

AFG Series 2019-2
Collateral Report



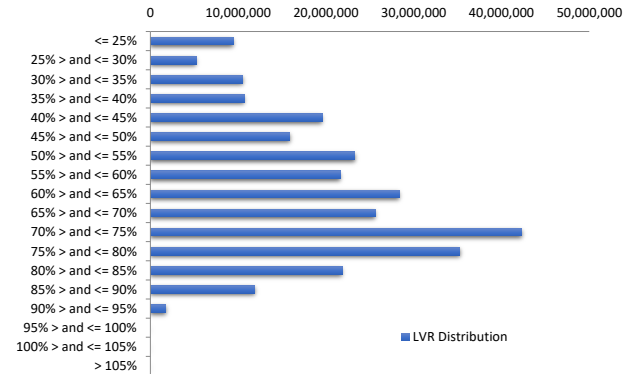
Model Period	22
Collection Period Start	01-Aug-21
Collection Period End	31-Aug-21
No. of Days	31
Interest Period Start	10-Aug-21
Interest Period End	09-Sep-21
No. of Days	31
Determination Date	07-Sep-21
Payment Date	10-Sep-21

Pool Statistics

Closing Balance of Mortgages	283,161,461
No. of Loans (Unconsolidated)	1,053
No. of Loans (Consolidated)	807
Average Loan Size (Unconsolidated)	268,909
Average Loan Size (Consolidated)	350,882
Largest Loan Size (Unconsolidated)	1,556,990
Largest Loan Size (Consolidated)	1,664,172
Smallest Loan Size (Unconsolidated)	(277,105)
Smallest Loan Size (Consolidated)	(212,914)
Weighted Average Interest Rate	3.06%
Weighted Average LVR	61.43%
Weighted Average Seasoning	32.51
Weighted Average Remaining Term	317.04

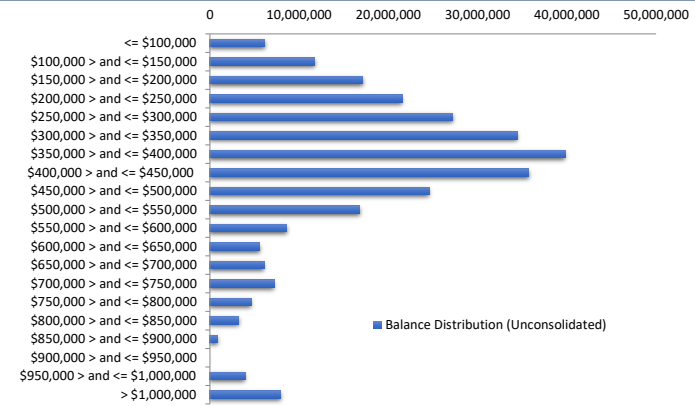
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,441,851	3.33%	113	14.00%
25% > and <= 30%	5,219,932	1.84%	22	2.73%
30% > and <= 35%	10,504,672	3.71%	35	4.34%
35% > and <= 40%	10,709,243	3.78%	40	4.96%
40% > and <= 45%	19,553,941	6.91%	58	7.19%
45% > and <= 50%	15,839,157	5.59%	37	4.58%
50% > and <= 55%	23,282,752	8.22%	57	7.06%
55% > and <= 60%	21,659,026	7.65%	51	6.32%
60% > and <= 65%	28,328,767	10.00%	65	8.05%
65% > and <= 70%	25,626,735	9.05%	64	7.93%
70% > and <= 75%	42,269,931	14.93%	95	11.77%
75% > and <= 80%	35,225,152	12.44%	86	10.66%
80% > and <= 85%	21,848,779	7.72%	54	6.69%
85% > and <= 90%	11,893,062	4.20%	27	3.35%
90% > and <= 95%	1,758,461	0.62%	3	0.37%
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	283,161,461	100.00%	807	100.00%



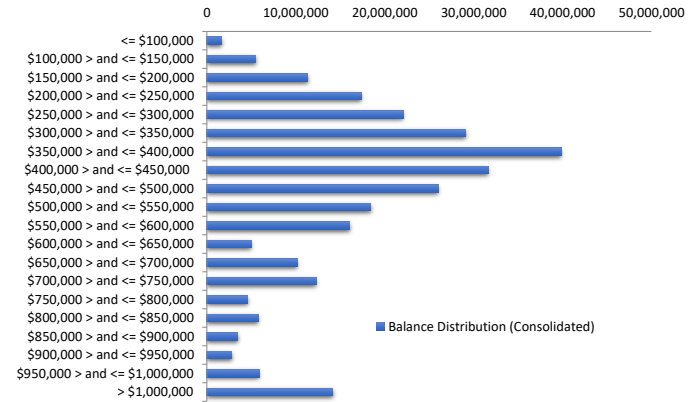
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,150,914	2.17%	219	20.80%
\$100,000 > and <= \$150,000	11,745,664	4.15%	96	9.12%
\$150,000 > and <= \$200,000	17,120,486	6.05%	98	9.31%
\$200,000 > and <= \$250,000	21,565,494	7.62%	96	9.12%
\$250,000 > and <= \$300,000	27,223,692	9.61%	99	9.40%
\$300,000 > and <= \$350,000	34,420,000	12.16%	106	10.07%
\$350,000 > and <= \$400,000	39,816,464	14.06%	106	10.07%
\$400,000 > and <= \$450,000	35,706,491	12.61%	85	8.07%
\$450,000 > and <= \$500,000	24,585,053	8.68%	52	4.94%
\$500,000 > and <= \$550,000	16,756,546	5.92%	32	3.04%
\$550,000 > and <= \$600,000	8,586,457	3.03%	15	1.42%
\$600,000 > and <= \$650,000	5,596,883	1.98%	9	0.85%
\$650,000 > and <= \$700,000	6,087,382	2.15%	9	0.85%
\$700,000 > and <= \$750,000	7,204,282	2.54%	10	0.95%
\$750,000 > and <= \$800,000	4,640,343	1.64%	6	0.57%
\$800,000 > and <= \$850,000	3,233,944	1.14%	4	0.38%
\$850,000 > and <= \$900,000	856,824	0.30%	1	0.09%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	3,944,584	1.39%	4	0.38%
> \$1,000,000	7,919,958	2.80%	6	0.57%
Total	283,161,461	100.00%	1,053	100.00%



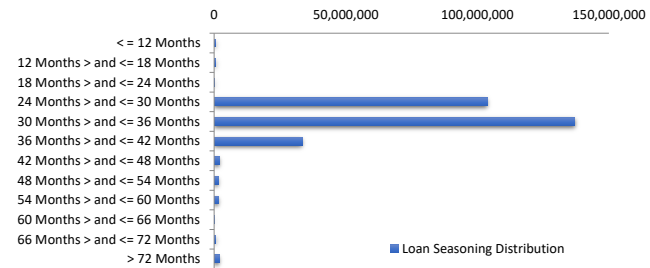
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,638,701	0.58%	76	9.42%
\$100,000 > and <= \$150,000	5,490,191	1.94%	44	5.45%
\$150,000 > and <= \$200,000	11,332,506	4.00%	64	7.93%
\$200,000 > and <= \$250,000	17,398,970	6.14%	77	9.54%
\$250,000 > and <= \$300,000	22,064,081	7.79%	80	9.91%
\$300,000 > and <= \$350,000	29,113,209	10.28%	90	11.15%
\$350,000 > and <= \$400,000	39,860,517	14.08%	106	13.14%
\$400,000 > and <= \$450,000	31,648,325	11.18%	75	9.29%
\$450,000 > and <= \$500,000	26,039,099	9.20%	55	6.82%
\$500,000 > and <= \$550,000	18,422,361	6.51%	35	4.34%
\$550,000 > and <= \$600,000	16,041,765	5.67%	28	3.47%
\$600,000 > and <= \$650,000	5,014,777	1.77%	8	0.99%
\$650,000 > and <= \$700,000	10,154,148	3.59%	15	1.86%
\$700,000 > and <= \$750,000	12,275,265	4.34%	17	2.11%
\$750,000 > and <= \$800,000	4,587,729	1.62%	6	0.74%
\$800,000 > and <= \$850,000	5,770,759	2.04%	7	0.87%
\$850,000 > and <= \$900,000	3,491,334	1.23%	4	0.50%
\$900,000 > and <= \$950,000	2,782,729	0.98%	3	0.37%
\$950,000 > and <= \$1,000,000	5,883,433	2.08%	6	0.74%
> \$1,000,000	14,151,562	5.00%	11	1.36%
Total	283,161,461	100.00%	807	100.00%



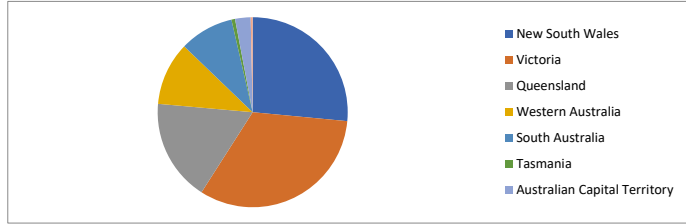
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	500,497	0.18%	2	0.19%
12 Months > and <= 18 Months	489,508	0.17%	2	0.19%
18 Months > and <= 24 Months	263,051	0.09%	2	0.19%
24 Months > and <= 30 Months	103,689,211	36.62%	366	34.76%
30 Months > and <= 36 Months	136,983,745	48.38%	496	47.10%
36 Months > and <= 42 Months	33,485,572	11.83%	132	12.54%
42 Months > and <= 48 Months	1,996,073	0.70%	9	0.85%
48 Months > and <= 54 Months	1,494,787	0.53%	7	0.66%
54 Months > and <= 60 Months	1,626,198	0.57%	5	0.47%
60 Months > and <= 66 Months	76,366	0.03%	1	0.09%
66 Months > and <= 72 Months	609,299	0.22%	3	0.28%
> 72 Months	1,947,154	0.69%	28	2.66%
Total	283,161,461	100.00%	1,053	100.00%



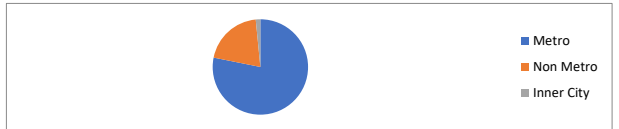
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	75,035,959	26.50%	189	23.42%
Victoria	92,181,513	32.55%	239	29.62%
Queensland	49,150,610	17.36%	161	19.95%
Western Australia	30,506,031	10.77%	97	12.02%
South Australia	26,105,248	9.22%	90	11.15%
Tasmania	1,740,911	0.61%	7	0.87%
Australian Capital Territory	7,482,902	2.64%	22	2.73%
Northern Territory	958,287	0.34%	2	0.25%
No Data	0	0.00%	0	0.00%
Total	283,161,461	100.00%	807	100.00%



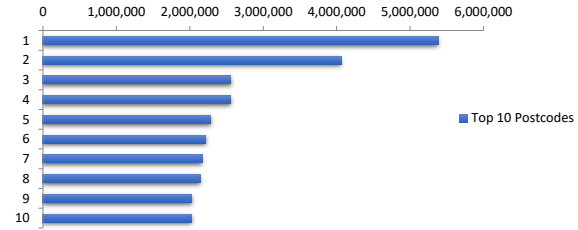
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	221,284,141	78.15%	614	76.08%
Non Metro	57,487,163	20.30%	180	22.30%
Inner City	4,390,157	1.55%	13	1.61%
No Data	0	0.00%	0	0.00%
Total	283,161,461	100.00%	807	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,384,335	1.90%	12	1.14%
3029	4,062,426	1.43%	12	1.14%
3011	2,561,035	0.90%	5	0.47%
3064	2,553,690	0.90%	8	0.76%
3030	2,284,003	0.81%	6	0.57%
3056	2,216,209	0.78%	4	0.38%
3754	2,167,537	0.77%	4	0.38%
4879	2,142,772	0.76%	5	0.47%
2259	2,023,526	0.71%	5	0.47%
4214	2,021,793	0.71%	6	0.57%
Total	27,417,326	9.68%	67	6.36%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	283,161,461	100.00%	1,053	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	283,161,461	100.00%	1,053	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	283,161,461	100.00%	1,053	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	283,161,461	100.00%	1,053	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	240,546,385	84.95%	898	85.28%
Interest Only	42,615,076	15.05%	155	14.72%
Non-Billing	0	0.00%	0	0.00%
Total	283,161,461	100.00%	1,053	100.00%



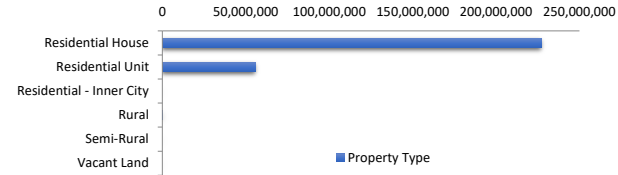
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	283,161,461	100.00%	1,053	100.00%
Total	283,161,461	100.00%	1,053	100.00%



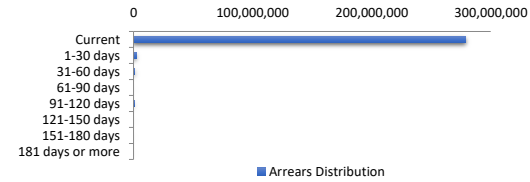
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	227,124,405	80.21%	621	76.95%
Residential Unit	55,758,844	19.69%	185	22.92%
Residential - Inner City	0	0.00%	0	0.00%
Rural	278,212	0.10%	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	283,161,461	100.00%	807	100.00%



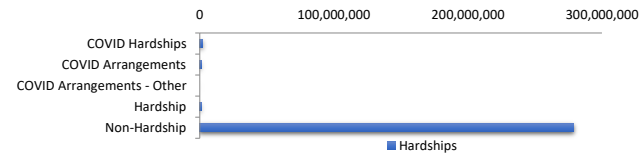
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	279,169,720	98.59%	1,045	99.24%
1-30 days	2,328,140	0.82%	4	0.38%
31-60 days	1,015,631	0.36%	2	0.19%
61-90 days	0	0.00%	0	0.00%
91-120 days	647,971	0.23%	2	0.19%
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	283,161,461	100.00%	1,053	100.00%



Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	2,043,278	0.72%	2	0.25%
COVID Arrangements	1,174,594	0.41%	1	0.12%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	1,108,002	0.39%	2	0.25%
Non-Hardship	278,835,587	98.47%	802	99.38%
Total	283,161,461	100.00%	807	100.00%

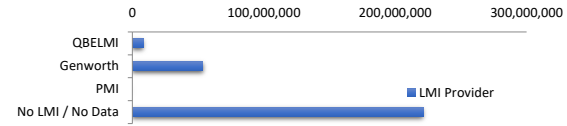


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

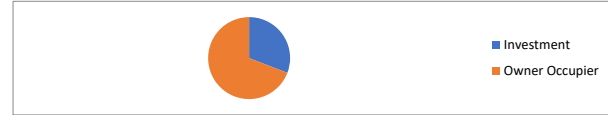
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	8,248,383	2.91%	21	2.60%
Genworth	53,625,225	18.94%	156	19.33%
PMI	0	0.00%	0	0.00%
No LMI / No Data	221,287,854	78.15%	630	78.07%
Total	283,161,461	100.00%	807	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	87,388,625	30.86%	310	29.44%
Owner Occupier	195,772,837	69.14%	743	70.56%
Total	283,161,461	100.00%	1,053	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	647,970.67	2
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