

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

|                         |           |
|-------------------------|-----------|
| Model Period            | 32        |
| Collection Period Start | 1-Jun-22  |
| Collection Period End   | 30-Jun-22 |
| No. of Days             | 30        |
| Interest Period Start   | 10-Jun-22 |
| Interest Period End     | 10-Jul-22 |
| No. of Days             | 31        |
| Determination Date      | 6-Jul-22  |
| Payment Date            | 11-Jul-22 |

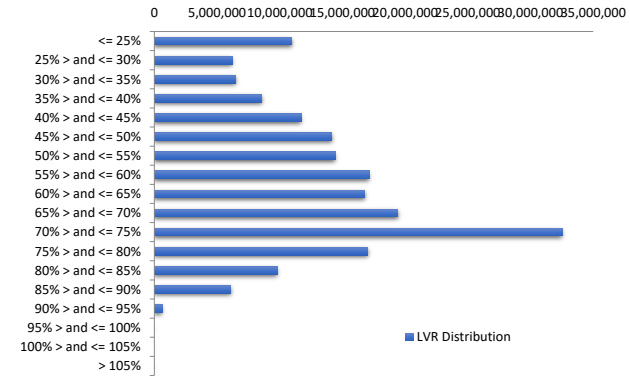


**Pool Statistics**

|                                     |             |
|-------------------------------------|-------------|
| Closing Balance of Mortgages        | 191,882,503 |
| No. of Loans (Unconsolidated)       | 774         |
| No. of Loans (Consolidated)         | 609         |
| Average Loan Size (Unconsolidated)  | 247,910     |
| Average Loan Size (Consolidated)    | 315,078     |
| Largest Loan Size (Unconsolidated)  | 1,528,163   |
| Largest Loan Size (Consolidated)    | 1,528,163   |
| Smallest Loan Size (Unconsolidated) | (55,368)    |
| Smallest Loan Size (Consolidated)   | (36,813)    |
| Weighted Average Interest Rate      | 3.67%       |
| Weighted Average LVR                | 58.69%      |
| Weighted Average Seasoning          | 42.71       |
| Weighted Average Remaining Term     | 306.73      |

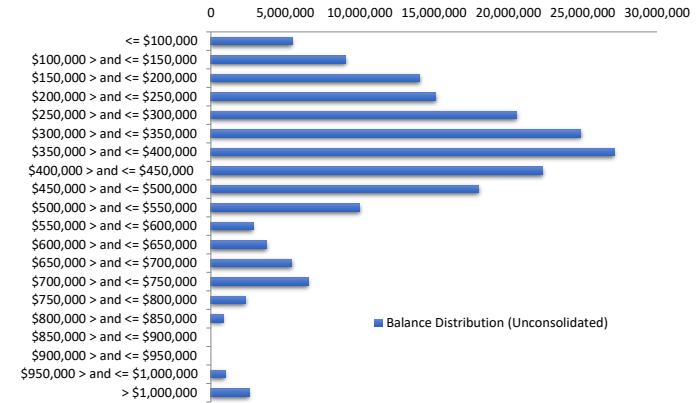
**LVR Distribution**

| Current LTV        | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25%             | 10,936,539         | 5.70%          | 116                  | 19.05%         |
| 25% > and <= 30%   | 6,221,352          | 3.24%          | 26                   | 4.27%          |
| 30% > and <= 35%   | 6,464,623          | 3.37%          | 28                   | 4.60%          |
| 35% > and <= 40%   | 8,561,054          | 4.46%          | 35                   | 5.75%          |
| 40% > and <= 45%   | 11,725,796         | 6.11%          | 34                   | 5.58%          |
| 45% > and <= 50%   | 14,157,608         | 7.38%          | 40                   | 6.57%          |
| 50% > and <= 55%   | 14,432,872         | 7.52%          | 35                   | 5.75%          |
| 55% > and <= 60%   | 17,120,197         | 8.92%          | 44                   | 7.22%          |
| 60% > and <= 65%   | 16,754,568         | 8.73%          | 47                   | 7.72%          |
| 65% > and <= 70%   | 19,393,569         | 10.11%         | 43                   | 7.06%          |
| 70% > and <= 75%   | 32,539,292         | 16.96%         | 78                   | 12.81%         |
| 75% > and <= 80%   | 17,034,554         | 8.88%          | 45                   | 7.39%          |
| 80% > and <= 85%   | 9,817,125          | 5.12%          | 24                   | 3.94%          |
| 85% > and <= 90%   | 6,107,433          | 3.18%          | 13                   | 2.13%          |
| 90% > and <= 95%   | 615,922            | 0.32%          | 1                    | 0.16%          |
| 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>191,882,503</b> | <b>100.00%</b> | <b>609</b>           | <b>100.00%</b> |



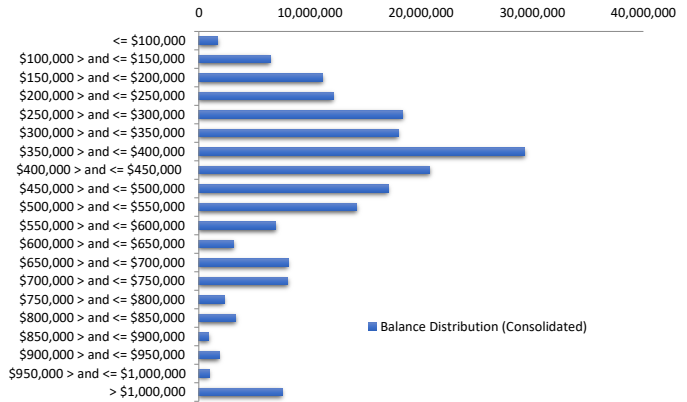
Balance Distribution (Unconsolidated)

| Current Balance                | Balance            | % Balance      | Loan Count | % Loan Count   |
|--------------------------------|--------------------|----------------|------------|----------------|
| <= \$100,000                   | 5,476,263          | 2.85%          | 185        | 23.90%         |
| \$100,000 > and <= \$150,000   | 9,064,221          | 4.72%          | 73         | 9.43%          |
| \$150,000 > and <= \$200,000   | 14,039,620         | 7.32%          | 81         | 10.47%         |
| \$200,000 > and <= \$250,000   | 15,122,534         | 7.88%          | 67         | 8.66%          |
| \$250,000 > and <= \$300,000   | 20,574,441         | 10.72%         | 75         | 9.69%          |
| \$300,000 > and <= \$350,000   | 24,875,006         | 12.96%         | 76         | 9.82%          |
| \$350,000 > and <= \$400,000   | 27,126,912         | 14.14%         | 72         | 9.30%          |
| \$400,000 > and <= \$450,000   | 22,314,539         | 11.63%         | 53         | 6.85%          |
| \$450,000 > and <= \$500,000   | 17,998,065         | 9.38%          | 38         | 4.91%          |
| \$500,000 > and <= \$550,000   | 9,990,217          | 5.21%          | 19         | 2.45%          |
| \$550,000 > and <= \$600,000   | 2,840,670          | 1.48%          | 5          | 0.65%          |
| \$600,000 > and <= \$650,000   | 3,744,552          | 1.95%          | 6          | 0.78%          |
| \$650,000 > and <= \$700,000   | 5,434,127          | 2.83%          | 8          | 1.03%          |
| \$700,000 > and <= \$750,000   | 6,555,834          | 3.42%          | 9          | 1.16%          |
| \$750,000 > and <= \$800,000   | 2,339,595          | 1.22%          | 3          | 0.39%          |
| \$800,000 > and <= \$850,000   | 840,850            | 0.44%          | 1          | 0.13%          |
| \$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 | 957,581            | 0.50%          | 1          | 0.13%          |
| > \$1,000,000                  | 2,587,475          | 1.35%          | 2          | 0.26%          |
| <b>Total</b>                   | <b>191,882,503</b> | <b>100.00%</b> | <b>774</b> | <b>100.00%</b> |



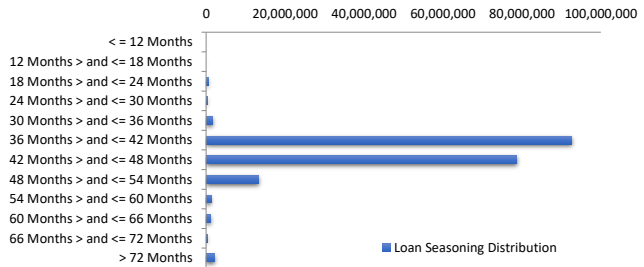
Balance Distribution (Consolidated)

| Current Balance                | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------------------------|--------------------|----------------|----------------------|----------------|
| <= \$100,000                   | 1,711,457          | 0.89%          | 71                   | 11.66%         |
| \$100,000 > and <= \$150,000   | 6,430,229          | 3.35%          | 51                   | 8.37%          |
| \$150,000 > and <= \$200,000   | 11,165,677         | 5.82%          | 64                   | 10.51%         |
| \$200,000 > and <= \$250,000   | 12,074,219         | 6.29%          | 54                   | 8.87%          |
| \$250,000 > and <= \$300,000   | 18,354,551         | 9.57%          | 67                   | 11.00%         |
| \$300,000 > and <= \$350,000   | 17,920,725         | 9.34%          | 55                   | 9.03%          |
| \$350,000 > and <= \$400,000   | 29,331,627         | 15.29%         | 78                   | 12.81%         |
| \$400,000 > and <= \$450,000   | 20,776,548         | 10.83%         | 49                   | 8.05%          |
| \$450,000 > and <= \$500,000   | 17,041,679         | 8.88%          | 36                   | 5.91%          |
| \$500,000 > and <= \$550,000   | 14,210,262         | 7.41%          | 27                   | 4.43%          |
| \$550,000 > and <= \$600,000   | 6,907,604          | 3.60%          | 12                   | 1.97%          |
| \$600,000 > and <= \$650,000   | 3,127,926          | 1.63%          | 5                    | 0.82%          |
| \$650,000 > and <= \$700,000   | 8,024,824          | 4.18%          | 12                   | 1.97%          |
| \$700,000 > and <= \$750,000   | 7,999,764          | 4.17%          | 11                   | 1.81%          |
| \$750,000 > and <= \$800,000   | 2,311,586          | 1.20%          | 3                    | 0.49%          |
| \$800,000 > and <= \$850,000   | 3,302,059          | 1.72%          | 4                    | 0.66%          |
| \$850,000 > and <= \$900,000   | 889,135            | 0.46%          | 1                    | 0.16%          |
| \$900,000 > and <= \$950,000   | 1,830,304          | 0.95%          | 2                    | 0.33%          |
| \$950,000 > and <= \$1,000,000 | 957,581            | 0.50%          | 1                    | 0.16%          |
| > \$1,000,000                  | 7,514,744          | 3.92%          | 6                    | 0.99%          |
| <b>Total</b>                   | <b>191,882,503</b> | <b>100.00%</b> | <b>609</b>           | <b>100.00%</b> |



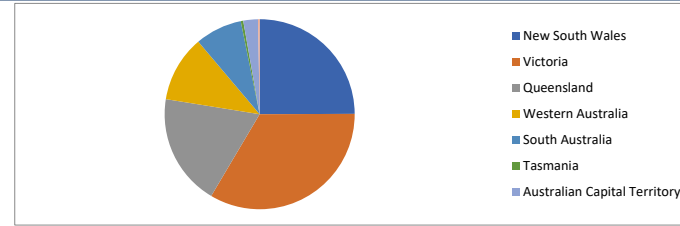
Loan Seasoning Distribution

| Seasoning (Months)           | Balance            | % Balance      | Loan Count | % Loan Count   |
|------------------------------|--------------------|----------------|------------|----------------|
| <= 12 Months                 | 0                  | 0.00%          | 0          | 0.00%          |
| 12 Months > and <= 18 Months | 0                  | 0.00%          | 0          | 0.00%          |
| 18 Months > and <= 24 Months | 495,648            | 0.26%          | 2          | 0.26%          |
| 24 Months > and <= 30 Months | 286,644            | 0.15%          | 1          | 0.13%          |
| 30 Months > and <= 36 Months | 1,678,802          | 0.87%          | 13         | 1.68%          |
| 36 Months > and <= 42 Months | 92,616,670         | 48.27%         | 375        | 48.45%         |
| 42 Months > and <= 48 Months | 78,696,257         | 41.01%         | 291        | 37.60%         |
| 48 Months > and <= 54 Months | 13,284,041         | 6.92%          | 53         | 6.85%          |
| 54 Months > and <= 60 Months | 1,279,630          | 0.67%          | 7          | 0.90%          |
| 60 Months > and <= 66 Months | 1,107,555          | 0.58%          | 5          | 0.65%          |
| 66 Months > and <= 72 Months | 341,371            | 0.18%          | 1          | 0.13%          |
| > 72 Months                  | 2,095,885          | 1.09%          | 26         | 3.36%          |
| <b>Total</b>                 | <b>191,882,503</b> | <b>100.00%</b> | <b>774</b> | <b>100.00%</b> |



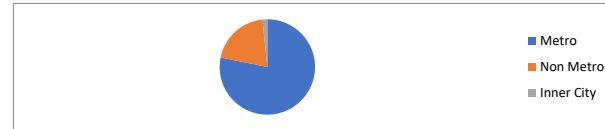
**Geographic Distribution**

| Jurisdiction State           | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales              | 47,852,527         | 24.94%         | 139                  | 22.82%         |
| Victoria                     | 64,418,828         | 33.57%         | 179                  | 29.39%         |
| Queensland                   | 36,518,374         | 19.03%         | 125                  | 20.53%         |
| Western Australia            | 21,661,184         | 11.29%         | 79                   | 12.97%         |
| South Australia              | 15,301,510         | 7.97%          | 64                   | 10.51%         |
| Tasmania                     | 811,245            | 0.42%          | 5                    | 0.82%          |
| Australian Capital Territory | 4,816,195          | 2.51%          | 17                   | 2.79%          |
| Northern Territory           | 502,640            | 0.26%          | 1                    | 0.16%          |
| No Data                      | 0                  | 0.00%          | 0                    | 0.00%          |
| <b>Total</b>                 | <b>191,882,503</b> | <b>100.00%</b> | <b>609</b>           | <b>100.00%</b> |



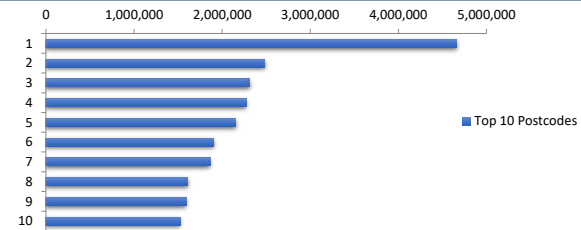
**Locality**

| S&P Category | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro        | 150,060,585        | 78.20%         | 462                  | 75.86%         |
| Non Metro    | 38,670,851         | 20.15%         | 136                  | 22.33%         |
| Inner City   | 3,151,067          | 1.64%          | 11                   | 1.81%          |
| No Data      | 0                  | 0.00%          | 0                    | 0.00%          |
| <b>Total</b> | <b>191,882,503</b> | <b>100.00%</b> | <b>609</b>           | <b>100.00%</b> |



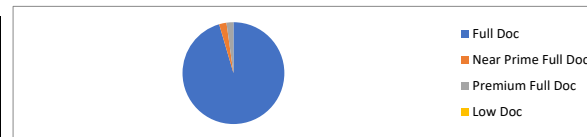
**Top 10 Postcodes**

| Postcode     | Balance           | % Balance     | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|---------------|----------------------|--------------|
| 3977         | 4,665,523         | 2.43%         | 10                   | 1.29%        |
| 3064         | 2,486,122         | 1.30%         | 8                    | 1.03%        |
| 3011         | 2,313,857         | 1.21%         | 4                    | 0.52%        |
| 3029         | 2,274,529         | 1.19%         | 6                    | 0.78%        |
| 4879         | 2,153,813         | 1.12%         | 5                    | 0.65%        |
| 3056         | 1,903,147         | 0.99%         | 4                    | 0.52%        |
| 3015         | 1,863,497         | 0.97%         | 2                    | 0.26%        |
| 3030         | 1,604,950         | 0.84%         | 5                    | 0.65%        |
| 3754         | 1,591,878         | 0.83%         | 3                    | 0.39%        |
| 3039         | 1,528,163         | 0.80%         | 1                    | 0.13%        |
| <b>Total</b> | <b>22,385,479</b> | <b>11.67%</b> | <b>48</b>            | <b>6.20%</b> |



**Documentation**

| Document Type       | Balance            | % Balance      | Loan Count | % Loan Count   |
|---------------------|--------------------|----------------|------------|----------------|
| Full Doc            | 183,178,880        | 95.46%         | 751        | 97.03%         |
| Near Prime Full Doc | 4,489,069          | 2.34%          | 14         | 1.81%          |
| Premium Full Doc    | 4,214,554          | 2.20%          | 9          | 1.16%          |
| Low Doc             | 0                  | 0.00%          | 0          | 0.00%          |
| No Doc              | 0                  | 0.00%          | 0          | 0.00%          |
| <b>Total</b>        | <b>191,882,503</b> | <b>100.00%</b> | <b>774</b> | <b>100.00%</b> |



**Rate Type**

| Rate Type     | Balance            | % Balance      | Loan Count | % Loan Count   |
|---------------|--------------------|----------------|------------|----------------|
| Variable Rate | 191,882,503        | 100.00%        | 774        | 100.00%        |
| Fixed Rate    | 0                  | 0.00%          | 0          | 0.00%          |
| <b>Total</b>  | <b>191,882,503</b> | <b>100.00%</b> | <b>774</b> | <b>100.00%</b> |



**Repayment Type**

| Repayment Type       | Balance            | % Balance      | Loan Count | % Loan Count   |
|----------------------|--------------------|----------------|------------|----------------|
| Principal & Interest | 168,501,378        | 87.81%         | 688        | 88.89%         |
| Interest Only        | 23,381,124         | 12.19%         | 86         | 11.11%         |
| Non-Billing          | 0                  | 0.00%          | 0          | 0.00%          |
| <b>Total</b>         | <b>191,882,503</b> | <b>100.00%</b> | <b>774</b> | <b>100.00%</b> |



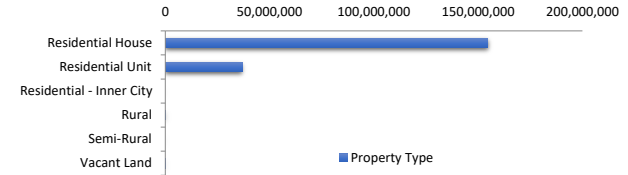
**Loan Type**

| Product Category | Balance            | % Balance      | Loan Count | % Loan Count   |
|------------------|--------------------|----------------|------------|----------------|
| Line of Credit   | 0                  | 0.00%          | 0          | 0.00%          |
| Term Loan        | 191,882,503        | 100.00%        | 774        | 100.00%        |
| <b>Total</b>     | <b>191,882,503</b> | <b>100.00%</b> | <b>774</b> | <b>100.00%</b> |



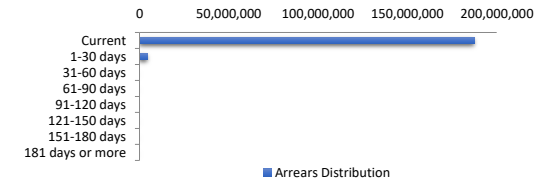
**Property Type**

| Property Type            | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House        | 154,566,131        | 80.55%         | 468                  | 76.85%         |
| Residential Unit         | 36,922,848         | 19.24%         | 139                  | 22.82%         |
| Residential - Inner City | 0                  | 0.00%          | 0                    | 0.00%          |
| Rural                    | 286,281            | 0.15%          | 1                    | 0.16%          |
| Semi-Rural               | 0                  | 0.00%          | 0                    | 0.00%          |
| Vacant Land              | 107,243            | 0.06%          | 1                    | 0.16%          |
| No Data                  | 0                  | 0.00%          | 0                    | 0.00%          |
| <b>Total</b>             | <b>191,882,503</b> | <b>100.00%</b> | <b>609</b>           | <b>100.00%</b> |



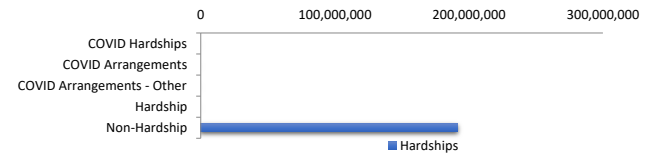
**Arrears Distribution**

| Arrears Band     | Balance            | % Balance      | Loan Count | % Loan Count   |
|------------------|--------------------|----------------|------------|----------------|
| Current          | 187,430,399        | 97.68%         | 764        | 98.71%         |
| 1-30 days        | 4,452,104          | 2.32%          | 10         | 1.29%          |
| 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%          |
| <b>Total</b>     | <b>191,882,503</b> | <b>100.00%</b> | <b>774</b> | <b>100.00%</b> |



**Hardships**

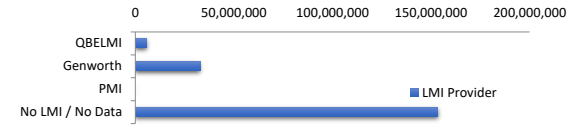
| Hardships                  | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|----------------------------|--------------------|----------------|----------------------|----------------|
| COVID Hardships            | 0                  | 0.00%          | 0                    | 0.00%          |
| COVID Arrangements         | 0                  | 0.00%          | 0                    | 0.00%          |
| COVID Arrangements - Other | 0                  | 0.00%          | 0                    | 0.00%          |
| Hardship                   | 0                  | 0.00%          | 0                    | 0.00%          |
| Non-Hardship               | 191,882,503        | 100.00%        | 609                  | 100.00%        |
| <b>Total</b>               | <b>191,882,503</b> | <b>100.00%</b> | <b>609</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           | 5,679,104          | 2.96%          | 15                   | 2.46%          |
| Genworth         | 32,879,226         | 17.14%         | 109                  | 17.90%         |
| PMI              | 0                  | 0.00%          | 0                    | 0.00%          |
| No LMI / No Data | 153,324,172        | 79.91%         | 485                  | 79.64%         |
| <b>Total</b>     | <b>191,882,503</b> | <b>100.00%</b> | <b>609</b>           | <b>100.00%</b> |



**Property Occupancy**

| Property Occupancy | Balance            | % Balance      | Loan Count | % Loan Count   |
|--------------------|--------------------|----------------|------------|----------------|
| Investment         | 57,126,203         | 29.77%         | 211        | 27.26%         |
| Owner Occupier     | 134,756,300        | 70.23%         | 563        | 72.74%         |
| <b>Total</b>       | <b>191,882,503</b> | <b>100.00%</b> | <b>774</b> | <b>100.00%</b> |



**Default Statistics**

| Default Data                                  | Amount | No. of Loans |
|---|--------|--------------|
| Defaulted Loans - Current Month               | 0.00   | 0            |
| Loss on Sale - Current Month                  | 0.00   | 0            |
| Claims on LMI - Current Month                 | 0.00   | 0            |
| Claims paid by LMI - Current Month            | 0.00   | 0            |
| Claims Denied/Reduced - Current Month         | 0.00   | 0            |
| Loss covered by Excess Spread - Current Month | 0.00   | N/A          |
| Accumulated Loss on Sale                      | 0.00   | 0            |
| Accumulated Claims on LMI                     | 0.00   | 0            |
| Accumulated Claims paid by LMI                | 0.00   | 0            |
| Accumulated Claims Denied/Reduced             | 0.00   | 0            |
| Accumulated Loss Covered by Excess Spread     | 0.00   | N/A          |