

AFG Series 2019-2
Collateral Report



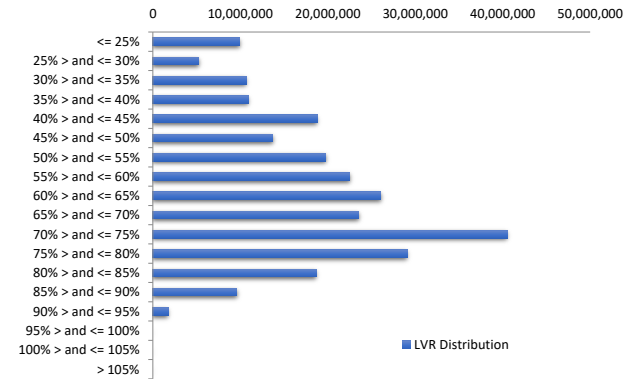
Model Period	24
Collection Period Start	1-Oct-21
Collection Period End	31-Oct-21
No. of Days	31
Interest Period Start	11-Oct-21
Interest Period End	9-Nov-21
No. of Days	30
Determination Date	5-Nov-21
Payment Date	10-Nov-21

Pool Statistics

Closing Balance of Mortgages	260,745,829
No. of Loans (Unconsolidated)	995
No. of Loans (Consolidated)	760
Average Loan Size (Unconsolidated)	262,056
Average Loan Size (Consolidated)	343,087
Largest Loan Size (Unconsolidated)	1,551,262
Largest Loan Size (Consolidated)	1,655,916
Smallest Loan Size (Unconsolidated)	(245,755)
Smallest Loan Size (Consolidated)	(126,579)
Weighted Average Interest Rate	3.04%
Weighted Average LVR	60.67%
Weighted Average Seasoning	34.50
Weighted Average Remaining Term	314.70

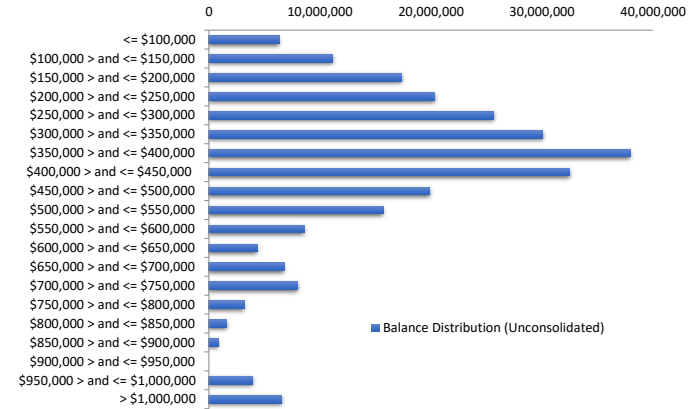
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,916,093	3.80%	112	14.74%
25% > and <= 30%	5,270,816	2.02%	21	2.76%
30% > and <= 35%	10,652,455	4.09%	38	5.00%
35% > and <= 40%	10,927,529	4.19%	42	5.53%
40% > and <= 45%	18,774,348	7.20%	58	7.63%
45% > and <= 50%	13,731,591	5.27%	34	4.47%
50% > and <= 55%	19,752,354	7.58%	50	6.58%
55% > and <= 60%	22,498,887	8.63%	51	6.71%
60% > and <= 65%	26,028,055	9.98%	61	8.03%
65% > and <= 70%	23,558,571	9.04%	57	7.50%
70% > and <= 75%	40,509,179	15.54%	92	12.11%
75% > and <= 80%	29,086,717	11.16%	73	9.61%
80% > and <= 85%	18,670,623	7.16%	46	6.05%
85% > and <= 90%	9,610,334	3.69%	22	2.89%
90% > and <= 95%	1,758,277	0.67%	3	0.39%
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	260,745,829	100.00%	760	100.00%



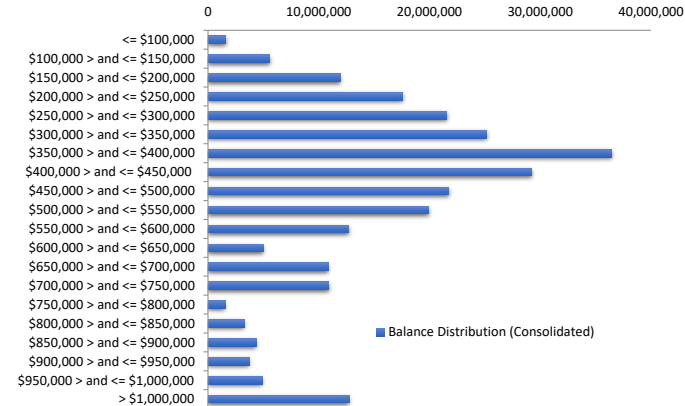
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,336,400	2.43%	221	22.21%
\$100,000 > and <= \$150,000	11,161,802	4.28%	91	9.15%
\$150,000 > and <= \$200,000	17,378,106	6.66%	99	9.95%
\$200,000 > and <= \$250,000	20,328,278	7.80%	90	9.05%
\$250,000 > and <= \$300,000	25,645,049	9.84%	93	9.35%
\$300,000 > and <= \$350,000	30,084,059	11.54%	92	9.25%
\$350,000 > and <= \$400,000	37,961,261	14.56%	101	10.15%
\$400,000 > and <= \$450,000	32,459,841	12.45%	77	7.74%
\$450,000 > and <= \$500,000	19,905,167	7.63%	42	4.22%
\$500,000 > and <= \$550,000	15,679,604	6.01%	30	3.02%
\$550,000 > and <= \$600,000	8,596,289	3.30%	15	1.51%
\$600,000 > and <= \$650,000	4,334,907	1.66%	7	0.70%
\$650,000 > and <= \$700,000	6,770,943	2.60%	10	1.01%
\$700,000 > and <= \$750,000	7,984,687	3.06%	11	1.11%
\$750,000 > and <= \$800,000	3,159,854	1.21%	4	0.40%
\$800,000 > and <= \$850,000	1,611,075	0.62%	2	0.20%
\$850,000 > and <= \$900,000	853,627	0.33%	1	0.10%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	3,947,911	1.51%	4	0.40%
> \$1,000,000	6,546,968	2.51%	5	0.50%
Total	260,745,829	100.00%	995	100.00%



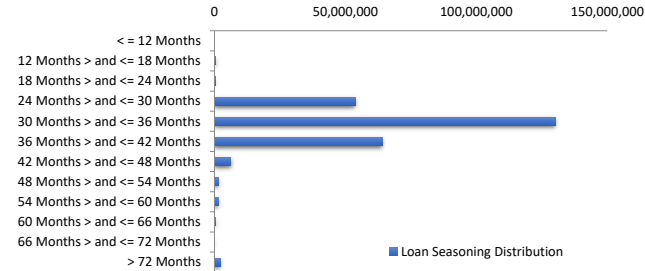
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,617,458	0.62%	73	9.61%
\$100,000 > and <= \$150,000	5,580,553	2.14%	45	5.92%
\$150,000 > and <= \$200,000	11,936,278	4.58%	68	8.95%
\$200,000 > and <= \$250,000	17,604,175	6.75%	78	10.26%
\$250,000 > and <= \$300,000	21,561,943	8.27%	78	10.26%
\$300,000 > and <= \$350,000	25,153,060	9.65%	77	10.13%
\$350,000 > and <= \$400,000	36,456,572	13.98%	97	12.76%
\$400,000 > and <= \$450,000	29,226,719	11.21%	69	9.08%
\$450,000 > and <= \$500,000	21,757,510	8.34%	46	6.05%
\$500,000 > and <= \$550,000	19,924,012	7.64%	38	5.00%
\$550,000 > and <= \$600,000	12,700,263	4.87%	22	2.89%
\$600,000 > and <= \$650,000	4,971,253	1.91%	8	1.05%
\$650,000 > and <= \$700,000	10,836,523	4.16%	16	2.11%
\$700,000 > and <= \$750,000	10,883,793	4.17%	15	1.97%
\$750,000 > and <= \$800,000	1,536,140	0.59%	2	0.26%
\$800,000 > and <= \$850,000	3,275,353	1.26%	4	0.53%
\$850,000 > and <= \$900,000	4,345,533	1.67%	5	0.66%
\$900,000 > and <= \$950,000	3,715,736	1.43%	4	0.53%
\$950,000 > and <= \$1,000,000	4,900,132	1.88%	5	0.66%
> \$1,000,000	12,762,821	4.89%	10	1.32%
Total	260,745,829	100.00%	760	100.00%



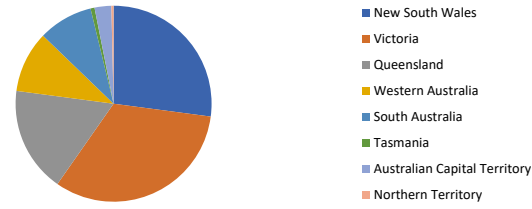
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	499,409	0.19%	2	0.20%
18 Months > and <= 24 Months	282,027	0.11%	1	0.10%
24 Months > and <= 30 Months	53,811,863	20.64%	201	20.20%
30 Months > and <= 36 Months	130,194,927	49.93%	460	46.23%
36 Months > and <= 42 Months	64,125,322	24.59%	259	26.03%
42 Months > and <= 48 Months	6,184,033	2.37%	27	2.71%
48 Months > and <= 54 Months	1,424,625	0.55%	9	0.90%
54 Months > and <= 60 Months	1,456,022	0.56%	5	0.50%
60 Months > and <= 66 Months	428,271	0.16%	2	0.20%
66 Months > and <= 72 Months	173,543	0.07%	1	0.10%
> 72 Months	2,165,788	0.83%	28	2.81%
Total	260,745,829	100.00%	995	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	70,648,422	27.09%	181	23.82%
Victoria	85,057,866	32.62%	223	29.34%
Queensland	45,315,058	17.38%	151	19.87%
Western Australia	26,377,790	10.12%	90	11.84%
South Australia	23,481,109	9.01%	84	11.05%
Tasmania	1,717,720	0.66%	7	0.92%
Australian Capital Territory	7,211,423	2.77%	22	2.89%
Northern Territory	936,442	0.36%	2	0.26%
No Data	0	0.00%	0	0.00%
Total	260,745,829	100.00%	760	100.00%



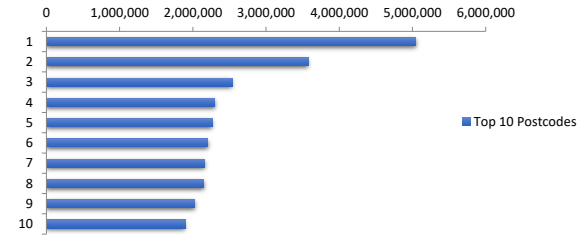
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	202,889,810	77.81%	574	75.53%
Non Metro	53,478,941	20.51%	173	22.76%
Inner City	4,377,079	1.68%	13	1.71%
No Data	0	0.00%	0	0.00%
Total	260,745,829	100.00%	760	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,041,668	1.93%	11	1.11%
3029	3,575,944	1.37%	11	1.11%
3064	2,535,409	0.97%	8	0.80%
3011	2,300,244	0.88%	4	0.40%
3030	2,266,933	0.87%	6	0.60%
3056	2,201,452	0.84%	4	0.40%
3754	2,158,817	0.83%	4	0.40%
4879	2,151,599	0.83%	5	0.50%
4214	2,027,099	0.78%	6	0.60%
2066	1,892,801	0.73%	3	0.30%
Total	26,151,966	10.03%	62	6.23%



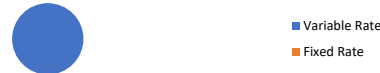
Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	260,745,829	100.00%	995	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	260,745,829	100.00%	995	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	260,745,829	100.00%	995	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	260,745,829	100.00%	995	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	221,918,540	85.11%	853	85.73%
Interest Only	38,827,289	14.89%	142	14.27%
Non-Billing	0	0.00%	0	0.00%
Total	260,745,829	100.00%	995	100.00%



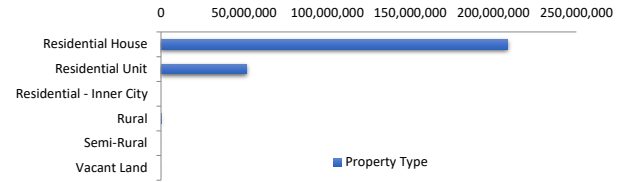
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	260,745,829	100.00%	995	100.00%
Total	260,745,829	100.00%	995	100.00%



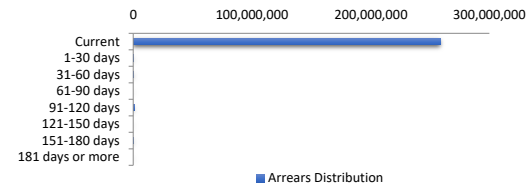
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	208,741,938	80.06%	584	76.84%
Residential Unit	51,728,002	19.84%	175	23.03%
Residential - Inner City	0	0.00%	0	0.00%
Rural	275,890	0.11%	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	260,745,829	100.00%	760	100.00%



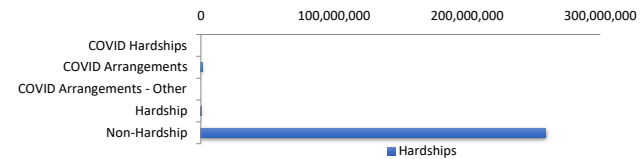
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	258,719,516	99.22%	990	99.50%
1-30 days	362,969	0.14%	1	0.10%
31-60 days	552,329	0.21%	1	0.10%
61-90 days	0	0.00%	0	0.00%
91-120 days	679,724	0.26%	2	0.20%
121-150 days	0	0.00%	0	0.00%
151-180 days	431,293	0.17%	1	0.10%
181 days or more	0	0.00%	0	0.00%
Total	260,745,829	100.00%	995	100.00%



Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	1,174,465	0.45%	1	0.13%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	648,659	0.25%	2	0.26%
Non-Hardship	258,922,706	99.30%	757	99.61%
Total	260,745,829	100.00%	760	100.00%

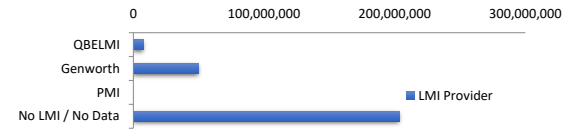


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

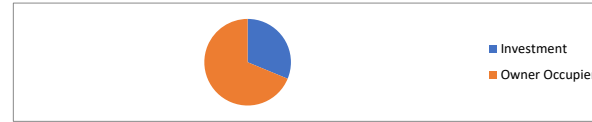
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	7,506,475	2.88%	20	2.63%
Genworth	49,750,417	19.08%	148	19.47%
PMI	0	0.00%	0	0.00%
No LMI / No Data	203,488,938	78.04%	592	77.89%
Total	260,745,829	100.00%	760	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	81,435,583	31.23%	297	29.85%
Owner Occupier	179,310,246	68.77%	698	70.15%
Total	260,745,829	100.00%	995	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	1,111,016.15	3
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