

AFG Series 2019-2
Collateral Report



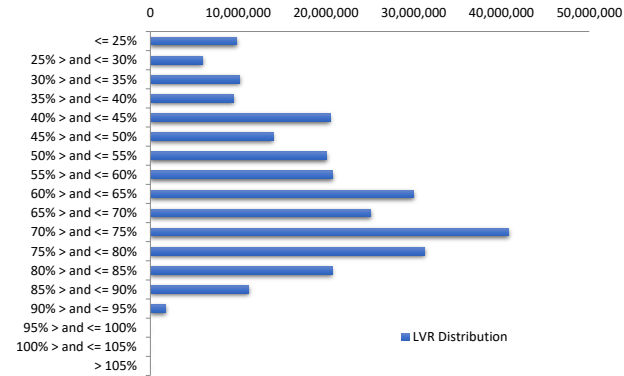
Model Period	23
Collection Period Start	01-Sep-21
Collection Period End	30-Sep-21
No. of Days	30
Interest Period Start	10-Sep-21
Interest Period End	10-Oct-21
No. of Days	31
Determination Date	06-Oct-21
Payment Date	11-Oct-21

Pool Statistics

Closing Balance of Mortgages	271,657,475
No. of Loans (Unconsolidated)	1,030
No. of Loans (Consolidated)	783
Average Loan Size (Unconsolidated)	263,745
Average Loan Size (Consolidated)	346,944
Largest Loan Size (Unconsolidated)	1,554,058
Largest Loan Size (Consolidated)	1,660,233
Smallest Loan Size (Unconsolidated)	(274,352)
Smallest Loan Size (Consolidated)	(120,037)
Weighted Average Interest Rate	3.05%
Weighted Average LVR	61.06%
Weighted Average Seasoning	33.48
Weighted Average Remaining Term	315.83

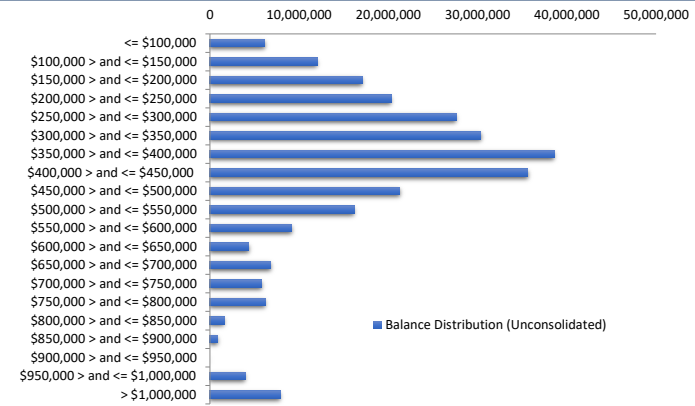
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,867,041	3.63%	114	14.56%
25% > and <= 30%	5,961,507	2.19%	23	2.94%
30% > and <= 35%	10,164,371	3.74%	37	4.73%
35% > and <= 40%	9,520,426	3.50%	37	4.73%
40% > and <= 45%	20,473,118	7.54%	60	7.66%
45% > and <= 50%	13,999,008	5.15%	34	4.34%
50% > and <= 55%	20,080,400	7.39%	49	6.26%
55% > and <= 60%	20,767,602	7.64%	49	6.26%
60% > and <= 65%	29,979,592	11.04%	69	8.81%
65% > and <= 70%	25,073,844	9.23%	61	7.79%
70% > and <= 75%	40,817,234	15.03%	95	12.13%
75% > and <= 80%	31,237,146	11.50%	75	9.58%
80% > and <= 85%	20,747,428	7.64%	52	6.64%
85% > and <= 90%	11,210,650	4.13%	25	3.19%
90% > and <= 95%	1,758,108	0.65%	3	0.38%
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	271,657,475	100.00%	783	100.00%



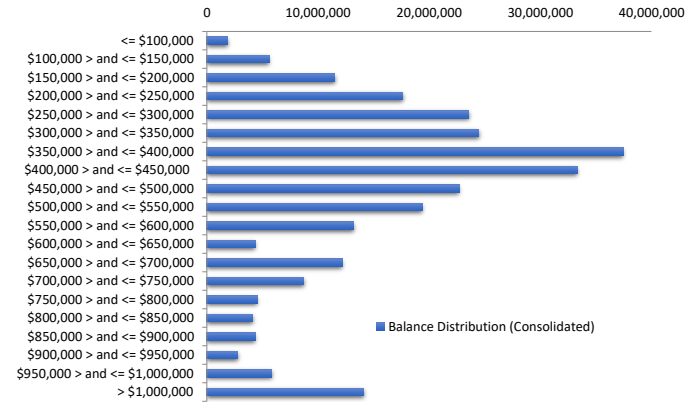
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,168,280	2.27%	226	21.94%
\$100,000 > and <= \$150,000	12,007,728	4.42%	98	9.51%
\$150,000 > and <= \$200,000	17,054,828	6.28%	97	9.42%
\$200,000 > and <= \$250,000	20,305,808	7.47%	90	8.74%
\$250,000 > and <= \$300,000	27,586,119	10.15%	100	9.71%
\$300,000 > and <= \$350,000	30,365,322	11.18%	93	9.03%
\$350,000 > and <= \$400,000	38,599,454	14.21%	103	10.00%
\$400,000 > and <= \$450,000	35,632,896	13.12%	85	8.25%
\$450,000 > and <= \$500,000	21,263,963	7.83%	45	4.37%
\$500,000 > and <= \$550,000	16,172,943	5.95%	31	3.01%
\$550,000 > and <= \$600,000	9,134,260	3.36%	16	1.55%
\$600,000 > and <= \$650,000	4,342,421	1.60%	7	0.68%
\$650,000 > and <= \$700,000	6,766,744	2.49%	10	0.97%
\$700,000 > and <= \$750,000	5,761,887	2.12%	8	0.78%
\$750,000 > and <= \$800,000	6,186,264	2.28%	8	0.78%
\$800,000 > and <= \$850,000	1,613,265	0.59%	2	0.19%
\$850,000 > and <= \$900,000	855,188	0.31%	1	0.10%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	3,940,571	1.45%	4	0.39%
> \$1,000,000	7,899,535	2.91%	6	0.58%
Total	271,657,475	100.00%	1,030	100.00%



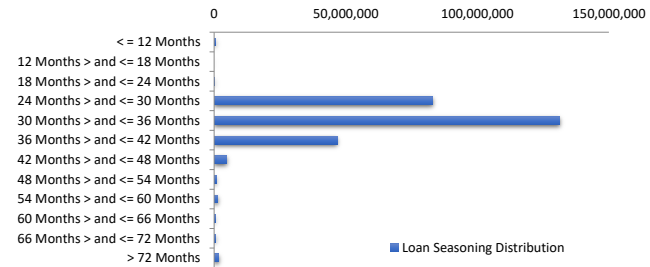
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,857,256	0.68%	75	9.58%
\$100,000 > and <= \$150,000	5,604,611	2.06%	45	5.75%
\$150,000 > and <= \$200,000	11,497,716	4.23%	65	8.30%
\$200,000 > and <= \$250,000	17,632,068	6.49%	78	9.96%
\$250,000 > and <= \$300,000	23,564,965	8.67%	85	10.86%
\$300,000 > and <= \$350,000	24,454,699	9.00%	75	9.58%
\$350,000 > and <= \$400,000	37,440,227	13.78%	100	12.77%
\$400,000 > and <= \$450,000	33,330,429	12.27%	79	10.09%
\$450,000 > and <= \$500,000	22,685,166	8.35%	48	6.13%
\$500,000 > and <= \$550,000	19,391,964	7.14%	37	4.73%
\$550,000 > and <= \$600,000	13,229,315	4.87%	23	2.94%
\$600,000 > and <= \$650,000	4,346,993	1.60%	7	0.89%
\$650,000 > and <= \$700,000	12,188,715	4.49%	18	2.30%
\$700,000 > and <= \$750,000	8,690,295	3.20%	12	1.53%
\$750,000 > and <= \$800,000	4,548,330	1.67%	6	0.77%
\$800,000 > and <= \$850,000	4,107,645	1.51%	5	0.64%
\$850,000 > and <= \$900,000	4,334,333	1.60%	5	0.64%
\$900,000 > and <= \$950,000	2,772,684	1.02%	3	0.38%
\$950,000 > and <= \$1,000,000	5,848,018	2.15%	6	0.77%
> \$1,000,000	14,132,048	5.20%	11	1.40%
Total	271,657,475	100.00%	783	100.00%



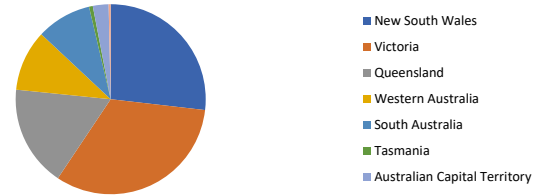
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	499,919	0.18%	2	0.19%
12 Months > and <= 18 Months	0	0.00%	1	0.10%
18 Months > and <= 24 Months	285,551	0.11%	1	0.10%
24 Months > and <= 30 Months	82,924,877	30.53%	298	28.93%
30 Months > and <= 36 Months	131,210,075	48.30%	489	47.48%
36 Months > and <= 42 Months	46,776,243	17.22%	177	17.18%
42 Months > and <= 48 Months	4,828,213	1.78%	19	1.84%
48 Months > and <= 54 Months	869,697	0.32%	6	0.58%
54 Months > and <= 60 Months	1,463,065	0.54%	5	0.49%
60 Months > and <= 66 Months	430,673	0.16%	2	0.19%
66 Months > and <= 72 Months	603,739	0.22%	3	0.29%
> 72 Months	1,765,424	0.65%	27	2.62%
Total	271,657,475	100.00%	1,030	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	72,861,125	26.82%	187	23.88%
Victoria	88,449,075	32.56%	232	29.63%
Queensland	46,796,888	17.23%	155	19.80%
Western Australia	28,170,448	10.37%	91	11.62%
South Australia	25,433,466	9.36%	87	11.11%
Tasmania	1,728,001	0.64%	7	0.89%
Australian Capital Territory	7,273,681	2.68%	22	2.81%
Northern Territory	944,790	0.35%	2	0.26%
No Data	0	0.00%	0	0.00%
Total	271,657,475	100.00%	783	100.00%



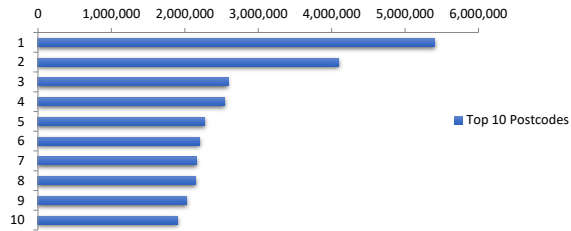
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	212,953,642	78.39%	595	75.99%
Non Metro	54,319,246	20.00%	175	22.35%
Inner City	4,384,587	1.61%	13	1.66%
No Data	0	0.00%	0	0.00%
Total	271,657,475	100.00%	783	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,405,129	1.99%	12	1.17%
3029	4,099,121	1.51%	12	1.17%
3011	2,590,594	0.95%	5	0.49%
3064	2,543,627	0.94%	8	0.78%
3030	2,271,990	0.84%	6	0.58%
3056	2,203,020	0.81%	4	0.39%
3754	2,162,267	0.80%	4	0.39%
4879	2,146,050	0.79%	5	0.49%
4214	2,023,102	0.74%	6	0.58%
2066	1,905,216	0.70%	3	0.29%
Total	27,350,115	10.07%	65	6.31%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	271,657,475	100.00%	1,030	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	271,657,475	100.00%	1,030	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	271,657,475	100.00%	1,030	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	271,657,475	100.00%	1,030	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	230,309,520	84.78%	880	85.44%
Interest Only	41,347,955	15.22%	150	14.56%
Non-Billing	0	0.00%	0	0.00%
Total	271,657,475	100.00%	1,030	100.00%



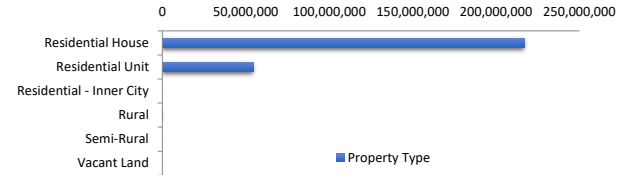
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	271,657,475	100.00%	1,030	100.00%
Total	271,657,475	100.00%	1,030	100.00%



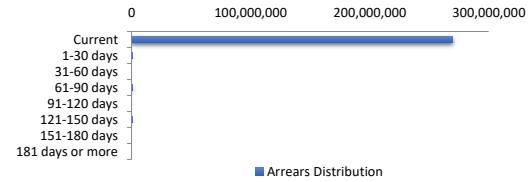
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	216,950,762	79.86%	599	76.50%
Residential Unit	54,432,125	20.04%	183	23.37%
Residential - Inner City	0	0.00%	0	0.00%
Rural	274,588	0.10%	1	0.13%
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	271,657,475	100.00%	783	100.00%



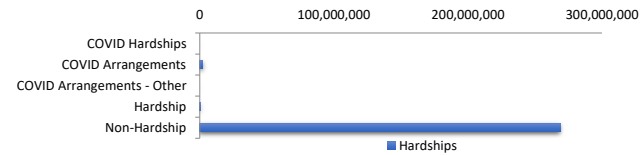
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	269,486,195	99.20%	1,024	99.42%
1-30 days	504,213	0.19%	2	0.19%
31-60 days	0	0.00%	0	0.00%
61-90 days	1,018,495	0.37%	2	0.19%
91-120 days	217,908	0.08%	1	0.10%
121-150 days	430,665	0.16%	1	0.10%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	271,657,475	100.00%	1,030	100.00%



Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	2,144,408	0.79%	2	0.26%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	648,573	0.24%	2	0.26%
Non-Hardship	268,864,495	98.97%	779	99.49%
Total	271,657,475	100.00%	783	100.00%

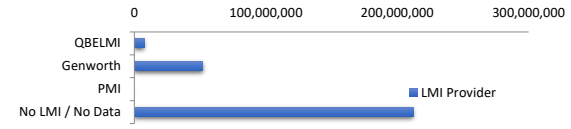


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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	7,499,585	2.76%	20	2.55%
Genworth	51,781,979	19.06%	152	19.41%
PMI	0	0.00%	0	0.00%
No LMI / No Data	212,375,912	78.18%	611	78.03%
Total	271,657,475	100.00%	783	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	84,540,381	31.12%	305	29.61%
Owner Occupier	187,117,094	68.88%	725	70.39%
Total	271,657,475	100.00%	1,030	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	648,572.52	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