

AFG Series 2019-2
Collateral Report



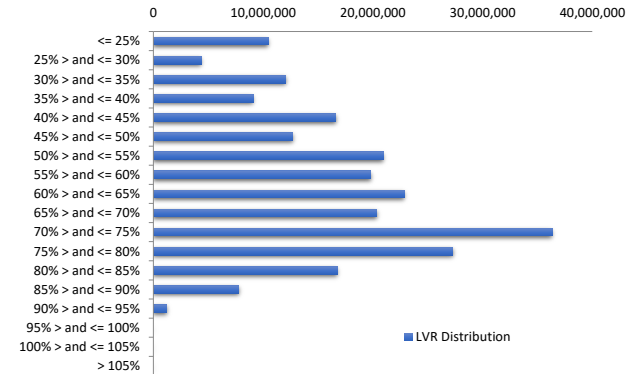
Model Period	26
Collection Period Start	1-Dec-21
Collection Period End	31-Dec-21
No. of Days	31
Interest Period Start	10-Dec-21
Interest Period End	9-Jan-22
No. of Days	31
Determination Date	5-Jan-22
Payment Date	10-Jan-22

Pool Statistics

Closing Balance of Mortgages	238,747,065
No. of Loans (Unconsolidated)	926
No. of Loans (Consolidated)	710
Average Loan Size (Unconsolidated)	257,826
Average Loan Size (Consolidated)	336,263
Largest Loan Size (Unconsolidated)	1,545,501
Largest Loan Size (Consolidated)	1,648,115
Smallest Loan Size (Unconsolidated)	(105,030)
Smallest Loan Size (Consolidated)	(105,030)
Weighted Average Interest Rate	3.01%
Weighted Average LVR	60.01%
Weighted Average Seasoning	36.64
Weighted Average Remaining Term	312.33

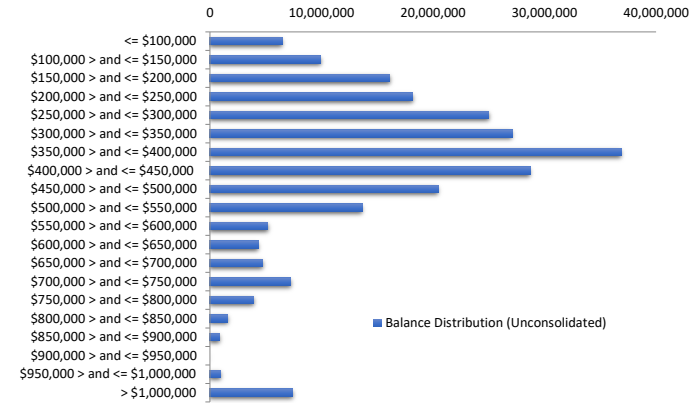
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,470,556	4.39%	112	15.77%
25% > and <= 30%	4,340,822	1.82%	18	2.54%
30% > and <= 35%	12,050,979	5.05%	45	6.34%
35% > and <= 40%	9,112,643	3.82%	40	5.63%
40% > and <= 45%	16,613,807	6.96%	47	6.62%
45% > and <= 50%	12,701,535	5.32%	30	4.23%
50% > and <= 55%	20,973,984	8.79%	53	7.46%
55% > and <= 60%	19,818,501	8.30%	45	6.34%
60% > and <= 65%	22,870,987	9.58%	59	8.31%
65% > and <= 70%	20,369,747	8.53%	48	6.76%
70% > and <= 75%	36,357,240	15.23%	83	11.69%
75% > and <= 80%	27,297,859	11.43%	69	9.72%
80% > and <= 85%	16,738,478	7.01%	42	5.92%
85% > and <= 90%	7,799,049	3.27%	17	2.39%
90% > and <= 95%	1,230,878	0.52%	2	0.28%
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	238,747,065	100.00%	710	100.00%



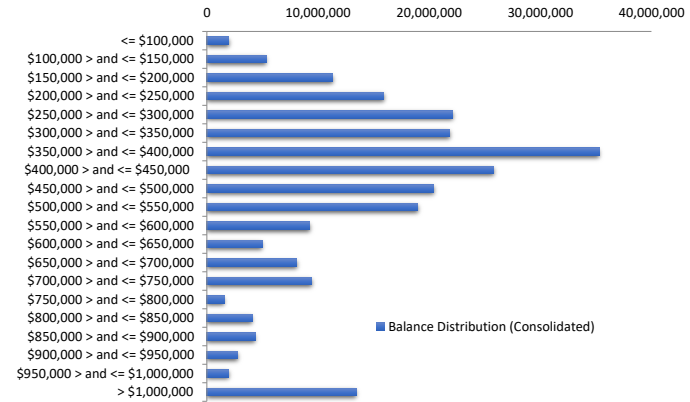
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,501,489	2.72%	215	23.22%
\$100,000 > and <= \$150,000	9,921,626	4.16%	80	8.64%
\$150,000 > and <= \$200,000	16,138,925	6.76%	93	10.04%
\$200,000 > and <= \$250,000	18,189,642	7.62%	81	8.75%
\$250,000 > and <= \$300,000	25,004,567	10.47%	91	9.83%
\$300,000 > and <= \$350,000	27,090,967	11.35%	83	8.96%
\$350,000 > and <= \$400,000	36,862,276	15.44%	98	10.58%
\$400,000 > and <= \$450,000	28,721,444	12.03%	68	7.34%
\$450,000 > and <= \$500,000	20,455,149	8.57%	43	4.64%
\$500,000 > and <= \$550,000	13,664,576	5.72%	26	2.81%
\$550,000 > and <= \$600,000	5,179,219	2.17%	9	0.97%
\$600,000 > and <= \$650,000	4,319,956	1.81%	7	0.76%
\$650,000 > and <= \$700,000	4,735,939	1.98%	7	0.76%
\$700,000 > and <= \$750,000	7,228,653	3.03%	10	1.08%
\$750,000 > and <= \$800,000	3,912,271	1.64%	5	0.54%
\$800,000 > and <= \$850,000	1,607,225	0.67%	2	0.22%
\$850,000 > and <= \$900,000	850,411	0.36%	1	0.11%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	968,280	0.41%	1	0.11%
> \$1,000,000	7,394,450	3.10%	6	0.65%
Total	238,747,065	100.00%	926	100.00%



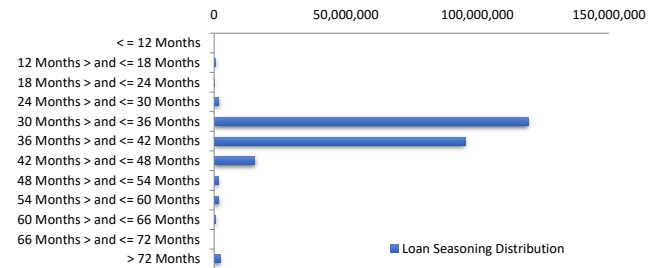
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,966,827	0.82%	74	10.42%
\$100,000 > and <= \$150,000	5,325,552	2.23%	42	5.92%
\$150,000 > and <= \$200,000	11,303,785	4.73%	65	9.15%
\$200,000 > and <= \$250,000	15,905,295	6.66%	71	10.00%
\$250,000 > and <= \$300,000	22,106,419	9.26%	80	11.27%
\$300,000 > and <= \$350,000	21,817,711	9.14%	67	9.44%
\$350,000 > and <= \$400,000	35,311,353	14.79%	94	13.24%
\$400,000 > and <= \$450,000	25,796,162	10.80%	61	8.59%
\$450,000 > and <= \$500,000	20,388,848	8.54%	43	6.08%
\$500,000 > and <= \$550,000	18,953,722	7.94%	36	5.07%
\$550,000 > and <= \$600,000	9,226,406	3.86%	16	2.25%
\$600,000 > and <= \$650,000	4,974,428	2.08%	8	1.13%
\$650,000 > and <= \$700,000	8,092,210	3.39%	12	1.69%
\$700,000 > and <= \$750,000	9,430,580	3.95%	13	1.83%
\$750,000 > and <= \$800,000	1,553,509	0.65%	2	0.28%
\$800,000 > and <= \$850,000	4,079,437	1.71%	5	0.70%
\$850,000 > and <= \$900,000	4,339,369	1.82%	5	0.70%
\$900,000 > and <= \$950,000	2,778,754	1.16%	3	0.42%
\$950,000 > and <= \$1,000,000	1,946,328	0.82%	2	0.28%
> \$1,000,000	13,450,370	5.63%	11	1.55%
Total	238,747,065	100.00%	710	100.00%



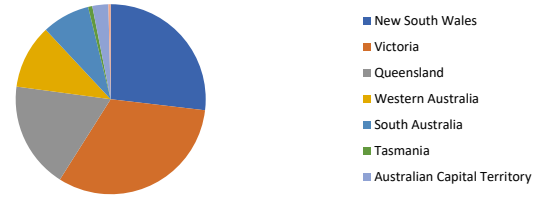
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	498,315	0.21%	2	0.22%
18 Months > and <= 24 Months	283,599	0.12%	1	0.11%
24 Months > and <= 30 Months	1,667,328	0.70%	12	1.30%
30 Months > and <= 36 Months	119,401,020	50.01%	441	47.62%
36 Months > and <= 42 Months	95,396,855	39.96%	365	39.42%
42 Months > and <= 48 Months	15,467,057	6.48%	59	6.37%
48 Months > and <= 54 Months	1,531,816	0.64%	8	0.86%
54 Months > and <= 60 Months	1,683,244	0.71%	7	0.76%
60 Months > and <= 66 Months	537,871	0.23%	3	0.32%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	2,279,958	0.95%	28	3.02%
Total	238,747,065	100.00%	926	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	64,124,959	26.86%	168	23.66%
Victoria	76,679,874	32.12%	208	29.30%
Queensland	43,328,567	18.15%	143	20.14%
Western Australia	26,053,013	10.91%	89	12.54%
South Australia	19,428,931	8.14%	72	10.14%
Tasmania	1,704,708	0.71%	7	0.99%
Australian Capital Territory	6,505,961	2.73%	21	2.96%
Northern Territory	921,052	0.39%	2	0.28%
No Data	0	0.00%	0	0.00%
Total	238,747,065	100.00%	710	100.00%



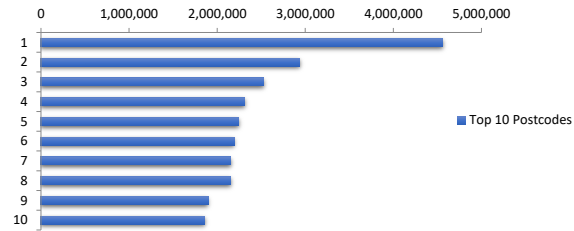
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	186,049,478	77.93%	540	76.06%
Non Metro	48,342,495	20.25%	157	22.11%
Inner City	4,355,092	1.82%	13	1.83%
No Data	0	0.00%	0	0.00%
Total	238,747,065	100.00%	710	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,562,628	1.91%	11	1.19%
3029	2,939,330	1.23%	9	0.97%
3064	2,528,725	1.06%	8	0.86%
3011	2,310,732	0.97%	4	0.43%
3030	2,241,340	0.94%	6	0.65%
3056	2,196,760	0.92%	4	0.43%
4879	2,151,113	0.90%	5	0.54%
3754	2,150,269	0.90%	4	0.43%
2066	1,899,640	0.80%	3	0.32%
2121	1,857,630	0.78%	2	0.22%
Total	24,838,169	10.40%	56	6.05%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	238,747,065	100.00%	926	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	238,747,065	100.00%	926	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	238,747,065	100.00%	926	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	238,747,065	100.00%	926	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	205,396,983	86.03%	798	86.18%
Interest Only	33,350,081	13.97%	128	13.82%
Non-Billing	0	0.00%	0	0.00%
Total	238,747,065	100.00%	926	100.00%



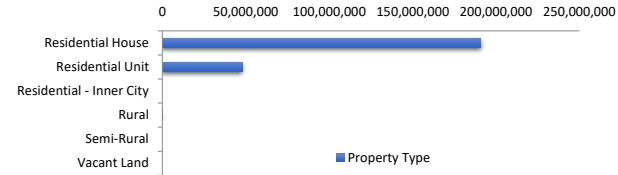
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	238,747,065	100.00%	926	100.00%
Total	238,747,065	100.00%	926	100.00%



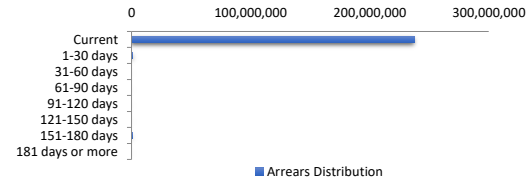
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	190,665,394	79.86%	547	77.04%
Residential Unit	47,805,946	20.02%	162	22.82%
Residential - Inner City	0	0.00%	0	0.00%
Rural	275,724	0.12%	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	238,747,065	100.00%	710	100.00%



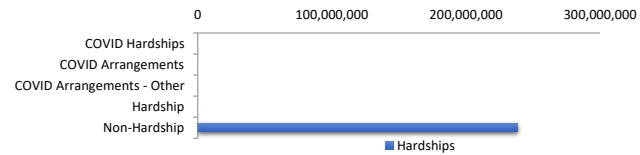
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	237,300,840	99.39%	923	99.68%
1-30 days	980,270	0.41%	2	0.22%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	465,955	0.20%	1	0.11%
181 days or more	0	0.00%	0	0.00%
Total	238,747,065	100.00%	926	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	0	0.00%	0	0.00%
Non-Hardship	238,747,065	100.00%	710	100.00%
Total	238,747,065	100.00%	710	100.00%

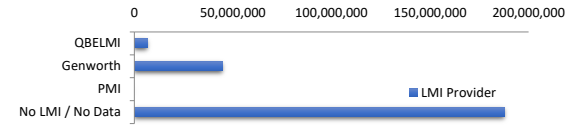


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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	6,487,545	2.72%	17	2.39%
Genworth	44,504,905	18.64%	136	19.15%
PMI	0	0.00%	0	0.00%
No LMI / No Data	187,754,616	78.64%	557	78.45%
Total	238,747,065	100.00%	710	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	75,117,432	31.46%	280	30.24%
Owner Occupier	163,629,633	68.54%	646	69.76%
Total	238,747,065	100.00%	926	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	465,954.58	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