

**AFG Series 2018-1
Collateral Report**



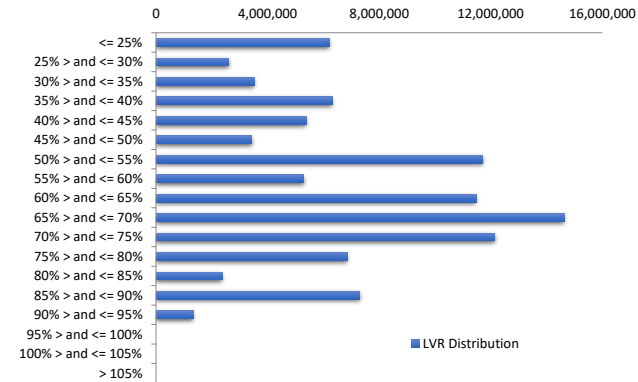
Model Period	46
Collection Period Start	1-Apr-22
Collection Period End	30-Apr-22
No. of Days	30
Interest Period Start	11-Apr-22
Interest Period End	9-May-22
No. of Days	29
Determination Date	5-May-22
Payment Date	10-May-22

Pool Statistics

Closing Balance of Mortgages	100,599,895
No. of Loans (Unconsolidated)	510
No. of Loans (Consolidated)	399
Average Loan Size (Unconsolidated)	197,255
Average Loan Size (Consolidated)	252,130
Largest Loan Size (Unconsolidated)	885,932
Largest Loan Size (Consolidated)	982,662
Smallest Loan Size (Unconsolidated)	(134,072)
Smallest Loan Size (Consolidated)	(134,072)
Weighted Average Interest Rate	3.28%
Weighted Average LVR	58.90%
Weighted Average Seasoning	78.22
Weighted Average Remaining Term	274.32

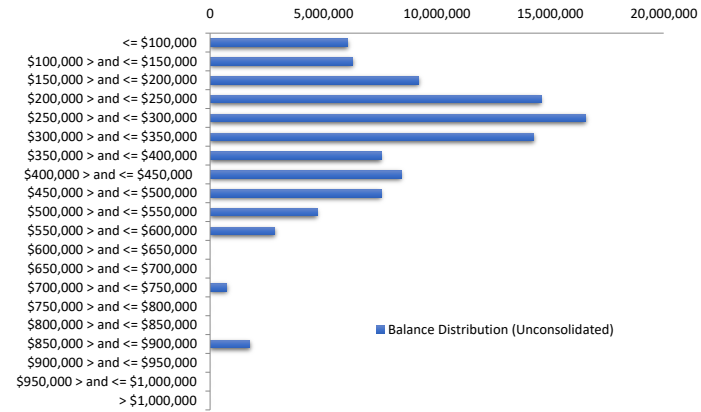
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,205,847	6.17%	98	24.56%
25% > and <= 30%	2,616,043	2.60%	16	4.01%
30% > and <= 35%	3,525,653	3.50%	18	4.51%
35% > and <= 40%	6,313,515	6.28%	25	6.27%
40% > and <= 45%	5,386,740	5.35%	24	6.02%
45% > and <= 50%	3,434,675	3.41%	15	3.76%
50% > and <= 55%	11,705,672	11.64%	31	7.77%
55% > and <= 60%	5,302,964	5.27%	20	5.01%
60% > and <= 65%	11,476,953	11.41%	30	7.52%
65% > and <= 70%	14,640,234	14.55%	42	10.53%
70% > and <= 75%	12,141,552	12.07%	33	8.27%
75% > and <= 80%	6,848,895	6.81%	17	4.26%
80% > and <= 85%	2,372,956	2.36%	7	1.75%
85% > and <= 90%	7,296,880	7.25%	20	5.01%
90% > and <= 95%	1,331,315	1.32%	3	0.75%
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	100,599,895	100.00%	399	100.00%



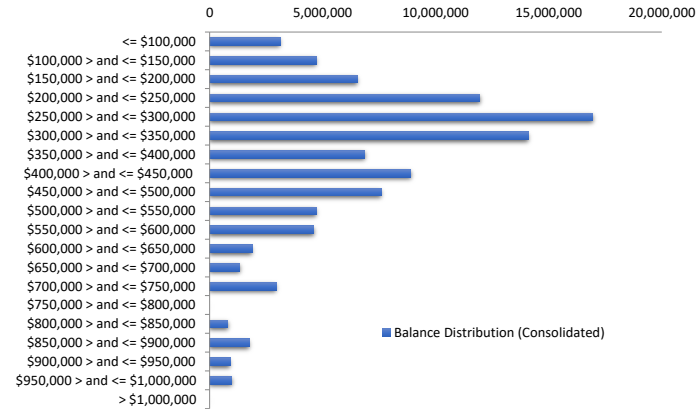
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,052,718	6.02%	164	32.16%
\$100,000 > and <= \$150,000	6,287,242	6.25%	52	10.20%
\$150,000 > and <= \$200,000	9,203,051	9.15%	52	10.20%
\$200,000 > and <= \$250,000	14,601,043	14.51%	65	12.75%
\$250,000 > and <= \$300,000	16,571,261	16.47%	60	11.76%
\$300,000 > and <= \$350,000	14,264,830	14.18%	44	8.63%
\$350,000 > and <= \$400,000	7,540,144	7.50%	20	3.92%
\$400,000 > and <= \$450,000	8,435,479	8.39%	20	3.92%
\$450,000 > and <= \$500,000	7,555,446	7.51%	16	3.14%
\$500,000 > and <= \$550,000	4,728,258	4.70%	9	1.76%
\$550,000 > and <= \$600,000	2,860,886	2.84%	5	0.98%
\$600,000 > and <= \$650,000	0	0.00%	0	0.00%
\$650,000 > and <= \$700,000	0	0.00%	0	0.00%
\$700,000 > and <= \$750,000	741,362	0.74%	1	0.20%
\$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	1,758,174	1.75%	2	0.39%
\$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	100,599,895	100.00%	510	100.00%



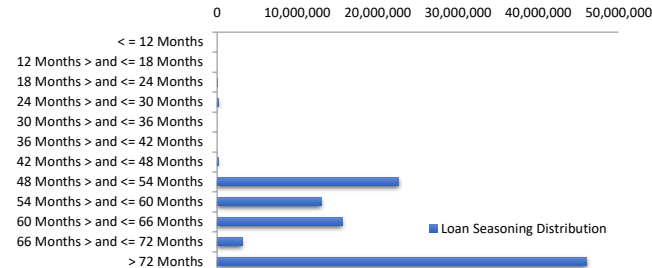
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,126,341	3.11%	80	20.05%
\$100,000 > and <= \$150,000	4,718,865	4.69%	39	9.77%
\$150,000 > and <= \$200,000	6,522,799	6.48%	37	9.27%
\$200,000 > and <= \$250,000	11,957,760	11.89%	53	13.28%
\$250,000 > and <= \$300,000	16,935,463	16.83%	61	15.29%
\$300,000 > and <= \$350,000	14,097,371	14.01%	43	10.78%
\$350,000 > and <= \$400,000	6,850,883	6.81%	18	4.51%
\$400,000 > and <= \$450,000	8,893,890	8.84%	21	5.26%
\$450,000 > and <= \$500,000	7,583,893	7.54%	16	4.01%
\$500,000 > and <= \$550,000	4,717,426	4.69%	9	2.26%
\$550,000 > and <= \$600,000	4,602,796	4.58%	8	2.01%
\$600,000 > and <= \$650,000	1,880,012	1.87%	3	0.75%
\$650,000 > and <= \$700,000	1,321,946	1.31%	2	0.50%
\$700,000 > and <= \$750,000	2,941,725	2.92%	4	1.00%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	802,042	0.80%	1	0.25%
\$850,000 > and <= \$900,000	1,758,174	1.75%	2	0.50%
\$900,000 > and <= \$950,000	905,847	0.90%	1	0.25%
\$950,000 > and <= \$1,000,000	982,662	0.98%	1	0.25%
> \$1,000,000	0	0.00%	0	0.00%
Total	100,599,895	100.00%	399	100.00%



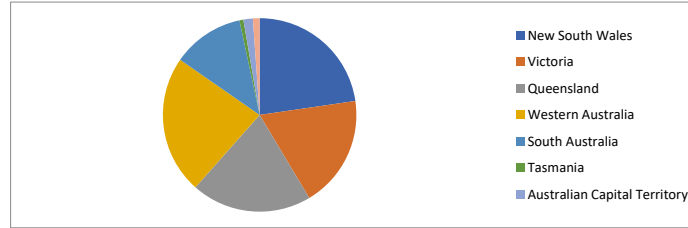
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	39,692	0.04%	1	0.20%
24 Months > and <= 30 Months	200,474	0.20%	1	0.20%
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	138,706	0.14%	2	0.39%
48 Months > and <= 54 Months	22,596,387	22.46%	92	18.04%
54 Months > and <= 60 Months	12,967,726	12.89%	53	10.39%
60 Months > and <= 66 Months	15,557,812	15.47%	84	16.47%
66 Months > and <= 72 Months	3,103,376	3.08%	18	3.53%
> 72 Months	45,995,721	45.72%	259	50.78%
Total	100,599,895	100.00%	510	100.00%



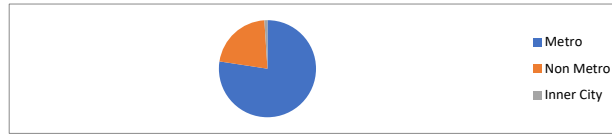
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	22,826,176	22.69%	84	21.05%
Victoria	18,855,920	18.74%	83	20.80%
Queensland	20,236,000	20.12%	76	19.05%
Western Australia	23,245,227	23.11%	85	21.30%
South Australia	12,067,726	12.00%	61	15.29%
Tasmania	658,029	0.65%	3	0.75%
Australian Capital Territory	1,589,053	1.58%	4	1.00%
Northern Territory	1,121,764	1.12%	3	0.75%
No Data	0	0.00%	0	0.00%
Total	100,599,895	100.00%	399	100.00%



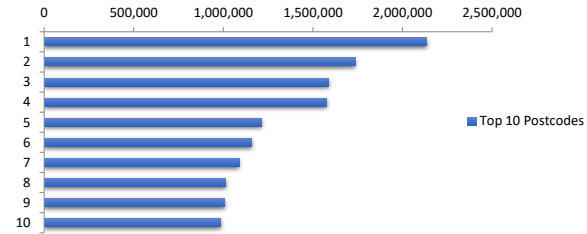
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	77,874,543	77.41%	316	79.20%
Non Metro	21,701,947	21.57%	79	19.80%
Inner City	1,023,405	1.02%	4	1.00%
No Data	0	0.00%	0	0.00%
Total	100,599,895	100.00%	399	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6038	2,134,043	2.12%	5	0.98%
6069	1,736,377	1.73%	5	0.98%
2261	1,589,033	1.58%	4	0.78%
6030	1,576,421	1.57%	3	0.59%
6060	1,215,476	1.21%	6	1.18%
6164	1,159,674	1.15%	4	0.78%
2148	1,087,991	1.08%	2	0.39%
4160	1,013,990	1.01%	2	0.39%
2190	1,009,431	1.00%	2	0.39%
2756	986,578	0.98%	2	0.39%
Total	13,509,014	13.43%	35	6.86%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	100,599,895	100.00%	510	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	100,599,895	100.00%	510	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	100,599,895	100.00%	510	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	100,599,895	100.00%	510	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	90,959,688	90.42%	464	90.98%
Interest Only	9,586,373	9.53%	40	7.84%
Non-Billing	53,834	0.05%	5	0.98%
No Data	0	0.00%	1	0.20%
Total	100,599,895	100.00%	510	100.00%



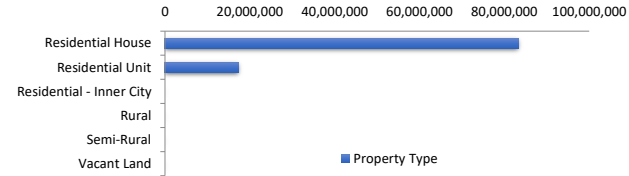
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	53,834	0.05%	5	0.98%
Term Loan	100,546,061	99.95%	505	99.02%
Total	100,599,895	100.00%	510	100.00%



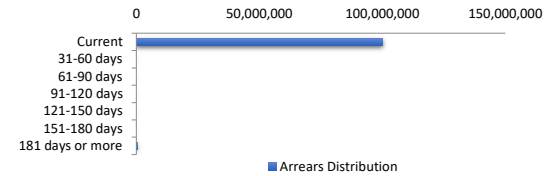
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	83,264,854	82.77%	324	81.20%
Residential Unit	17,335,041	17.23%	75	18.80%
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	100,599,895	100.00%	399	100.00%



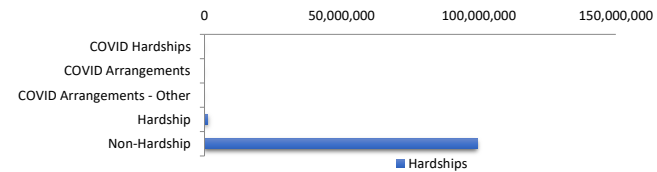
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	100,110,548	99.51%	509	99.80%
31-60 days	0	0.00%	0	0.00%
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	489,347	0.49%	1	0.20%
Total	100,599,895	100.00%	510	100.00%



Hardships

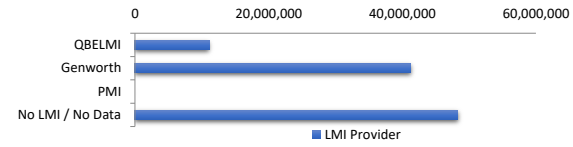
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	1,118,587	1.11%	3	0.75%
Non-Hardship	99,481,308	98.89%	396	99.25%
Total	100,599,895	100.00%	399	100.00%



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	11,092,987	11.03%	42	10.53%
Genworth	41,217,904	40.97%	190	47.62%
PMI	0	0.00%	0	0.00%
No LMI / No Data	48,289,004	48.00%	167	41.85%
Total	100,599,895	100.00%	399	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	39,031,218	38.80%	180	35.29%
Owner Occupier	61,568,676	61.20%	330	64.71%
Total	100,599,895	100.00%	510	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	489,346.86	1
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	0