

AFG Series 2018-1
Collateral Report



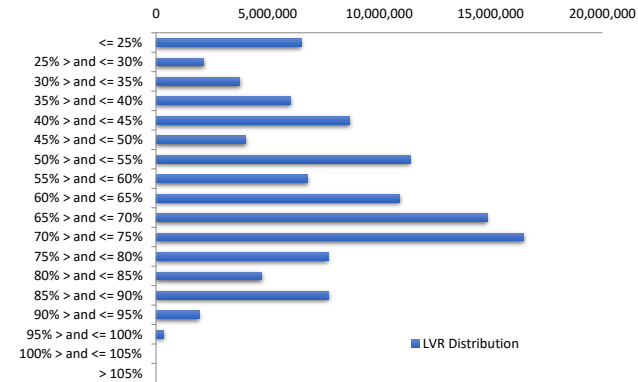
Model Period	42
Collection Period Start	1-Dec-21
Collection Period End	31-Dec-21
No. of Days	31
Interest Period Start	10-Dec-21
Interest Period End	9-Jan-22
No. of Days	31
Determination Date	5-Jan-22
Payment Date	10-Jan-22

Pool Statistics

Closing Balance of Mortgages	114,058,451
No. of Loans (Unconsolidated)	567
No. of Loans (Consolidated)	447
Average Loan Size (Unconsolidated)	201,161
Average Loan Size (Consolidated)	255,164
Largest Loan Size (Unconsolidated)	893,926
Largest Loan Size (Consolidated)	992,245
Smallest Loan Size (Unconsolidated)	(108,618)
Smallest Loan Size (Consolidated)	(108,618)
Weighted Average Interest Rate	3.32%
Weighted Average LVR	59.82%
Weighted Average Seasoning	72.87
Weighted Average Remaining Term	279.80

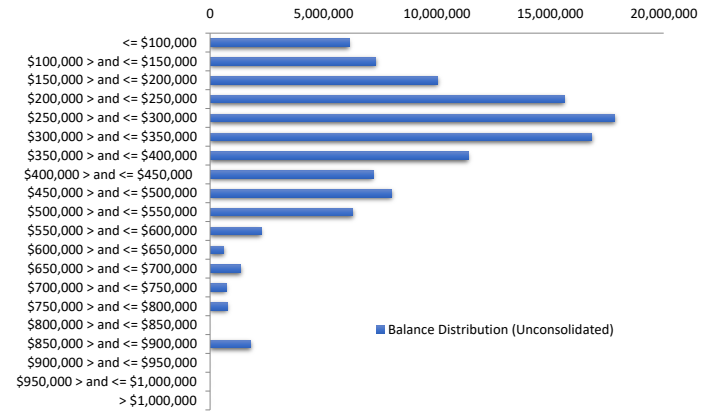
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,521,492	5.72%	110	24.61%
25% > and <= 30%	2,143,716	1.88%	16	3.58%
30% > and <= 35%	3,753,319	3.29%	17	3.80%
35% > and <= 40%	6,037,479	5.29%	25	5.59%
40% > and <= 45%	8,678,203	7.61%	33	7.38%
45% > and <= 50%	4,025,252	3.53%	17	3.80%
50% > and <= 55%	11,395,966	9.99%	32	7.16%
55% > and <= 60%	6,785,716	5.95%	22	4.92%
60% > and <= 65%	10,924,494	9.58%	28	6.26%
65% > and <= 70%	14,840,487	13.01%	42	9.40%
70% > and <= 75%	16,487,934	14.46%	45	10.07%
75% > and <= 80%	7,711,716	6.76%	21	4.70%
80% > and <= 85%	4,737,248	4.15%	12	2.68%
85% > and <= 90%	7,730,715	6.78%	21	4.70%
90% > and <= 95%	1,942,482	1.70%	5	1.12%
95% > and <= 100%	342,232	0.30%	1	0.22%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
Total	114,058,451	100.00%	447	100.00%



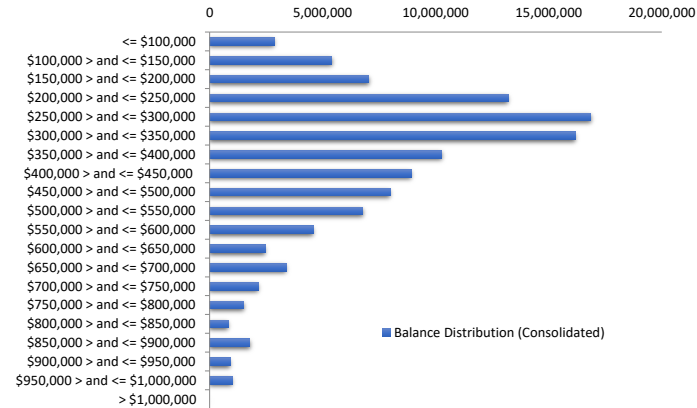
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,126,913	5.37%	177	31.22%
\$100,000 > and <= \$150,000	7,300,638	6.40%	60	10.58%
\$150,000 > and <= \$200,000	10,021,439	8.79%	57	10.05%
\$200,000 > and <= \$250,000	15,620,671	13.70%	69	12.17%
\$250,000 > and <= \$300,000	17,829,118	15.63%	65	11.46%
\$300,000 > and <= \$350,000	16,820,327	14.75%	52	9.17%
\$350,000 > and <= \$400,000	11,379,507	9.98%	30	5.29%
\$400,000 > and <= \$450,000	7,198,552	6.31%	17	3.00%
\$450,000 > and <= \$500,000	8,014,965	7.03%	17	3.00%
\$500,000 > and <= \$550,000	6,291,095	5.52%	12	2.12%
\$550,000 > and <= \$600,000	2,263,430	1.98%	4	0.71%
\$600,000 > and <= \$650,000	602,856	0.53%	1	0.18%
\$650,000 > and <= \$700,000	1,354,280	1.19%	2	0.35%
\$700,000 > and <= \$750,000	703,700	0.62%	1	0.18%
\$750,000 > and <= \$800,000	753,935	0.66%	1	0.18%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	1,777,026	1.56%	2	0.35%
\$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	114,058,451	100.00%	567	100.00%



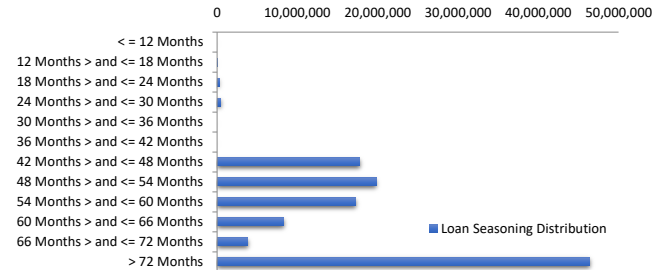
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,863,704	2.51%	89	19.91%
\$100,000 > and <= \$150,000	5,403,046	4.74%	44	9.84%
\$150,000 > and <= \$200,000	7,037,919	6.17%	40	8.95%
\$200,000 > and <= \$250,000	13,208,909	11.58%	58	12.98%
\$250,000 > and <= \$300,000	16,852,945	14.78%	61	13.65%
\$300,000 > and <= \$350,000	16,176,662	14.18%	50	11.19%
\$350,000 > and <= \$400,000	10,250,943	8.99%	27	6.04%
\$400,000 > and <= \$450,000	8,926,974	7.83%	21	4.70%
\$450,000 > and <= \$500,000	7,986,718	7.00%	17	3.80%
\$500,000 > and <= \$550,000	6,770,726	5.94%	13	2.91%
\$550,000 > and <= \$600,000	4,591,090	4.03%	8	1.79%
\$600,000 > and <= \$650,000	2,450,745	2.15%	4	0.89%
\$650,000 > and <= \$700,000	3,380,300	2.96%	5	1.12%
\$700,000 > and <= \$750,000	2,159,933	1.89%	3	0.67%
\$750,000 > and <= \$800,000	1,504,392	1.32%	2	0.45%
\$800,000 > and <= \$850,000	812,461	0.71%	1	0.22%
\$850,000 > and <= \$900,000	1,777,026	1.56%	2	0.45%
\$900,000 > and <= \$950,000	911,711	0.80%	1	0.22%
\$950,000 > and <= \$1,000,000	992,245	0.87%	1	0.22%
> \$1,000,000	0	0.00%	0	0.00%
Total	114,058,451	100.00%	447	100.00%



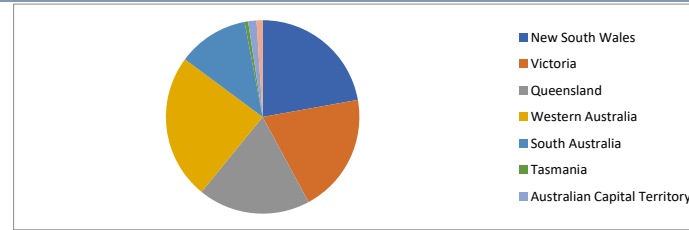
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	43,112	0.04%	1	0.18%
18 Months > and <= 24 Months	238,583	0.21%	1	0.18%
24 Months > and <= 30 Months	463,507	0.41%	1	0.18%
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	17,736,445	15.55%	72	12.70%
48 Months > and <= 54 Months	19,824,589	17.38%	79	13.93%
54 Months > and <= 60 Months	17,251,111	15.12%	83	14.64%
60 Months > and <= 66 Months	8,284,224	7.26%	50	8.82%
66 Months > and <= 72 Months	3,787,052	3.32%	21	3.70%
> 72 Months	46,429,827	40.71%	259	45.68%
Total	114,058,451	100.00%	567	100.00%



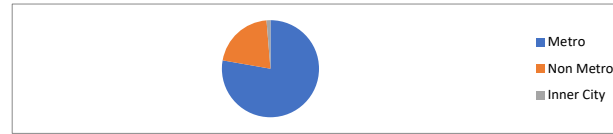
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	25,291,934	22.17%	94	21.03%
Victoria	22,744,978	19.94%	96	21.48%
Queensland	21,406,514	18.77%	83	18.57%
Western Australia	27,691,777	24.28%	98	21.92%
South Australia	13,509,910	11.84%	66	14.77%
Tasmania	669,840	0.59%	3	0.67%
Australian Capital Territory	1,589,489	1.39%	4	0.89%
Northern Territory	1,154,009	1.01%	3	0.67%
No Data	0	0.00%	0	0.00%
Total	114,058,451	100.00%	447	100.00%



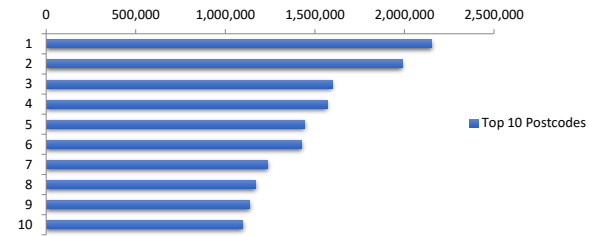
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	88,680,430	77.75%	349	78.08%
Non Metro	23,894,564	20.95%	91	20.36%
Inner City	1,483,457	1.30%	7	1.57%
No Data	0	0.00%	0	0.00%
Total	114,058,451	100.00%	447	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6038	2,153,796	1.89%	5	0.88%
6069	1,988,452	1.74%	6	1.06%
2261	1,596,635	1.40%	4	0.71%
6030	1,568,823	1.38%	4	0.71%
6155	1,444,168	1.27%	3	0.53%
2747	1,428,140	1.25%	3	0.53%
6060	1,238,289	1.09%	7	1.23%
6164	1,168,528	1.02%	4	0.71%
3071	1,136,447	1.00%	2	0.35%
2148	1,098,106	0.96%	2	0.35%
Total	14,821,384	12.99%	40	7.05%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	114,058,451	100.00%	567	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	114,058,451	100.00%	567	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	114,058,451	100.00%	567	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	114,058,451	100.00%	567	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	99,763,735	87.47%	505	89.07%
Interest Only	14,243,476	12.49%	57	10.05%
Non-Billing	51,240	0.04%	5	0.88%
No Data	0	0.00%	0	0.00%
Total	114,058,451	100.00%	567	100.00%



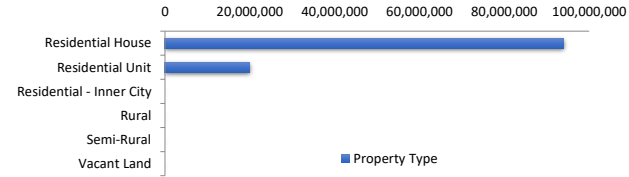
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	51,240	0.04%	5	0.88%
Term Loan	114,007,211	99.96%	562	99.12%
Total	114,058,451	100.00%	567	100.00%



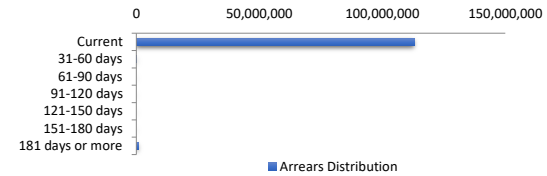
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	94,041,321	82.45%	358	80.09%
Residential Unit	20,017,129	17.55%	89	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%
Total	114,058,451	100.00%	447	100.00%



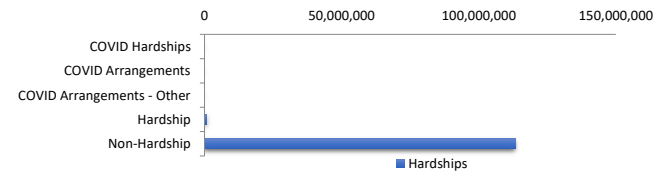
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	112,980,749	99.06%	564	99.47%
31-60 days	251,999	0.22%	1	0.18%
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	825,703	0.72%	2	0.35%
Total	114,058,451	100.00%	567	100.00%



Hardships

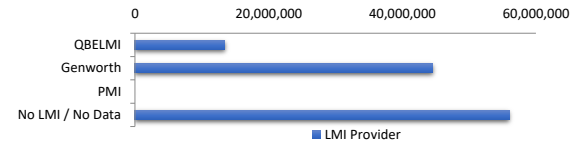
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	735,470	0.64%	2	0.45%
Non-Hardship	113,322,981	99.36%	445	99.55%
Total	114,058,451	100.00%	447	100.00%



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	13,447,608	11.79%	50	11.19%
Genworth	44,569,735	39.08%	204	45.64%
PMI	0	0.00%	0	0.00%
No LMI / No Data	56,041,108	49.13%	193	43.18%
Total	114,058,451	100.00%	447	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	44,171,765	38.73%	200	35.27%
Owner Occupier	69,886,686	61.27%	367	64.73%
Total	114,058,451	100.00%	567	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	825,703.16	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