

**AFG Series 2018-1
Collateral Report**



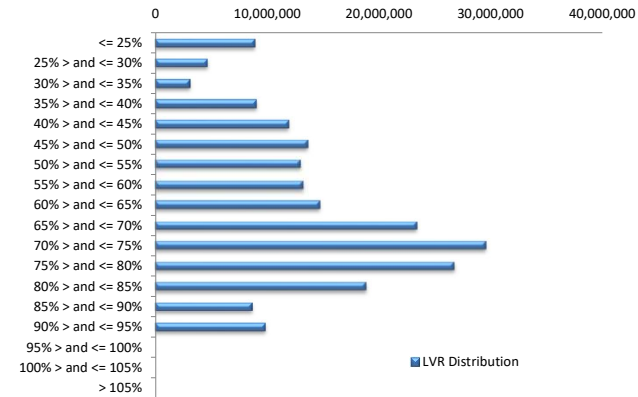
Model Period	22
Collection Period Start	1-Apr-20
Collection Period End	30-Apr-20
No. of Days	30
Interest Period Start	14-Apr-20
Interest Period End	10-May-20
No. of Days	27
Determination Date	6-May-20
Payment Date	11-May-20

Pool Statistics

Closing Balance of Mortgages	208,697,129
No. of Loans (Unconsolidated)	897
No. of Loans (Consolidated)	683
Average Loan Size (Unconsolidated)	232,661
Average Loan Size (Consolidated)	305,559
Largest Loan Size (Unconsolidated)	935,244
Largest Loan Size (Consolidated)	1,000,271
Smallest Loan Size (Unconsolidated)	(63,269)
Smallest Loan Size (Consolidated)	(10,193)
Weighted Average Interest Rate	3.53%
Weighted Average LVR	63.53%
Weighted Average Seasoning	50.08
Weighted Average Remaining Term	303.36

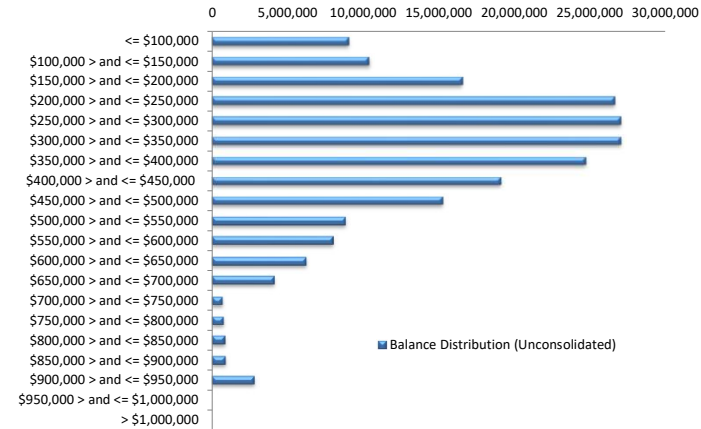
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,842,872	4.24%	104	15.23%
25% > and <= 30%	4,605,609	2.21%	24	3.51%
30% > and <= 35%	3,008,531	1.44%	14	2.05%
35% > and <= 40%	8,988,958	4.31%	38	5.56%
40% > and <= 45%	11,889,319	5.70%	40	5.86%
45% > and <= 50%	13,605,104	6.52%	47	6.88%
50% > and <= 55%	12,946,224	6.20%	38	5.56%
55% > and <= 60%	13,176,750	6.31%	37	5.42%
60% > and <= 65%	14,663,289	7.03%	42	6.15%
65% > and <= 70%	23,420,331	11.22%	60	8.78%
70% > and <= 75%	29,595,260	14.18%	78	11.42%
75% > and <= 80%	26,734,410	12.81%	68	9.96%
80% > and <= 85%	18,824,006	9.02%	46	6.73%
85% > and <= 90%	8,638,513	4.14%	23	3.37%
90% > and <= 95%	9,757,953	4.68%	24	3.51%
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	208,697,129	100.00%	683	100.00%



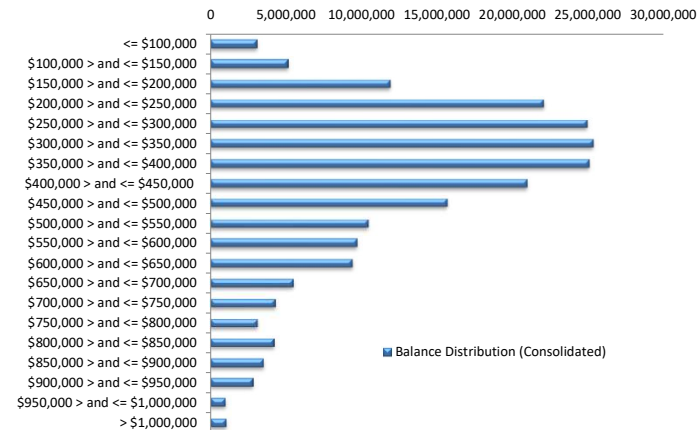
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,061,389	4.34%	220	24.53%
\$100,000 > and <= \$150,000	10,404,559	4.99%	84	9.36%
\$150,000 > and <= \$200,000	16,528,137	7.92%	95	10.59%
\$200,000 > and <= \$250,000	26,629,729	12.76%	118	13.15%
\$250,000 > and <= \$300,000	27,038,142	12.96%	99	11.04%
\$300,000 > and <= \$350,000	27,022,135	12.95%	84	9.36%
\$350,000 > and <= \$400,000	24,681,197	11.83%	66	7.36%
\$400,000 > and <= \$450,000	19,112,148	9.16%	45	5.02%
\$450,000 > and <= \$500,000	15,226,218	7.30%	32	3.57%
\$500,000 > and <= \$550,000	8,789,778	4.21%	17	1.90%
\$550,000 > and <= \$600,000	7,952,402	3.81%	14	1.56%
\$600,000 > and <= \$650,000	6,197,378	2.97%	10	1.11%
\$650,000 > and <= \$700,000	4,095,340	1.96%	6	0.67%
\$700,000 > and <= \$750,000	706,080	0.34%	1	0.11%
\$750,000 > and <= \$800,000	761,970	0.37%	1	0.11%
\$800,000 > and <= \$850,000	844,718	0.40%	1	0.11%
\$850,000 > and <= \$900,000	877,857	0.42%	1	0.11%
\$900,000 > and <= \$950,000	2,767,952	1.33%	3	0.33%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	0	0.00%	0	0.00%
Total	208,697,129	100.00%	897	100.00%



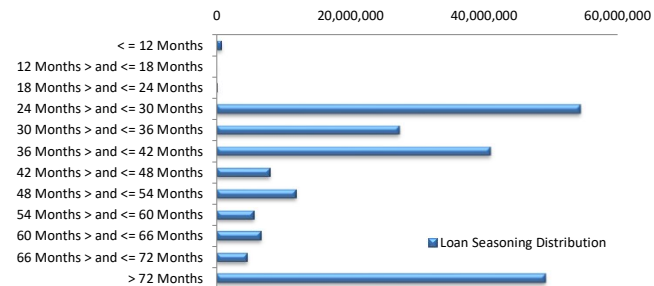
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,055,233	1.46%	72	10.54%
\$100,000 > and <= \$150,000	5,083,928	2.44%	41	6.00%
\$150,000 > and <= \$200,000	11,882,998	5.69%	69	10.10%
\$200,000 > and <= \$250,000	22,072,761	10.58%	98	14.35%
\$250,000 > and <= \$300,000	24,959,864	11.96%	91	13.32%
\$300,000 > and <= \$350,000	25,349,502	12.15%	79	11.57%
\$350,000 > and <= \$400,000	25,069,867	12.01%	67	9.81%
\$400,000 > and <= \$450,000	20,938,040	10.03%	49	7.17%
\$450,000 > and <= \$500,000	15,654,262	7.50%	33	4.83%
\$500,000 > and <= \$550,000	10,438,431	5.00%	20	2.93%
\$550,000 > and <= \$600,000	9,666,810	4.63%	17	2.49%
\$600,000 > and <= \$650,000	9,342,850	4.48%	15	2.20%
\$650,000 > and <= \$700,000	5,440,349	2.61%	8	1.17%
\$700,000 > and <= \$750,000	4,269,545	2.05%	6	0.88%
\$750,000 > and <= \$800,000	3,096,075	1.48%	4	0.59%
\$800,000 > and <= \$850,000	4,157,569	1.99%	5	0.73%
\$850,000 > and <= \$900,000	3,500,232	1.68%	4	0.59%
\$900,000 > and <= \$950,000	2,767,952	1.33%	3	0.44%
\$950,000 > and <= \$1,000,000	950,588	0.46%	1	0.15%
> \$1,000,000	1,000,271	0.48%	1	0.15%
Total	208,697,129	100.00%	683	100.00%



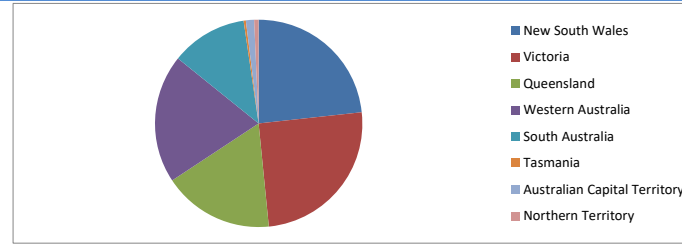
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	634,759	0.30%	2	0.22%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	86,792	0.04%	1	0.11%
24 Months > and <= 30 Months	54,417,699	26.07%	204	22.74%
30 Months > and <= 36 Months	27,239,178	13.05%	98	10.93%
36 Months > and <= 42 Months	40,909,707	19.60%	174	19.40%
42 Months > and <= 48 Months	7,790,933	3.73%	34	3.79%
48 Months > and <= 54 Months	11,855,845	5.68%	48	5.35%
54 Months > and <= 60 Months	5,459,302	2.62%	24	2.68%
60 Months > and <= 66 Months	6,513,095	3.12%	26	2.90%
66 Months > and <= 72 Months	4,571,344	2.19%	17	1.90%
> 72 Months	49,218,477	23.58%	269	29.99%
Total	208,697,129	100.00%	897	100.00%



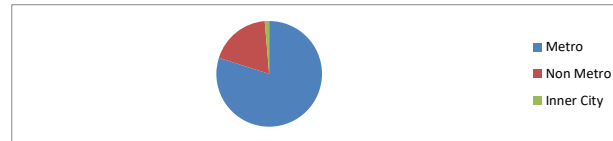
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	48,601,035	23.29%	148	21.67%
Victoria	52,516,084	25.16%	173	25.33%
Queensland	36,010,866	17.26%	124	18.16%
Western Australia	41,832,360	20.04%	127	18.59%
South Australia	24,870,705	11.92%	98	14.35%
Tasmania	709,859	0.34%	3	0.44%
Australian Capital Territory	2,723,187	1.30%	6	0.88%
Northern Territory	1,433,032	0.69%	4	0.59%
No Data	0	0.00%	0	0.00%
Total	208,697,129	100.00%	683	100.00%



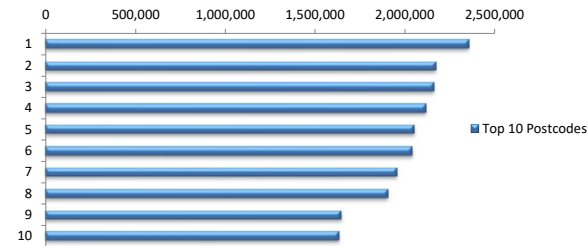
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	166,779,231	79.91%	536	78.48%
Non Metro	39,087,812	18.73%	135	19.77%
Inner City	2,830,086	1.36%	12	1.76%
No Data	0	0.00%	0	0.00%
Total	208,697,129	100.00%	683	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2261	2,355,805	1.13%	5	0.56%
6038	2,173,203	1.04%	5	0.56%
2756	2,160,140	1.04%	5	0.56%
6069	2,117,594	1.01%	6	0.67%
6030	2,052,624	0.98%	4	0.45%
6164	2,042,864	0.98%	6	0.67%
4165	1,953,970	0.94%	4	0.45%
6020	1,905,204	0.91%	3	0.33%
3163	1,643,057	0.79%	6	0.67%
6155	1,633,044	0.78%	3	0.33%
Total	20,037,506	9.60%	47	5.24%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	208,697,129	100.00%	897	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	208,697,129	100.00%	897	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	208,697,129	100.00%	897	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	208,697,129	100.00%	897	100.00%



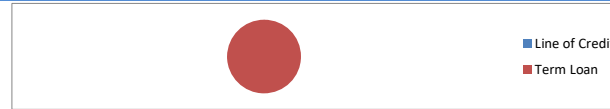
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	165,031,651	79.08%	727	81.05%
Interest Only	43,584,907	20.88%	164	18.28%
Non-Billing	80,571	0.04%	6	0.67%
No Data	0	0.00%	0	0.00%
Total	208,697,129	100.00%	897	100.00%



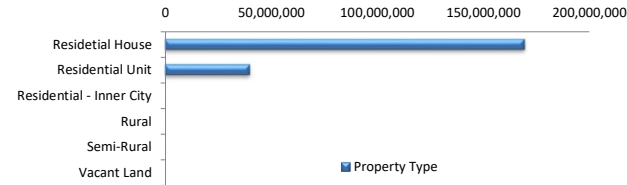
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	80,571	0.04%	6	0.67%
Term Loan	208,616,558	99.96%	891	99.33%
Total	208,697,129	100.00%	897	100.00%



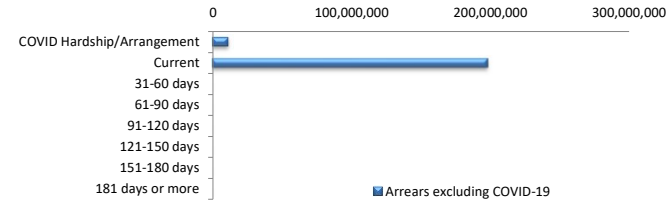
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	168,981,720	80.97%	543	79.50%
Residential Unit	39,715,408	19.03%	140	20.50%
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	208,697,129	100.00%	683	100.00%



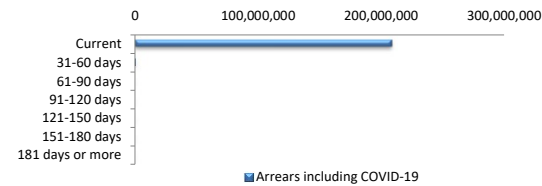
Arrears excluding COVID-19

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
COVID Hardship/Arrangement	10,867,534	5.21%	37	4.12%
Current	197,829,595	94.79%	860	95.88%
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%
Total	208,697,129	100.00%	897	100.00%



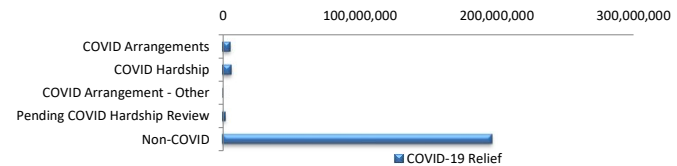
Arrears including COVID-19

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	208,127,818	99.73%	894	99.67%
31-60 days	569,310	0.27%	3	0.33%
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	208,697,129	100.00%	897	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	5,058,846	2.42%	14	2.05%
COVID Hardship	5,713,627	2.74%	15	2.20%
COVID Arrangement - Other	95,061	0.05%	1	0.15%
Pending COVID Hardship Review	1,844,918	0.88%	3	0.44%
Non-COVID	195,984,676	93.91%	650	95.17%
Total	208,697,129	100.00%	683	100.00%

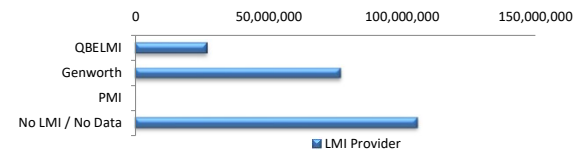


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

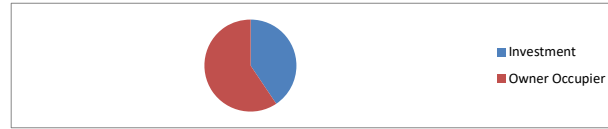
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	26,378,101	12.64%	81	11.86%
Genworth	76,825,119	36.81%	292	42.75%
PMI	0	0.00%	0	0.00%
No LMI / No Data	105,493,908	50.55%	310	45.39%
Total	208,697,129	100.00%	683	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	84,594,367	40.53%	340	37.90%
Owner Occupier	124,102,762	59.47%	557	62.10%
Total	208,697,129	100.00%	897	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