

**AFG Series 2018-1  
Collateral Report**



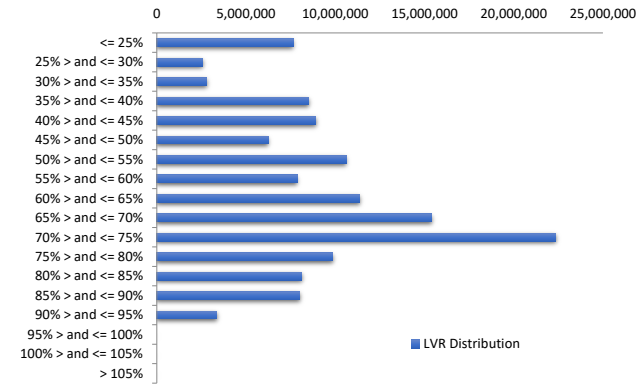
|                         |           |
|-------------------------|-----------|
| Model Period            | 37        |
| Collection Period Start | 1-Jul-21  |
| Collection Period End   | 31-Jul-21 |
| No. of Days             | 31        |
| Interest Period Start   | 12-Jul-21 |
| Interest Period End     | 9-Aug-21  |
| No. of Days             | 29        |
| Determination Date      | 5-Aug-21  |
| Payment Date            | 10-Aug-21 |

**Pool Statistics**

|                                     |             |
|-------------------------------------|-------------|
| Closing Balance of Mortgages        | 133,632,875 |
| No. of Loans (Unconsolidated)       | 651         |
| No. of Loans (Consolidated)         | 496         |
| Average Loan Size (Unconsolidated)  | 205,273     |
| Average Loan Size (Consolidated)    | 269,421     |
| Largest Loan Size (Unconsolidated)  | 893,790     |
| Largest Loan Size (Consolidated)    | 994,732     |
| Smallest Loan Size (Unconsolidated) | (88,896)    |
| Smallest Loan Size (Consolidated)   | (88,896)    |
| Weighted Average Interest Rate      | 3.36%       |
| Weighted Average LVR                | 60.81%      |
| Weighted Average Seasoning          | 67.07       |
| Weighted Average Remaining Term     | 286.09      |

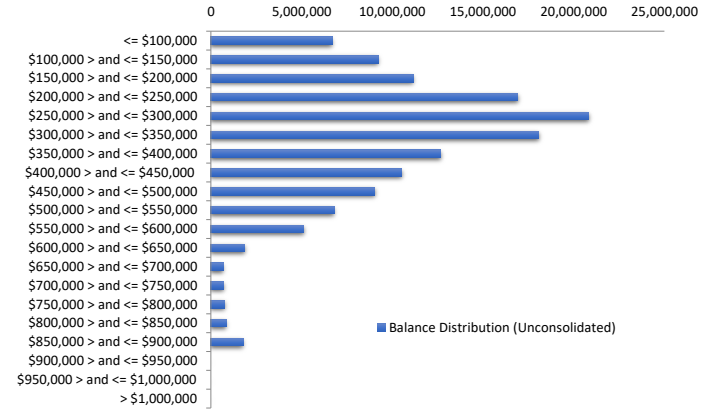
**LVR Distribution**

| Current LTV        | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25%             | 7,633,634          | 5.71%          | 108                  | 21.77%         |
| 25% > and <= 30%   | 2,580,433          | 1.93%          | 17                   | 3.43%          |
| 30% > and <= 35%   | 2,784,594          | 2.08%          | 15                   | 3.02%          |
| 35% > and <= 40%   | 8,519,094          | 6.37%          | 34                   | 6.85%          |
| 40% > and <= 45%   | 8,908,182          | 6.67%          | 35                   | 7.06%          |
| 45% > and <= 50%   | 6,253,522          | 4.68%          | 22                   | 4.44%          |
| 50% > and <= 55%   | 10,626,305         | 7.95%          | 31                   | 6.25%          |
| 55% > and <= 60%   | 7,858,179          | 5.88%          | 23                   | 4.64%          |
| 60% > and <= 65%   | 11,370,686         | 8.51%          | 31                   | 6.25%          |
| 65% > and <= 70%   | 15,404,785         | 11.53%         | 42                   | 8.47%          |
| 70% > and <= 75%   | 22,353,330         | 16.73%         | 60                   | 12.10%         |
| 75% > and <= 80%   | 9,854,964          | 7.37%          | 28                   | 5.65%          |
| 80% > and <= 85%   | 8,115,733          | 6.07%          | 20                   | 4.03%          |
| 85% > and <= 90%   | 8,004,399          | 5.99%          | 21                   | 4.23%          |
| 90% > and <= 95%   | 3,365,034          | 2.52%          | 9                    | 1.81%          |
| 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%          |
| <b>Total</b>       | <b>133,632,875</b> | <b>100.00%</b> | <b>496</b>           | <b>100.00%</b> |



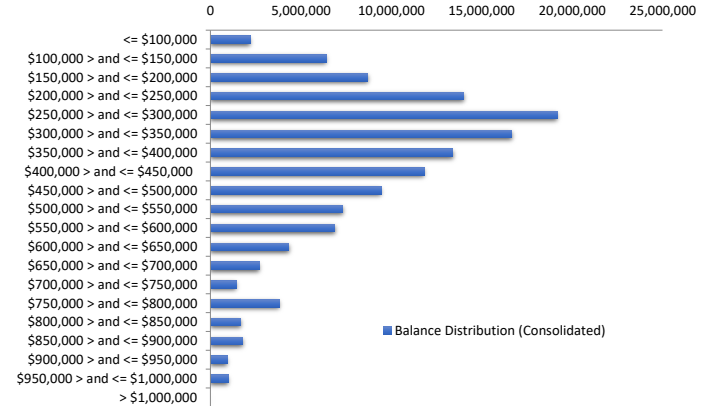
**Balance Distribution (Unconsolidated)**

| Current Balance                | Balance            | % Balance      | Loan Count | % Loan Count   |
|--------------------------------|--------------------|----------------|------------|----------------|
| <= \$100,000                   | 6,695,811          | 5.01%          | 195        | 29.95%         |
| \$100,000 > and <= \$150,000   | 9,234,457          | 6.91%          | 76         | 11.67%         |
| \$150,000 > and <= \$200,000   | 11,145,707         | 8.34%          | 64         | 9.83%          |
| \$200,000 > and <= \$250,000   | 16,911,921         | 12.66%         | 75         | 11.52%         |
| \$250,000 > and <= \$300,000   | 20,833,988         | 15.59%         | 76         | 11.67%         |
| \$300,000 > and <= \$350,000   | 18,073,146         | 13.52%         | 56         | 8.60%          |
| \$350,000 > and <= \$400,000   | 12,665,425         | 9.48%          | 34         | 5.22%          |
| \$400,000 > and <= \$450,000   | 10,519,870         | 7.87%          | 25         | 3.84%          |
| \$450,000 > and <= \$500,000   | 9,038,664          | 6.76%          | 19         | 2.92%          |
| \$500,000 > and <= \$550,000   | 6,793,723          | 5.08%          | 13         | 2.00%          |
| \$550,000 > and <= \$600,000   | 5,106,665          | 3.82%          | 9          | 1.38%          |
| \$600,000 > and <= \$650,000   | 1,852,651          | 1.39%          | 3          | 0.46%          |
| \$650,000 > and <= \$700,000   | 679,014            | 0.51%          | 1          | 0.15%          |
| \$700,000 > and <= \$750,000   | 703,572            | 0.53%          | 1          | 0.15%          |
| \$750,000 > and <= \$800,000   | 756,323            | 0.57%          | 1          | 0.15%          |
| \$800,000 > and <= \$850,000   | 839,358            | 0.63%          | 1          | 0.15%          |
| \$850,000 > and <= \$900,000   | 1,782,581          | 1.33%          | 2          | 0.31%          |
| \$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%          |
| <b>Total</b>                   | <b>133,632,875</b> | <b>100.00%</b> | <b>651</b> | <b>100.00%</b> |



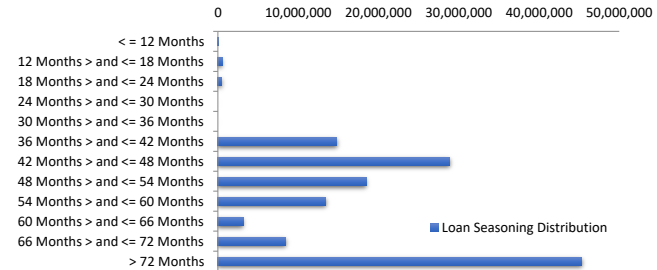
**Balance Distribution (Consolidated)**

| Current Balance                | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------------------------|--------------------|----------------|----------------------|----------------|
| <= \$100,000                   | 2,201,058          | 1.65%          | 76                   | 15.32%         |
| \$100,000 > and <= \$150,000   | 6,395,884          | 4.79%          | 52                   | 10.48%         |
| \$150,000 > and <= \$200,000   | 8,694,105          | 6.51%          | 50                   | 10.08%         |
| \$200,000 > and <= \$250,000   | 14,016,104         | 10.49%         | 62                   | 12.50%         |
| \$250,000 > and <= \$300,000   | 19,188,574         | 14.36%         | 70                   | 14.11%         |
| \$300,000 > and <= \$350,000   | 16,660,101         | 12.47%         | 52                   | 10.48%         |
| \$350,000 > and <= \$400,000   | 13,391,596         | 10.02%         | 36                   | 7.26%          |
| \$400,000 > and <= \$450,000   | 11,812,586         | 8.84%          | 28                   | 5.65%          |
| \$450,000 > and <= \$500,000   | 9,452,211          | 7.07%          | 20                   | 4.03%          |
| \$500,000 > and <= \$550,000   | 7,314,136          | 5.47%          | 14                   | 2.82%          |
| \$550,000 > and <= \$600,000   | 6,877,829          | 5.15%          | 12                   | 2.42%          |
| \$600,000 > and <= \$650,000   | 4,342,854          | 3.25%          | 7                    | 1.41%          |
| \$650,000 > and <= \$700,000   | 2,701,415          | 2.02%          | 4                    | 0.81%          |
| \$700,000 > and <= \$750,000   | 1,421,856          | 1.06%          | 2                    | 0.40%          |
| \$750,000 > and <= \$800,000   | 3,798,710          | 2.84%          | 5                    | 1.01%          |
| \$800,000 > and <= \$850,000   | 1,666,797          | 1.25%          | 2                    | 0.40%          |
| \$850,000 > and <= \$900,000   | 1,782,581          | 1.33%          | 2                    | 0.40%          |
| \$900,000 > and <= \$950,000   | 919,748            | 0.69%          | 1                    | 0.20%          |
| \$950,000 > and <= \$1,000,000 | 994,732            | 0.74%          | 1                    | 0.20%          |
| > \$1,000,000                  | 0                  | 0.00%          | 0                    | 0.00%          |
| <b>Total</b>                   | <b>133,632,875</b> | <b>100.00%</b> | <b>496</b>           | <b>100.00%</b> |



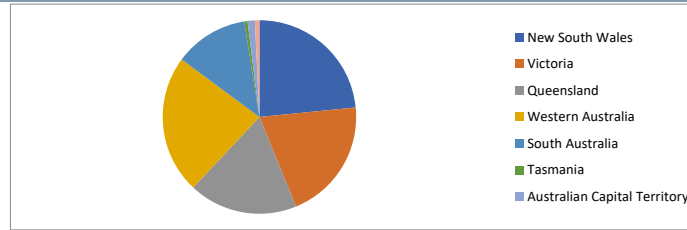
**Loan Seasoning Distribution**

| Seasoning (Months)           | Balance            | % Balance      | Loan Count | % Loan Count   |
|------------------------------|--------------------|----------------|------------|----------------|
| <= 12 Months                 | 26,092             | 0.02%          | 1          | 0.15%          |
| 12 Months > and <= 18 Months | 550,616            | 0.41%          | 3          | 0.46%          |
| 18 Months > and <= 24 Months | 475,853            | 0.36%          | 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 | 14,794,004         | 11.07%         | 60         | 9.22%          |
| 42 Months > and <= 48 Months | 28,880,035         | 21.61%         | 114        | 17.51%         |
| 48 Months > and <= 54 Months | 18,467,727         | 13.82%         | 83         | 12.75%         |
| 54 Months > and <= 60 Months | 13,432,190         | 10.05%         | 79         | 12.14%         |
| 60 Months > and <= 66 Months | 3,193,655          | 2.39%          | 17         | 2.61%          |
| 66 Months > and <= 72 Months | 8,479,660          | 6.35%          | 37         | 5.68%          |
| > 72 Months                  | 45,333,044         | 33.92%         | 256        | 39.32%         |
| <b>Total</b>                 | <b>133,632,875</b> | <b>100.00%</b> | <b>651</b> | <b>100.00%</b> |



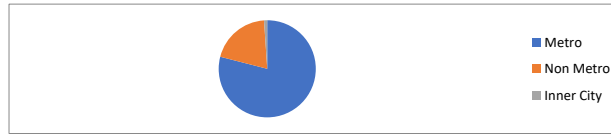
**Geographic Distribution**

| Jurisdiction State           | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales              | 31,303,858         | 23.43%         | 107                  | 21.57%         |
| Victoria                     | 27,269,391         | 20.41%         | 106                  | 21.37%         |
| Queensland                   | 24,284,023         | 18.17%         | 92                   | 18.55%         |
| Western Australia            | 30,910,297         | 23.13%         | 104                  | 20.97%         |
| South Australia              | 16,506,571         | 12.35%         | 77                   | 15.52%         |
| Tasmania                     | 736,548            | 0.55%          | 3                    | 0.60%          |
| Australian Capital Territory | 1,611,526          | 1.21%          | 4                    | 0.81%          |
| Northern Territory           | 1,010,661          | 0.76%          | 3                    | 0.60%          |
| No Data                      | 0                  | 0.00%          | 0                    | 0.00%          |
| <b>Total</b>                 | <b>133,632,875</b> | <b>100.00%</b> | <b>496</b>           | <b>100.00%</b> |



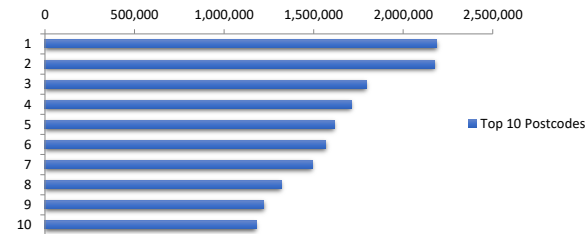
**Locality**

| S&P Category | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro        | 105,569,960        | 79.00%         | 388                  | 78.23%         |
| Non Metro    | 26,649,670         | 19.94%         | 101                  | 20.36%         |
| Inner City   | 1,413,245          | 1.06%          | 7                    | 1.41%          |
| No Data      | 0                  | 0.00%          | 0                    | 0.00%          |
| <b>Total</b> | <b>133,632,875</b> | <b>100.00%</b> | <b>496</b>           | <b>100.00%</b> |



**Top 10 Postcodes**

| Postcode     | Balance           | % Balance     | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|---------------|----------------------|--------------|
| 6069         | 2,187,657         | 1.64%         | 6                    | 0.92%        |
| 6038         | 2,176,721         | 1.63%         | 5                    | 0.77%        |
| 2190         | 1,792,915         | 1.34%         | 3                    | 0.46%        |
| 6030         | 1,711,428         | 1.28%         | 4                    | 0.61%        |
| 2747         | 1,616,691         | 1.21%         | 4                    | 0.61%        |
| 2261         | 1,568,887         | 1.17%         | 4                    | 0.61%        |
| 6155         | 1,491,791         | 1.12%         | 3                    | 0.46%        |
| 6060         | 1,319,517         | 0.99%         | 7                    | 1.08%        |
| 6065         | 1,221,206         | 0.91%         | 4                    | 0.61%        |
| 6164         | 1,179,765         | 0.88%         | 4                    | 0.61%        |
| <b>Total</b> | <b>16,266,579</b> | <b>12.17%</b> | <b>44</b>            | <b>6.76%</b> |



**Documentation**

| Document Type | Balance            | % Balance      | Loan Count | % Loan Count   |
|---------------|--------------------|----------------|------------|----------------|
| Full Doc      | 133,632,875        | 100.00%        | 651        | 100.00%        |
| Low Doc       | 0                  | 0.00%          | 0          | 0.00%          |
| No Doc        | 0                  | 0.00%          | 0          | 0.00%          |
| <b>Total</b>  | <b>133,632,875</b> | <b>100.00%</b> | <b>651</b> | <b>100.00%</b> |



**Rate Type**

| Rate Type     | Balance            | % Balance      | Loan Count | % Loan Count   |
|---------------|--------------------|----------------|------------|----------------|
| Variable Rate | 133,632,875        | 100.00%        | 651        | 100.00%        |
| Fixed Rate    | 0                  | 0.00%          | 0          | 0.00%          |
| <b>Total</b>  | <b>133,632,875</b> | <b>100.00%</b> | <b>651</b> | <b>100.00%</b> |



**Repayment Type**

| Repayment Type       | Balance            | % Balance      | Loan Count | % Loan Count   |
|----------------------|--------------------|----------------|------------|----------------|
| Principal & Interest | 117,644,052        | 88.04%         | 576        | 88.48%         |
| Interest Only        | 15,943,136         | 11.93%         | 69         | 10.60%         |
| Non-Billing          | 45,687             | 0.03%          | 6          | 0.92%          |
| No Data              | 0                  | 0.00%          | 0          | 0.00%          |
| <b>Total</b>         | <b>133,632,875</b> | <b>100.00%</b> | <b>651</b> | <b>100.00%</b> |



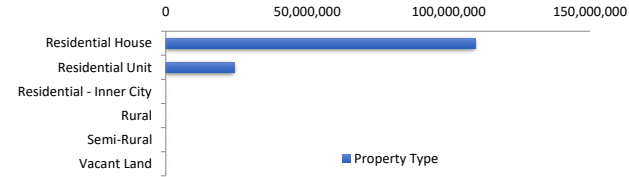
**Loan Type**

| Product Category | Balance            | % Balance      | Loan Count | % Loan Count   |
|------------------|--------------------|----------------|------------|----------------|
| Line of Credit   | 45,687             | 0.03%          | 6          | 0.92%          |
| Term Loan        | 133,587,188        | 99.97%         | 645        | 99.08%         |
| <b>Total</b>     | <b>133,632,875</b> | <b>100.00%</b> | <b>651</b> | <b>100.00%</b> |



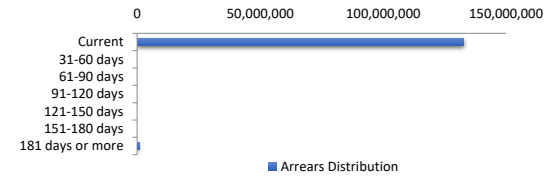
**Property Type**

| Property Type            | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House        | 109,494,279        | 81.94%         | 396                  | 79.84%         |
| Residential Unit         | 24,138,596         | 18.06%         | 100                  | 20.16%         |
| 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%          |
| <b>Total</b>             | <b>133,632,875</b> | <b>100.00%</b> | <b>496</b>           | <b>100.00%</b> |



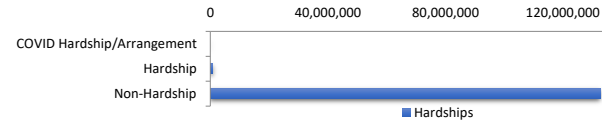
**Arrears Distribution**

| Arrears Band     | Balance            | % Balance      | Loan Count | % Loan Count   |
|------------------|--------------------|----------------|------------|----------------|
| Current          | 132,822,855        | 99.39%         | 649        | 99.69%         |
| 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 | 810,020            | 0.61%          | 2          | 0.31%          |
| <b>Total</b>     | <b>133,632,875</b> | <b>100.00%</b> | <b>651</b> | <b>100.00%</b> |



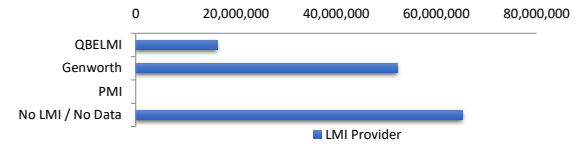
**Hardships**

| Hardships                  | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|----------------------------|--------------------|----------------|----------------------|----------------|
| COVID Hardship/Arrangement | 0                  | 0.00%          | 0                    | 0.00%          |
| Hardship                   | 849,333            | 0.64%          | 2                    | 0.40%          |
| Non-Hardship               | 132,783,543        | 99.36%         | 494                  | 99.60%         |
| <b>Total</b>               | <b>133,632,875</b> | <b>100.00%</b> | <b>496</b>           | <b>100.00%</b> |



LMI Provider

| LMI Provider     | Balance            | % Balance      | Loan Count (Consol.) | % Loan Count   |
|------------------|--------------------|----------------|----------------------|----------------|
| QBELMI           | 16,238,666         | 12.15%         | 55                   | 11.09%         |
| Genworth         | 52,175,560         | 39.04%         | 220                  | 44.35%         |
| PMI              | 0                  | 0.00%          | 0                    | 0.00%          |
| No LMI / No Data | 65,218,649         | 48.80%         | 221                  | 44.56%         |
| <b>Total</b>     | <b>133,632,875</b> | <b>100.00%</b> | <b>496</b>           | <b>100.00%</b> |



Property Occupancy

| Property Occupancy | Balance            | % Balance      | Loan Count | % Loan Count   |
|--------------------|--------------------|----------------|------------|----------------|
| Investment         | 50,424,742         | 37.73%         | 228        | 35.02%         |
| Owner Occupier     | 83,208,134         | 62.27%         | 423        | 64.98%         |
| <b>Total</b>       | <b>133,632,875</b> | <b>100.00%</b> | <b>651</b> | <b>100.00%</b> |



Default Statistics

| Default Data                  | Amount     | No. of Loans |
|-------------------------------|------------|--------------|
| Defaulted Loans               | 810,020.09 | 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          |