

AFG Series 2018-1
Collateral Report



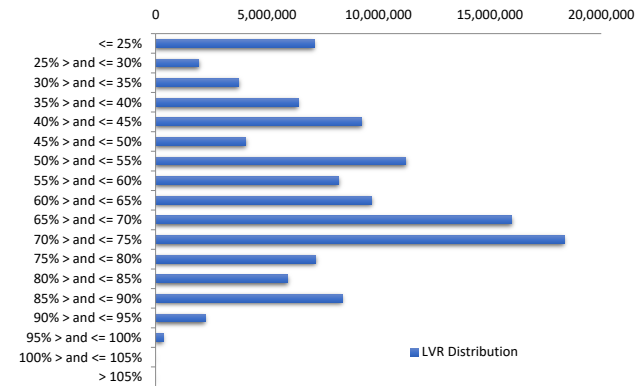
Model Period	40
Collection Period Start	1-Oct-21
Collection Period End	31-Oct-21
No. of Days	31
Interest Period Start	11-Oct-21
Interest Period End	9-Nov-21
No. of Days	30
Determination Date	5-Nov-21
Payment Date	10-Nov-21

Pool Statistics

Closing Balance of Mortgages	119,991,021
No. of Loans (Unconsolidated)	599
No. of Loans (Consolidated)	463
Average Loan Size (Unconsolidated)	200,319
Average Loan Size (Consolidated)	259,160
Largest Loan Size (Unconsolidated)	897,990
Largest Loan Size (Consolidated)	993,248
Smallest Loan Size (Unconsolidated)	(154,887)
Smallest Loan Size (Consolidated)	(99,602)
Weighted Average Interest Rate	3.34%
Weighted Average LVR	60.15%
Weighted Average Seasoning	70.65
Weighted Average Remaining Term	282.25

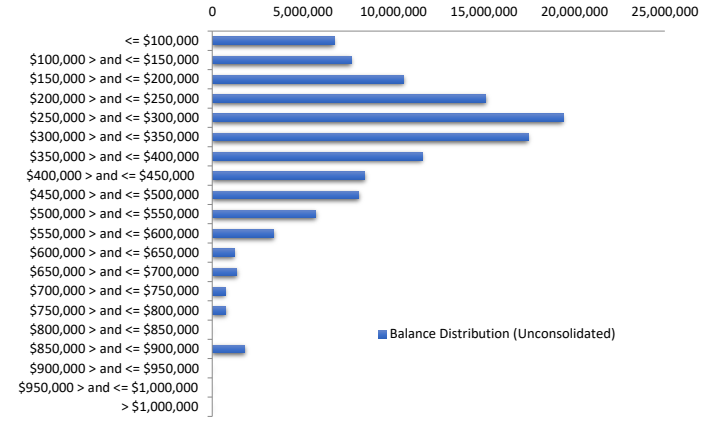
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,122,483	5.94%	111	23.97%
25% > and <= 30%	1,936,414	1.61%	13	2.81%
30% > and <= 35%	3,726,355	3.11%	19	4.10%
35% > and <= 40%	6,396,130	5.33%	26	5.62%
40% > and <= 45%	9,244,744	7.70%	35	7.56%
45% > and <= 50%	4,045,075	3.37%	17	3.67%
50% > and <= 55%	11,217,715	9.35%	31	6.70%
55% > and <= 60%	8,217,780	6.85%	25	5.40%
60% > and <= 65%	9,699,206	8.08%	28	6.05%
65% > and <= 70%	15,991,776	13.33%	44	9.50%
70% > and <= 75%	18,341,182	15.29%	50	10.80%
75% > and <= 80%	7,198,371	6.00%	20	4.32%
80% > and <= 85%	5,924,211	4.94%	15	3.24%
85% > and <= 90%	8,372,975	6.98%	22	4.75%
90% > and <= 95%	2,219,549	1.85%	6	1.30%
95% > and <= 100%	337,056	0.28%	1	0.22%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
Total	119,991,021	100.00%	463	100.00%



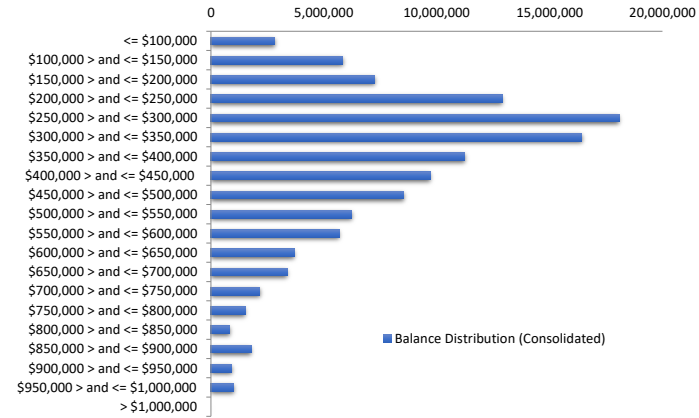
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,728,525	5.61%	190	31.72%
\$100,000 > and <= \$150,000	7,678,367	6.40%	63	10.52%
\$150,000 > and <= \$200,000	10,583,271	8.82%	61	10.18%
\$200,000 > and <= \$250,000	15,099,947	12.58%	67	11.19%
\$250,000 > and <= \$300,000	19,390,806	16.16%	71	11.85%
\$300,000 > and <= \$350,000	17,443,315	14.54%	54	9.02%
\$350,000 > and <= \$400,000	11,606,852	9.67%	31	5.18%
\$400,000 > and <= \$450,000	8,416,189	7.01%	20	3.34%
\$450,000 > and <= \$500,000	8,095,197	6.75%	17	2.84%
\$500,000 > and <= \$550,000	5,725,089	4.77%	11	1.84%
\$550,000 > and <= \$600,000	3,392,658	2.83%	6	1.00%
\$600,000 > and <= \$650,000	1,221,877	1.02%	2	0.33%
\$650,000 > and <= \$700,000	1,356,870	1.13%	2	0.33%
\$700,000 > and <= \$750,000	709,544	0.59%	1	0.17%
\$750,000 > and <= \$800,000	756,113	0.63%	1	0.17%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	1,786,400	1.49%	2	0.33%
\$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	119,991,021	100.00%	599	100.00%



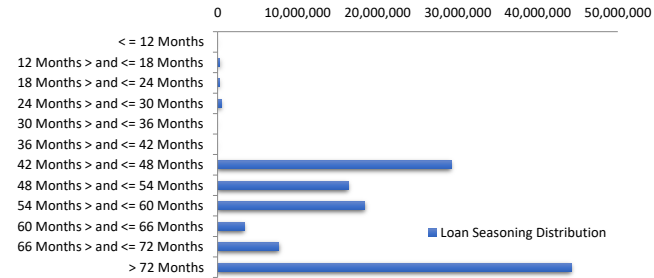
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,836,821	2.36%	86	18.57%
\$100,000 > and <= \$150,000	5,833,851	4.86%	47	10.15%
\$150,000 > and <= \$200,000	7,248,051	6.04%	42	9.07%
\$200,000 > and <= \$250,000	12,898,198	10.75%	57	12.31%
\$250,000 > and <= \$300,000	18,076,779	15.07%	66	14.25%
\$300,000 > and <= \$350,000	16,429,789	13.69%	51	11.02%
\$350,000 > and <= \$400,000	11,246,535	9.37%	30	6.48%
\$400,000 > and <= \$450,000	9,721,458	8.10%	23	4.97%
\$450,000 > and <= \$500,000	8,520,687	7.10%	18	3.89%
\$500,000 > and <= \$550,000	6,225,938	5.19%	12	2.59%
\$550,000 > and <= \$600,000	5,688,257	4.74%	10	2.16%
\$600,000 > and <= \$650,000	3,697,520	3.08%	6	1.30%
\$650,000 > and <= \$700,000	3,374,849	2.81%	5	1.08%
\$700,000 > and <= \$750,000	2,165,259	1.80%	3	0.65%
\$750,000 > and <= \$800,000	1,510,140	1.26%	2	0.43%
\$800,000 > and <= \$850,000	821,582	0.68%	1	0.22%
\$850,000 > and <= \$900,000	1,786,400	1.49%	2	0.43%
\$900,000 > and <= \$950,000	915,660	0.76%	1	0.22%
\$950,000 > and <= \$1,000,000	993,248	0.83%	1	0.22%
> \$1,000,000	0	0.00%	0	0.00%
Total	119,991,021	100.00%	463	100.00%



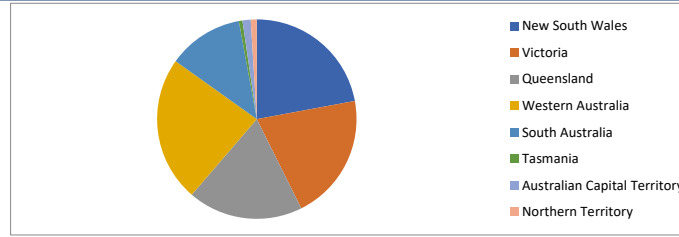
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	265,054	0.22%	3	0.50%
18 Months > and <= 24 Months	238,583	0.20%	1	0.17%
24 Months > and <= 30 Months	464,676	0.39%	1	0.17%
30 Months > and <= 36 Months	0	0.00%	0	0.00%
36 Months > and <= 42 Months	0	0.00%	0	0.00%
42 Months > and <= 48 Months	29,158,107	24.30%	122	20.37%
48 Months > and <= 54 Months	16,342,024	13.62%	62	10.35%
54 Months > and <= 60 Months	18,359,541	15.30%	102	17.03%
60 Months > and <= 66 Months	3,317,588	2.76%	20	3.34%
66 Months > and <= 72 Months	7,657,974	6.38%	35	5.84%
> 72 Months	44,187,474	36.83%	253	42.24%
Total	119,991,021	100.00%	599	100.00%



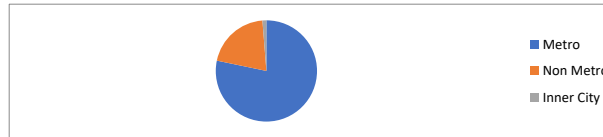
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	26,494,473	22.08%	96	20.73%
Victoria	24,673,119	20.56%	100	21.60%
Queensland	22,401,787	18.67%	87	18.79%
Western Australia	28,268,111	23.56%	100	21.60%
South Australia	14,693,899	12.25%	70	15.12%
Tasmania	694,209	0.58%	3	0.65%
Australian Capital Territory	1,594,443	1.33%	4	0.86%
Northern Territory	1,170,980	0.98%	3	0.65%
No Data	0	0.00%	0	0.00%
Total	119,991,021	100.00%	463	100.00%



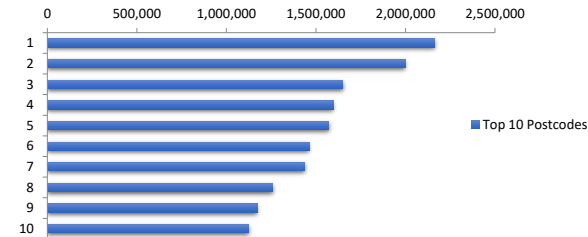
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	93,920,600	78.27%	362	78.19%
Non Metro	24,568,776	20.48%	94	20.30%
Inner City	1,501,644	1.25%	7	1.51%
No Data	0	0.00%	0	0.00%
Total	119,991,021	100.00%	463	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6038	2,163,201	1.80%	5	0.83%
6069	1,998,959	1.67%	6	1.00%
6030	1,649,393	1.37%	4	0.67%
2190	1,595,520	1.33%	3	0.50%
2261	1,570,644	1.31%	4	0.67%
6155	1,461,842	1.22%	3	0.50%
2747	1,437,432	1.20%	3	0.50%
6060	1,256,329	1.05%	7	1.17%
6164	1,172,870	0.98%	4	0.67%
3071	1,124,431	0.94%	2	0.33%
Total	15,430,620	12.86%	41	6.84%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	119,991,021	100.00%	599	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	119,991,021	100.00%	599	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	119,991,021	100.00%	599	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	119,991,021	100.00%	599	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	104,088,362	86.75%	530	88.48%
Interest Only	15,865,101	13.22%	63	10.52%
Non-Billing	37,557	0.03%	5	0.83%
No Data	0	0.00%	1	0.17%
Total	119,991,021	100.00%	599	100.00%



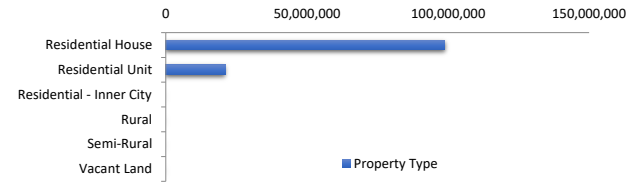
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	37,557	0.03%	5	0.83%
Term Loan	119,953,464	99.97%	594	99.17%
Total	119,991,021	100.00%	599	100.00%



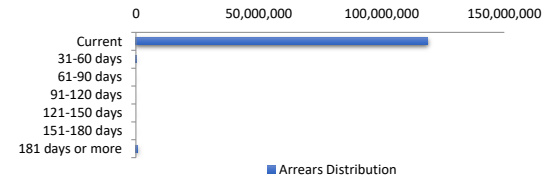
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	98,865,627	82.39%	371	80.13%
Residential Unit	21,125,394	17.61%	92	19.87%
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	119,991,021	100.00%	463	100.00%



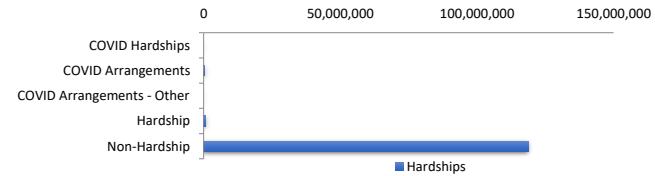
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	118,917,198	99.11%	596	99.50%
31-60 days	253,203	0.21%	1	0.17%
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	820,620	0.68%	2	0.33%
Total	119,991,021	100.00%	599	100.00%



Hardships

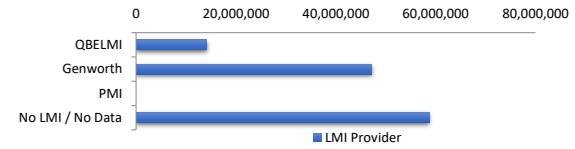
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	424,729	0.35%	1	0.22%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	736,768	0.61%	2	0.43%
Non-Hardship	118,829,524	99.03%	460	99.35%
Total	119,991,021	100.00%	463	100.00%



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	14,157,738	11.80%	52	11.23%
Genworth	47,130,579	39.28%	211	45.57%
PMI	0	0.00%	0	0.00%
No LMI / No Data	58,702,703	48.92%	200	43.20%
Total	119,991,021	100.00%	463	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	46,070,723	38.40%	211	35.23%
Owner Occupier	73,920,298	61.60%	388	64.77%
Total	119,991,021	100.00%	599	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	820,619.93	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