

AFG Series 2018-1
Collateral Report



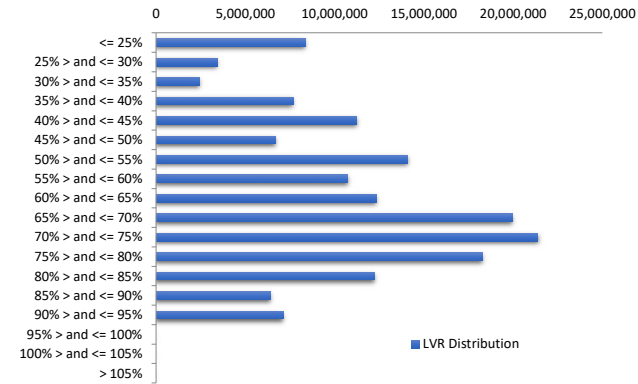
Model Period	31
Collection Period Start	01-Jan-21
Collection Period End	31-Jan-21
No. of Days	31
Interest Period Start	11-Jan-21
Interest Period End	09-Feb-21
No. of Days	30
Determination Date	05-Feb-21
Payment Date	10-Feb-21

Pool Statistics

Closing Balance of Mortgages	162,271,054
No. of Loans (Unconsolidated)	761
No. of Loans (Consolidated)	574
Average Loan Size (Unconsolidated)	213,234
Average Loan Size (Consolidated)	282,702
Largest Loan Size (Unconsolidated)	902,873
Largest Loan Size (Consolidated)	997,731
Smallest Loan Size (Unconsolidated)	(57,455)
Smallest Loan Size (Consolidated)	(57,455)
Weighted Average Interest Rate	3.44%
Weighted Average LVR	62.11%
Weighted Average Seasoning	59.95
Weighted Average Remaining Term	293.02

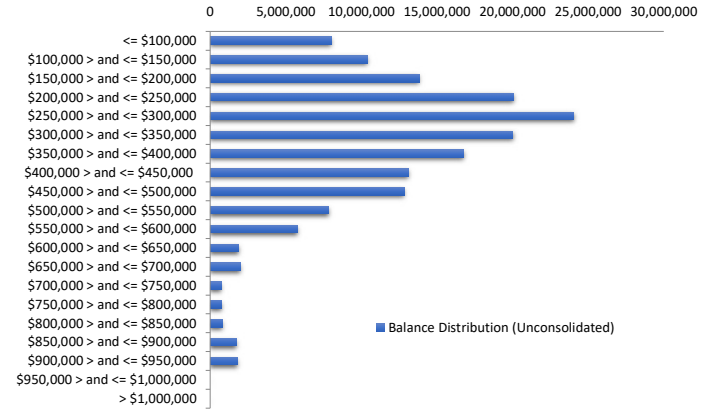
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,354,563	5.15%	114	19.86%
25% > and <= 30%	3,421,457	2.11%	18	3.14%
30% > and <= 35%	2,443,379	1.51%	14	2.44%
35% > and <= 40%	7,687,801	4.74%	32	5.57%
40% > and <= 45%	11,242,443	6.93%	44	7.67%
45% > and <= 50%	6,693,987	4.13%	25	4.36%
50% > and <= 55%	14,058,568	8.66%	41	7.14%
55% > and <= 60%	10,736,398	6.62%	32	5.57%
60% > and <= 65%	12,322,784	7.59%	32	5.57%
65% > and <= 70%	19,934,470	12.28%	53	9.23%
70% > and <= 75%	21,361,885	13.16%	59	10.28%
75% > and <= 80%	18,263,703	11.26%	47	8.19%
80% > and <= 85%	12,233,071	7.54%	29	5.05%
85% > and <= 90%	6,404,589	3.95%	17	2.96%
90% > and <= 95%	7,111,956	4.38%	17	2.96%
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	162,271,054	100.00%	574	100.00%



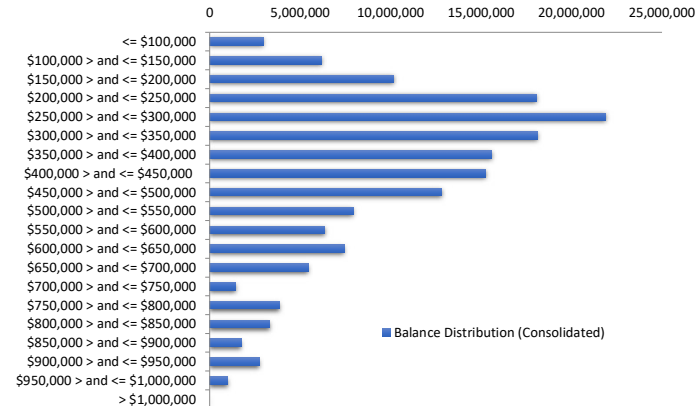
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,994,443	4.93%	217	28.52%
\$100,000 > and <= \$150,000	10,417,640	6.42%	85	11.17%
\$150,000 > and <= \$200,000	13,811,897	8.51%	80	10.51%
\$200,000 > and <= \$250,000	20,039,789	12.35%	89	11.70%
\$250,000 > and <= \$300,000	24,019,724	14.80%	87	11.43%
\$300,000 > and <= \$350,000	20,000,102	12.33%	62	8.15%
\$350,000 > and <= \$400,000	16,736,309	10.31%	45	5.91%
\$400,000 > and <= \$450,000	13,085,765	8.06%	31	4.07%
\$450,000 > and <= \$500,000	12,826,051	7.90%	27	3.55%
\$500,000 > and <= \$550,000	7,831,103	4.83%	15	1.97%
\$550,000 > and <= \$600,000	5,767,050	3.55%	10	1.31%
\$600,000 > and <= \$650,000	1,891,436	1.17%	3	0.39%
\$650,000 > and <= \$700,000	1,999,939	1.23%	3	0.39%
\$700,000 > and <= \$750,000	724,729	0.45%	1	0.13%
\$750,000 > and <= \$800,000	765,413	0.47%	1	0.13%
\$800,000 > and <= \$850,000	818,817	0.50%	1	0.13%
\$850,000 > and <= \$900,000	1,735,360	1.07%	2	0.26%
\$900,000 > and <= \$950,000	1,805,487	1.11%	2	0.26%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	0	0.00%	0	0.00%
Total	162,271,054	100.00%	761	100.00%



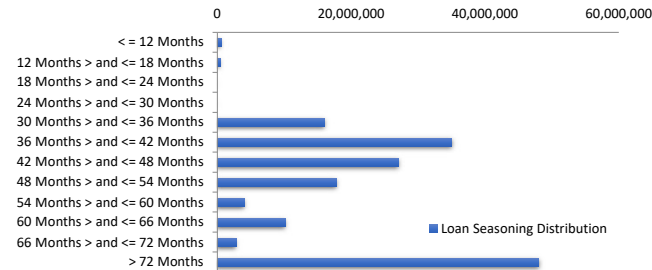
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,960,828	1.82%	83	14.46%
\$100,000 > and <= \$150,000	6,188,057	3.81%	49	8.54%
\$150,000 > and <= \$200,000	10,155,275	6.26%	59	10.28%
\$200,000 > and <= \$250,000	18,041,544	11.12%	80	13.94%
\$250,000 > and <= \$300,000	21,883,277	13.49%	79	13.76%
\$300,000 > and <= \$350,000	18,095,167	11.15%	56	9.76%
\$350,000 > and <= \$400,000	15,574,116	9.60%	42	7.32%
\$400,000 > and <= \$450,000	15,276,768	9.41%	36	6.27%
\$450,000 > and <= \$500,000	12,824,662	7.90%	27	4.70%
\$500,000 > and <= \$550,000	7,938,382	4.89%	15	2.61%
\$550,000 > and <= \$600,000	6,364,476	3.92%	11	1.92%
\$600,000 > and <= \$650,000	7,448,566	4.59%	12	2.09%
\$650,000 > and <= \$700,000	5,437,749	3.35%	8	1.39%
\$700,000 > and <= \$750,000	1,442,203	0.89%	2	0.35%
\$750,000 > and <= \$800,000	3,851,028	2.37%	5	0.87%
\$800,000 > and <= \$850,000	3,318,895	2.05%	4	0.70%
\$850,000 > and <= \$900,000	1,735,360	1.07%	2	0.35%
\$900,000 > and <= \$950,000	2,736,970	1.69%	3	0.52%
\$950,000 > and <= \$1,000,000	997,731	0.61%	1	0.17%
> \$1,000,000	0	0.00%	0	0.00%
Total	162,271,054	100.00%	574	100.00%



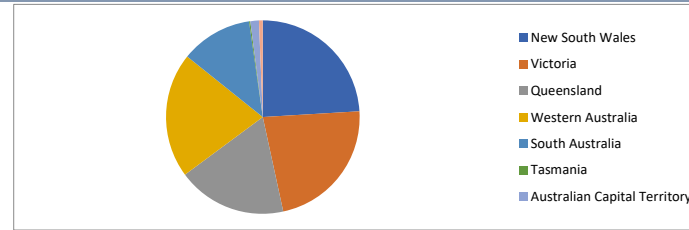
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	625,590	0.39%	4	0.53%
12 Months > and <= 18 Months	480,156	0.30%	1	0.13%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	0	0.00%	0	0.00%
30 Months > and <= 36 Months	16,069,251	9.90%	70	9.20%
36 Months > and <= 42 Months	35,034,110	21.59%	132	17.35%
42 Months > and <= 48 Months	27,046,472	16.67%	111	14.59%
48 Months > and <= 54 Months	17,821,354	10.98%	91	11.96%
54 Months > and <= 60 Months	4,142,205	2.55%	22	2.89%
60 Months > and <= 66 Months	10,208,710	6.29%	39	5.12%
66 Months > and <= 72 Months	2,857,529	1.76%	14	1.84%
> 72 Months	47,985,678	29.57%	277	36.40%
Total	162,271,054	100.00%	761	100.00%



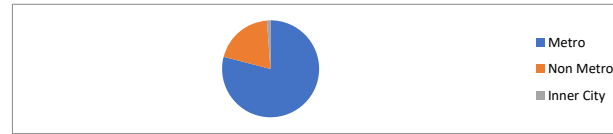
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	39,033,130	24.05%	127	22.13%
Victoria	36,591,627	22.55%	134	23.34%
Queensland	29,585,281	18.23%	106	18.47%
Western Australia	33,930,309	20.91%	111	19.34%
South Australia	19,396,775	11.95%	84	14.63%
Tasmania	382,621	0.24%	3	0.52%
Australian Capital Territory	2,311,201	1.42%	5	0.87%
Northern Territory	1,040,215	0.64%	3	0.52%
No Data	(105)	0.00%	1	0.17%
Total	162,271,054	100.00%	574	100.00%



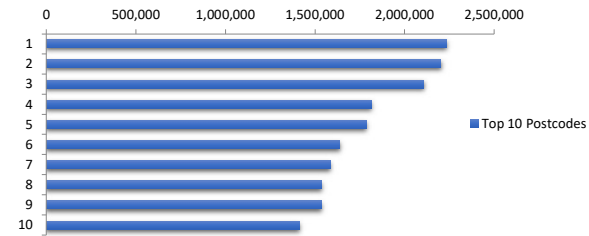
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	128,175,364	78.99%	446	77.70%
Non Metro	32,072,788	19.76%	118	20.56%
Inner City	2,023,007	1.25%	9	1.57%
No Data	(105)	0.00%	1	0.17%
Total	162,271,054	100.00%	574	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6069	2,233,415	1.38%	6	0.79%
6038	2,203,226	1.36%	5	0.66%
2261	2,103,921	1.30%	5	0.66%
2190	1,814,167	1.12%	3	0.39%
6030	1,786,422	1.10%	4	0.53%
2756	1,637,853	1.01%	3	0.39%
2747	1,585,721	0.98%	4	0.53%
6155	1,534,536	0.95%	3	0.39%
6164	1,534,169	0.95%	5	0.66%
6060	1,411,983	0.87%	7	0.92%
Total	17,845,413	11.00%	45	5.91%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	162,271,054	100.00%	761	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	162,271,054	100.00%	761	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	162,271,054	100.00%	761	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	162,271,054	100.00%	761	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	137,255,593	84.58%	660	86.73%
Interest Only	24,927,517	15.36%	95	12.48%
Non-Billing	87,944	0.05%	6	0.79%
No Data	0	0.00%	0	0.00%
Total	162,271,054	100.00%	761	100.00%



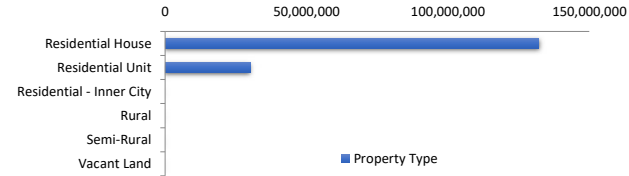
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	87,944	0.05%	6	0.79%
Term Loan	162,183,111	99.95%	755	99.21%
Total	162,271,054	100.00%	761	100.00%



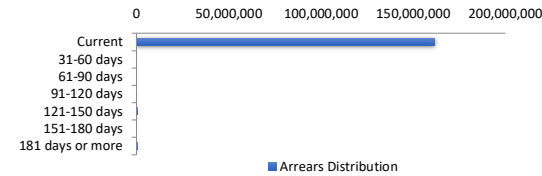
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	132,138,997	81.43%	457	79.62%
Residential Unit	30,132,163	18.57%	116	20.21%
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	(105)	0.00%	1	0.17%
Total	162,271,054	100.00%	574	100.00%



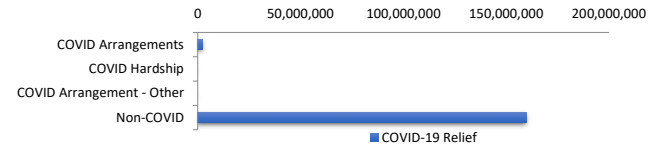
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	161,470,000	99.51%	759	99.74%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	317,529	0.20%	1	0.13%
151-180 days	0	0.00%	0	0.00%
181 days or more	483,526	0.30%	1	0.13%
Total	162,271,054	100.00%	761	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	2,509,250	1.55%	4	0.70%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	159,761,804	98.45%	570	99.30%
Total	162,271,054	100.00%	574	100.00%

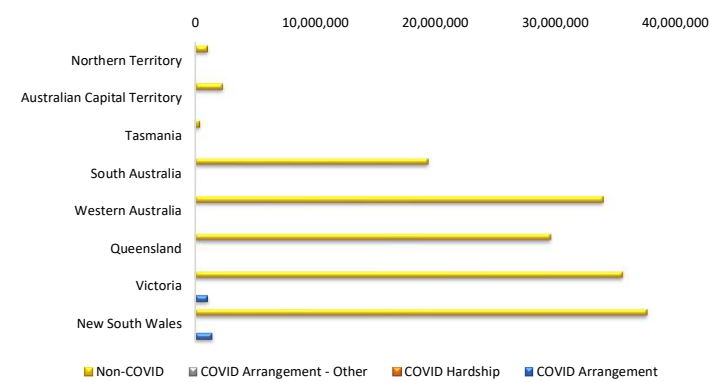


COVID Hardship – A deferral of loan repayments for a period from 3 to 12 months as a result of financial stresses due to Covid-19

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

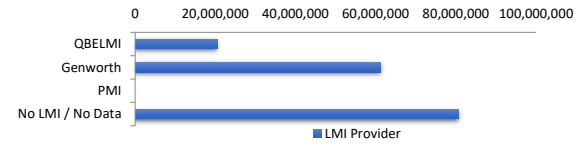
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	1,433,217	0	0	37,599,914
	3.67%	0.00%	0.00%	96.33%
Victoria	1,076,034	0	0	35,515,594
	2.94%	0.00%	0.00%	97.06%
Queensland	0	0	0	29,585,281
	0.00%	0.00%	0.00%	100.00%
Western Australia	0	0	0	33,930,309
	0.00%	0.00%	0.00%	100.00%
South Australia	0	0	0	19,396,775
	0.00%	0.00%	0.00%	100.00%
Tasmania	0	0	0	382,621
	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	2,311,201
	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	1,040,215
	0.00%	0.00%	0.00%	100.00%
No Data	0	0	0	(105)
	0.00%	0.00%	0.00%	-0.01%
Total	2,509,250	0	0	159,761,804



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	20,500,516	12.63%	66	11.50%
Genworth	61,126,503	37.67%	247	43.03%
PMI	0	0.00%	0	0.00%
No LMI / No Data	80,644,036	49.70%	261	45.47%
Total	162,271,054	100.00%	574	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	65,360,887	40.28%	282	37.06%
Owner Occupier	96,910,167	59.72%	479	62.94%
Total	162,271,054	100.00%	761	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	801,054.23	2
Loss on Sale	0.00	0
Claims on LMI	0.00	0
Claims paid by LMI	0.00	0
Claims Denied/Reduced	0.00	0
Loss covered by Excess Spread	0.00	N/A