

**AFG Series 2018-1
Collateral Report**



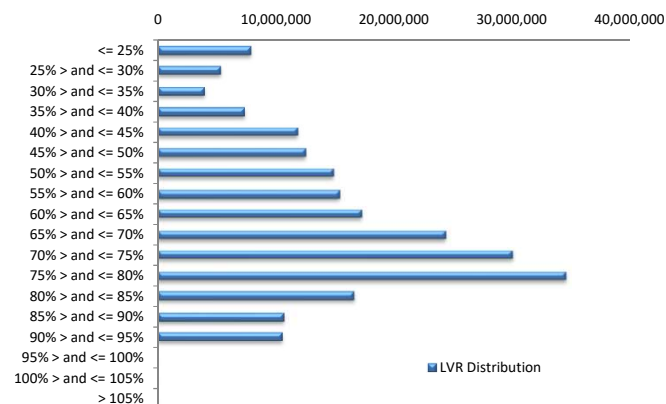
Model Period	18
Collection Period Start	1-Dec-19
Collection Period End	31-Dec-19
No. of Days	31
Interest Period Start	10-Dec-19
Interest Period End	9-Jan-20
No. of Days	31
Determination Date	7-Jan-20
Payment Date	10-Jan-20

Pool Statistics

Closing Balance of Mortgages	223,056,461
No. of Loans (Unconsolidated)	957
No. of Loans (Consolidated)	717
Average Loan Size (Unconsolidated)	233,079
Average Loan Size (Consolidated)	311,097
Largest Loan Size (Unconsolidated)	941,863
Largest Loan Size (Consolidated)	1,002,985
Smallest Loan Size (Unconsolidated)	(61,469)
Smallest Loan Size (Consolidated)	(24,954)
Weighted Average Interest Rate	3.80%
Weighted Average LVR	64.20%
Weighted Average Seasoning	46.13
Weighted Average Remaining Term	307.36

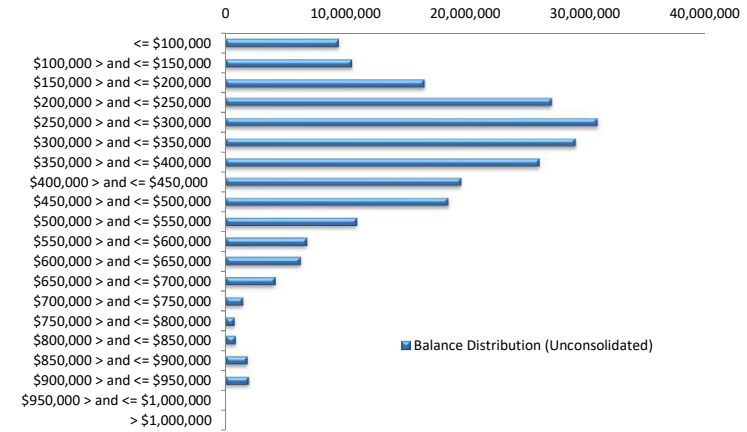
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,859,182	3.52%	95	13.25%
25% > and <= 30%	5,259,589	2.36%	26	3.63%
30% > and <= 35%	3,909,331	1.75%	20	2.79%
35% > and <= 40%	7,328,034	3.29%	29	4.04%
40% > and <= 45%	11,809,691	5.29%	44	6.14%
45% > and <= 50%	12,531,878	5.62%	42	5.86%
50% > and <= 55%	14,854,008	6.66%	48	6.69%
55% > and <= 60%	15,356,944	6.88%	41	5.72%
60% > and <= 65%	17,303,497	7.76%	48	6.69%
65% > and <= 70%	24,386,062	10.93%	64	8.93%
70% > and <= 75%	30,062,754	13.48%	77	10.74%
75% > and <= 80%	34,571,565	15.50%	87	12.13%
80% > and <= 85%	16,645,690	7.46%	43	6.00%
85% > and <= 90%	10,688,494	4.79%	28	3.91%
90% > and <= 95%	10,489,743	4.70%	25	3.49%
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	223,056,461	100.00%	717	100.00%



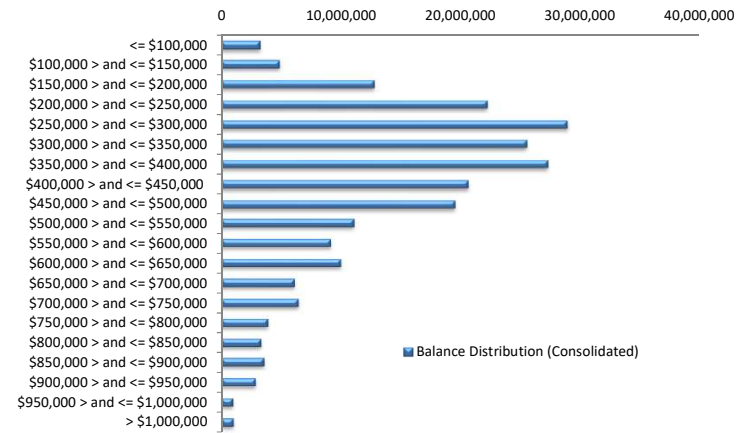
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,442,211	4.23%	240	25.08%
\$100,000 > and <= \$150,000	10,549,845	4.73%	85	8.88%
\$150,000 > and <= \$200,000	16,602,469	7.44%	96	10.03%
\$200,000 > and <= \$250,000	27,189,384	12.19%	121	12.64%
\$250,000 > and <= \$300,000	31,019,035	13.91%	113	11.81%
\$300,000 > and <= \$350,000	29,205,090	13.09%	90	9.40%
\$350,000 > and <= \$400,000	26,182,270	11.74%	70	7.31%
\$400,000 > and <= \$450,000	19,606,647	8.79%	46	4.81%
\$450,000 > and <= \$500,000	18,565,097	8.32%	39	4.08%
\$500,000 > and <= \$550,000	10,951,719	4.91%	21	2.19%
\$550,000 > and <= \$600,000	6,800,550	3.05%	12	1.25%
\$600,000 > and <= \$650,000	6,173,570	2.77%	10	1.04%
\$650,000 > and <= \$700,000	4,085,536	1.83%	6	0.63%
\$700,000 > and <= \$750,000	1,436,698	0.64%	2	0.21%
\$750,000 > and <= \$800,000	760,482	0.34%	1	0.10%
\$800,000 > and <= \$850,000	836,205	0.37%	1	0.10%
\$850,000 > and <= \$900,000	1,775,244	0.80%	2	0.21%
\$900,000 > and <= \$950,000	1,874,410	0.84%	2	0.21%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	0	0.00%	0	0.00%
Total	223,056,461	100.00%	957	100.00%



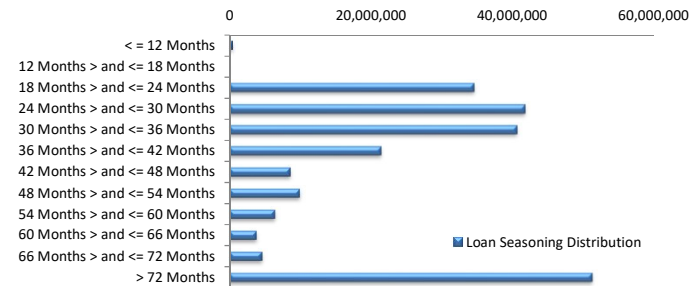
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,160,802	1.42%	70	9.76%
\$100,000 > and <= \$150,000	4,871,234	2.18%	39	5.44%
\$150,000 > and <= \$200,000	12,804,531	5.74%	74	10.32%
\$200,000 > and <= \$250,000	22,242,019	9.97%	99	13.81%
\$250,000 > and <= \$300,000	28,938,906	12.97%	105	14.64%
\$300,000 > and <= \$350,000	25,531,430	11.45%	79	11.02%
\$350,000 > and <= \$400,000	27,276,289	12.23%	73	10.18%
\$400,000 > and <= \$450,000	20,620,535	9.24%	48	6.69%
\$450,000 > and <= \$500,000	19,512,884	8.75%	41	5.72%
\$500,000 > and <= \$550,000	11,045,086	4.95%	21	2.93%
\$550,000 > and <= \$600,000	9,112,162	4.09%	16	2.23%
\$600,000 > and <= \$650,000	9,935,390	4.45%	16	2.23%
\$650,000 > and <= \$700,000	6,098,095	2.73%	9	1.26%
\$700,000 > and <= \$750,000	6,420,162	2.88%	9	1.26%
\$750,000 > and <= \$800,000	3,885,620	1.74%	5	0.70%
\$800,000 > and <= \$850,000	3,312,442	1.49%	4	0.56%
\$850,000 > and <= \$900,000	3,507,317	1.57%	4	0.56%
\$900,000 > and <= \$950,000	2,823,980	1.27%	3	0.42%
\$950,000 > and <= \$1,000,000	954,590	0.43%	1	0.14%
> \$1,000,000	1,002,985	0.45%	1	0.14%
Total	223,056,461	100.00%	717	100.00%



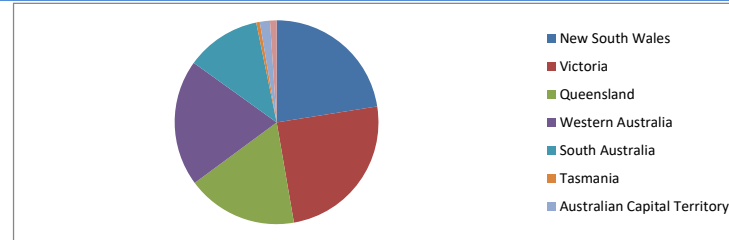
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	387,037	0.17%	1	0.10%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	34,498,536	15.47%	127	13.27%
24 Months > and <= 30 Months	41,761,117	18.72%	152	15.88%
30 Months > and <= 36 Months	40,663,697	18.23%	169	17.66%
36 Months > and <= 42 Months	21,386,559	9.59%	91	9.51%
42 Months > and <= 48 Months	8,552,985	3.83%	36	3.76%
48 Months > and <= 54 Months	9,841,810	4.41%	39	4.08%
54 Months > and <= 60 Months	6,405,067	2.87%	25	2.61%
60 Months > and <= 66 Months	3,770,033	1.69%	17	1.78%
66 Months > and <= 72 Months	4,458,921	2.00%	18	1.88%
> 72 Months	51,330,700	23.01%	282	29.47%
Total	223,056,461	100.00%	957	100.00%



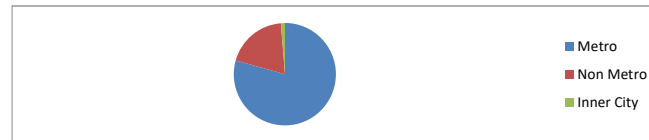
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	50,194,374	22.50%	152	21.20%
Victoria	55,227,756	24.76%	179	24.97%
Queensland	39,193,830	17.57%	132	18.41%
Western Australia	44,826,112	20.10%	131	18.27%
South Australia	26,513,574	11.89%	103	14.37%
Tasmania	1,206,755	0.54%	4	0.56%
Australian Capital Territory	3,529,516	1.58%	9	1.26%
Northern Territory	2,364,544	1.06%	7	0.98%
No Data	0	0.00%	0	0.00%
Total	223,056,461	100.00%	717	100.00%



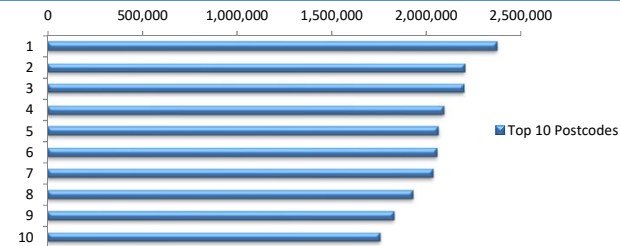
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	176,981,683	79.34%	558	77.82%
Non Metro	43,215,889	19.37%	147	20.50%
Inner City	2,858,889	1.28%	12	1.67%
No Data	0	0.00%	0	0.00%
Total	223,056,461	100.00%	717	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2261	2,373,473	1.06%	5	0.52%
2756	2,201,717	0.99%	5	0.52%
6038	2,196,853	0.98%	5	0.52%
6069	2,091,297	0.94%	6	0.63%
6030	2,062,204	0.92%	4	0.42%
6164	2,054,108	0.92%	6	0.63%
6020	2,036,356	0.91%	3	0.31%
4165	1,928,968	0.86%	4	0.42%
3977	1,828,205	0.82%	5	0.52%
6112	1,754,584	0.79%	5	0.52%
Total	20,527,764	9.20%	48	5.02%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	223,056,461	100.00%	957	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	223,056,461	100.00%	957	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	223,056,461	100.00%	957	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	223,056,461	100.00%	957	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	177,363,625	79.52%	782	81.71%
Interest Only	45,597,913	20.44%	169	17.66%
Non-Billing	94,923	0.04%	6	0.63%
Total	223,056,461	100.00%	957	100.00%



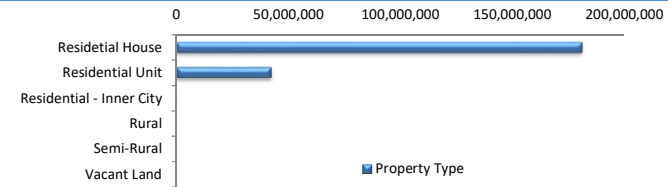
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	94,923	0.04%	6	0.63%
Term Loan	222,961,538	99.96%	951	99.37%
Total	223,056,461	100.00%	957	100.00%



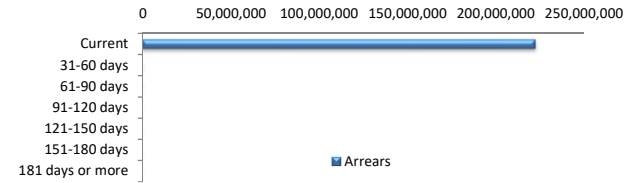
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	180,892,415	81.10%	569	79.36%
Residential Unit	42,164,047	18.90%	148	20.64%
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%
Total	223,056,461	100.00%	717	100.00%



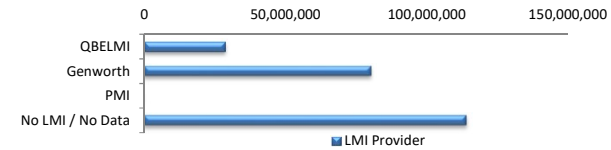
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	222,468,907	99.74%	955	99.79%
31-60 days	310,000	0.14%	1	0.10%
61-90 days	277,555	0.12%	1	0.10%
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	223,056,461	100.00%	957	100.00%



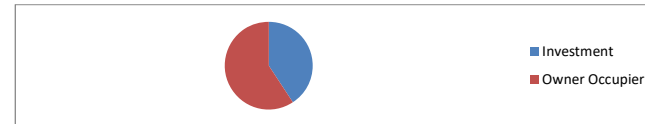
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	28,648,079	12.84%	86	11.99%
Genworth	80,349,820	36.02%	305	42.54%
PMI	0	0.00%	0	0.00%
No LMI / No Data	114,058,562	51.13%	326	45.47%
Total	223,056,461	100.00%	717	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	90,855,869	40.73%	362	37.83%
Owner Occupier	132,200,593	59.27%	595	62.17%
Total	223,056,461	100.00%	957	100.00%



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