

AFG Series 2018-1
Collateral Report



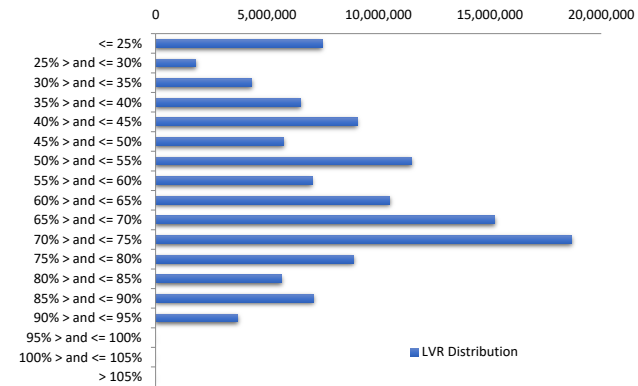
Model Period	39
Collection Period Start	1-Sep-21
Collection Period End	30-Sep-21
No. of Days	30
Interest Period Start	10-Sep-21
Interest Period End	10-Oct-21
No. of Days	31
Determination Date	6-Oct-21
Payment Date	11-Oct-21

Pool Statistics

Closing Balance of Mortgages	123,123,715
No. of Loans (Unconsolidated)	621
No. of Loans (Consolidated)	474
Average Loan Size (Unconsolidated)	198,267
Average Loan Size (Consolidated)	259,755
Largest Loan Size (Unconsolidated)	891,016
Largest Loan Size (Consolidated)	993,663
Smallest Loan Size (Unconsolidated)	(95,560)
Smallest Loan Size (Consolidated)	(95,560)
Weighted Average Interest Rate	3.35%
Weighted Average LVR	60.12%
Weighted Average Seasoning	69.48
Weighted Average Remaining Term	283.26

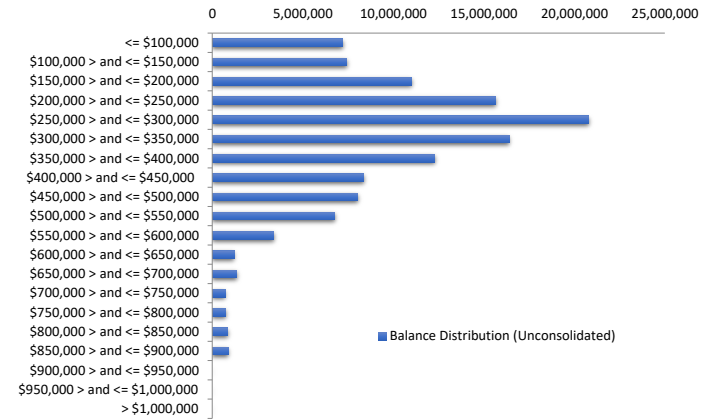
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,478,768	6.07%	113	23.84%
25% > and <= 30%	1,794,414	1.46%	12	2.53%
30% > and <= 35%	4,322,918	3.51%	21	4.43%
35% > and <= 40%	6,494,460	5.27%	27	5.70%
40% > and <= 45%	9,058,732	7.36%	36	7.59%
45% > and <= 50%	5,739,317	4.66%	19	4.01%
50% > and <= 55%	11,484,061	9.33%	33	6.96%
55% > and <= 60%	7,032,214	5.71%	22	4.64%
60% > and <= 65%	10,515,525	8.54%	29	6.12%
65% > and <= 70%	15,210,336	12.35%	42	8.86%
70% > and <= 75%	18,666,557	15.16%	52	10.97%
75% > and <= 80%	8,900,628	7.23%	24	5.06%
80% > and <= 85%	5,648,255	4.59%	15	3.16%
85% > and <= 90%	7,086,628	5.76%	19	4.01%
90% > and <= 95%	3,690,902	3.00%	10	2.11%
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	123,123,715	100.00%	474	100.00%



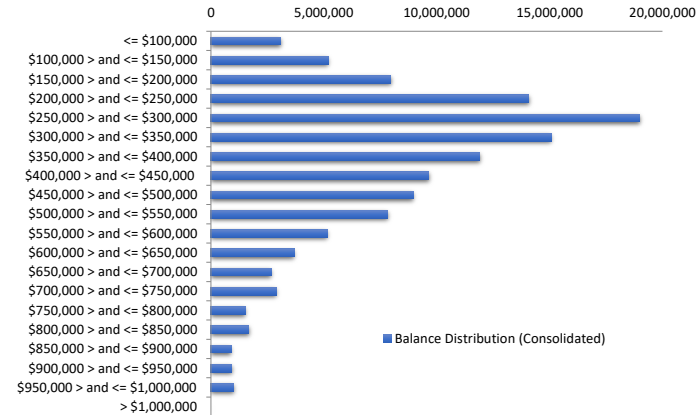
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,212,297	5.86%	204	32.85%
\$100,000 > and <= \$150,000	7,426,196	6.03%	61	9.82%
\$150,000 > and <= \$200,000	11,006,127	8.94%	63	10.14%
\$200,000 > and <= \$250,000	15,640,305	12.70%	69	11.11%
\$250,000 > and <= \$300,000	20,803,500	16.90%	76	12.24%
\$300,000 > and <= \$350,000	16,414,759	13.33%	51	8.21%
\$350,000 > and <= \$400,000	12,287,443	9.98%	33	5.31%
\$400,000 > and <= \$450,000	8,383,183	6.81%	20	3.22%
\$450,000 > and <= \$500,000	8,047,514	6.54%	17	2.74%
\$500,000 > and <= \$550,000	6,756,363	5.49%	13	2.09%
\$550,000 > and <= \$600,000	3,396,476	2.76%	6	0.97%
\$600,000 > and <= \$650,000	1,209,512	0.98%	2	0.32%
\$650,000 > and <= \$700,000	1,341,182	1.09%	2	0.32%
\$700,000 > and <= \$750,000	706,658	0.57%	1	0.16%
\$750,000 > and <= \$800,000	756,171	0.61%	1	0.16%
\$800,000 > and <= \$850,000	845,014	0.69%	1	0.16%
\$850,000 > and <= \$900,000	891,016	0.72%	1	0.16%
\$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	123,123,715	100.00%	621	100.00%



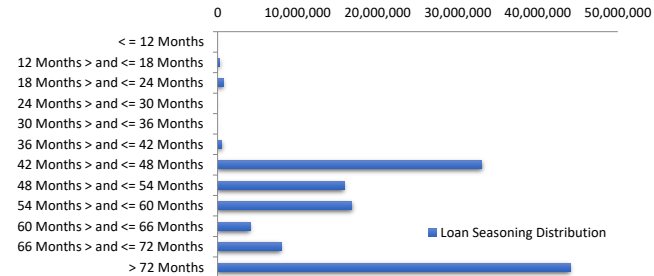
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,091,011	2.51%	89	18.78%
\$100,000 > and <= \$150,000	5,197,495	4.22%	42	8.86%
\$150,000 > and <= \$200,000	7,964,536	6.47%	46	9.70%
\$200,000 > and <= \$250,000	14,075,227	11.43%	62	13.08%
\$250,000 > and <= \$300,000	18,988,262	15.42%	69	14.56%
\$300,000 > and <= \$350,000	15,075,840	12.24%	47	9.92%
\$350,000 > and <= \$400,000	11,899,133	9.66%	32	6.75%
\$400,000 > and <= \$450,000	9,652,376	7.84%	23	4.85%
\$450,000 > and <= \$500,000	8,957,412	7.28%	19	4.01%
\$500,000 > and <= \$550,000	7,829,294	6.36%	15	3.16%
\$550,000 > and <= \$600,000	5,143,324	4.18%	9	1.90%
\$600,000 > and <= \$650,000	3,688,247	3.00%	6	1.27%
\$650,000 > and <= \$700,000	2,677,267	2.17%	4	0.84%
\$700,000 > and <= \$750,000	2,900,071	2.36%	4	0.84%
\$750,000 > and <= \$800,000	1,511,551	1.23%	2	0.42%
\$800,000 > and <= \$850,000	1,670,407	1.36%	2	0.42%
\$850,000 > and <= \$900,000	891,016	0.72%	1	0.21%
\$900,000 > and <= \$950,000	917,584	0.75%	1	0.21%
\$950,000 > and <= \$1,000,000	993,663	0.81%	1	0.21%
> \$1,000,000	0	0.00%	0	0.00%
Total	123,123,715	100.00%	474	100.00%



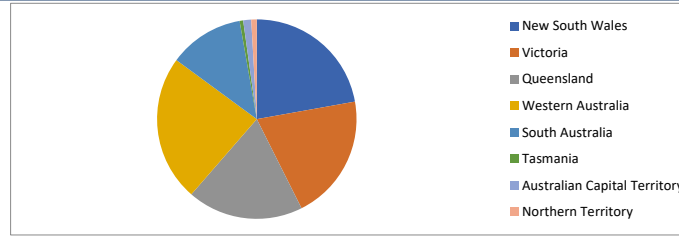
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	270,515	0.22%	3	0.48%
18 Months > and <= 24 Months	704,590	0.57%	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	515,850	0.42%	3	0.48%
42 Months > and <= 48 Months	32,983,995	26.79%	139	22.38%
48 Months > and <= 54 Months	15,809,347	12.84%	68	10.95%
54 Months > and <= 60 Months	16,788,338	13.64%	95	15.30%
60 Months > and <= 66 Months	4,086,724	3.32%	25	4.03%
66 Months > and <= 72 Months	7,923,221	6.44%	32	5.15%
> 72 Months	44,041,135	35.77%	254	40.90%
Total	123,123,715	100.00%	621	100.00%



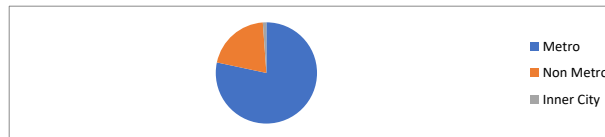
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	27,320,234	22.19%	100	21.10%
Victoria	25,123,418	20.41%	102	21.52%
Queensland	23,154,189	18.81%	90	18.99%
Western Australia	29,153,801	23.68%	101	21.31%
South Australia	14,969,183	12.16%	71	14.98%
Tasmania	703,311	0.57%	3	0.63%
Australian Capital Territory	1,600,638	1.30%	4	0.84%
Northern Territory	1,098,941	0.89%	3	0.63%
No Data	0	0.00%	0	0.00%
Total	123,123,715	100.00%	474	100.00%



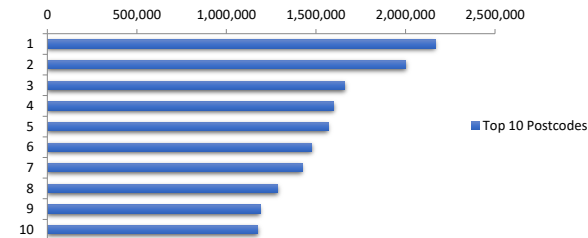
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	96,450,575	78.34%	369	77.85%
Non Metro	25,289,659	20.54%	98	20.68%
Inner City	1,383,482	1.12%	7	1.48%
No Data	0	0.00%	0	0.00%
Total	123,123,715	100.00%	474	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6038	2,167,744	1.76%	5	0.81%
6069	2,002,817	1.63%	6	0.97%
6030	1,661,273	1.35%	4	0.64%
2190	1,600,372	1.30%	3	0.48%
2261	1,567,629	1.27%	4	0.64%
6155	1,475,669	1.20%	3	0.48%
2747	1,423,324	1.16%	3	0.48%
6060	1,285,145	1.04%	7	1.13%
6065	1,188,554	0.97%	4	0.64%
6164	1,174,841	0.95%	4	0.64%
Total	15,547,368	12.63%	43	6.92%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	123,123,715	100.00%	621	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	123,123,715	100.00%	621	100.00%



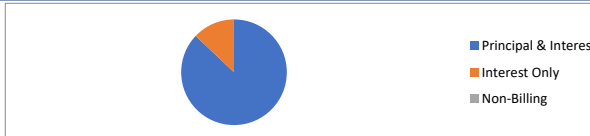
Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	123,123,715	100.00%	621	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	123,123,715	100.00%	621	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	107,197,897	87.07%	553	89.05%
Interest Only	15,894,500	12.91%	63	10.14%
Non-Billing	31,318	0.03%	5	0.81%
No Data	0	0.00%	0	0.00%
Total	123,123,715	100.00%	621	100.00%



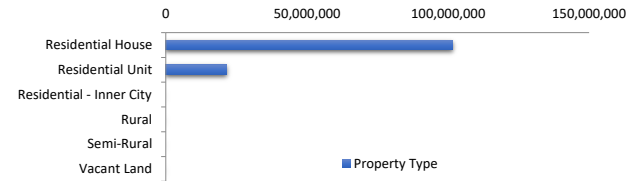
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	31,318	0.03%	5	0.81%
Term Loan	123,092,397	99.97%	616	99.19%
Total	123,123,715	100.00%	621	100.00%



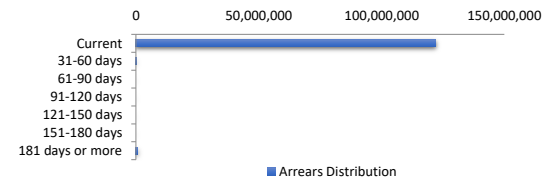
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	101,596,174	82.52%	381	80.38%
Residential Unit	21,527,541	17.48%	93	19.62%
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	123,123,715	100.00%	474	100.00%



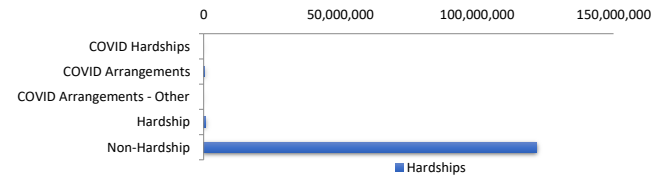
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	122,055,633	99.13%	618	99.52%
31-60 days	253,203	0.21%	1	0.16%
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	814,879	0.66%	2	0.32%
Total	123,123,715	100.00%	621	100.00%



Hardships

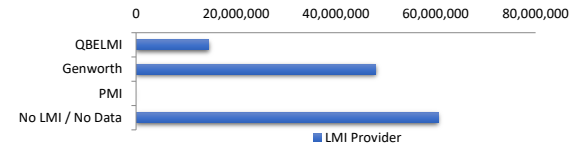
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	409,709	0.33%	1	0.21%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	736,791	0.60%	2	0.42%
Non-Hardship	121,977,215	99.07%	471	99.37%
Total	123,123,715	100.00%	474	100.00%



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	14,527,137	11.80%	54	11.39%
Genworth	48,031,894	39.01%	215	45.36%
PMI	0	0.00%	0	0.00%
No LMI / No Data	60,564,684	49.19%	205	43.25%
Total	123,123,715	100.00%	474	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	47,667,960	38.72%	216	34.78%
Owner Occupier	75,455,756	61.28%	405	65.22%
Total	123,123,715	100.00%	621	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	814,878.94	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