

AFG Series 2018-1
Collateral Report



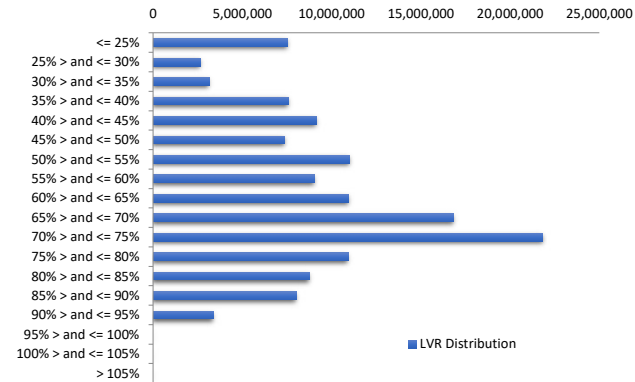
Model Period	36
Collection Period Start	1-Jun-21
Collection Period End	30-Jun-21
No. of Days	30
Interest Period Start	10-Jun-21
Interest Period End	11-Jul-21
No. of Days	32
Determination Date	7-Jul-21
Payment Date	12-Jul-21

Pool Statistics

Closing Balance of Mortgages	138,070,007
No. of Loans (Unconsolidated)	669
No. of Loans (Consolidated)	509
Average Loan Size (Unconsolidated)	206,383
Average Loan Size (Consolidated)	271,257
Largest Loan Size (Unconsolidated)	890,087
Largest Loan Size (Consolidated)	995,143
Smallest Loan Size (Unconsolidated)	(83,425)
Smallest Loan Size (Consolidated)	(83,425)
Weighted Average Interest Rate	3.37%
Weighted Average LVR	61.02%
Weighted Average Seasoning	65.79
Weighted Average Remaining Term	287.28

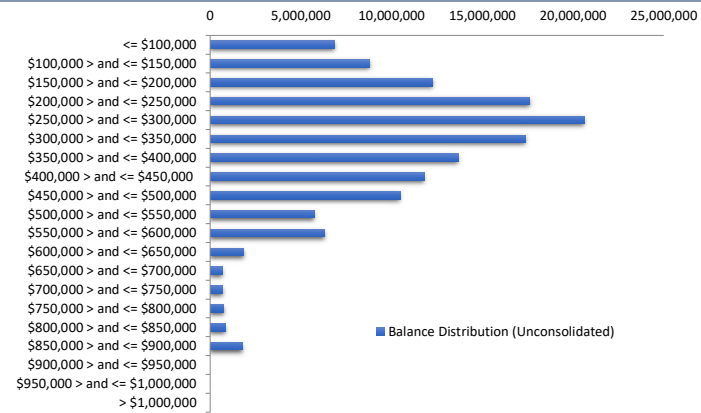
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,520,990	5.45%	109	21.41%
25% > and <= 30%	2,643,546	1.91%	17	3.34%
30% > and <= 35%	3,125,734	2.26%	17	3.34%
35% > and <= 40%	7,569,789	5.48%	28	5.50%
40% > and <= 45%	9,129,950	6.61%	37	7.27%
45% > and <= 50%	7,387,994	5.35%	26	5.11%
50% > and <= 55%	10,999,053	7.97%	33	6.48%
55% > and <= 60%	9,051,797	6.56%	26	5.11%
60% > and <= 65%	10,937,735	7.92%	30	5.89%
65% > and <= 70%	16,817,807	12.18%	45	8.84%
70% > and <= 75%	21,827,786	15.81%	58	11.39%
75% > and <= 80%	10,927,101	7.91%	31	6.09%
80% > and <= 85%	8,749,526	6.34%	22	4.32%
85% > and <= 90%	8,013,114	5.80%	21	4.13%
90% > and <= 95%	3,368,086	2.44%	9	1.77%
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	138,070,007	100.00%	509	100.00%



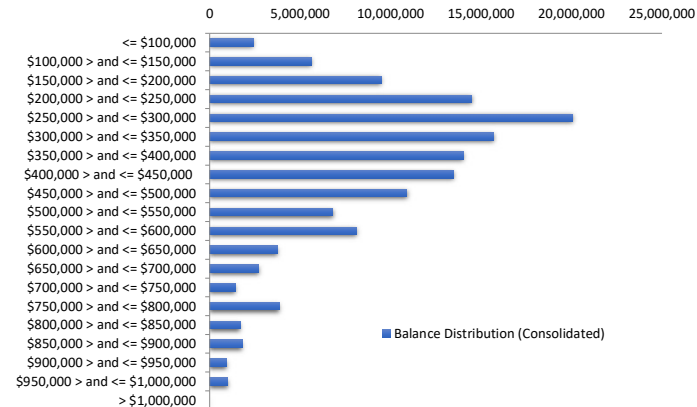
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,851,249	4.96%	200	29.90%
\$100,000 > and <= \$150,000	8,784,142	6.36%	73	10.91%
\$150,000 > and <= \$200,000	12,277,420	8.89%	71	10.61%
\$200,000 > and <= \$250,000	17,625,439	12.77%	78	11.66%
\$250,000 > and <= \$300,000	20,595,107	14.92%	75	11.21%
\$300,000 > and <= \$350,000	17,362,991	12.58%	54	8.07%
\$350,000 > and <= \$400,000	13,668,523	9.90%	37	5.53%
\$400,000 > and <= \$450,000	11,788,951	8.54%	28	4.19%
\$450,000 > and <= \$500,000	10,471,855	7.58%	22	3.29%
\$500,000 > and <= \$550,000	5,727,928	4.15%	11	1.64%
\$550,000 > and <= \$600,000	6,298,532	4.56%	11	1.64%
\$600,000 > and <= \$650,000	1,856,655	1.34%	3	0.45%
\$650,000 > and <= \$700,000	680,305	0.49%	1	0.15%
\$700,000 > and <= \$750,000	700,985	0.51%	1	0.15%
\$750,000 > and <= \$800,000	758,642	0.55%	1	0.15%
\$800,000 > and <= \$850,000	841,491	0.61%	1	0.15%
\$850,000 > and <= \$900,000	1,779,793	1.29%	2	0.30%
\$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	138,070,007	100.00%	669	100.00%



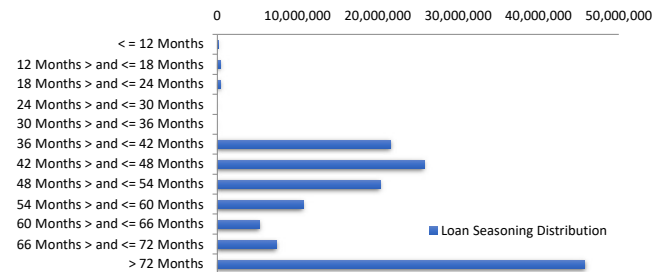
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,399,563	1.74%	79	15.52%
\$100,000 > and <= \$150,000	5,611,823	4.06%	46	9.04%
\$150,000 > and <= \$200,000	9,476,506	6.86%	55	10.81%
\$200,000 > and <= \$250,000	14,462,512	10.47%	64	12.57%
\$250,000 > and <= \$300,000	20,042,035	14.52%	73	14.34%
\$300,000 > and <= \$350,000	15,676,555	11.35%	49	9.63%
\$350,000 > and <= \$400,000	14,020,945	10.15%	38	7.47%
\$400,000 > and <= \$450,000	13,493,516	9.77%	32	6.29%
\$450,000 > and <= \$500,000	10,892,466	7.89%	23	4.52%
\$500,000 > and <= \$550,000	6,817,444	4.94%	13	2.55%
\$550,000 > and <= \$600,000	8,113,275	5.88%	14	2.75%
\$600,000 > and <= \$650,000	3,736,702	2.71%	6	1.18%
\$650,000 > and <= \$700,000	2,709,422	1.96%	4	0.79%
\$700,000 > and <= \$750,000	1,416,221	1.03%	2	0.39%
\$750,000 > and <= \$800,000	3,829,018	2.77%	5	0.98%
\$800,000 > and <= \$850,000	1,672,405	1.21%	2	0.39%
\$850,000 > and <= \$900,000	1,779,793	1.29%	2	0.39%
\$900,000 > and <= \$950,000	924,657	0.67%	1	0.20%
\$950,000 > and <= \$1,000,000	995,143	0.72%	1	0.20%
> \$1,000,000	0	0.00%	0	0.00%
Total	138,070,001	100.00%	509	100.00%



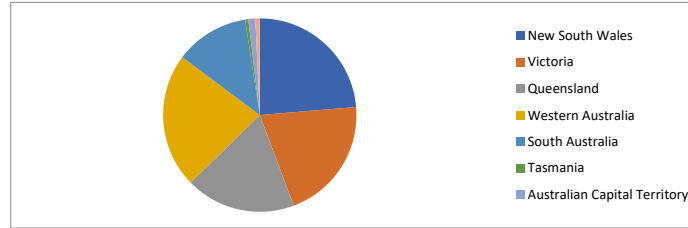
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	143,356	0.10%	2	0.30%
12 Months > and <= 18 Months	445,226	0.32%	2	0.30%
18 Months > and <= 24 Months	472,873	0.34%	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	21,612,849	15.65%	86	12.86%
42 Months > and <= 48 Months	25,784,518	18.67%	99	14.80%
48 Months > and <= 54 Months	20,318,872	14.72%	96	14.35%
54 Months > and <= 60 Months	10,721,495	7.77%	62	9.27%
60 Months > and <= 66 Months	5,333,224	3.86%	26	3.89%
66 Months > and <= 72 Months	7,437,616	5.39%	34	5.08%
> 72 Months	45,799,977	33.17%	261	39.01%
Total	138,070,007	100.00%	669	100.00%



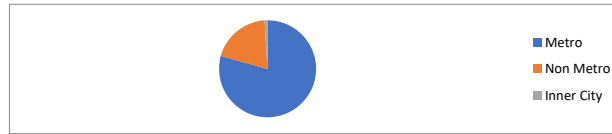
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	32,715,808	23.70%	112	22.00%
Victoria	28,437,138	20.60%	109	21.41%
Queensland	25,397,660	18.39%	96	18.86%
Western Australia	31,158,326	22.57%	104	20.43%
South Australia	17,005,260	12.32%	78	15.32%
Tasmania	734,415	0.53%	3	0.59%
Australian Capital Territory	1,607,010	1.16%	4	0.79%
Northern Territory	1,014,384	0.73%	3	0.59%
No Data	5	0.00%	0	0.00%
Total	138,070,007	100.00%	509	100.00%



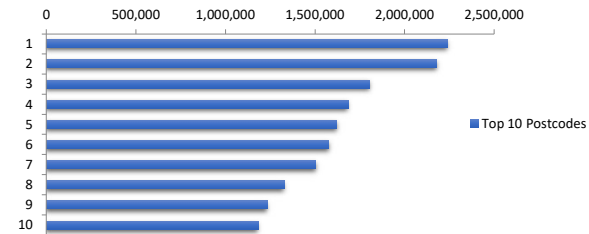
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	109,554,606	79.35%	399	78.39%
Non Metro	27,096,568	19.63%	103	20.24%
Inner City	1,418,828	1.03%	7	1.38%
No Data	6	0.00%	0	0.00%
Total	138,070,007	100.00%	509	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6069	2,240,132	1.62%	6	0.90%
6038	2,180,900	1.58%	5	0.75%
2190	1,804,330	1.31%	3	0.45%
6030	1,684,502	1.22%	4	0.60%
2747	1,620,823	1.17%	4	0.60%
2261	1,577,587	1.14%	4	0.60%
6155	1,504,617	1.09%	3	0.45%
6060	1,327,274	0.96%	7	1.05%
6065	1,232,887	0.89%	4	0.60%
6164	1,182,302	0.86%	4	0.60%
Total	16,355,354	11.85%	44	6.58%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	138,070,007	100.00%	669	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	138,070,007	100.00%	669	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	138,070,007	100.00%	669	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	138,070,007	100.00%	669	100.00%



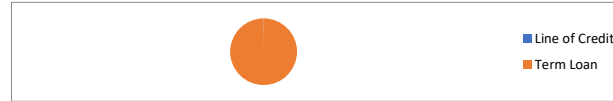
Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	120,962,093	87.61%	593	88.64%
Interest Only	17,066,448	12.36%	70	10.46%
Non-Billing	41,465	0.03%	6	0.90%
No Data	0	0.00%	0	0.00%
Total	138,070,007	100.00%	669	100.00%



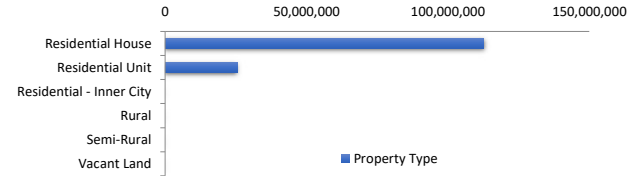
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	41,465	0.03%	6	0.90%
Term Loan	138,028,542	99.97%	663	99.10%
Total	138,070,007	100.00%	669	100.00%



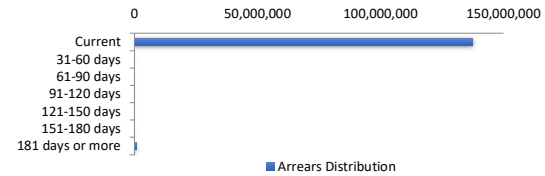
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	112,625,903	81.57%	405	79.57%
Residential Unit	25,444,098	18.43%	104	20.43%
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	6	0.00%	0	0.00%
Total	138,070,007	100.00%	509	100.00%



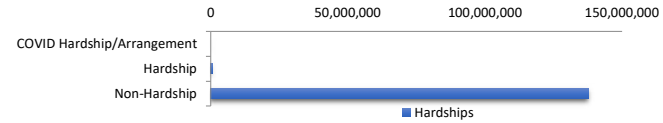
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	137,262,300	99.42%	667	99.70%
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	807,707	0.58%	2	0.30%
Total	138,070,007	100.00%	669	100.00%



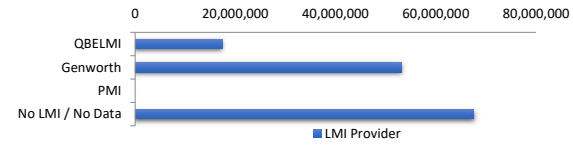
Hardships

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangement	0	0.00%	0	0.00%
Hardship	440,674	0.32%	1	0.20%
Non-Hardship	137,629,333	99.68%	508	99.80%
Total	138,070,007	100.00%	509	100.00%



LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	17,413,780	12.61%	58	11.39%
Genworth	53,114,256	38.47%	224	44.01%
PMI	0	0.00%	0	0.00%
No LMI / No Data	67,541,971	48.92%	227	44.60%
Total	138,070,007	100.00%	509	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	52,383,534	37.94%	239	35.72%
Owner Occupier	85,686,473	62.06%	430	64.28%
Total	138,070,007	100.00%	669	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	807,706.72	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