

**AFG Series 2018-1  
Collateral Report**



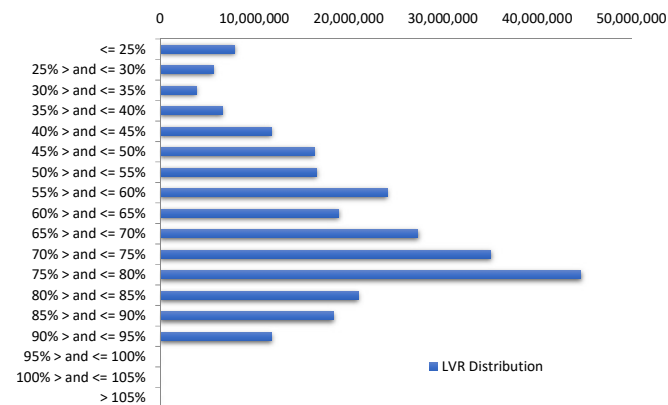
Model Period	12
Collection Period Start	1-Jun-19
Collection Period End	30-Jun-19
No. of Days	30
Interest Period Start	11-Jun-19
Interest Period End	9-Jul-19
No. of Days	29
Determination Date	5-Jul-19
Payment Date	10-Jul-19

**Pool Statistics**

Closing Balance of Mortgages	270,147,583
No. of Loans (Unconsolidated)	1,104
No. of Loans (Consolidated)	824
Average Loan Size (Unconsolidated)	244,699
Average Loan Size (Consolidated)	327,849
Largest Loan Size (Unconsolidated)	951,585
Largest Loan Size (Consolidated)	1,007,772
Smallest Loan Size (Unconsolidated)	(39,743)
Smallest Loan Size (Consolidated)	(7,127)
Weighted Average Interest Rate	4.20%
Weighted Average LVR	65.18%
Weighted Average Seasoning	39.96
Weighted Average Remaining Term	313.08

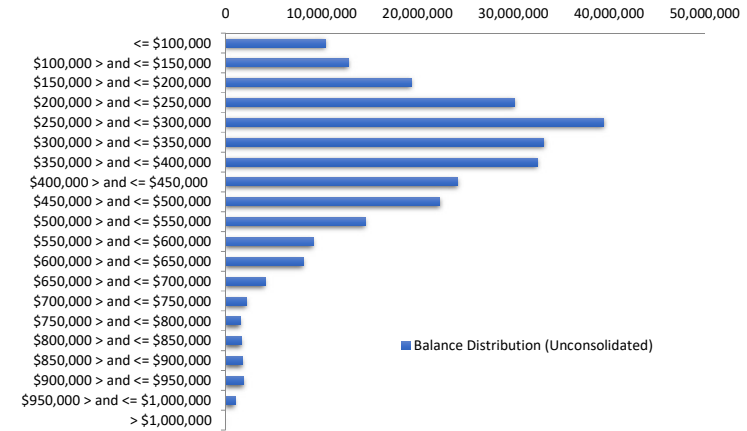
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,918,258	2.93%	92	11.17%
25% > and <= 30%	5,653,953	2.09%	26	3.16%
30% > and <= 35%	3,857,394	1.43%	22	2.67%
35% > and <= 40%	6,632,747	2.46%	29	3.52%
40% > and <= 45%	11,818,845	4.37%	44	5.34%
45% > and <= 50%	16,378,406	6.06%	51	6.19%
50% > and <= 55%	16,609,493	6.15%	49	5.95%
55% > and <= 60%	24,066,059	8.91%	63	7.65%
60% > and <= 65%	18,935,742	7.01%	49	5.95%
65% > and <= 70%	27,338,981	10.12%	72	8.74%
70% > and <= 75%	35,081,649	12.99%	90	10.92%
75% > and <= 80%	44,595,403	16.51%	112	13.59%
80% > and <= 85%	21,009,560	7.78%	52	6.31%
85% > and <= 90%	18,421,275	6.82%	44	5.34%
90% > and <= 95%	11,829,819	4.38%	29	3.52%
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>270,147,583</b>	<b>100.00%</b>	<b>824</b>	<b>100.00%</b>



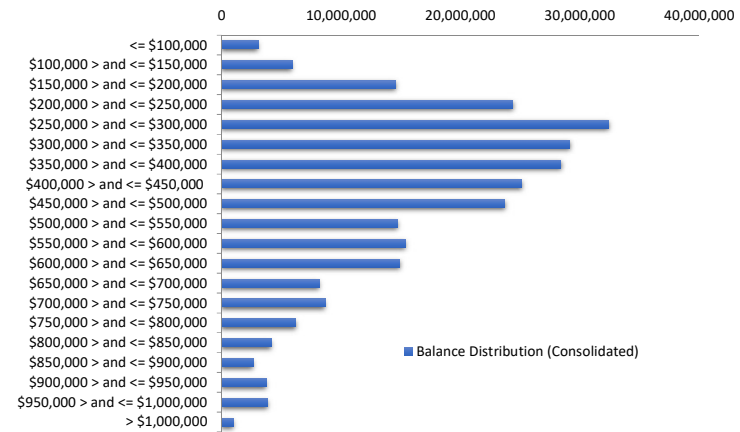
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,399,081	3.85%	245	22.19%
\$100,000 > and <= \$150,000	12,782,093	4.73%	103	9.33%
\$150,000 > and <= \$200,000	19,342,130	7.16%	110	9.96%
\$200,000 > and <= \$250,000	30,100,099	11.14%	134	12.14%
\$250,000 > and <= \$300,000	39,466,502	14.61%	144	13.04%
\$300,000 > and <= \$350,000	33,197,747	12.29%	102	9.24%
\$350,000 > and <= \$400,000	32,499,526	12.03%	87	7.88%
\$400,000 > and <= \$450,000	24,213,869	8.96%	57	5.16%
\$450,000 > and <= \$500,000	22,346,041	8.27%	47	4.26%
\$500,000 > and <= \$550,000	14,582,427	5.40%	28	2.54%
\$550,000 > and <= \$600,000	9,109,493	3.37%	16	1.45%
\$600,000 > and <= \$650,000	8,098,504	3.00%	13	1.18%
\$650,000 > and <= \$700,000	4,083,166	1.51%	6	0.54%
\$700,000 > and <= \$750,000	2,158,705	0.80%	3	0.27%
\$750,000 > and <= \$800,000	1,530,737	0.57%	2	0.18%
\$800,000 > and <= \$850,000	1,658,093	0.61%	2	0.18%
\$850,000 > and <= \$900,000	1,752,054	0.65%	2	0.18%
\$900,000 > and <= \$950,000	1,875,731	0.69%	2	0.18%
\$950,000 > and <= \$1,000,000	951,585	0.35%	1	0.09%
> \$1,000,000	0	0.00%	0	0.00%
<b>Total</b>	<b>270,147,583</b>	<b>100.00%</b>	<b>1,104</b>	<b>100.00%</b>



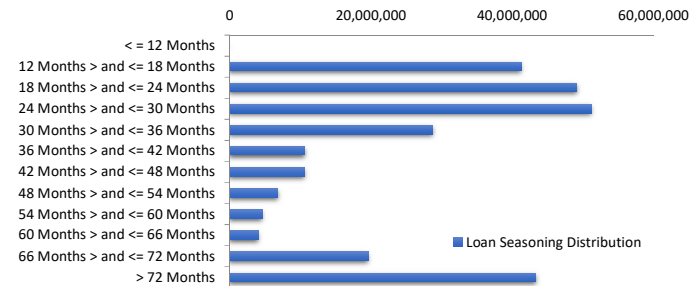
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,055,318	1.13%	65	7.89%
\$100,000 > and <= \$150,000	5,886,862	2.18%	47	5.70%
\$150,000 > and <= \$200,000	14,557,013	5.39%	83	10.07%
\$200,000 > and <= \$250,000	24,379,020	9.02%	108	13.11%
\$250,000 > and <= \$300,000	32,404,549	12.00%	118	14.32%
\$300,000 > and <= \$350,000	29,121,064	10.78%	90	10.92%
\$350,000 > and <= \$400,000	28,428,259	10.52%	76	9.22%
\$400,000 > and <= \$450,000	25,151,219	9.31%	59	7.16%
\$450,000 > and <= \$500,000	23,695,444	8.77%	50	6.07%
\$500,000 > and <= \$550,000	14,752,021	5.46%	28	3.40%
\$550,000 > and <= \$600,000	15,355,215	5.68%	27	3.28%
\$600,000 > and <= \$650,000	14,921,698	5.52%	24	2.91%
\$650,000 > and <= \$700,000	8,165,233	3.02%	12	1.46%
\$700,000 > and <= \$750,000	8,640,742	3.20%	12	1.46%
\$750,000 > and <= \$800,000	6,222,591	2.30%	8	0.97%
\$800,000 > and <= \$850,000	4,161,555	1.54%	5	0.61%
\$850,000 > and <= \$900,000	2,645,059	0.98%	3	0.36%
\$900,000 > and <= \$950,000	3,730,809	1.38%	4	0.49%
\$950,000 > and <= \$1,000,000	3,866,141	1.43%	4	0.49%
> \$1,000,000	1,007,772	0.37%	1	0.12%
<b>Total</b>	<b>270,147,583</b>	<b>100.00%</b>	<b>824</b>	<b>100.00%</b>



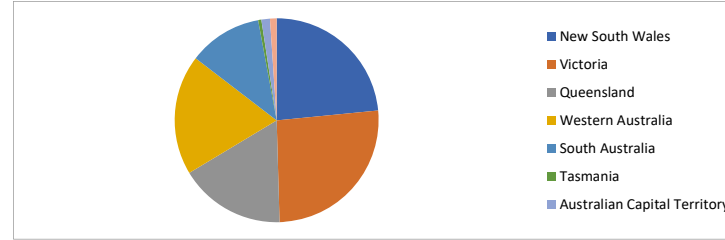
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	41,283,166	15.28%	143	12.95%
18 Months > and <= 24 Months	49,078,841	18.17%	180	16.30%
24 Months > and <= 30 Months	51,176,852	18.94%	196	17.75%
30 Months > and <= 36 Months	28,710,959	10.63%	113	10.24%
36 Months > and <= 42 Months	10,674,876	3.95%	46	4.17%
42 Months > and <= 48 Months	10,608,496	3.93%	42	3.80%
48 Months > and <= 54 Months	6,869,044	2.54%	28	2.54%
54 Months > and <= 60 Months	4,620,001	1.71%	20	1.81%
60 Months > and <= 66 Months	4,079,293	1.51%	17	1.54%
66 Months > and <= 72 Months	19,655,806	7.28%	76	6.88%
> 72 Months	43,390,249	16.06%	243	22.01%
<b>Total</b>	<b>270,147,583</b>	<b>100.00%</b>	<b>1,104</b>	<b>100.00%</b>



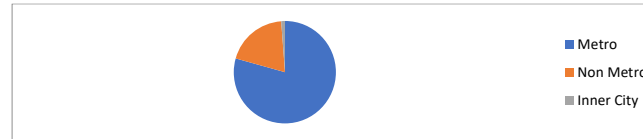
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	63,446,303	23.49%	182	22.09%
Victoria	70,329,427	26.03%	210	25.49%
Queensland	45,421,541	16.81%	145	17.60%
Western Australia	51,551,579	19.08%	144	17.48%
South Australia	31,501,005	11.66%	120	14.56%
Tasmania	1,472,912	0.55%	5	0.61%
Australian Capital Territory	3,596,169	1.33%	10	1.21%
Northern Territory	2,828,646	1.05%	8	0.97%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>270,147,583</b>	<b>100.00%</b>	<b>824</b>	<b>100.00%</b>



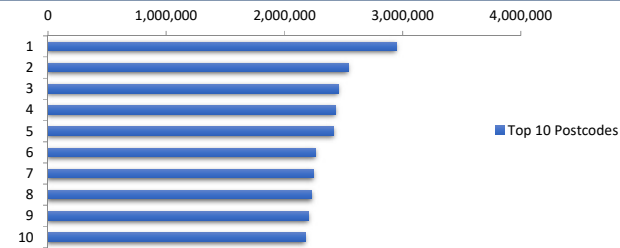
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	214,473,476	79.39%	640	77.67%
Non Metro	52,486,337	19.43%	171	20.75%
Inner City	3,187,769	1.18%	13	1.58%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>270,147,583</b>	<b>100.00%</b>	<b>824</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2261	2,946,707	1.09%	6	0.54%
3030	2,537,976	0.94%	7	0.63%
6164	2,455,309	0.91%	7	0.63%
6030	2,432,661	0.90%	5	0.45%
4165	2,417,643	0.89%	5	0.45%
6038	2,265,626	0.84%	5	0.45%
2756	2,245,906	0.83%	5	0.45%
3977	2,233,350	0.83%	6	0.54%
6112	2,201,235	0.81%	6	0.54%
6069	2,177,774	0.81%	6	0.54%
<b>Total</b>	<b>23,914,185</b>	<b>8.85%</b>	<b>58</b>	<b>5.25%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	270,147,583	100.00%	1,104	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>270,147,583</b>	<b>100.00%</b>	<b>1,104</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	270,147,583	100.00%	1,104	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>270,147,583</b>	<b>100.00%</b>	<b>1,104</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	215,001,919	79.59%	890	80.62%
Interest Only	54,982,631	20.35%	207	18.75%
Non-Billing	163,033	0.06%	7	0.63%
<b>Total</b>	<b>270,147,583</b>	<b>100.00%</b>	<b>1,104</b>	<b>100.00%</b>



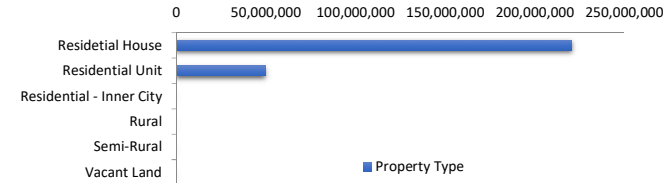
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	163,033	0.06%	7	0.63%
Term Loan	269,984,550	99.94%	1,097	99.37%
<b>Total</b>	<b>270,147,583</b>	<b>100.00%</b>	<b>1,104</b>	<b>100.00%</b>



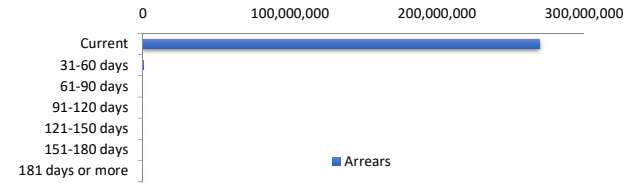
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	220,630,043	81.67%	660	80.10%
Residential Unit	49,517,539	18.33%	164	19.90%
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>270,147,583</b>	<b>100.00%</b>	<b>824</b>	<b>100.00%</b>



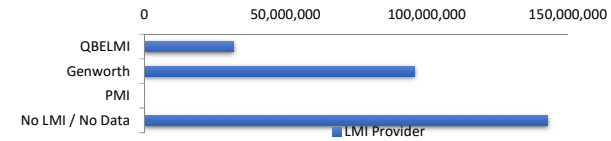
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	269,921,258	99.92%	1,103	99.91%
31-60 days	226,325	0.08%	1	0.09%
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%
<b>Total</b>	<b>270,147,583</b>	<b>100.00%</b>	<b>1,104</b>	<b>100.00%</b>



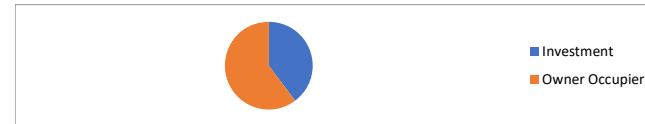
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	31,718,808	11.74%	93	11.29%
Genworth	95,606,987	35.39%	347	42.11%
PMI	0	0.00%	0	0.00%
No LMI / No Data	142,821,788	52.87%	384	46.60%
<b>Total</b>	<b>270,147,583</b>	<b>100.00%</b>	<b>824</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	107,324,264	39.73%	414	37.50%
Owner Occupier	162,823,318	60.27%	690	62.50%
<b>Total</b>	<b>270,147,583</b>	<b>100.00%</b>	<b>1,104</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