

AFG Series 2018-1
Collateral Report



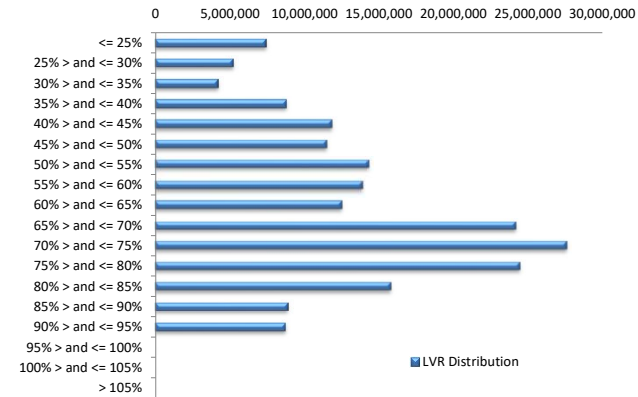
Model Period	24
Collection Period Start	1-Jun-20
Collection Period End	30-Jun-20
No. of Days	30
Interest Period Start	10-Jun-20
Interest Period End	9-Jul-20
No. of Days	30
Determination Date	7-Jul-20
Payment Date	10-Jul-20

Pool Statistics

Closing Balance of Mortgages	198,946,094
No. of Loans (Unconsolidated)	880
No. of Loans (Consolidated)	661
Average Loan Size (Unconsolidated)	226,075
Average Loan Size (Consolidated)	300,977
Largest Loan Size (Unconsolidated)	931,360
Largest Loan Size (Consolidated)	1,002,665
Smallest Loan Size (Unconsolidated)	(22,479)
Smallest Loan Size (Consolidated)	(22,479)
Weighted Average Interest Rate	3.51%
Weighted Average LVR	63.00%
Weighted Average Seasoning	52.42
Weighted Average Remaining Term	300.99

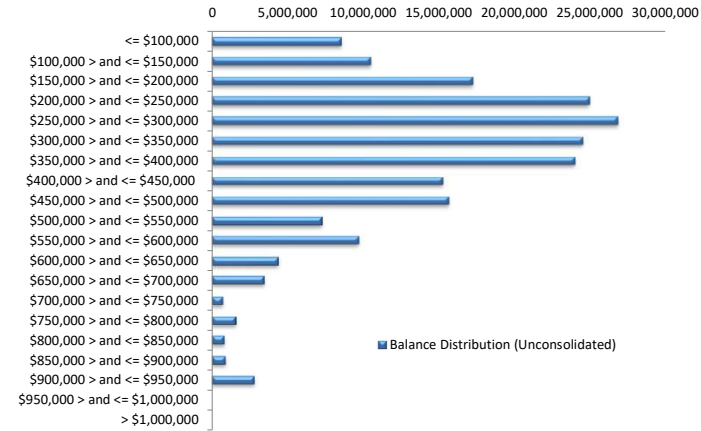
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,359,218	3.70%	100	15.13%
25% > and <= 30%	5,196,462	2.61%	24	3.63%
30% > and <= 35%	4,191,128	2.11%	21	3.18%
35% > and <= 40%	8,786,919	4.42%	38	5.75%
40% > and <= 45%	11,813,380	5.94%	40	6.05%
45% > and <= 50%	11,449,103	5.75%	41	6.20%
50% > and <= 55%	14,252,701	7.16%	40	6.05%
55% > and <= 60%	13,838,322	6.96%	38	5.75%
60% > and <= 65%	12,513,279	6.29%	37	5.60%
65% > and <= 70%	24,175,615	12.15%	62	9.38%
70% > and <= 75%	27,577,866	13.86%	75	11.35%
75% > and <= 80%	24,438,131	12.28%	61	9.23%
80% > and <= 85%	15,808,354	7.95%	40	6.05%
85% > and <= 90%	8,872,477	4.46%	23	3.48%
90% > and <= 95%	8,673,139	4.36%	21	3.18%
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	198,946,094	100.00%	661	100.00%



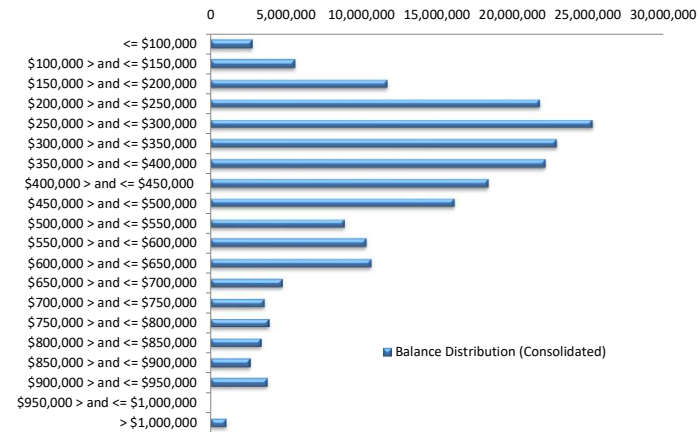
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,541,054	4.29%	227	25.80%
\$100,000 > and <= \$150,000	10,465,687	5.26%	85	9.66%
\$150,000 > and <= \$200,000	17,257,935	8.67%	99	11.25%
\$200,000 > and <= \$250,000	24,966,171	12.55%	111	12.61%
\$250,000 > and <= \$300,000	26,850,147	13.50%	98	11.14%
\$300,000 > and <= \$350,000	24,544,828	12.34%	76	8.64%
\$350,000 > and <= \$400,000	23,986,198	12.06%	64	7.27%
\$400,000 > and <= \$450,000	15,294,791	7.69%	36	4.09%
\$450,000 > and <= \$500,000	15,653,474	7.87%	33	3.75%
\$500,000 > and <= \$550,000	7,248,921	3.64%	14	1.59%
\$550,000 > and <= \$600,000	9,666,776	4.86%	17	1.93%
\$600,000 > and <= \$650,000	4,377,872	2.20%	7	0.80%
\$650,000 > and <= \$700,000	3,397,035	1.71%	5	0.57%
\$700,000 > and <= \$750,000	711,346	0.36%	1	0.11%
\$750,000 > and <= \$800,000	1,531,326	0.77%	2	0.23%
\$800,000 > and <= \$850,000	804,291	0.40%	1	0.11%
\$850,000 > and <= \$900,000	877,857	0.44%	1	0.11%
\$900,000 > and <= \$950,000	2,770,384	1.39%	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	198,946,094	100.00%	880	100.00%



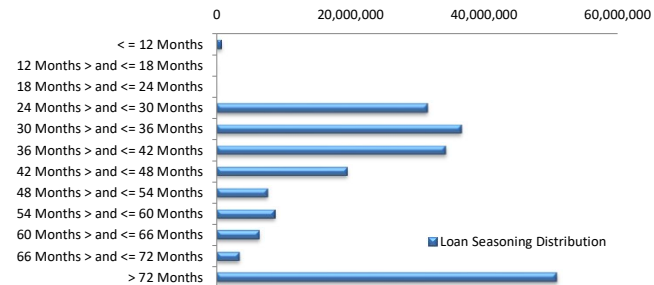
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,728,429	1.37%	71	10.74%
\$100,000 > and <= \$150,000	5,540,843	2.79%	45	6.81%
\$150,000 > and <= \$200,000	11,692,064	5.88%	68	10.29%
\$200,000 > and <= \$250,000	21,752,175	10.93%	97	14.67%
\$250,000 > and <= \$300,000	25,258,392	12.70%	92	13.92%
\$300,000 > and <= \$350,000	22,904,618	11.51%	71	10.74%
\$350,000 > and <= \$400,000	22,114,397	11.12%	59	8.93%
\$400,000 > and <= \$450,000	18,347,153	9.22%	43	6.51%
\$450,000 > and <= \$500,000	16,109,003	8.10%	34	5.14%
\$500,000 > and <= \$550,000	8,852,640	4.45%	17	2.57%
\$550,000 > and <= \$600,000	10,257,860	5.16%	18	2.72%
\$600,000 > and <= \$650,000	10,590,350	5.32%	17	2.57%
\$650,000 > and <= \$700,000	4,741,086	2.38%	7	1.06%
\$700,000 > and <= \$750,000	3,561,021	1.79%	5	0.76%
\$750,000 > and <= \$800,000	3,873,962	1.95%	5	0.76%
\$800,000 > and <= \$850,000	3,300,840	1.66%	4	0.61%
\$850,000 > and <= \$900,000	2,602,051	1.31%	3	0.45%
\$900,000 > and <= \$950,000	3,716,542	1.87%	4	0.61%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,002,665	0.50%	1	0.15%
Total	198,946,094	100.00%	661	100.00%



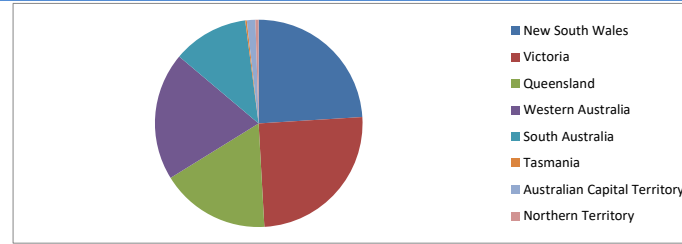
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
< = 12 Months	636,904	0.32%	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	31,595,026	15.88%	119	13.52%
30 Months > and <= 36 Months	36,522,606	18.36%	138	15.68%
36 Months > and <= 42 Months	34,215,621	17.20%	147	16.70%
42 Months > and <= 48 Months	19,466,342	9.78%	88	10.00%
48 Months > and <= 54 Months	7,498,417	3.77%	36	4.09%
54 Months > and <= 60 Months	8,580,482	4.31%	37	4.20%
60 Months > and <= 66 Months	6,287,830	3.16%	25	2.84%
66 Months > and <= 72 Months	3,311,383	1.66%	15	1.70%
> 72 Months	50,831,484	25.55%	273	31.02%
Total	198,946,094	100.00%	880	100.00%



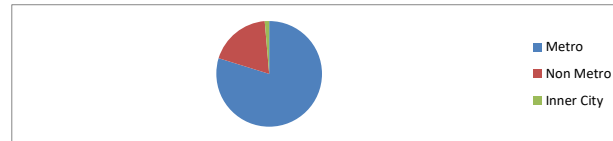
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	47,815,712	24.03%	145	21.94%
Victoria	49,889,375	25.08%	168	25.42%
Queensland	33,932,358	17.06%	118	17.85%
Western Australia	39,664,039	19.94%	124	18.76%
South Australia	23,471,661	11.80%	95	14.37%
Tasmania	468,869	0.24%	2	0.30%
Australian Capital Territory	2,665,724	1.34%	6	0.91%
Northern Territory	1,038,356	0.52%	3	0.45%
No Data	0	0.00%	0	0.00%
Total	198,946,094	100.00%	661	100.00%



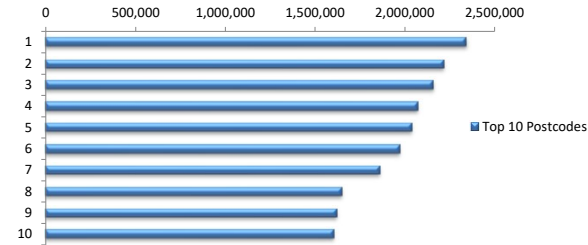
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	158,696,987	79.77%	519	78.52%
Non Metro	37,557,405	18.88%	130	19.67%
Inner City	2,691,701	1.35%	12	1.82%
No Data	0	0.00%	0	0.00%
Total	198,946,094	100.00%	661	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2261	2,339,322	1.18%	5	0.57%
2756	2,216,628	1.11%	5	0.57%
6038	2,159,589	1.09%	5	0.57%
6069	2,069,029	1.04%	6	0.68%
6164	2,034,083	1.02%	6	0.68%
6030	1,970,779	0.99%	4	0.45%
6020	1,859,447	0.93%	3	0.34%
2190	1,652,711	0.83%	3	0.34%
6155	1,621,743	0.82%	3	0.34%
2747	1,603,428	0.81%	4	0.45%
Total	19,526,759	9.82%	44	5.00%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	198,946,094	100.00%	880	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	198,946,094	100.00%	880	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	198,946,094	100.00%	880	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	198,946,094	100.00%	880	100.00%



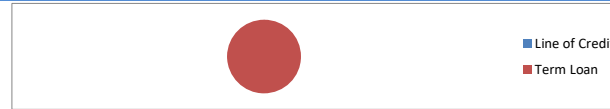
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	156,568,577	78.70%	709	80.57%
Interest Only	42,288,677	21.26%	165	18.75%
Non-Billing	88,839	0.04%	6	0.68%
No Data	0	0.00%	0	0.00%
Total	198,946,094	100.00%	880	100.00%



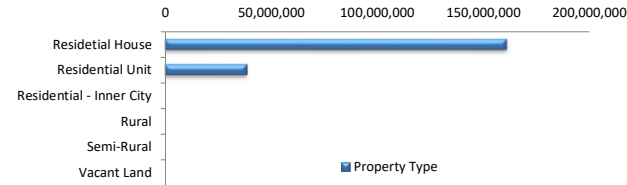
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	88,839	0.04%	6	0.68%
Term Loan	198,857,255	99.96%	874	99.32%
Total	198,946,094	100.00%	880	100.00%



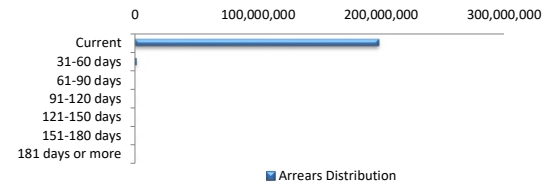
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	160,827,047	80.84%	524	79.27%
Residential Unit	38,119,046	19.16%	137	20.73%
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	198,946,094	100.00%	661	100.00%



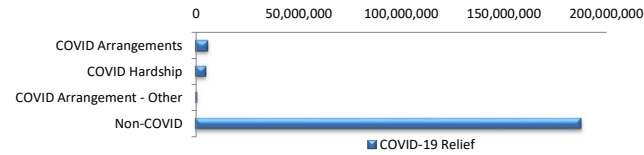
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	197,487,456	99.27%	876	99.55%
31-60 days	1,458,638	0.73%	4	0.45%
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	198,946,094	100.00%	880	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	5,801,965	2.92%	16	2.42%
COVID Hardship	4,893,342	2.46%	10	1.51%
COVID Arrangement - Other	617,519	0.31%	3	0.45%
Non-COVID	187,633,268	94.31%	632	95.61%
Total	198,946,094	100.00%	661	100.00%

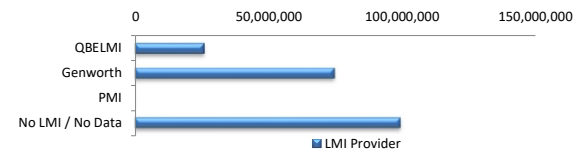


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

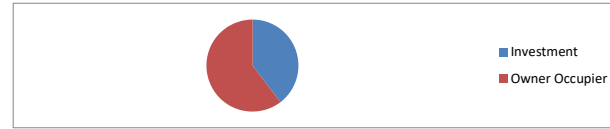
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	25,444,114	12.79%	78	11.80%
Genworth	74,319,504	37.36%	287	43.42%
PMI	0	0.00%	0	0.00%
No LMI / No Data	99,182,476	49.85%	296	44.78%
Total	198,946,094	100.00%	661	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	78,900,786	39.66%	333	37.84%
Owner Occupier	120,045,308	60.34%	547	62.16%
Total	198,946,094	100.00%	880	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