

AFG Series 2018-1
Collateral Report

Model Period	48
Collection Period Start	1-Jun-22
Collection Period End	30-Jun-22
No. of Days	30
Interest Period Start	10-Jun-22
Interest Period End	10-Jul-22
No. of Days	31
Determination Date	6-Jul-22
Payment Date	11-Jul-22

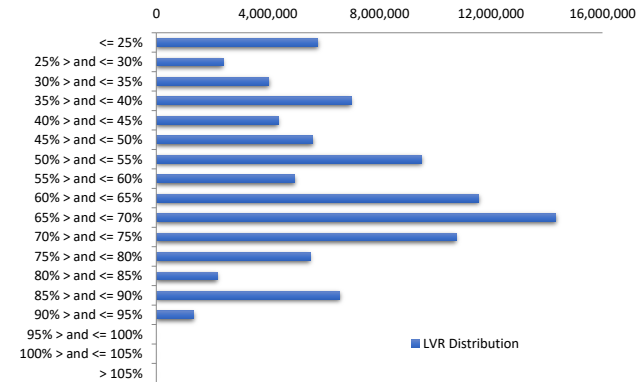


Pool Statistics

Closing Balance of Mortgages	95,941,325
No. of Loans (Unconsolidated)	489
No. of Loans (Consolidated)	386
Average Loan Size (Unconsolidated)	196,199
Average Loan Size (Consolidated)	248,553
Largest Loan Size (Unconsolidated)	882,192
Largest Loan Size (Consolidated)	978,688
Smallest Loan Size (Unconsolidated)	(140,145)
Smallest Loan Size (Consolidated)	(140,145)
Weighted Average Interest Rate	3.98%
Weighted Average LVR	58.10%
Weighted Average Seasoning	79.86
Weighted Average Remaining Term	272.37

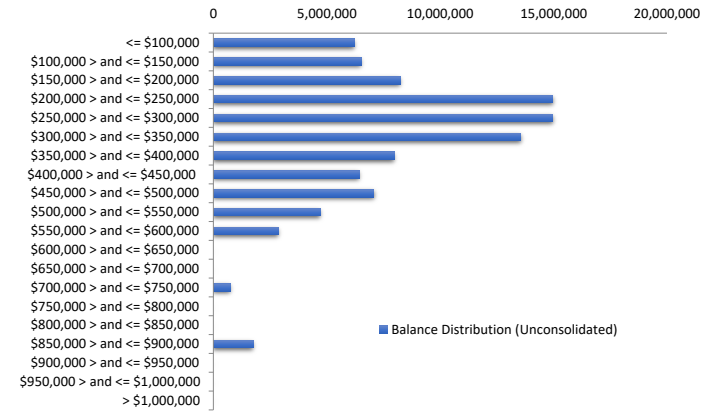
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,787,031	6.03%	94	24.35%
25% > and <= 30%	2,397,925	2.50%	16	4.15%
30% > and <= 35%	4,036,512	4.21%	22	5.70%
35% > and <= 40%	6,994,124	7.29%	28	7.25%
40% > and <= 45%	4,375,402	4.56%	19	4.92%
45% > and <= 50%	5,615,745	5.85%	21	5.44%
50% > and <= 55%	9,514,379	9.92%	25	6.48%
55% > and <= 60%	4,967,346	5.18%	18	4.66%
60% > and <= 65%	11,567,962	12.06%	31	8.03%
65% > and <= 70%	14,331,341	14.94%	42	10.88%
70% > and <= 75%	10,746,600	11.20%	29	7.51%
75% > and <= 80%	5,520,532	5.75%	14	3.63%
80% > and <= 85%	2,177,102	2.27%	6	1.55%
85% > and <= 90%	6,577,590	6.86%	18	4.66%
90% > and <= 95%	1,331,736	1.39%	3	0.78%
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	95,941,325	100.00%	386	100.00%



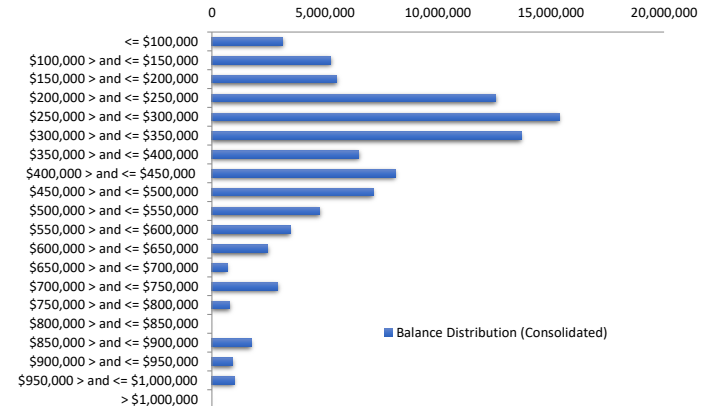
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,205,395	6.47%	159	32.52%
\$100,000 > and <= \$150,000	6,517,628	6.79%	53	10.84%
\$150,000 > and <= \$200,000	8,232,017	8.58%	46	9.41%
\$200,000 > and <= \$250,000	14,952,344	15.58%	67	13.70%
\$250,000 > and <= \$300,000	14,958,427	15.59%	54	11.04%
\$300,000 > and <= \$350,000	13,549,169	14.12%	42	8.59%
\$350,000 > and <= \$400,000	7,971,585	8.31%	21	4.29%
\$400,000 > and <= \$450,000	6,422,732	6.69%	15	3.07%
\$450,000 > and <= \$500,000	7,067,191	7.37%	15	3.07%
\$500,000 > and <= \$550,000	4,705,657	4.90%	9	1.84%
\$550,000 > and <= \$600,000	2,873,501	3.00%	5	1.02%
\$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	737,439	0.77%	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	1,748,241	1.82%	2	0.41%
\$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	95,941,325	100.00%	489	100.00%



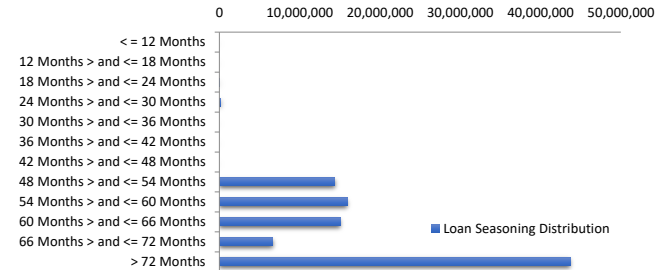
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,138,100	3.27%	79	20.47%
\$100,000 > and <= \$150,000	5,260,407	5.48%	43	11.14%
\$150,000 > and <= \$200,000	5,517,808	5.75%	31	8.03%
\$200,000 > and <= \$250,000	12,549,031	13.08%	56	14.51%
\$250,000 > and <= \$300,000	15,353,302	16.00%	55	14.25%
\$300,000 > and <= \$350,000	13,686,225	14.27%	42	10.88%
\$350,000 > and <= \$400,000	6,491,610	6.77%	17	4.40%
\$400,000 > and <= \$450,000	8,105,234	8.45%	19	4.92%
\$450,000 > and <= \$500,000	7,141,904	7.44%	15	3.89%
\$500,000 > and <= \$550,000	4,753,953	4.96%	9	2.33%
\$550,000 > and <= \$600,000	3,457,215	3.60%	6	1.55%
\$600,000 > and <= \$650,000	2,469,068	2.57%	4	1.04%
\$650,000 > and <= \$700,000	667,365	0.70%	1	0.26%
\$700,000 > and <= \$750,000	2,921,632	3.05%	4	1.04%
\$750,000 > and <= \$800,000	794,870	0.83%	1	0.26%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	1,748,241	1.82%	2	0.52%
\$900,000 > and <= \$950,000	906,674	0.95%	1	0.26%
\$950,000 > and <= \$1,000,000	978,688	1.02%	1	0.26%
> \$1,000,000	0	0.00%	0	0.00%
Total	95,941,325	100.00%	386	100.00%



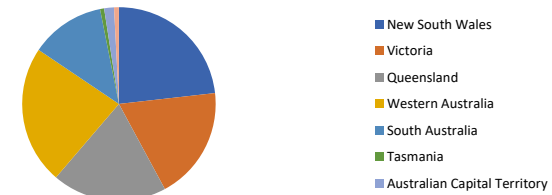
Loan Seasoning Distribution

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	49,933	0.05%	1	0.20%
24 Months > and <= 30 Months	200,544	0.21%	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	14,357,502	14.96%	60	12.27%
54 Months > and <= 60 Months	15,947,191	16.62%	69	14.11%
60 Months > and <= 66 Months	15,081,393	15.72%	67	13.70%
66 Months > and <= 72 Months	6,618,572	6.90%	39	7.98%
> 72 Months	43,686,190	45.53%	252	51.53%
Total	95,941,325	100.00%	489	100.00%



Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	22,269,212	23.21%	83	21.50%
Victoria	18,140,663	18.91%	81	20.98%
Queensland	18,380,121	19.16%	72	18.65%
Western Australia	22,212,171	23.15%	81	20.98%
South Australia	11,935,443	12.44%	60	15.54%
Tasmania	648,904	0.68%	3	0.78%
Australian Capital Territory	1,579,598	1.65%	4	1.04%
Northern Territory	775,212	0.81%	2	0.52%
No Data	0	0.00%	0	0.00%
Total	95,941,325	100.00%	386	100.00%



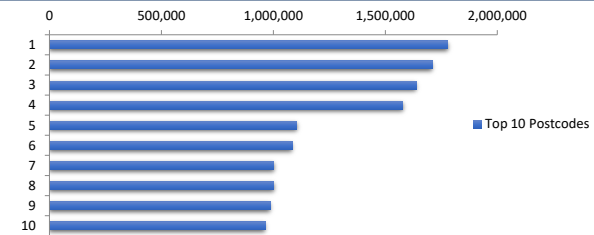
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	74,923,409	78.09%	307	79.53%
Non Metro	19,996,379	20.84%	75	19.43%
Inner City	1,021,537	1.06%	4	1.04%
No Data	0	0.00%	0	0.00%
Total	95,941,325	100.00%	386	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6069	1,778,422	1.85%	5	1.02%
6038	1,710,630	1.78%	4	0.82%
6030	1,638,444	1.71%	3	0.61%
2261	1,577,407	1.64%	4	0.82%
6164	1,105,248	1.15%	4	0.82%
2148	1,083,813	1.13%	2	0.41%
2190	1,002,764	1.05%	2	0.41%
4160	1,001,396	1.04%	2	0.41%
2756	985,482	1.03%	2	0.41%
4164	963,423	1.00%	2	0.41%
Total	12,847,028	13.39%	30	6.13%



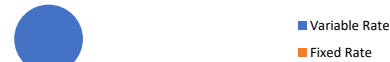
Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	95,941,325	100.00%	489	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	95,941,325	100.00%	489	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	95,941,325	100.00%	489	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	95,941,325	100.00%	489	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	86,681,655	90.35%	446	91.21%
Interest Only	9,208,632	9.60%	38	7.77%
Non-Billing	51,038	0.05%	5	1.02%
No Data	0	0.00%	0	0.00%
Total	95,941,325	100.00%	489	100.00%



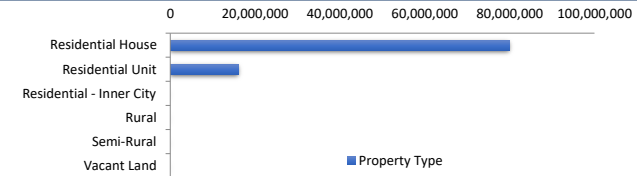
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	51,038	0.05%	5	1.02%
Term Loan	95,890,287	99.95%	484	98.98%
Total	95,941,325	100.00%	489	100.00%



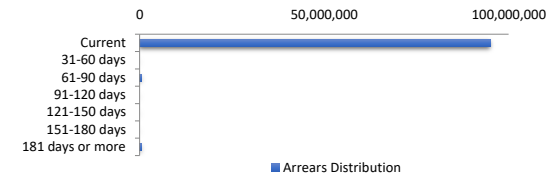
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	79,954,059	83.34%	316	81.87%
Residential Unit	15,987,267	16.66%	70	18.13%
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	95,941,325	100.00%	386	100.00%



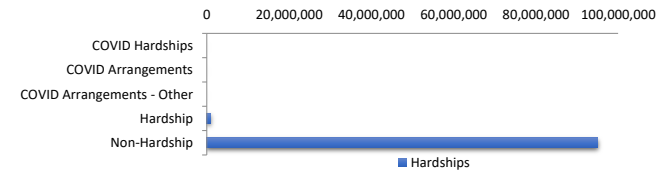
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	95,032,141	99.05%	487	99.59%
31-60 days	0	0.00%	0	0.00%
61-90 days	419,706	0.44%	1	0.20%
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	489,478	0.51%	1	0.20%
Total	95,941,325	100.00%	489	100.00%



Hardships

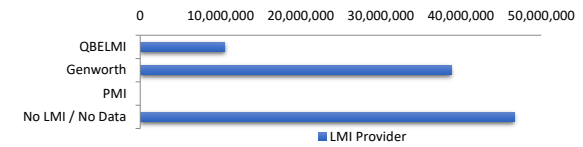
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	909,184	0.95%	2	0.52%
Non-Hardship	95,032,141	99.05%	384	99.48%
Total	95,941,325	100.00%	386	100.00%



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	10,532,058	10.98%	40	10.36%
Genworth	38,797,048	40.44%	184	47.67%
PMI	0	0.00%	0	0.00%
No LMI / No Data	46,612,219	48.58%	162	41.97%
Total	95,941,325	100.00%	386	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	36,727,260	38.28%	167	34.15%
Owner Occupier	59,214,065	61.72%	322	65.85%
Total	95,941,325	100.00%	489	100.00%



Default Statistics

Default & Loss Data	Amount	No. of Loans
Defaulted Loans - Current Month	489,478.14	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