

AFG Series 2019-2
Collateral Report



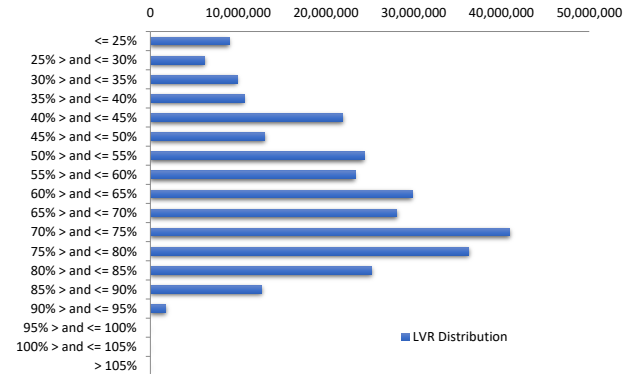
Model Period	21
Collection Period Start	01-Jul-21
Collection Period End	31-Jul-21
No. of Days	31
Interest Period Start	12-Jul-21
Interest Period End	09-Aug-21
No. of Days	29
Determination Date	05-Aug-21
Payment Date	10-Aug-21

Pool Statistics

Closing Balance of Mortgages	293,082,077
No. of Loans (Unconsolidated)	1,084
No. of Loans (Consolidated)	826
Average Loan Size (Unconsolidated)	270,371
Average Loan Size (Consolidated)	354,821
Largest Loan Size (Unconsolidated)	1,559,769
Largest Loan Size (Consolidated)	1,661,974
Smallest Loan Size (Unconsolidated)	(209,612)
Smallest Loan Size (Consolidated)	(209,612)
Weighted Average Interest Rate	3.08%
Weighted Average LVR	61.75%
Weighted Average Seasoning	31.46
Weighted Average Remaining Term	318.33

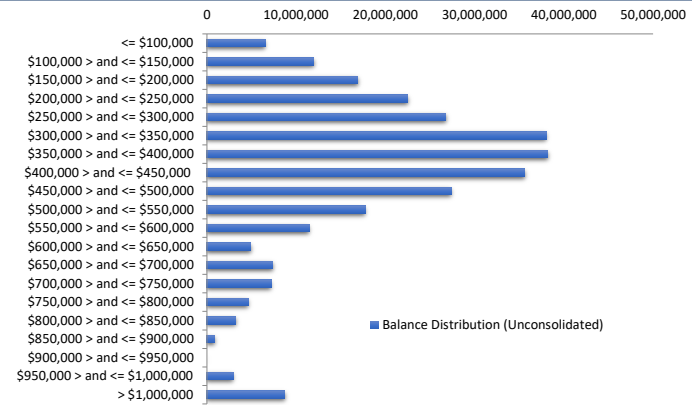
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,957,792	3.06%	108	13.08%
25% > and <= 30%	6,184,304	2.11%	25	3.03%
30% > and <= 35%	9,895,418	3.38%	33	4.00%
35% > and <= 40%	10,694,913	3.65%	40	4.84%
40% > and <= 45%	21,902,773	7.47%	61	7.38%
45% > and <= 50%	13,036,812	4.45%	36	4.36%
50% > and <= 55%	24,361,699	8.31%	57	6.90%
55% > and <= 60%	23,312,158	7.95%	54	6.54%
60% > and <= 65%	29,826,087	10.18%	69	8.35%
65% > and <= 70%	28,071,104	9.58%	69	8.35%
70% > and <= 75%	40,918,914	13.96%	93	11.26%
75% > and <= 80%	36,280,868	12.38%	89	10.77%
80% > and <= 85%	25,208,207	8.60%	60	7.26%
85% > and <= 90%	12,672,490	4.32%	29	3.51%
90% > and <= 95%	1,758,537	0.60%	3	0.36%
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	293,082,077	100.00%	826	100.00%



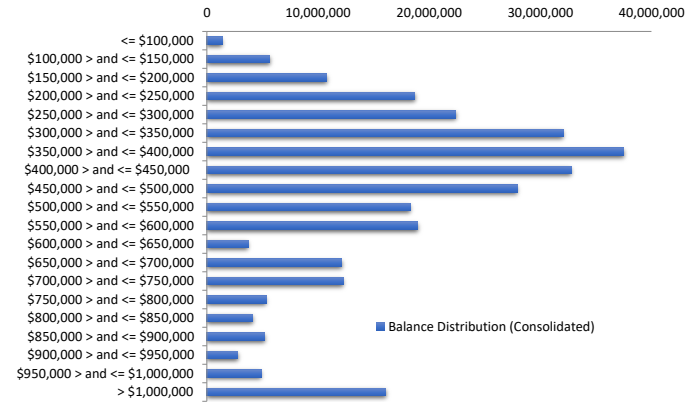
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,528,565	2.23%	227	20.94%
\$100,000 > and <= \$150,000	11,953,044	4.08%	97	8.95%
\$150,000 > and <= \$200,000	16,904,342	5.77%	97	8.95%
\$200,000 > and <= \$250,000	22,519,423	7.68%	100	9.23%
\$250,000 > and <= \$300,000	26,743,791	9.13%	97	8.95%
\$300,000 > and <= \$350,000	38,040,680	12.98%	117	10.79%
\$350,000 > and <= \$400,000	38,203,335	13.04%	102	9.41%
\$400,000 > and <= \$450,000	35,586,860	12.14%	85	7.84%
\$450,000 > and <= \$500,000	27,391,082	9.35%	58	5.35%
\$500,000 > and <= \$550,000	17,764,760	6.06%	34	3.14%
\$550,000 > and <= \$600,000	11,478,192	3.92%	20	1.85%
\$600,000 > and <= \$650,000	4,934,741	1.68%	8	0.74%
\$650,000 > and <= \$700,000	7,393,896	2.52%	11	1.01%
\$700,000 > and <= \$750,000	7,212,472	2.46%	10	0.92%
\$750,000 > and <= \$800,000	4,646,496	1.59%	6	0.55%
\$800,000 > and <= \$850,000	3,246,566	1.11%	4	0.37%
\$850,000 > and <= \$900,000	858,376	0.29%	1	0.09%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	2,944,793	1.00%	3	0.28%
> \$1,000,000	8,730,665	2.98%	7	0.65%
Total	293,082,077	100.00%	1,084	100.00%



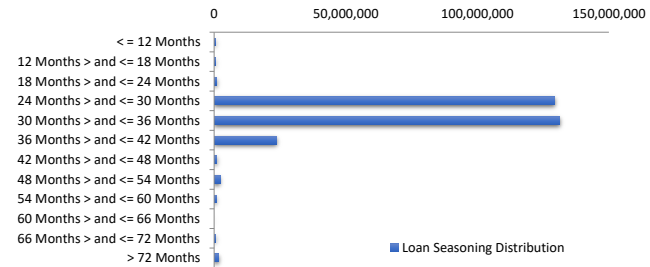
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,383,439	0.47%	72	8.72%
\$100,000 > and <= \$150,000	5,668,517	1.93%	45	5.45%
\$150,000 > and <= \$200,000	10,793,037	3.68%	61	7.38%
\$200,000 > and <= \$250,000	18,699,939	6.38%	83	10.05%
\$250,000 > and <= \$300,000	22,407,655	7.65%	81	9.81%
\$300,000 > and <= \$350,000	32,084,435	10.95%	99	11.99%
\$350,000 > and <= \$400,000	37,497,382	12.79%	100	12.11%
\$400,000 > and <= \$450,000	32,811,308	11.20%	78	9.44%
\$450,000 > and <= \$500,000	27,912,074	9.52%	59	7.14%
\$500,000 > and <= \$550,000	18,319,159	6.25%	35	4.24%
\$550,000 > and <= \$600,000	18,937,863	6.46%	33	4.00%
\$600,000 > and <= \$650,000	3,728,195	1.27%	6	0.73%
\$650,000 > and <= \$700,000	12,127,390	4.14%	18	2.18%
\$700,000 > and <= \$750,000	12,276,159	4.19%	17	2.06%
\$750,000 > and <= \$800,000	5,343,731	1.82%	7	0.85%
\$800,000 > and <= \$850,000	4,101,599	1.40%	5	0.61%
\$850,000 > and <= \$900,000	5,204,912	1.78%	6	0.73%
\$900,000 > and <= \$950,000	2,794,375	0.95%	3	0.36%
\$950,000 > and <= \$1,000,000	4,891,368	1.67%	5	0.61%
> \$1,000,000	16,099,541	5.49%	13	1.57%
Total	293,082,077	100.00%	826	100.00%



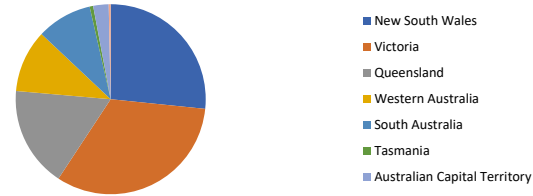
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	501,031	0.17%	2	0.18%
12 Months > and <= 18 Months	450,969	0.15%	2	0.18%
18 Months > and <= 24 Months	1,075,897	0.37%	6	0.55%
24 Months > and <= 30 Months	129,461,655	44.17%	460	42.44%
30 Months > and <= 36 Months	131,278,517	44.79%	471	43.45%
36 Months > and <= 42 Months	23,683,400	8.08%	88	8.12%
42 Months > and <= 48 Months	1,035,249	0.35%	6	0.55%
48 Months > and <= 54 Months	2,297,058	0.78%	9	0.83%
54 Months > and <= 60 Months	906,762	0.31%	6	0.55%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	613,453	0.21%	5	0.46%
> 72 Months	1,778,087	0.61%	29	2.68%
Total	293,082,077	100.00%	1,084	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	78,021,175	26.62%	194	23.49%
Victoria	95,675,356	32.64%	246	29.78%
Queensland	50,173,418	17.12%	163	19.73%
Western Australia	31,181,740	10.64%	99	11.99%
South Australia	27,592,260	9.41%	93	11.26%
Tasmania	1,750,300	0.60%	7	0.85%
Australian Capital Territory	7,717,592	2.63%	22	2.66%
Northern Territory	970,235	0.33%	2	0.24%
No Data	0	0.00%	0	0.00%
Total	293,082,077	100.00%	826	100.00%



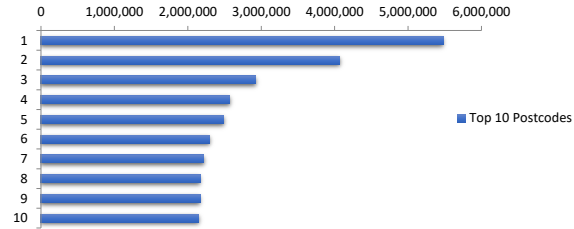
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	228,539,189	77.98%	629	76.15%
Non Metro	60,144,820	20.52%	184	22.28%
Inner City	4,398,067	1.50%	13	1.57%
No Data	0	0.00%	0	0.00%
Total	293,082,077	100.00%	826	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,477,582	1.87%	12	1.11%
3029	4,071,460	1.39%	12	1.11%
2259	2,928,932	1.00%	6	0.55%
3064	2,572,647	0.88%	8	0.74%
3011	2,487,082	0.85%	5	0.46%
3030	2,300,537	0.78%	6	0.55%
3056	2,217,008	0.76%	4	0.37%
2121	2,172,764	0.74%	3	0.28%
3754	2,171,106	0.74%	4	0.37%
4879	2,144,313	0.73%	5	0.46%
Total	28,543,430	9.74%	65	6.00%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	293,082,077	100.00%	1,084	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	293,082,077	100.00%	1,084	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	293,082,077	100.00%	1,084	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	293,082,077	100.00%	1,084	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	249,190,060	85.02%	925	85.33%
Interest Only	43,892,017	14.98%	158	14.58%
Non-Billing	0	0.00%	1	0.09%
Total	293,082,077	100.00%	1,084	100.00%



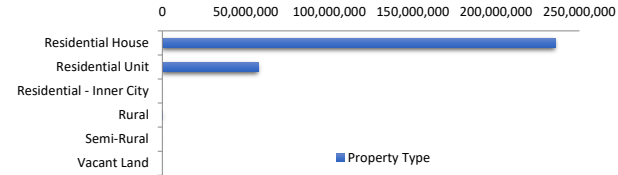
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	1	0.09%
Term Loan	293,082,077	100.00%	1,083	99.91%
Total	293,082,077	100.00%	1,084	100.00%



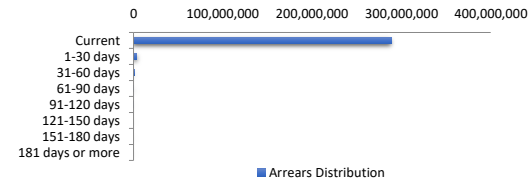
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	235,361,216	80.31%	637	77.12%
Residential Unit	57,446,743	19.60%	188	22.76%
Residential - Inner City	0	0.00%	0	0.00%
Rural	274,118	0.09%	1	0.12%
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	293,082,077	100.00%	826	100.00%



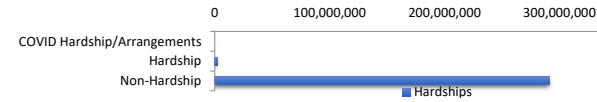
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	288,358,429	98.39%	1,074	99.08%
1-30 days	3,521,741	1.20%	7	0.65%
31-60 days	555,279	0.19%	1	0.09%
61-90 days	428,125	0.15%	1	0.09%
91-120 days	218,504	0.07%	1	0.09%
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	293,082,077	100.00%	1,084	100.00%



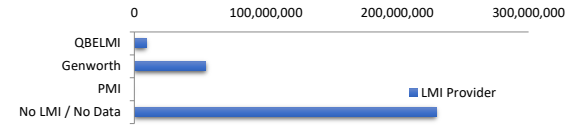
Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangements	0	0.00%	0	0.00%
Hardship	2,067,057	0.71%	4	0.48%
Non-Hardship	291,015,019	99.29%	822	99.52%
Total	293,082,077	100.00%	826	100.00%



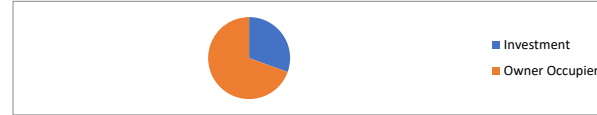
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	8,918,037	3.04%	21	2.54%
Genworth	54,491,957	18.59%	158	19.13%
PMI	0	0.00%	0	0.00%
No LMI / No Data	229,672,082	78.36%	647	78.33%
Total	293,082,077	100.00%	826	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	89,446,894	30.52%	321	29.61%
Owner Occupier	203,635,183	69.48%	763	70.39%
Total	293,082,077	100.00%	1,084	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	218,503.53	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