

**AFG Series 2019-2**  
Collateral Report



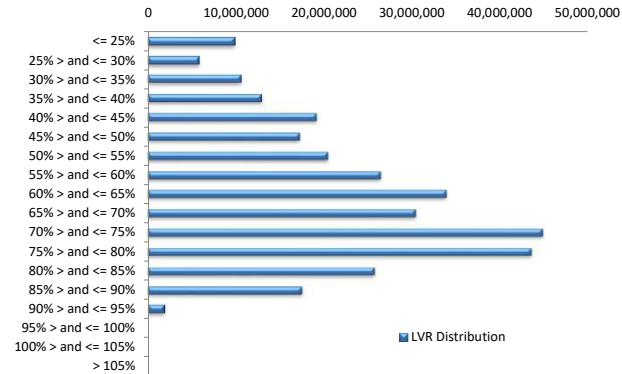
Model Period	18
Collection Period Start	1-Apr-21
Collection Period End	30-Apr-21
No. of Days	30
Interest Period Start	12-Apr-21
Interest Period End	9-May-21
No. of Days	28
Determination Date	5-May-21
Payment Date	10-May-21

**Pool Statistics**

Closing Balance of Mortgages	320,438,281
No. of Loans (Unconsolidated)	1,160
No. of Loans (Consolidated)	889
Average Loan Size (Unconsolidated)	276,240
Average Loan Size (Consolidated)	360,448
Largest Loan Size (Unconsolidated)	1,568,203
Largest Loan Size (Consolidated)	1,677,462
Smallest Loan Size (Unconsolidated)	(78,013)
Smallest Loan Size (Consolidated)	(78,013)
Weighted Average Interest Rate	3.10%
Weighted Average LVR	62.47%
Weighted Average Seasoning	28.48
Weighted Average Remaining Term	321.82

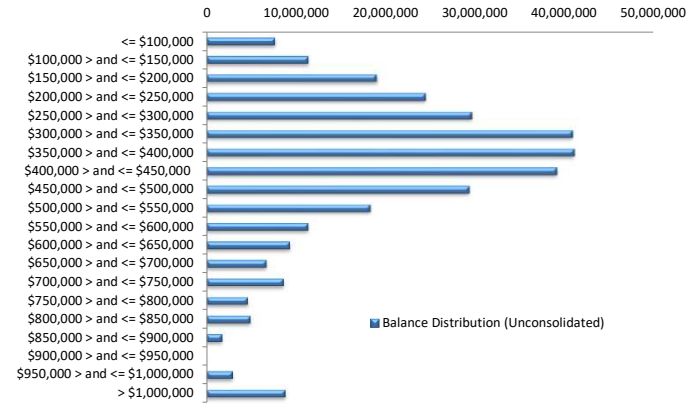
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,816,643	3.06%	109	12.26%
25% > and <= 30%	5,765,830	1.80%	21	2.36%
30% > and <= 35%	10,602,022	3.31%	35	3.94%
35% > and <= 40%	12,928,709	4.03%	48	5.40%
40% > and <= 45%	19,108,392	5.96%	53	5.96%
45% > and <= 50%	17,260,990	5.39%	48	5.40%
50% > and <= 55%	20,461,280	6.39%	49	5.51%
55% > and <= 60%	26,388,022	8.23%	64	7.20%
60% > and <= 65%	33,925,479	10.59%	78	8.77%
65% > and <= 70%	30,497,330	9.52%	73	8.21%
70% > and <= 75%	44,912,362	14.02%	100	11.25%
75% > and <= 80%	43,612,069	13.61%	105	11.81%
80% > and <= 85%	25,809,896	8.05%	62	6.97%
85% > and <= 90%	17,590,892	5.49%	41	4.61%
90% > and <= 95%	1,758,363	0.55%	3	0.34%
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>320,438,281</b>	<b>100.00%</b>	<b>889</b>	<b>100.00%</b>



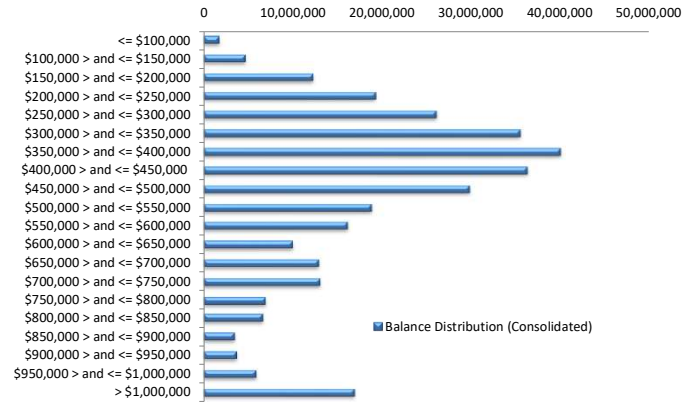
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,688,645	2.40%	236	20.34%
\$100,000 > and <= \$150,000	11,391,972	3.56%	92	7.93%
\$150,000 > and <= \$200,000	19,078,476	5.95%	108	9.31%
\$200,000 > and <= \$250,000	24,518,525	7.65%	109	9.40%
\$250,000 > and <= \$300,000	29,661,702	9.26%	108	9.31%
\$300,000 > and <= \$350,000	40,932,969	12.77%	126	10.88%
\$350,000 > and <= \$400,000	41,113,808	12.83%	110	9.48%
\$400,000 > and <= \$450,000	39,197,954	12.23%	93	8.02%
\$450,000 > and <= \$500,000	29,385,899	9.17%	62	5.34%
\$500,000 > and <= \$550,000	18,313,362	5.72%	35	3.02%
\$550,000 > and <= \$600,000	11,383,612	3.55%	20	1.72%
\$600,000 > and <= \$650,000	9,349,791	2.92%	15	1.29%
\$650,000 > and <= \$700,000	6,709,750	2.09%	10	0.86%
\$700,000 > and <= \$750,000	8,626,750	2.69%	12	1.03%
\$750,000 > and <= \$800,000	4,645,416	1.45%	6	0.52%
\$800,000 > and <= \$850,000	4,920,832	1.54%	6	0.52%
\$850,000 > and <= \$900,000	1,747,884	0.55%	2	0.17%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	2,946,992	0.92%	3	0.26%
> \$1,000,000	8,823,942	2.75%	7	0.60%
<b>Total</b>	<b>320,438,281</b>	<b>100.00%</b>	<b>1,160</b>	<b>100.00%</b>



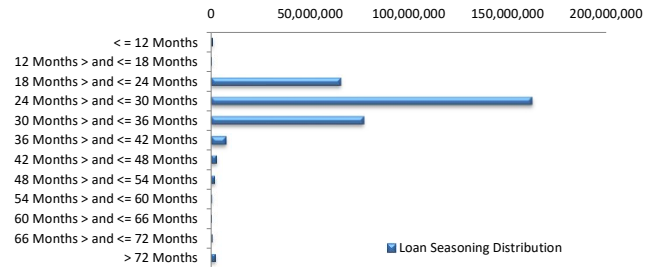
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,781,303	0.56%	74	8.32%
\$100,000 > and <= \$150,000	4,709,680	1.47%	37	4.16%
\$150,000 > and <= \$200,000	12,308,799	3.84%	69	7.76%
\$200,000 > and <= \$250,000	19,345,472	6.04%	86	9.67%
\$250,000 > and <= \$300,000	26,158,570	8.16%	95	10.69%
\$300,000 > and <= \$350,000	35,599,056	11.11%	110	12.37%
\$350,000 > and <= \$400,000	40,072,928	12.51%	107	12.04%
\$400,000 > and <= \$450,000	36,382,621	11.35%	86	9.67%
\$450,000 > and <= \$500,000	29,899,859	9.33%	63	7.09%
\$500,000 > and <= \$550,000	18,860,202	5.89%	36	4.05%
\$550,000 > and <= \$600,000	16,020,729	5.00%	28	3.15%
\$600,000 > and <= \$650,000	9,935,779	3.10%	16	1.80%
\$650,000 > and <= \$700,000	12,817,460	4.00%	19	2.14%
\$700,000 > and <= \$750,000	12,969,951	4.05%	18	2.02%
\$750,000 > and <= \$800,000	6,909,772	2.16%	9	1.01%
\$800,000 > and <= \$850,000	6,642,517	2.07%	8	0.90%
\$850,000 > and <= \$900,000	3,481,811	1.09%	4	0.45%
\$900,000 > and <= \$950,000	3,724,290	1.16%	4	0.45%
\$950,000 > and <= \$1,000,000	5,905,478	1.84%	6	0.67%
> \$1,000,000	16,912,005	5.28%	14	1.57%
<b>Total</b>	<b>320,438,281</b>	<b>100.00%</b>	<b>889</b>	<b>100.00%</b>



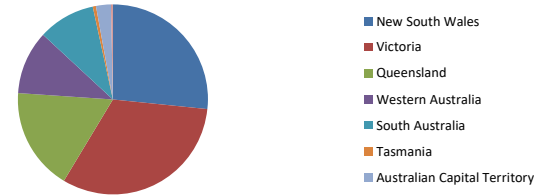
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	698,754	0.22%	4	0.34%
12 Months > and <= 18 Months	296,023	0.09%	1	0.09%
18 Months > and <= 24 Months	65,508,254	20.44%	232	20.00%
24 Months > and <= 30 Months	162,237,556	50.63%	557	48.02%
30 Months > and <= 36 Months	77,045,688	24.04%	279	24.05%
36 Months > and <= 42 Months	7,364,379	2.30%	31	2.67%
42 Months > and <= 48 Months	2,467,306	0.77%	13	1.12%
48 Months > and <= 54 Months	1,713,928	0.53%	6	0.52%
54 Months > and <= 60 Months	435,570	0.14%	2	0.17%
60 Months > and <= 66 Months	176,757	0.06%	1	0.09%
66 Months > and <= 72 Months	544,344	0.17%	4	0.34%
> 72 Months	1,949,722	0.61%	30	2.59%
<b>Total</b>	<b>320,438,281</b>	<b>100.00%</b>	<b>1,160</b>	<b>100.00%</b>



### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	85,305,999	26.62%	207	23.28%
Victoria	102,549,448	32.00%	260	29.25%
Queensland	55,810,647	17.42%	179	20.13%
Western Australia	34,670,765	10.82%	107	12.04%
South Australia	31,287,495	9.76%	104	11.70%
Tasmania	1,635,020	0.51%	7	0.79%
Australian Capital Territory	8,196,959	2.56%	23	2.59%
Northern Territory	981,948	0.31%	2	0.22%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>320,438,281</b>	<b>100.00%</b>	<b>889</b>	<b>100.00%</b>



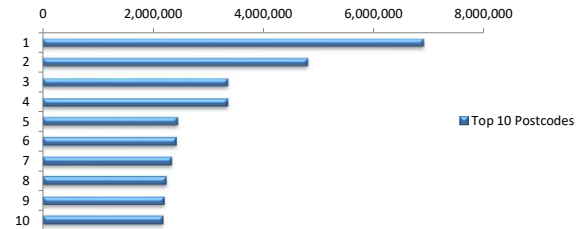
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	251,583,429	78.51%	680	76.49%
Non Metro	64,272,806	20.06%	195	21.93%
Inner City	4,582,046	1.43%	14	1.57%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>320,438,281</b>	<b>100.00%</b>	<b>889</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	6,899,342	2.15%	16	1.38%
3029	4,796,378	1.50%	14	1.21%
3064	3,355,345	1.05%	9	0.78%
2259	3,345,185	1.04%	7	0.60%
4122	2,438,378	0.76%	5	0.43%
3011	2,406,818	0.75%	5	0.43%
3030	2,321,269	0.72%	6	0.52%
3056	2,223,401	0.69%	4	0.34%
3754	2,184,215	0.68%	4	0.34%
4879	2,162,491	0.67%	5	0.43%
<b>Total</b>	<b>32,132,822</b>	<b>10.03%</b>	<b>75</b>	<b>6.47%</b>



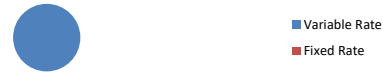
### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	320,438,281	100.00%	1,160	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>320,438,281</b>	<b>100.00%</b>	<b>1,160</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	320,438,281	100.00%	1,160	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>320,438,281</b>	<b>100.00%</b>	<b>1,160</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	271,526,328	84.74%	991	85.43%
Interest Only	48,846,149	15.24%	168	14.48%
Non-Billing	65,803	0.02%	1	0.09%
<b>Total</b>	<b>320,438,281</b>	<b>100.00%</b>	<b>1,160</b>	<b>100.00%</b>



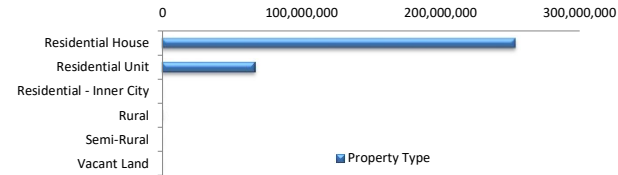
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	65,803	0.02%	1	0.09%
Term Loan	320,372,477	99.98%	1,159	99.91%
<b>Total</b>	<b>320,438,281</b>	<b>100.00%</b>	<b>1,160</b>	<b>100.00%</b>



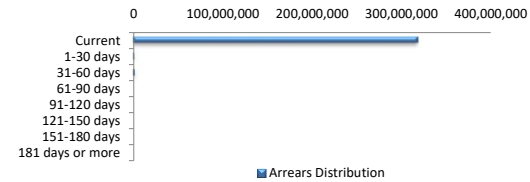
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	253,702,968	79.17%	680	76.49%
Residential Unit	66,471,348	20.74%	208	23.40%
Residential - Inner City	0	0.00%	0	0.00%
Rural	263,965	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>320,438,281</b>	<b>100.00%</b>	<b>889</b>	<b>100.00%</b>



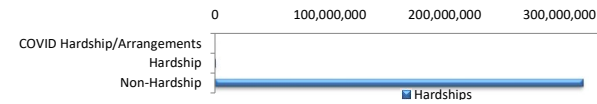
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	317,760,352	99.16%	1,154	99.48%
1-30 days	942,129	0.29%	2	0.17%
31-60 days	1,735,799	0.54%	4	0.34%
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>320,438,281</b>	<b>100.00%</b>	<b>1,160</b>	<b>100.00%</b>



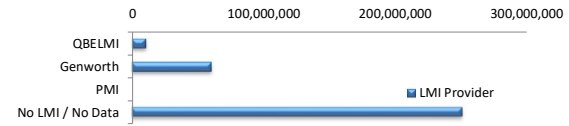
**Hardships**

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	0	0.00%	0	0.00%
Hardship	671,319	0.21%	2	0.22%
Non-Hardship	319,766,961	99.79%	887	99.78%
<b>Total</b>	<b>320,438,281</b>	<b>100.00%</b>	<b>889</b>	<b>100.00%</b>



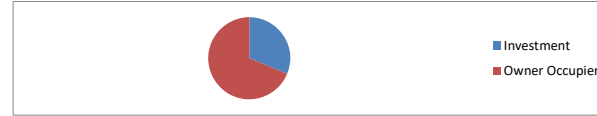
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	10,099,569	3.15%	24	2.70%
Genworth	59,952,030	18.71%	174	19.57%
PMI	0	0.00%	0	0.00%
No LMI / No Data	250,386,682	78.14%	691	77.73%
<b>Total</b>	<b>320,438,281</b>	<b>100.00%</b>	<b>889</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	100,001,509	31.21%	345	29.74%
Owner Occupier	220,436,772	68.79%	815	70.26%
<b>Total</b>	<b>320,438,281</b>	<b>100.00%</b>	<b>1,160</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