

AFG Series 2019-2
Collateral Report



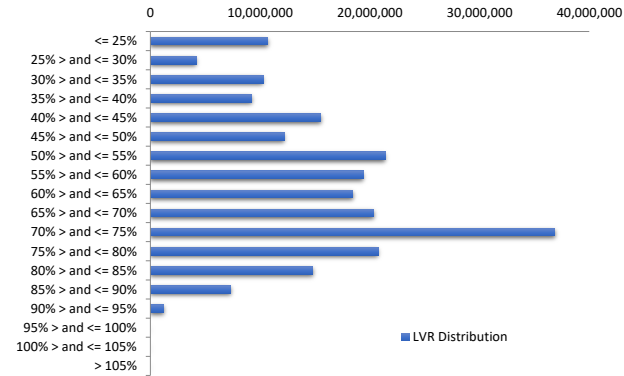
Model Period	28
Collection Period Start	1-Feb-22
Collection Period End	28-Feb-22
No. of Days	28
Interest Period Start	10-Feb-22
Interest Period End	9-Mar-22
No. of Days	28
Determination Date	4-Mar-22
Payment Date	10-Mar-22

Pool Statistics

Closing Balance of Mortgages	222,665,122
No. of Loans (Unconsolidated)	867
No. of Loans (Consolidated)	676
Average Loan Size (Unconsolidated)	256,823
Average Loan Size (Consolidated)	329,386
Largest Loan Size (Unconsolidated)	1,539,419
Largest Loan Size (Consolidated)	1,660,590
Smallest Loan Size (Unconsolidated)	(324,460)
Smallest Loan Size (Consolidated)	(324,460)
Weighted Average Interest Rate	2.99%
Weighted Average LVR	59.47%
Weighted Average Seasoning	38.55
Weighted Average Remaining Term	309.94

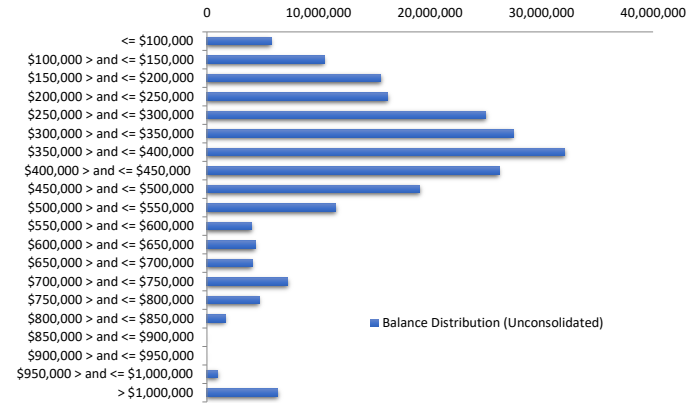
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,711,473	4.81%	116	17.16%
25% > and <= 30%	4,190,303	1.88%	17	2.51%
30% > and <= 35%	10,278,334	4.62%	40	5.92%
35% > and <= 40%	9,250,529	4.15%	40	5.92%
40% > and <= 45%	15,511,103	6.97%	43	6.36%
45% > and <= 50%	12,189,309	5.47%	32	4.73%
50% > and <= 55%	21,397,299	9.61%	51	7.54%
55% > and <= 60%	19,399,300	8.71%	47	6.95%
60% > and <= 65%	18,436,573	8.28%	51	7.54%
65% > and <= 70%	20,342,939	9.14%	45	6.66%
70% > and <= 75%	36,840,945	16.55%	86	12.72%
75% > and <= 80%	20,750,507	9.32%	53	7.84%
80% > and <= 85%	14,812,697	6.65%	37	5.47%
85% > and <= 90%	7,323,304	3.29%	16	2.37%
90% > and <= 95%	1,230,508	0.55%	2	0.30%
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	222,665,122	100.00%	676	100.00%



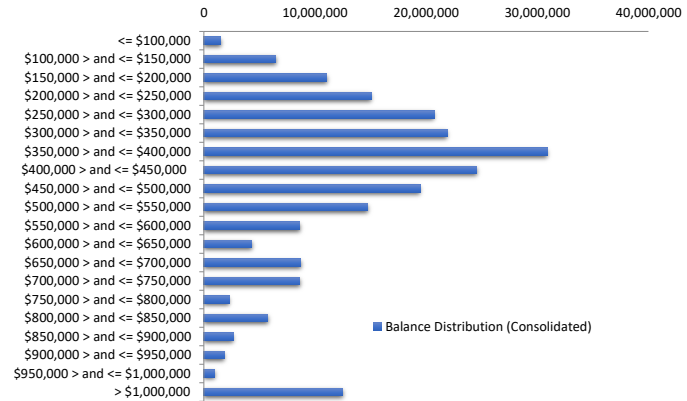
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,760,605	2.59%	193	22.26%
\$100,000 > and <= \$150,000	10,518,781	4.72%	84	9.69%
\$150,000 > and <= \$200,000	15,596,958	7.00%	90	10.38%
\$200,000 > and <= \$250,000	16,178,064	7.27%	72	8.30%
\$250,000 > and <= \$300,000	24,961,339	11.21%	91	10.50%
\$300,000 > and <= \$350,000	27,467,719	12.34%	84	9.69%
\$350,000 > and <= \$400,000	32,061,880	14.40%	85	9.80%
\$400,000 > and <= \$450,000	26,194,822	11.76%	62	7.15%
\$450,000 > and <= \$500,000	19,079,738	8.57%	40	4.61%
\$500,000 > and <= \$550,000	11,529,633	5.18%	22	2.54%
\$550,000 > and <= \$600,000	4,010,058	1.80%	7	0.81%
\$600,000 > and <= \$650,000	4,345,233	1.95%	7	0.81%
\$650,000 > and <= \$700,000	4,088,226	1.84%	6	0.69%
\$700,000 > and <= \$750,000	7,223,061	3.24%	10	1.15%
\$750,000 > and <= \$800,000	4,668,348	2.10%	6	0.69%
\$800,000 > and <= \$850,000	1,650,919	0.74%	2	0.23%
\$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	966,546	0.43%	1	0.12%
> \$1,000,000	6,363,189	2.86%	5	0.58%
Total	222,665,122	100.00%	867	100.00%



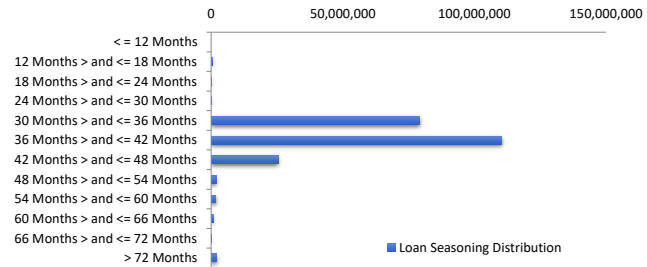
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,524,306	0.68%	71	10.50%
\$100,000 > and <= \$150,000	6,488,177	2.91%	51	7.54%
\$150,000 > and <= \$200,000	11,060,603	4.97%	63	9.32%
\$200,000 > and <= \$250,000	15,066,041	6.77%	67	9.91%
\$250,000 > and <= \$300,000	20,724,856	9.31%	75	11.09%
\$300,000 > and <= \$350,000	21,880,170	9.83%	67	9.91%
\$350,000 > and <= \$400,000	30,906,248	13.88%	82	12.13%
\$400,000 > and <= \$450,000	24,548,456	11.02%	58	8.58%
\$450,000 > and <= \$500,000	19,459,481	8.74%	41	6.07%
\$500,000 > and <= \$550,000	14,736,484	6.62%	28	4.14%
\$550,000 > and <= \$600,000	8,604,786	3.86%	15	2.22%
\$600,000 > and <= \$650,000	4,326,651	1.94%	7	1.04%
\$650,000 > and <= \$700,000	8,733,050	3.92%	13	1.92%
\$700,000 > and <= \$750,000	8,644,150	3.88%	12	1.78%
\$750,000 > and <= \$800,000	2,299,172	1.03%	3	0.44%
\$800,000 > and <= \$850,000	5,740,341	2.58%	7	1.04%
\$850,000 > and <= \$900,000	2,624,979	1.18%	3	0.44%
\$900,000 > and <= \$950,000	1,842,567	0.83%	2	0.30%
\$950,000 > and <= \$1,000,000	966,546	0.43%	1	0.15%
> \$1,000,000	12,488,056	5.61%	10	1.48%
Total	222,665,122	100.00%	676	100.00%



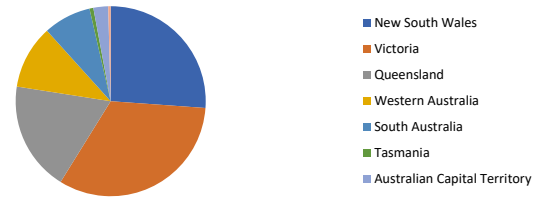
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	497,106	0.22%	2	0.23%
18 Months > and <= 24 Months	279,981	0.13%	1	0.12%
24 Months > and <= 30 Months	296,093	0.13%	3	0.35%
30 Months > and <= 36 Months	79,291,144	35.61%	301	34.72%
36 Months > and <= 42 Months	110,342,765	49.56%	409	47.17%
42 Months > and <= 48 Months	25,456,820	11.43%	103	11.88%
48 Months > and <= 54 Months	1,916,359	0.86%	9	1.04%
54 Months > and <= 60 Months	1,764,655	0.79%	7	0.81%
60 Months > and <= 66 Months	714,286	0.32%	3	0.35%
66 Months > and <= 72 Months	74,344	0.03%	1	0.12%
> 72 Months	2,031,570	0.91%	28	3.23%
Total	222,665,122	100.00%	867	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	58,193,003	26.13%	158	23.37%
Victoria	72,820,983	32.70%	199	29.44%
Queensland	41,496,136	18.64%	138	20.41%
Western Australia	24,113,561	10.83%	85	12.57%
South Australia	18,057,111	8.11%	69	10.21%
Tasmania	1,456,412	0.65%	6	0.89%
Australian Capital Territory	5,598,817	2.51%	19	2.81%
Northern Territory	929,101	0.42%	2	0.30%
No Data	0	0.00%	0	0.00%
Total	222,665,122	100.00%	676	100.00%



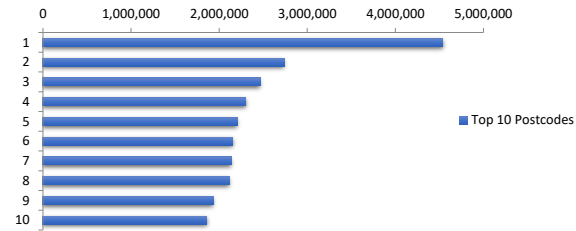
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	173,219,412	77.79%	514	76.04%
Non Metro	45,121,999	20.26%	149	22.04%
Inner City	4,323,711	1.94%	13	1.92%
No Data	0	0.00%	0	0.00%
Total	222,665,122	100.00%	676	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,535,624	2.04%	10	1.15%
3029	2,738,343	1.23%	8	0.92%
3064	2,466,593	1.11%	8	0.92%
3011	2,300,958	1.03%	4	0.46%
3056	2,202,988	0.99%	4	0.46%
4879	2,152,118	0.97%	5	0.58%
3754	2,137,564	0.96%	4	0.46%
3030	2,116,645	0.95%	6	0.69%
2066	1,933,498	0.87%	3	0.35%
3015	1,861,591	0.84%	2	0.23%
Total	24,445,923	10.98%	54	6.23%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	213,261,352	95.78%	842	97.12%
Near Prime Full Doc	5,153,627	2.31%	16	1.85%
Premium Full Doc	4,250,143	1.91%	9	1.04%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	222,665,122	100.00%	867	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	222,665,122	100.00%	867	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	222,665,122	100.00%	867	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	192,712,958	86.55%	757	87.31%
Interest Only	29,952,164	13.45%	110	12.69%
Non-Billing	0	0.00%	0	0.00%
Total	222,665,122	100.00%	867	100.00%



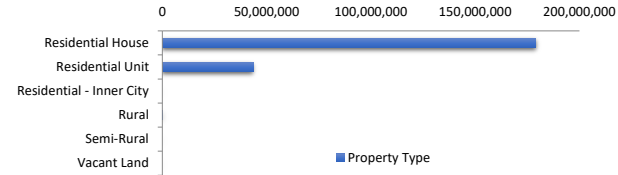
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	222,665,122	100.00%	867	100.00%
Total	222,665,122	100.00%	867	100.00%



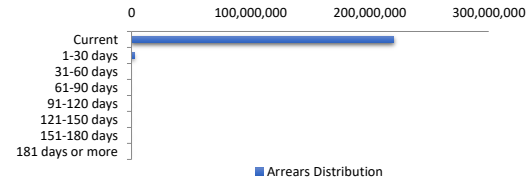
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	178,903,352	80.35%	520	76.92%
Residential Unit	43,479,585	19.53%	155	22.93%
Residential - Inner City	0	0.00%	0	0.00%
Rural	282,185	0.13%	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	222,665,122	100.00%	676	100.00%



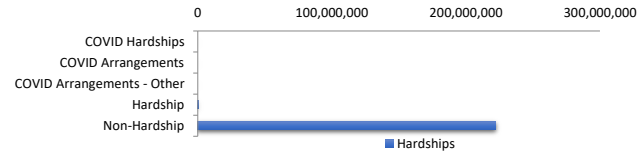
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	220,251,748	98.92%	861	99.31%
1-30 days	2,413,374	1.08%	6	0.69%
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	0	0.00%	0	0.00%
Total	222,665,122	100.00%	867	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	375,715	0.17%	1	0.15%
Non-Hardship	222,289,407	99.83%	675	99.85%
Total	222,665,122	100.00%	676	100.00%

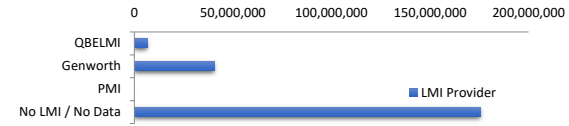


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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	6,435,986	2.89%	17	2.51%
Genworth	40,632,138	18.25%	127	18.79%
PMI	0	0.00%	0	0.00%
No LMI / No Data	175,596,998	78.86%	532	78.70%
Total	222,665,122	100.00%	676	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	69,682,138	31.29%	252	29.07%
Owner Occupier	152,982,984	68.71%	615	70.93%
Total	222,665,122	100.00%	867	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0
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