

**AFG Series 2018-1
Collateral Report**



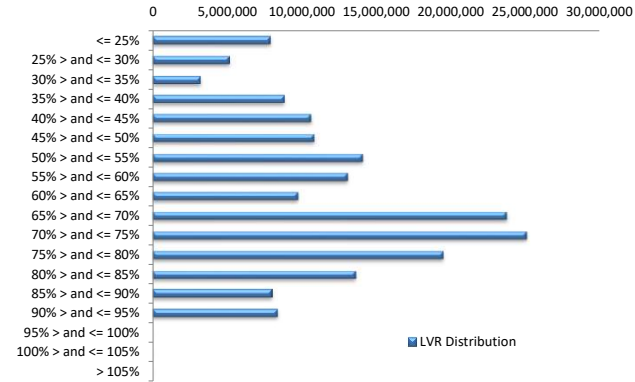
Model Period	27
Collection Period Start	1-Sep-20
Collection Period End	30-Sep-20
No. of Days	30
Interest Period Start	10-Sep-20
Interest Period End	11-Oct-20
No. of Days	32
Determination Date	7-Oct-20
Payment Date	12-Oct-20

Pool Statistics

Closing Balance of Mortgages	181,481,288
No. of Loans (Unconsolidated)	824
No. of Loans (Consolidated)	621
Average Loan Size (Unconsolidated)	220,244
Average Loan Size (Consolidated)	292,240
Largest Loan Size (Unconsolidated)	920,294
Largest Loan Size (Consolidated)	1,000,240
Smallest Loan Size (Unconsolidated)	(34,206)
Smallest Loan Size (Consolidated)	(34,206)
Weighted Average Interest Rate	3.50%
Weighted Average LVR	62.27%
Weighted Average Seasoning	55.70
Weighted Average Remaining Term	297.62

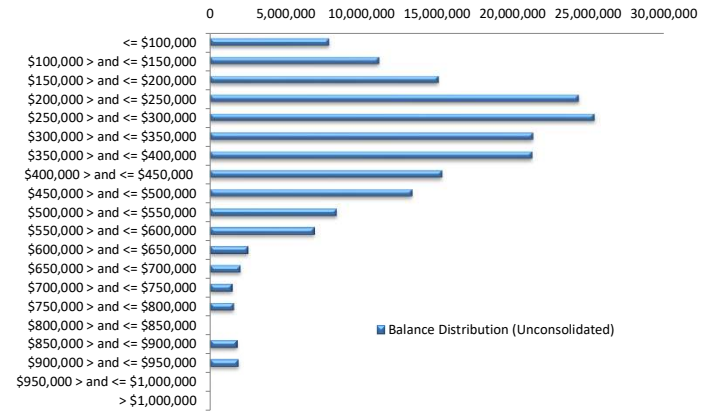
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,817,637	4.31%	105	16.91%
25% > and <= 30%	5,097,912	2.81%	25	4.03%
30% > and <= 35%	3,188,458	1.76%	16	2.58%
35% > and <= 40%	8,818,983	4.86%	36	5.80%
40% > and <= 45%	10,619,210	5.85%	37	5.96%
45% > and <= 50%	10,797,172	5.95%	37	5.96%
50% > and <= 55%	14,069,465	7.75%	42	6.76%
55% > and <= 60%	13,074,147	7.20%	38	6.12%
60% > and <= 65%	9,746,682	5.37%	30	4.83%
65% > and <= 70%	23,759,247	13.09%	61	9.82%
70% > and <= 75%	25,107,002	13.83%	71	11.43%
75% > and <= 80%	19,485,135	10.74%	48	7.73%
80% > and <= 85%	13,634,616	7.51%	34	5.48%
85% > and <= 90%	7,970,875	4.39%	21	3.38%
90% > and <= 95%	8,294,747	4.57%	20	3.22%
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	181,481,288	100.00%	621	100.00%



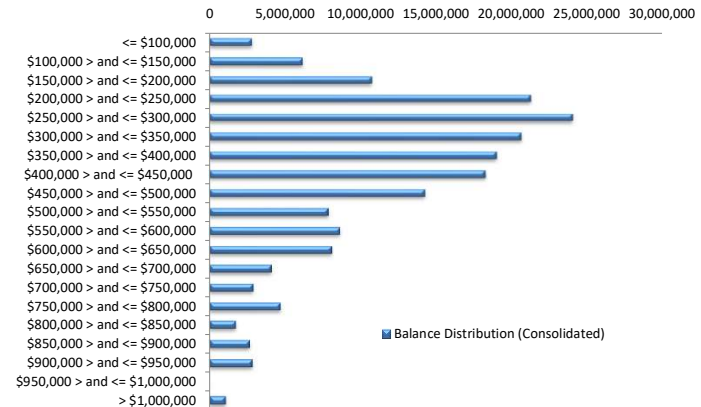
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,854,844	4.33%	216	26.21%
\$100,000 > and <= \$150,000	11,166,193	6.15%	91	11.04%
\$150,000 > and <= \$200,000	15,099,483	8.32%	87	10.56%
\$200,000 > and <= \$250,000	24,348,701	13.42%	108	13.11%
\$250,000 > and <= \$300,000	25,405,141	14.00%	92	11.17%
\$300,000 > and <= \$350,000	21,320,934	11.75%	66	8.01%
\$350,000 > and <= \$400,000	21,258,937	11.71%	57	6.92%
\$400,000 > and <= \$450,000	15,318,559	8.44%	36	4.37%
\$450,000 > and <= \$500,000	13,335,687	7.35%	28	3.40%
\$500,000 > and <= \$550,000	8,368,052	4.61%	16	1.94%
\$550,000 > and <= \$600,000	6,888,765	3.80%	12	1.46%
\$600,000 > and <= \$650,000	2,502,953	1.38%	4	0.49%
\$650,000 > and <= \$700,000	2,011,426	1.11%	3	0.36%
\$700,000 > and <= \$750,000	1,459,487	0.80%	2	0.24%
\$750,000 > and <= \$800,000	1,561,524	0.86%	2	0.24%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	1,748,271	0.96%	2	0.24%
\$900,000 > and <= \$950,000	1,832,331	1.01%	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	181,481,288	100.00%	824	100.00%



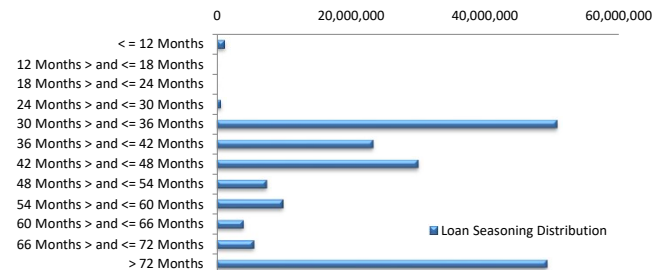
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,791,116	1.54%	73	11.76%
\$100,000 > and <= \$150,000	6,147,493	3.39%	49	7.89%
\$150,000 > and <= \$200,000	10,747,438	5.92%	62	9.98%
\$200,000 > and <= \$250,000	21,265,691	11.72%	94	15.14%
\$250,000 > and <= \$300,000	24,041,891	13.25%	87	14.01%
\$300,000 > and <= \$350,000	20,661,523	11.38%	64	10.31%
\$350,000 > and <= \$400,000	18,989,209	10.46%	51	8.21%
\$400,000 > and <= \$450,000	18,281,800	10.07%	43	6.92%
\$450,000 > and <= \$500,000	14,259,366	7.86%	30	4.83%
\$500,000 > and <= \$550,000	7,855,354	4.33%	15	2.42%
\$550,000 > and <= \$600,000	8,629,884	4.76%	15	2.42%
\$600,000 > and <= \$650,000	8,091,452	4.46%	13	2.09%
\$650,000 > and <= \$700,000	4,083,816	2.25%	6	0.97%
\$700,000 > and <= \$750,000	2,886,454	1.59%	4	0.64%
\$750,000 > and <= \$800,000	4,689,069	2.58%	6	0.97%
\$800,000 > and <= \$850,000	1,689,050	0.93%	2	0.32%
\$850,000 > and <= \$900,000	2,598,590	1.43%	3	0.48%
\$900,000 > and <= \$950,000	2,771,853	1.53%	3	0.48%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,000,240	0.55%	1	0.16%
Total	181,481,288	100.00%	621	100.00%



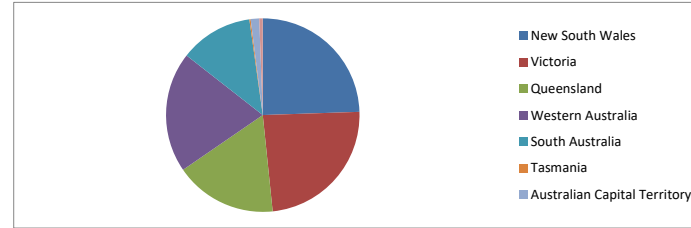
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	1,100,737	0.61%	5	0.61%
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	604,632	0.33%	5	0.61%
30 Months > and <= 36 Months	50,762,904	27.97%	195	23.67%
36 Months > and <= 42 Months	23,278,172	12.83%	93	11.29%
42 Months > and <= 48 Months	30,057,514	16.56%	141	17.11%
48 Months > and <= 54 Months	7,273,083	4.01%	34	4.13%
54 Months > and <= 60 Months	9,771,911	5.38%	40	4.85%
60 Months > and <= 66 Months	3,962,728	2.18%	19	2.31%
66 Months > and <= 72 Months	5,460,633	3.01%	24	2.91%
> 72 Months	49,208,975	27.12%	268	32.52%
Total	181,481,288	100.00%	824	100.00%



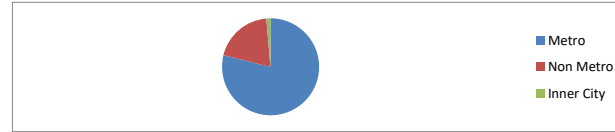
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	44,423,039	24.48%	139	22.38%
Victoria	43,329,403	23.88%	151	24.32%
Queensland	31,035,358	17.10%	111	17.87%
Western Australia	36,520,588	20.12%	117	18.84%
South Australia	22,120,413	12.19%	92	14.81%
Tasmania	389,801	0.21%	2	0.32%
Australian Capital Territory	2,623,139	1.45%	6	0.97%
Northern Territory	1,039,547	0.57%	3	0.48%
No Data	0	0.00%	0	0.00%
Total	181,481,288	100.00%	621	100.00%



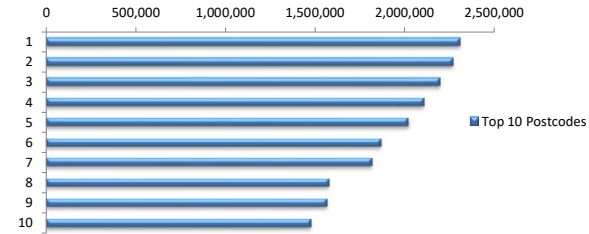
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	143,181,486	78.90%	484	77.94%
Non Metro	35,713,779	19.68%	126	20.29%
Inner City	2,586,024	1.42%	11	1.77%
No Data	0	0.00%	0	0.00%
Total	181,481,288	100.00%	621	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
2261	2,308,244	1.27%	5	0.61%
6069	2,269,003	1.25%	6	0.73%
6038	2,196,435	1.21%	5	0.61%
2756	2,106,015	1.16%	4	0.49%
6164	2,021,795	1.11%	6	0.73%
6030	1,870,033	1.03%	4	0.49%
2190	1,815,660	1.00%	3	0.36%
2747	1,574,400	0.87%	4	0.49%
6155	1,568,425	0.86%	3	0.36%
3029	1,474,553	0.81%	5	0.61%
Total	19,204,563	10.58%	45	5.46%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	181,481,288	100.00%	824	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	181,481,288	100.00%	824	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	181,481,288	100.00%	824	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	181,481,288	100.00%	824	100.00%



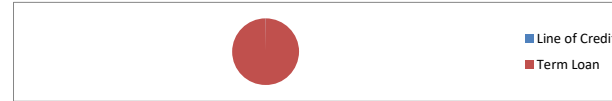
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	145,934,985	80.41%	682	82.77%
Interest Only	35,485,593	19.55%	136	16.50%
Non-Billing	60,711	0.03%	6	0.73%
No Data	0	0.00%	0	0.00%
Total	181,481,288	100.00%	824	100.00%



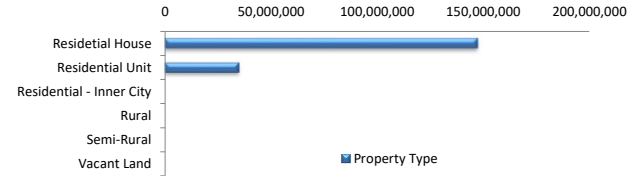
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	60,711	0.03%	6	0.73%
Term Loan	181,420,578	99.97%	818	99.27%
Total	181,481,288	100.00%	824	100.00%



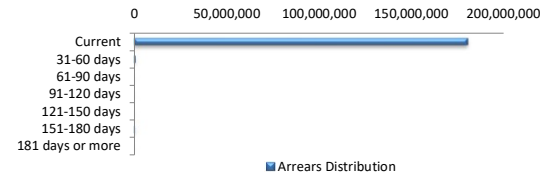
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	147,110,026	81.06%	493	79.39%
Residential Unit	34,371,262	18.94%	128	20.61%
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	181,481,288	100.00%	621	100.00%



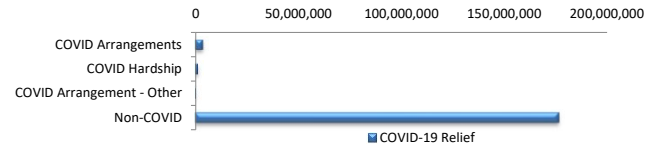
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	180,329,031	99.37%	821	99.64%
31-60 days	670,675	0.37%	2	0.24%
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	481,582	0.27%	1	0.12%
181 days or more	0	0.00%	0	0.00%
Total	181,481,288	100.00%	824	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	3,566,774	1.97%	7	1.13%
COVID Hardship	1,258,545	0.69%	4	0.64%
COVID Arrangement - Other	358,809	0.20%	1	0.16%
Non-COVID	176,297,160	97.14%	609	98.07%
Total	181,481,288	100.00%	621	100.00%

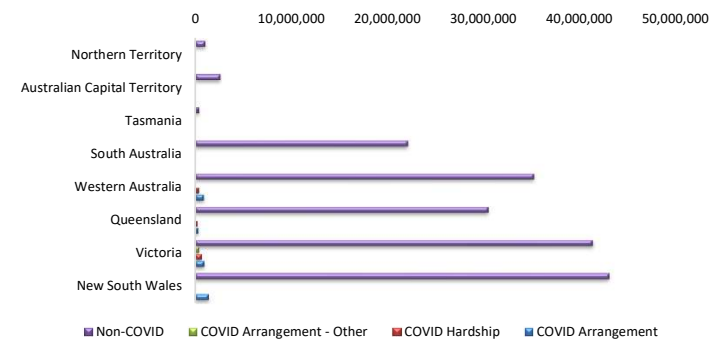


COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19

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

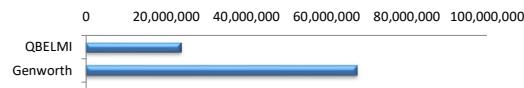
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	1,410,513	0	0	43,012,526
Victoria	931,222	680,789	358,809	41,358,582
Queensland	325,970	217,341	0	30,492,047
Western Australia	899,069	360,415	0	35,261,104
South Australia	0	0	0	22,120,413
Tasmania	0	0	0	389,801
Australian Capital Territory	0	0	0	2,623,139
Northern Territory	0	0	0	1,039,547
Total	3,566,774	1,258,545	358,809	176,297,160



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	23,511,650	12.96%	74	11.92%
Genworth	67,506,643	37.20%	267	43.00%
PMI	0	0.00%	0	0.00%

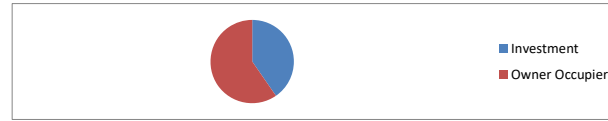


No LMI / No Data	90,462,995	49.85%	280	45.09%
Total	181,481,288	100.00%	621	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	73,323,821	40.40%	308	37.38%
Owner Occupier	108,157,467	59.60%	516	62.62%
Total	181,481,288	100.00%	824	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