

AFG Series 2019-2
Collateral Report



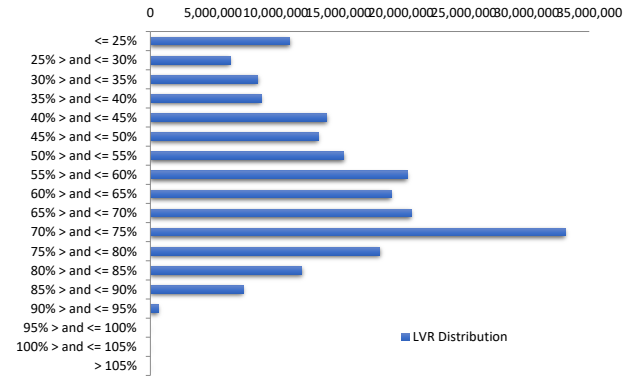
Model Period	30
Collection Period Start	1-Apr-22
Collection Period End	30-Apr-22
No. of Days	30
Interest Period Start	11-Apr-22
Interest Period End	9-May-22
No. of Days	29
Determination Date	5-May-22
Payment Date	10-May-22

Pool Statistics

Closing Balance of Mortgages	209,666,758
No. of Loans (Unconsolidated)	819
No. of Loans (Consolidated)	646
Average Loan Size (Unconsolidated)	256,003
Average Loan Size (Consolidated)	324,562
Largest Loan Size (Unconsolidated)	1,533,591
Largest Loan Size (Consolidated)	1,605,186
Smallest Loan Size (Unconsolidated)	(120,000)
Smallest Loan Size (Consolidated)	(24,799)
Weighted Average Interest Rate	2.96%
Weighted Average LVR	58.80%
Weighted Average Seasoning	40.57
Weighted Average Remaining Term	307.68

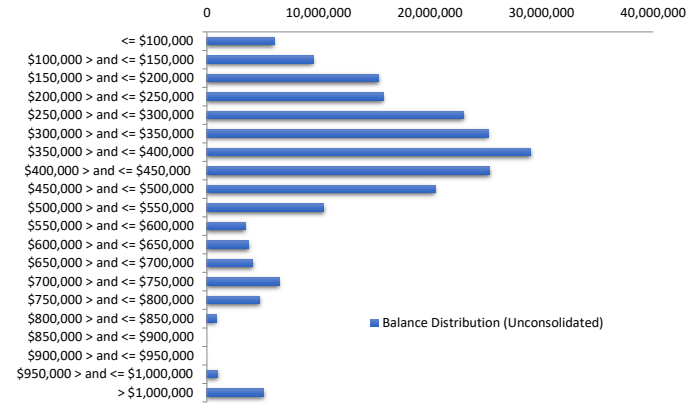
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	11,082,793	5.29%	113	17.49%
25% > and <= 30%	6,359,108	3.03%	27	4.18%
30% > and <= 35%	8,536,713	4.07%	32	4.95%
35% > and <= 40%	8,842,077	4.22%	37	5.73%
40% > and <= 45%	14,078,887	6.71%	41	6.35%
45% > and <= 50%	13,384,435	6.38%	36	5.57%
50% > and <= 55%	15,404,786	7.35%	40	6.19%
55% > and <= 60%	20,474,020	9.77%	51	7.89%
60% > and <= 65%	19,198,260	9.16%	51	7.89%
65% > and <= 70%	20,820,180	9.93%	46	7.12%
70% > and <= 75%	33,096,588	15.79%	79	12.23%
75% > and <= 80%	18,298,881	8.73%	47	7.28%
80% > and <= 85%	12,070,700	5.76%	30	4.64%
85% > and <= 90%	7,403,623	3.53%	15	2.32%
90% > and <= 95%	615,707	0.29%	1	0.15%
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	209,666,758	100.00%	646	100.00%



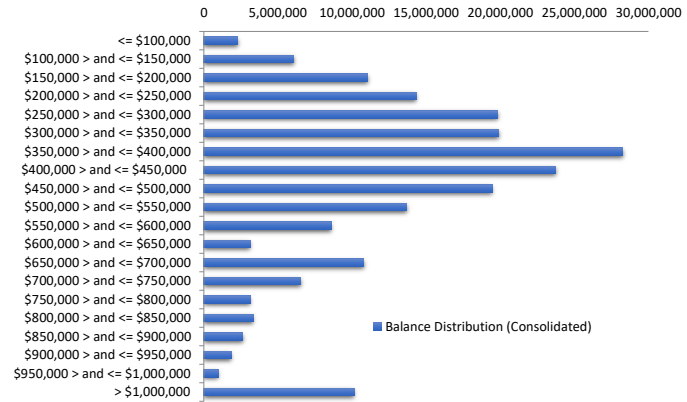
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,019,606	2.87%	184	22.47%
\$100,000 > and <= \$150,000	9,514,904	4.54%	76	9.28%
\$150,000 > and <= \$200,000	15,401,199	7.35%	89	10.87%
\$200,000 > and <= \$250,000	15,798,013	7.53%	70	8.55%
\$250,000 > and <= \$300,000	23,013,591	10.98%	84	10.26%
\$300,000 > and <= \$350,000	25,206,247	12.02%	77	9.40%
\$350,000 > and <= \$400,000	29,039,381	13.85%	77	9.40%
\$400,000 > and <= \$450,000	25,339,967	12.09%	60	7.33%
\$450,000 > and <= \$500,000	20,470,234	9.76%	43	5.25%
\$500,000 > and <= \$550,000	10,491,747	5.00%	20	2.44%
\$550,000 > and <= \$600,000	3,423,026	1.63%	6	0.73%
\$600,000 > and <= \$650,000	3,758,141	1.79%	6	0.73%
\$650,000 > and <= \$700,000	4,101,956	1.96%	6	0.73%
\$700,000 > and <= \$750,000	6,491,579	3.10%	9	1.10%
\$750,000 > and <= \$800,000	4,702,740	2.24%	6	0.73%
\$800,000 > and <= \$850,000	843,766	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	962,854	0.46%	1	0.12%
> \$1,000,000	5,087,810	2.43%	4	0.49%
Total	209,666,758	100.00%	819	100.00%



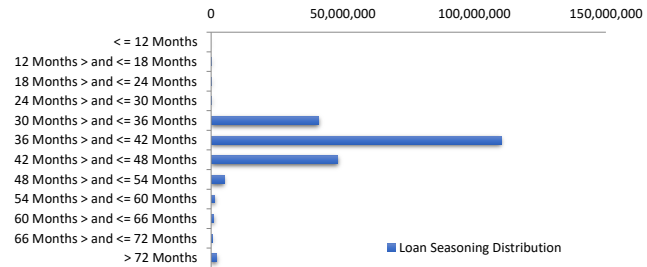
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,286,465	1.09%	74	11.46%
\$100,000 > and <= \$150,000	6,049,371	2.89%	47	7.28%
\$150,000 > and <= \$200,000	11,046,105	5.27%	63	9.75%
\$200,000 > and <= \$250,000	14,339,148	6.84%	64	9.91%
\$250,000 > and <= \$300,000	19,843,530	9.46%	72	11.15%
\$300,000 > and <= \$350,000	19,906,778	9.49%	61	9.44%
\$350,000 > and <= \$400,000	28,275,170	13.49%	75	11.61%
\$400,000 > and <= \$450,000	23,751,552	11.33%	56	8.67%
\$450,000 > and <= \$500,000	19,459,938	9.28%	41	6.35%
\$500,000 > and <= \$550,000	13,659,126	6.51%	26	4.02%
\$550,000 > and <= \$600,000	8,603,783	4.10%	15	2.32%
\$600,000 > and <= \$650,000	3,122,061	1.49%	5	0.77%
\$650,000 > and <= \$700,000	10,795,961	5.15%	16	2.48%
\$700,000 > and <= \$750,000	6,532,224	3.12%	9	1.39%
\$750,000 > and <= \$800,000	3,116,021	1.49%	4	0.62%
\$800,000 > and <= \$850,000	3,316,760	1.58%	4	0.62%
\$850,000 > and <= \$900,000	2,614,425	1.25%	3	0.46%
\$900,000 > and <= \$950,000	1,836,008	0.88%	2	0.31%
\$950,000 > and <= \$1,000,000	962,854	0.46%	1	0.15%
> \$1,000,000	10,149,480	4.84%	8	1.24%
Total	209,666,758	100.00%	646	100.00%



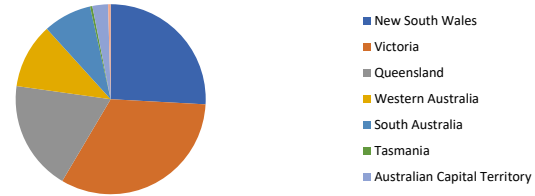
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	235,099	0.11%	1	0.12%
18 Months > and <= 24 Months	260,955	0.12%	1	0.12%
24 Months > and <= 30 Months	287,591	0.14%	1	0.12%
30 Months > and <= 36 Months	40,828,604	19.47%	163	19.90%
36 Months > and <= 42 Months	110,208,079	52.56%	401	48.96%
42 Months > and <= 48 Months	48,081,345	22.93%	189	23.08%
48 Months > and <= 54 Months	4,987,674	2.38%	24	2.93%
54 Months > and <= 60 Months	1,327,055	0.63%	9	1.10%
60 Months > and <= 66 Months	973,081	0.46%	2	0.24%
66 Months > and <= 72 Months	421,719	0.20%	2	0.24%
> 72 Months	2,055,555	0.98%	26	3.17%
Total	209,666,758	100.00%	819	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	54,222,316	25.86%	149	23.07%
Victoria	68,445,548	32.64%	188	29.10%
Queensland	39,224,838	18.71%	133	20.59%
Western Australia	23,183,005	11.06%	83	12.85%
South Australia	17,269,503	8.24%	67	10.37%
Tasmania	824,782	0.39%	5	0.77%
Australian Capital Territory	5,580,884	2.66%	19	2.94%
Northern Territory	915,882	0.44%	2	0.31%
No Data	0	0.00%	0	0.00%
Total	209,666,758	100.00%	646	100.00%



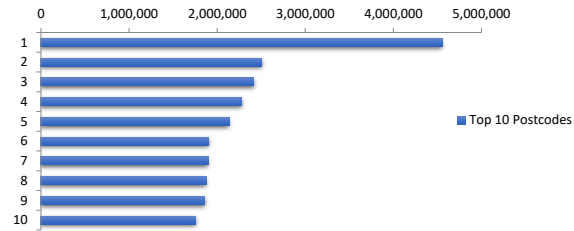
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	165,021,482	78.71%	491	76.01%
Non Metro	40,962,133	19.54%	143	22.14%
Inner City	3,683,143	1.76%	12	1.86%
No Data	0	0.00%	0	0.00%
Total	209,666,758	100.00%	646	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,552,332	2.17%	10	1.22%
3029	2,504,332	1.19%	7	0.85%
3064	2,417,299	1.15%	8	0.98%
3011	2,277,426	1.09%	4	0.49%
4879	2,136,225	1.02%	5	0.61%
3056	1,906,281	0.91%	4	0.49%
2066	1,896,705	0.90%	3	0.37%
2121	1,876,245	0.89%	2	0.24%
3015	1,858,351	0.89%	2	0.24%
4122	1,754,085	0.84%	4	0.49%
Total	23,179,281	11.06%	49	5.98%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	200,763,088	95.75%	795	97.07%
Near Prime Full Doc	4,655,061	2.22%	15	1.83%
Premium Full Doc	4,248,609	2.03%	9	1.10%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	209,666,758	100.00%	819	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	209,666,758	100.00%	819	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	209,666,758	100.00%	819	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	182,809,739	87.19%	722	88.16%
Interest Only	26,857,020	12.81%	97	11.84%
Non-Billing	0	0.00%	0	0.00%
Total	209,666,758	100.00%	819	100.00%



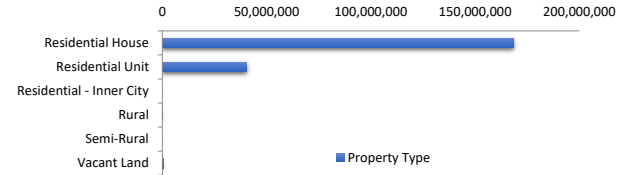
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	209,666,758	100.00%	819	100.00%
Total	209,666,758	100.00%	819	100.00%



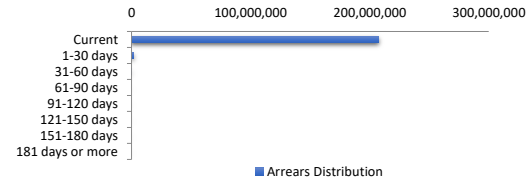
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	168,447,942	80.34%	499	77.24%
Residential Unit	40,493,789	19.31%	145	22.45%
Residential - Inner City	0	0.00%	0	0.00%
Rural	286,202	0.14%	1	0.15%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	438,826	0.21%	1	0.15%
No Data	0	0.00%	0	0.00%
Total	209,666,758	100.00%	646	100.00%



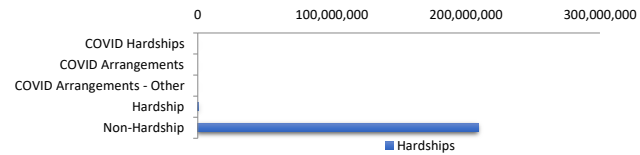
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	207,464,834	98.95%	813	99.27%
1-30 days	1,841,413	0.88%	5	0.61%
31-60 days	360,511	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%
Total	209,666,758	100.00%	819	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	576,484	0.27%	0	0.00%
Non-Hardship	209,090,274	99.73%	646	100.00%
Total	209,666,758	100.00%	646	100.00%

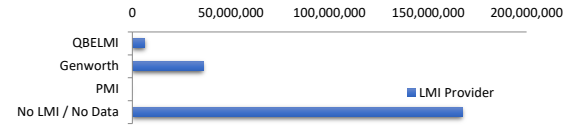


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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	6,257,128	2.98%	16	2.48%
Genworth	35,936,907	17.14%	116	17.96%
PMI	0	0.00%	0	0.00%
No LMI / No Data	167,472,724	79.88%	514	79.57%
Total	209,666,758	100.00%	646	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	64,153,622	30.60%	229	27.96%
Owner Occupier	145,513,136	69.40%	590	72.04%
Total	209,666,758	100.00%	819	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