

**AFG Series 2018-1
Collateral Report**



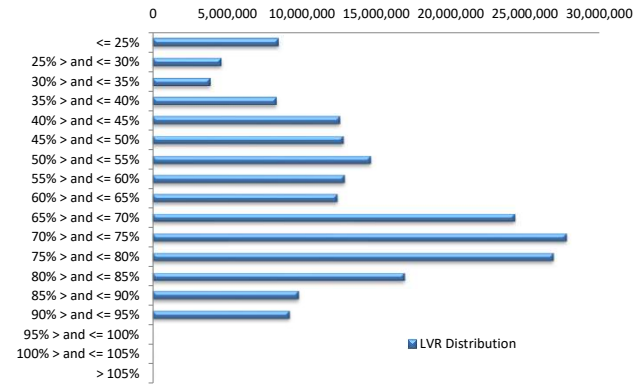
Model Period	23
Collection Period Start	1-May-20
Collection Period End	31-May-20
No. of Days	31
Interest Period Start	11-May-20
Interest Period End	9-Jun-20
No. of Days	30
Determination Date	4-Jun-20
Payment Date	10-Jun-20

Pool Statistics

Closing Balance of Mortgages	204,981,596
No. of Loans (Unconsolidated)	888
No. of Loans (Consolidated)	676
Average Loan Size (Unconsolidated)	230,835
Average Loan Size (Consolidated)	303,227
Largest Loan Size (Unconsolidated)	933,341
Largest Loan Size (Consolidated)	1,003,887
Smallest Loan Size (Unconsolidated)	(16,236)
Smallest Loan Size (Consolidated)	(15,213)
Weighted Average Interest Rate	3.53%
Weighted Average LVR	63.35%
Weighted Average Seasoning	51.10
Weighted Average Remaining Term	302.43

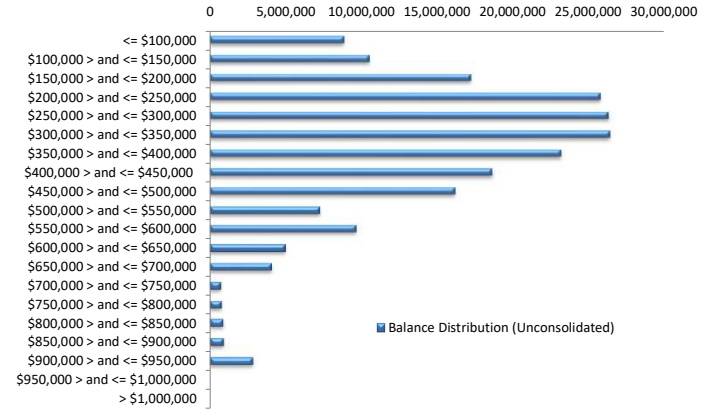
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,403,477	4.10%	105	15.53%
25% > and <= 30%	4,585,536	2.24%	23	3.40%
30% > and <= 35%	3,844,546	1.88%	19	2.81%
35% > and <= 40%	8,224,160	4.01%	35	5.18%
40% > and <= 45%	12,528,627	6.11%	42	6.21%
45% > and <= 50%	12,769,107	6.23%	44	6.51%
50% > and <= 55%	14,588,554	7.12%	41	6.07%
55% > and <= 60%	12,798,663	6.24%	36	5.33%
60% > and <= 65%	12,389,907	6.04%	37	5.47%
65% > and <= 70%	24,325,742	11.87%	62	9.17%
70% > and <= 75%	27,790,001	13.56%	74	10.95%
75% > and <= 80%	26,905,774	13.13%	69	10.21%
80% > and <= 85%	16,950,591	8.27%	42	6.21%
85% > and <= 90%	9,778,223	4.77%	25	3.70%
90% > and <= 95%	9,098,688	4.44%	22	3.25%
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	204,981,596	100.00%	676	100.00%



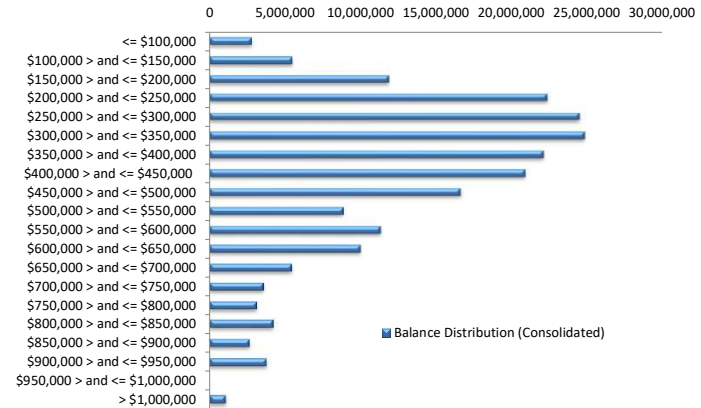
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,854,233	4.32%	220	24.77%
\$100,000 > and <= \$150,000	10,516,566	5.13%	85	9.57%
\$150,000 > and <= \$200,000	17,240,188	8.41%	99	11.15%
\$200,000 > and <= \$250,000	25,760,954	12.57%	114	12.84%
\$250,000 > and <= \$300,000	26,324,553	12.84%	96	10.81%
\$300,000 > and <= \$350,000	26,385,050	12.87%	82	9.23%
\$350,000 > and <= \$400,000	23,175,709	11.31%	62	6.98%
\$400,000 > and <= \$450,000	18,638,396	9.09%	44	4.95%
\$450,000 > and <= \$500,000	16,162,175	7.88%	34	3.83%
\$500,000 > and <= \$550,000	7,257,891	3.54%	14	1.58%
\$550,000 > and <= \$600,000	9,638,912	4.70%	17	1.91%
\$600,000 > and <= \$650,000	4,977,700	2.43%	8	0.90%
\$650,000 > and <= \$700,000	4,080,212	1.99%	6	0.68%
\$700,000 > and <= \$750,000	708,528	0.35%	1	0.11%
\$750,000 > and <= \$800,000	763,930	0.37%	1	0.11%
\$800,000 > and <= \$850,000	847,243	0.41%	1	0.11%
\$850,000 > and <= \$900,000	877,959	0.43%	1	0.11%
\$900,000 > and <= \$950,000	2,771,398	1.35%	3	0.34%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	0	0.00%	0	0.00%
Total	204,981,596	100.00%	888	100.00%



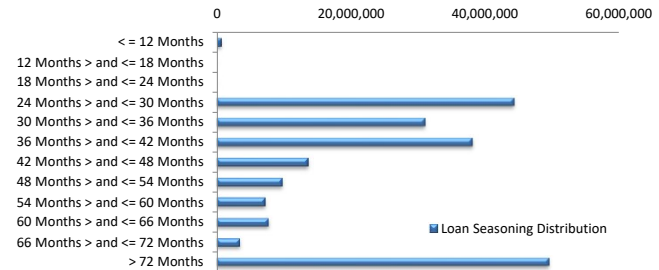
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,784,989	1.36%	72	10.65%
\$100,000 > and <= \$150,000	5,455,865	2.66%	44	6.51%
\$150,000 > and <= \$200,000	11,862,069	5.79%	69	10.21%
\$200,000 > and <= \$250,000	22,345,724	10.90%	99	14.64%
\$250,000 > and <= \$300,000	24,475,898	11.94%	89	13.17%
\$300,000 > and <= \$350,000	24,782,508	12.09%	77	11.39%
\$350,000 > and <= \$400,000	22,068,264	10.77%	59	8.73%
\$400,000 > and <= \$450,000	20,848,556	10.17%	49	7.25%
\$450,000 > and <= \$500,000	16,613,452	8.10%	35	5.18%
\$500,000 > and <= \$550,000	8,838,406	4.31%	17	2.51%
\$550,000 > and <= \$600,000	11,329,979	5.53%	20	2.96%
\$600,000 > and <= \$650,000	9,996,663	4.88%	16	2.37%
\$650,000 > and <= \$700,000	5,428,386	2.65%	8	1.18%
\$700,000 > and <= \$750,000	3,564,084	1.74%	5	0.74%
\$750,000 > and <= \$800,000	3,102,038	1.51%	4	0.59%
\$800,000 > and <= \$850,000	4,150,755	2.02%	5	0.74%
\$850,000 > and <= \$900,000	2,610,092	1.27%	3	0.44%
\$900,000 > and <= \$950,000	3,719,982	1.81%	4	0.59%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,003,887	0.49%	1	0.15%
Total	204,981,596	100.00%	676	100.00%



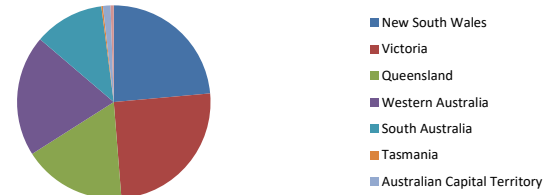
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	635,277	0.31%	2	0.23%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	44,295,764	21.61%	167	18.81%
30 Months > and <= 36 Months	31,038,919	15.14%	109	12.27%
36 Months > and <= 42 Months	38,199,851	18.64%	168	18.92%
42 Months > and <= 48 Months	13,460,365	6.57%	56	6.31%
48 Months > and <= 54 Months	9,696,608	4.73%	40	4.50%
54 Months > and <= 60 Months	7,079,999	3.45%	32	3.60%
60 Months > and <= 66 Months	7,659,765	3.74%	30	3.38%
66 Months > and <= 72 Months	3,462,803	1.69%	13	1.46%
> 72 Months	49,452,244	24.13%	271	30.52%
Total	204,981,596	100.00%	888	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	48,358,710	23.59%	148	21.89%
Victoria	51,552,986	25.15%	172	25.44%
Queensland	35,422,098	17.28%	122	18.05%
Western Australia	41,400,925	20.20%	127	18.79%
South Australia	24,029,114	11.72%	96	14.20%
Tasmania	480,961	0.23%	2	0.30%
Australian Capital Territory	2,678,129	1.31%	6	0.89%
Northern Territory	1,058,672	0.52%	3	0.44%
No Data	0	0.00%	0	0.00%
Total	204,981,596	100.00%	676	100.00%



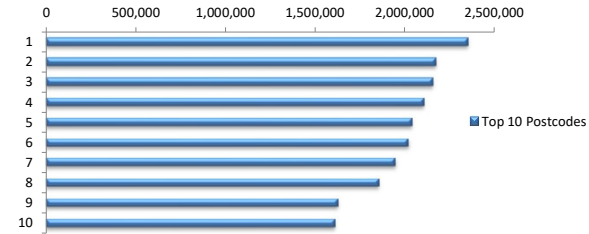
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	163,524,331	79.78%	530	78.40%
Non Metro	38,752,683	18.91%	134	19.82%
Inner City	2,704,582	1.32%	12	1.78%
No Data	0	0.00%	0	0.00%
Total	204,981,596	100.00%	676	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2261	2,350,989	1.15%	5	0.56%
6038	2,169,127	1.06%	5	0.56%
2756	2,154,362	1.05%	5	0.56%
6069	2,105,304	1.03%	6	0.68%
6164	2,038,133	0.99%	6	0.68%
6030	2,022,339	0.99%	4	0.45%
4165	1,948,425	0.95%	4	0.45%
6020	1,851,654	0.90%	3	0.34%
6155	1,623,589	0.79%	3	0.34%
2747	1,610,602	0.79%	4	0.45%
Total	19,874,525	9.70%	45	5.07%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	204,981,596	100.00%	888	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	204,981,596	100.00%	888	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	204,981,596	100.00%	888	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	204,981,596	100.00%	888	100.00%



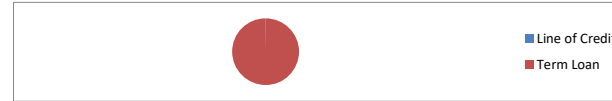
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	161,893,355	78.98%	718	80.86%
Interest Only	43,004,202	20.98%	164	18.47%
Non-Billing	84,039	0.04%	6	0.68%
No Data	0	0.00%	0	0.00%
Total	204,981,596	100.00%	888	100.00%



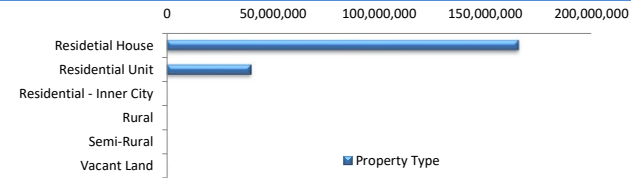
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	84,039	0.04%	6	0.68%
Term Loan	204,897,557	99.96%	882	99.32%
Total	204,981,596	100.00%	888	100.00%



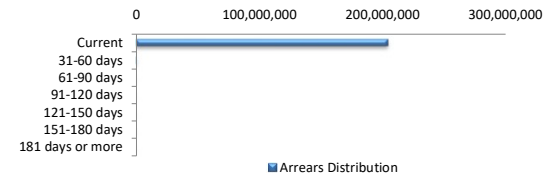
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	165,630,117	80.80%	535	79.14%
Residential Unit	39,351,479	19.20%	141	20.86%
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	204,981,596	100.00%	676	100.00%



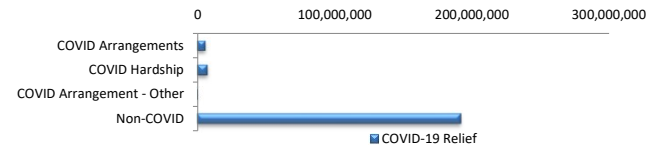
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	204,287,165	99.66%	885	99.66%
31-60 days	694,431	0.34%	3	0.34%
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	204,981,596	100.00%	888	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	5,761,043	2.81%	16	2.37%
COVID Hardship	7,146,587	3.49%	16	2.37%
COVID Arrangement - Other	308,599	0.15%	2	0.30%
Non-COVID	191,765,367	93.55%	642	94.97%
Total	204,981,596	100.00%	676	100.00%

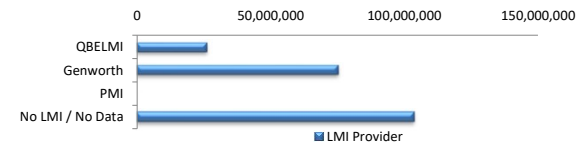


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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	26,071,365	12.72%	80	11.83%
Genworth	75,287,497	36.73%	289	42.75%
PMI	0	0.00%	0	0.00%
No LMI / No Data	103,622,735	50.55%	307	45.41%
Total	204,981,596	100.00%	676	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	82,601,469	40.30%	337	37.95%
Owner Occupier	122,380,127	59.70%	551	62.05%
Total	204,981,596	100.00%	888	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