

**AFG Series 2018-1  
Collateral Report**



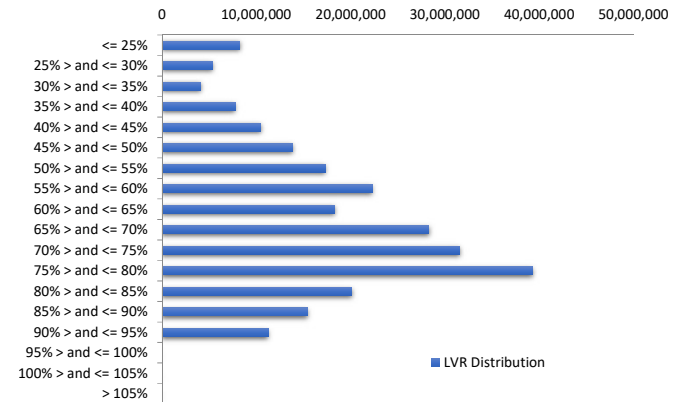
Model Period	14
Collection Period Start	1-Aug-19
Collection Period End	31-Aug-19
No. of Days	31
Interest Period Start	12-Aug-19
Interest Period End	9-Sep-19
No. of Days	29
Determination Date	5-Sep-19
Payment Date	10-Sep-19

**Pool Statistics**

Closing Balance of Mortgages	253,705,607
No. of Loans (Unconsolidated)	1,065
No. of Loans (Consolidated)	787
Average Loan Size (Unconsolidated)	238,221
Average Loan Size (Consolidated)	322,371
Largest Loan Size (Unconsolidated)	948,467
Largest Loan Size (Consolidated)	1,006,108
Smallest Loan Size (Unconsolidated)	(46,366)
Smallest Loan Size (Consolidated)	(2,732)
Weighted Average Interest Rate	3.99%
Weighted Average LVR	64.70%
Weighted Average Seasoning	42.19
Weighted Average Remaining Term	310.81

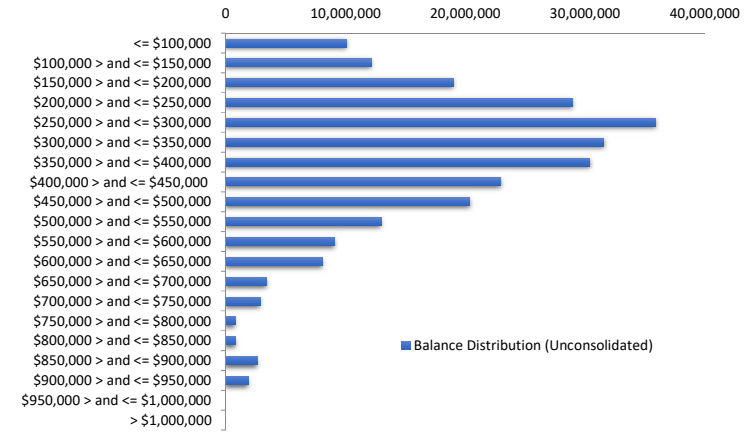
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,265,134	3.26%	94	11.94%
25% > and <= 30%	5,356,631	2.11%	24	3.05%
30% > and <= 35%	4,119,822	1.62%	21	2.67%
35% > and <= 40%	7,724,974	3.04%	34	4.32%
40% > and <= 45%	10,473,699	4.13%	40	5.08%
45% > and <= 50%	13,861,587	5.46%	44	5.59%
50% > and <= 55%	17,338,844	6.83%	54	6.86%
55% > and <= 60%	22,307,718	8.79%	59	7.50%
60% > and <= 65%	18,288,634	7.21%	49	6.23%
65% > and <= 70%	28,299,068	11.15%	74	9.40%
70% > and <= 75%	31,590,145	12.45%	78	9.91%
75% > and <= 80%	39,272,705	15.48%	100	12.71%
80% > and <= 85%	20,130,611	7.93%	52	6.61%
85% > and <= 90%	15,452,903	6.09%	37	4.70%
90% > and <= 95%	11,223,132	4.42%	27	3.43%
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>253,705,607</b>	<b>100.00%</b>	<b>787</b>	<b>100.00%</b>



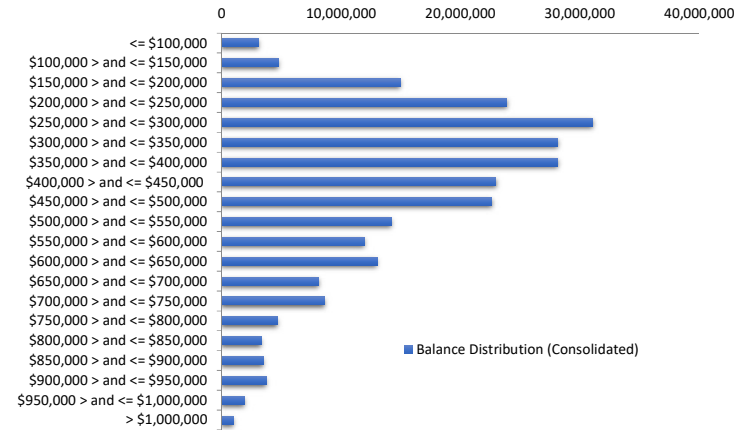
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,069,372	3.97%	253	23.76%
\$100,000 > and <= \$150,000	12,167,389	4.80%	98	9.20%
\$150,000 > and <= \$200,000	19,022,615	7.50%	109	10.23%
\$200,000 > and <= \$250,000	28,914,645	11.40%	129	12.11%
\$250,000 > and <= \$300,000	35,859,780	14.13%	131	12.30%
\$300,000 > and <= \$350,000	31,509,361	12.42%	97	9.11%
\$350,000 > and <= \$400,000	30,363,485	11.97%	81	7.61%
\$400,000 > and <= \$450,000	22,920,279	9.03%	54	5.07%
\$450,000 > and <= \$500,000	20,359,925	8.03%	43	4.04%
\$500,000 > and <= \$550,000	12,968,747	5.11%	25	2.35%
\$550,000 > and <= \$600,000	9,078,680	3.58%	16	1.50%
\$600,000 > and <= \$650,000	8,061,710	3.18%	13	1.22%
\$650,000 > and <= \$700,000	3,411,436	1.34%	5	0.47%
\$700,000 > and <= \$750,000	2,874,297	1.13%	4	0.38%
\$750,000 > and <= \$800,000	769,923	0.30%	1	0.09%
\$800,000 > and <= \$850,000	837,689	0.33%	1	0.09%
\$850,000 > and <= \$900,000	2,627,101	1.04%	3	0.28%
\$900,000 > and <= \$950,000	1,889,174	0.74%	2	0.19%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	0	0.00%	0	0.00%
<b>Total</b>	<b>253,705,607</b>	<b>100.00%</b>	<b>1,065</b>	<b>100.00%</b>



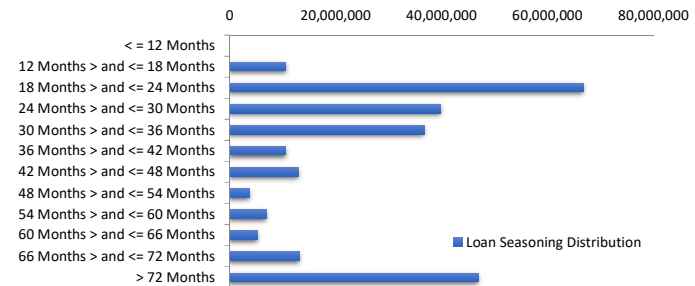
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,112,044	1.23%	65	8.26%
\$100,000 > and <= \$150,000	4,765,156	1.88%	39	4.96%
\$150,000 > and <= \$200,000	14,967,383	5.90%	86	10.93%
\$200,000 > and <= \$250,000	23,871,750	9.41%	106	13.47%
\$250,000 > and <= \$300,000	31,058,071	12.24%	113	14.36%
\$300,000 > and <= \$350,000	28,110,530	11.08%	87	11.05%
\$350,000 > and <= \$400,000	28,138,370	11.09%	75	9.53%
\$400,000 > and <= \$450,000	22,976,353	9.06%	54	6.86%
\$450,000 > and <= \$500,000	22,601,733	8.91%	48	6.10%
\$500,000 > and <= \$550,000	14,207,674	5.60%	27	3.43%
\$550,000 > and <= \$600,000	11,942,282	4.71%	21	2.67%
\$600,000 > and <= \$650,000	13,014,364	5.13%	21	2.67%
\$650,000 > and <= \$700,000	8,136,862	3.21%	12	1.52%
\$700,000 > and <= \$750,000	8,633,212	3.40%	12	1.52%
\$750,000 > and <= \$800,000	4,674,575	1.84%	6	0.76%
\$800,000 > and <= \$850,000	3,330,716	1.31%	4	0.51%
\$850,000 > and <= \$900,000	3,500,920	1.38%	4	0.51%
\$900,000 > and <= \$950,000	3,735,573	1.47%	4	0.51%
\$950,000 > and <= \$1,000,000	1,921,932	0.76%	2	0.25%
> \$1,000,000	1,006,108	0.40%	1	0.13%
<b>Total</b>	<b>253,705,607</b>	<b>100.00%</b>	<b>787</b>	<b>100.00%</b>



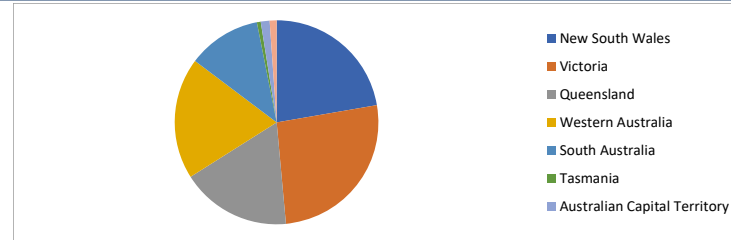
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	10,666,465	4.20%	36	3.38%
18 Months > and <= 24 Months	66,678,998	26.28%	247	23.19%
24 Months > and <= 30 Months	39,802,205	15.69%	150	14.08%
30 Months > and <= 36 Months	36,714,361	14.47%	156	14.65%
36 Months > and <= 42 Months	10,635,162	4.19%	41	3.85%
42 Months > and <= 48 Months	12,995,211	5.12%	50	4.69%
48 Months > and <= 54 Months	3,772,340	1.49%	18	1.69%
54 Months > and <= 60 Months	6,934,992	2.73%	30	2.82%
60 Months > and <= 66 Months	5,296,877	2.09%	17	1.60%
66 Months > and <= 72 Months	13,216,211	5.21%	58	5.45%
> 72 Months	46,992,786	18.52%	262	24.60%
<b>Total</b>	<b>253,705,607</b>	<b>100.00%</b>	<b>1,065</b>	<b>100.00%</b>



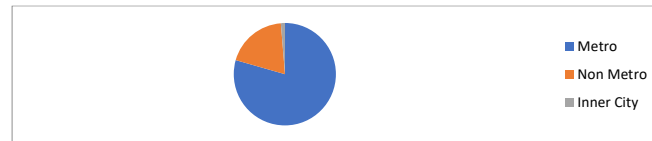
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	56,539,605	22.29%	166	21.09%
Victoria	66,584,663	26.24%	203	25.79%
Queensland	44,293,686	17.46%	143	18.17%
Western Australia	48,923,337	19.28%	139	17.66%
South Australia	29,542,546	11.64%	113	14.36%
Tasmania	1,442,261	0.57%	5	0.64%
Australian Capital Territory	3,567,655	1.41%	10	1.27%
Northern Territory	2,811,853	1.11%	8	1.02%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>253,705,607</b>	<b>100.00%</b>	<b>787</b>	<b>100.00%</b>



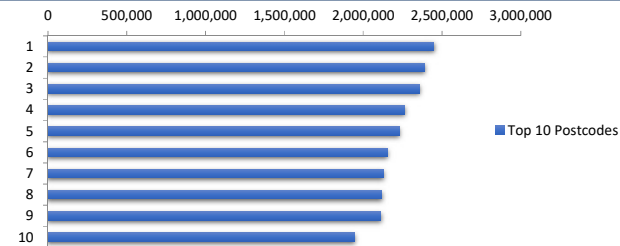
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	201,612,762	79.47%	613	77.89%
Non Metro	48,933,914	19.29%	161	20.46%
Inner City	3,158,930	1.25%	13	1.65%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>253,705,607</b>	<b>100.00%</b>	<b>787</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	2,448,134	0.96%	7	0.66%
4165	2,391,320	0.94%	5	0.47%
2261	2,354,990	0.93%	5	0.47%
6038	2,260,144	0.89%	5	0.47%
2756	2,228,913	0.88%	5	0.47%
6069	2,155,133	0.85%	6	0.56%
6030	2,129,141	0.84%	4	0.38%
6155	2,118,106	0.83%	4	0.38%
6020	2,111,871	0.83%	3	0.28%
3030	1,944,471	0.77%	6	0.56%
<b>Total</b>	<b>22,142,222</b>	<b>8.73%</b>	<b>50</b>	<b>4.69%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	253,705,607	100.00%	1,065	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>253,705,607</b>	<b>100.00%</b>	<b>1,065</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	253,705,607	100.00%	1,065	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>253,705,607</b>	<b>100.00%</b>	<b>1,065</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	202,267,983	79.73%	864	81.13%
Interest Only	51,348,701	20.24%	195	18.31%
Non-Billing	88,923	0.04%	6	0.56%
<b>Total</b>	<b>253,705,607</b>	<b>100.00%</b>	<b>1,065</b>	<b>100.00%</b>



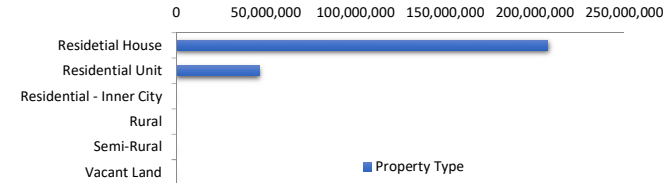
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	88,923	0.04%	6	0.56%
Term Loan	253,616,684	99.96%	1,059	99.44%
<b>Total</b>	<b>253,705,607</b>	<b>100.00%</b>	<b>1,065</b>	<b>100.00%</b>



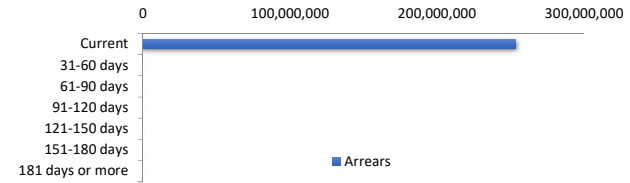
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	207,295,061	81.71%	630	80.05%
Residential Unit	46,410,546	18.29%	157	19.95%
Residential - Inner City	0	0.00%	0	0.00%
Rural	0	0.00%	0	0.00%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>253,705,607</b>	<b>100.00%</b>	<b>787</b>	<b>100.00%</b>



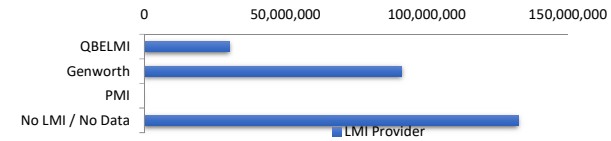
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	253,705,607	100.00%	1,065	100.00%
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>253,705,607</b>	<b>100.00%</b>	<b>1,065</b>	<b>100.00%</b>



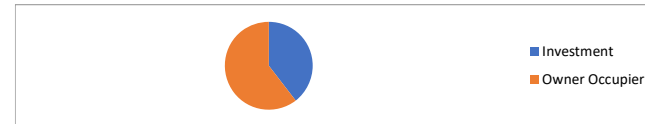
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	30,137,869	11.88%	89	11.31%
Genworth	91,169,834	35.94%	333	42.31%
PMI	0	0.00%	0	0.00%
No LMI / No Data	132,397,904	52.19%	365	46.38%
<b>Total</b>	<b>253,705,607</b>	<b>100.00%</b>	<b>787</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	100,360,316	39.56%	398	37.37%
Owner Occupier	153,345,290	60.44%	667	62.63%
<b>Total</b>	<b>253,705,607</b>	<b>100.00%</b>	<b>1,065</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0.00
Loss on Sale	0.00	0.00
Claims on LMI	0.00	0.00
Claims paid by LMI	0.00	0.00
Claims Denied/Reduced	0.00	0.00
Loss covered by Excess Spread	0.00	N/A