

**AFG Series 2018-1
Collateral Report**



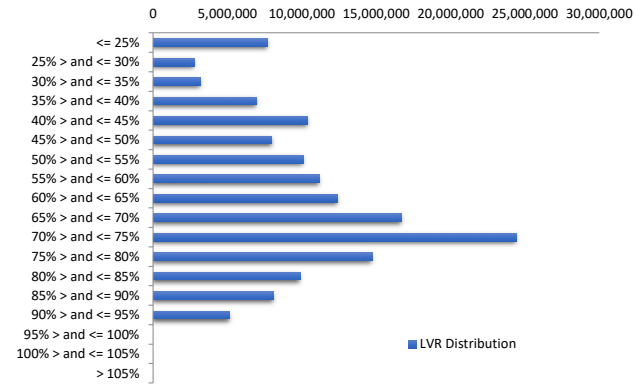
Model Period	33
Collection Period Start	01-Mar-21
Collection Period End	31-Mar-21
No. of Days	31
Interest Period Start	10-Mar-21
Interest Period End	11-Apr-21
No. of Days	33
Determination Date	07-Apr-21
Payment Date	12-Apr-21

Pool Statistics

Closing Balance of Mortgages	151,449,701
No. of Loans (Unconsolidated)	713
No. of Loans (Consolidated)	543
Average Loan Size (Unconsolidated)	212,412
Average Loan Size (Consolidated)	278,913
Largest Loan Size (Unconsolidated)	897,647
Largest Loan Size (Consolidated)	996,707
Smallest Loan Size (Unconsolidated)	(68,798)
Smallest Loan Size (Consolidated)	(68,798)
Weighted Average Interest Rate	3.42%
Weighted Average LVR	61.96%
Weighted Average Seasoning	62.24
Weighted Average Remaining Term	290.52

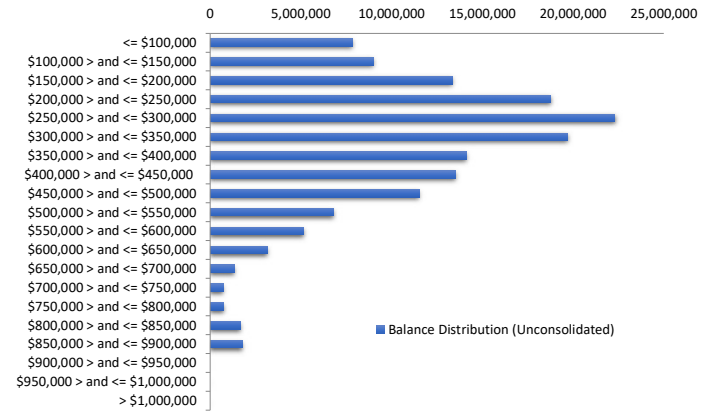
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,672,930	5.07%	110	20.26%
25% > and <= 30%	2,763,747	1.82%	15	2.76%
30% > and <= 35%	3,180,448	2.10%	17	3.13%
35% > and <= 40%	6,938,166	4.58%	29	5.34%
40% > and <= 45%	10,372,913	6.85%	39	7.18%
45% > and <= 50%	7,987,903	5.27%	30	5.52%
50% > and <= 55%	10,085,731	6.66%	30	5.52%
55% > and <= 60%	11,178,276	7.38%	33	6.08%
60% > and <= 65%	12,384,192	8.18%	32	5.89%
65% > and <= 70%	16,668,138	11.01%	45	8.29%
70% > and <= 75%	24,393,977	16.11%	65	11.97%
75% > and <= 80%	14,709,667	9.71%	38	7.00%
80% > and <= 85%	9,890,138	6.53%	26	4.79%
85% > and <= 90%	8,081,668	5.34%	21	3.87%
90% > and <= 95%	5,141,808	3.40%	13	2.39%
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	151,449,701	100.00%	543	100.00%



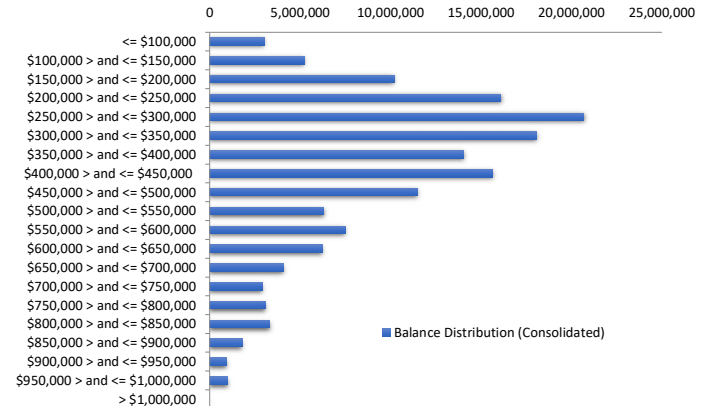
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,856,621	5.19%	208	29.17%
\$100,000 > and <= \$150,000	8,977,560	5.93%	74	10.38%
\$150,000 > and <= \$200,000	13,349,190	8.81%	77	10.80%
\$200,000 > and <= \$250,000	18,768,682	12.39%	83	11.64%
\$250,000 > and <= \$300,000	22,296,742	14.72%	81	11.36%
\$300,000 > and <= \$350,000	19,681,400	13.00%	61	8.56%
\$350,000 > and <= \$400,000	14,107,155	9.31%	38	5.33%
\$400,000 > and <= \$450,000	13,529,864	8.93%	32	4.49%
\$450,000 > and <= \$500,000	11,509,251	7.60%	24	3.37%
\$500,000 > and <= \$550,000	6,797,505	4.49%	13	1.82%
\$550,000 > and <= \$600,000	5,158,135	3.41%	9	1.26%
\$600,000 > and <= \$650,000	3,149,362	2.08%	5	0.70%
\$650,000 > and <= \$700,000	1,336,697	0.88%	2	0.28%
\$700,000 > and <= \$750,000	718,569	0.47%	1	0.14%
\$750,000 > and <= \$800,000	761,415	0.50%	1	0.14%
\$800,000 > and <= \$850,000	1,677,292	1.11%	2	0.28%
\$850,000 > and <= \$900,000	1,774,262	1.17%	2	0.28%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	0	0.00%	0	0.00%
Total	151,449,701	100.00%	713	100.00%



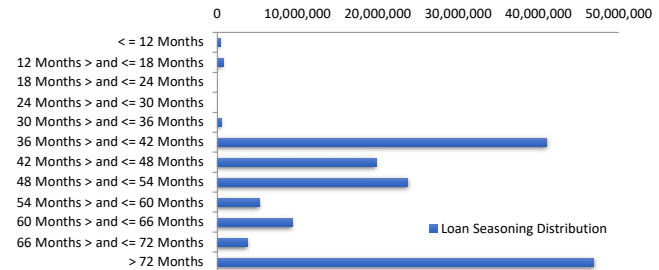
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,001,090	1.98%	84	15.47%
\$100,000 > and <= \$150,000	5,214,348	3.44%	42	7.73%
\$150,000 > and <= \$200,000	10,192,015	6.73%	59	10.87%
\$200,000 > and <= \$250,000	16,102,898	10.63%	71	13.08%
\$250,000 > and <= \$300,000	20,688,795	13.66%	75	13.81%
\$300,000 > and <= \$350,000	18,042,488	11.91%	56	10.31%
\$350,000 > and <= \$400,000	14,040,855	9.27%	38	7.00%
\$400,000 > and <= \$450,000	15,649,758	10.33%	37	6.81%
\$450,000 > and <= \$500,000	11,461,763	7.57%	24	4.42%
\$500,000 > and <= \$550,000	6,309,864	4.17%	12	2.21%
\$550,000 > and <= \$600,000	7,489,391	4.95%	13	2.39%
\$600,000 > and <= \$650,000	6,209,253	4.10%	10	1.84%
\$650,000 > and <= \$700,000	4,068,181	2.69%	6	1.10%
\$700,000 > and <= \$750,000	2,892,063	1.91%	4	0.74%
\$750,000 > and <= \$800,000	3,069,320	2.03%	4	0.74%
\$800,000 > and <= \$850,000	3,320,195	2.19%	4	0.74%
\$850,000 > and <= \$900,000	1,774,262	1.17%	2	0.37%
\$900,000 > and <= \$950,000	926,454	0.61%	1	0.18%
\$950,000 > and <= \$1,000,000	996,707	0.66%	1	0.18%
> \$1,000,000	0	0.00%	0	0.00%
Total	151,449,701	100.00%	543	100.00%



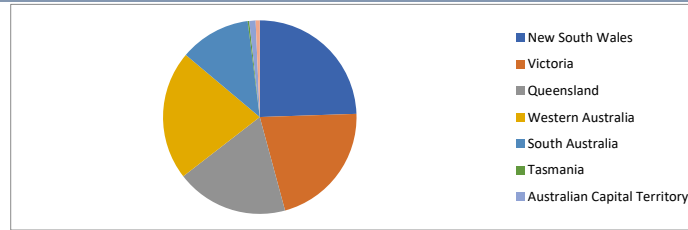
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	378,288	0.25%	3	0.42%
12 Months > and <= 18 Months	716,263	0.47%	2	0.28%
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	524,555	0.35%	3	0.42%
36 Months > and <= 42 Months	40,991,779	27.07%	156	21.88%
42 Months > and <= 48 Months	19,771,392	13.05%	80	11.22%
48 Months > and <= 54 Months	23,737,360	15.67%	120	16.83%
54 Months > and <= 60 Months	5,314,778	3.51%	28	3.93%
60 Months > and <= 66 Months	9,338,417	6.17%	37	5.19%
66 Months > and <= 72 Months	3,796,378	2.51%	18	2.52%
> 72 Months	46,880,490	30.95%	266	37.31%
Total	151,449,701	100.00%	713	100.00%



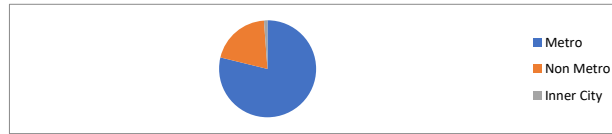
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	37,033,429	24.45%	121	22.28%
Victoria	32,334,842	21.35%	121	22.28%
Queensland	28,347,770	18.72%	102	18.78%
Western Australia	32,717,947	21.60%	108	19.89%
South Australia	17,964,299	11.86%	81	14.92%
Tasmania	409,163	0.27%	3	0.55%
Australian Capital Territory	1,615,799	1.07%	4	0.74%
Northern Territory	1,026,452	0.68%	3	0.55%
No Data	0	0.00%	0	0.00%
Total	151,449,701	100.00%	543	100.00%



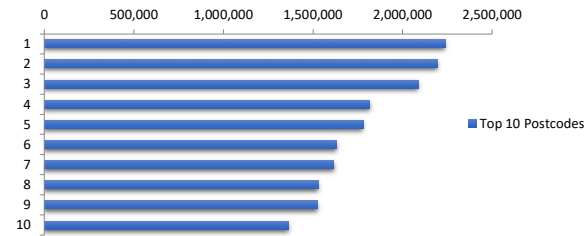
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	119,280,201	78.76%	423	77.90%
Non Metro	30,402,592	20.07%	112	20.63%
Inner City	1,766,908	1.17%	8	1.47%
No Data	0	0.00%	0	0.00%
Total	151,449,701	100.00%	543	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6069	2,236,989	1.48%	6	0.84%
6038	2,193,988	1.45%	5	0.70%
2261	2,086,604	1.38%	5	0.70%
2190	1,815,850	1.20%	3	0.42%
6030	1,780,002	1.18%	4	0.56%
2756	1,631,780	1.08%	3	0.42%
2747	1,616,625	1.07%	4	0.56%
6164	1,531,783	1.01%	5	0.70%
6155	1,526,968	1.01%	3	0.42%
6060	1,365,932	0.90%	7	0.98%
Total	17,786,522	11.74%	45	6.31%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	151,449,701	100.00%	713	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	151,449,701	100.00%	713	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	151,449,701	100.00%	713	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	151,449,701	100.00%	713	100.00%



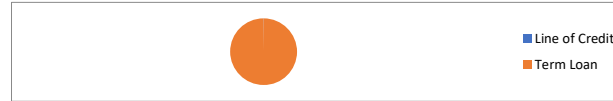
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	130,188,119	85.96%	624	87.52%
Interest Only	21,183,248	13.99%	83	11.64%
Non-Billing	78,334	0.05%	6	0.84%
No Data	0	0.00%	0	0.00%
Total	151,449,701	100.00%	713	100.00%



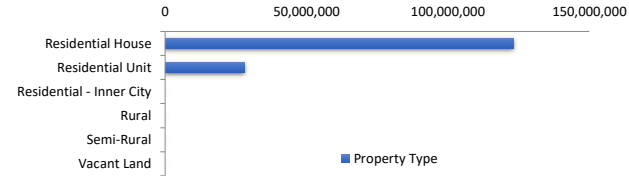
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	78,334	0.05%	6	0.84%
Term Loan	151,371,367	99.95%	707	99.16%
Total	151,449,701	100.00%	713	100.00%



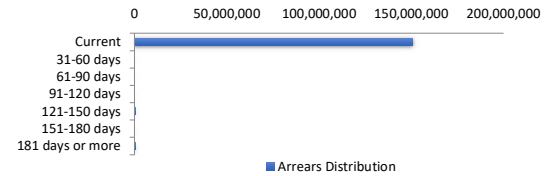
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	123,259,691	81.39%	432	79.56%
Residential Unit	28,190,009	18.61%	111	20.44%
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	151,449,701	100.00%	543	100.00%



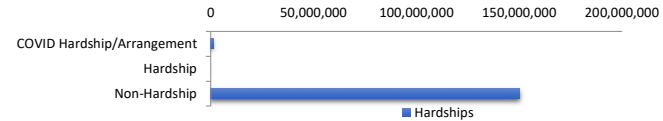
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	150,644,102	99.47%	711	99.72%
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	319,445	0.21%	1	0.14%
151-180 days	0	0.00%	0	0.00%
181 days or more	486,154	0.32%	1	0.14%
Total	151,449,701	100.00%	713	100.00%



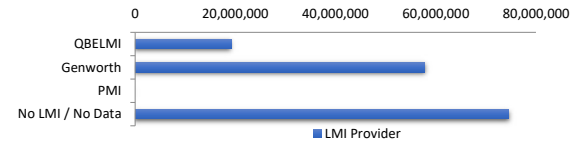
Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangement	1,443,703	0.95%	2	0.37%
Hardship	0	0.00%	0	0.00%
Non-Hardship	150,005,998	99.05%	541	99.63%
Total	151,449,701	100.00%	543	100.00%



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	19,154,808	12.65%	62	11.42%
Genworth	57,818,856	38.18%	236	43.46%
PMI	0	0.00%	0	0.00%
No LMI / No Data	74,476,037	49.18%	245	45.12%
Total	151,449,701	100.00%	543	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	61,277,367	40.46%	267	37.45%
Owner Occupier	90,172,334	59.54%	446	62.55%
Total	151,449,701	100.00%	713	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	805,598.42	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