

AFG Series 2018-1
Collateral Report



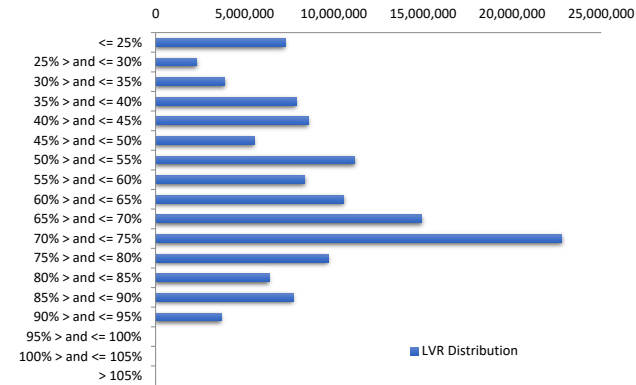
Model Period	38
Collection Period Start	1-Aug-21
Collection Period End	31-Aug-21
No. of Days	31
Interest Period Start	10-Aug-21
Interest Period End	9-Sep-21
No. of Days	31
Determination Date	7-Sep-21
Payment Date	10-Sep-21

Pool Statistics

Closing Balance of Mortgages	130,707,193
No. of Loans (Unconsolidated)	633
No. of Loans (Consolidated)	490
Average Loan Size (Unconsolidated)	206,488
Average Loan Size (Consolidated)	266,749
Largest Loan Size (Unconsolidated)	891,191
Largest Loan Size (Consolidated)	994,246
Smallest Loan Size (Unconsolidated)	(94,701)
Smallest Loan Size (Consolidated)	(94,701)
Weighted Average Interest Rate	3.35%
Weighted Average LVR	60.67%
Weighted Average Seasoning	67.97
Weighted Average Remaining Term	285.17

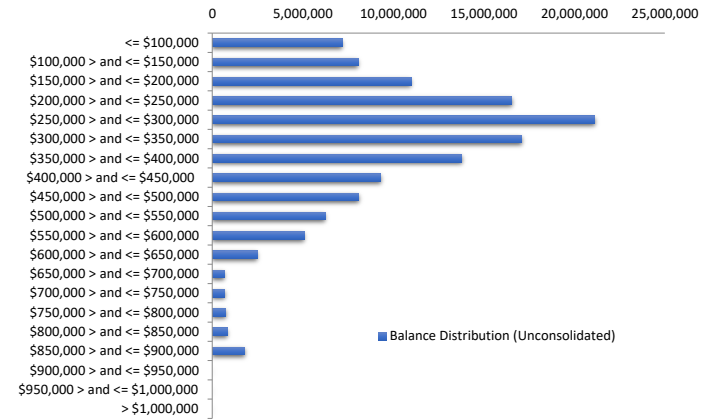
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,273,359	5.56%	109	22.24%
25% > and <= 30%	2,300,449	1.76%	16	3.27%
30% > and <= 35%	3,883,965	2.97%	20	4.08%
35% > and <= 40%	7,900,009	6.04%	31	6.33%
40% > and <= 45%	8,561,041	6.55%	34	6.94%
45% > and <= 50%	5,521,536	4.22%	18	3.67%
50% > and <= 55%	11,174,044	8.55%	33	6.73%
55% > and <= 60%	8,367,466	6.40%	25	5.10%
60% > and <= 65%	10,560,211	8.08%	30	6.12%
65% > and <= 70%	14,907,027	11.40%	41	8.37%
70% > and <= 75%	22,794,215	17.44%	59	12.04%
75% > and <= 80%	9,674,650	7.40%	28	5.71%
80% > and <= 85%	6,381,048	4.88%	16	3.27%
85% > and <= 90%	7,715,120	5.90%	20	4.08%
90% > and <= 95%	3,693,053	2.83%	10	2.04%
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	130,707,193	100.00%	490	100.00%



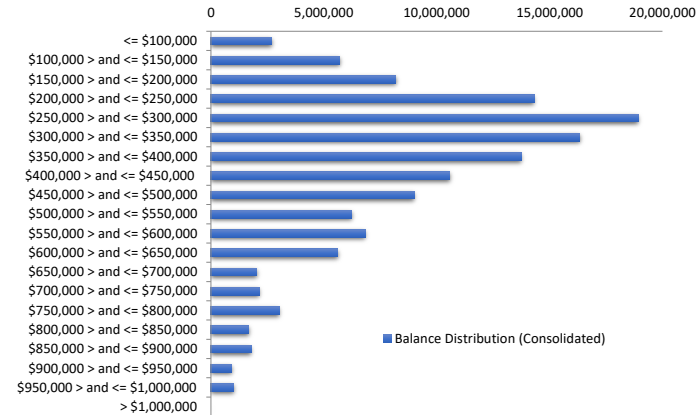
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,186,165	5.50%	194	30.65%
\$100,000 > and <= \$150,000	8,057,055	6.16%	66	10.43%
\$150,000 > and <= \$200,000	10,995,271	8.41%	63	9.95%
\$200,000 > and <= \$250,000	16,536,906	12.65%	73	11.53%
\$250,000 > and <= \$300,000	21,115,793	16.16%	77	12.16%
\$300,000 > and <= \$350,000	17,108,235	13.09%	53	8.37%
\$350,000 > and <= \$400,000	13,795,806	10.55%	37	5.85%
\$400,000 > and <= \$450,000	9,294,903	7.11%	22	3.48%
\$450,000 > and <= \$500,000	8,076,375	6.18%	17	2.69%
\$500,000 > and <= \$550,000	6,237,224	4.77%	12	1.90%
\$550,000 > and <= \$600,000	5,073,963	3.88%	9	1.42%
\$600,000 > and <= \$650,000	2,479,651	1.90%	4	0.63%
\$650,000 > and <= \$700,000	677,720	0.52%	1	0.16%
\$700,000 > and <= \$750,000	701,789	0.54%	1	0.16%
\$750,000 > and <= \$800,000	756,282	0.58%	1	0.16%
\$800,000 > and <= \$850,000	837,221	0.64%	1	0.16%
\$850,000 > and <= \$900,000	1,776,833	1.36%	2	0.32%
\$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	130,707,193	100.00%	633	100.00%



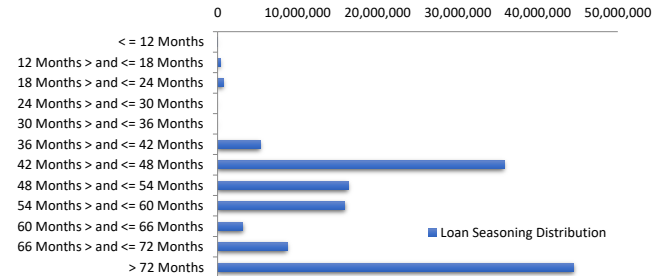
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,681,816	2.05%	84	17.14%
\$100,000 > and <= \$150,000	5,716,398	4.37%	46	9.39%
\$150,000 > and <= \$200,000	8,190,376	6.27%	47	9.59%
\$200,000 > and <= \$250,000	14,319,556	10.96%	63	12.86%
\$250,000 > and <= \$300,000	18,925,598	14.48%	69	14.08%
\$300,000 > and <= \$350,000	16,340,314	12.50%	51	10.41%
\$350,000 > and <= \$400,000	13,749,466	10.52%	37	7.55%
\$400,000 > and <= \$450,000	10,565,946	8.08%	25	5.10%
\$450,000 > and <= \$500,000	8,995,865	6.88%	19	3.88%
\$500,000 > and <= \$550,000	6,223,457	4.76%	12	2.45%
\$550,000 > and <= \$600,000	6,826,076	5.22%	12	2.45%
\$600,000 > and <= \$650,000	5,616,434	4.30%	9	1.84%
\$650,000 > and <= \$700,000	2,028,469	1.55%	3	0.61%
\$700,000 > and <= \$750,000	2,149,983	1.64%	3	0.61%
\$750,000 > and <= \$800,000	3,024,601	2.31%	4	0.82%
\$800,000 > and <= \$850,000	1,662,173	1.27%	2	0.41%
\$850,000 > and <= \$900,000	1,776,833	1.36%	2	0.41%
\$900,000 > and <= \$950,000	919,585	0.70%	1	0.20%
\$950,000 > and <= \$1,000,000	994,246	0.76%	1	0.20%
> \$1,000,000	0	0.00%	0	0.00%
Total	130,707,193	100.00%	490	100.00%



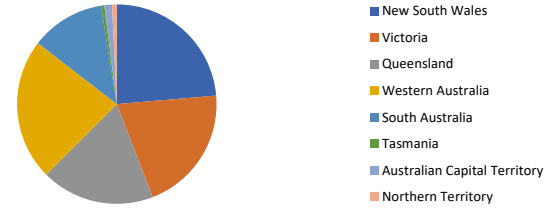
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	16,936	0.01%	1	0.16%
12 Months > and <= 18 Months	311,815	0.24%	2	0.32%
18 Months > and <= 24 Months	699,288	0.54%	2	0.32%
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	5,312,959	4.06%	21	3.32%
42 Months > and <= 48 Months	35,800,505	27.39%	140	22.12%
48 Months > and <= 54 Months	16,333,362	12.50%	71	11.22%
54 Months > and <= 60 Months	15,874,160	12.14%	89	14.06%
60 Months > and <= 66 Months	3,159,250	2.42%	18	2.84%
66 Months > and <= 72 Months	8,684,039	6.64%	34	5.37%
> 72 Months	44,514,879	34.06%	255	40.28%
Total	130,707,193	100.00%	633	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	30,891,233	23.63%	106	21.63%
Victoria	26,822,834	20.52%	105	21.43%
Queensland	23,965,503	18.34%	91	18.57%
Western Australia	30,058,705	23.00%	103	21.02%
South Australia	15,642,770	11.97%	75	15.31%
Tasmania	717,989	0.55%	3	0.61%
Australian Capital Territory	1,608,624	1.23%	4	0.82%
Northern Territory	999,536	0.76%	3	0.61%
No Data	0	0.00%	0	0.00%
Total	130,707,193	100.00%	490	100.00%



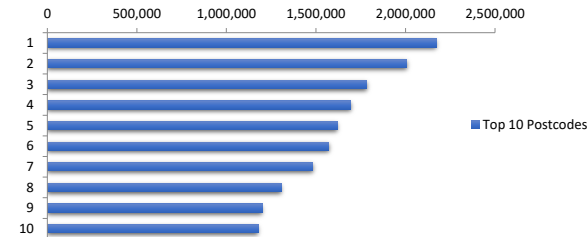
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	102,818,671	78.66%	382	77.96%
Non Metro	26,496,665	20.27%	101	20.61%
Inner City	1,391,857	1.06%	7	1.43%
No Data	0	0.00%	0	0.00%
Total	130,707,193	100.00%	490	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6038	2,172,462	1.66%	5	0.79%
6069	2,007,327	1.54%	6	0.95%
2190	1,784,182	1.37%	3	0.47%
6030	1,692,638	1.29%	4	0.63%
2747	1,618,845	1.24%	4	0.63%
2261	1,571,619	1.20%	4	0.63%
6155	1,482,382	1.13%	3	0.47%
6060	1,307,956	1.00%	7	1.11%
6065	1,199,705	0.92%	4	0.63%
6164	1,177,693	0.90%	4	0.63%
Total	16,014,810	12.25%	44	6.95%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	130,707,193	100.00%	633	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	130,707,193	100.00%	633	100.00%



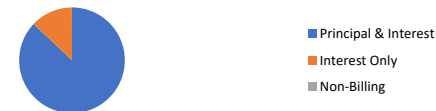
Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	130,707,193	100.00%	633	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	130,707,193	100.00%	633	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	113,785,782	87.05%	562	88.78%
Interest Only	16,894,804	12.93%	66	10.43%
Non-Billing	26,608	0.02%	5	0.79%
No Data	0	0.00%	0	0.00%
Total	130,707,193	100.00%	633	100.00%



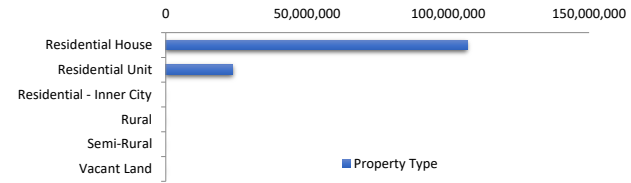
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	26,608	0.02%	5	0.79%
Term Loan	130,680,585	99.98%	628	99.21%
Total	130,707,193	100.00%	633	100.00%



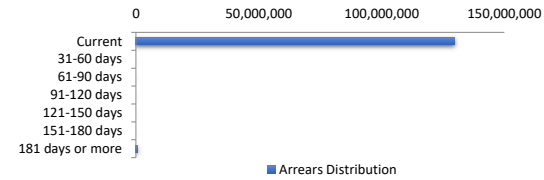
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	106,900,753	81.79%	391	79.80%
Residential Unit	23,806,440	18.21%	99	20.20%
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	130,707,193	100.00%	490	100.00%



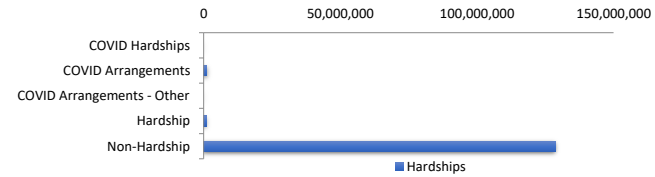
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	129,893,551	99.38%	631	99.68%
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	813,641	0.62%	2	0.32%
Total	130,707,193	100.00%	633	100.00%



Hardships

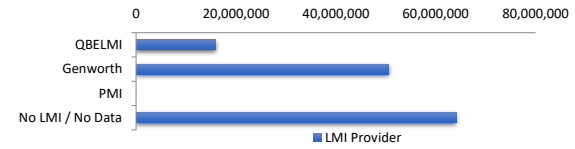
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	1,166,045	0.89%	2	0.41%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	923,031	0.71%	3	0.61%
Non-Hardship	128,618,117	98.40%	485	98.98%
Total	130,707,193	100.00%	490	100.00%



COVID Hardship – A deferral of loan repayments for a period from 3 to 6 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

LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	15,986,455	12.23%	55	11.22%
Genworth	50,600,661	38.71%	222	45.31%
PMI	0	0.00%	0	0.00%
No LMI / No Data	64,120,077	49.06%	213	43.47%
Total	130,707,193	100.00%	490	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	49,863,720	38.15%	219	34.60%
Owner Occupier	80,843,473	61.85%	414	65.40%
Total	130,707,193	100.00%	633	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	813,641.43	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