

**AFG Series 2018-1
Collateral Report**



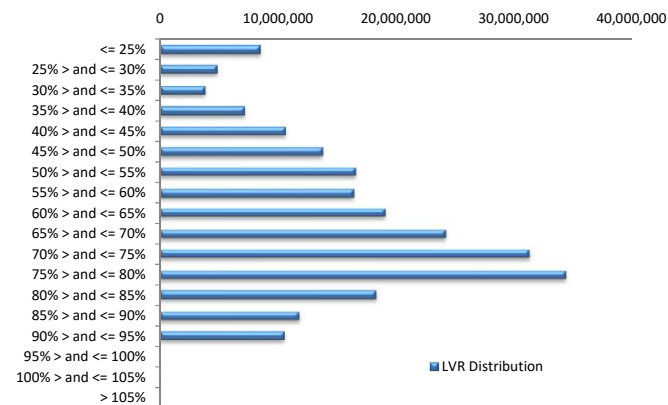
Model Period	17
Collection Period Start	01-Nov-19
Collection Period End	30-Nov-19
No. of Days	30
Interest Period Start	11-Nov-19
Interest Period End	09-Dec-19
No. of Days	29
Determination Date	05-Dec-19
Payment Date	10-Dec-19

Pool Statistics

Closing Balance of Mortgages	231,145,167
No. of Loans (Unconsolidated)	983
No. of Loans (Consolidated)	735
Average Loan Size (Unconsolidated)	235,143
Average Loan Size (Consolidated)	314,483
Largest Loan Size (Unconsolidated)	943,494
Largest Loan Size (Consolidated)	1,003,647
Smallest Loan Size (Unconsolidated)	(60,720)
Smallest Loan Size (Consolidated)	(22,498)
Weighted Average Interest Rate	3.80%
Weighted Average LVR	64.33%
Weighted Average Seasoning	45.06
Weighted Average Remaining Term	308.20

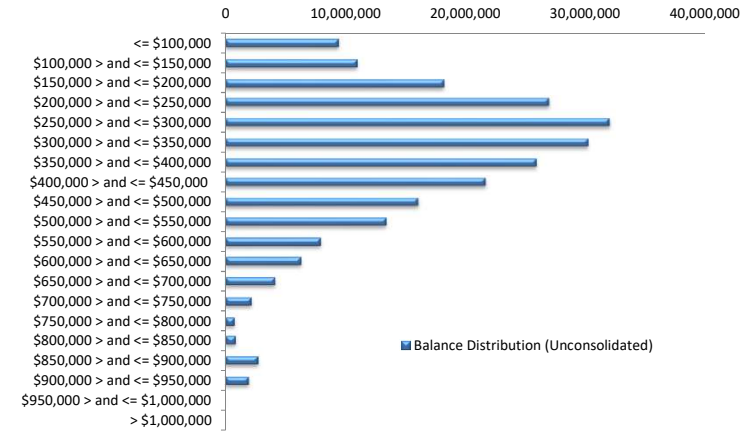
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,417,847	3.64%	96	13.06%
25% > and <= 30%	4,768,669	2.06%	23	3.13%
30% > and <= 35%	3,779,033	1.63%	20	2.72%
35% > and <= 40%	7,182,478	3.11%	30	4.08%
40% > and <= 45%	10,587,813	4.58%	40	5.44%
45% > and <= 50%	13,809,206	5.97%	46	6.26%
50% > and <= 55%	16,523,416	7.15%	52	7.07%
55% > and <= 60%	16,393,212	7.09%	43	5.85%
60% > and <= 65%	19,071,670	8.25%	52	7.07%
65% > and <= 70%	24,169,920	10.46%	63	8.57%
70% > and <= 75%	31,324,255	13.55%	81	11.02%
75% > and <= 80%	34,425,929	14.89%	87	11.84%
80% > and <= 85%	18,361,510	7.94%	47	6.39%
85% > and <= 90%	11,837,820	5.12%	30	4.08%
90% > and <= 95%	10,492,389	4.54%	25	3.40%
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	231,145,167	100.00%	735	100.00%



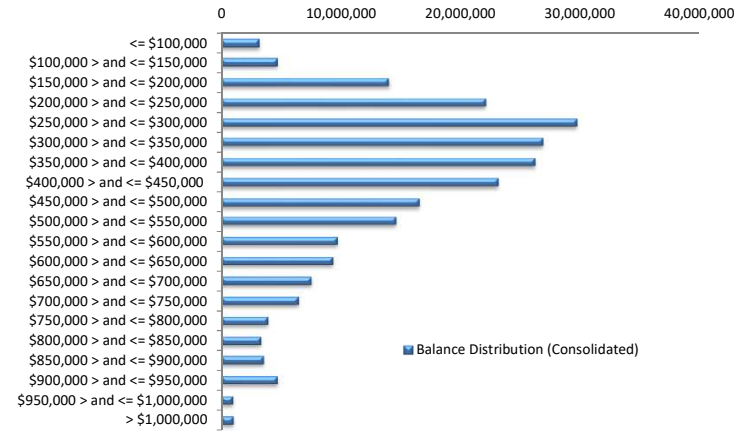
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,393,013	4.06%	239	24.31%
\$100,000 > and <= \$150,000	10,954,850	4.74%	89	9.05%
\$150,000 > and <= \$200,000	18,153,073	7.85%	105	10.68%
\$200,000 > and <= \$250,000	26,955,714	11.66%	120	12.21%
\$250,000 > and <= \$300,000	31,992,016	13.84%	117	11.90%
\$300,000 > and <= \$350,000	30,194,500	13.06%	93	9.46%
\$350,000 > and <= \$400,000	25,871,128	11.19%	69	7.02%
\$400,000 > and <= \$450,000	21,692,019	9.38%	51	5.19%
\$450,000 > and <= \$500,000	16,085,450	6.96%	34	3.46%
\$500,000 > and <= \$550,000	13,410,433	5.80%	26	2.64%
\$550,000 > and <= \$600,000	7,938,375	3.43%	14	1.42%
\$600,000 > and <= \$650,000	6,189,509	2.68%	10	1.02%
\$650,000 > and <= \$700,000	4,068,513	1.76%	6	0.61%
\$700,000 > and <= \$750,000	2,140,643	0.93%	3	0.31%
\$750,000 > and <= \$800,000	762,361	0.33%	1	0.10%
\$800,000 > and <= \$850,000	829,818	0.36%	1	0.10%
\$850,000 > and <= \$900,000	2,635,655	1.14%	3	0.31%
\$900,000 > and <= \$950,000	1,878,096	0.81%	2	0.20%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	0	0.00%	0	0.00%
Total	231,145,167	100.00%	983	100.00%



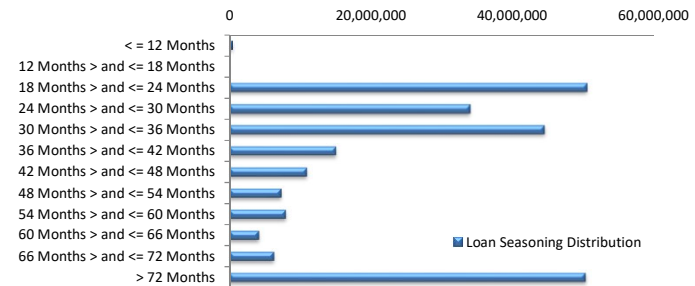
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,106,005	1.34%	68	9.25%
\$100,000 > and <= \$150,000	4,692,123	2.03%	38	5.17%
\$150,000 > and <= \$200,000	14,020,947	6.07%	81	11.02%
\$200,000 > and <= \$250,000	22,078,106	9.55%	98	13.33%
\$250,000 > and <= \$300,000	29,703,765	12.85%	108	14.69%
\$300,000 > and <= \$350,000	26,857,349	11.62%	83	11.29%
\$350,000 > and <= \$400,000	26,212,693	11.34%	70	9.52%
\$400,000 > and <= \$450,000	23,120,568	10.00%	54	7.35%
\$450,000 > and <= \$500,000	16,569,215	7.17%	35	4.76%
\$500,000 > and <= \$550,000	14,577,797	6.31%	28	3.81%
\$550,000 > and <= \$600,000	9,679,671	4.19%	17	2.31%
\$600,000 > and <= \$650,000	9,290,217	4.02%	15	2.04%
\$650,000 > and <= \$700,000	7,500,315	3.24%	11	1.50%
\$700,000 > and <= \$750,000	6,435,413	2.78%	9	1.22%
\$750,000 > and <= \$800,000	3,891,288	1.68%	5	0.68%
\$800,000 > and <= \$850,000	3,302,954	1.43%	4	0.54%
\$850,000 > and <= \$900,000	3,501,995	1.52%	4	0.54%
\$900,000 > and <= \$950,000	4,641,892	2.01%	5	0.68%
\$950,000 > and <= \$1,000,000	959,208	0.41%	1	0.14%
> \$1,000,000	1,003,647	0.43%	1	0.14%
Total	231,145,167	100.00%	735	100.00%



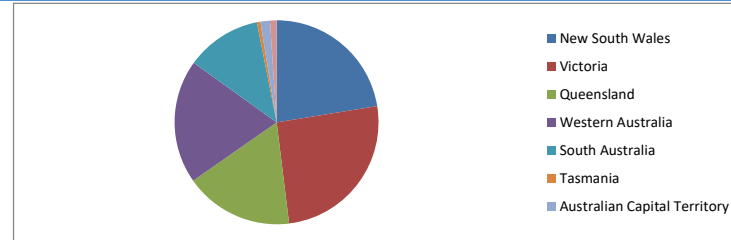
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	383,254	0.17%	1	0.10%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	50,540,340	21.87%	190	19.33%
24 Months > and <= 30 Months	34,004,697	14.71%	119	12.11%
30 Months > and <= 36 Months	44,579,392	19.29%	191	19.43%
36 Months > and <= 42 Months	15,042,212	6.51%	60	6.10%
42 Months > and <= 48 Months	10,831,189	4.69%	45	4.58%
48 Months > and <= 54 Months	7,293,565	3.16%	32	3.26%
54 Months > and <= 60 Months	7,872,775	3.41%	31	3.15%
60 Months > and <= 66 Months	4,067,279	1.76%	15	1.53%
66 Months > and <= 72 Months	6,149,711	2.66%	28	2.85%
> 72 Months	50,380,753	21.80%	271	27.57%
Total	231,145,167	100.00%	983	100.00%



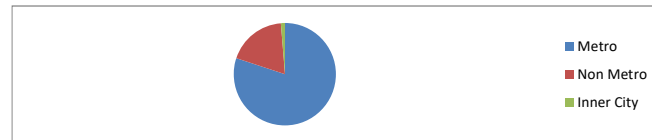
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	51,867,717	22.44%	156	21.22%
Victoria	59,195,107	25.61%	185	25.17%
Queensland	39,875,190	17.25%	133	18.10%
Western Australia	45,361,161	19.62%	132	17.96%
South Australia	27,687,420	11.98%	108	14.69%
Tasmania	1,231,599	0.53%	4	0.54%
Australian Capital Territory	3,543,830	1.53%	10	1.36%
Northern Territory	2,383,143	1.03%	7	0.95%
No Data	0	0.00%	0	0.00%
Total	231,145,167	100.00%	735	100.00%



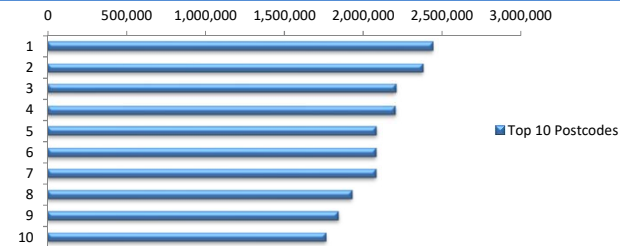
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	184,976,928	80.03%	576	78.37%
Non Metro	43,291,767	18.73%	147	20.00%
Inner City	2,876,472	1.24%	12	1.63%
No Data	0	0.00%	0	0.00%
Total	231,145,167	100.00%	735	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	2,436,706	1.05%	7	0.71%
2261	2,376,718	1.03%	5	0.51%
2756	2,205,797	0.95%	5	0.51%
6038	2,202,222	0.95%	5	0.51%
6069	2,081,737	0.90%	6	0.61%
6030	2,078,504	0.90%	4	0.41%
6020	2,077,526	0.90%	3	0.31%
4165	1,927,821	0.83%	4	0.41%
3977	1,842,121	0.80%	5	0.51%
6112	1,761,511	0.76%	5	0.51%
Total	20,990,662	9.08%	49	4.98%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	231,145,167	100.00%	983	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	231,145,167	100.00%	983	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	231,145,167	100.00%	983	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	231,145,167	100.00%	983	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	184,081,514	79.64%	798	81.18%
Interest Only	46,969,452	20.32%	179	18.21%
Non-Billing	94,201	0.04%	6	0.61%
Total	231,145,167	100.00%	983	100.00%



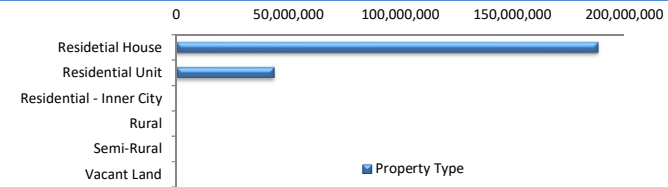
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	94,201	0.04%	6	0.61%
Term Loan	231,050,966	99.96%	977	99.39%
Total	231,145,167	100.00%	983	100.00%



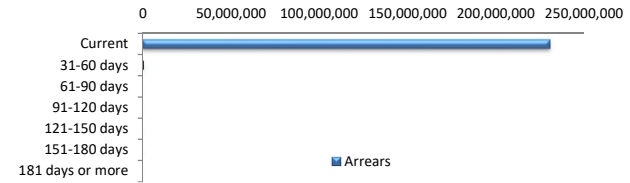
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	187,847,629	81.27%	585	79.59%
Residential Unit	43,297,538	18.73%	150	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%
Total	231,145,167	100.00%	735	100.00%



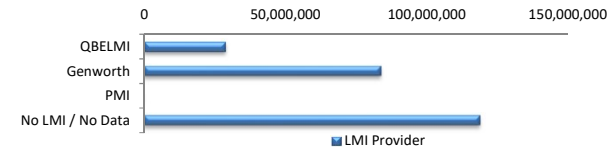
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	230,551,525	99.74%	981	99.80%
31-60 days	593,642	0.26%	2	0.20%
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	231,145,167	100.00%	983	100.00%



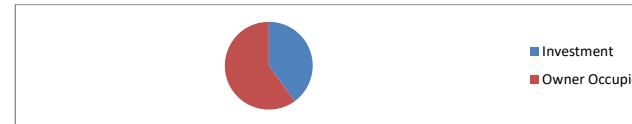
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	28,685,941	12.41%	86	11.70%
Genworth	83,703,962	36.21%	313	42.59%
PMI	0	0.00%	0	0.00%
No LMI / No Data	118,755,264	51.38%	336	45.71%
Total	231,145,167	100.00%	735	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	92,356,380	39.96%	367	37.33%
Owner Occupier	138,788,787	60.04%	616	62.67%
Total	231,145,167	100.00%	983	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