,809	2.90%	107	11.73%
25% > and <= 30%	6,053,014	1.83%	21	2.30%
30% > and <= 35%	10,454,776	3.16%	33	3.62%
35% > and <= 40%	13,968,940	4.22%	53	5.81%
40% > and <= 45%	20,112,140	6.08%	55	6.03%
45% > and <= 50%	18,861,076	5.70%	52	5.70%
50% > and <= 55%	20,580,624	6.22%	51	5.59%
55% > and <= 60%	27,375,927	8.28%	67	7.35%
60% > and <= 65%	34,831,469	10.53%	79	8.66%
65% > and <= 70%	30,425,777	9.20%	72	7.89%
70% > and <= 75%	44,122,234	13.34%	97	10.64%
75% > and <= 80%	45,492,423	13.75%	110	12.06%
80% > and <= 85%	27,755,741	8.39%	66	7.24%
85% > and <= 90%	19,436,555	5.88%	46	5.04%
90% > and <= 95%	1,758,537	0.53%	3	0.33%
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>330,825,043</b>	<b>100.00%</b>	<b>912</b>	<b>100.00%</b>



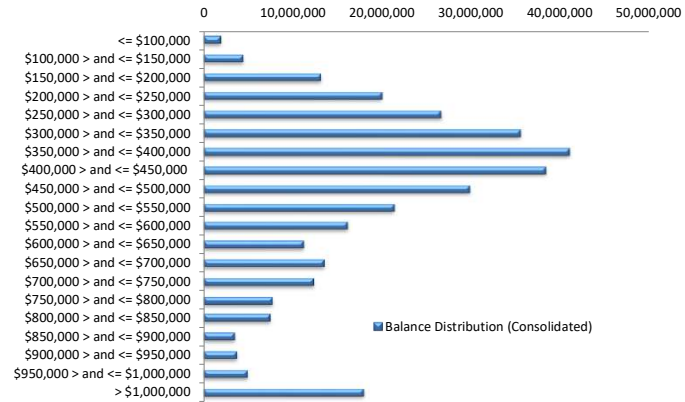
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,730,590	2.34%	236	19.85%
\$100,000 > and <= \$150,000	11,451,303	3.46%	93	7.82%
\$150,000 > and <= \$200,000	20,488,139	6.19%	116	9.76%
\$200,000 > and <= \$250,000	25,268,677	7.64%	112	9.42%
\$250,000 > and <= \$300,000	29,708,691	8.98%	108	9.08%
\$300,000 > and <= \$350,000	41,344,844	12.50%	127	10.68%
\$350,000 > and <= \$400,000	40,919,041	12.37%	110	9.25%
\$400,000 > and <= \$450,000	41,675,125	12.60%	99	8.33%
\$450,000 > and <= \$500,000	30,307,926	9.16%	64	5.38%
\$500,000 > and <= \$550,000	20,304,556	6.14%	39	3.28%
\$550,000 > and <= \$600,000	12,543,944	3.79%	22	1.85%
\$600,000 > and <= \$650,000	9,940,221	3.00%	16	1.35%
\$650,000 > and <= \$700,000	7,394,763	2.24%	11	0.93%
\$700,000 > and <= \$750,000	8,630,057	2.61%	12	1.01%
\$750,000 > and <= \$800,000	4,657,820	1.41%	6	0.50%
\$800,000 > and <= \$850,000	4,936,867	1.49%	6	0.50%
\$850,000 > and <= \$900,000	1,751,639	0.53%	2	0.17%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	2,950,028	0.89%	3	0.25%
> \$1,000,000	8,820,812	2.67%	7	0.59%
<b>Total</b>	<b>330,825,043</b>	<b>100.00%</b>	<b>1,189</b>	<b>100.00%</b>



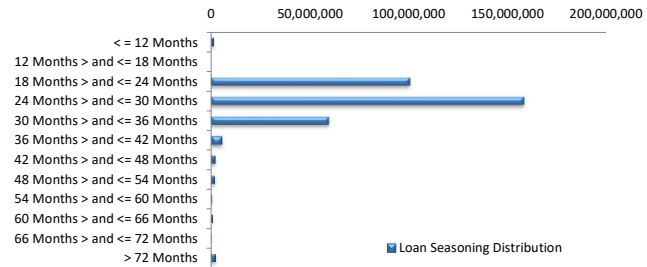
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,936,002	0.59%	72	7.89%
\$100,000 > and <= \$150,000	4,451,226	1.35%	35	3.84%
\$150,000 > and <= \$200,000	13,182,009	3.98%	74	8.11%
\$200,000 > and <= \$250,000	20,028,739	6.05%	89	9.76%
\$250,000 > and <= \$300,000	26,702,899	8.07%	97	10.64%
\$300,000 > and <= \$350,000	35,607,504	10.76%	110	12.06%
\$350,000 > and <= \$400,000	41,071,959	12.42%	110	12.06%
\$400,000 > and <= \$450,000	38,479,071	11.63%	91	9.98%
\$450,000 > and <= \$500,000	29,890,399	9.04%	63	6.91%
\$500,000 > and <= \$550,000	21,402,494	6.47%	41	4.50%
\$550,000 > and <= \$600,000	16,035,669	4.85%	28	3.07%
\$600,000 > and <= \$650,000	11,137,677	3.37%	18	1.97%
\$650,000 > and <= \$700,000	13,443,161	4.06%	20	2.19%
\$700,000 > and <= \$750,000	12,247,071	3.70%	17	1.86%
\$750,000 > and <= \$800,000	7,683,754	2.32%	10	1.10%
\$800,000 > and <= \$850,000	7,443,864	2.25%	9	0.99%
\$850,000 > and <= \$900,000	3,487,371	1.05%	4	0.44%
\$900,000 > and <= \$950,000	3,731,244	1.13%	4	0.44%
\$950,000 > and <= \$1,000,000	4,927,705	1.49%	5	0.55%
> \$1,000,000	17,935,223	5.42%	15	1.64%
<b>Total</b>	<b>330,825,043</b>	<b>100.00%</b>	<b>912</b>	<b>100.00%</b>



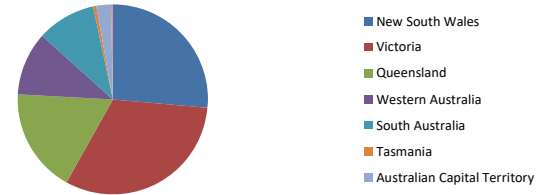
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,063,758	0.32%	5	0.42%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	100,535,048	30.39%	343	28.85%
24 Months > and <= 30 Months	157,963,397	47.75%	563	47.35%
30 Months > and <= 36 Months	59,314,883	17.93%	205	17.24%
36 Months > and <= 42 Months	5,171,087	1.56%	20	1.68%
42 Months > and <= 48 Months	1,873,251	0.57%	9	0.76%
48 Months > and <= 54 Months	1,722,633	0.52%	6	0.50%
54 Months > and <= 60 Months	435,400	0.13%	2	0.17%
60 Months > and <= 66 Months	617,728	0.19%	3	0.25%
66 Months > and <= 72 Months	104,155	0.03%	2	0.17%
> 72 Months	2,023,705	0.61%	31	2.61%
<b>Total</b>	<b>330,825,043</b>	<b>100.00%</b>	<b>1,189</b>	<b>100.00%</b>



### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	87,381,096	26.41%	210	23.03%
Victoria	104,784,034	31.67%	265	29.06%
Queensland	58,733,568	17.75%	186	20.39%
Western Australia	35,738,010	10.80%	110	12.06%
South Australia	33,116,494	10.01%	108	11.84%
Tasmania	1,868,029	0.56%	8	0.88%
Australian Capital Territory	8,212,066	2.48%	23	2.52%
Northern Territory	991,745	0.30%	2	0.22%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>330,825,043</b>	<b>100.00%</b>	<b>912</b>	<b>100.00%</b>



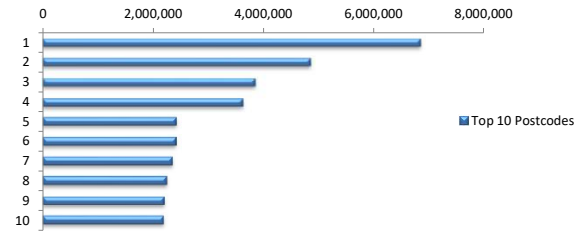
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	258,234,599	78.06%	694	76.10%
Non Metro	68,022,474	20.56%	204	22.37%
Inner City	4,567,970	1.38%	14	1.54%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>330,825,043</b>	<b>100.00%</b>	<b>912</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	6,856,701	2.07%	16	1.35%
3029	4,833,877	1.46%	15	1.26%
3064	3,845,553	1.16%	10	0.84%
2259	3,615,553	1.09%	8	0.67%
3011	2,408,000	0.73%	5	0.42%
4122	2,403,427	0.73%	5	0.42%
3030	2,329,906	0.70%	6	0.50%
3056	2,225,979	0.67%	4	0.34%
3754	2,186,549	0.66%	4	0.34%
4879	2,175,614	0.66%	5	0.42%
<b>Total</b>	<b>32,881,158</b>	<b>9.94%</b>	<b>78</b>	<b>6.56%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	330,825,043	100.00%	1,189	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>330,825,043</b>	<b>100.00%</b>	<b>1,189</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	330,825,043	100.00%	1,189	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>330,825,043</b>	<b>100.00%</b>	<b>1,189</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	280,883,444	84.90%	1,009	84.86%
Interest Only	49,875,724	15.08%	179	15.05%
Non-Billing	65,875	0.02%	1	0.08%
<b>Total</b>	<b>330,825,043</b>	<b>100.00%</b>	<b>1,189</b>	<b>100.00%</b>



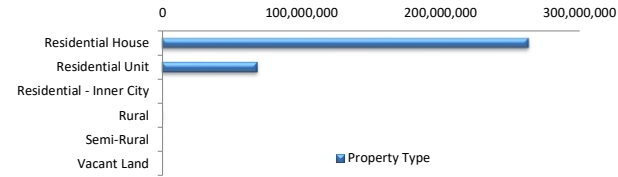
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	65,875	0.02%	1	0.08%
Term Loan	330,759,169	99.98%	1,188	99.92%
<b>Total</b>	<b>330,825,043</b>	<b>100.00%</b>	<b>1,189</b>	<b>100.00%</b>



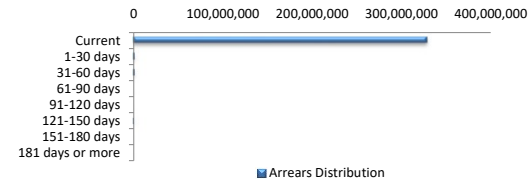
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	262,677,653	79.40%	700	76.75%
Residential Unit	67,887,596	20.52%	211	23.14%
Residential - Inner City	0	0.00%	0	0.00%
Rural	259,794	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%
<b>Total</b>	<b>330,825,043</b>	<b>100.00%</b>	<b>912</b>	<b>100.00%</b>



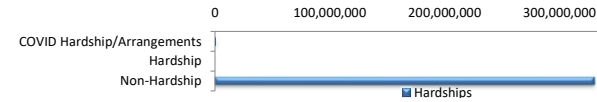
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	327,858,957	99.10%	1,182	99.41%
1-30 days	1,288,977	0.39%	3	0.25%
31-60 days	1,207,139	0.36%	3	0.25%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	469,970	0.14%	1	0.08%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
<b>Total</b>	<b>330,825,043</b>	<b>100.00%</b>	<b>1,189</b>	<b>100.00%</b>



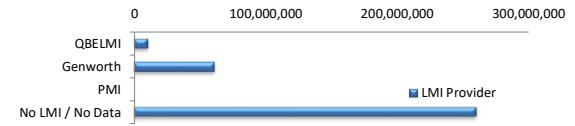
**Hardships**

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	818,432	0.25%	1	0.11%
Hardship	0	0.00%	0	0.00%
Non-Hardship	330,006,612	99.75%	911	99.89%
<b>Total</b>	<b>330,825,043</b>	<b>100.00%</b>	<b>912</b>	<b>100.00%</b>



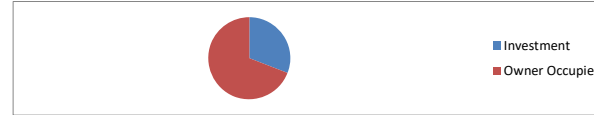
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	10,146,277	3.07%	25	2.74%
Genworth	60,768,573	18.37%	175	19.19%
PMI	0	0.00%	0	0.00%
No LMI / No Data	259,910,193	78.56%	712	78.07%
<b>Total</b>	<b>330,825,043</b>	<b>100.00%</b>	<b>912</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	102,145,607	30.88%	351	29.52%
Owner Occupier	228,679,436	69.12%	838	70.48%
<b>Total</b>	<b>330,825,043</b>	<b>100.00%</b>	<b>1,189</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	469,970.49	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