

**AFG Series 2018-1
Collateral Report**



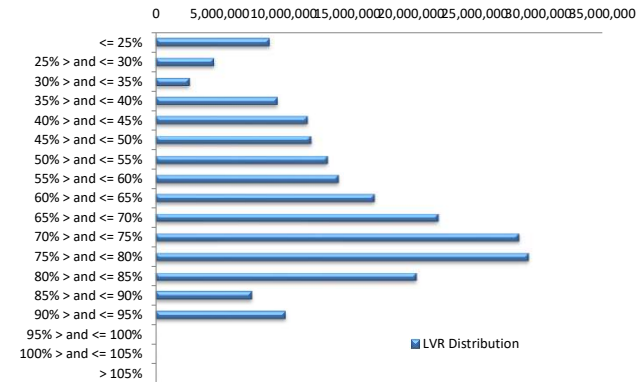
| | |
|-------------------------|-----------|
| Model Period | 21 |
| Collection Period Start | 1-Mar-20 |
| Collection Period End | 31-Mar-20 |
| No. of Days | 31 |
| Interest Period Start | 10-Mar-20 |
| Interest Period End | 13-Apr-20 |
| No. of Days | 35 |
| Determination Date | 7-Apr-20 |
| Payment Date | 14-Apr-20 |

Pool Statistics

| | |
|-------------------------------------|-------------|
| Closing Balance of Mortgages | 212,142,784 |
| No. of Loans (Unconsolidated) | 905 |
| No. of Loans (Consolidated) | 690 |
| Average Loan Size (Unconsolidated) | 234,412 |
| Average Loan Size (Consolidated) | 307,453 |
| Largest Loan Size (Unconsolidated) | 937,048 |
| Largest Loan Size (Consolidated) | 1,001,246 |
| Smallest Loan Size (Unconsolidated) | (62,987) |
| Smallest Loan Size (Consolidated) | (5,293) |
| Weighted Average Interest Rate | 3.55% |
| Weighted Average LVR | 63.63% |
| Weighted Average Seasoning | 49.10 |
| Weighted Average Remaining Term | 304.14 |

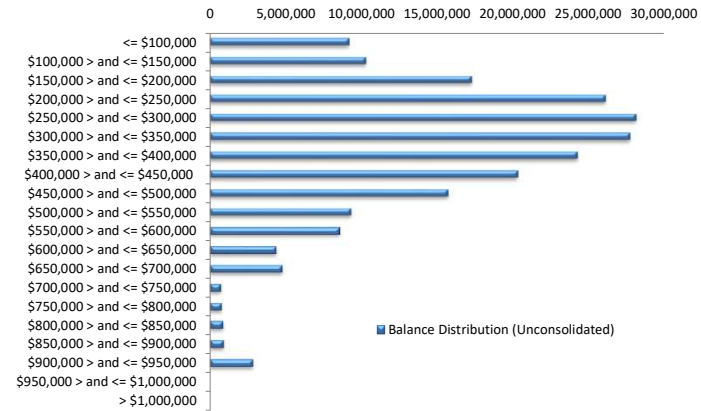
LVR Distribution

| Current LTV | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25% | 8,847,256 | 4.17% | 104 | 15.07% |
| 25% > and <= 30% | 4,547,343 | 2.14% | 22 | 3.19% |
| 30% > and <= 35% | 2,631,570 | 1.24% | 13 | 1.88% |
| 35% > and <= 40% | 9,455,715 | 4.46% | 40 | 5.80% |
| 40% > and <= 45% | 11,881,253 | 5.60% | 39 | 5.65% |
| 45% > and <= 50% | 12,176,844 | 5.74% | 43 | 6.23% |
| 50% > and <= 55% | 13,452,660 | 6.34% | 40 | 5.80% |
| 55% > and <= 60% | 14,255,373 | 6.72% | 39 | 5.65% |
| 60% > and <= 65% | 17,159,035 | 8.09% | 49 | 7.10% |
| 65% > and <= 70% | 22,147,904 | 10.44% | 57 | 8.26% |
| 70% > and <= 75% | 28,475,650 | 13.42% | 76 | 11.01% |
| 75% > and <= 80% | 29,192,898 | 13.76% | 73 | 10.58% |
| 80% > and <= 85% | 20,411,138 | 9.62% | 50 | 7.25% |
| 85% > and <= 90% | 7,424,335 | 3.50% | 20 | 2.90% |
| 90% > and <= 95% | 10,083,809 | 4.75% | 25 | 3.62% |
| 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 | 212,142,784 | 100.00% | 690 | 100.00% |



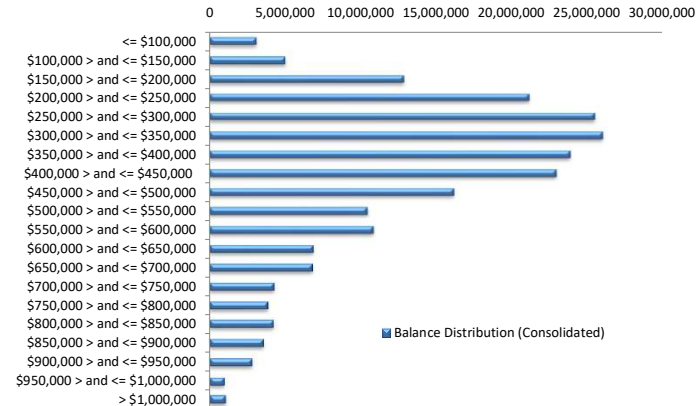
Balance Distribution (Unconsolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|------------|----------------|
| <= \$100,000 | 9,206,532 | 4.34% | 218 | 24.09% |
| \$100,000 > and <= \$150,000 | 10,322,155 | 4.87% | 83 | 9.17% |
| \$150,000 > and <= \$200,000 | 17,293,654 | 8.15% | 99 | 10.94% |
| \$200,000 > and <= \$250,000 | 26,115,440 | 12.31% | 116 | 12.82% |
| \$250,000 > and <= \$300,000 | 28,150,103 | 13.27% | 103 | 11.38% |
| \$300,000 > and <= \$350,000 | 27,726,440 | 13.07% | 86 | 9.50% |
| \$350,000 > and <= \$400,000 | 24,269,966 | 11.44% | 65 | 7.18% |
| \$400,000 > and <= \$450,000 | 20,317,841 | 9.58% | 48 | 5.30% |
| \$450,000 > and <= \$500,000 | 15,743,514 | 7.42% | 33 | 3.65% |
| \$500,000 > and <= \$550,000 | 9,328,221 | 4.40% | 18 | 1.99% |
| \$550,000 > and <= \$600,000 | 8,564,331 | 4.04% | 15 | 1.66% |
| \$600,000 > and <= \$650,000 | 4,371,037 | 2.06% | 7 | 0.77% |
| \$650,000 > and <= \$700,000 | 4,762,632 | 2.25% | 7 | 0.77% |
| \$700,000 > and <= \$750,000 | 715,742 | 0.34% | 1 | 0.11% |
| \$750,000 > and <= \$800,000 | 760,077 | 0.36% | 1 | 0.11% |
| \$800,000 > and <= \$850,000 | 842,569 | 0.40% | 1 | 0.11% |
| \$850,000 > and <= \$900,000 | 878,093 | 0.41% | 1 | 0.11% |
| \$900,000 > and <= \$950,000 | 2,774,437 | 1.31% | 3 | 0.33% |
| \$950,000 > and <= \$1,000,000 | 0 | 0.00% | 0 | 0.00% |
| > \$1,000,000 | 0 | 0.00% | 0 | 0.00% |
| Total | 212,142,784 | 100.00% | 905 | 100.00% |



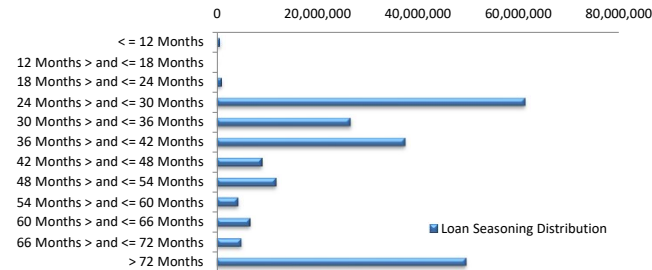
Balance Distribution (Consolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|------------|----------------|
| <= \$100,000 | 3,078,805 | 1.45% | 71 | 10.29% |
| \$100,000 > and <= \$150,000 | 4,989,860 | 2.35% | 40 | 5.80% |
| \$150,000 > and <= \$200,000 | 12,839,013 | 6.05% | 74 | 10.72% |
| \$200,000 > and <= \$250,000 | 21,154,784 | 9.97% | 94 | 13.62% |
| \$250,000 > and <= \$300,000 | 25,495,999 | 12.02% | 93 | 13.48% |
| \$300,000 > and <= \$350,000 | 26,003,573 | 12.26% | 81 | 11.74% |
| \$350,000 > and <= \$400,000 | 23,894,860 | 11.26% | 64 | 9.28% |
| \$400,000 > and <= \$450,000 | 22,969,629 | 10.83% | 54 | 7.83% |
| \$450,000 > and <= \$500,000 | 16,172,171 | 7.62% | 34 | 4.93% |
| \$500,000 > and <= \$550,000 | 10,471,766 | 4.94% | 20 | 2.90% |
| \$550,000 > and <= \$600,000 | 10,864,288 | 5.12% | 19 | 2.75% |
| \$600,000 > and <= \$650,000 | 6,860,292 | 3.23% | 11 | 1.59% |
| \$650,000 > and <= \$700,000 | 6,810,702 | 3.21% | 10 | 1.45% |
| \$700,000 > and <= \$750,000 | 4,270,489 | 2.01% | 6 | 0.87% |
| \$750,000 > and <= \$800,000 | 3,853,384 | 1.82% | 5 | 0.72% |
| \$800,000 > and <= \$850,000 | 4,168,568 | 1.96% | 5 | 0.72% |
| \$850,000 > and <= \$900,000 | 3,515,916 | 1.66% | 4 | 0.58% |
| \$900,000 > and <= \$950,000 | 2,774,437 | 1.31% | 3 | 0.43% |
| \$950,000 > and <= \$1,000,000 | 953,000 | 0.45% | 1 | 0.14% |
| > \$1,000,000 | 1,001,246 | 0.47% | 1 | 0.14% |
| Total | 212,142,784 | 100.00% | 690 | 100.00% |



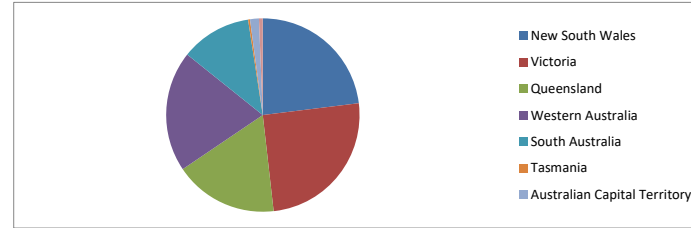
Loan Seasoning Distribution

| Seasoning (Months) | Balance | % Balance | Loan Count | % Loan Count |
|------------------------------|--------------------|----------------|------------|----------------|
| <= 12 Months | 634,413 | 0.30% | 2 | 0.22% |
| 12 Months > and <= 18 Months | 0 | 0.00% | 0 | 0.00% |
| 18 Months > and <= 24 Months | 903,621 | 0.43% | 5 | 0.55% |
| 24 Months > and <= 30 Months | 61,246,366 | 28.87% | 225 | 24.86% |
| 30 Months > and <= 36 Months | 26,572,073 | 12.53% | 101 | 11.16% |
| 36 Months > and <= 42 Months | 37,321,448 | 17.59% | 158 | 17.46% |
| 42 Months > and <= 48 Months | 8,861,321 | 4.18% | 37 | 4.09% |
| 48 Months > and <= 54 Months | 11,644,264 | 5.49% | 46 | 5.08% |
| 54 Months > and <= 60 Months | 4,041,531 | 1.91% | 19 | 2.10% |
| 60 Months > and <= 66 Months | 6,440,837 | 3.04% | 26 | 2.87% |
| 66 Months > and <= 72 Months | 4,807,145 | 2.27% | 17 | 1.88% |
| > 72 Months | 49,669,765 | 23.41% | 269 | 29.72% |
| Total | 212,142,784 | 100.00% | 905 | 100.00% |



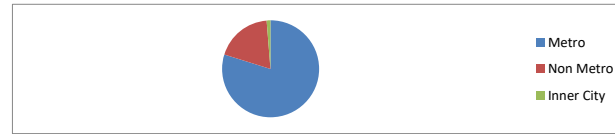
Geographic Distribution

| Jurisdiction State | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales | 48,903,723 | 23.05% | 148 | 21.45% |
| Victoria | 53,395,654 | 25.17% | 175 | 25.36% |
| Queensland | 36,779,640 | 17.34% | 126 | 18.26% |
| Western Australia | 42,803,124 | 20.18% | 128 | 18.55% |
| South Australia | 25,091,551 | 11.83% | 99 | 14.35% |
| Tasmania | 726,487 | 0.34% | 3 | 0.43% |
| Australian Capital Territory | 3,047,793 | 1.44% | 7 | 1.01% |
| Northern Territory | 1,394,811 | 0.66% | 4 | 0.58% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 212,142,784 | 100.00% | 690 | 100.00% |



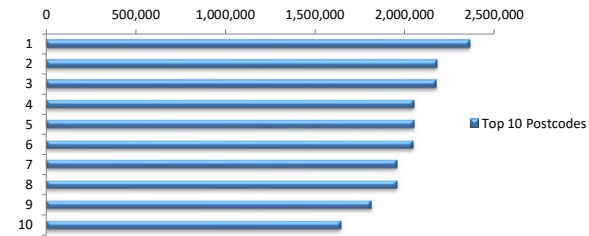
Locality

| S&P Category | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro | 169,258,301 | 79.79% | 540 | 78.26% |
| Non Metro | 40,052,615 | 18.88% | 138 | 20.00% |
| Inner City | 2,831,868 | 1.33% | 12 | 1.74% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 212,142,784 | 100.00% | 690 | 100.00% |



Top 10 Postcodes

| Postcode | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|--------------|----------------------|--------------|
| 2261 | 2,363,734 | 1.11% | 5 | 0.55% |
| 2756 | 2,181,228 | 1.03% | 5 | 0.55% |
| 6038 | 2,178,410 | 1.03% | 5 | 0.55% |
| 6069 | 2,051,294 | 0.97% | 6 | 0.66% |
| 6030 | 2,051,142 | 0.97% | 4 | 0.44% |
| 6164 | 2,046,134 | 0.96% | 6 | 0.66% |
| 6020 | 1,957,063 | 0.92% | 3 | 0.33% |
| 4165 | 1,956,885 | 0.92% | 4 | 0.44% |
| 3977 | 1,817,737 | 0.86% | 5 | 0.55% |
| 6155 | 1,642,433 | 0.77% | 3 | 0.33% |
| Total | 20,246,061 | 9.54% | 46 | 5.08% |



Documentation

| Document Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|------------|----------------|
| Full Doc | 212,142,784 | 100.00% | 905 | 100.00% |
| Low Doc | 0 | 0.00% | 0 | 0.00% |
| No Doc | 0 | 0.00% | 0 | 0.00% |
| Total | 212,142,784 | 100.00% | 905 | 100.00% |



Rate Type

| Rate Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|------------|----------------|
| Variable Rate | 212,142,784 | 100.00% | 905 | 100.00% |
| Fixed Rate | 0 | 0.00% | 0 | 0.00% |
| Total | 212,142,784 | 100.00% | 905 | 100.00% |



Repayment Type

| Repayment Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------------|--------------------|----------------|------------|----------------|
| Principal & Interest | 172,794,090 | 81.45% | 748 | 82.74% |
| Interest Only | 39,228,952 | 18.49% | 150 | 16.59% |
| Non-Billing | 78,021 | 0.04% | 6 | 0.66% |
| No Data | 41,721 | 0.02% | 0 | 0.00% |
| Total | 212,142,784 | 100.00% | 904 | 100.00% |



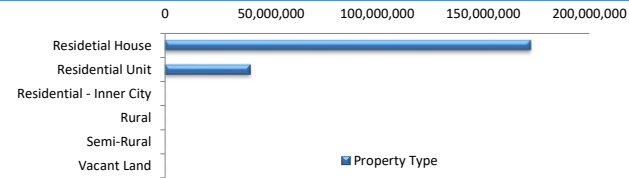
Loan Type

| Product Category | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Line of Credit | 78,021 | 0.04% | 6 | 0.66% |
| Term Loan | 212,064,763 | 99.96% | 899 | 99.34% |
| Total | 212,142,784 | 100.00% | 905 | 100.00% |



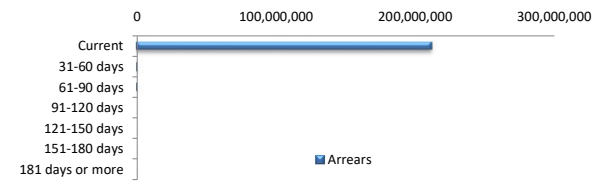
Property Type

| Property Type | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House | 172,250,325 | 81.20% | 550 | 79.71% |
| Residential Unit | 39,892,459 | 18.80% | 140 | 20.29% |
| 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 | 212,142,784 | 100.00% | 690 | 100.00% |



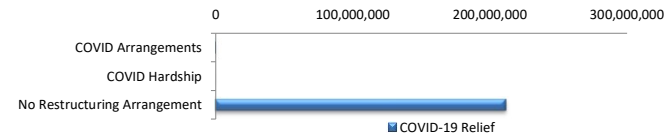
Arrears

| Arrears Band | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Current | 211,587,341 | 99.74% | 902 | 99.67% |
| 31-60 days | 317,642 | 0.15% | 1 | 0.11% |
| 61-90 days | 237,801 | 0.11% | 2 | 0.22% |
| 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 | 212,142,784 | 100.00% | 905 | 100.00% |



COVID-19 Relief

| COVID-19 Relief | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------------------|--------------------|----------------|----------------------|----------------|
| COVID Arrangements | 335,338 | 0.16% | 2 | 0.29% |
| COVID Hardship | 0 | 0.00% | 0 | 0.00% |
| No Restructuring Arrangement | 211,807,446 | 99.84% | 688 | 99.71% |
| Total | 212,142,784 | 100.00% | 690 | 100.00% |

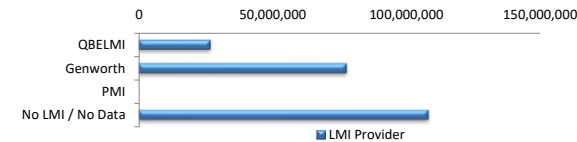


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

LMI Provider

| LMI Provider | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------|--------------------|----------------|----------------------|----------------|
| QBELMI | 26,540,633 | 12.51% | 81 | 11.74% |
| Genworth | 77,707,436 | 36.63% | 295 | 42.75% |
| PMI | 0 | 0.00% | 0 | 0.00% |
| No LMI / No Data | 107,894,715 | 50.86% | 314 | 45.51% |
| Total | 212,142,784 | 100.00% | 690 | 100.00% |



Property Occupancy

| Property Occupancy | Balance | % Balance | Loan Count | % Loan Count |
|--------------------|--------------------|----------------|------------|----------------|
| Investment | 86,538,732 | 40.79% | 342 | 37.79% |
| Owner Occupier | 125,604,051 | 59.21% | 563 | 62.21% |
| Total | 212,142,784 | 100.00% | 905 | 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 |