

AFG Series 2019-2
Collateral Report



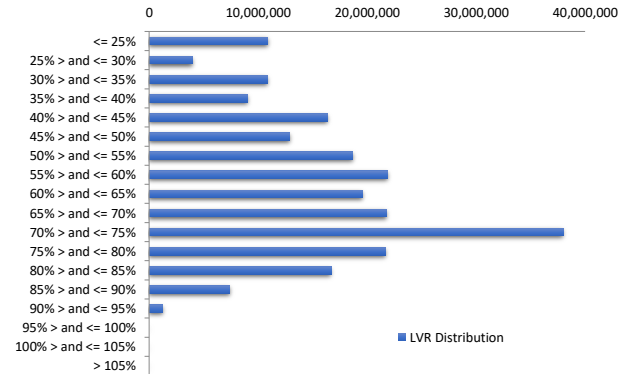
| | |
|-------------------------|-----------|
| Model Period | 27 |
| Collection Period Start | 1-Jan-22 |
| Collection Period End | 31-Jan-22 |
| No. of Days | 31 |
| Interest Period Start | 10-Jan-22 |
| Interest Period End | 9-Feb-22 |
| No. of Days | 31 |
| Determination Date | 7-Feb-22 |
| Payment Date | 10-Feb-22 |

Pool Statistics

| | |
|-------------------------------------|-------------|
| Closing Balance of Mortgages | 230,809,051 |
| No. of Loans (Unconsolidated) | 891 |
| No. of Loans (Consolidated) | 689 |
| Average Loan Size (Unconsolidated) | 259,045 |
| Average Loan Size (Consolidated) | 334,991 |
| Largest Loan Size (Unconsolidated) | 1,542,681 |
| Largest Loan Size (Consolidated) | 1,662,297 |
| Smallest Loan Size (Unconsolidated) | (25,356) |
| Smallest Loan Size (Consolidated) | (23,079) |
| Weighted Average Interest Rate | 3.01% |
| Weighted Average LVR | 59.87% |
| Weighted Average Seasoning | 37.69 |
| Weighted Average Remaining Term | 311.10 |

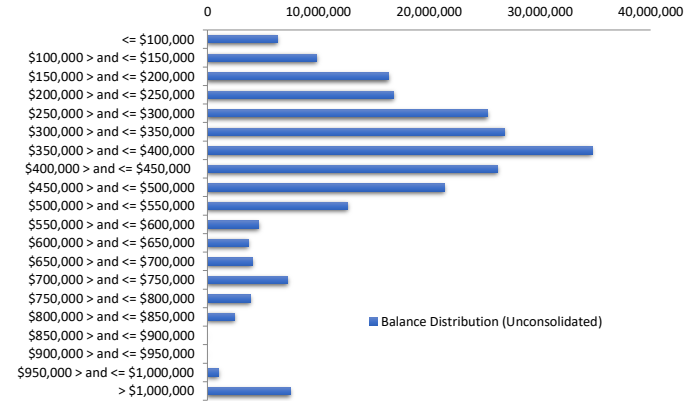
LVR Distribution

| Current LTV | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25% | 10,880,458 | 4.71% | 114 | 16.55% |
| 25% > and <= 30% | 3,952,819 | 1.71% | 16 | 2.32% |
| 30% > and <= 35% | 10,890,734 | 4.72% | 41 | 5.95% |
| 35% > and <= 40% | 8,996,844 | 3.90% | 39 | 5.66% |
| 40% > and <= 45% | 16,373,740 | 7.09% | 46 | 6.68% |
| 45% > and <= 50% | 12,873,977 | 5.58% | 33 | 4.79% |
| 50% > and <= 55% | 18,652,030 | 8.08% | 45 | 6.53% |
| 55% > and <= 60% | 21,915,169 | 9.49% | 52 | 7.55% |
| 60% > and <= 65% | 19,554,339 | 8.47% | 52 | 7.55% |
| 65% > and <= 70% | 21,750,737 | 9.42% | 49 | 7.11% |
| 70% > and <= 75% | 37,988,335 | 16.46% | 87 | 12.63% |
| 75% > and <= 80% | 21,709,079 | 9.41% | 55 | 7.98% |
| 80% > and <= 85% | 16,691,507 | 7.23% | 42 | 6.10% |
| 85% > and <= 90% | 7,348,408 | 3.18% | 16 | 2.32% |
| 90% > and <= 95% | 1,230,878 | 0.53% | 2 | 0.29% |
| 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 | 230,809,051 | 100.00% | 689 | 100.00% |



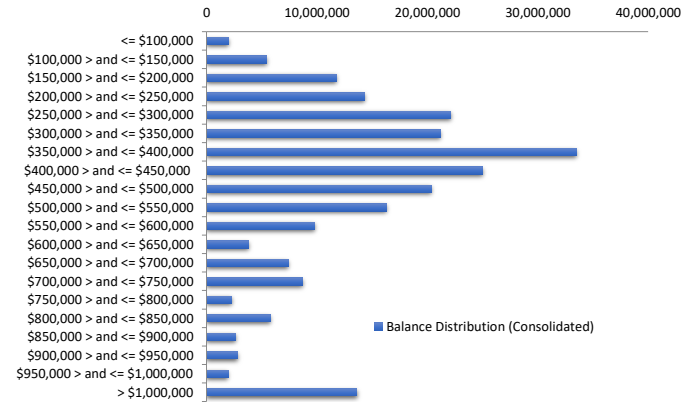
Balance Distribution (Unconsolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|------------|----------------|
| <= \$100,000 | 6,328,272 | 2.74% | 200 | 22.45% |
| \$100,000 > and <= \$150,000 | 9,885,106 | 4.28% | 80 | 8.98% |
| \$150,000 > and <= \$200,000 | 16,367,755 | 7.09% | 94 | 10.55% |
| \$200,000 > and <= \$250,000 | 16,811,255 | 7.28% | 75 | 8.42% |
| \$250,000 > and <= \$300,000 | 25,263,816 | 10.95% | 92 | 10.33% |
| \$300,000 > and <= \$350,000 | 26,819,706 | 11.62% | 82 | 9.20% |
| \$350,000 > and <= \$400,000 | 34,722,160 | 15.04% | 92 | 10.33% |
| \$400,000 > and <= \$450,000 | 26,181,031 | 11.34% | 62 | 6.96% |
| \$450,000 > and <= \$500,000 | 21,406,660 | 9.27% | 45 | 5.05% |
| \$500,000 > and <= \$550,000 | 12,609,446 | 5.46% | 24 | 2.69% |
| \$550,000 > and <= \$600,000 | 4,588,584 | 1.99% | 8 | 0.90% |
| \$600,000 > and <= \$650,000 | 3,725,228 | 1.61% | 6 | 0.67% |
| \$650,000 > and <= \$700,000 | 4,082,003 | 1.77% | 6 | 0.67% |
| \$700,000 > and <= \$750,000 | 7,232,041 | 3.13% | 10 | 1.12% |
| \$750,000 > and <= \$800,000 | 3,880,696 | 1.68% | 5 | 0.56% |
| \$800,000 > and <= \$850,000 | 2,455,416 | 1.06% | 3 | 0.34% |
| \$850,000 > and <= \$900,000 | 0 | 0.00% | 0 | 0.00% |
| \$900,000 > and <= \$950,000 | 0 | 0.00% | 0 | 0.00% |
| \$950,000 > and <= \$1,000,000 | 968,640 | 0.42% | 1 | 0.11% |
| > \$1,000,000 | 7,481,235 | 3.24% | 6 | 0.67% |
| Total | 230,809,051 | 100.00% | 891 | 100.00% |



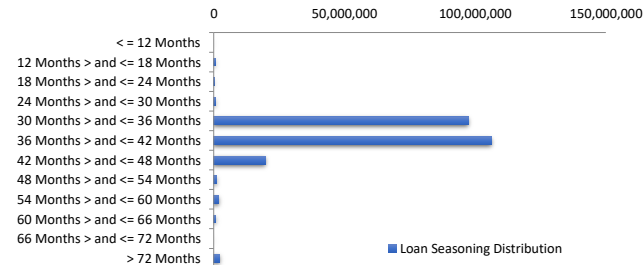
Balance Distribution (Consolidated)

| Current Balance | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------------|--------------------|----------------|----------------------|----------------|
| <= \$100,000 | 2,000,260 | 0.87% | 73 | 10.60% |
| \$100,000 > and <= \$150,000 | 5,446,796 | 2.36% | 43 | 6.24% |
| \$150,000 > and <= \$200,000 | 11,785,408 | 5.11% | 67 | 9.72% |
| \$200,000 > and <= \$250,000 | 14,325,911 | 6.21% | 64 | 9.29% |
| \$250,000 > and <= \$300,000 | 22,114,281 | 9.58% | 80 | 11.61% |
| \$300,000 > and <= \$350,000 | 21,201,778 | 9.19% | 65 | 9.43% |
| \$350,000 > and <= \$400,000 | 33,522,425 | 14.52% | 89 | 12.92% |
| \$400,000 > and <= \$450,000 | 25,009,268 | 10.84% | 59 | 8.56% |
| \$450,000 > and <= \$500,000 | 20,381,330 | 8.83% | 43 | 6.24% |
| \$500,000 > and <= \$550,000 | 16,285,978 | 7.06% | 31 | 4.50% |
| \$550,000 > and <= \$600,000 | 9,790,472 | 4.24% | 17 | 2.47% |
| \$600,000 > and <= \$650,000 | 3,785,976 | 1.64% | 6 | 0.87% |
| \$650,000 > and <= \$700,000 | 7,428,573 | 3.22% | 11 | 1.60% |
| \$700,000 > and <= \$750,000 | 8,682,783 | 3.76% | 12 | 1.74% |
| \$750,000 > and <= \$800,000 | 2,306,767 | 1.00% | 3 | 0.44% |
| \$800,000 > and <= \$850,000 | 5,753,542 | 2.49% | 7 | 1.02% |
| \$850,000 > and <= \$900,000 | 2,631,540 | 1.14% | 3 | 0.44% |
| \$900,000 > and <= \$950,000 | 2,779,125 | 1.20% | 3 | 0.44% |
| \$950,000 > and <= \$1,000,000 | 1,961,110 | 0.85% | 2 | 0.29% |
| > \$1,000,000 | 13,615,729 | 5.90% | 11 | 1.60% |
| Total | 230,809,051 | 100.00% | 689 | 100.00% |



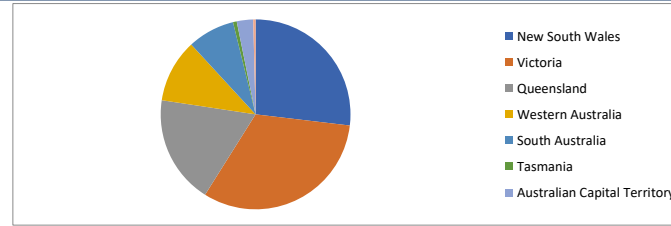
Loan Seasoning Distribution

| Seasoning (Months) | Balance | % Balance | Loan Count | % Loan Count |
|------------------------------|--------------------|----------------|------------|----------------|
| <= 12 Months | 0 | 0.00% | 0 | 0.00% |
| 12 Months > and <= 18 Months | 497,775 | 0.22% | 2 | 0.22% |
| 18 Months > and <= 24 Months | 278,678 | 0.12% | 1 | 0.11% |
| 24 Months > and <= 30 Months | 617,027 | 0.27% | 6 | 0.67% |
| 30 Months > and <= 36 Months | 97,394,250 | 42.20% | 368 | 41.30% |
| 36 Months > and <= 42 Months | 106,397,140 | 46.10% | 394 | 44.22% |
| 42 Months > and <= 48 Months | 19,705,647 | 8.54% | 74 | 8.31% |
| 48 Months > and <= 54 Months | 990,054 | 0.43% | 6 | 0.67% |
| 54 Months > and <= 60 Months | 1,856,960 | 0.80% | 7 | 0.79% |
| 60 Months > and <= 66 Months | 792,143 | 0.34% | 5 | 0.56% |
| 66 Months > and <= 72 Months | 0 | 0.00% | 0 | 0.00% |
| > 72 Months | 2,279,379 | 0.99% | 28 | 3.14% |
| Total | 230,809,051 | 100.00% | 891 | 100.00% |



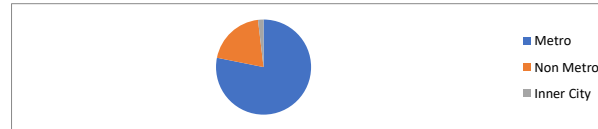
Geographic Distribution

| Jurisdiction State | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales | 62,033,382 | 26.88% | 163 | 23.66% |
| Victoria | 73,992,187 | 32.06% | 200 | 29.03% |
| Queensland | 42,574,705 | 18.45% | 140 | 20.32% |
| Western Australia | 24,846,330 | 10.76% | 86 | 12.48% |
| South Australia | 18,530,089 | 8.03% | 70 | 10.16% |
| Tasmania | 1,463,953 | 0.63% | 7 | 1.02% |
| Australian Capital Territory | 6,451,000 | 2.79% | 21 | 3.05% |
| Northern Territory | 917,406 | 0.40% | 2 | 0.29% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 230,809,051 | 100.00% | 689 | 100.00% |



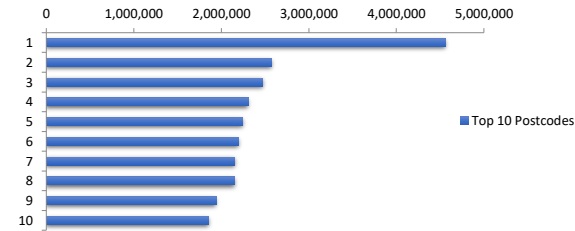
Locality

| S&P Category | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro | 180,373,711 | 78.15% | 524 | 76.05% |
| Non Metro | 46,092,520 | 19.97% | 152 | 22.06% |
| Inner City | 4,342,821 | 1.88% | 13 | 1.89% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 230,809,051 | 100.00% | 689 | 100.00% |



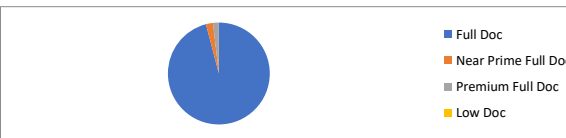
Top 10 Postcodes

| Postcode | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|---------------|----------------------|--------------|
| 3977 | 4,562,575 | 1.98% | 10 | 1.12% |
| 3029 | 2,576,915 | 1.12% | 8 | 0.90% |
| 3064 | 2,470,249 | 1.07% | 8 | 0.90% |
| 3011 | 2,306,599 | 1.00% | 4 | 0.45% |
| 3030 | 2,244,332 | 0.97% | 6 | 0.67% |
| 3056 | 2,193,165 | 0.95% | 4 | 0.45% |
| 4879 | 2,147,762 | 0.93% | 5 | 0.56% |
| 3754 | 2,144,787 | 0.93% | 4 | 0.45% |
| 2066 | 1,939,248 | 0.84% | 3 | 0.34% |
| 3015 | 1,858,387 | 0.81% | 2 | 0.22% |
| Total | 24,444,018 | 10.59% | 54 | 6.06% |



Documentation

| Document Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------------|--------------------|----------------|------------|----------------|
| Full Doc | 221,380,185 | 95.91% | 863 | 96.86% |
| Near Prime Full Doc | 5,170,302 | 2.24% | 16 | 1.80% |
| Premium Full Doc | 4,258,564 | 1.85% | 12 | 1.35% |
| Low Doc | 0 | 0.00% | 0 | 0.00% |
| No Doc | 0 | 0.00% | 0 | 0.00% |
| Total | 230,809,051 | 100.00% | 891 | 100.00% |



Rate Type

| Rate Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|------------|----------------|
| Variable Rate | 230,809,051 | 100.00% | 891 | 100.00% |
| Fixed Rate | 0 | 0.00% | 0 | 0.00% |
| Total | 230,809,051 | 100.00% | 891 | 100.00% |



Repayment Type

| Repayment Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------------|--------------------|----------------|------------|----------------|
| Principal & Interest | 199,037,051 | 86.23% | 778 | 87.32% |
| Interest Only | 31,772,000 | 13.77% | 113 | 12.68% |
| Non-Billing | 0 | 0.00% | 0 | 0.00% |
| Total | 230,809,051 | 100.00% | 891 | 100.00% |



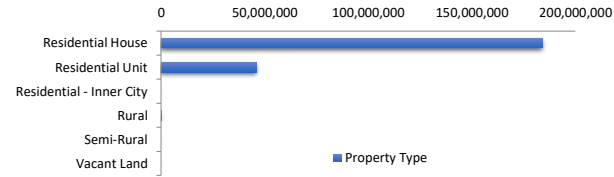
Loan Type

| Product Category | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Line of Credit | 0 | 0.00% | 0 | 0.00% |
| Term Loan | 230,809,051 | 100.00% | 891 | 100.00% |
| Total | 230,809,051 | 100.00% | 891 | 100.00% |



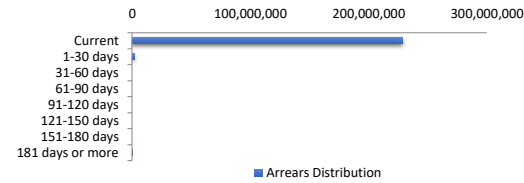
Property Type

| Property Type | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House | 184,271,927 | 79.84% | 531 | 77.07% |
| Residential Unit | 46,256,529 | 20.04% | 157 | 22.79% |
| Residential - Inner City | 0 | 0.00% | 0 | 0.00% |
| Rural | 280,595 | 0.12% | 1 | 0.15% |
| 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 | 230,809,051 | 100.00% | 689 | 100.00% |



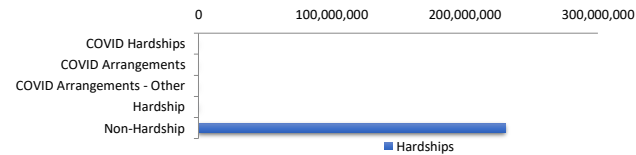
Arrears Distribution

| Arrears Band | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Current | 228,490,624 | 99.00% | 886 | 99.44% |
| 1-30 days | 1,851,303 | 0.80% | 4 | 0.45% |
| 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 | 0 | 0.00% | 0 | 0.00% |
| 181 days or more | 467,125 | 0.20% | 1 | 0.11% |
| Total | 230,809,051 | 100.00% | 891 | 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 | 375,806 | 0.16% | 1 | 0.15% |
| Non-Hardship | 230,433,245 | 99.84% | 688 | 99.85% |
| Total | 230,809,051 | 100.00% | 689 | 100.00% |

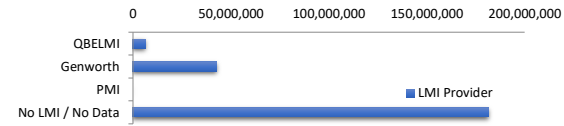


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

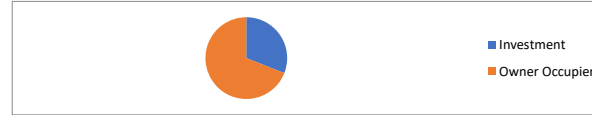
LMI Provider

| LMI Provider | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------|--------------------|----------------|----------------------|----------------|
| QBELMI | 6,463,158 | 2.80% | 17 | 2.47% |
| Genworth | 42,755,038 | 18.52% | 132 | 19.16% |
| PMI | 0 | 0.00% | 0 | 0.00% |
| No LMI / No Data | 181,590,855 | 78.68% | 540 | 78.37% |
| Total | 230,809,051 | 100.00% | 689 | 100.00% |



Property Occupancy

| Property Occupancy | Balance | % Balance | Loan Count | % Loan Count |
|--------------------|--------------------|----------------|------------|----------------|
| Investment | 71,519,522 | 30.99% | 265 | 29.74% |
| Owner Occupier | 159,289,529 | 69.01% | 626 | 70.26% |
| Total | 230,809,051 | 100.00% | 891 | 100.00% |



Default Statistics

| Default Data | Amount | No. of Loans |
|-------------------------------|------------|--------------|
| Defaulted Loans | 467,124.52 | 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 |