

**AFG Series 2018-1
Collateral Report**



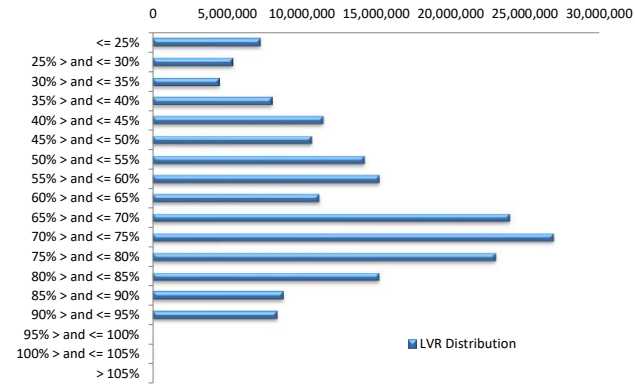
Model Period	25
Collection Period Start	1-Jul-20
Collection Period End	31-Jul-20
No. of Days	31
Interest Period Start	10-Jul-20
Interest Period End	9-Aug-20
No. of Days	31
Determination Date	5-Aug-20
Payment Date	10-Aug-20

Pool Statistics

Closing Balance of Mortgages	193,544,741
No. of Loans (Unconsolidated)	855
No. of Loans (Consolidated)	651
Average Loan Size (Unconsolidated)	226,368
Average Loan Size (Consolidated)	297,304
Largest Loan Size (Unconsolidated)	929,448
Largest Loan Size (Consolidated)	1,001,940
Smallest Loan Size (Unconsolidated)	(27,247)
Smallest Loan Size (Consolidated)	(27,247)
Weighted Average Interest Rate	3.51%
Weighted Average LVR	62.85%
Weighted Average Seasoning	53.28
Weighted Average Remaining Term	300.07

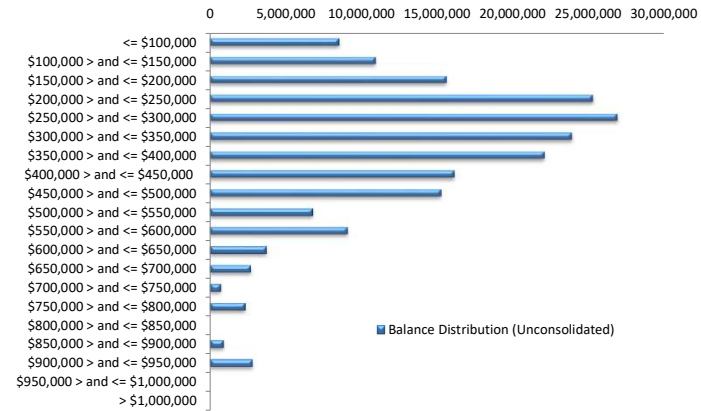
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,160,991	3.70%	101	15.51%
25% > and <= 30%	5,325,758	2.75%	25	3.84%
30% > and <= 35%	4,441,451	2.29%	23	3.53%
35% > and <= 40%	7,966,364	4.12%	34	5.22%
40% > and <= 45%	11,409,989	5.90%	39	5.99%
45% > and <= 50%	10,632,606	5.49%	40	6.14%
50% > and <= 55%	14,142,915	7.31%	39	5.99%
55% > and <= 60%	15,135,245	7.82%	43	6.61%
60% > and <= 65%	11,196,431	5.78%	35	5.38%
65% > and <= 70%	23,955,598	12.38%	60	9.22%
70% > and <= 75%	26,911,095	13.90%	74	11.37%
75% > and <= 80%	23,014,263	11.89%	57	8.76%
80% > and <= 85%	15,197,654	7.85%	38	5.84%
85% > and <= 90%	8,748,222	4.52%	23	3.53%
90% > and <= 95%	8,306,158	4.29%	20	3.07%
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	193,544,741	100.00%	651	100.00%



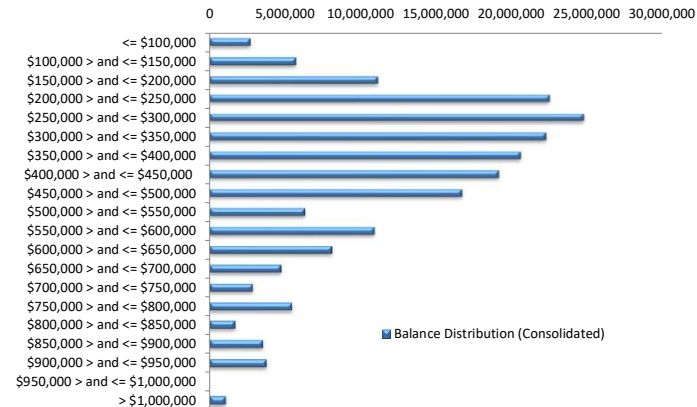
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,520,243	4.40%	216	25.26%
\$100,000 > and <= \$150,000	10,915,755	5.64%	88	10.29%
\$150,000 > and <= \$200,000	15,591,376	8.06%	90	10.53%
\$200,000 > and <= \$250,000	25,287,003	13.07%	113	13.22%
\$250,000 > and <= \$300,000	26,898,712	13.90%	98	11.46%
\$300,000 > and <= \$350,000	23,902,074	12.35%	74	8.65%
\$350,000 > and <= \$400,000	22,062,171	11.40%	59	6.90%
\$400,000 > and <= \$450,000	16,142,640	8.34%	38	4.44%
\$450,000 > and <= \$500,000	15,250,283	7.88%	32	3.74%
\$500,000 > and <= \$550,000	6,784,137	3.51%	13	1.52%
\$550,000 > and <= \$600,000	9,096,365	4.70%	16	1.87%
\$600,000 > and <= \$650,000	3,725,086	1.92%	6	0.70%
\$650,000 > and <= \$700,000	2,701,853	1.40%	4	0.47%
\$700,000 > and <= \$750,000	710,212	0.37%	1	0.12%
\$750,000 > and <= \$800,000	2,317,932	1.20%	3	0.35%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	877,959	0.45%	1	0.12%
\$900,000 > and <= \$950,000	2,760,940	1.43%	3	0.35%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	0	0.00%	0	0.00%
Total	193,544,741	100.00%	855	100.00%



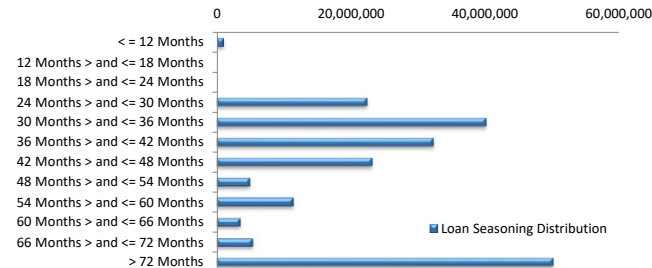
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,688,329	1.39%	73	11.21%
\$100,000 > and <= \$150,000	5,700,941	2.95%	46	7.07%
\$150,000 > and <= \$200,000	11,146,116	5.76%	65	9.98%
\$200,000 > and <= \$250,000	22,473,104	11.61%	100	15.36%
\$250,000 > and <= \$300,000	24,755,171	12.79%	90	13.82%
\$300,000 > and <= \$350,000	22,244,403	11.49%	69	10.60%
\$350,000 > and <= \$400,000	20,561,922	10.62%	55	8.45%
\$400,000 > and <= \$450,000	19,145,998	9.89%	45	6.91%
\$450,000 > and <= \$500,000	16,688,065	8.62%	35	5.38%
\$500,000 > and <= \$550,000	6,291,881	3.25%	12	1.84%
\$550,000 > and <= \$600,000	10,891,961	5.63%	19	2.92%
\$600,000 > and <= \$650,000	8,085,298	4.18%	13	2.00%
\$650,000 > and <= \$700,000	4,724,884	2.44%	7	1.08%
\$700,000 > and <= \$750,000	2,851,399	1.47%	4	0.61%
\$750,000 > and <= \$800,000	5,456,209	2.82%	7	1.08%
\$800,000 > and <= \$850,000	1,661,043	0.86%	2	0.31%
\$850,000 > and <= \$900,000	3,470,825	1.79%	4	0.61%
\$900,000 > and <= \$950,000	3,705,252	1.91%	4	0.61%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,001,940	0.52%	1	0.15%
Total	193,544,741	100.00%	651	100.00%



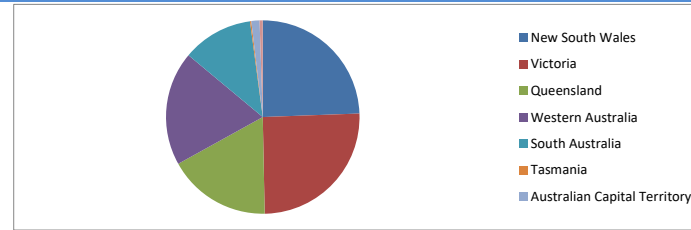
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	949,058	0.49%	4	0.47%
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	22,296,908	11.52%	91	10.64%
30 Months > and <= 36 Months	40,029,646	20.68%	147	17.19%
36 Months > and <= 42 Months	32,320,258	16.70%	127	14.85%
42 Months > and <= 48 Months	23,162,792	11.97%	107	12.51%
48 Months > and <= 54 Months	4,799,797	2.48%	26	3.04%
54 Months > and <= 60 Months	11,261,363	5.82%	41	4.80%
60 Months > and <= 66 Months	3,413,905	1.76%	16	1.87%
66 Months > and <= 72 Months	5,189,754	2.68%	23	2.69%
> 72 Months	50,121,259	25.90%	273	31.93%
Total	193,544,741	100.00%	855	100.00%



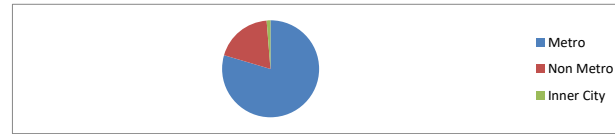
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	47,254,708	24.42%	144	22.12%
Victoria	48,918,832	25.28%	167	25.65%
Queensland	33,432,284	17.27%	116	17.82%
Western Australia	36,964,193	19.10%	119	18.28%
South Australia	22,845,016	11.80%	94	14.44%
Tasmania	445,607	0.23%	2	0.31%
Australian Capital Territory	2,653,377	1.37%	6	0.92%
Northern Territory	1,030,724	0.53%	3	0.46%
No Data	0	0.00%	0	0.00%
Total	193,544,741	100.00%	651	100.00%



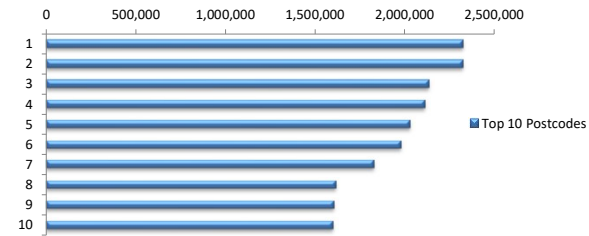
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	153,871,198	79.50%	509	78.19%
Non Metro	37,068,339	19.15%	130	19.97%
Inner City	2,605,204	1.35%	12	1.84%
No Data	0	0.00%	0	0.00%
Total	193,544,741	100.00%	651	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2261	2,328,374	1.20%	5	0.58%
6069	2,326,834	1.20%	6	0.70%
6038	2,135,687	1.10%	5	0.58%
2756	2,112,811	1.09%	4	0.47%
6164	2,029,948	1.05%	6	0.70%
6030	1,981,177	1.02%	4	0.47%
2190	1,828,878	0.94%	3	0.35%
6155	1,616,032	0.83%	3	0.35%
3977	1,603,335	0.83%	5	0.58%
2747	1,600,285	0.83%	4	0.47%
Total	19,563,361	10.11%	45	5.26%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	193,544,741	100.00%	855	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	193,544,741	100.00%	855	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	193,544,741	100.00%	855	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	193,544,741	100.00%	855	100.00%



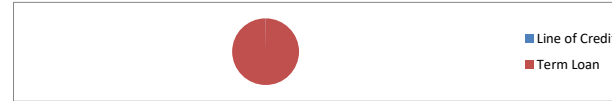
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	153,363,197	79.24%	700	81.87%
Interest Only	40,096,912	20.72%	149	17.43%
Non-Billing	84,631	0.04%	6	0.70%
No Data	0	0.00%	0	0.00%
Total	193,544,741	100.00%	855	100.00%



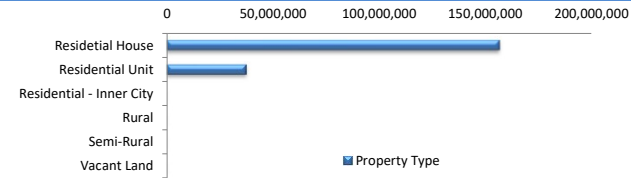
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	84,631	0.04%	6	0.70%
Term Loan	193,460,109	99.96%	849	99.30%
Total	193,544,741	100.00%	855	100.00%



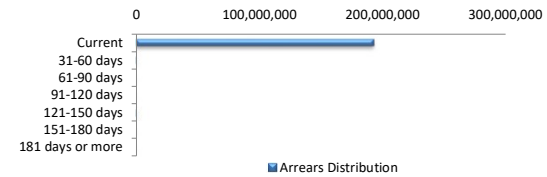
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	156,526,131	80.87%	516	79.26%
Residential Unit	37,018,610	19.13%	135	20.74%
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	193,544,741	100.00%	651	100.00%



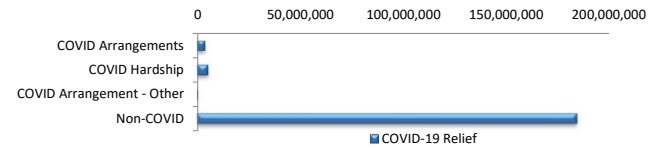
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	192,705,248	99.57%	853	99.77%
31-60 days	357,807	0.18%	1	0.12%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	481,685	0.25%	1	0.12%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	193,544,741	100.00%	855	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	3,632,187	1.88%	10	1.54%
COVID Hardship	5,006,252	2.59%	10	1.54%
COVID Arrangement - Other	309,022	0.16%	1	0.15%
Non-COVID	184,597,280	95.38%	630	96.77%
Total	193,544,741	100.00%	651	100.00%

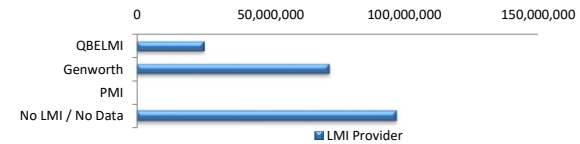


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

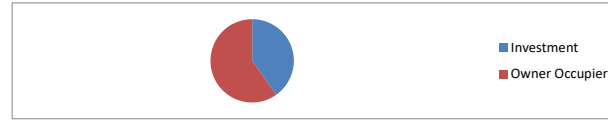
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	24,810,537	12.82%	77	11.83%
Genworth	71,738,993	37.07%	281	43.16%
PMI	0	0.00%	0	0.00%
No LMI / No Data	96,995,210	50.12%	293	45.01%
Total	193,544,741	100.00%	651	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	77,874,598	40.24%	317	37.08%
Owner Occupier	115,670,143	59.76%	538	62.92%
Total	193,544,741	100.00%	855	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