

**AFG Series 2018-1
Collateral Report**



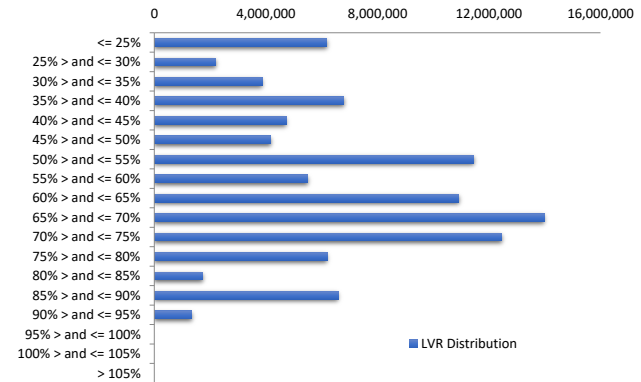
Model Period	47
Collection Period Start	1-May-22
Collection Period End	31-May-22
No. of Days	31
Interest Period Start	10-May-22
Interest Period End	9-Jun-22
No. of Days	31
Determination Date	7-Jun-22
Payment Date	10-Jun-22

Pool Statistics

Closing Balance of Mortgages	98,138,788
No. of Loans (Unconsolidated)	497
No. of Loans (Consolidated)	391
Average Loan Size (Unconsolidated)	197,462
Average Loan Size (Consolidated)	250,994
Largest Loan Size (Unconsolidated)	883,982
Largest Loan Size (Consolidated)	980,601
Smallest Loan Size (Unconsolidated)	(135,356)
Smallest Loan Size (Consolidated)	(135,356)
Weighted Average Interest Rate	3.50%
Weighted Average LVR	58.29%
Weighted Average Seasoning	79.02
Weighted Average Remaining Term	273.39

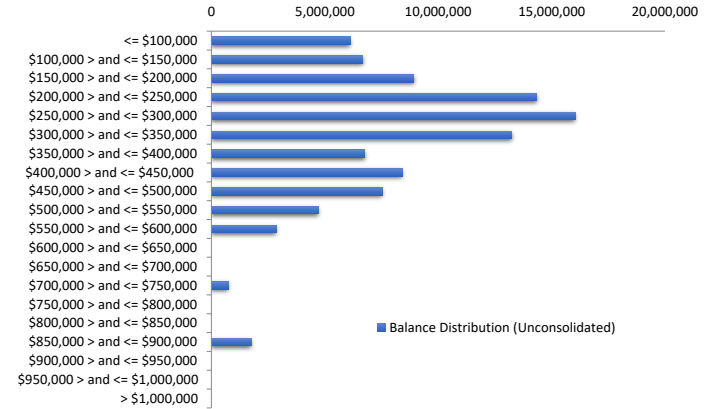
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,190,488	6.31%	96	24.55%
25% > and <= 30%	2,204,756	2.25%	14	3.58%
30% > and <= 35%	3,873,699	3.95%	20	5.12%
35% > and <= 40%	6,801,620	6.93%	27	6.91%
40% > and <= 45%	4,732,801	4.82%	21	5.37%
45% > and <= 50%	4,174,864	4.25%	18	4.60%
50% > and <= 55%	11,446,588	11.66%	30	7.67%
55% > and <= 60%	5,509,267	5.61%	19	4.86%
60% > and <= 65%	10,919,483	11.13%	28	7.16%
65% > and <= 70%	13,974,960	14.24%	42	10.74%
70% > and <= 75%	12,453,198	12.69%	34	8.70%
75% > and <= 80%	6,195,455	6.31%	16	4.09%
80% > and <= 85%	1,742,534	1.78%	5	1.28%
85% > and <= 90%	6,587,561	6.71%	18	4.60%
90% > and <= 95%	1,331,514	1.36%	3	0.77%
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	98,138,788	100.00%	391	100.00%



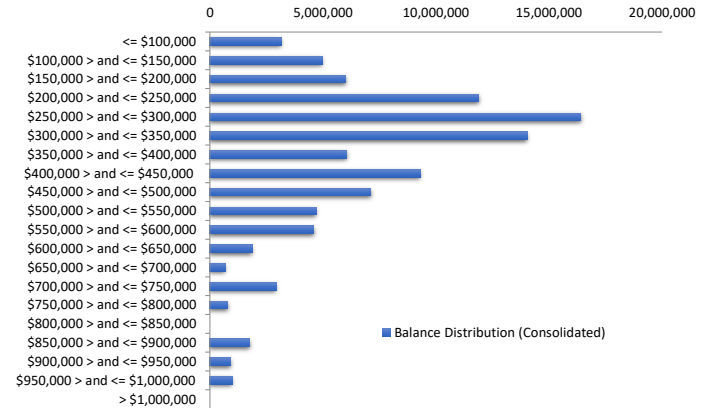
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,130,578	6.25%	158	31.79%
\$100,000 > and <= \$150,000	6,683,418	6.81%	55	11.07%
\$150,000 > and <= \$200,000	8,929,659	9.10%	50	10.06%
\$200,000 > and <= \$250,000	14,337,788	14.61%	64	12.88%
\$250,000 > and <= \$300,000	16,048,131	16.35%	58	11.67%
\$300,000 > and <= \$350,000	13,251,916	13.50%	41	8.25%
\$350,000 > and <= \$400,000	6,748,189	6.88%	18	3.62%
\$400,000 > and <= \$450,000	8,406,535	8.57%	20	4.02%
\$450,000 > and <= \$500,000	7,546,045	7.69%	16	3.22%
\$500,000 > and <= \$550,000	4,710,439	4.80%	9	1.81%
\$550,000 > and <= \$600,000	2,853,666	2.91%	5	1.01%
\$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	739,327	0.75%	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	1,753,099	1.79%	2	0.40%
\$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	98,138,788	100.00%	497	100.00%



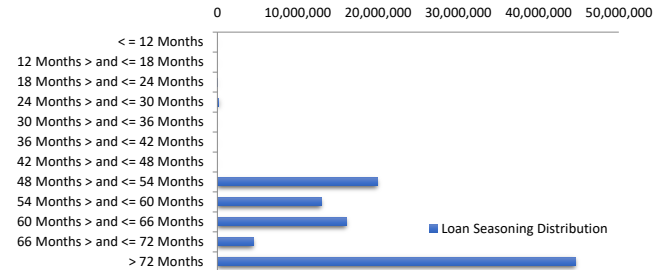
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,158,583	3.22%	78	19.95%
\$100,000 > and <= \$150,000	4,964,232	5.06%	41	10.49%
\$150,000 > and <= \$200,000	6,014,391	6.13%	34	8.70%
\$200,000 > and <= \$250,000	11,881,854	12.11%	53	13.55%
\$250,000 > and <= \$300,000	16,405,423	16.72%	59	15.09%
\$300,000 > and <= \$350,000	14,030,218	14.30%	43	11.00%
\$350,000 > and <= \$400,000	6,055,846	6.17%	16	4.09%
\$400,000 > and <= \$450,000	9,295,681	9.47%	22	5.63%
\$450,000 > and <= \$500,000	7,123,597	7.26%	15	3.84%
\$500,000 > and <= \$550,000	4,703,642	4.79%	9	2.30%
\$550,000 > and <= \$600,000	4,592,272	4.68%	8	2.05%
\$600,000 > and <= \$650,000	1,873,370	1.91%	3	0.77%
\$650,000 > and <= \$700,000	670,095	0.68%	1	0.26%
\$700,000 > and <= \$750,000	2,931,338	2.99%	4	1.02%
\$750,000 > and <= \$800,000	799,553	0.81%	1	0.26%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	1,753,099	1.79%	2	0.51%
\$900,000 > and <= \$950,000	904,990	0.92%	1	0.26%
\$950,000 > and <= \$1,000,000	980,601	1.00%	1	0.26%
> \$1,000,000	0	0.00%	0	0.00%
Total	98,138,788	100.00%	391	100.00%



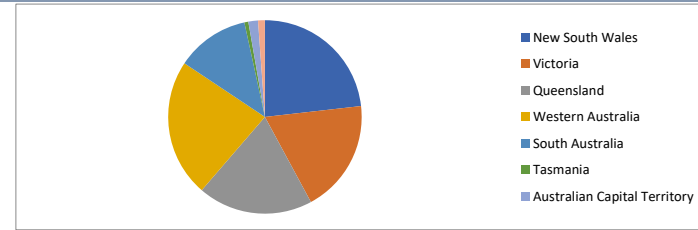
Loan Seasoning Distribution

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	39,802	0.04%	1	0.20%
24 Months > and <= 30 Months	200,507	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	0	0.00%	0	0.00%
48 Months > and <= 54 Months	19,892,649	20.27%	81	16.30%
54 Months > and <= 60 Months	12,958,520	13.20%	52	10.46%
60 Months > and <= 66 Months	16,025,286	16.33%	80	16.10%
66 Months > and <= 72 Months	4,476,027	4.56%	28	5.63%
> 72 Months	44,545,999	45.39%	254	51.11%
Total	98,138,788	100.00%	497	100.00%



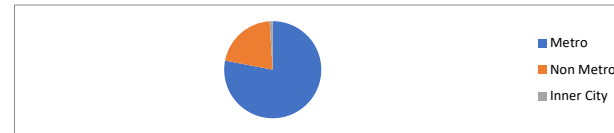
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	22,772,203	23.20%	84	21.48%
Victoria	18,557,959	18.91%	81	20.72%
Queensland	18,853,656	19.21%	73	18.67%
Western Australia	22,603,854	23.03%	83	21.23%
South Australia	12,005,972	12.23%	60	15.35%
Tasmania	645,331	0.66%	3	0.77%
Australian Capital Territory	1,583,634	1.61%	4	1.02%
Northern Territory	1,116,180	1.14%	3	0.77%
No Data	0	0.00%	0	0.00%
Total	98,138,788	100.00%	391	100.00%



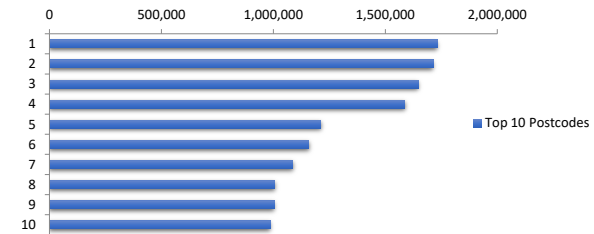
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	76,569,881	78.02%	311	79.54%
Non Metro	20,546,425	20.94%	76	19.44%
Inner City	1,022,481	1.04%	4	1.02%
No Data	0	0.00%	0	0.00%
Total	98,138,788	100.00%	391	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6069	1,731,847	1.76%	5	1.01%
6038	1,714,078	1.75%	4	0.80%
6030	1,648,104	1.68%	3	0.60%
2261	1,586,726	1.62%	4	0.80%
6060	1,212,143	1.24%	6	1.21%
6164	1,157,448	1.18%	4	0.80%
2148	1,085,845	1.11%	2	0.40%
4160	1,004,855	1.02%	2	0.40%
2190	1,004,308	1.02%	2	0.40%
2756	986,000	1.00%	2	0.40%
Total	13,131,354	13.38%	34	6.84%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	98,138,788	100.00%	497	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	98,138,788	100.00%	497	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	98,138,788	100.00%	497	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	98,138,788	100.00%	497	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	88,827,681	90.51%	453	91.15%
Interest Only	9,256,393	9.43%	39	7.85%
Non-Billing	54,714	0.06%	5	1.01%
No Data	0	0.00%	0	0.00%
Total	98,138,788	100.00%	497	100.00%



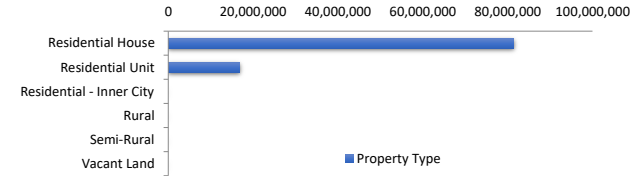
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	54,714	0.06%	5	1.01%
Term Loan	98,084,074	99.94%	492	98.99%
Total	98,138,788	100.00%	497	100.00%



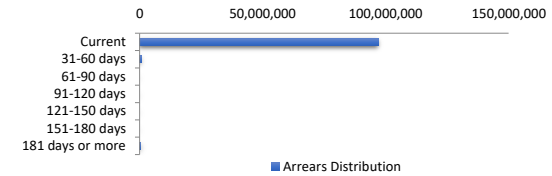
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	81,373,557	82.92%	319	81.59%
Residential Unit	16,765,231	17.08%	72	18.41%
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	98,138,788	100.00%	391	100.00%



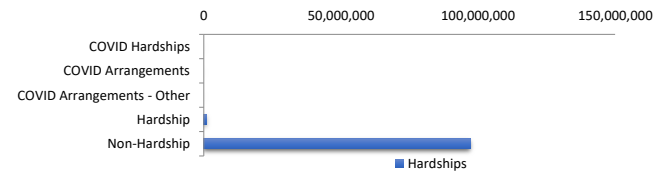
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	96,960,240	98.80%	494	99.40%
31-60 days	689,174	0.70%	2	0.40%
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	489,374	0.50%	1	0.20%
Total	98,138,788	100.00%	497	100.00%



Hardships

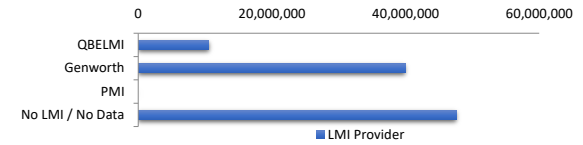
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	906,960	0.92%	2	0.51%
Non-Hardship	97,231,828	99.08%	389	99.49%
Total	98,138,788	100.00%	391	100.00%



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 due to Covid-19

LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	10,533,450	10.73%	40	10.23%
Genworth	39,986,144	40.74%	187	47.83%
PMI	0	0.00%	0	0.00%
No LMI / No Data	47,619,194	48.52%	164	41.94%
Total	98,138,788	100.00%	391	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	37,828,652	38.55%	170	34.21%
Owner Occupier	60,310,136	61.45%	327	65.79%
Total	98,138,788	100.00%	497	100.00%



Default Statistics

Default & Loss Data	Amount	No. of Loans
Defaulted Loans - Current Month	489,374.26	1
Loss on Sale - Current Month	0.00	0
Claims on LMI - Current Month	0.00	0
Claims paid by LMI - Current Month	0.00	0
Claims Denied/Reduced - Current Month	0.00	0
Loss covered by Excess Spread - Current Month	0.00	0
Accumulated Loss on Sale	5,658.43	1
Accumulated Claims on LMI	5,594.45	1
Accumulated Claims paid by LMI	5,594.45	1
Accumulated Claims Denied/Reduced	0.00	0
Accumulated Loss Covered by Excess Spread	63.98	1