

AFG Series 2018-1
Collateral Report



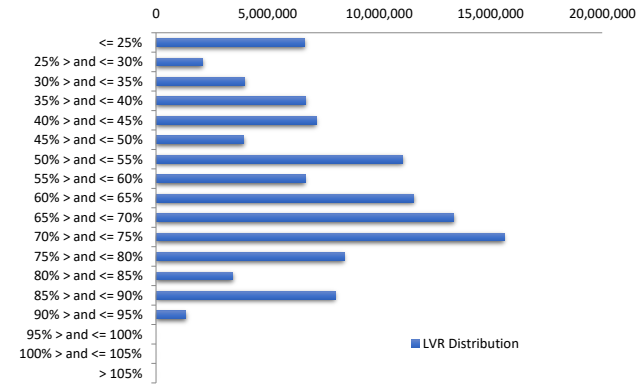
| | |
|-------------------------|-----------|
| Model Period | 43 |
| Collection Period Start | 1-Jan-22 |
| Collection Period End | 31-Jan-22 |
| No. of Days | 31 |
| Interest Period Start | 10-Jan-22 |
| Interest Period End | 9-Feb-22 |
| No. of Days | 31 |
| Determination Date | 7-Feb-22 |
| Payment Date | 10-Feb-22 |

Pool Statistics

| | |
|-------------------------------------|-------------|
| Closing Balance of Mortgages | 110,067,176 |
| No. of Loans (Unconsolidated) | 559 |
| No. of Loans (Consolidated) | 431 |
| Average Loan Size (Unconsolidated) | 196,900 |
| Average Loan Size (Consolidated) | 255,376 |
| Largest Loan Size (Unconsolidated) | 892,252 |
| Largest Loan Size (Consolidated) | 991,752 |
| Smallest Loan Size (Unconsolidated) | (111,270) |
| Smallest Loan Size (Consolidated) | (111,270) |
| Weighted Average Interest Rate | 3.31% |
| Weighted Average LVR | 59.35% |
| Weighted Average Seasoning | 74.18 |
| Weighted Average Remaining Term | 278.26 |

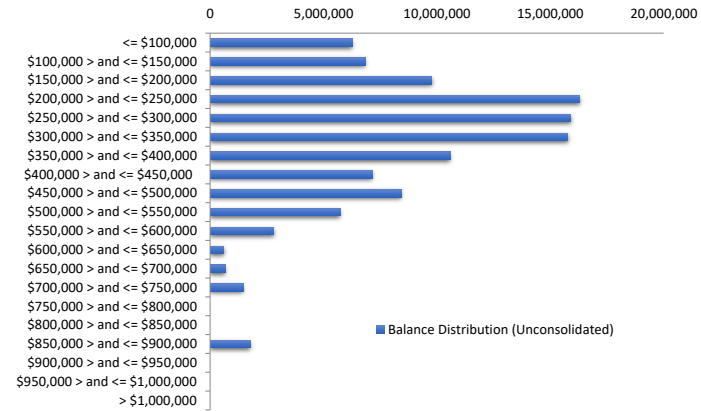
LVR Distribution

| Current LTV | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25% | 6,654,548 | 6.05% | 107 | 24.83% |
| 25% > and <= 30% | 2,105,391 | 1.91% | 15 | 3.48% |
| 30% > and <= 35% | 3,980,015 | 3.62% | 18 | 4.18% |
| 35% > and <= 40% | 6,711,053 | 6.10% | 26 | 6.03% |
| 40% > and <= 45% | 7,177,477 | 6.52% | 29 | 6.73% |
| 45% > and <= 50% | 3,926,488 | 3.57% | 17 | 3.94% |
| 50% > and <= 55% | 11,064,137 | 10.05% | 30 | 6.96% |
| 55% > and <= 60% | 6,686,921 | 6.08% | 22 | 5.10% |
| 60% > and <= 65% | 11,557,807 | 10.50% | 30 | 6.96% |
| 65% > and <= 70% | 13,351,360 | 12.13% | 37 | 8.58% |
| 70% > and <= 75% | 15,609,757 | 14.18% | 43 | 9.98% |
| 75% > and <= 80% | 8,426,227 | 7.66% | 23 | 5.34% |
| 80% > and <= 85% | 3,449,004 | 3.13% | 9 | 2.09% |
| 85% > and <= 90% | 8,041,475 | 7.31% | 22 | 5.10% |
| 90% > and <= 95% | 1,325,515 | 1.20% | 3 | 0.70% |
| 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 | 110,067,176 | 100.00% | 431 | 100.00% |



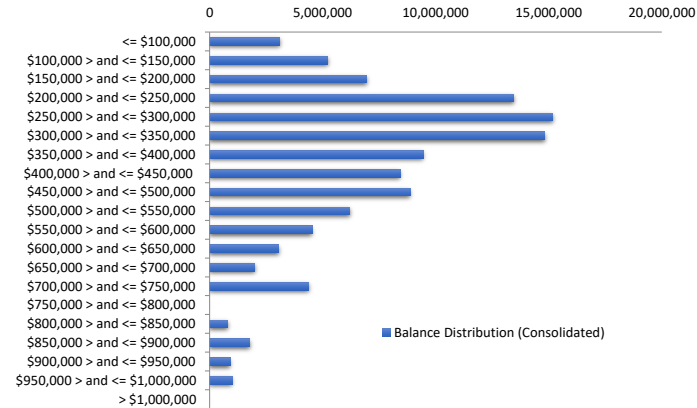
Balance Distribution (Unconsolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|------------|----------------|
| <= \$100,000 | 6,276,670 | 5.70% | 184 | 32.92% |
| \$100,000 > and <= \$150,000 | 6,851,039 | 6.22% | 56 | 10.02% |
| \$150,000 > and <= \$200,000 | 9,775,049 | 8.88% | 55 | 9.84% |
| \$200,000 > and <= \$250,000 | 16,287,627 | 14.80% | 72 | 12.88% |
| \$250,000 > and <= \$300,000 | 15,897,689 | 14.44% | 58 | 10.38% |
| \$300,000 > and <= \$350,000 | 15,776,447 | 14.33% | 49 | 8.77% |
| \$350,000 > and <= \$400,000 | 10,583,646 | 9.62% | 28 | 5.01% |
| \$400,000 > and <= \$450,000 | 7,152,680 | 6.50% | 17 | 3.04% |
| \$450,000 > and <= \$500,000 | 8,422,087 | 7.65% | 18 | 3.22% |
| \$500,000 > and <= \$550,000 | 5,729,552 | 5.21% | 11 | 1.97% |
| \$550,000 > and <= \$600,000 | 2,814,945 | 2.56% | 5 | 0.89% |
| \$600,000 > and <= \$650,000 | 601,605 | 0.55% | 1 | 0.18% |
| \$650,000 > and <= \$700,000 | 671,071 | 0.61% | 1 | 0.18% |
| \$700,000 > and <= \$750,000 | 1,454,345 | 1.32% | 2 | 0.36% |
| \$750,000 > and <= \$800,000 | 0 | 0.00% | 0 | 0.00% |
| \$800,000 > and <= \$850,000 | 0 | 0.00% | 0 | 0.00% |
| \$850,000 > and <= \$900,000 | 1,772,725 | 1.61% | 2 | 0.36% |
| \$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 | 110,067,176 | 100.00% | 559 | 100.00% |



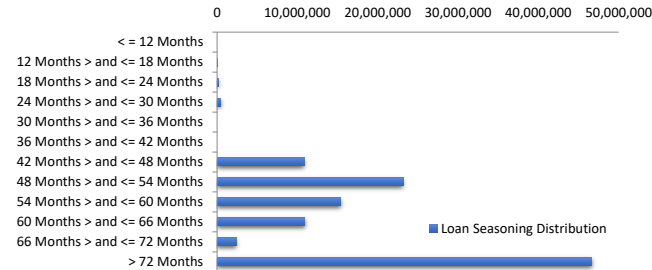
Balance Distribution (Consolidated)

| Current Balance | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------------|--------------------|----------------|----------------------|----------------|
| <= \$100,000 | 3,090,528 | 2.81% | 87 | 20.19% |
| \$100,000 > and <= \$150,000 | 5,212,981 | 4.74% | 42 | 9.74% |
| \$150,000 > and <= \$200,000 | 6,937,259 | 6.30% | 39 | 9.05% |
| \$200,000 > and <= \$250,000 | 13,433,229 | 12.20% | 59 | 13.69% |
| \$250,000 > and <= \$300,000 | 15,166,121 | 13.78% | 55 | 12.76% |
| \$300,000 > and <= \$350,000 | 14,830,230 | 13.47% | 46 | 10.67% |
| \$350,000 > and <= \$400,000 | 9,448,833 | 8.58% | 25 | 5.80% |
| \$400,000 > and <= \$450,000 | 8,428,965 | 7.66% | 20 | 4.64% |
| \$450,000 > and <= \$500,000 | 8,868,235 | 8.06% | 19 | 4.41% |
| \$500,000 > and <= \$550,000 | 6,206,840 | 5.64% | 12 | 2.78% |
| \$550,000 > and <= \$600,000 | 4,529,245 | 4.11% | 8 | 1.86% |
| \$600,000 > and <= \$650,000 | 3,056,534 | 2.78% | 5 | 1.16% |
| \$650,000 > and <= \$700,000 | 1,999,817 | 1.82% | 3 | 0.70% |
| \$700,000 > and <= \$750,000 | 4,374,172 | 3.97% | 6 | 1.39% |
| \$750,000 > and <= \$800,000 | 0 | 0.00% | 0 | 0.00% |
| \$800,000 > and <= \$850,000 | 809,937 | 0.74% | 1 | 0.23% |
| \$850,000 > and <= \$900,000 | 1,772,725 | 1.61% | 2 | 0.46% |
| \$900,000 > and <= \$950,000 | 909,773 | 0.83% | 1 | 0.23% |
| \$950,000 > and <= \$1,000,000 | 991,752 | 0.90% | 1 | 0.23% |
| > \$1,000,000 | 0 | 0.00% | 0 | 0.00% |
| Total | 110,067,176 | 100.00% | 431 | 100.00% |



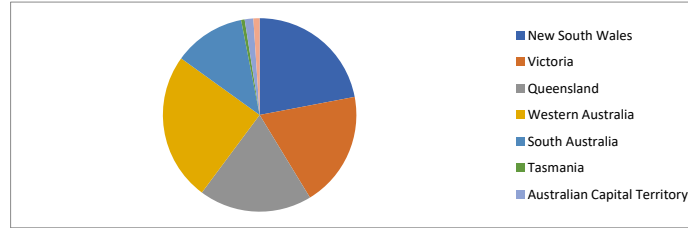
Loan Seasoning Distribution

| Seasoning (Months) | Balance | % Balance | Loan Count | % Loan Count |
|------------------------------|--------------------|----------------|------------|----------------|
| <= 12 Months | 0 | 0.00% | 0 | 0.00% |
| 12 Months > and <= 18 Months | 34,211 | 0.03% | 1 | 0.18% |
| 18 Months > and <= 24 Months | 200,545 | 0.18% | 1 | 0.18% |
| 24 Months > and <= 30 Months | 468,034 | 0.43% | 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 | 10,836,513 | 9.85% | 48 | 8.59% |
| 48 Months > and <= 54 Months | 23,180,395 | 21.06% | 94 | 16.82% |
| 54 Months > and <= 60 Months | 15,381,681 | 13.97% | 71 | 12.70% |
| 60 Months > and <= 66 Months | 10,930,652 | 9.93% | 67 | 11.99% |
| 66 Months > and <= 72 Months | 2,392,137 | 2.17% | 16 | 2.86% |
| > 72 Months | 46,643,008 | 42.38% | 260 | 46.51% |
| Total | 110,067,176 | 100.00% | 559 | 100.00% |



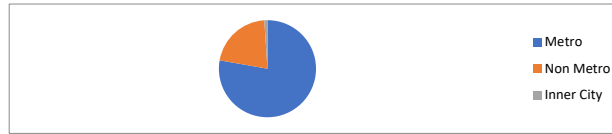
Geographic Distribution

| Jurisdiction State | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales | 24,226,961 | 22.01% | 90 | 20.88% |
| Victoria | 21,224,863 | 19.28% | 91 | 21.11% |
| Queensland | 20,788,825 | 18.89% | 79 | 18.33% |
| Western Australia | 27,247,074 | 24.75% | 97 | 22.51% |
| South Australia | 13,197,024 | 11.99% | 64 | 14.85% |
| Tasmania | 651,888 | 0.59% | 3 | 0.70% |
| Australian Capital Territory | 1,587,328 | 1.44% | 4 | 0.93% |
| Northern Territory | 1,143,213 | 1.04% | 3 | 0.70% |
| No Data | (0) | 0.00% | 0 | 0.00% |
| Total | 110,067,176 | 100.00% | 431 | 100.00% |



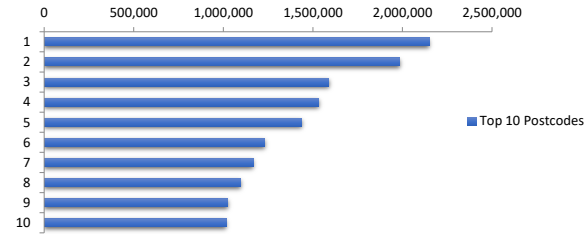
Locality

| S&P Category | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro | 85,588,316 | 77.76% | 340 | 78.89% |
| Non Metro | 23,324,723 | 21.19% | 86 | 19.95% |
| Inner City | 1,154,136 | 1.05% | 5 | 1.16% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 110,067,176 | 100.00% | 431 | 100.00% |



Top 10 Postcodes

| Postcode | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|---------------|----------------------|--------------|
| 6038 | 2,149,200 | 1.95% | 5 | 0.89% |
| 6069 | 1,985,370 | 1.80% | 6 | 1.07% |
| 2261 | 1,589,928 | 1.44% | 4 | 0.72% |
| 6030 | 1,531,425 | 1.39% | 3 | 0.54% |
| 6155 | 1,436,884 | 1.31% | 3 | 0.54% |
| 6060 | 1,231,058 | 1.12% | 7 | 1.25% |
| 6164 | 1,166,599 | 1.06% | 4 | 0.72% |
| 2148 | 1,098,789 | 1.00% | 2 | 0.36% |
| 4160 | 1,024,255 | 0.93% | 2 | 0.36% |
| 2190 | 1,017,244 | 0.92% | 2 | 0.36% |
| Total | 14,230,751 | 12.93% | 38 | 6.80% |



Documentation

| Document Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|------------|----------------|
| Full Doc | 110,067,176 | 100.00% | 559 | 100.00% |
| Low Doc | 0 | 0.00% | 0 | 0.00% |
| No Doc | 0 | 0.00% | 0 | 0.00% |
| Total | 110,067,176 | 100.00% | 559 | 100.00% |



Rate Type

| Rate Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|------------|----------------|
| Variable Rate | 110,067,176 | 100.00% | 559 | 100.00% |
| Fixed Rate | 0 | 0.00% | 0 | 0.00% |
| Total | 110,067,176 | 100.00% | 559 | 100.00% |



Repayment Type

| Repayment Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------------|--------------------|----------------|------------|----------------|
| Principal & Interest | 98,102,978 | 89.13% | 504 | 90.16% |
| Interest Only | 11,906,528 | 10.82% | 50 | 8.94% |
| Non-Billing | 57,670 | 0.05% | 5 | 0.89% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 110,067,176 | 100.00% | 559 | 100.00% |



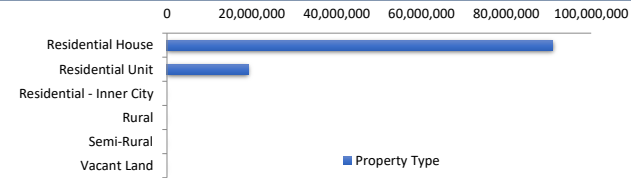
Loan Type

| Product Category | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Line of Credit | 57,670 | 0.05% | 5 | 0.89% |
| Term Loan | 110,009,506 | 99.95% | 554 | 99.11% |
| Total | 110,067,176 | 100.00% | 559 | 100.00% |



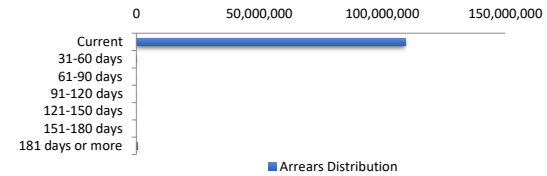
Property Type

| Property Type | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House | 90,914,991 | 82.60% | 346 | 80.28% |
| Residential Unit | 19,152,186 | 17.40% | 85 | 19.72% |
| 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 | 110,067,176 | 100.00% | 431 | 100.00% |



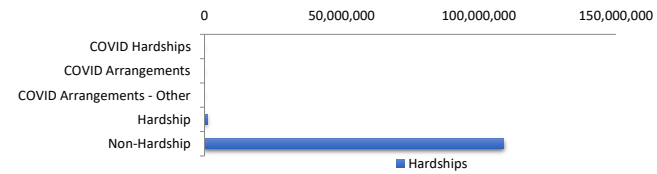
Arrears Distribution

| Arrears Band | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Current | 109,326,620 | 99.33% | 556 | 99.46% |
| 31-60 days | 251,452 | 0.23% | 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 | 489,105 | 0.44% | 2 | 0.36% |
| Total | 110,067,176 | 100.00% | 559 | 100.00% |



Hardships

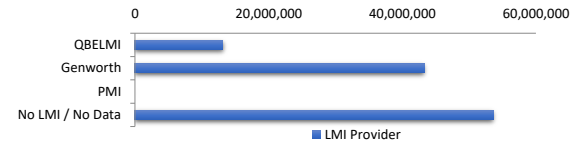
| Hardships | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|----------------------------|--------------------|----------------|----------------------|----------------|
| COVID Hardships | 0 | 0.00% | 0 | 0.00% |
| COVID Arrangements | 0 | 0.00% | 0 | 0.00% |
| COVID Arrangements - Other | 0 | 0.00% | 0 | 0.00% |
| Hardship | 949,393 | 0.86% | 3 | 0.70% |
| Non-Hardship | 109,117,784 | 99.14% | 428 | 99.30% |
| Total | 110,067,176 | 100.00% | 431 | 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 stres

LMI Provider

| LMI Provider | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------|--------------------|----------------|----------------------|----------------|
| QBELMI | 13,128,920 | 11.93% | 48 | 11.14% |
| Genworth | 43,291,100 | 39.33% | 200 | 46.40% |
| PMI | 0 | 0.00% | 0 | 0.00% |
| No LMI / No Data | 53,647,156 | 48.74% | 183 | 42.46% |
| Total | 110,067,176 | 100.00% | 431 | 100.00% |



Property Occupancy

| Property Occupancy | Balance | % Balance | Loan Count | % Loan Count |
|--------------------|--------------------|----------------|------------|----------------|
| Investment | 42,036,334 | 38.19% | 197 | 35.24% |
| Owner Occupier | 68,030,842 | 61.81% | 362 | 64.76% |
| Total | 110,067,176 | 100.00% | 559 | 100.00% |



Default Statistics

| Default Data | Amount | No. of Loans |
|-------------------------------|------------|--------------|
| Defaulted Loans | 489,104.85 | 2 |
| Loss on Sale | 5,594.45 | 1 |
| Claims on LMI | 5,594.45 | 1 |
| Claims paid by LMI | 0.00 | 0 |
| Claims Denied/Reduced | 0.00 | 0 |
| Loss covered by Excess Spread | 0.00 | N/A |