

AFG Series 2019-2
Collateral Report

Model Period	33
Collection Period Start	1-Jul-22
Collection Period End	31-Jul-22
No. of Days	31
Interest Period Start	11-Jul-22
Interest Period End	9-Aug-22
No. of Days	30
Determination Date	5-Aug-22
Payment Date	10-Aug-22

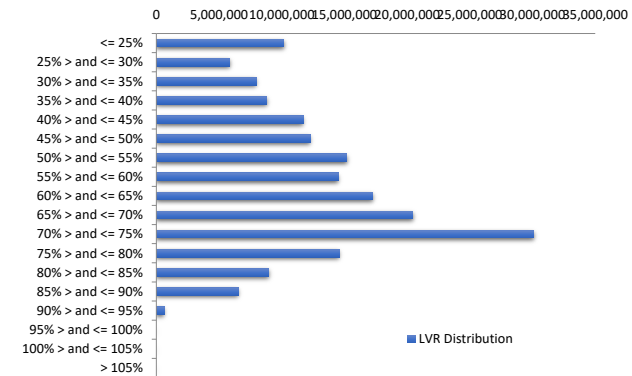


Pool Statistics

Closing Balance of Mortgages	184,896,240
No. of Loans (Unconsolidated)	731
No. of Loans (Consolidated)	592
Average Loan Size (Unconsolidated)	252,936
Average Loan Size (Consolidated)	312,325
Largest Loan Size (Unconsolidated)	1,526,386
Largest Loan Size (Consolidated)	1,526,386
Smallest Loan Size (Unconsolidated)	(86,795)
Smallest Loan Size (Consolidated)	(86,795)
Weighted Average Interest Rate	4.25%
Weighted Average LVR	58.37%
Weighted Average Seasoning	43.75
Weighted Average Remaining Term	305.59

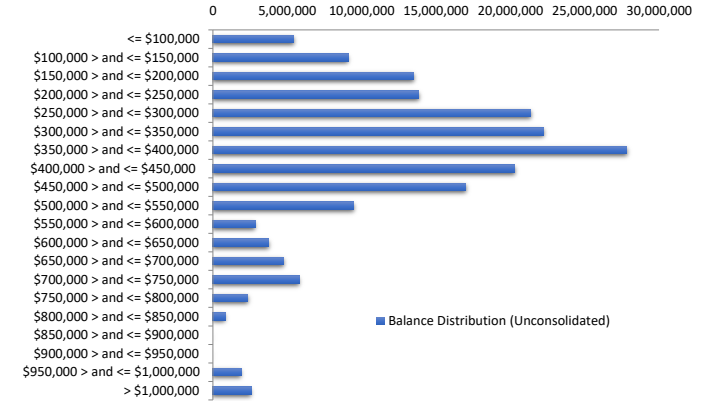
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	10,152,901	5.49%	114	19.26%
25% > and <= 30%	5,829,916	3.15%	24	4.05%
30% > and <= 35%	7,951,216	4.30%	32	5.41%
35% > and <= 40%	8,788,840	4.75%	33	5.57%
40% > and <= 45%	11,704,682	6.33%	36	6.08%
45% > and <= 50%	12,269,418	6.64%	36	6.08%
50% > and <= 55%	15,182,351	8.21%	38	6.42%
55% > and <= 60%	14,494,595	7.84%	37	6.25%
60% > and <= 65%	17,262,961	9.34%	47	7.94%
65% > and <= 70%	20,441,275	11.06%	46	7.77%
70% > and <= 75%	30,101,620	16.28%	74	12.50%
75% > and <= 80%	14,586,632	7.89%	38	6.42%
80% > and <= 85%	8,960,347	4.85%	22	3.72%
85% > and <= 90%	6,553,181	3.54%	14	2.36%
90% > and <= 95%	616,304	0.33%	1	0.17%
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	184,896,240	100.00%	592	100.00%



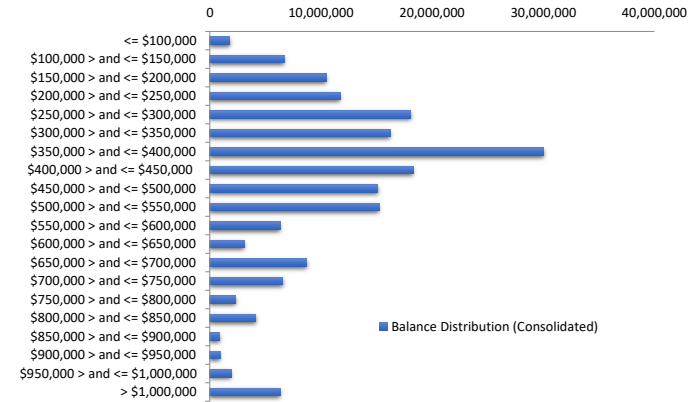
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,447,720	2.95%	163	22.30%
\$100,000 > and <= \$150,000	9,085,901	4.91%	73	9.99%
\$150,000 > and <= \$200,000	13,492,076	7.30%	78	10.67%
\$200,000 > and <= \$250,000	13,840,514	7.49%	61	8.34%
\$250,000 > and <= \$300,000	21,360,495	11.55%	78	10.67%
\$300,000 > and <= \$350,000	22,255,994	12.04%	68	9.30%
\$350,000 > and <= \$400,000	27,822,543	15.05%	74	10.12%
\$400,000 > and <= \$450,000	20,300,474	10.98%	48	6.57%
\$450,000 > and <= \$500,000	16,996,235	9.19%	36	4.92%
\$500,000 > and <= \$550,000	9,466,992	5.12%	18	2.46%
\$550,000 > and <= \$600,000	2,837,847	1.53%	5	0.68%
\$600,000 > and <= \$650,000	3,744,042	2.02%	6	0.82%
\$650,000 > and <= \$700,000	4,750,426	2.57%	7	0.96%
\$700,000 > and <= \$750,000	5,820,616	3.15%	8	1.09%
\$750,000 > and <= \$800,000	2,335,969	1.26%	3	0.41%
\$800,000 > and <= \$850,000	839,848	0.45%	1	0.14%
\$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	1,913,881	1.04%	2	0.27%
> \$1,000,000	2,584,669	1.40%	2	0.27%
Total	184,896,240	100.00%	731	100.00%



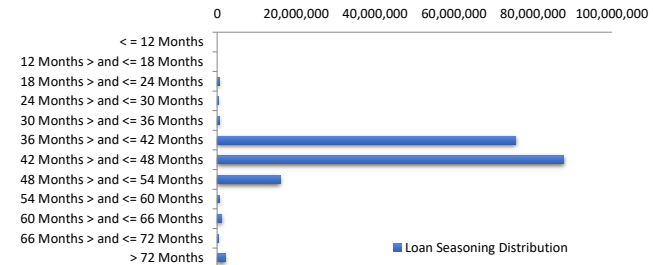
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	1,791,934	0.97%	72	12.16%
\$100,000 > and <= \$150,000	6,710,124	3.63%	53	8.95%
\$150,000 > and <= \$200,000	10,486,568	5.67%	60	10.14%
\$200,000 > and <= \$250,000	11,740,861	6.35%	52	8.78%
\$250,000 > and <= \$300,000	18,098,702	9.79%	66	11.15%
\$300,000 > and <= \$350,000	16,227,422	8.78%	50	8.45%
\$350,000 > and <= \$400,000	30,020,067	16.24%	80	13.51%
\$400,000 > and <= \$450,000	18,306,654	9.90%	43	7.26%
\$450,000 > and <= \$500,000	15,084,018	8.16%	32	5.41%
\$500,000 > and <= \$550,000	15,225,802	8.23%	29	4.90%
\$550,000 > and <= \$600,000	6,321,588	3.42%	11	1.86%
\$600,000 > and <= \$650,000	3,114,590	1.68%	5	0.84%
\$650,000 > and <= \$700,000	8,712,296	4.71%	13	2.20%
\$700,000 > and <= \$750,000	6,540,768	3.54%	9	1.52%
\$750,000 > and <= \$800,000	2,322,444	1.26%	3	0.51%
\$800,000 > and <= \$850,000	4,124,867	2.23%	5	0.84%
\$850,000 > and <= \$900,000	889,273	0.48%	1	0.17%
\$900,000 > and <= \$950,000	920,717	0.50%	1	0.17%
\$950,000 > and <= \$1,000,000	1,913,881	1.04%	2	0.34%
> \$1,000,000	6,343,663	3.43%	5	0.84%
Total	184,896,240	100.00%	592	100.00%



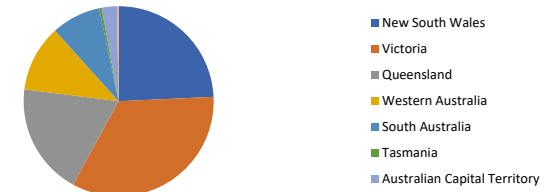
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	495,490	0.27%	2	0.27%
24 Months > and <= 30 Months	281,978	0.15%	1	0.14%
30 Months > and <= 36 Months	614,971	0.33%	6	0.82%
36 Months > and <= 42 Months	75,604,357	40.89%	302	41.31%
42 Months > and <= 48 Months	87,831,473	47.50%	319	43.64%
48 Months > and <= 54 Months	16,021,938	8.67%	65	8.89%
54 Months > and <= 60 Months	535,582	0.29%	4	0.55%
60 Months > and <= 66 Months	1,103,946	0.60%	5	0.68%
66 Months > and <= 72 Months	342,986	0.19%	1	0.14%
> 72 Months	2,063,518	1.12%	26	3.56%
Total	184,896,240	100.00%	731	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	44,866,128	24.27%	132	22.30%
Victoria	62,316,649	33.70%	174	29.39%
Queensland	35,189,949	19.03%	122	20.61%
Western Australia	20,963,224	11.34%	78	13.18%
South Australia	15,457,353	8.36%	63	10.64%
Tasmania	823,108	0.45%	5	0.84%
Australian Capital Territory	4,767,351	2.58%	17	2.87%
Northern Territory	512,478	0.28%	1	0.17%
No Data	0	0.00%	0	0.00%
Total	184,896,240	100.00%	592	100.00%



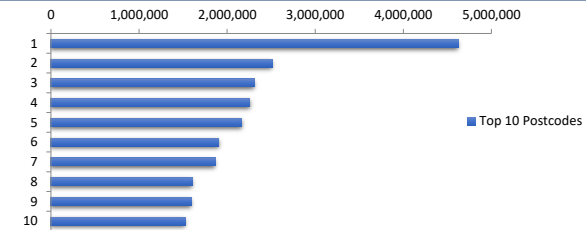
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	145,024,029	78.44%	452	76.35%
Non Metro	37,201,667	20.12%	131	22.13%
Inner City	2,670,544	1.44%	9	1.52%
No Data	0	0.00%	0	0.00%
Total	184,896,240	100.00%	592	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,621,604	2.50%	10	1.37%
3064	2,510,397	1.36%	8	1.09%
3011	2,305,392	1.25%	4	0.55%
3029	2,252,699	1.22%	6	0.82%
4879	2,161,792	1.17%	5	0.68%
3056	1,903,438	1.03%	4	0.55%
3015	1,862,785	1.01%	2	0.27%
3030	1,604,012	0.87%	5	0.68%
3754	1,589,895	0.86%	3	0.41%
3039	1,526,386	0.83%	1	0.14%
Total	22,338,400	12.08%	48	6.57%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	176,229,989	95.31%	709	96.99%
Near Prime Full Doc	4,489,874	2.43%	13	1.78%
Premium Full Doc	4,176,377	2.26%	9	1.23%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	184,896,240	100.00%	731	100.00%



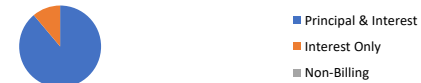
Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	184,896,240	100.00%	731	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	184,896,240	100.00%	731	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	164,306,395	88.86%	654	89.47%
Interest Only	20,589,844	11.14%	77	10.53%
Non-Billing	0	0.00%	0	0.00%
Total	184,896,240	100.00%	731	100.00%



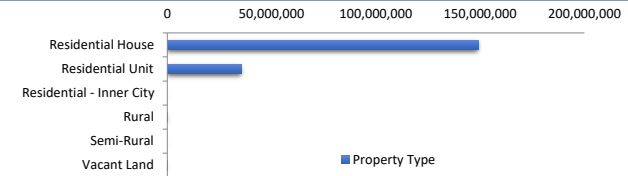
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	184,896,240	100.00%	731	100.00%
Total	184,896,240	100.00%	731	100.00%



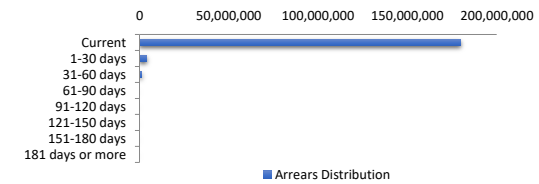
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	149,106,475	80.64%	457	77.20%
Residential Unit	35,394,594	19.14%	133	22.47%
Residential - Inner City	0	0.00%	0	0.00%
Rural	287,554	0.16%	1	0.17%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	107,617	0.06%	1	0.17%
No Data	0	0.00%	0	0.00%
Total	184,896,240	100.00%	592	100.00%



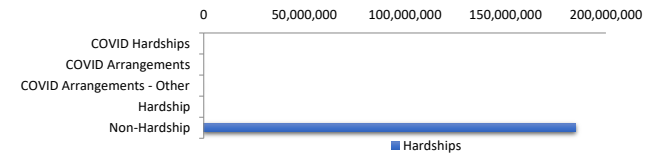
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	179,670,549	97.17%	719	98.36%
1-30 days	3,959,677	2.14%	10	1.37%
31-60 days	1,266,014	0.68%	2	0.27%
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	184,896,240	100.00%	731	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	0	0.00%	0	0.00%
Non-Hardship	184,896,240	100.00%	592	100.00%
Total	184,896,240	100.00%	592	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	5,663,499	3.06%	15	2.53%
Genworth	31,260,206	16.91%	105	17.74%
PMI	0	0.00%	0	0.00%
No LMI / No Data	147,972,534	80.03%	472	79.73%
Total	184,896,240	100.00%	592	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	55,313,295	29.92%	201	27.50%
Owner Occupier	129,582,945	70.08%	530	72.50%
Total	184,896,240	100.00%	731	100.00%



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