

AFG Series 2019-2
Collateral Report



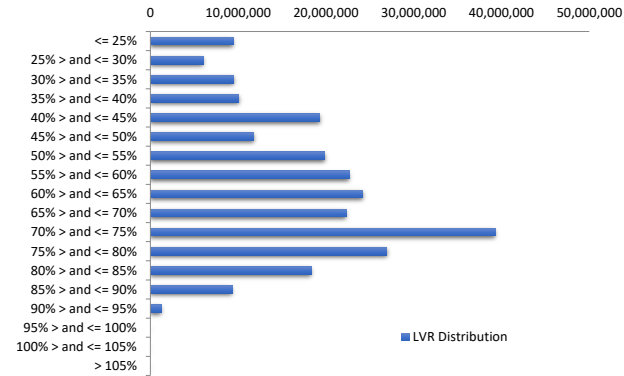
Model Period	25
Collection Period Start	1-Nov-21
Collection Period End	30-Nov-21
No. of Days	30
Interest Period Start	10-Nov-21
Interest Period End	9-Dec-21
No. of Days	30
Determination Date	7-Dec-21
Payment Date	10-Dec-21

Pool Statistics

Closing Balance of Mortgages	250,288,526
No. of Loans (Unconsolidated)	965
No. of Loans (Consolidated)	732
Average Loan Size (Unconsolidated)	259,366
Average Loan Size (Consolidated)	341,924
Largest Loan Size (Unconsolidated)	1,548,313
Largest Loan Size (Consolidated)	1,649,953
Smallest Loan Size (Unconsolidated)	(87,774)
Smallest Loan Size (Consolidated)	(87,774)
Weighted Average Interest Rate	3.02%
Weighted Average LVR	60.46%
Weighted Average Seasoning	35.58
Weighted Average Remaining Term	313.31

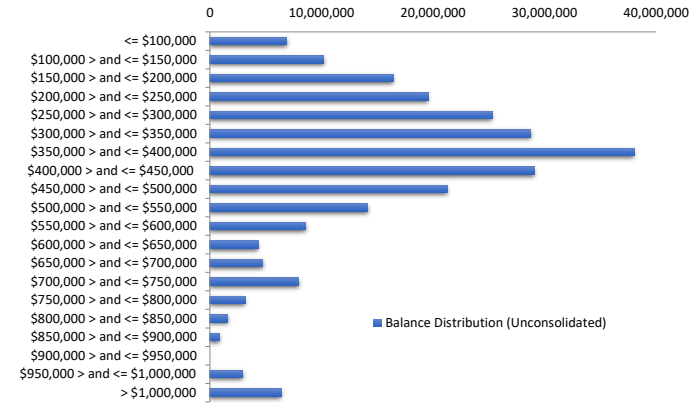
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,461,865	3.78%	107	14.62%
25% > and <= 30%	6,049,309	2.42%	23	3.14%
30% > and <= 35%	9,490,444	3.79%	35	4.78%
35% > and <= 40%	10,084,440	4.03%	43	5.87%
40% > and <= 45%	19,299,786	7.71%	54	7.38%
45% > and <= 50%	11,785,770	4.71%	30	4.10%
50% > and <= 55%	19,881,861	7.94%	52	7.10%
55% > and <= 60%	22,629,429	9.04%	51	6.97%
60% > and <= 65%	24,182,751	9.66%	60	8.20%
65% > and <= 70%	22,324,524	8.92%	52	7.10%
70% > and <= 75%	39,299,329	15.70%	87	11.89%
75% > and <= 80%	26,936,577	10.76%	69	9.43%
80% > and <= 85%	18,321,542	7.32%	46	6.28%
85% > and <= 90%	9,310,145	3.72%	21	2.87%
90% > and <= 95%	1,230,754	0.49%	2	0.27%
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	250,288,526	100.00%	732	100.00%



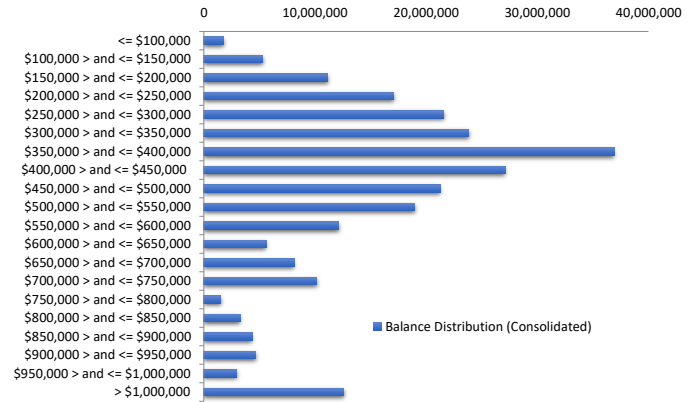
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,865,829	2.74%	225	23.32%
\$100,000 > and <= \$150,000	10,196,648	4.07%	82	8.50%
\$150,000 > and <= \$200,000	16,421,715	6.56%	94	9.74%
\$200,000 > and <= \$250,000	19,577,067	7.82%	87	9.02%
\$250,000 > and <= \$300,000	25,309,377	10.11%	92	9.53%
\$300,000 > and <= \$350,000	28,776,875	11.50%	88	9.12%
\$350,000 > and <= \$400,000	38,025,741	15.19%	101	10.47%
\$400,000 > and <= \$450,000	29,088,365	11.62%	69	7.15%
\$450,000 > and <= \$500,000	21,273,171	8.50%	45	4.66%
\$500,000 > and <= \$550,000	14,146,183	5.65%	27	2.80%
\$550,000 > and <= \$600,000	8,599,928	3.44%	15	1.55%
\$600,000 > and <= \$650,000	4,327,441	1.73%	7	0.73%
\$650,000 > and <= \$700,000	4,734,203	1.89%	7	0.73%
\$700,000 > and <= \$750,000	7,967,033	3.18%	11	1.14%
\$750,000 > and <= \$800,000	3,148,146	1.26%	4	0.41%
\$800,000 > and <= \$850,000	1,610,244	0.64%	2	0.21%
\$850,000 > and <= \$900,000	851,982	0.34%	1	0.10%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	2,960,866	1.18%	3	0.31%
> \$1,000,000	6,407,714	2.56%	5	0.52%
Total	250,288,526	100.00%	965	100.00%



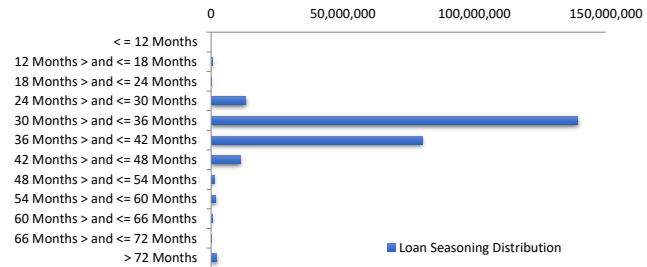
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,775,703	0.71%	71	9.70%
\$100,000 > and <= \$150,000	5,304,752	2.12%	42	5.74%
\$150,000 > and <= \$200,000	11,149,421	4.45%	64	8.74%
\$200,000 > and <= \$250,000	17,067,887	6.82%	76	10.38%
\$250,000 > and <= \$300,000	21,571,135	8.62%	78	10.66%
\$300,000 > and <= \$350,000	23,848,341	9.53%	73	9.97%
\$350,000 > and <= \$400,000	36,909,925	14.75%	98	13.39%
\$400,000 > and <= \$450,000	27,103,337	10.83%	64	8.74%
\$450,000 > and <= \$500,000	21,258,048	8.49%	45	6.15%
\$500,000 > and <= \$550,000	18,948,747	7.57%	36	4.92%
\$550,000 > and <= \$600,000	12,116,210	4.84%	21	2.87%
\$600,000 > and <= \$650,000	5,597,159	2.24%	9	1.23%
\$650,000 > and <= \$700,000	8,139,767	3.25%	12	1.64%
\$700,000 > and <= \$750,000	10,140,523	4.05%	14	1.91%
\$750,000 > and <= \$800,000	1,534,286	0.61%	2	0.27%
\$800,000 > and <= \$850,000	3,271,673	1.31%	4	0.55%
\$850,000 > and <= \$900,000	4,337,643	1.73%	5	0.68%
\$900,000 > and <= \$950,000	4,664,544	1.86%	5	0.68%
\$950,000 > and <= \$1,000,000	2,960,866	1.18%	3	0.41%
> \$1,000,000	12,588,559	5.03%	10	1.37%
Total	250,288,526	100.00%	732	100.00%



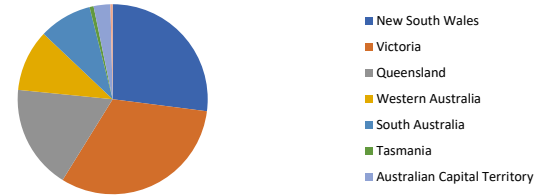
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	498,828	0.20%	2	0.21%
18 Months > and <= 24 Months	277,978	0.11%	1	0.10%
24 Months > and <= 30 Months	13,170,487	5.26%	62	6.42%
30 Months > and <= 36 Months	139,308,006	55.66%	495	51.30%
36 Months > and <= 42 Months	80,223,912	32.05%	315	32.64%
42 Months > and <= 48 Months	11,130,145	4.45%	44	4.56%
48 Months > and <= 54 Months	1,128,291	0.45%	7	0.73%
54 Months > and <= 60 Months	1,694,927	0.68%	7	0.73%
60 Months > and <= 66 Months	542,465	0.22%	3	0.31%
66 Months > and <= 72 Months	173,067	0.07%	1	0.10%
> 72 Months	2,140,418	0.86%	28	2.90%
Total	250,288,526	100.00%	965	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	67,643,405	27.03%	175	23.91%
Victoria	79,611,036	31.81%	212	28.96%
Queensland	44,397,742	17.74%	146	19.95%
Western Australia	26,259,526	10.49%	89	12.16%
South Australia	22,567,692	9.02%	79	10.79%
Tasmania	1,709,061	0.68%	7	0.96%
Australian Capital Territory	7,172,900	2.87%	22	3.01%
Northern Territory	927,163	0.37%	2	0.27%
No Data	0	0.00%	0	0.00%
Total	250,288,526	100.00%	732	100.00%



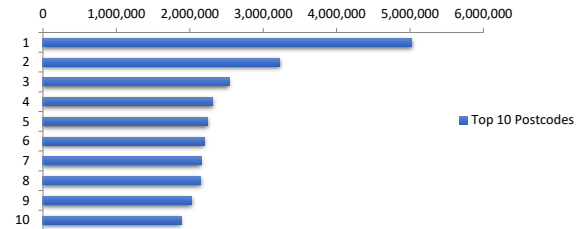
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	195,437,860	78.09%	556	75.96%
Non Metro	50,483,086	20.17%	163	22.27%
Inner City	4,367,580	1.75%	13	1.78%
No Data	0	0.00%	0	0.00%
Total	250,288,526	100.00%	732	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	5,025,249	2.01%	11	1.14%
3029	3,228,466	1.29%	10	1.04%
3064	2,536,131	1.01%	8	0.83%
3011	2,309,488	0.92%	4	0.41%
3030	2,244,595	0.90%	6	0.62%
3056	2,199,765	0.88%	4	0.41%
3754	2,153,226	0.86%	4	0.41%
4879	2,146,462	0.86%	5	0.52%
4214	2,023,425	0.81%	6	0.62%
2066	1,880,346	0.75%	3	0.31%
Total	25,747,152	10.29%	61	6.32%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	250,288,526	100.00%	965	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	250,288,526	100.00%	965	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	250,288,526	100.00%	965	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	250,288,526	100.00%	965	100.00%



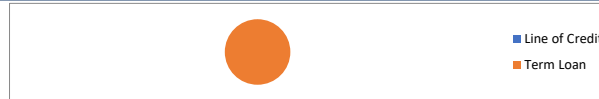
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	213,758,188	85.40%	830	86.01%
Interest Only	36,530,338	14.60%	135	13.99%
Non-Billing	0	0.00%	0	0.00%
Total	250,288,526	100.00%	965	100.00%



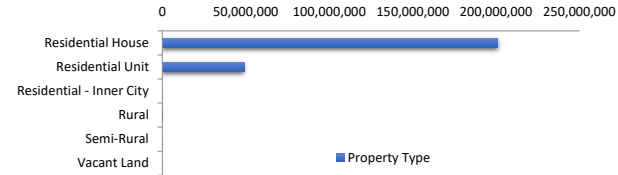
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	250,288,526	100.00%	965	100.00%
Total	250,288,526	100.00%	965	100.00%



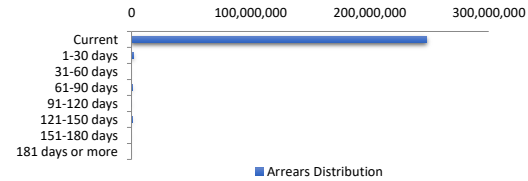
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	201,019,200	80.31%	564	77.05%
Residential Unit	48,992,753	19.57%	167	22.81%
Residential - Inner City	0	0.00%	0	0.00%
Rural	276,573	0.11%	1	0.14%
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	250,288,526	100.00%	732	100.00%



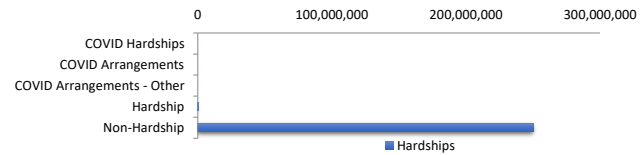
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	247,699,292	98.97%	958	99.27%
1-30 days	1,355,882	0.54%	4	0.41%
31-60 days	0	0.00%	0	0.00%
61-90 days	551,768	0.22%	1	0.10%
91-120 days	216,806	0.09%	1	0.10%
121-150 days	464,779	0.19%	1	0.10%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	250,288,526	100.00%	965	100.00%



Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	216,806	0.09%	1	0.14%
Non-Hardship	250,071,720	99.91%	731	99.86%
Total	250,288,526	100.00%	732	100.00%

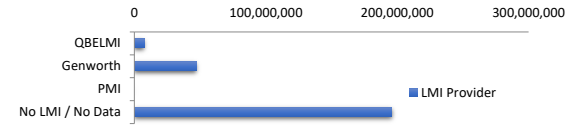


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

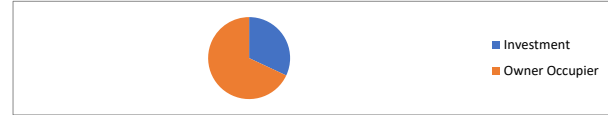
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	7,398,245	2.96%	19	2.60%
Genworth	47,042,926	18.80%	141	19.26%
PMI	0	0.00%	0	0.00%
No LMI / No Data	195,847,355	78.25%	572	78.14%
Total	250,288,526	100.00%	732	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	79,976,852	31.95%	287	29.74%
Owner Occupier	170,311,674	68.05%	678	70.26%
Total	250,288,526	100.00%	965	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	681,584.76	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