

**AFG Series 2018-1**  
**Collateral Report**



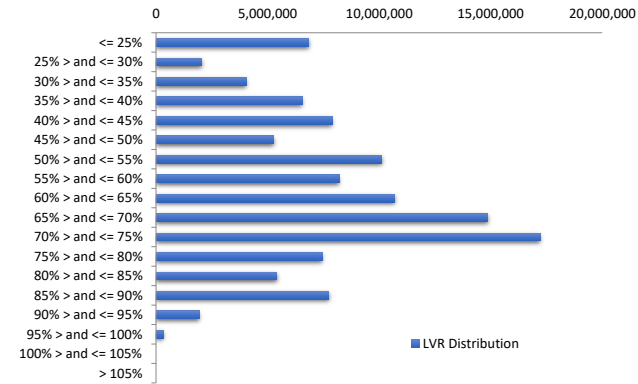
Model Period	41
Collection Period Start	1-Nov-21
Collection Period End	30-Nov-21
No. of Days	30
Interest Period Start	10-Nov-21
Interest Period End	9-Dec-21
No. of Days	30
Determination Date	7-Dec-21
Payment Date	10-Dec-21

**Pool Statistics**

Closing Balance of Mortgages	116,615,345
No. of Loans (Unconsolidated)	586
No. of Loans (Consolidated)	452
Average Loan Size (Unconsolidated)	199,002
Average Loan Size (Consolidated)	257,999
Largest Loan Size (Unconsolidated)	895,925
Largest Loan Size (Consolidated)	992,662
Smallest Loan Size (Unconsolidated)	(104,085)
Smallest Loan Size (Consolidated)	(104,085)
Weighted Average Interest Rate	3.33%
Weighted Average LVR	59.84%
Weighted Average Seasoning	71.81
Weighted Average Remaining Term	280.93

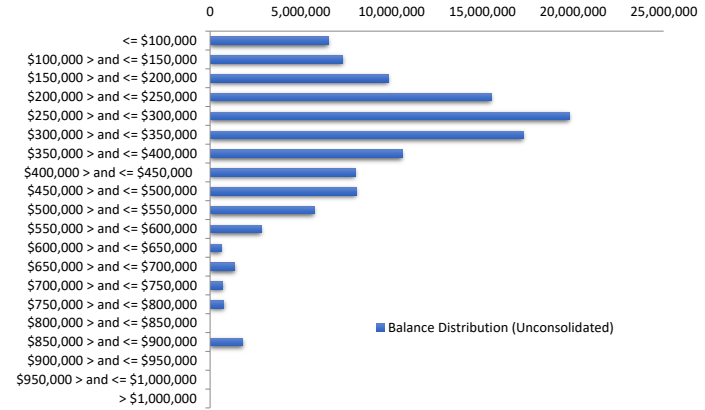
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,827,968	5.86%	108	23.89%
25% > and <= 30%	2,033,604	1.74%	15	3.32%
30% > and <= 35%	4,035,287	3.46%	19	4.20%
35% > and <= 40%	6,547,643	5.61%	26	5.75%
40% > and <= 45%	7,893,493	6.77%	30	6.64%
45% > and <= 50%	5,265,231	4.52%	20	4.42%
50% > and <= 55%	10,120,299	8.68%	29	6.42%
55% > and <= 60%	8,202,895	7.03%	27	5.97%
60% > and <= 65%	10,702,636	9.18%	28	6.19%
65% > and <= 70%	14,862,372	12.74%	41	9.07%
70% > and <= 75%	17,223,848	14.77%	48	10.62%
75% > and <= 80%	7,455,362	6.39%	20	4.42%
80% > and <= 85%	5,419,192	4.65%	14	3.10%
85% > and <= 90%	7,743,535	6.64%	21	4.65%
90% > and <= 95%	1,943,170	1.67%	5	1.11%
95% > and <= 100%	338,811	0.29%	1	0.22%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
<b>Total</b>	<b>116,615,345</b>	<b>100.00%</b>	<b>452</b>	<b>100.00%</b>



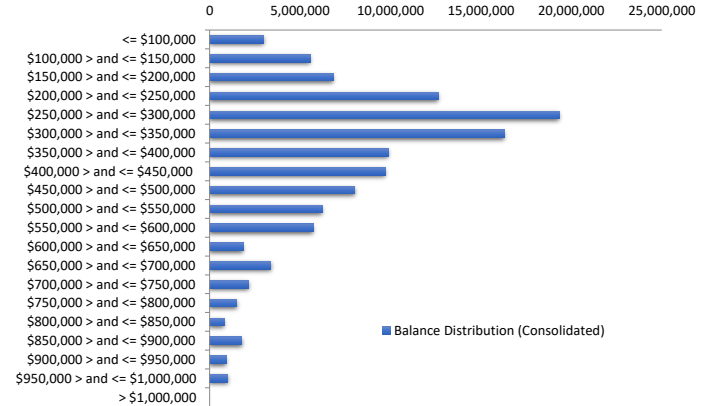
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,523,697	5.59%	189	32.25%
\$100,000 > and <= \$150,000	7,317,739	6.28%	60	10.24%
\$150,000 > and <= \$200,000	9,821,738	8.42%	56	9.56%
\$200,000 > and <= \$250,000	15,496,626	13.29%	69	11.77%
\$250,000 > and <= \$300,000	19,791,465	16.97%	72	12.29%
\$300,000 > and <= \$350,000	17,266,528	14.81%	53	9.04%
\$350,000 > and <= \$400,000	10,588,857	9.08%	28	4.78%
\$400,000 > and <= \$450,000	7,989,835	6.85%	19	3.24%
\$450,000 > and <= \$500,000	8,052,343	6.91%	17	2.90%
\$500,000 > and <= \$550,000	5,735,511	4.92%	11	1.88%
\$550,000 > and <= \$600,000	2,828,250	2.43%	5	0.85%
\$600,000 > and <= \$650,000	604,103	0.52%	1	0.17%
\$650,000 > and <= \$700,000	1,355,518	1.16%	2	0.34%
\$700,000 > and <= \$750,000	707,499	0.61%	1	0.17%
\$750,000 > and <= \$800,000	753,990	0.65%	1	0.17%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	1,781,645	1.53%	2	0.34%
\$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>116,615,345</b>	<b>100.00%</b>	<b>586</b>	<b>100.00%</b>



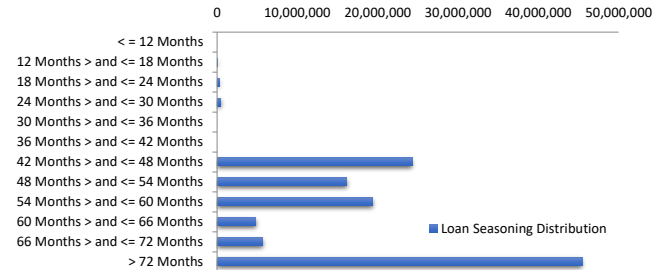
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,968,468	2.55%	86	19.03%
\$100,000 > and <= \$150,000	5,559,027	4.77%	45	9.96%
\$150,000 > and <= \$200,000	6,834,838	5.86%	39	8.63%
\$200,000 > and <= \$250,000	12,629,385	10.83%	56	12.39%
\$250,000 > and <= \$300,000	19,316,473	16.56%	70	15.49%
\$300,000 > and <= \$350,000	16,293,669	13.97%	50	11.06%
\$350,000 > and <= \$400,000	9,866,551	8.46%	26	5.75%
\$400,000 > and <= \$450,000	9,727,396	8.34%	23	5.09%
\$450,000 > and <= \$500,000	8,030,996	6.89%	17	3.76%
\$500,000 > and <= \$550,000	6,237,571	5.35%	12	2.65%
\$550,000 > and <= \$600,000	5,716,952	4.90%	10	2.21%
\$600,000 > and <= \$650,000	1,855,645	1.59%	3	0.66%
\$650,000 > and <= \$700,000	3,392,186	2.91%	5	1.11%
\$700,000 > and <= \$750,000	2,172,625	1.86%	3	0.66%
\$750,000 > and <= \$800,000	1,506,602	1.29%	2	0.44%
\$800,000 > and <= \$850,000	819,008	0.70%	1	0.22%
\$850,000 > and <= \$900,000	1,781,645	1.53%	2	0.44%
\$900,000 > and <= \$950,000	913,646	0.78%	1	0.22%
\$950,000 > and <= \$1,000,000	992,662	0.85%	1	0.22%
> \$1,000,000	0	0.00%	0	0.00%
<b>Total</b>	<b>116,615,345</b>	<b>100.00%</b>	<b>452</b>	<b>100.00%</b>



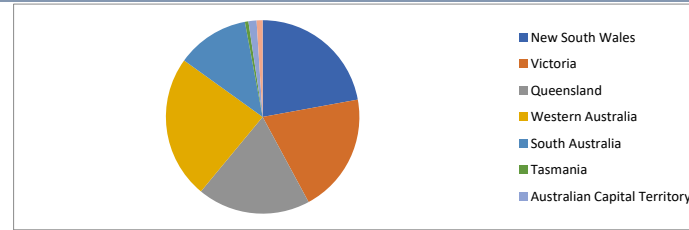
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	85,680	0.07%	3	0.51%
18 Months > and <= 24 Months	238,564	0.20%	1	0.17%
24 Months > and <= 30 Months	470,600	0.40%	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	24,314,259	20.85%	102	17.41%
48 Months > and <= 54 Months	16,146,944	13.85%	63	10.75%
54 Months > and <= 60 Months	19,362,889	16.60%	100	17.06%
60 Months > and <= 66 Months	4,829,681	4.14%	32	5.46%
66 Months > and <= 72 Months	5,700,226	4.89%	24	4.10%
> 72 Months	45,466,502	38.99%	260	44.37%
<b>Total</b>	<b>116,615,345</b>	<b>100.00%</b>	<b>586</b>	<b>100.00%</b>



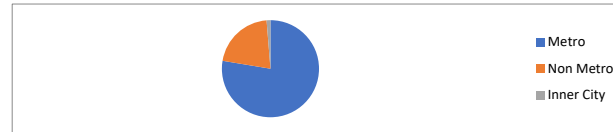
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	25,807,018	22.13%	95	21.02%
Victoria	23,310,789	19.99%	98	21.68%
Queensland	22,032,289	18.89%	84	18.58%
Western Australia	27,886,412	23.91%	98	21.68%
South Australia	14,151,668	12.14%	67	14.82%
Tasmania	679,459	0.58%	3	0.66%
Australian Capital Territory	1,581,641	1.36%	4	0.88%
Northern Territory	1,166,069	1.00%	3	0.66%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>116,615,345</b>	<b>100.00%</b>	<b>452</b>	<b>100.00%</b>



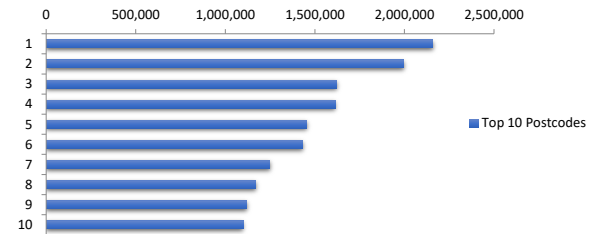
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	90,506,157	77.61%	353	78.10%
Non Metro	24,618,074	21.11%	92	20.35%
Inner City	1,491,114	1.28%	7	1.55%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>116,615,345</b>	<b>100.00%</b>	<b>452</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6038	2,158,374	1.85%	5	0.85%
6069	1,994,510	1.71%	6	1.02%
6030	1,622,583	1.39%	4	0.68%
2261	1,614,965	1.38%	4	0.68%
6155	1,453,067	1.25%	3	0.51%
2747	1,431,858	1.23%	3	0.51%
6060	1,248,877	1.07%	7	1.19%
6164	1,170,653	1.00%	4	0.68%
3071	1,120,923	0.96%	2	0.34%
2148	1,099,069	0.94%	2	0.34%
<b>Total</b>	<b>14,914,879</b>	<b>12.79%</b>	<b>40</b>	<b>6.83%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	116,615,345	100.00%	586	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>116,615,345</b>	<b>100.00%</b>	<b>586</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	116,615,345	100.00%	586	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>116,615,345</b>	<b>100.00%</b>	<b>586</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	102,358,971	87.77%	520	88.74%
Interest Only	14,199,620	12.18%	60	10.24%
Non-Billing	56,754	0.05%	5	0.85%
No Data	0	0.00%	1	0.17%
<b>Total</b>	<b>116,615,345</b>	<b>100.00%</b>	<b>586</b>	<b>100.00%</b>



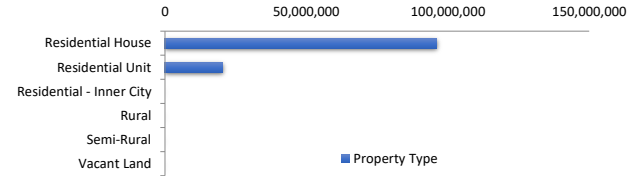
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	56,754	0.05%	5	0.85%
Term Loan	116,558,591	99.95%	581	99.15%
<b>Total</b>	<b>116,615,345</b>	<b>100.00%</b>	<b>586</b>	<b>100.00%</b>



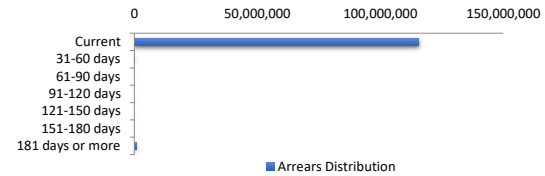
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	96,155,357	82.46%	362	80.09%
Residential Unit	20,459,988	17.54%	90	19.91%
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>116,615,345</b>	<b>100.00%</b>	<b>452</b>	<b>100.00%</b>



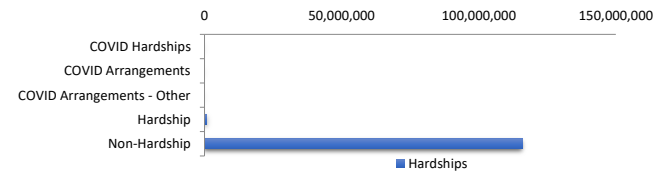
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	115,540,494	99.08%	583	99.49%
31-60 days	252,544	0.22%	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	822,307	0.71%	2	0.34%
<b>Total</b>	<b>116,615,345</b>	<b>100.00%</b>	<b>586</b>	<b>100.00%</b>



**Hardships**

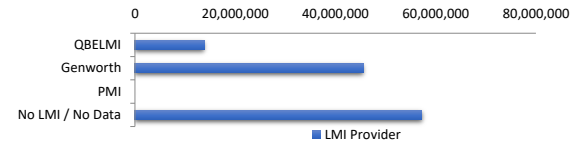
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	736,039	0.63%	2	0.44%
Non-Hardship	115,879,306	99.37%	450	99.56%
<b>Total</b>	<b>116,615,345</b>	<b>100.00%</b>	<b>452</b>	<b>100.00%</b>



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 stres

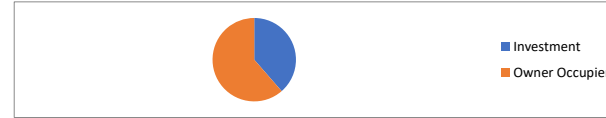
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	13,814,156	11.85%	51	11.28%
Genworth	45,538,730	39.05%	206	45.58%
PMI	0	0.00%	0	0.00%
No LMI / No Data	57,262,459	49.10%	195	43.14%
<b>Total</b>	<b>116,615,345</b>	<b>100.00%</b>	<b>452</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	44,996,366	38.59%	204	34.81%
Owner Occupier	71,618,979	61.41%	382	65.19%
<b>Total</b>	<b>116,615,345</b>	<b>100.00%</b>	<b>586</b>	<b>100.00%</b>



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	822,307.02	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