

**AFG Series 2018-1**  
**Collateral Report**



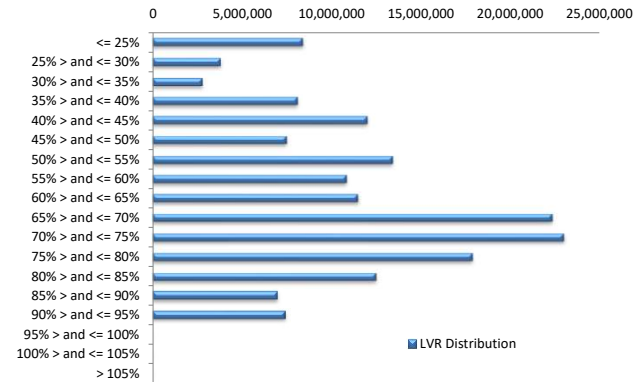
Model Period	30
Collection Period Start	1-Dec-20
Collection Period End	31-Dec-20
No. of Days	31
Interest Period Start	10-Dec-20
Interest Period End	10-Jan-21
No. of Days	32
Determination Date	6-Jan-21
Payment Date	11-Jan-21

**Pool Statistics**

Closing Balance of Mortgages	168,202,491
No. of Loans (Unconsolidated)	769
No. of Loans (Consolidated)	588
Average Loan Size (Unconsolidated)	218,729
Average Loan Size (Consolidated)	286,059
Largest Loan Size (Unconsolidated)	904,959
Largest Loan Size (Consolidated)	998,207
Smallest Loan Size (Unconsolidated)	(52,132)
Smallest Loan Size (Consolidated)	(52,132)
Weighted Average Interest Rate	3.46%
Weighted Average LVR	62.12%
Weighted Average Seasoning	59.00
Weighted Average Remaining Term	294.05

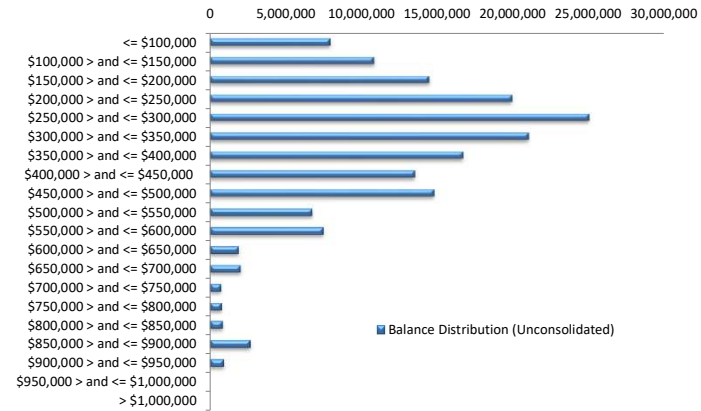
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,355,761	4.97%	110	18.71%
25% > and <= 30%	3,777,548	2.25%	21	3.57%
30% > and <= 35%	2,766,637	1.64%	15	2.55%
35% > and <= 40%	8,084,424	4.81%	34	5.78%
40% > and <= 45%	11,991,459	7.13%	45	7.65%
45% > and <= 50%	7,494,749	4.46%	26	4.42%
50% > and <= 55%	13,439,155	7.99%	40	6.80%
55% > and <= 60%	10,821,581	6.43%	31	5.27%
60% > and <= 65%	11,485,108	6.83%	34	5.78%
65% > and <= 70%	22,339,178	13.28%	57	9.69%
70% > and <= 75%	22,977,035	13.66%	63	10.71%
75% > and <= 80%	17,869,470	10.62%	46	7.82%
80% > and <= 85%	12,511,002	7.44%	30	5.10%
85% > and <= 90%	6,907,059	4.11%	18	3.06%
90% > and <= 95%	7,382,323	4.39%	18	3.06%
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>168,202,491</b>	<b>100.00%</b>	<b>588</b>	<b>100.00%</b>



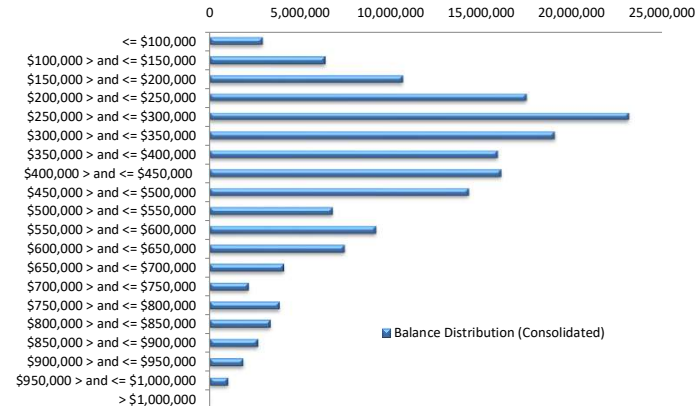
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,923,612	4.71%	204	26.53%
\$100,000 > and <= \$150,000	10,844,079	6.45%	89	11.57%
\$150,000 > and <= \$200,000	14,478,954	8.61%	84	10.92%
\$200,000 > and <= \$250,000	19,922,049	11.84%	89	11.57%
\$250,000 > and <= \$300,000	25,025,849	14.88%	91	11.83%
\$300,000 > and <= \$350,000	21,021,569	12.50%	65	8.45%
\$350,000 > and <= \$400,000	16,706,433	9.93%	45	5.85%
\$400,000 > and <= \$450,000	13,533,268	8.05%	32	4.16%
\$450,000 > and <= \$500,000	14,777,595	8.79%	31	4.03%
\$500,000 > and <= \$550,000	6,746,483	4.01%	13	1.69%
\$550,000 > and <= \$600,000	7,474,601	4.44%	13	1.69%
\$600,000 > and <= \$650,000	1,889,846	1.12%	3	0.39%
\$650,000 > and <= \$700,000	2,021,226	1.20%	3	0.39%
\$700,000 > and <= \$750,000	722,961	0.43%	1	0.13%
\$750,000 > and <= \$800,000	765,413	0.46%	1	0.13%
\$800,000 > and <= \$850,000	815,055	0.48%	1	0.13%
\$850,000 > and <= \$900,000	2,628,538	1.56%	3	0.39%
\$900,000 > and <= \$950,000	904,959	0.54%	1	0.13%
\$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>168,202,491</b>	<b>100.00%</b>	<b>769</b>	<b>100.00%</b>



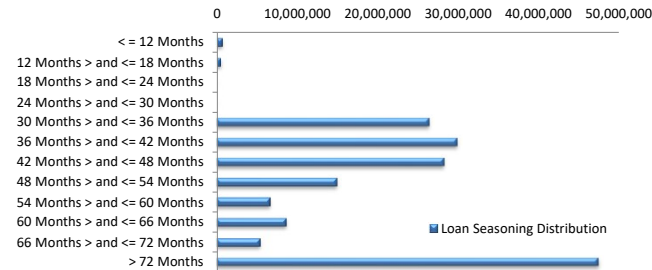
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,910,824	1.73%	78	13.27%
\$100,000 > and <= \$150,000	6,351,111	3.78%	51	8.67%
\$150,000 > and <= \$200,000	10,644,436	6.33%	62	10.54%
\$200,000 > and <= \$250,000	17,494,154	10.40%	78	13.27%
\$250,000 > and <= \$300,000	23,158,245	13.77%	84	14.29%
\$300,000 > and <= \$350,000	19,063,027	11.33%	59	10.03%
\$350,000 > and <= \$400,000	15,896,660	9.45%	43	7.31%
\$400,000 > and <= \$450,000	16,093,585	9.57%	38	6.46%
\$450,000 > and <= \$500,000	14,287,951	8.49%	30	5.10%
\$500,000 > and <= \$550,000	6,778,743	4.03%	13	2.21%
\$550,000 > and <= \$600,000	9,185,754	5.46%	16	2.72%
\$600,000 > and <= \$650,000	7,456,517	4.43%	12	2.04%
\$650,000 > and <= \$700,000	4,091,635	2.43%	6	1.02%
\$700,000 > and <= \$750,000	2,143,886	1.27%	3	0.51%
\$750,000 > and <= \$800,000	3,856,065	2.29%	5	0.85%
\$800,000 > and <= \$850,000	3,320,846	1.97%	4	0.68%
\$850,000 > and <= \$900,000	2,628,538	1.56%	3	0.51%
\$900,000 > and <= \$950,000	1,842,306	1.10%	2	0.34%
\$950,000 > and <= \$1,000,000	998,207	0.59%	1	0.17%
> \$1,000,000	0	0.00%	0	0.00%
<b>Total</b>	<b>168,202,491</b>	<b>100.00%</b>	<b>588</b>	<b>100.00%</b>



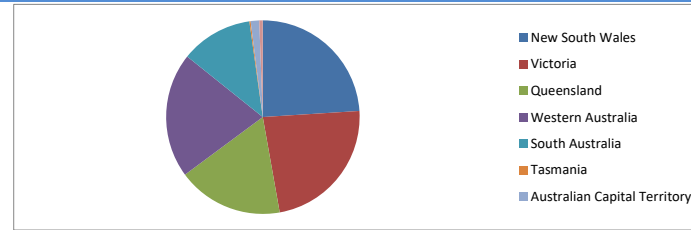
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	641,619	0.38%	4	0.52%
12 Months > and <= 18 Months	482,785	0.29%	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	26,353,623	15.67%	101	13.13%
36 Months > and <= 42 Months	29,790,383	17.71%	114	14.82%
42 Months > and <= 48 Months	28,214,173	16.77%	122	15.86%
48 Months > and <= 54 Months	14,874,025	8.84%	74	9.62%
54 Months > and <= 60 Months	6,527,704	3.88%	29	3.77%
60 Months > and <= 66 Months	8,501,568	5.05%	35	4.55%
66 Months > and <= 72 Months	5,335,969	3.17%	22	2.86%
> 72 Months	47,480,642	28.23%	267	34.72%
<b>Total</b>	<b>168,202,491</b>	<b>100.00%</b>	<b>769</b>	<b>100.00%</b>



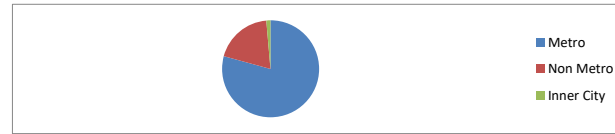
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	40,348,414	23.99%	130	22.11%
Victoria	39,023,327	23.20%	140	23.81%
Queensland	29,751,921	17.69%	106	18.03%
Western Australia	35,105,383	20.87%	114	19.39%
South Australia	20,238,293	12.03%	87	14.80%
Tasmania	388,697	0.23%	3	0.51%
Australian Capital Territory	2,322,931	1.38%	5	0.85%
Northern Territory	1,023,525	0.61%	3	0.51%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>168,202,491</b>	<b>100.00%</b>	<b>588</b>	<b>100.00%</b>



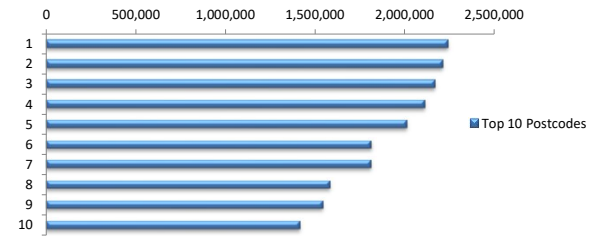
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	133,255,136	79.22%	458	77.89%
Non Metro	32,625,754	19.40%	120	20.41%
Inner City	2,321,601	1.38%	10	1.70%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>168,202,491</b>	<b>100.00%</b>	<b>588</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6069	2,240,574	1.33%	6	0.78%
6038	2,207,659	1.31%	5	0.65%
2756	2,170,715	1.29%	4	0.52%
2261	2,110,014	1.25%	5	0.65%
6164	2,008,339	1.19%	6	0.78%
2190	1,812,497	1.08%	3	0.39%
6030	1,811,641	1.08%	4	0.52%
2747	1,582,825	0.94%	4	0.52%
6155	1,540,549	0.92%	3	0.39%
6060	1,416,460	0.84%	7	0.91%
<b>Total</b>	<b>18,901,273</b>	<b>11.24%</b>	<b>47</b>	<b>6.11%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	168,202,491	100.00%	769	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>168,202,491</b>	<b>100.00%</b>	<b>769</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	168,202,491	100.00%	769	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>168,202,491</b>	<b>100.00%</b>	<b>769</b>	<b>100.00%</b>



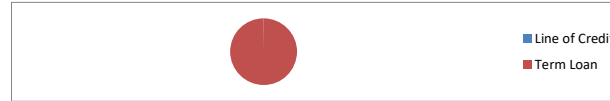
### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	141,344,158	84.03%	662	86.09%
Interest Only	26,781,368	15.92%	101	13.13%
Non-Billing	76,965	0.05%	6	0.78%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>168,202,491</b>	<b>100.00%</b>	<b>769</b>	<b>100.00%</b>



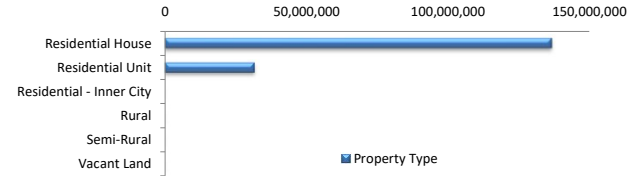
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	76,965	0.05%	6	0.78%
Term Loan	168,125,526	99.95%	763	99.22%
<b>Total</b>	<b>168,202,491</b>	<b>100.00%</b>	<b>769</b>	<b>100.00%</b>



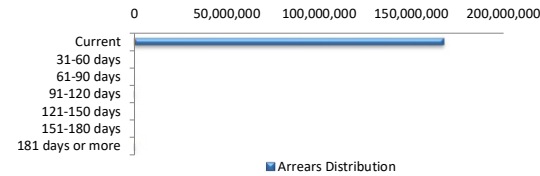
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	136,685,920	81.26%	468	79.59%
Residential Unit	31,516,571	18.74%	120	20.41%
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>168,202,491</b>	<b>100.00%</b>	<b>588</b>	<b>100.00%</b>



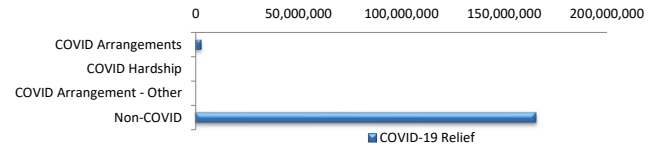
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	167,404,047	99.53%	767	99.74%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	316,293	0.19%	1	0.13%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	482,150	0.29%	1	0.13%
<b>Total</b>	<b>168,202,491</b>	<b>100.00%</b>	<b>769</b>	<b>100.00%</b>



**COVID-19 Relief**

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	2,669,030	1.59%	5	0.85%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	165,533,460	98.41%	583	99.15%
<b>Total</b>	<b>168,202,491</b>	<b>100.00%</b>	<b>588</b>	<b>100.00%</b>

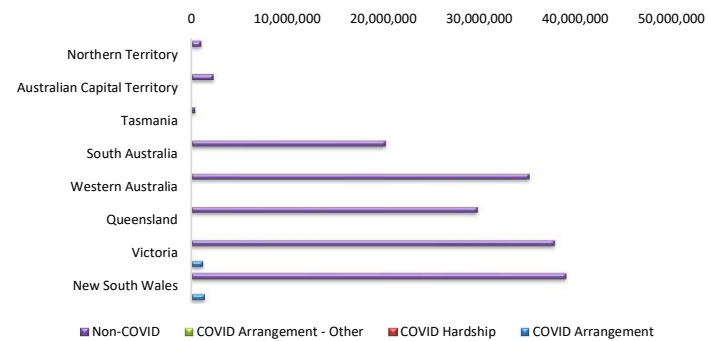


COVID Hardship – A deferral of loan repayments for a period from 3 to 12 months as a result of financial stresses due to Covid-19

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

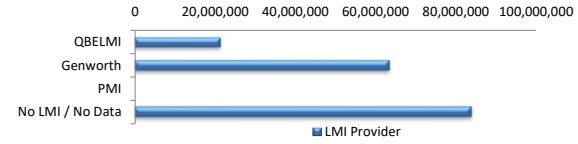
**COVID-19 Relief by State**

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	1,429,455	0	0	38,918,959
	3.54%	0.00%	0.00%	96.46%
Victoria	1,239,576	0	0	37,783,752
	3.18%	0.00%	0.00%	96.82%
Queensland	0	0	0	29,751,921
	0.00%	0.00%	0.00%	100.00%
Western Australia	0	0	0	35,105,383
	0.00%	0.00%	0.00%	100.00%
South Australia	0	0	0	20,238,293
	0.00%	0.00%	0.00%	100.00%
Tasmania	0	0	0	388,697
	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	2,322,931
	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	1,023,525
	0.00%	0.00%	0.00%	100.00%
<b>Total</b>	<b>2,669,030</b>	<b>0</b>	<b>0</b>	<b>165,533,460</b>



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	21,232,497	12.62%	68	11.56%
Genworth	63,260,770	37.61%	257	43.71%
PMI	0	0.00%	0	0.00%
No LMI / No Data	83,709,225	49.77%	263	44.73%
<b>Total</b>	<b>168,202,491</b>	<b>100.00%</b>	<b>588</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	67,343,402	40.04%	285	37.06%
Owner Occupier	100,859,089	59.96%	484	62.94%
<b>Total</b>	<b>168,202,491</b>	<b>100.00%</b>	<b>769</b>	<b>100.00%</b>

