

**AFG Series 2018-1
Collateral Report**



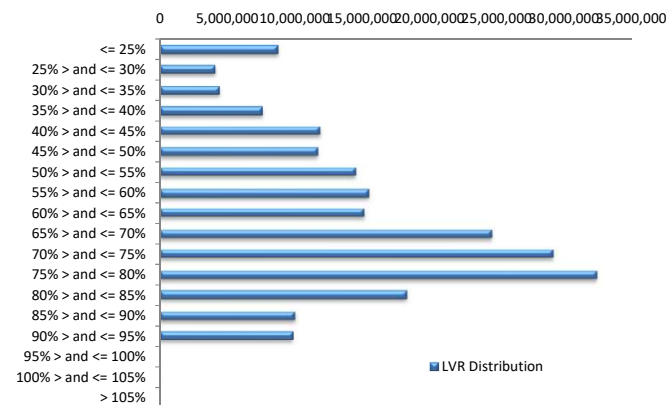
Model Period	19
Collection Period Start	1-Jan-20
Collection Period End	31-Jan-20
No. of Days	31
Interest Period Start	10-Jan-20
Interest Period End	9-Feb-20
No. of Days	31
Determination Date	5-Feb-20
Payment Date	10-Feb-20

Pool Statistics

Closing Balance of Mortgages	217,915,248
No. of Loans (Unconsolidated)	935
No. of Loans (Consolidated)	703
Average Loan Size (Unconsolidated)	233,064
Average Loan Size (Consolidated)	309,979
Largest Loan Size (Unconsolidated)	940,563
Largest Loan Size (Consolidated)	1,002,544
Smallest Loan Size (Unconsolidated)	(63,211)
Smallest Loan Size (Consolidated)	(31)
Weighted Average Interest Rate	3.80%
Weighted Average LVR	64.00%
Weighted Average Seasoning	47.00
Weighted Average Remaining Term	306.56

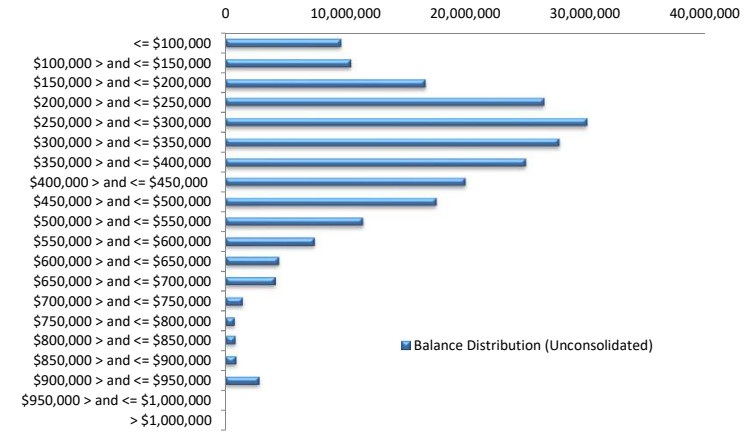
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,706,744	4.00%	100	14.22%
25% > and <= 30%	4,085,799	1.87%	20	2.84%
30% > and <= 35%	4,397,752	2.02%	22	3.13%
35% > and <= 40%	7,572,131	3.47%	30	4.27%
40% > and <= 45%	11,851,228	5.44%	43	6.12%
45% > and <= 50%	11,671,058	5.36%	41	5.83%
50% > and <= 55%	14,516,957	6.66%	45	6.40%
55% > and <= 60%	15,519,722	7.12%	42	5.97%
60% > and <= 65%	15,154,109	6.95%	43	6.12%
65% > and <= 70%	24,580,414	11.28%	63	8.96%
70% > and <= 75%	29,222,614	13.41%	77	10.95%
75% > and <= 80%	32,423,012	14.88%	80	11.38%
80% > and <= 85%	18,301,521	8.40%	46	6.54%
85% > and <= 90%	10,034,951	4.60%	27	3.84%
90% > and <= 95%	9,877,237	4.53%	24	3.41%
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	217,915,248	100.00%	703	100.00%



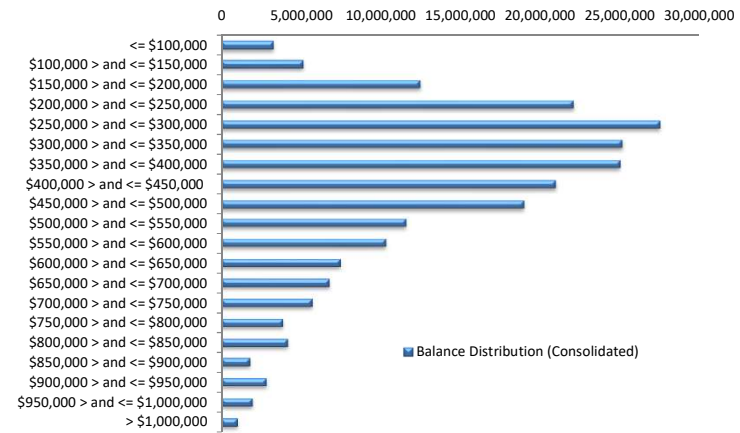
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,617,383	4.41%	234	25.03%
\$100,000 > and <= \$150,000	10,444,988	4.79%	84	8.98%
\$150,000 > and <= \$200,000	16,665,875	7.65%	96	10.27%
\$200,000 > and <= \$250,000	26,536,401	12.18%	118	12.62%
\$250,000 > and <= \$300,000	30,103,252	13.81%	110	11.76%
\$300,000 > and <= \$350,000	27,829,746	12.77%	86	9.20%
\$350,000 > and <= \$400,000	25,040,950	11.49%	67	7.17%
\$400,000 > and <= \$450,000	20,025,150	9.19%	47	5.03%
\$450,000 > and <= \$500,000	17,609,707	8.08%	37	3.96%
\$500,000 > and <= \$550,000	11,508,118	5.28%	22	2.35%
\$550,000 > and <= \$600,000	7,427,926	3.41%	13	1.39%
\$600,000 > and <= \$650,000	4,354,595	2.00%	7	0.75%
\$650,000 > and <= \$700,000	4,071,283	1.87%	6	0.64%
\$700,000 > and <= \$750,000	1,426,438	0.65%	2	0.21%
\$750,000 > and <= \$800,000	762,603	0.35%	1	0.11%
\$800,000 > and <= \$850,000	840,621	0.39%	1	0.11%
\$850,000 > and <= \$900,000	878,149	0.40%	1	0.11%
\$900,000 > and <= \$950,000	2,772,063	1.27%	3	0.32%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	0	0.00%	0	0.00%
Total	217,915,248	100.00%	935	100.00%



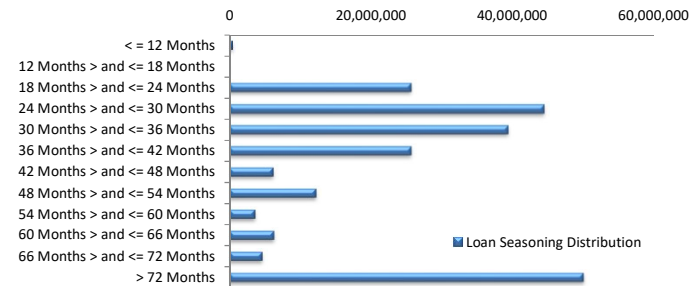
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,212,760	1.47%	70	9.96%
\$100,000 > and <= \$150,000	5,142,682	2.36%	41	5.83%
\$150,000 > and <= \$200,000	12,477,438	5.73%	72	10.24%
\$200,000 > and <= \$250,000	22,083,021	10.13%	98	13.94%
\$250,000 > and <= \$300,000	27,491,761	12.62%	100	14.22%
\$300,000 > and <= \$350,000	25,149,384	11.54%	78	11.10%
\$350,000 > and <= \$400,000	25,008,383	11.48%	67	9.53%
\$400,000 > and <= \$450,000	20,997,714	9.64%	49	6.97%
\$450,000 > and <= \$500,000	19,004,692	8.72%	40	5.69%
\$500,000 > and <= \$550,000	11,590,597	5.32%	22	3.13%
\$550,000 > and <= \$600,000	10,336,413	4.74%	18	2.56%
\$600,000 > and <= \$650,000	7,464,034	3.43%	12	1.71%
\$650,000 > and <= \$700,000	6,777,654	3.11%	10	1.42%
\$700,000 > and <= \$750,000	5,698,869	2.62%	8	1.14%
\$750,000 > and <= \$800,000	3,873,910	1.78%	5	0.71%
\$800,000 > and <= \$850,000	4,162,173	1.91%	5	0.71%
\$850,000 > and <= \$900,000	1,757,000	0.81%	2	0.28%
\$900,000 > and <= \$950,000	2,772,063	1.27%	3	0.43%
\$950,000 > and <= \$1,000,000	1,912,157	0.88%	2	0.28%
> \$1,000,000	1,002,544	0.46%	1	0.14%
Total	217,915,248	100.00%	703	100.00%



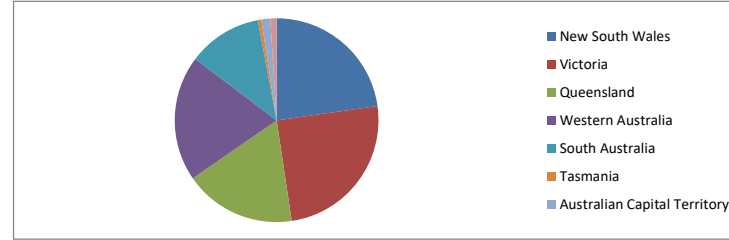
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	387,483	0.18%	1	0.11%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	25,626,673	11.76%	97	10.37%
24 Months > and <= 30 Months	44,510,098	20.43%	164	17.54%
30 Months > and <= 36 Months	39,331,131	18.05%	154	16.47%
36 Months > and <= 42 Months	25,654,134	11.77%	112	11.98%
42 Months > and <= 48 Months	6,084,195	2.79%	29	3.10%
48 Months > and <= 54 Months	12,102,103	5.55%	45	4.81%
54 Months > and <= 60 Months	3,480,977	1.60%	17	1.82%
60 Months > and <= 66 Months	6,163,472	2.83%	25	2.67%
66 Months > and <= 72 Months	4,574,333	2.10%	17	1.82%
> 72 Months	50,000,651	22.94%	274	29.30%
Total	217,915,248	100.00%	935	100.00%



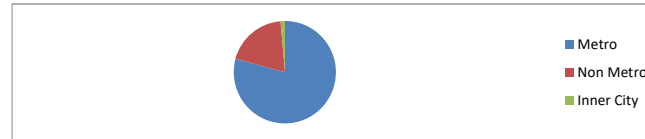
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	49,631,614	22.78%	150	21.34%
Victoria	54,210,923	24.88%	178	25.32%
Queensland	38,561,680	17.70%	129	18.35%
Western Australia	43,442,057	19.94%	128	18.21%
South Australia	25,638,610	11.77%	100	14.22%
Tasmania	1,199,351	0.55%	4	0.57%
Australian Capital Territory	3,074,843	1.41%	7	1.00%
Northern Territory	2,156,170	0.99%	7	1.00%
No Data	0	0.00%	0	0.00%
Total	217,915,248	100.00%	703	100.00%



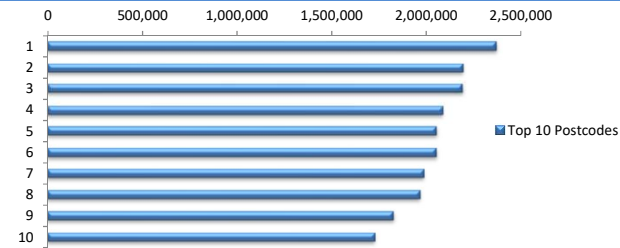
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	172,738,811	79.27%	547	77.81%
Non Metro	42,318,757	19.42%	144	20.48%
Inner City	2,857,680	1.31%	12	1.71%
No Data	0	0.00%	0	0.00%
Total	217,915,248	100.00%	703	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2261	2,370,902	1.09%	5	0.53%
2756	2,194,583	1.01%	5	0.53%
6038	2,191,181	1.01%	5	0.53%
6069	2,086,942	0.96%	6	0.64%
6030	2,052,345	0.94%	4	0.43%
6164	2,051,342	0.94%	6	0.64%
6020	1,985,164	0.91%	3	0.32%
4165	1,967,663	0.90%	4	0.43%
3977	1,827,103	0.84%	5	0.53%
6155	1,726,226	0.79%	3	0.32%
Total	20,453,452	9.39%	46	4.92%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	217,915,248	100.00%	935	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	217,915,248	100.00%	935	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	217,915,248	100.00%	935	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	217,915,248	100.00%	935	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	174,821,149	80.22%	768	82.14%
Interest Only	42,996,239	19.73%	161	17.22%
Non-Billing	97,861	0.04%	6	0.64%
Total	217,915,248	100.00%	935	100.00%



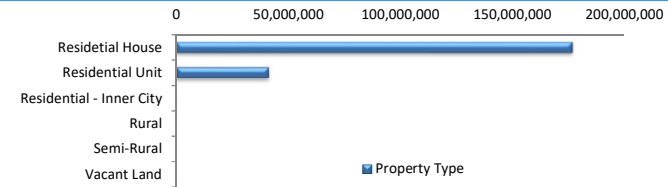
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	97,861	0.04%	6	0.64%
Term Loan	217,817,387	99.96%	929	99.36%
Total	217,915,248	100.00%	935	100.00%



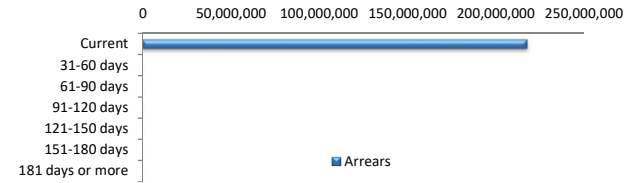
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	176,762,194	81.12%	559	79.52%
Residential Unit	41,153,054	18.88%	144	20.48%
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	217,915,248	100.00%	703	100.00%



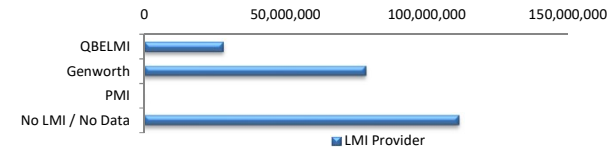
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	217,780,018	99.94%	934	99.89%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	135,230	0.06%	1	0.11%
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	217,915,248	100.00%	935	100.00%



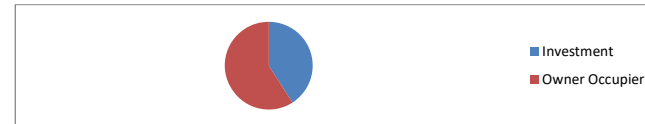
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	28,034,938	12.87%	85	12.09%
Genworth	78,365,583	35.96%	298	42.39%
PMI	0	0.00%	0	0.00%
No LMI / No Data	111,514,727	51.17%	320	45.52%
Total	217,915,248	100.00%	703	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	89,000,009	40.84%	355	37.97%
Owner Occupier	128,915,239	59.16%	580	62.03%
Total	217,915,248	100.00%	935	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