

**AFG Series 2018-1**  
**Collateral Report**



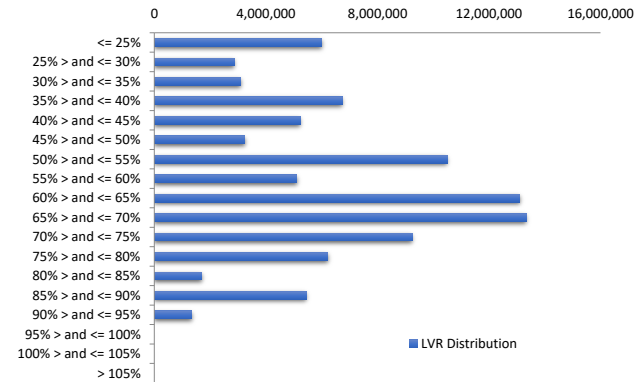
ModEJ Period	49
Collection Period Start	1-Jul-22
Collection Period End	31-Jul-22
No. of Days	31
Interest Period Start	11-Jul-22
Interest Period End	9-Aug-22
No. of Days	30
Determination Date	5-Aug-22
Payment Date	10-Aug-22

**Pool Statistics**

Closing Balance of Mortgages	93,156,474
No. of Loans (Unconsolidated)	475
No. of Loans (Consolidated)	381
Average Loan Size (Unconsolidated)	196,119
Average Loan Size (Consolidated)	244,505
Largest Loan Size (Unconsolidated)	880,938
Largest Loan Size (Consolidated)	977,229
Smallest Loan Size (Unconsolidated)	(143,267)
Smallest Loan Size (Consolidated)	(143,267)
Weighted Average Interest Rate	4.51%
Weighted Average LVR	57.61%
Weighted Average Seasoning	80.95
Weighted Average Remaining Term	271.29

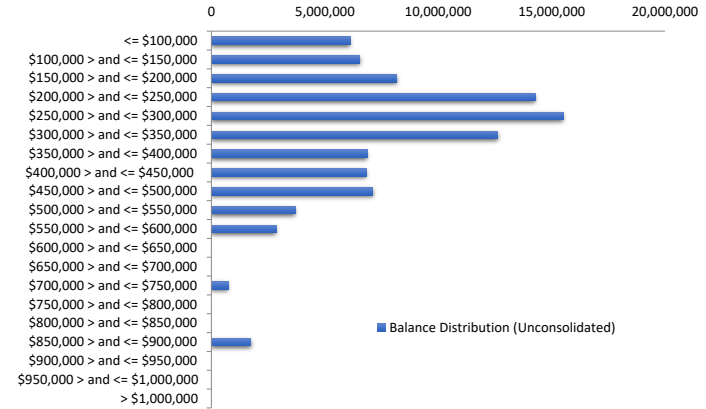
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,991,140	6.43%	98	25.72%
25% > and <= 30%	2,875,453	3.09%	17	4.46%
30% > and <= 35%	3,086,884	3.31%	18	4.72%
35% > and <= 40%	6,734,146	7.23%	27	7.09%
40% > and <= 45%	5,230,075	5.61%	23	6.04%
45% > and <= 50%	3,242,465	3.48%	14	3.67%
50% > and <= 55%	10,500,837	11.27%	27	7.09%
55% > and <= 60%	5,099,242	5.47%	19	4.99%
60% > and <= 65%	13,105,142	14.07%	34	8.92%
65% > and <= 70%	13,339,468	14.32%	39	10.24%
70% > and <= 75%	9,242,603	9.92%	26	6.82%
75% > and <= 80%	6,222,213	6.68%	16	4.20%
80% > and <= 85%	1,709,794	1.84%	5	1.31%
85% > and <= 90%	5,444,451	5.84%	15	3.94%
90% > and <= 95%	1,332,561	1.43%	3	0.79%
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%
<b>Total</b>	<b>93,156,474</b>	<b>100.00%</b>	<b>381</b>	<b>100.00%</b>



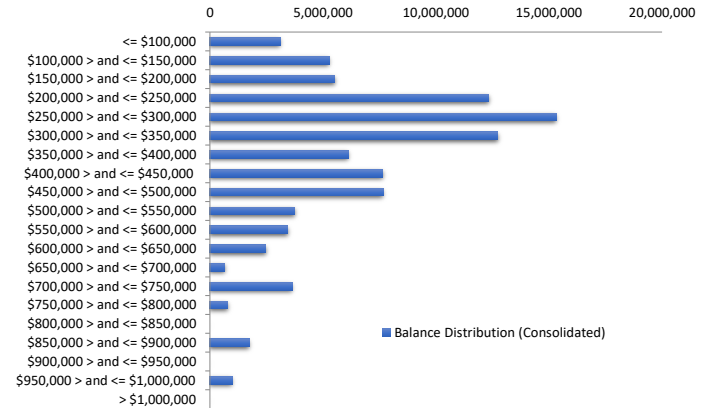
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,112,773	6.56%	153	32.21%
\$100,000 > and <= \$150,000	6,537,496	7.02%	53	11.16%
\$150,000 > and <= \$200,000	8,174,125	8.77%	46	9.68%
\$200,000 > and <= \$250,000	14,293,863	15.34%	64	13.47%
\$250,000 > and <= \$300,000	15,507,979	16.65%	56	11.79%
\$300,000 > and <= \$350,000	12,636,733	13.57%	39	8.21%
\$350,000 > and <= \$400,000	6,872,478	7.38%	18	3.79%
\$400,000 > and <= \$450,000	6,841,959	7.34%	16	3.37%
\$450,000 > and <= \$500,000	7,121,488	7.64%	15	3.16%
\$500,000 > and <= \$550,000	3,706,592	3.98%	7	1.47%
\$550,000 > and <= \$600,000	2,870,618	3.08%	5	1.05%
\$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	735,960	0.79%	1	0.21%
\$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	1,744,411	1.87%	2	0.42%
\$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%
<b>Total</b>	<b>93,156,474</b>	<b>100.00%</b>	<b>475</b>	<b>100.00%</b>



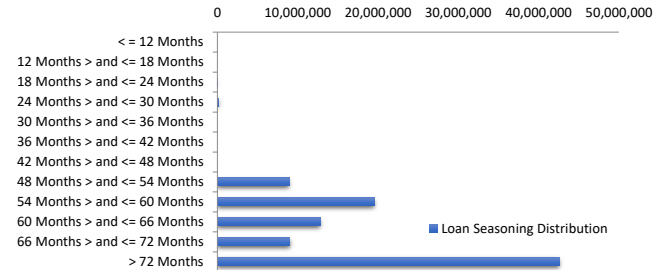
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,118,194	3.35%	81	21.26%
\$100,000 > and <= \$150,000	5,278,771	5.67%	43	11.29%
\$150,000 > and <= \$200,000	5,505,719	5.91%	31	8.14%
\$200,000 > and <= \$250,000	12,316,114	13.22%	55	14.44%
\$250,000 > and <= \$300,000	15,321,774	16.45%	55	14.44%
\$300,000 > and <= \$350,000	12,720,602	13.66%	39	10.24%
\$350,000 > and <= \$400,000	6,109,023	6.56%	16	4.20%
\$400,000 > and <= \$450,000	7,644,569	8.21%	18	4.72%
\$450,000 > and <= \$500,000	7,655,636	8.22%	16	4.20%
\$500,000 > and <= \$550,000	3,749,266	4.02%	7	1.84%
\$550,000 > and <= \$600,000	3,450,521	3.70%	6	1.57%
\$600,000 > and <= \$650,000	2,470,519	2.65%	4	1.05%
\$650,000 > and <= \$700,000	666,773	0.72%	1	0.26%
\$700,000 > and <= \$750,000	3,634,357	3.90%	5	1.31%
\$750,000 > and <= \$800,000	792,993	0.85%	1	0.26%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	1,744,411	1.87%	2	0.52%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	977,229	1.05%	1	0.26%
> \$1,000,000	0	0.00%	0	0.00%
<b>Total</b>	<b>93,156,474</b>	<b>100.00%</b>	<b>381</b>	<b>100.00%</b>



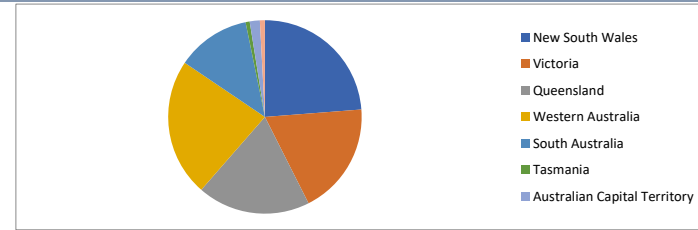
**Loan Seasoning Distribution**

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	50,110	0.05%	1	0.21%
24 Months > and <= 30 Months	200,665	0.22%	1	0.21%
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	8,946,140	9.60%	42	8.84%
54 Months > and <= 60 Months	19,540,295	20.98%	79	16.63%
60 Months > and <= 66 Months	12,827,458	13.77%	56	11.79%
66 Months > and <= 72 Months	9,006,474	9.67%	52	10.95%
> 72 Months	42,585,332	45.71%	244	51.37%
<b>Total</b>	<b>93,156,474</b>	<b>100.00%</b>	<b>475</b>	<b>100.00%</b>



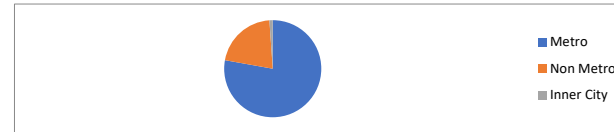
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	22,148,315	23.78%	83	21.78%
Victoria	17,493,745	18.78%	80	21.00%
Queensland	17,578,163	18.87%	71	18.64%
Western Australia	21,458,320	23.03%	79	20.73%
South Australia	11,487,923	12.33%	59	15.49%
Tasmania	638,148	0.69%	3	0.79%
Australian Capital Territory	1,574,380	1.69%	4	1.05%
Northern Territory	777,479	0.83%	2	0.52%
No Data	(0)	0.00%	0	0.00%
<b>Total</b>	<b>93,156,474</b>	<b>100.00%</b>	<b>381</b>	<b>100.00%</b>



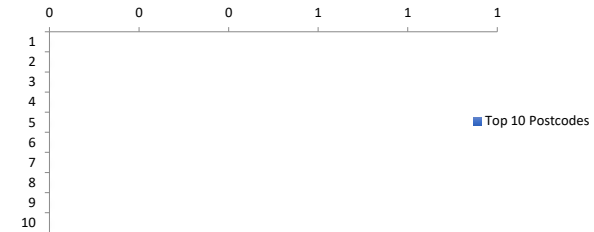
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	72,492,804	77.82%	302	79.27%
Non Metro	19,642,600	21.09%	75	19.69%
Inner City	1,021,070	1.10%	4	1.05%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>93,156,474</b>	<b>100.00%</b>	<b>381</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
98.26694045	0	0.00%	0	0.00%
98.49691992	0	0.00%	0	0.00%
105.3963039	0	0.00%	0	0.00%
115.8439425	0	0.00%	0	0.00%
128.9199179	0	0.00%	0	0.00%
54.40657084	0	0.00%	0	0.00%
104.8377823	0	0.00%	0	0.00%
80.3613963	0	0.00%	0	0.00%
112.4271047	0	0.00%	0	0.00%
118.1765914	0	0.00%	0	0.00%
<b>Total</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	93,156,474	100.00%	475	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>93,156,474</b>	<b>100.00%</b>	<b>475</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	93,156,474	100.00%	475	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>93,156,474</b>	<b>100.00%</b>	<b>475</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	84,687,779	90.91%	434	91.37%
Interest Only	8,418,895	9.04%	36	7.58%
Non-Billing	49,799	0.05%	5	1.05%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>93,156,474</b>	<b>100.00%</b>	<b>475</b>	<b>100.00%</b>



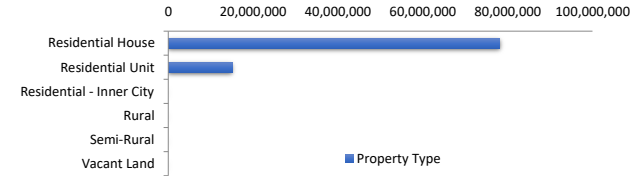
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	49,799	0.05%	5	1.05%
Term Loan	93,106,674	99.95%	470	98.95%
<b>Total</b>	<b>93,156,474</b>	<b>100.00%</b>	<b>475</b>	<b>100.00%</b>



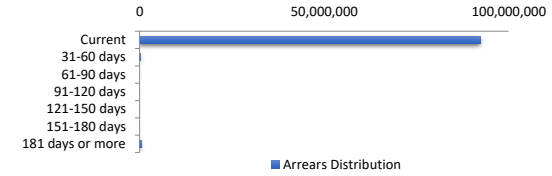
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	78,102,837	83.84%	312	81.89%
Residential Unit	15,053,636	16.16%	69	18.11%
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%
<b>Total</b>	<b>93,156,474</b>	<b>100.00%</b>	<b>381</b>	<b>100.00%</b>



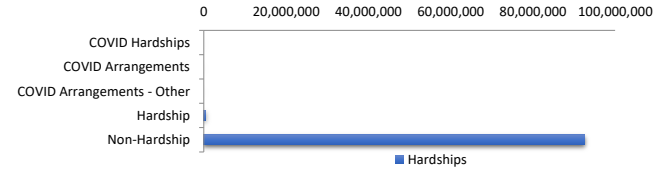
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	92,395,951	99.18%	473	99.58%
31-60 days	270,743	0.29%	1	0.21%
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	489,779	0.53%	1	0.21%
<b>Total</b>	<b>93,156,474</b>	<b>100.00%</b>	<b>475</b>	<b>100.00%</b>



**Hardships**

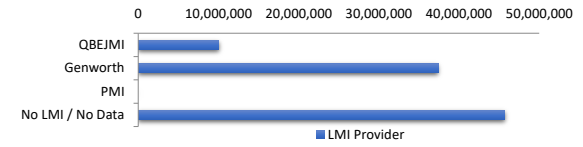
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	489,779	0.53%	1	0.26%
Non-Hardship	92,666,694	99.47%	380	99.74%
<b>Total</b>	<b>93,156,474</b>	<b>100.00%</b>	<b>381</b>	<b>100.00%</b>



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

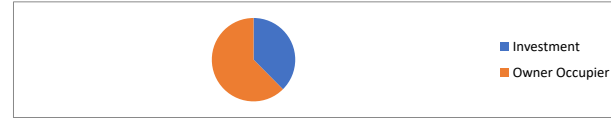
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBEJMI	10,049,261	10.79%	39	10.24%
Genworth	37,387,730	40.13%	181	47.51%
PMI	0	0.00%	0	0.00%
No LMI / No Data	45,719,482	49.08%	161	42.26%
<b>Total</b>	<b>93,156,474</b>	<b>100.00%</b>	<b>381</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	34,984,752	37.55%	158	33.26%
Owner Occupier	58,171,721	62.45%	317	66.74%
<b>Total</b>	<b>93,156,474</b>	<b>100.00%</b>	<b>475</b>	<b>100.00%</b>



Default Statistics

Default & Loss Data	Amount	No. of Loans
Defaulted Loans - Current Month	489,779.45	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