

**AFG Series 2018-1
Collateral Report**



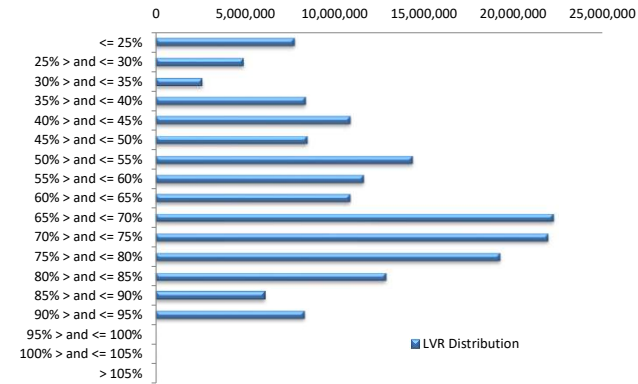
Model Period	29
Collection Period Start	1-Nov-20
Collection Period End	30-Nov-20
No. of Days	30
Interest Period Start	10-Nov-20
Interest Period End	9-Dec-20
No. of Days	30
Determination Date	7-Dec-20
Payment Date	10-Dec-20

Pool Statistics

Closing Balance of Mortgages	170,375,778
No. of Loans (Unconsolidated)	779
No. of Loans (Consolidated)	594
Average Loan Size (Unconsolidated)	218,711
Average Loan Size (Consolidated)	286,828
Largest Loan Size (Unconsolidated)	907,297
Largest Loan Size (Consolidated)	998,609
Smallest Loan Size (Unconsolidated)	(47,843)
Smallest Loan Size (Consolidated)	(47,843)
Weighted Average Interest Rate	3.47%
Weighted Average LVR	62.05%
Weighted Average Seasoning	57.94
Weighted Average Remaining Term	295.15

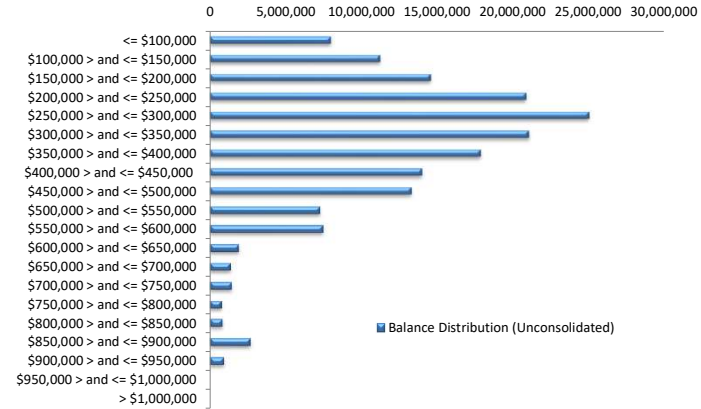
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,753,893	4.55%	108	18.18%
25% > and <= 30%	4,900,390	2.88%	24	4.04%
30% > and <= 35%	2,609,234	1.53%	14	2.36%
35% > and <= 40%	8,338,686	4.89%	35	5.89%
40% > and <= 45%	10,862,328	6.38%	40	6.73%
45% > and <= 50%	8,467,252	4.97%	30	5.05%
50% > and <= 55%	14,356,790	8.43%	43	7.24%
55% > and <= 60%	11,630,650	6.83%	34	5.72%
60% > and <= 65%	10,899,886	6.40%	33	5.56%
65% > and <= 70%	22,216,901	13.04%	56	9.43%
70% > and <= 75%	21,905,062	12.86%	61	10.27%
75% > and <= 80%	19,233,467	11.29%	47	7.91%
80% > and <= 85%	12,893,559	7.57%	33	5.56%
85% > and <= 90%	6,044,766	3.55%	16	2.69%
90% > and <= 95%	8,262,913	4.85%	20	3.37%
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	170,375,778	100.00%	594	100.00%



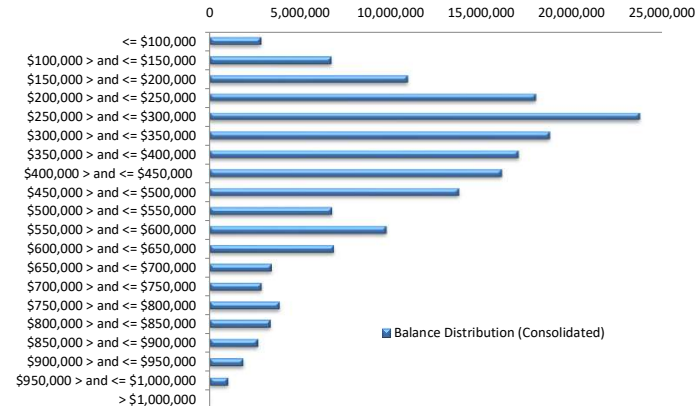
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,962,174	4.67%	205	26.32%
\$100,000 > and <= \$150,000	11,237,357	6.60%	92	11.81%
\$150,000 > and <= \$200,000	14,560,189	8.55%	84	10.78%
\$200,000 > and <= \$250,000	20,854,932	12.24%	93	11.94%
\$250,000 > and <= \$300,000	25,028,356	14.69%	91	11.68%
\$300,000 > and <= \$350,000	21,063,982	12.36%	65	8.34%
\$350,000 > and <= \$400,000	17,862,201	10.48%	48	6.16%
\$400,000 > and <= \$450,000	13,984,441	8.21%	33	4.24%
\$450,000 > and <= \$500,000	13,323,556	7.82%	28	3.59%
\$500,000 > and <= \$550,000	7,255,623	4.26%	14	1.80%
\$550,000 > and <= \$600,000	7,452,318	4.37%	13	1.67%
\$600,000 > and <= \$650,000	1,895,173	1.11%	3	0.39%
\$650,000 > and <= \$700,000	1,348,827	0.79%	2	0.26%
\$700,000 > and <= \$750,000	1,435,533	0.84%	2	0.26%
\$750,000 > and <= \$800,000	765,350	0.45%	1	0.13%
\$800,000 > and <= \$850,000	809,604	0.48%	1	0.13%
\$850,000 > and <= \$900,000	2,628,865	1.54%	3	0.39%
\$900,000 > and <= \$950,000	907,297	0.53%	1	0.13%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	0	0.00%	0	0.00%
Total	170,375,778	100.00%	779	100.00%



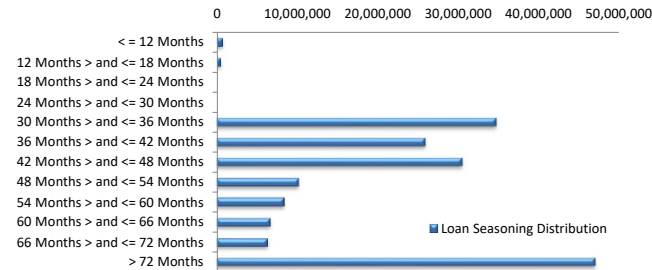
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,821,808	1.66%	75	12.63%
\$100,000 > and <= \$150,000	6,703,166	3.93%	54	9.09%
\$150,000 > and <= \$200,000	10,932,441	6.42%	63	10.61%
\$200,000 > and <= \$250,000	18,015,521	10.57%	80	13.47%
\$250,000 > and <= \$300,000	23,777,461	13.96%	86	14.48%
\$300,000 > and <= \$350,000	18,793,325	11.03%	58	9.76%
\$350,000 > and <= \$400,000	17,076,147	10.02%	46	7.74%
\$400,000 > and <= \$450,000	16,149,317	9.48%	38	6.40%
\$450,000 > and <= \$500,000	13,779,754	8.09%	29	4.88%
\$500,000 > and <= \$550,000	6,751,384	3.96%	13	2.19%
\$550,000 > and <= \$600,000	9,774,196	5.74%	17	2.86%
\$600,000 > and <= \$650,000	6,863,467	4.03%	11	1.85%
\$650,000 > and <= \$700,000	3,415,865	2.00%	5	0.84%
\$700,000 > and <= \$750,000	2,860,346	1.68%	4	0.67%
\$750,000 > and <= \$800,000	3,866,283	2.27%	5	0.84%
\$800,000 > and <= \$850,000	3,323,322	1.95%	4	0.67%
\$850,000 > and <= \$900,000	2,628,865	1.54%	3	0.51%
\$900,000 > and <= \$950,000	1,844,501	1.08%	2	0.34%
\$950,000 > and <= \$1,000,000	998,609	0.59%	1	0.17%
> \$1,000,000	0	0.00%	0	0.00%
Total	170,375,778	100.00%	594	100.00%



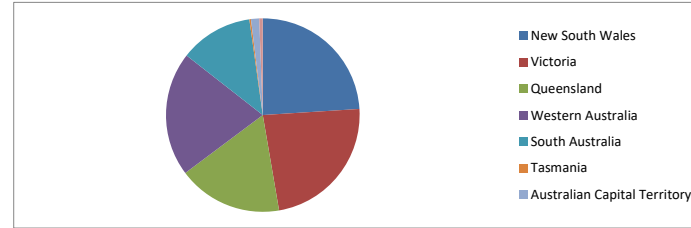
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	662,570	0.39%	4	0.51%
12 Months > and <= 18 Months	480,318	0.28%	1	0.13%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	0	0.00%	0	0.00%
30 Months > and <= 36 Months	34,719,171	20.38%	135	17.33%
36 Months > and <= 42 Months	25,884,692	15.19%	94	12.07%
42 Months > and <= 48 Months	30,512,264	17.91%	146	18.74%
48 Months > and <= 54 Months	10,070,713	5.91%	46	5.91%
54 Months > and <= 60 Months	8,259,702	4.85%	34	4.36%
60 Months > and <= 66 Months	6,548,820	3.84%	29	3.72%
66 Months > and <= 72 Months	6,228,110	3.66%	26	3.34%
> 72 Months	47,009,416	27.59%	264	33.89%
Total	170,375,778	100.00%	779	100.00%



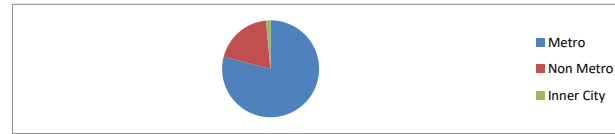
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	40,877,549	23.99%	132	22.22%
Victoria	39,747,562	23.33%	142	23.91%
Queensland	29,795,383	17.49%	106	17.85%
Western Australia	35,323,833	20.73%	114	19.19%
South Australia	20,879,060	12.25%	89	14.98%
Tasmania	402,631	0.24%	3	0.51%
Australian Capital Territory	2,325,262	1.36%	5	0.84%
Northern Territory	1,024,498	0.60%	3	0.51%
No Data	0	0.00%	0	0.00%
Total	170,375,778	100.00%	594	100.00%



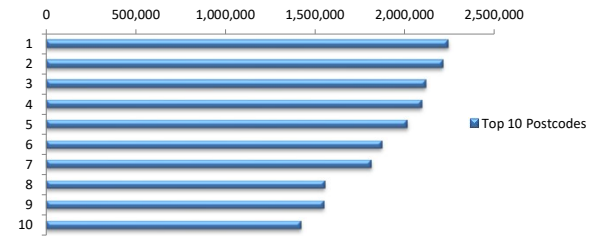
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	134,614,686	79.01%	462	77.78%
Non Metro	33,107,403	19.43%	121	20.37%
Inner City	2,653,688	1.56%	11	1.85%
No Data	0	0.00%	0	0.00%
Total	170,375,778	100.00%	594	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6069	2,241,225	1.32%	6	0.77%
6038	2,211,822	1.30%	5	0.64%
2261	2,114,925	1.24%	5	0.64%
2756	2,095,275	1.23%	4	0.51%
6164	2,012,391	1.18%	6	0.77%
6030	1,873,534	1.10%	4	0.51%
2190	1,817,340	1.07%	3	0.39%
2747	1,556,614	0.91%	4	0.51%
6155	1,550,542	0.91%	3	0.39%
6060	1,421,994	0.83%	7	0.90%
Total	18,895,663	11.09%	47	6.03%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	170,375,778	100.00%	779	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	170,375,778	100.00%	779	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	170,375,778	100.00%	779	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	170,375,778	100.00%	779	100.00%



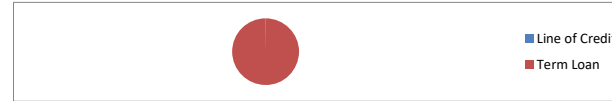
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	141,392,781	82.99%	663	85.11%
Interest Only	28,911,844	16.97%	110	14.12%
Non-Billing	71,152	0.04%	6	0.77%
No Data	0	0.00%	0	0.00%
Total	170,375,778	100.00%	779	100.00%



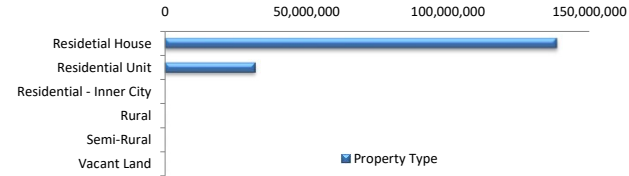
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	71,152	0.04%	6	0.77%
Term Loan	170,304,625	99.96%	773	99.23%
Total	170,375,778	100.00%	779	100.00%



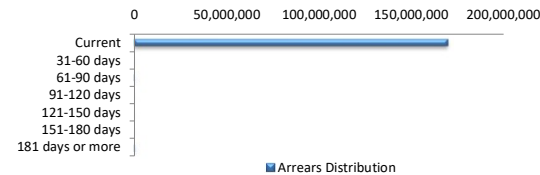
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	138,566,012	81.33%	473	79.63%
Residential Unit	31,809,766	18.67%	121	20.37%
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	170,375,778	100.00%	594	100.00%



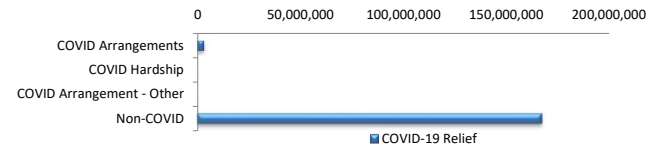
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	169,577,939	99.53%	777	99.74%
31-60 days	0	0.00%	0	0.00%
61-90 days	316,360	0.19%	1	0.13%
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	481,479	0.28%	1	0.13%
Total	170,375,778	100.00%	779	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	2,993,891	1.76%	6	1.01%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	167,381,887	98.24%	588	98.99%
Total	170,375,778	100.00%	594	100.00%

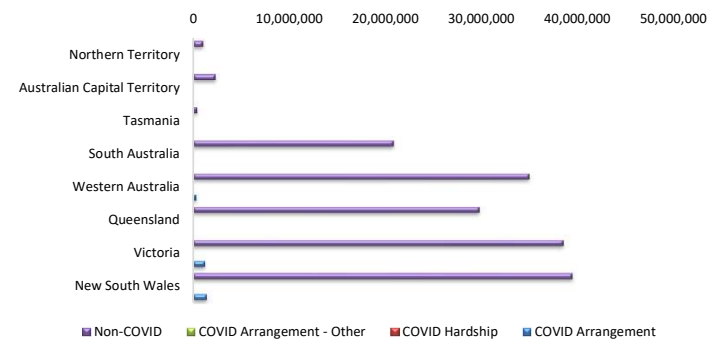


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

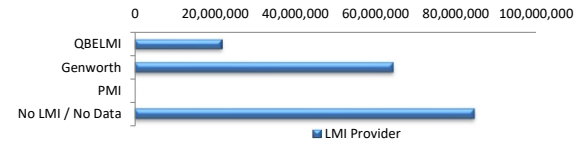
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	1,423,942	0	0	39,453,606
	3.48%	0.00%	0.00%	96.52%
Victoria	1,239,146	0	0	38,508,416
	3.12%	0.00%	0.00%	96.88%
Queensland	0	0	0	29,795,383
	0.00%	0.00%	0.00%	100.00%
Western Australia	330,803	0	0	34,993,030
	0.94%	0.00%	0.00%	99.06%
South Australia	0	0	0	20,879,060
	0.00%	0.00%	0.00%	100.00%
Tasmania	0	0	0	402,631
	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	2,325,262
	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	1,024,498
	0.00%	0.00%	0.00%	100.00%
Total	2,993,891	0	0	167,381,887



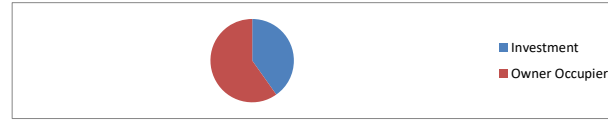
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	21,551,333	12.65%	69	11.62%
Genworth	64,275,223	37.73%	259	43.60%
PMI	0	0.00%	0	0.00%
No LMI / No Data	84,549,223	49.63%	266	44.78%
Total	170,375,778	100.00%	594	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	68,396,808	40.14%	291	37.36%
Owner Occupier	101,978,970	59.86%	488	62.64%
Total	170,375,778	100.00%	779	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