

AFG Series 2018-1
Collateral Report



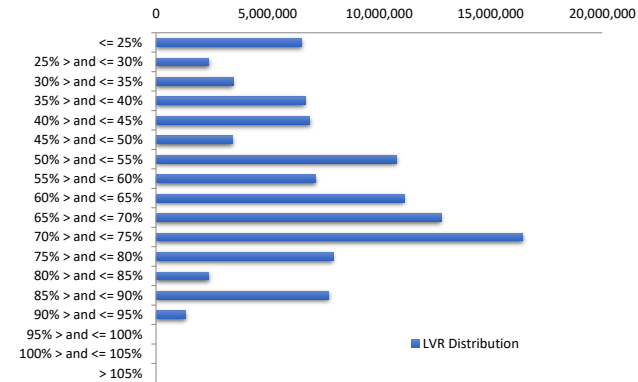
Model Period	44
Collection Period Start	1-Feb-22
Collection Period End	28-Feb-22
No. of Days	28
Interest Period Start	10-Feb-22
Interest Period End	9-Mar-22
No. of Days	28
Determination Date	4-Mar-22
Payment Date	10-Mar-22

Pool Statistics

Closing Balance of Mortgages	107,052,939
No. of Loans (Unconsolidated)	540
No. of Loans (Consolidated)	424
Average Loan Size (Unconsolidated)	198,246
Average Loan Size (Consolidated)	252,483
Largest Loan Size (Unconsolidated)	890,034
Largest Loan Size (Consolidated)	990,970
Smallest Loan Size (Unconsolidated)	(120,427)
Smallest Loan Size (Consolidated)	(120,427)
Weighted Average Interest Rate	3.29%
Weighted Average LVR	59.21%
Weighted Average Seasoning	75.45
Weighted Average Remaining Term	277.21

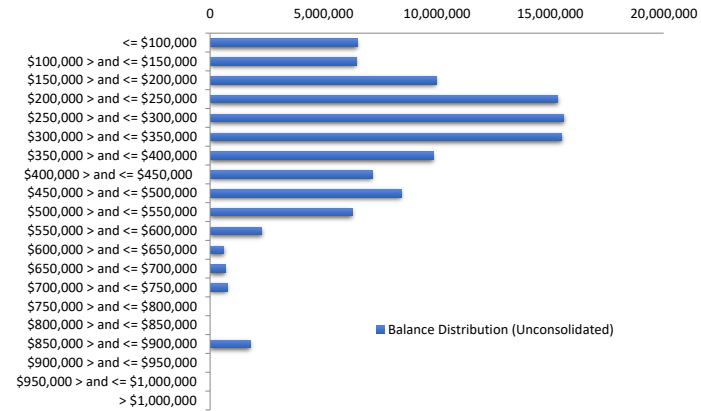
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,526,985	6.10%	107	25.24%
25% > and <= 30%	2,361,689	2.21%	16	3.77%
30% > and <= 35%	3,461,929	3.23%	17	4.01%
35% > and <= 40%	6,685,253	6.24%	26	6.13%
40% > and <= 45%	6,891,345	6.44%	28	6.60%
45% > and <= 50%	3,439,426	3.21%	15	3.54%
50% > and <= 55%	10,799,840	10.09%	29	6.84%
55% > and <= 60%	7,160,626	6.69%	24	5.66%
60% > and <= 65%	11,121,301	10.39%	29	6.84%
65% > and <= 70%	12,773,241	11.93%	36	8.49%
70% > and <= 75%	16,438,304	15.36%	45	10.61%
75% > and <= 80%	7,954,359	7.43%	21	4.95%
80% > and <= 85%	2,371,707	2.22%	7	1.65%
85% > and <= 90%	7,736,093	7.23%	21	4.95%
90% > and <= 95%	1,330,843	1.24%	3	0.71%
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	107,052,939	100.00%	424	100.00%



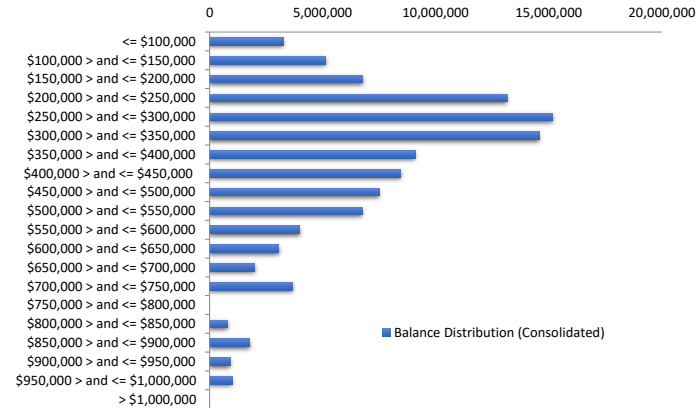
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,497,873	6.07%	176	32.59%
\$100,000 > and <= \$150,000	6,442,251	6.02%	53	9.81%
\$150,000 > and <= \$200,000	9,960,935	9.30%	56	10.37%
\$200,000 > and <= \$250,000	15,320,232	14.31%	68	12.59%
\$250,000 > and <= \$300,000	15,603,999	14.58%	57	10.56%
\$300,000 > and <= \$350,000	15,501,768	14.48%	48	8.89%
\$350,000 > and <= \$400,000	9,833,584	9.19%	26	4.81%
\$400,000 > and <= \$450,000	7,140,835	6.67%	17	3.15%
\$450,000 > and <= \$500,000	8,421,959	7.87%	18	3.33%
\$500,000 > and <= \$550,000	6,271,346	5.86%	12	2.22%
\$550,000 > and <= \$600,000	2,275,137	2.13%	4	0.74%
\$600,000 > and <= \$650,000	600,203	0.56%	1	0.19%
\$650,000 > and <= \$700,000	669,573	0.63%	1	0.19%
\$700,000 > and <= \$750,000	745,601	0.70%	1	0.19%
\$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	1,767,644	1.65%	2	0.37%
\$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	107,052,939	100.00%	540	100.00%



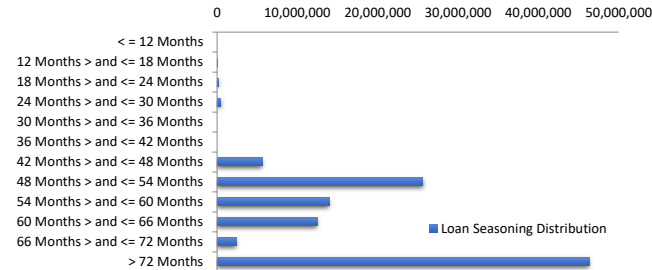
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,265,281	3.05%	88	20.75%
\$100,000 > and <= \$150,000	5,125,833	4.79%	42	9.91%
\$150,000 > and <= \$200,000	6,781,524	6.33%	38	8.96%
\$200,000 > and <= \$250,000	13,166,818	12.30%	58	13.68%
\$250,000 > and <= \$300,000	15,164,466	14.17%	55	12.97%
\$300,000 > and <= \$350,000	14,577,407	13.62%	45	10.61%
\$350,000 > and <= \$400,000	9,091,277	8.49%	24	5.66%
\$400,000 > and <= \$450,000	8,455,124	7.90%	20	4.72%
\$450,000 > and <= \$500,000	7,493,876	7.00%	16	3.77%
\$500,000 > and <= \$550,000	6,744,040	6.30%	13	3.07%
\$550,000 > and <= \$600,000	3,982,654	3.72%	7	1.65%
\$600,000 > and <= \$650,000	3,067,858	2.87%	5	1.18%
\$650,000 > and <= \$700,000	1,997,418	1.87%	3	0.71%
\$700,000 > and <= \$750,000	3,665,969	3.42%	5	1.18%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	807,198	0.75%	1	0.24%
\$850,000 > and <= \$900,000	1,767,644	1.65%	2	0.47%
\$900,000 > and <= \$950,000	907,581	0.85%	1	0.24%
\$950,000 > and <= \$1,000,000	990,970	0.93%	1	0.24%
> \$1,000,000	0	0.00%	0	0.00%
Total	107,052,939	100.00%	424	100.00%



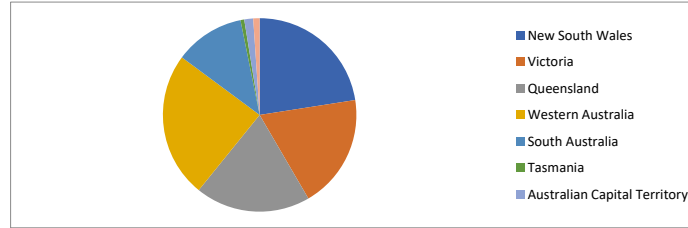
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	34,293	0.03%	1	0.19%
18 Months > and <= 24 Months	200,442	0.19%	1	0.19%
24 Months > and <= 30 Months	458,169	0.43%	1	0.19%
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	5,608,611	5.24%	23	4.26%
48 Months > and <= 54 Months	25,632,150	23.94%	105	19.44%
54 Months > and <= 60 Months	13,938,597	13.02%	59	10.93%
60 Months > and <= 66 Months	12,453,499	11.63%	77	14.26%
66 Months > and <= 72 Months	2,383,672	2.23%	13	2.41%
> 72 Months	46,343,504	43.29%	260	48.15%
Total	107,052,939	100.00%	540	100.00%



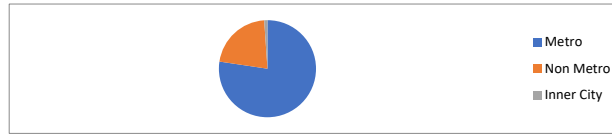
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	24,125,849	22.54%	89	20.99%
Victoria	20,401,316	19.06%	89	20.99%
Queensland	20,597,756	19.24%	79	18.63%
Western Australia	26,024,334	24.31%	94	22.17%
South Australia	12,501,649	11.68%	63	14.86%
Tasmania	671,324	0.63%	3	0.71%
Australian Capital Territory	1,590,432	1.49%	4	0.94%
Northern Territory	1,140,281	1.07%	3	0.71%
No Data	0	0.00%	0	0.00%
Total	107,052,939	100.00%	424	100.00%



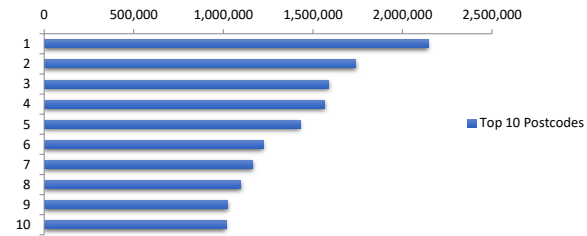
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	82,813,725	77.36%	333	78.54%
Non Metro	23,088,221	21.57%	86	20.28%
Inner City	1,150,993	1.08%	5	1.18%
No Data	0	0.00%	0	0.00%
Total	107,052,939	100.00%	424	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6038	2,143,795	2.00%	5	0.93%
6069	1,739,823	1.63%	5	0.93%
2261	1,587,405	1.48%	4	0.74%
6030	1,566,373	1.46%	3	0.56%
6155	1,430,131	1.34%	3	0.56%
6060	1,223,621	1.14%	7	1.30%
6164	1,164,353	1.09%	4	0.74%
2148	1,096,784	1.02%	2	0.37%
4160	1,023,862	0.96%	2	0.37%
2190	1,015,193	0.95%	2	0.37%
Total	13,991,339	13.07%	37	6.85%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	107,052,939	100.00%	540	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	107,052,939	100.00%	540	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	107,052,939	100.00%	540	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	107,052,939	100.00%	540	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	96,882,955	90.50%	492	91.11%
Interest Only	10,116,304	9.45%	43	7.96%
Non-Billing	53,680	0.05%	5	0.93%
No Data	0	0.00%	0	0.00%
Total	107,052,939	100.00%	540	100.00%



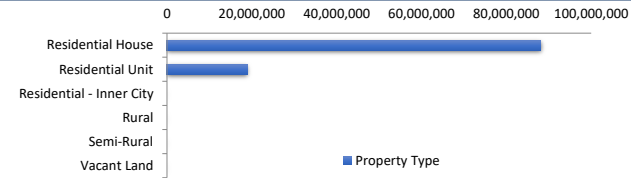
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	53,680	0.05%	5	0.93%
Term Loan	106,999,259	99.95%	535	99.07%
Total	107,052,939	100.00%	540	100.00%



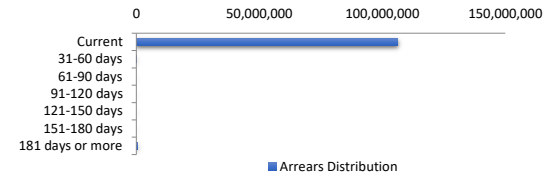
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	88,134,300	82.33%	339	79.95%
Residential Unit	18,918,639	17.67%	85	20.05%
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	107,052,939	100.00%	424	100.00%



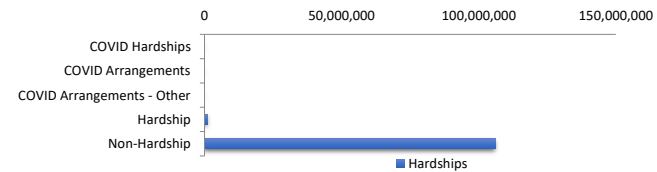
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	106,313,032	99.31%	538	99.63%
31-60 days	250,832	0.23%	1	0.19%
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	489,075	0.46%	1	0.19%
Total	107,052,939	100.00%	540	100.00%



Hardships

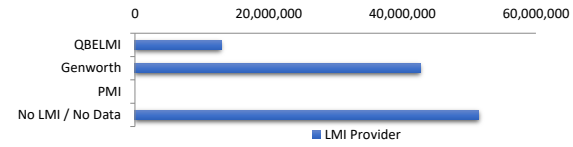
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	954,987	0.89%	3	0.71%
Non-Hardship	106,097,952	99.11%	421	99.29%
Total	107,052,939	100.00%	424	100.00%



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	12,898,675	12.05%	48	11.32%
Genworth	42,680,257	39.87%	198	46.70%
PMI	0	0.00%	0	0.00%
No LMI / No Data	51,474,008	48.08%	178	41.98%
Total	107,052,939	100.00%	424	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	41,164,075	38.45%	193	35.74%
Owner Occupier	65,888,865	61.55%	347	64.26%
Total	107,052,939	100.00%	540	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	489,075.48	1
Loss on Sale	5,658.43	1
Claims on LMI	5,594.45	1
Claims paid by LMI	5,594.45	1
Claims Denied/Reduced	0.00	0
Loss covered by Excess Spread	63.98	1