

**AFG Series 2018-1  
Collateral Report**



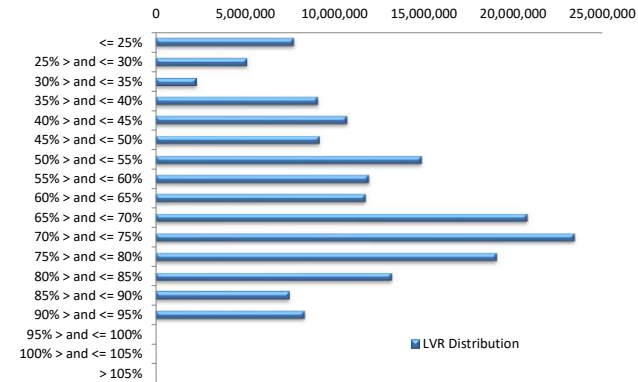
Model Period	28
Collection Period Start	1-Oct-20
Collection Period End	31-Oct-20
No. of Days	31
Interest Period Start	12-Oct-20
Interest Period End	9-Nov-20
No. of Days	29
Determination Date	5-Nov-20
Payment Date	10-Nov-20

**Pool Statistics**

Closing Balance of Mortgages	174,743,488
No. of Loans (Unconsolidated)	803
No. of Loans (Consolidated)	603
Average Loan Size (Unconsolidated)	217,613
Average Loan Size (Consolidated)	289,790
Largest Loan Size (Unconsolidated)	919,114
Largest Loan Size (Consolidated)	999,840
Smallest Loan Size (Unconsolidated)	(42,598)
Smallest Loan Size (Consolidated)	(42,598)
Weighted Average Interest Rate	3.48%
Weighted Average LVR	62.20%
Weighted Average Seasoning	56.73
Weighted Average Remaining Term	296.51

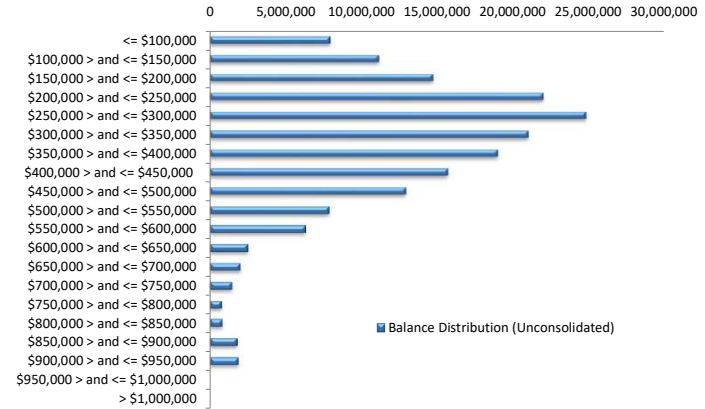
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,715,908	4.42%	105	17.41%
25% > and <= 30%	5,102,678	2.92%	26	4.31%
30% > and <= 35%	2,279,388	1.30%	13	2.16%
35% > and <= 40%	9,038,692	5.17%	37	6.14%
40% > and <= 45%	10,704,184	6.13%	39	6.47%
45% > and <= 50%	9,149,150	5.24%	33	5.47%
50% > and <= 55%	14,841,642	8.49%	43	7.13%
55% > and <= 60%	11,870,999	6.79%	34	5.64%
60% > and <= 65%	11,766,780	6.73%	34	5.64%
65% > and <= 70%	20,806,319	11.91%	53	8.79%
70% > and <= 75%	23,445,932	13.42%	66	10.95%
75% > and <= 80%	19,087,120	10.92%	48	7.96%
80% > and <= 85%	13,211,540	7.56%	33	5.47%
85% > and <= 90%	7,450,773	4.26%	19	3.15%
90% > and <= 95%	8,272,383	4.73%	20	3.32%
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>174,743,488</b>	<b>100.00%</b>	<b>603</b>	<b>100.00%</b>



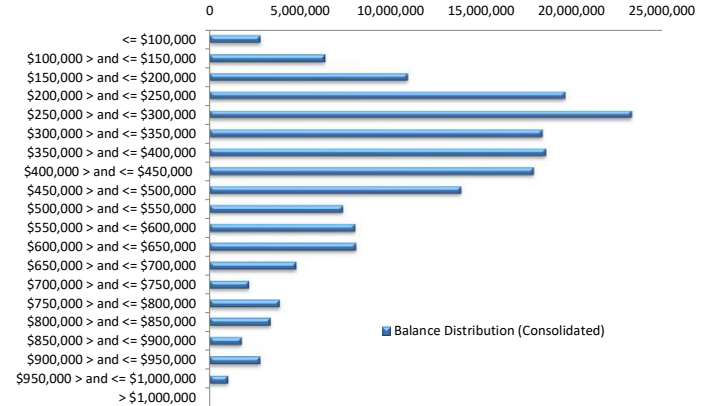
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,935,869	4.54%	218	27.15%
\$100,000 > and <= \$150,000	11,163,747	6.39%	91	11.33%
\$150,000 > and <= \$200,000	14,765,861	8.45%	85	10.59%
\$200,000 > and <= \$250,000	22,032,231	12.61%	98	12.20%
\$250,000 > and <= \$300,000	24,828,493	14.21%	90	11.21%
\$300,000 > and <= \$350,000	21,054,834	12.05%	65	8.09%
\$350,000 > and <= \$400,000	19,024,710	10.89%	51	6.35%
\$400,000 > and <= \$450,000	15,727,400	9.00%	37	4.61%
\$450,000 > and <= \$500,000	12,934,230	7.40%	27	3.36%
\$500,000 > and <= \$550,000	7,863,490	4.50%	15	1.87%
\$550,000 > and <= \$600,000	6,316,628	3.61%	11	1.37%
\$600,000 > and <= \$650,000	2,497,317	1.43%	4	0.50%
\$650,000 > and <= \$700,000	2,005,770	1.15%	3	0.37%
\$700,000 > and <= \$750,000	1,450,088	0.83%	2	0.25%
\$750,000 > and <= \$800,000	765,413	0.44%	1	0.12%
\$800,000 > and <= \$850,000	800,267	0.46%	1	0.12%
\$850,000 > and <= \$900,000	1,748,312	1.00%	2	0.25%
\$900,000 > and <= \$950,000	1,828,828	1.05%	2	0.25%
\$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>174,743,488</b>	<b>100.00%</b>	<b>803</b>	<b>100.00%</b>



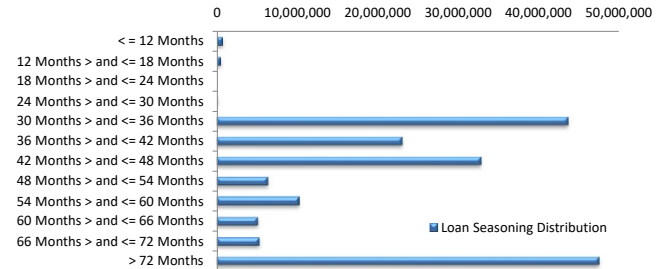
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,800,877	1.60%	74	12.27%
\$100,000 > and <= \$150,000	6,359,236	3.64%	51	8.46%
\$150,000 > and <= \$200,000	10,917,782	6.25%	63	10.45%
\$200,000 > and <= \$250,000	19,633,900	11.24%	87	14.43%
\$250,000 > and <= \$300,000	23,268,770	13.32%	84	13.93%
\$300,000 > and <= \$350,000	18,374,574	10.52%	57	9.45%
\$350,000 > and <= \$400,000	18,547,648	10.61%	50	8.29%
\$400,000 > and <= \$450,000	17,862,435	10.22%	42	6.97%
\$450,000 > and <= \$500,000	13,852,908	7.93%	29	4.81%
\$500,000 > and <= \$550,000	7,351,307	4.21%	14	2.32%
\$550,000 > and <= \$600,000	8,047,728	4.61%	14	2.32%
\$600,000 > and <= \$650,000	8,079,774	4.62%	13	2.16%
\$650,000 > and <= \$700,000	4,771,650	2.73%	7	1.16%
\$700,000 > and <= \$750,000	2,173,873	1.24%	3	0.50%
\$750,000 > and <= \$800,000	3,868,270	2.21%	5	0.83%
\$800,000 > and <= \$850,000	3,318,617	1.90%	4	0.66%
\$850,000 > and <= \$900,000	1,748,312	1.00%	2	0.33%
\$900,000 > and <= \$950,000	2,765,986	1.58%	3	0.50%
\$950,000 > and <= \$1,000,000	999,840	0.57%	1	0.17%
> \$1,000,000	0	0.00%	0	0.00%
<b>Total</b>	<b>174,743,488</b>	<b>100.00%</b>	<b>603</b>	<b>100.00%</b>



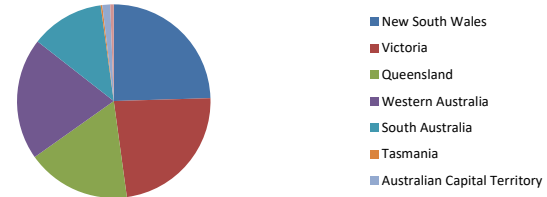
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	685,762	0.39%	4	0.50%
12 Months > and <= 18 Months	478,146	0.27%	1	0.12%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	78,233	0.04%	1	0.12%
30 Months > and <= 36 Months	43,684,581	25.00%	175	21.79%
36 Months > and <= 42 Months	22,976,851	13.15%	86	10.71%
42 Months > and <= 48 Months	32,870,162	18.81%	153	19.05%
48 Months > and <= 54 Months	6,182,927	3.54%	29	3.61%
54 Months > and <= 60 Months	10,122,796	5.79%	41	5.11%
60 Months > and <= 66 Months	4,974,582	2.85%	21	2.62%
66 Months > and <= 72 Months	5,164,619	2.96%	24	2.99%
> 72 Months	47,524,829	27.20%	268	33.37%
<b>Total</b>	<b>174,743,488</b>	<b>100.00%</b>	<b>803</b>	<b>100.00%</b>



### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	42,887,394	24.54%	136	22.55%
Victoria	40,732,999	23.31%	144	23.88%
Queensland	30,299,663	17.34%	108	17.91%
Western Australia	35,589,594	20.37%	114	18.91%
South Australia	21,455,050	12.28%	90	14.93%
Tasmania	424,592	0.24%	3	0.50%
Australian Capital Territory	2,330,633	1.33%	5	0.83%
Northern Territory	1,023,563	0.59%	3	0.50%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>174,743,488</b>	<b>100.00%</b>	<b>603</b>	<b>100.00%</b>



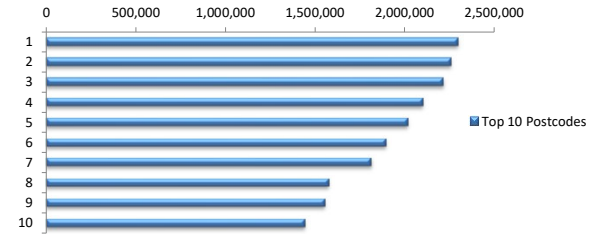
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	137,603,121	78.75%	468	77.61%
Non Metro	34,558,086	19.78%	124	20.56%
Inner City	2,582,281	1.48%	11	1.82%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>174,743,488</b>	<b>100.00%</b>	<b>603</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2261	2,297,911	1.32%	5	0.62%
6069	2,259,635	1.29%	6	0.75%
6038	2,216,246	1.27%	5	0.62%
2756	2,102,552	1.20%	4	0.50%
6164	2,016,426	1.15%	6	0.75%
6030	1,893,202	1.08%	4	0.50%
2190	1,812,869	1.04%	3	0.37%
2747	1,574,409	0.90%	4	0.50%
6155	1,554,859	0.89%	3	0.37%
6060	1,439,597	0.82%	7	0.87%
<b>Total</b>	<b>19,167,707</b>	<b>10.97%</b>	<b>47</b>	<b>5.85%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	174,743,488	100.00%	803	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>174,743,488</b>	<b>100.00%</b>	<b>803</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	174,743,488	100.00%	803	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>174,743,488</b>	<b>100.00%</b>	<b>803</b>	<b>100.00%</b>



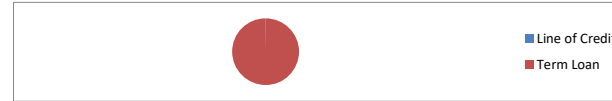
### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	142,594,596	81.60%	674	83.94%
Interest Only	32,081,324	18.36%	123	15.32%
Non-Billing	67,568	0.04%	6	0.75%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>174,743,488</b>	<b>100.00%</b>	<b>803</b>	<b>100.00%</b>



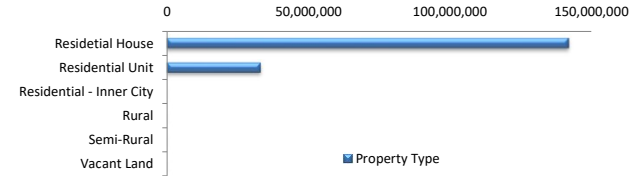
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	67,568	0.04%	6	0.75%
Term Loan	174,675,920	99.96%	797	99.25%
<b>Total</b>	<b>174,743,488</b>	<b>100.00%</b>	<b>803</b>	<b>100.00%</b>



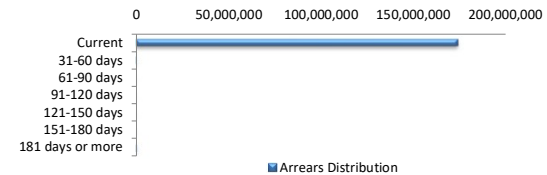
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	141,922,606	81.22%	479	79.44%
Residential Unit	32,820,882	18.78%	124	20.56%
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>174,743,488</b>	<b>100.00%</b>	<b>603</b>	<b>100.00%</b>



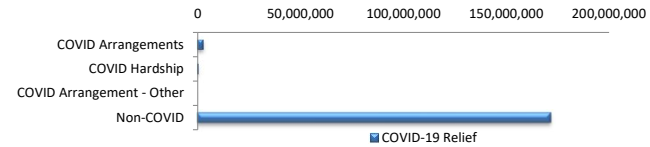
### Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	173,950,492	99.55%	801	99.75%
31-60 days	311,443	0.18%	1	0.12%
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	481,553	0.28%	1	0.12%
<b>Total</b>	<b>174,743,488</b>	<b>100.00%</b>	<b>803</b>	<b>100.00%</b>



### COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	2,677,344	1.53%	5	0.83%
COVID Hardship	526,517	0.30%	2	0.33%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	171,539,628	98.17%	596	98.84%
<b>Total</b>	<b>174,743,488</b>	<b>100.00%</b>	<b>603</b>	<b>100.00%</b>

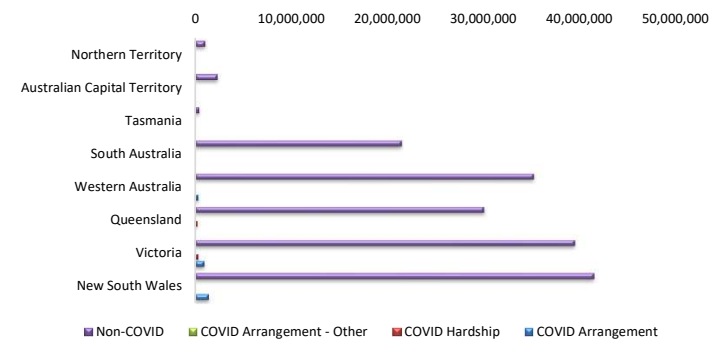


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

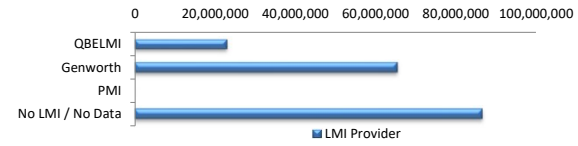
### COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	1,414,667	0	0	41,472,728
	3.30%	0.00%	0.00%	96.70%
Victoria	931,774	308,536	0	39,492,688
	2.29%	0.76%	0.00%	96.96%
Queensland	0	217,981	0	30,081,682
	0.00%	0.72%	0.00%	99.28%
Western Australia	330,903	0	0	35,258,691
	0.93%	0.00%	0.00%	99.07%
South Australia	0	0	0	21,455,050
	0.00%	0.00%	0.00%	100.00%
Tasmania	0	0	0	424,592
	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	2,330,633
	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	1,023,563
	0.00%	0.00%	0.00%	100.00%
<b>Total</b>	<b>2,677,344</b>	<b>526,517</b>	<b>0</b>	<b>171,539,628</b>



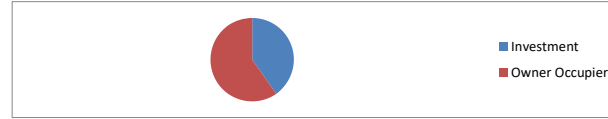
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	22,818,208	13.06%	72	11.94%
Genworth	65,446,191	37.45%	262	43.45%
PMI	0	0.00%	0	0.00%
No LMI / No Data	86,479,089	49.49%	269	44.61%
<b>Total</b>	<b>174,743,488</b>	<b>100.00%</b>	<b>603</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	70,360,575	40.27%	301	37.48%
Owner Occupier	104,382,913	59.73%	502	62.52%
<b>Total</b>	<b>174,743,488</b>	<b>100.00%</b>	<b>803</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