

**AFG Series 2019-2**  
**Collateral Report**



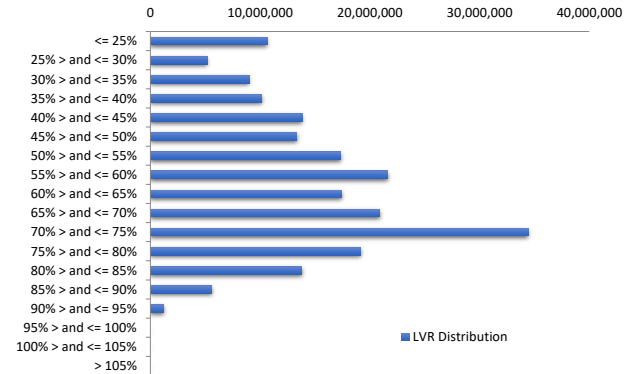
Model Period	29
Collection Period Start	1-Mar-22
Collection Period End	31-Mar-22
No. of Days	31
Interest Period Start	10-Mar-22
Interest Period End	10-Apr-22
No. of Days	32
Determination Date	6-Apr-22
Payment Date	11-Apr-22

**Pool Statistics**

Closing Balance of Mortgages	213,690,357
No. of Loans (Unconsolidated)	843
No. of Loans (Consolidated)	658
Average Loan Size (Unconsolidated)	253,488
Average Loan Size (Consolidated)	324,757
Largest Loan Size (Unconsolidated)	1,536,581
Largest Loan Size (Consolidated)	1,621,247
Smallest Loan Size (Unconsolidated)	(332,973)
Smallest Loan Size (Consolidated)	(332,973)
Weighted Average Interest Rate	2.97%
Weighted Average LVR	58.98%
Weighted Average Seasoning	39.61
Weighted Average Remaining Term	308.79

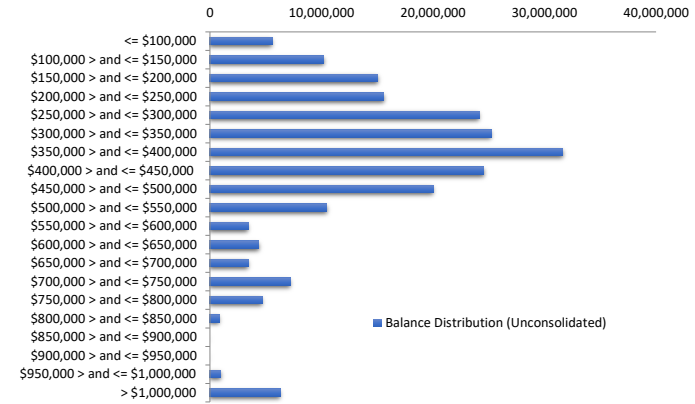
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,665,454	4.99%	117	17.78%
25% > and <= 30%	5,181,255	2.42%	21	3.19%
30% > and <= 35%	9,021,727	4.22%	35	5.32%
35% > and <= 40%	10,141,910	4.75%	41	6.23%
40% > and <= 45%	13,847,584	6.48%	38	5.78%
45% > and <= 50%	13,330,501	6.24%	36	5.47%
50% > and <= 55%	17,339,469	8.11%	45	6.84%
55% > and <= 60%	21,631,694	10.12%	52	7.90%
60% > and <= 65%	17,423,940	8.15%	49	7.45%
65% > and <= 70%	20,898,575	9.78%	44	6.69%
70% > and <= 75%	34,418,650	16.11%	82	12.46%
75% > and <= 80%	19,176,655	8.97%	50	7.60%
80% > and <= 85%	13,796,455	6.46%	34	5.17%
85% > and <= 90%	5,585,610	2.61%	12	1.82%
90% > and <= 95%	1,230,878	0.58%	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%
<b>Total</b>	<b>213,690,357</b>	<b>100.00%</b>	<b>658</b>	<b>100.00%</b>



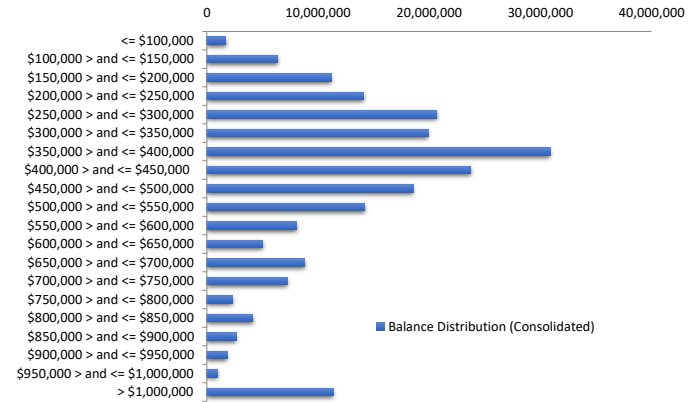
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,594,541	2.62%	195	23.13%
\$100,000 > and <= \$150,000	10,216,007	4.78%	82	9.73%
\$150,000 > and <= \$200,000	15,058,709	7.05%	87	10.32%
\$200,000 > and <= \$250,000	15,564,322	7.28%	69	8.19%
\$250,000 > and <= \$300,000	24,131,975	11.29%	88	10.44%
\$300,000 > and <= \$350,000	25,207,084	11.80%	77	9.13%
\$350,000 > and <= \$400,000	31,621,143	14.80%	84	9.96%
\$400,000 > and <= \$450,000	24,542,073	11.48%	58	6.88%
\$450,000 > and <= \$500,000	20,039,147	9.38%	42	4.98%
\$500,000 > and <= \$550,000	10,476,682	4.90%	20	2.37%
\$550,000 > and <= \$600,000	3,433,422	1.61%	6	0.71%
\$600,000 > and <= \$650,000	4,383,041	2.05%	7	0.83%
\$650,000 > and <= \$700,000	3,429,017	1.60%	5	0.59%
\$700,000 > and <= \$750,000	7,214,480	3.38%	10	1.19%
\$750,000 > and <= \$800,000	4,684,137	2.19%	6	0.71%
\$800,000 > and <= \$850,000	845,434	0.40%	1	0.12%
\$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	962,493	0.45%	1	0.12%
> \$1,000,000	6,286,650	2.94%	5	0.59%
<b>Total</b>	<b>213,690,357</b>	<b>100.00%</b>	<b>843</b>	<b>100.00%</b>



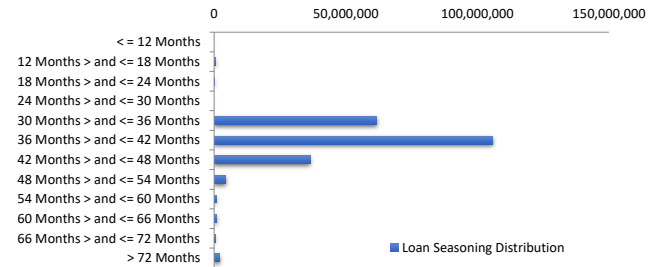
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,703,230	0.80%	73	11.09%
\$100,000 > and <= \$150,000	6,347,854	2.97%	50	7.60%
\$150,000 > and <= \$200,000	11,173,506	5.23%	64	9.73%
\$200,000 > and <= \$250,000	14,131,699	6.61%	63	9.57%
\$250,000 > and <= \$300,000	20,687,931	9.68%	75	11.40%
\$300,000 > and <= \$350,000	19,913,265	9.32%	61	9.27%
\$350,000 > and <= \$400,000	30,897,530	14.46%	82	12.46%
\$400,000 > and <= \$450,000	23,759,478	11.12%	56	8.51%
\$450,000 > and <= \$500,000	18,561,605	8.69%	39	5.93%
\$500,000 > and <= \$550,000	14,187,579	6.64%	27	4.10%
\$550,000 > and <= \$600,000	8,046,399	3.77%	14	2.13%
\$600,000 > and <= \$650,000	5,026,263	2.35%	8	1.22%
\$650,000 > and <= \$700,000	8,805,432	4.12%	13	1.98%
\$700,000 > and <= \$750,000	7,234,819	3.39%	10	1.52%
\$750,000 > and <= \$800,000	2,318,764	1.09%	3	0.46%
\$800,000 > and <= \$850,000	4,124,042	1.93%	5	0.76%
\$850,000 > and <= \$900,000	2,624,028	1.23%	3	0.46%
\$900,000 > and <= \$950,000	1,835,814	0.86%	2	0.30%
\$950,000 > and <= \$1,000,000	962,493	0.45%	1	0.15%
> \$1,000,000	11,348,625	5.31%	9	1.37%
<b>Total</b>	<b>213,690,357</b>	<b>100.00%</b>	<b>658</b>	<b>100.00%</b>



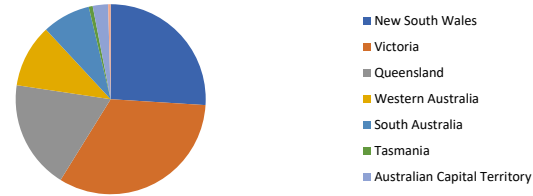
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	496,641	0.23%	2	0.24%
18 Months > and <= 24 Months	280,757	0.13%	1	0.12%
24 Months > and <= 30 Months	0	0.00%	0	0.00%
30 Months > and <= 36 Months	61,797,503	28.92%	236	28.00%
36 Months > and <= 42 Months	105,960,590	49.59%	408	48.40%
42 Months > and <= 48 Months	36,501,238	17.08%	142	16.84%
48 Months > and <= 54 Months	4,392,652	2.06%	17	2.02%
54 Months > and <= 60 Months	798,339	0.37%	5	0.59%
60 Months > and <= 66 Months	972,217	0.45%	4	0.47%
66 Months > and <= 72 Months	420,715	0.20%	2	0.24%
> 72 Months	2,069,705	0.97%	26	3.08%
<b>Total</b>	<b>213,690,357</b>	<b>100.00%</b>	<b>843</b>	<b>100.00%</b>



**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	55,531,568	25.99%	153	23.25%
Victoria	70,205,952	32.85%	192	29.18%
Queensland	39,577,875	18.52%	135	20.52%
Western Australia	22,916,841	10.72%	83	12.61%
South Australia	17,508,893	8.19%	68	10.33%
Tasmania	1,445,599	0.68%	6	0.91%
Australian Capital Territory	5,583,254	2.61%	19	2.89%
Northern Territory	920,374	0.43%	2	0.30%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>213,690,357</b>	<b>100.00%</b>	<b>658</b>	<b>100.00%</b>



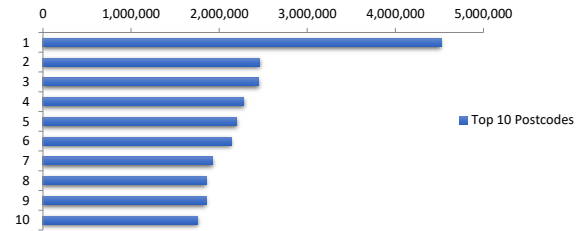
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	167,250,401	78.27%	499	75.84%
Non Metro	42,131,536	19.72%	146	22.19%
Inner City	4,308,419	2.02%	13	1.98%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>213,690,357</b>	<b>100.00%</b>	<b>658</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,519,090	2.11%	10	1.19%
3064	2,460,521	1.15%	8	0.95%
3029	2,444,739	1.14%	7	0.83%
3011	2,280,447	1.07%	4	0.47%
3056	2,197,957	1.03%	4	0.47%
4879	2,134,736	1.00%	5	0.59%
2066	1,924,910	0.90%	3	0.36%
3015	1,853,212	0.87%	2	0.24%
2121	1,851,855	0.87%	2	0.24%
4122	1,757,688	0.82%	4	0.47%
<b>Total</b>	<b>23,425,154</b>	<b>10.96%</b>	<b>49</b>	<b>5.81%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	204,512,476	95.71%	818	97.03%
Near Prime Full Doc	4,927,515	2.31%	16	1.90%
Premium Full Doc	4,250,365	1.99%	9	1.07%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>213,690,357</b>	<b>100.00%</b>	<b>843</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	213,690,357	100.00%	843	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>213,690,357</b>	<b>100.00%</b>	<b>843</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	185,435,043	86.78%	739	87.66%
Interest Only	28,255,314	13.22%	104	12.34%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>213,690,357</b>	<b>100.00%</b>	<b>843</b>	<b>100.00%</b>



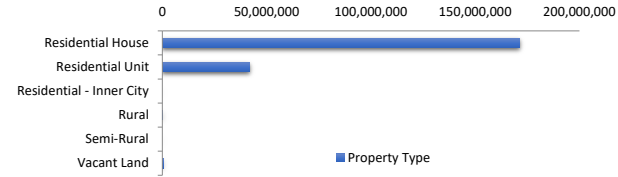
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	213,690,357	100.00%	843	100.00%
<b>Total</b>	<b>213,690,357</b>	<b>100.00%</b>	<b>843</b>	<b>100.00%</b>



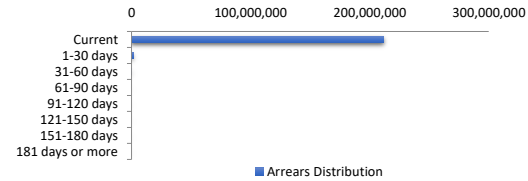
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	171,185,808	80.11%	508	77.20%
Residential Unit	41,781,521	19.55%	148	22.49%
Residential - Inner City	0	0.00%	0	0.00%
Rural	283,132	0.13%	1	0.15%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	439,896	0.21%	1	0.15%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>213,690,357</b>	<b>100.00%</b>	<b>658</b>	<b>100.00%</b>



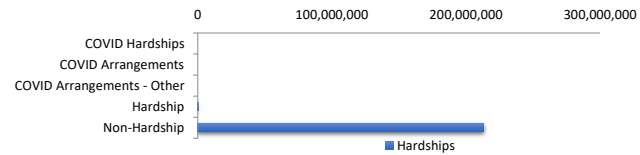
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	211,732,119	99.08%	838	99.41%
1-30 days	1,596,752	0.75%	4	0.47%
31-60 days	361,485	0.17%	1	0.12%
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%
<b>Total</b>	<b>213,690,357</b>	<b>100.00%</b>	<b>843</b>	<b>100.00%</b>



**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	408,140	0.19%	1	0.15%
Non-Hardship	213,282,217	99.81%	657	99.85%
<b>Total</b>	<b>213,690,357</b>	<b>100.00%</b>	<b>658</b>	<b>100.00%</b>

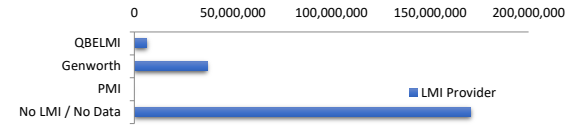


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

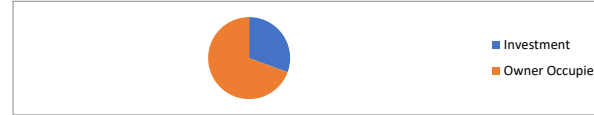
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	6,143,341	2.87%	16	2.43%
Genworth	36,944,667	17.29%	119	18.09%
PMI	0	0.00%	0	0.00%
No LMI / No Data	170,602,349	79.84%	523	79.48%
<b>Total</b>	<b>213,690,357</b>	<b>100.00%</b>	<b>658</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	65,418,196	30.61%	240	28.47%
Owner Occupier	148,272,161	69.39%	603	71.53%
<b>Total</b>	<b>213,690,357</b>	<b>100.00%</b>	<b>843</b>	<b>100.00%</b>



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