

**AFG Series 2018-1
Collateral Report**



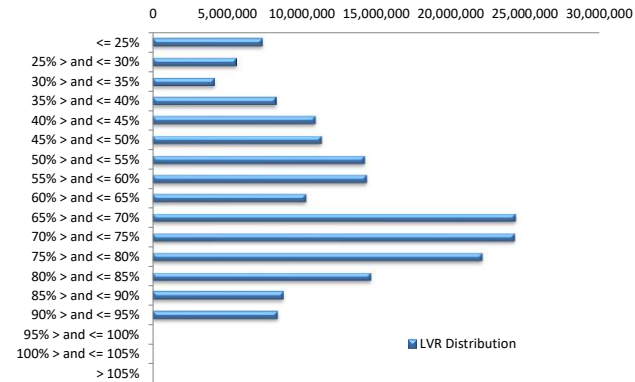
Model Period	26
Collection Period Start	1-Aug-20
Collection Period End	31-Aug-20
No. of Days	31
Interest Period Start	10-Aug-20
Interest Period End	9-Sep-20
No. of Days	31
Determination Date	7-Sep-20
Payment Date	10-Sep-20

Pool Statistics

Closing Balance of Mortgages	188,487,511
No. of Loans (Unconsolidated)	842
No. of Loans (Consolidated)	639
Average Loan Size (Unconsolidated)	223,857
Average Loan Size (Consolidated)	294,973
Largest Loan Size (Unconsolidated)	916,245
Largest Loan Size (Consolidated)	1,001,139
Smallest Loan Size (Unconsolidated)	(30,739)
Smallest Loan Size (Consolidated)	(30,739)
Weighted Average Interest Rate	3.50%
Weighted Average LVR	62.55%
Weighted Average Seasoning	54.43
Weighted Average Remaining Term	298.83

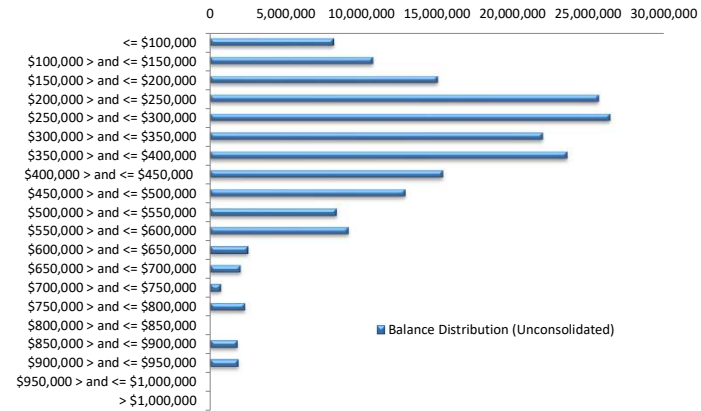
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,290,751	3.87%	102	15.96%
25% > and <= 30%	5,567,440	2.95%	26	4.07%
30% > and <= 35%	4,108,991	2.18%	21	3.29%
35% > and <= 40%	8,207,887	4.35%	35	5.48%
40% > and <= 45%	10,889,463	5.78%	36	5.63%
45% > and <= 50%	11,285,693	5.99%	41	6.42%
50% > and <= 55%	14,194,767	7.53%	39	6.10%
55% > and <= 60%	14,365,665	7.62%	43	6.73%
60% > and <= 65%	10,270,926	5.45%	32	5.01%
65% > and <= 70%	24,311,918	12.90%	61	9.55%
70% > and <= 75%	24,251,428	12.87%	69	10.80%
75% > and <= 80%	22,099,389	11.72%	56	8.76%
80% > and <= 85%	14,638,491	7.77%	36	5.63%
85% > and <= 90%	8,704,654	4.62%	22	3.44%
90% > and <= 95%	8,300,049	4.40%	20	3.13%
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	188,487,511	100.00%	639	100.00%



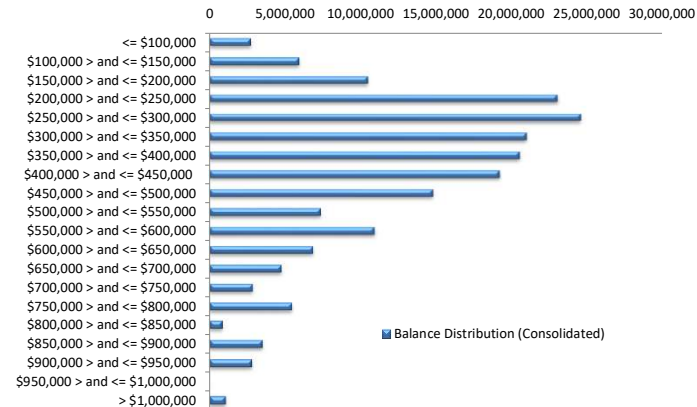
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,158,064	4.33%	217	25.77%
\$100,000 > and <= \$150,000	10,763,262	5.71%	87	10.33%
\$150,000 > and <= \$200,000	15,044,493	7.98%	87	10.33%
\$200,000 > and <= \$250,000	25,642,262	13.60%	114	13.54%
\$250,000 > and <= \$300,000	26,431,505	14.02%	96	11.40%
\$300,000 > and <= \$350,000	21,940,595	11.64%	68	8.08%
\$350,000 > and <= \$400,000	23,556,289	12.50%	63	7.48%
\$400,000 > and <= \$450,000	15,404,082	8.17%	36	4.28%
\$450,000 > and <= \$500,000	12,910,308	6.85%	27	3.21%
\$500,000 > and <= \$550,000	8,354,506	4.43%	16	1.90%
\$550,000 > and <= \$600,000	9,140,816	4.85%	16	1.90%
\$600,000 > and <= \$650,000	2,503,816	1.33%	4	0.48%
\$650,000 > and <= \$700,000	2,017,247	1.07%	3	0.36%
\$700,000 > and <= \$750,000	716,559	0.38%	1	0.12%
\$750,000 > and <= \$800,000	2,305,549	1.22%	3	0.36%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	1,767,474	0.94%	2	0.24%
\$900,000 > and <= \$950,000	1,830,686	0.97%	2	0.24%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	0	0.00%	0	0.00%
Total	188,487,511	100.00%	842	100.00%



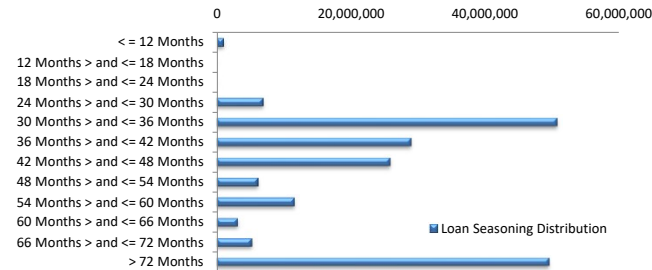
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,712,461	1.44%	73	11.42%
\$100,000 > and <= \$150,000	5,895,186	3.13%	47	7.36%
\$150,000 > and <= \$200,000	10,462,596	5.55%	61	9.55%
\$200,000 > and <= \$250,000	23,040,575	12.22%	102	15.96%
\$250,000 > and <= \$300,000	24,594,046	13.05%	89	13.93%
\$300,000 > and <= \$350,000	21,001,965	11.14%	65	10.17%
\$350,000 > and <= \$400,000	20,509,484	10.88%	55	8.61%
\$400,000 > and <= \$450,000	19,215,874	10.19%	45	7.04%
\$450,000 > and <= \$500,000	14,796,397	7.85%	31	4.85%
\$500,000 > and <= \$550,000	7,345,259	3.90%	14	2.19%
\$550,000 > and <= \$600,000	10,934,551	5.80%	19	2.97%
\$600,000 > and <= \$650,000	6,848,557	3.63%	11	1.72%
\$650,000 > and <= \$700,000	4,744,983	2.52%	7	1.10%
\$700,000 > and <= \$750,000	2,847,787	1.51%	4	0.63%
\$750,000 > and <= \$800,000	5,450,250	2.89%	7	1.10%
\$800,000 > and <= \$850,000	840,035	0.45%	1	0.16%
\$850,000 > and <= \$900,000	3,473,717	1.84%	4	0.63%
\$900,000 > and <= \$950,000	2,772,649	1.47%	3	0.47%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,001,139	0.53%	1	0.16%
Total	188,487,511	100.00%	639	100.00%



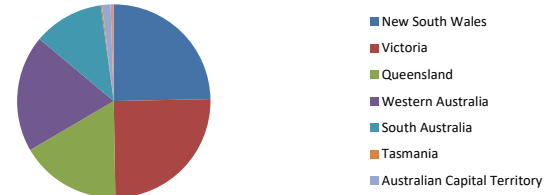
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	950,703	0.50%	4	0.48%
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	6,809,578	3.61%	29	3.44%
30 Months > and <= 36 Months	50,771,076	26.94%	193	22.92%
36 Months > and <= 42 Months	28,884,658	15.32%	113	13.42%
42 Months > and <= 48 Months	25,752,858	13.66%	123	14.61%
48 Months > and <= 54 Months	6,003,260	3.18%	27	3.21%
54 Months > and <= 60 Months	11,525,793	6.11%	42	4.99%
60 Months > and <= 66 Months	3,076,647	1.63%	16	1.90%
66 Months > and <= 72 Months	5,075,645	2.69%	24	2.85%
> 72 Months	49,637,293	26.33%	271	32.19%
Total	188,487,511	100.00%	842	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	46,536,458	24.69%	142	22.22%
Victoria	47,243,747	25.06%	163	25.51%
Queensland	31,720,493	16.83%	113	17.68%
Western Australia	36,766,521	19.51%	118	18.47%
South Australia	22,149,032	11.75%	92	14.40%
Tasmania	403,618	0.21%	2	0.31%
Australian Capital Territory	2,640,577	1.40%	6	0.94%
Northern Territory	1,027,065	0.54%	3	0.47%
No Data	0	0.00%	0	0.00%
Total	188,487,511	100.00%	639	100.00%



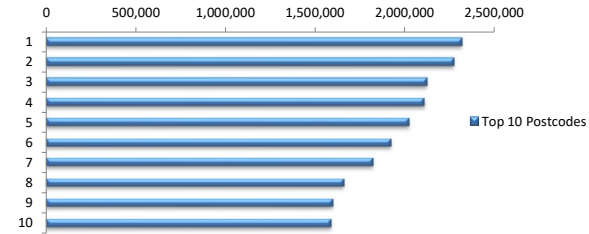
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	149,115,469	79.11%	499	78.09%
Non Metro	36,782,757	19.51%	129	20.19%
Inner City	2,589,285	1.37%	11	1.72%
No Data	0	0.00%	0	0.00%
Total	188,487,511	100.00%	639	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2261	2,316,455	1.23%	5	0.59%
6069	2,273,325	1.21%	6	0.71%
6038	2,127,018	1.13%	5	0.59%
2756	2,109,357	1.12%	4	0.48%
6164	2,026,034	1.07%	6	0.71%
6030	1,924,133	1.02%	4	0.48%
2190	1,823,585	0.97%	3	0.36%
3977	1,660,696	0.88%	5	0.59%
2747	1,597,825	0.85%	4	0.48%
6155	1,591,717	0.84%	3	0.36%
Total	19,450,144	10.32%	45	5.34%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	188,487,511	100.00%	842	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	188,487,511	100.00%	842	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	188,487,511	100.00%	842	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	188,487,511	100.00%	842	100.00%



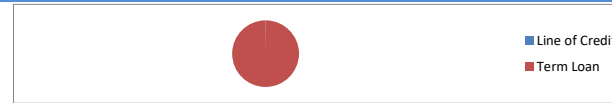
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	152,358,574	80.83%	696	82.66%
Interest Only	36,075,090	19.14%	140	16.63%
Non-Billing	53,847	0.03%	6	0.71%
No Data	0	0.00%	0	0.00%
Total	188,487,511	100.00%	842	100.00%



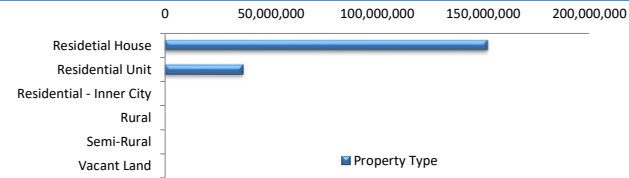
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	53,847	0.03%	6	0.71%
Term Loan	188,433,664	99.97%	836	99.29%
Total	188,487,511	100.00%	842	100.00%



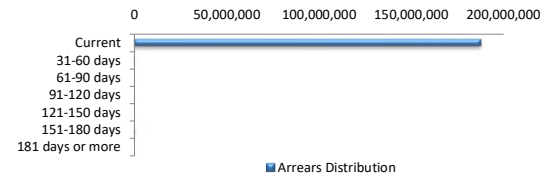
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	151,976,755	80.63%	506	79.19%
Residential Unit	36,510,756	19.37%	133	20.81%
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	188,487,511	100.00%	639	100.00%



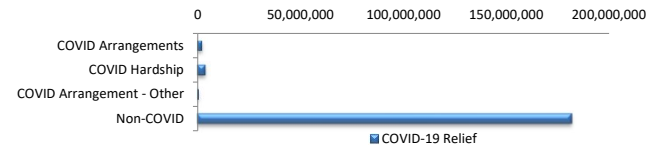
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	187,646,894	99.55%	840	99.76%
31-60 days	358,961	0.19%	1	0.12%
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	481,656	0.26%	1	0.12%
181 days or more	0	0.00%	0	0.00%
Total	188,487,511	100.00%	842	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	2,161,386	1.15%	6	0.94%
COVID Hardship	3,850,919	2.04%	6	0.94%
COVID Arrangement - Other	667,732	0.35%	2	0.31%
Non-COVID	181,807,474	96.46%	625	97.81%
Total	188,487,511	100.00%	639	100.00%

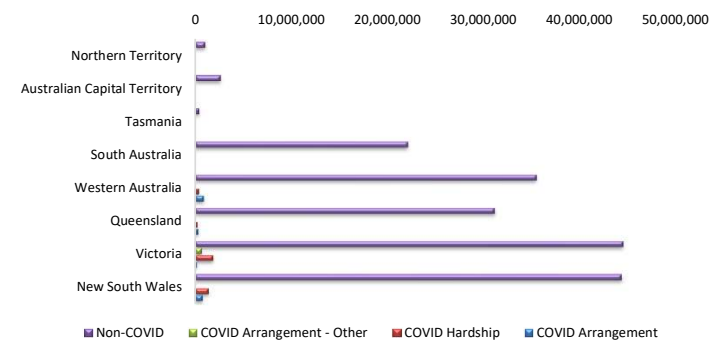


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

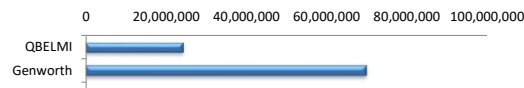
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	770,739	1,402,555	0	44,363,164
Victoria	166,398	1,872,680	667,732	44,536,937
Queensland	326,003	216,723	0	31,177,767
Western Australia	898,246	358,961	0	35,509,314
South Australia	0	0	0	22,149,032
Tasmania	0	0	0	403,618
Australian Capital Territory	0	0	0	2,640,577
Northern Territory	0	0	0	1,027,065
Total	2,161,386	3,850,919	667,732	181,807,474



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	24,217,289	12.85%	75	11.74%
Genworth	70,064,674	37.17%	274	42.88%
PMI	0	0.00%	0	0.00%

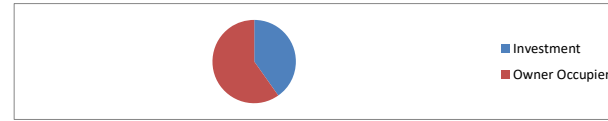


No LMI / No Data	94,205,549	49.98%	290	45.38%
Total	188,487,511	100.00%	639	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	75,719,878	40.17%	315	37.41%
Owner Occupier	112,767,633	59.83%	527	62.59%
Total	188,487,511	100.00%	842	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