

AFG Series 2018-1
Collateral Report



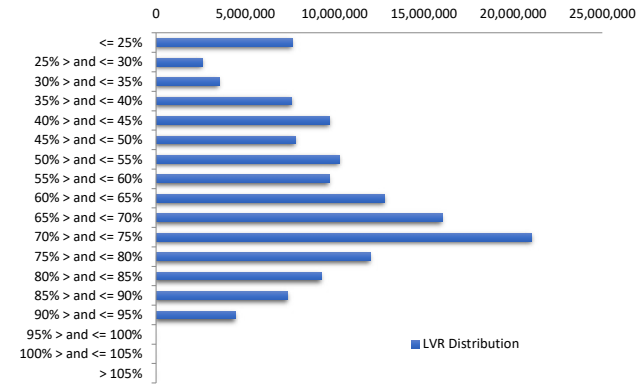
Model Period	35
Collection Period Start	1-May-21
Collection Period End	31-May-21
No. of Days	31
Interest Period Start	10-May-21
Interest Period End	9-Jun-21
No. of Days	31
Determination Date	4-Jun-21
Payment Date	10-Jun-21

Pool Statistics

Closing Balance of Mortgages	141,752,961
No. of Loans (Unconsolidated)	685
No. of Loans (Consolidated)	524
Average Loan Size (Unconsolidated)	206,939
Average Loan Size (Consolidated)	270,521
Largest Loan Size (Unconsolidated)	892,765
Largest Loan Size (Consolidated)	995,722
Smallest Loan Size (Unconsolidated)	(79,736)
Smallest Loan Size (Consolidated)	(79,736)
Weighted Average Interest Rate	3.39%
Weighted Average LVR	61.09%
Weighted Average Seasoning	64.92
Weighted Average Remaining Term	288.13

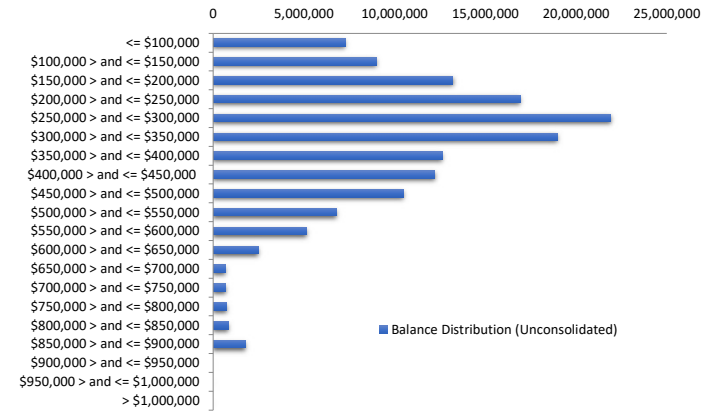
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,623,988	5.38%	110	20.99%
25% > and <= 30%	2,610,585	1.84%	16	3.05%
30% > and <= 35%	3,520,524	2.48%	20	3.82%
35% > and <= 40%	7,603,973	5.36%	29	5.53%
40% > and <= 45%	9,734,470	6.87%	39	7.44%
45% > and <= 50%	7,812,691	5.51%	29	5.53%
50% > and <= 55%	10,254,969	7.23%	29	5.53%
55% > and <= 60%	9,691,911	6.84%	28	5.34%
60% > and <= 65%	12,801,547	9.03%	35	6.68%
65% > and <= 70%	16,024,510	11.30%	43	8.21%
70% > and <= 75%	21,022,273	14.83%	57	10.88%
75% > and <= 80%	11,990,576	8.46%	34	6.49%
80% > and <= 85%	9,244,681	6.52%	23	4.39%
85% > and <= 90%	7,374,086	5.20%	20	3.82%
90% > and <= 95%	4,442,179	3.13%	12	2.29%
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	141,752,961	100.00%	524	100.00%



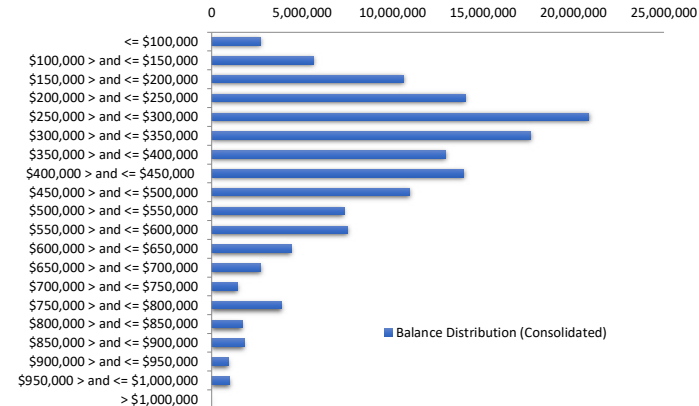
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,276,934	5.13%	203	29.64%
\$100,000 > and <= \$150,000	8,988,107	6.34%	75	10.95%
\$150,000 > and <= \$200,000	13,217,723	9.32%	76	11.09%
\$200,000 > and <= \$250,000	16,910,391	11.93%	75	10.95%
\$250,000 > and <= \$300,000	21,898,332	15.45%	80	11.68%
\$300,000 > and <= \$350,000	18,961,910	13.38%	59	8.61%
\$350,000 > and <= \$400,000	12,607,930	8.89%	34	4.96%
\$400,000 > and <= \$450,000	12,211,862	8.61%	29	4.23%
\$450,000 > and <= \$500,000	10,495,840	7.40%	22	3.21%
\$500,000 > and <= \$550,000	6,785,467	4.79%	13	1.90%
\$550,000 > and <= \$600,000	5,145,149	3.63%	9	1.31%
\$600,000 > and <= \$650,000	2,481,373	1.75%	4	0.58%
\$650,000 > and <= \$700,000	681,653	0.48%	1	0.15%
\$700,000 > and <= \$750,000	706,461	0.50%	1	0.15%
\$750,000 > and <= \$800,000	759,013	0.54%	1	0.15%
\$800,000 > and <= \$850,000	843,684	0.60%	1	0.15%
\$850,000 > and <= \$900,000	1,781,132	1.26%	2	0.29%
\$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	141,752,961	100.00%	685	100.00%



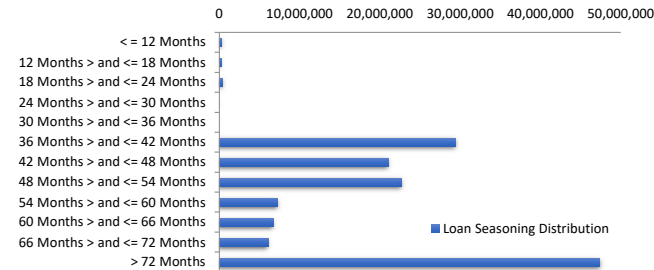
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,706,182	1.91%	82	15.65%
\$100,000 > and <= \$150,000	5,625,370	3.97%	46	8.78%
\$150,000 > and <= \$200,000	10,598,213	7.48%	61	11.64%
\$200,000 > and <= \$250,000	14,025,886	9.89%	62	11.83%
\$250,000 > and <= \$300,000	20,847,639	14.71%	76	14.50%
\$300,000 > and <= \$350,000	17,599,655	12.42%	55	10.50%
\$350,000 > and <= \$400,000	12,920,392	9.11%	35	6.68%
\$400,000 > and <= \$450,000	13,924,573	9.82%	33	6.30%
\$450,000 > and <= \$500,000	10,931,019	7.71%	23	4.39%
\$500,000 > and <= \$550,000	7,315,360	5.16%	14	2.67%
\$550,000 > and <= \$600,000	7,499,419	5.29%	13	2.48%
\$600,000 > and <= \$650,000	4,380,595	3.09%	7	1.34%
\$650,000 > and <= \$700,000	2,714,863	1.92%	4	0.76%
\$700,000 > and <= \$750,000	1,427,114	1.01%	2	0.38%
\$750,000 > and <= \$800,000	3,857,712	2.72%	5	0.95%
\$800,000 > and <= \$850,000	1,679,969	1.19%	2	0.38%
\$850,000 > and <= \$900,000	1,781,132	1.26%	2	0.38%
\$900,000 > and <= \$950,000	922,145	0.65%	1	0.19%
\$950,000 > and <= \$1,000,000	995,722	0.70%	1	0.19%
> \$1,000,000	0	0.00%	0	0.00%
Total	141,752,961	100.00%	524	100.00%



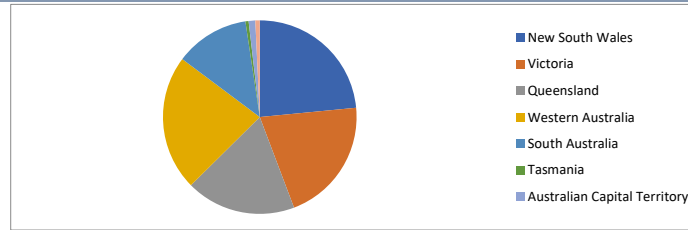
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	352,087	0.25%	3	0.44%
12 Months > and <= 18 Months	238,745	0.17%	1	0.15%
18 Months > and <= 24 Months	470,129	0.33%	1	0.15%
24 Months > and <= 30 Months	0	0.00%	0	0.00%
30 Months > and <= 36 Months	0	0.00%	0	0.00%
36 Months > and <= 42 Months	29,410,560	20.75%	120	17.52%
42 Months > and <= 48 Months	21,061,606	14.86%	78	11.39%
48 Months > and <= 54 Months	22,730,785	16.04%	119	17.37%
54 Months > and <= 60 Months	7,313,380	5.16%	42	6.13%
60 Months > and <= 66 Months	6,734,305	4.75%	29	4.23%
66 Months > and <= 72 Months	6,090,725	4.30%	29	4.23%
> 72 Months	47,350,640	33.40%	263	38.39%
Total	141,752,961	100.00%	685	100.00%



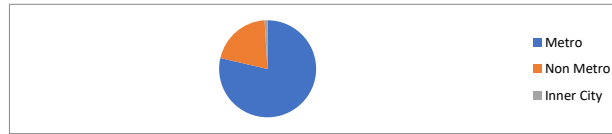
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	33,282,821	23.48%	115	21.95%
Victoria	29,439,632	20.77%	113	21.56%
Queensland	25,977,214	18.33%	98	18.70%
Western Australia	32,125,656	22.66%	107	20.42%
South Australia	17,558,713	12.39%	80	15.27%
Tasmania	745,518	0.53%	3	0.57%
Australian Capital Territory	1,602,116	1.13%	4	0.76%
Northern Territory	1,021,291	0.72%	3	0.57%
No Data	0	0.00%	1	0.19%
Total	141,752,961	100.00%	524	100.00%



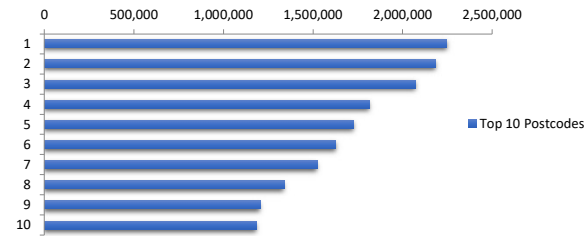
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	111,347,756	78.55%	407	77.67%
Non Metro	29,031,243	20.48%	109	20.80%
Inner City	1,373,962	0.97%	7	1.34%
No Data	0	0.00%	1	0.19%
Total	141,752,961	100.00%	524	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6069	2,245,921	1.58%	6	0.88%
6038	2,185,333	1.54%	5	0.73%
2261	2,072,590	1.46%	5	0.73%
2190	1,813,688	1.28%	3	0.44%
6030	1,726,877	1.22%	4	0.58%
2747	1,627,627	1.15%	4	0.58%
6155	1,523,187	1.07%	3	0.44%
6060	1,338,013	0.94%	7	1.02%
6065	1,204,366	0.85%	4	0.58%
6164	1,184,532	0.84%	4	0.58%
Total	16,922,134	11.94%	45	6.57%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	141,752,961	100.00%	685	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	141,752,961	100.00%	685	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	141,752,961	100.00%	685	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	141,752,961	100.00%	685	100.00%



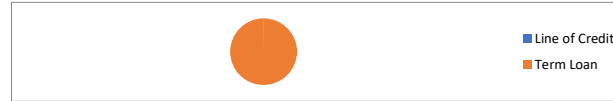
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	124,318,108	87.70%	602	87.88%
Interest Only	17,395,054	12.27%	77	11.24%
Non-Billing	39,798	0.03%	6	0.88%
No Data	0	0.00%	0	0.00%
Total	141,752,961	100.00%	685	100.00%



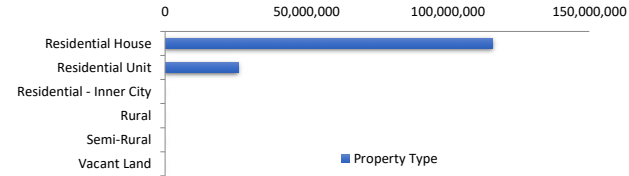
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	39,798	0.03%	6	0.88%
Term Loan	141,713,163	99.97%	679	99.12%
Total	141,752,961	100.00%	685	100.00%



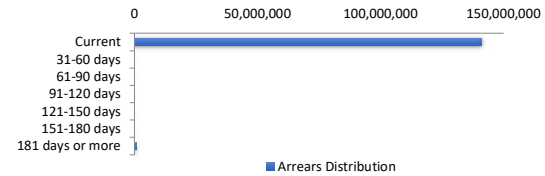
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	115,771,681	81.67%	417	79.58%
Residential Unit	25,981,280	18.33%	106	20.23%
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%	1	0.19%
Total	141,752,961	100.00%	524	100.00%



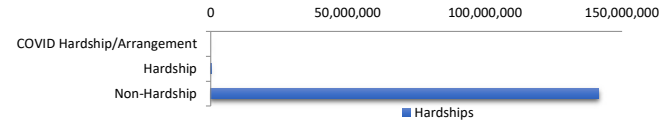
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	140,948,399	99.43%	683	99.71%
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	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	804,562	0.57%	2	0.29%
Total	141,752,961	100.00%	685	100.00%



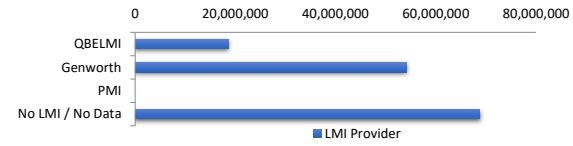
Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangement	0	0.00%	0	0.00%
Hardship	253,148	0.18%	1	0.19%
Non-Hardship	141,499,813	99.82%	523	99.81%
Total	141,752,961	100.00%	524	100.00%



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	18,740,135	13.22%	62	11.83%
Genworth	54,181,606	38.22%	228	43.51%
PMI	0	0.00%	0	0.00%
No LMI / No Data	68,831,220	48.56%	234	44.66%
Total	141,752,961	100.00%	524	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	54,604,446	38.52%	248	36.20%
Owner Occupier	87,148,515	61.48%	437	63.80%
Total	141,752,961	100.00%	685	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	804,561.98	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