

**AFG Series 2018-1
Collateral Report**



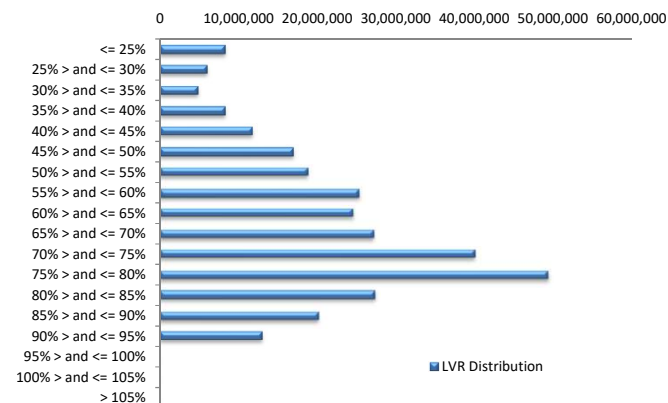
Model Period	6
Collection Period Start	01-Dec-18
Collection Period End	31-Dec-18
No. of Days	31
Interest Period Start	10-Dec-18
Interest Period End	09-Jan-19
No. of Days	31
Determination Date	07-Jan-19
Payment Date	10-Jan-19

Pool Statistics

Closing Balance of Mortgages	301,364,886
No. of Loans (Unconsolidated)	1,221
No. of Loans (Consolidated)	898
Average Loan Size (Unconsolidated)	246,818
Average Loan Size (Consolidated)	335,596
Largest Loan Size (Unconsolidated)	960,330
Largest Loan Size (Consolidated)	1,006,059
Smallest Loan Size (Unconsolidated)	(12,939)
Smallest Loan Size (Consolidated)	(8,209)
Weighted Average Interest Rate	4.40%
Weighted Average LVR	65.67%
Weighted Average Seasoning	34.41
Weighted Average Remaining Term	319.00

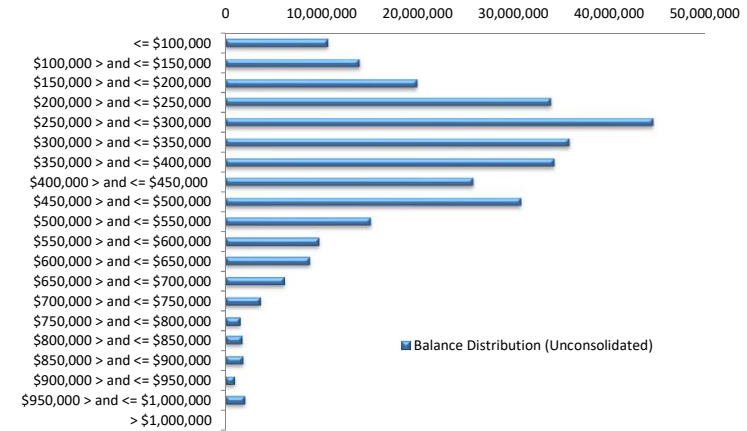
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,274,225	2.75%	87	9.69%
25% > and <= 30%	5,932,379	1.97%	27	3.01%
30% > and <= 35%	4,804,952	1.59%	24	2.67%
35% > and <= 40%	8,272,128	2.74%	37	4.12%
40% > and <= 45%	11,647,917	3.87%	42	4.68%
45% > and <= 50%	16,864,506	5.60%	55	6.12%
50% > and <= 55%	18,822,080	6.25%	53	5.90%
55% > and <= 60%	25,316,108	8.40%	65	7.24%
60% > and <= 65%	24,520,303	8.14%	64	7.13%
65% > and <= 70%	27,181,012	9.02%	68	7.57%
70% > and <= 75%	40,039,210	13.29%	103	11.47%
75% > and <= 80%	49,319,163	16.37%	122	13.59%
80% > and <= 85%	27,280,985	9.05%	70	7.80%
85% > and <= 90%	20,154,576	6.69%	49	5.46%
90% > and <= 95%	12,935,342	4.29%	32	3.56%
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	301,364,886	100.00%	898	100.00%



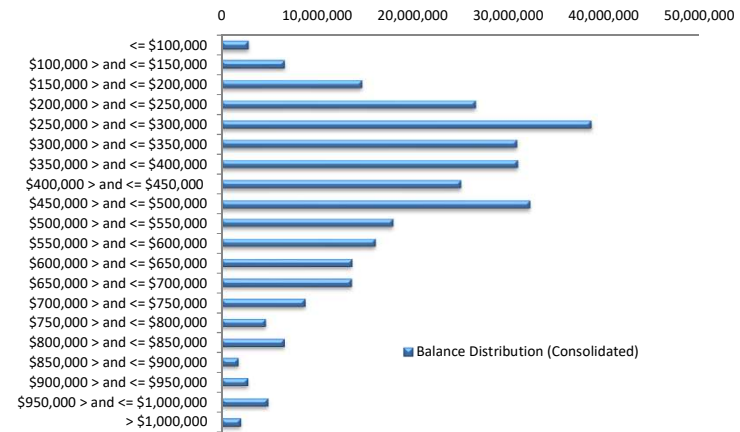
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,677,002	3.54%	268	21.95%
\$100,000 > and <= \$150,000	14,013,090	4.65%	114	9.34%
\$150,000 > and <= \$200,000	19,985,048	6.63%	114	9.34%
\$200,000 > and <= \$250,000	33,981,120	11.28%	152	12.45%
\$250,000 > and <= \$300,000	44,593,363	14.80%	162	13.27%
\$300,000 > and <= \$350,000	35,875,592	11.90%	110	9.01%
\$350,000 > and <= \$400,000	34,311,379	11.39%	92	7.53%
\$400,000 > and <= \$450,000	25,837,906	8.57%	61	5.00%
\$450,000 > and <= \$500,000	30,822,234	10.23%	65	5.32%
\$500,000 > and <= \$550,000	15,178,113	5.04%	29	2.38%
\$550,000 > and <= \$600,000	9,771,890	3.24%	17	1.39%
\$600,000 > and <= \$650,000	8,728,701	2.90%	14	1.15%
\$650,000 > and <= \$700,000	6,114,291	2.03%	9	0.74%
\$700,000 > and <= \$750,000	3,640,738	1.21%	5	0.41%
\$750,000 > and <= \$800,000	1,549,825	0.51%	2	0.16%
\$800,000 > and <= \$850,000	1,666,477	0.55%	2	0.16%
\$850,000 > and <= \$900,000	1,764,977	0.59%	2	0.16%
\$900,000 > and <= \$950,000	938,879	0.31%	1	0.08%
\$950,000 > and <= \$1,000,000	1,914,260	0.64%	2	0.16%
> \$1,000,000	0	0.00%	0	0.00%
Total	301,364,886	100.00%	1,221	100.00%



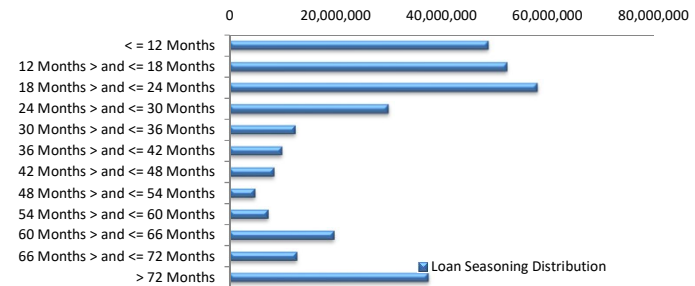
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,709,587	0.90%	53	5.90%
\$100,000 > and <= \$150,000	6,652,312	2.21%	54	6.01%
\$150,000 > and <= \$200,000	14,728,859	4.89%	84	9.35%
\$200,000 > and <= \$250,000	26,586,588	8.82%	119	13.25%
\$250,000 > and <= \$300,000	38,734,460	12.85%	141	15.70%
\$300,000 > and <= \$350,000	30,924,414	10.26%	95	10.58%
\$350,000 > and <= \$400,000	31,021,257	10.29%	83	9.24%
\$400,000 > and <= \$450,000	25,034,855	8.31%	59	6.57%
\$450,000 > and <= \$500,000	32,269,472	10.71%	68	7.57%
\$500,000 > and <= \$550,000	17,955,747	5.96%	34	3.79%
\$550,000 > and <= \$600,000	16,098,778	5.34%	28	3.12%
\$600,000 > and <= \$650,000	13,660,214	4.53%	22	2.45%
\$650,000 > and <= \$700,000	13,609,620	4.52%	20	2.23%
\$700,000 > and <= \$750,000	8,758,876	2.91%	12	1.34%
\$750,000 > and <= \$800,000	4,644,983	1.54%	6	0.67%
\$800,000 > and <= \$850,000	6,589,527	2.19%	8	0.89%
\$850,000 > and <= \$900,000	1,774,928	0.59%	2	0.22%
\$900,000 > and <= \$950,000	2,767,818	0.92%	3	0.33%
\$950,000 > and <= \$1,000,000	4,831,526	1.60%	5	0.56%
> \$1,000,000	2,011,065	0.67%	2	0.22%
Total	301,364,886	100.00%	898	100.00%



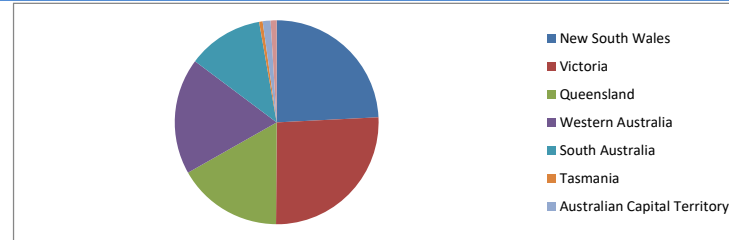
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	48,894,162	16.22%	170	13.92%
12 Months > and <= 18 Months	52,272,537	17.35%	197	16.13%
18 Months > and <= 24 Months	58,104,855	19.28%	221	18.10%
24 Months > and <= 30 Months	29,953,641	9.94%	111	9.09%
30 Months > and <= 36 Months	12,248,495	4.06%	50	4.10%
36 Months > and <= 42 Months	9,858,417	3.27%	42	3.44%
42 Months > and <= 48 Months	8,396,969	2.79%	32	2.62%
48 Months > and <= 54 Months	4,646,761	1.54%	20	1.64%
54 Months > and <= 60 Months	7,251,986	2.41%	27	2.21%
60 Months > and <= 66 Months	19,588,713	6.50%	88	7.21%
66 Months > and <= 72 Months	12,662,055	4.20%	71	5.81%
> 72 Months	37,486,295	12.44%	192	15.72%
Total	301,364,886	100.00%	1,221	100.00%



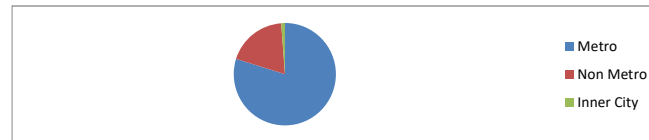
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	73,052,510	24.24%	200	22.27%
Victoria	77,958,845	25.87%	230	25.61%
Queensland	50,175,501	16.65%	155	17.26%
Western Australia	55,565,440	18.44%	153	17.04%
South Australia	36,353,774	12.06%	136	15.14%
Tasmania	1,574,121	0.52%	5	0.56%
Australian Capital Territory	3,808,116	1.26%	11	1.22%
Northern Territory	2,876,579	0.95%	8	0.89%
No Data	0	0.00%	0	0.00%
Total	301,364,886	100.00%	898	100.00%



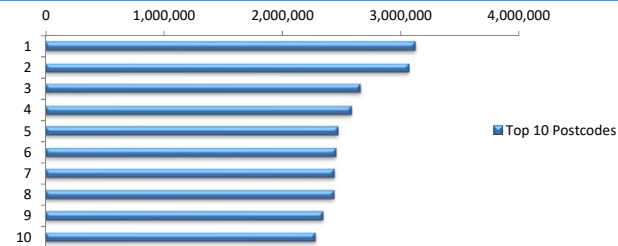
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	240,632,003	79.85%	703	78.29%
Non Metro	57,132,349	18.96%	182	20.27%
Inner City	3,600,534	1.19%	13	1.45%
No Data	0	0.00%	0	0.00%
Total	301,364,886	100.00%	898	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2261	3,122,616	1.04%	6	0.49%
3030	3,071,999	1.02%	8	0.66%
3977	2,663,956	0.88%	7	0.57%
6112	2,586,728	0.86%	7	0.57%
6164	2,466,196	0.82%	7	0.57%
4165	2,451,389	0.81%	5	0.41%
6030	2,439,700	0.81%	5	0.41%
6069	2,431,740	0.81%	6	0.49%
6018	2,340,736	0.78%	4	0.33%
2756	2,277,671	0.76%	5	0.41%
Total	25,852,733	8.58%	60	4.91%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	301,364,886	100.00%	1,221	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	301,364,886	100.00%	1,221	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	301,364,886	100.00%	1,221	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	301,364,886	100.00%	1,221	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	233,901,931	77.61%	966	79.12%
Interest Only	67,308,205	22.33%	248	20.31%
Non-Billing	154,751	0.05%	7	0.57%
Total	301,364,886	100.00%	1,221	100.00%



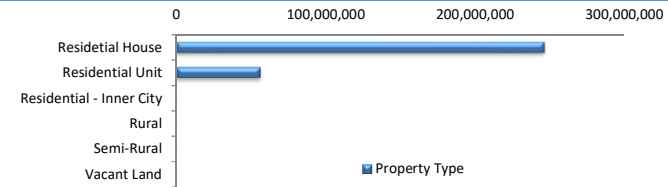
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	154,751	0.05%	7	0.57%
Term Loan	301,210,135	99.95%	1,214	99.43%
Total	301,364,886	100.00%	1,221	100.00%



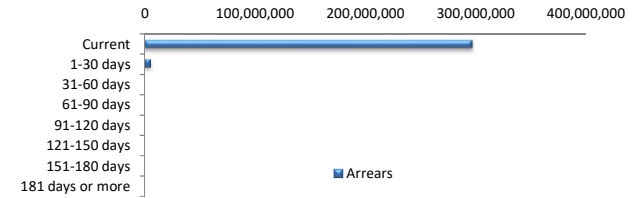
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	245,782,804	81.56%	718	79.96%
Residential Unit	55,582,082	18.44%	180	20.04%
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	301,364,886	100.00%	898	100.00%



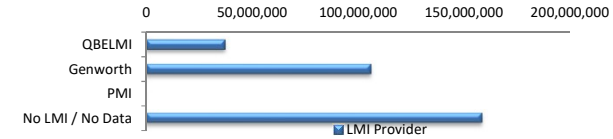
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	296,500,143	98.39%	1,207	98.85%
1-30 days	4,864,744	1.61%	14	1.15%
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	301,364,886	100.00%	1,221	100.00%



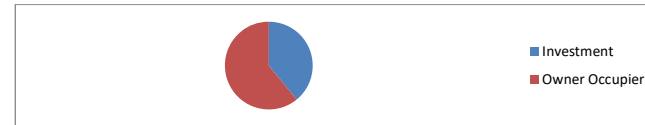
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	36,793,804	12.21%	106	11.80%
Genworth	106,026,551	35.18%	373	41.54%
PMI	0	0.00%	0	0.00%
No LMI / No Data	158,544,531	52.61%	419	46.66%
Total	301,364,886	100.00%	898	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	117,752,651	39.07%	449	36.77%
Owner Occupier	183,612,235	60.93%	772	63.23%
Total	301,364,886	100.00%	1,221	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