

**AFG Series 2018-1
Collateral Report**



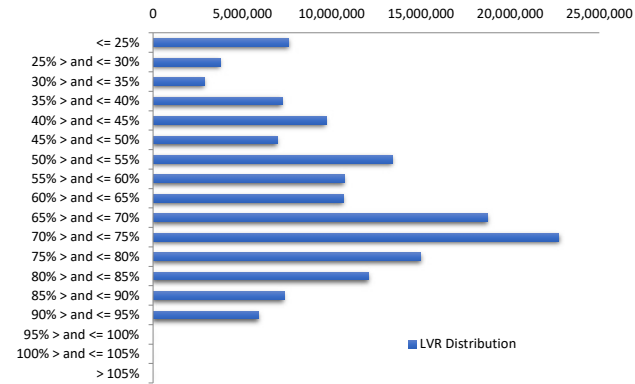
Model Period	32
Collection Period Start	01-Feb-21
Collection Period End	28-Feb-21
No. of Days	28
Interest Period Start	10-Feb-21
Interest Period End	09-Mar-21
No. of Days	28
Determination Date	04-Mar-21
Payment Date	10-Mar-21

Pool Statistics

Closing Balance of Mortgages	154,638,481
No. of Loans (Unconsolidated)	742
No. of Loans (Consolidated)	554
Average Loan Size (Unconsolidated)	208,408
Average Loan Size (Consolidated)	279,131
Largest Loan Size (Unconsolidated)	900,007
Largest Loan Size (Consolidated)	996,964
Smallest Loan Size (Unconsolidated)	(60,870)
Smallest Loan Size (Consolidated)	(60,870)
Weighted Average Interest Rate	3.43%
Weighted Average LVR	62.04%
Weighted Average Seasoning	61.39
Weighted Average Remaining Term	291.46

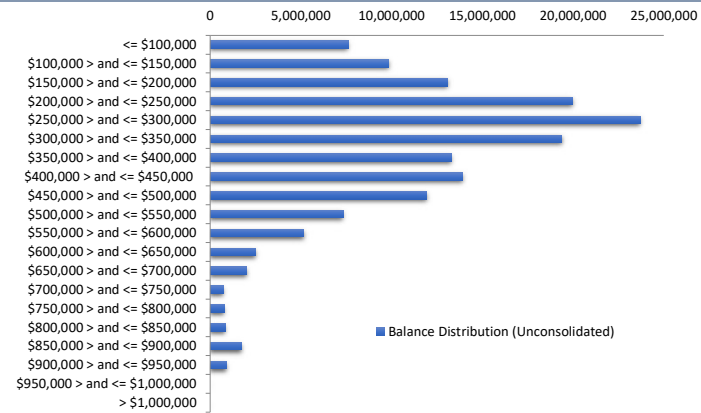
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,604,093	4.92%	107	19.31%
25% > and <= 30%	3,760,604	2.43%	21	3.79%
30% > and <= 35%	2,884,791	1.87%	16	2.89%
35% > and <= 40%	7,221,081	4.67%	30	5.42%
40% > and <= 45%	9,698,269	6.27%	38	6.86%
45% > and <= 50%	6,950,937	4.49%	27	4.87%
50% > and <= 55%	13,403,401	8.67%	40	7.22%
55% > and <= 60%	10,710,918	6.93%	32	5.78%
60% > and <= 65%	10,657,752	6.89%	28	5.05%
65% > and <= 70%	18,719,585	12.11%	50	9.03%
70% > and <= 75%	22,730,502	14.70%	62	11.19%
75% > and <= 80%	14,989,579	9.69%	40	7.22%
80% > and <= 85%	12,069,350	7.80%	29	5.23%
85% > and <= 90%	7,322,222	4.74%	19	3.43%
90% > and <= 95%	5,915,397	3.83%	15	2.71%
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	154,638,481	100.00%	554	100.00%



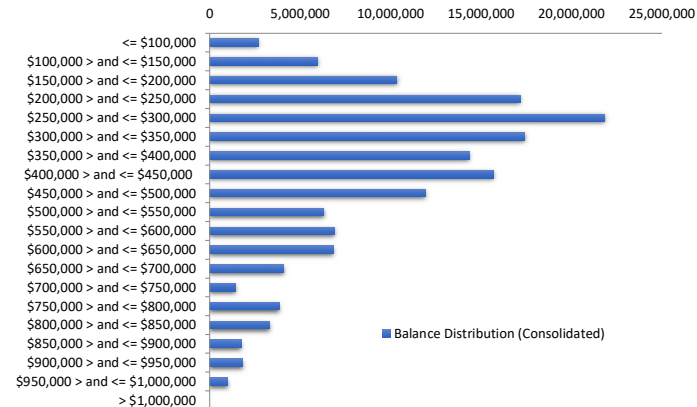
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,603,852	4.92%	220	29.65%
\$100,000 > and <= \$150,000	9,841,051	6.36%	81	10.92%
\$150,000 > and <= \$200,000	13,092,942	8.47%	76	10.24%
\$200,000 > and <= \$250,000	19,968,025	12.91%	89	11.99%
\$250,000 > and <= \$300,000	23,702,941	15.33%	86	11.59%
\$300,000 > and <= \$350,000	19,388,435	12.54%	60	8.09%
\$350,000 > and <= \$400,000	13,277,281	8.59%	36	4.85%
\$400,000 > and <= \$450,000	13,895,987	8.99%	33	4.45%
\$450,000 > and <= \$500,000	11,918,655	7.71%	25	3.37%
\$500,000 > and <= \$550,000	7,323,802	4.74%	14	1.89%
\$550,000 > and <= \$600,000	5,160,909	3.34%	9	1.21%
\$600,000 > and <= \$650,000	2,502,622	1.62%	4	0.54%
\$650,000 > and <= \$700,000	2,018,815	1.31%	3	0.40%
\$700,000 > and <= \$750,000	723,545	0.47%	1	0.13%
\$750,000 > and <= \$800,000	765,223	0.49%	1	0.13%
\$800,000 > and <= \$850,000	823,100	0.53%	1	0.13%
\$850,000 > and <= \$900,000	1,731,290	1.12%	2	0.27%
\$900,000 > and <= \$950,000	900,007	0.58%	1	0.13%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	0	0.00%	0	0.00%
Total	154,638,481	100.00%	742	100.00%



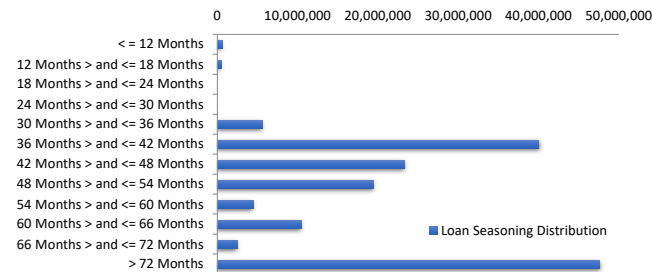
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,670,478	1.73%	79	14.26%
\$100,000 > and <= \$150,000	5,963,034	3.86%	48	8.66%
\$150,000 > and <= \$200,000	10,348,333	6.69%	60	10.83%
\$200,000 > and <= \$250,000	17,158,628	11.10%	76	13.72%
\$250,000 > and <= \$300,000	21,831,540	14.12%	79	14.26%
\$300,000 > and <= \$350,000	17,409,174	11.26%	54	9.75%
\$350,000 > and <= \$400,000	14,355,977	9.28%	39	7.04%
\$400,000 > and <= \$450,000	15,684,362	10.14%	37	6.68%
\$450,000 > and <= \$500,000	11,916,216	7.71%	25	4.51%
\$500,000 > and <= \$550,000	6,320,704	4.09%	12	2.17%
\$550,000 > and <= \$600,000	6,894,466	4.46%	12	2.17%
\$600,000 > and <= \$650,000	6,831,145	4.42%	11	1.99%
\$650,000 > and <= \$700,000	4,100,599	2.65%	6	1.08%
\$700,000 > and <= \$750,000	1,438,714	0.93%	2	0.36%
\$750,000 > and <= \$800,000	3,841,792	2.48%	5	0.90%
\$800,000 > and <= \$850,000	3,316,210	2.14%	4	0.72%
\$850,000 > and <= \$900,000	1,731,290	1.12%	2	0.36%
\$900,000 > and <= \$950,000	1,828,852	1.18%	2	0.36%
\$950,000 > and <= \$1,000,000	996,964	0.64%	1	0.18%
> \$1,000,000	0	0.00%	0	0.00%
Total	154,638,481	100.00%	554	100.00%



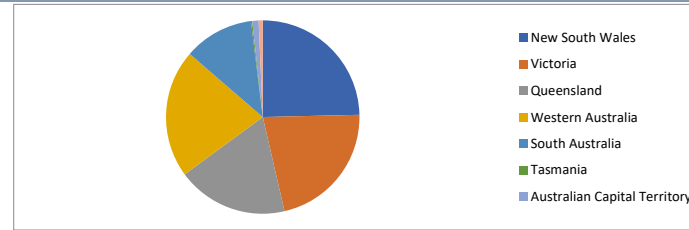
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	617,762	0.40%	4	0.54%
12 Months > and <= 18 Months	479,632	0.31%	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	5,633,552	3.64%	22	2.96%
36 Months > and <= 42 Months	40,062,086	25.91%	165	22.24%
42 Months > and <= 48 Months	23,343,948	15.10%	98	13.21%
48 Months > and <= 54 Months	19,443,826	12.57%	104	14.02%
54 Months > and <= 60 Months	4,468,706	2.89%	23	3.10%
60 Months > and <= 66 Months	10,473,731	6.77%	39	5.26%
66 Months > and <= 72 Months	2,514,957	1.63%	14	1.89%
> 72 Months	47,600,281	30.78%	272	36.66%
Total	154,638,481	100.00%	742	100.00%



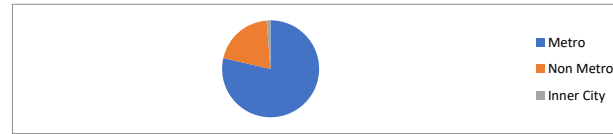
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	38,096,181	24.64%	124	22.38%
Victoria	33,613,326	21.74%	126	22.74%
Queensland	28,709,584	18.57%	104	18.77%
Western Australia	33,107,608	21.41%	109	19.68%
South Australia	18,067,228	11.68%	81	14.62%
Tasmania	385,238	0.25%	3	0.54%
Australian Capital Territory	1,627,157	1.05%	4	0.72%
Northern Territory	1,032,159	0.67%	3	0.54%
No Data	0	0.00%	0	0.00%
Total	154,638,481	100.00%	554	100.00%



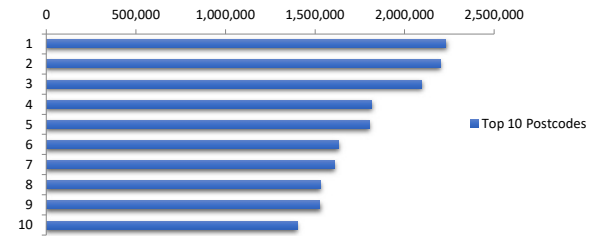
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	121,535,858	78.59%	430	77.62%
Non Metro	31,097,073	20.11%	115	20.76%
Inner City	2,005,550	1.30%	9	1.62%
No Data	0	0.00%	0	0.00%
Total	154,638,481	100.00%	554	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6069	2,230,786	1.44%	6	0.81%
6038	2,200,205	1.42%	5	0.67%
2261	2,095,221	1.35%	5	0.67%
2190	1,817,520	1.18%	3	0.40%
6030	1,803,312	1.17%	4	0.54%
2756	1,633,660	1.06%	3	0.40%
2747	1,607,616	1.04%	4	0.54%
6164	1,530,846	0.99%	5	0.67%
6155	1,528,579	0.99%	3	0.40%
6060	1,400,508	0.91%	7	0.94%
Total	17,848,253	11.54%	45	6.06%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	154,638,481	100.00%	742	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	154,638,481	100.00%	742	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	154,638,481	100.00%	742	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	154,638,481	100.00%	742	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	133,011,871	86.01%	650	87.60%
Interest Only	21,529,630	13.92%	86	11.59%
Non-Billing	96,980	0.06%	6	0.81%
No Data	0	0.00%	0	0.00%
Total	154,638,481	100.00%	742	100.00%



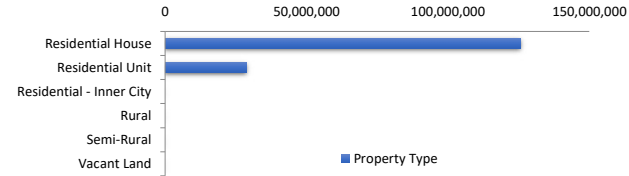
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	96,980	0.06%	6	0.81%
Term Loan	154,541,501	99.94%	736	99.19%
Total	154,638,481	100.00%	742	100.00%



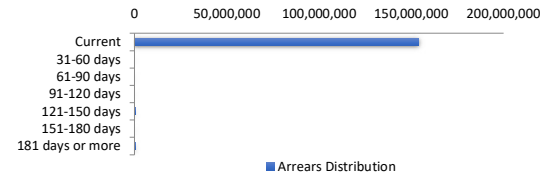
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	125,770,746	81.33%	441	79.60%
Residential Unit	28,867,736	18.67%	113	20.40%
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	154,638,481	100.00%	554	100.00%



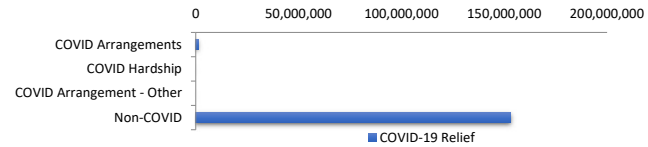
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	153,836,644	99.48%	740	99.73%
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	317,066	0.21%	1	0.13%
151-180 days	0	0.00%	0	0.00%
181 days or more	484,771	0.31%	1	0.13%
Total	154,638,481	100.00%	742	100.00%



COVID-19 Relief

COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangements	1,437,316	0.93%	2	0.36%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	153,201,166	99.07%	552	99.64%
Total	154,638,481	100.00%	554	100.00%

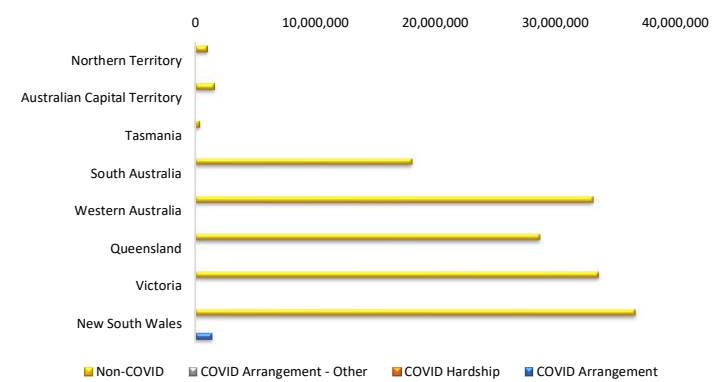


COVID Hardship – A deferral of loan repayments for a period from 3 to 12 months as a result of financial stresses due to Covid-19

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

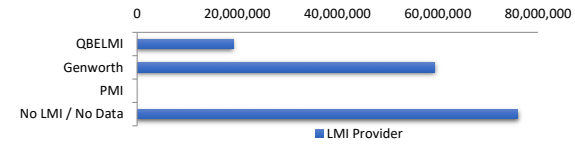
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement - Other	Non-COVID
New South Wales	1,437,316	0	0	36,658,865
Victoria	0	0	0	33,613,326
Queensland	0	0	0	28,709,584
Western Australia	0	0	0	33,107,608
South Australia	0	0	0	18,067,228
Tasmania	0	0	0	385,238
Australian Capital Territory	0	0	0	1,627,157
Northern Territory	0	0	0	1,032,159
No Data	0	0	0	0
Total	1,437,316	0	0	153,201,166



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	19,236,061	12.44%	62	11.19%
Genworth	59,418,747	38.42%	243	43.86%
PMI	0	0.00%	0	0.00%
No LMI / No Data	75,983,673	49.14%	249	44.95%
Total	154,638,481	100.00%	554	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	62,502,314	40.42%	274	36.93%
Owner Occupier	92,136,168	59.58%	468	63.07%
Total	154,638,481	100.00%	742	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	801,837.33	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