

**AFG Series 2017-1**  
**Collateral Report**



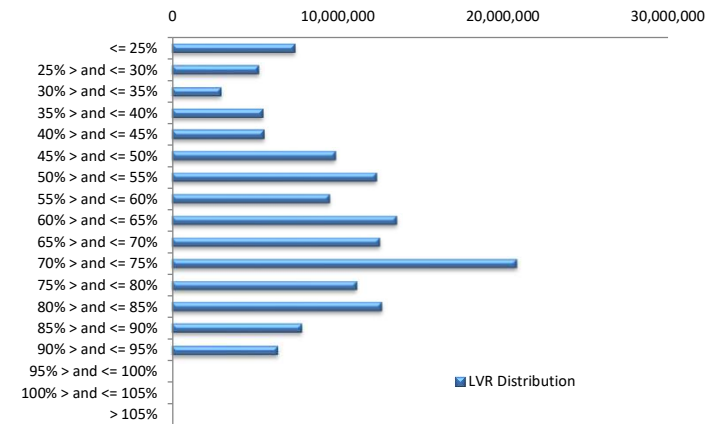
Model Period	40
Collection Period Start	1-Dec-20
Collection Period End	31-Dec-20
No. of Days	31
Interest Period Start	10-Dec-20
Interest Period End	10-Jan-21
No. of Days	32
Determination Date	6-Jan-21
Payment Date	11-Jan-21

**Pool Statistics**

Closing Balance of Mortgages	142,990,114
No. of Loans (Unconsolidated)	692
No. of Loans (Consolidated)	517
Average Loan Size (Unconsolidated)	206,633
Average Loan Size (Consolidated)	276,577
Largest Loan Size (Unconsolidated)	911,851
Largest Loan Size (Consolidated)	1,410,939
Smallest Loan Size (Unconsolidated)	(111,886)
Smallest Loan Size (Consolidated)	(9,625)
Weighted Average Interest Rate	3.44%
Weighted Average LVR	61.78%
Weighted Average Seasoning	61.46
Weighted Average Remaining Term	293.31

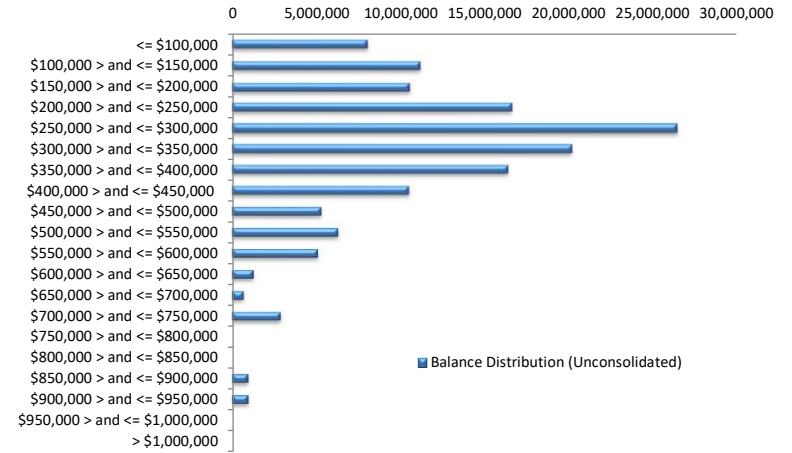
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,369,627	5.15%	94	18.18%
25% > and <= 30%	5,192,484	3.63%	32	6.19%
30% > and <= 35%	2,941,493	2.06%	17	3.29%
35% > and <= 40%	5,463,909	3.82%	22	4.26%
40% > and <= 45%	5,530,964	3.87%	24	4.64%
45% > and <= 50%	9,846,121	6.89%	32	6.19%
50% > and <= 55%	12,323,792	8.62%	36	6.96%
55% > and <= 60%	9,462,770	6.62%	26	5.03%
60% > and <= 65%	13,557,483	9.48%	38	7.35%
65% > and <= 70%	12,517,965	8.75%	39	7.54%
70% > and <= 75%	20,820,899	14.56%	56	10.83%
75% > and <= 80%	11,153,538	7.80%	29	5.61%
80% > and <= 85%	12,677,235	8.87%	34	6.58%
85% > and <= 90%	7,782,840	5.44%	21	4.06%
90% > and <= 95%	6,348,995	4.44%	17	3.29%
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>142,990,114</b>	<b>100.00%</b>	<b>517</b>	<b>100.00%</b>



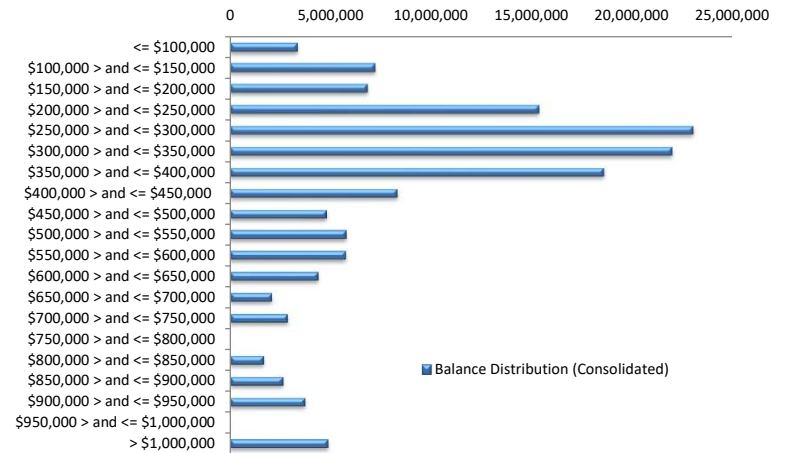
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,030,591	5.62%	201	29.05%
\$100,000 > and <= \$150,000	11,154,723	7.80%	89	12.86%
\$150,000 > and <= \$200,000	10,534,043	7.37%	60	8.67%
\$200,000 > and <= \$250,000	16,597,928	11.61%	73	10.55%
\$250,000 > and <= \$300,000	26,465,956	18.51%	97	14.02%
\$300,000 > and <= \$350,000	20,133,349	14.08%	62	8.96%
\$350,000 > and <= \$400,000	16,351,373	11.44%	44	6.36%
\$400,000 > and <= \$450,000	10,480,195	7.33%	25	3.61%
\$450,000 > and <= \$500,000	5,269,633	3.69%	11	1.59%
\$500,000 > and <= \$550,000	6,283,689	4.39%	12	1.73%
\$550,000 > and <= \$600,000	5,083,842	3.56%	9	1.30%
\$600,000 > and <= \$650,000	1,254,753	0.88%	2	0.29%
\$650,000 > and <= \$700,000	676,206	0.47%	1	0.14%
\$700,000 > and <= \$750,000	2,866,366	2.00%	4	0.58%
\$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	895,616	0.63%	1	0.14%
\$900,000 > and <= \$950,000	911,851	0.64%	1	0.14%
\$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>142,990,114</b>	<b>100.00%</b>	<b>692</b>	<b>100.00%</b>



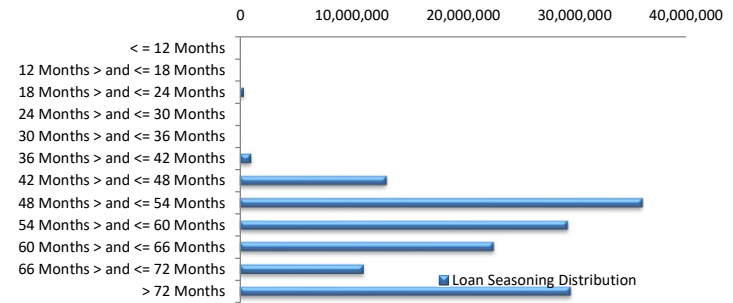
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,327,455	2.33%	74	14.31%
\$100,000 > and <= \$150,000	7,175,970	5.02%	57	11.03%
\$150,000 > and <= \$200,000	6,841,320	4.78%	39	7.54%
\$200,000 > and <= \$250,000	15,350,069	10.74%	67	12.96%
\$250,000 > and <= \$300,000	23,020,212	16.10%	84	16.25%
\$300,000 > and <= \$350,000	21,977,364	15.37%	68	13.15%
\$350,000 > and <= \$400,000	18,595,249	13.00%	50	9.67%
\$400,000 > and <= \$450,000	8,316,476	5.82%	20	3.87%
\$450,000 > and <= \$500,000	4,803,483	3.36%	10	1.93%
\$500,000 > and <= \$550,000	5,749,800	4.02%	11	2.13%
\$550,000 > and <= \$600,000	5,731,605	4.01%	10	1.93%
\$600,000 > and <= \$650,000	4,359,733	3.05%	7	1.35%
\$650,000 > and <= \$700,000	2,068,162	1.45%	3	0.58%
\$700,000 > and <= \$750,000	2,853,058	2.00%	4	0.77%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	1,659,839	1.16%	2	0.39%
\$850,000 > and <= \$900,000	2,624,578	1.84%	3	0.58%
\$900,000 > and <= \$950,000	3,709,535	2.59%	4	0.77%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	4,826,208	3.38%	4	0.77%
<b>Total</b>	<b>142,990,114</b>	<b>100.00%</b>	<b>517</b>	<b>100.00%</b>



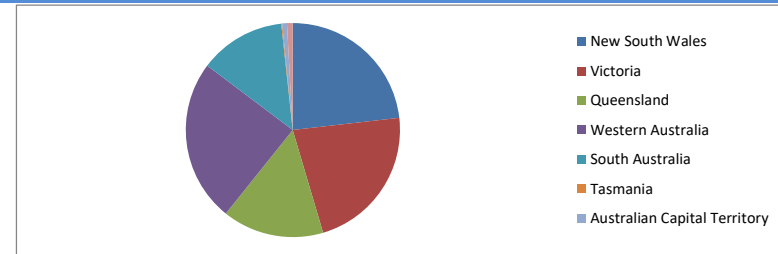
**Loan Seasoning Distribution**

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	293,903	0.21%	1	0.14%
24 Months > and <= 30 Months	0	0.00%	0	0.00%
30 Months > and <= 36 Months	0	0.00%	0	0.00%
36 Months > and <= 42 Months	929,454	0.65%	4	0.58%
42 Months > and <= 48 Months	13,102,441	9.16%	61	8.82%
48 Months > and <= 54 Months	36,058,846	25.22%	149	21.53%
54 Months > and <= 60 Months	29,331,371	20.51%	142	20.52%
60 Months > and <= 66 Months	22,683,873	15.86%	110	15.90%
66 Months > and <= 72 Months	10,985,997	7.68%	60	8.67%
> 72 Months	29,604,229	20.70%	165	23.84%
<b>Total</b>	<b>142,990,114</b>	<b>100.00%</b>	<b>692</b>	<b>100.00%</b>



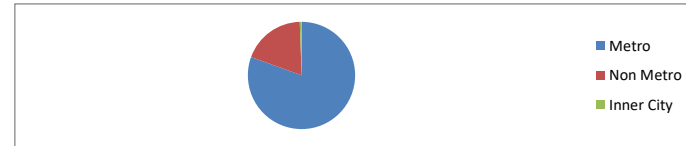
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	33,119,776	23.16%	112	21.66%
Victoria	31,850,827	22.27%	111	21.47%
Queensland	21,949,585	15.35%	86	16.63%
Western Australia	34,982,074	24.46%	123	23.79%
South Australia	18,610,806	13.02%	76	14.70%
Tasmania	226,452	0.16%	2	0.39%
Australian Capital Territory	994,843	0.70%	4	0.77%
Northern Territory	1,255,750	0.88%	3	0.58%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>142,990,114</b>	<b>100.00%</b>	<b>517</b>	<b>100.00%</b>



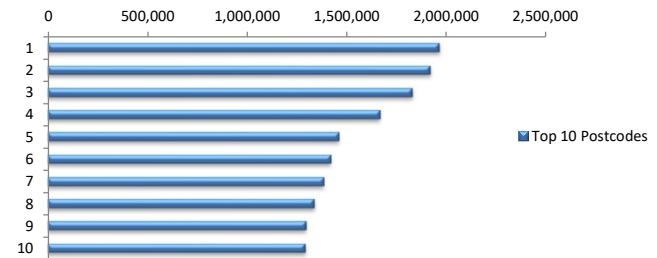
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	115,239,121	80.59%	404	78.14%
Non Metro	26,939,990	18.84%	110	21.28%
Inner City	811,003	0.57%	3	0.58%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>142,990,114</b>	<b>100.00%</b>	<b>517</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
5095	1,966,536	1.38%	5	0.72%
3029	1,920,603	1.34%	3	0.43%
4209	1,829,586	1.28%	5	0.72%
6170	1,664,637	1.16%	4	0.58%
6065	1,457,635	1.02%	4	0.58%
6164	1,417,752	0.99%	5	0.72%
6055	1,382,479	0.97%	3	0.43%
5082	1,335,801	0.93%	2	0.29%
3141	1,295,913	0.91%	2	0.29%
2290	1,293,927	0.90%	3	0.43%
<b>Total</b>	<b>15,564,868</b>	<b>10.89%</b>	<b>36</b>	<b>5.20%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	142,990,114	100.00%	692	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>142,990,114</b>	<b>100.00%</b>	<b>692</b>	<b>100.00%</b>



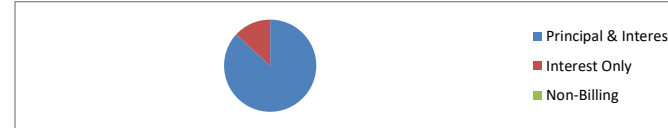
**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	142,990,114	100.00%	692	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>142,990,114</b>	<b>100.00%</b>	<b>692</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	124,113,329	86.80%	618	89.31%
Interest Only	18,876,785	13.20%	74	10.69%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>142,990,114</b>	<b>100.00%</b>	<b>692</b>	<b>100.00%</b>



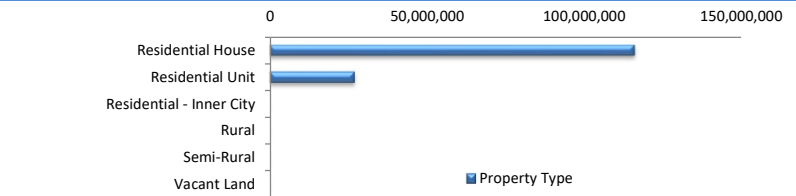
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	142,990,114	100.00%	692	100.00%
<b>Total</b>	<b>142,990,114</b>	<b>100.00%</b>	<b>692</b>	<b>100.00%</b>



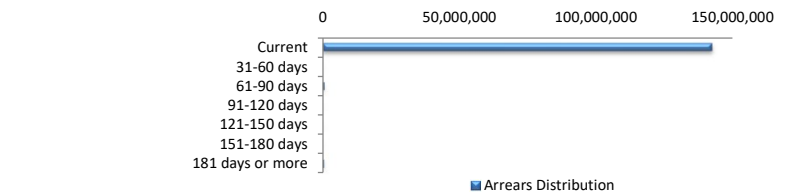
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	116,228,194	81.28%	406	78.53%
Residential Unit	26,761,920	18.72%	111	21.47%
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>142,990,114</b>	<b>100.00%</b>	<b>517</b>	<b>100.00%</b>



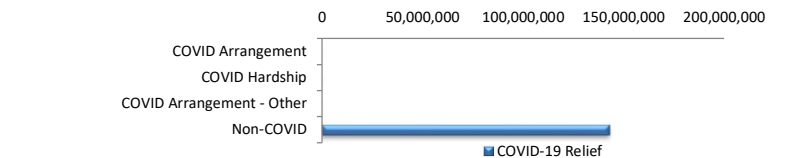
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	142,194,800	99.44%	689	99.57%
31-60 days	0	0.00%	0	0.00%
61-90 days	431,245	0.30%	2	0.29%
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	364,069	0.25%	1	0.14%
<b>Total</b>	<b>142,990,114</b>	<b>100.00%</b>	<b>692</b>	<b>100.00%</b>



**COVID-19 Relief**

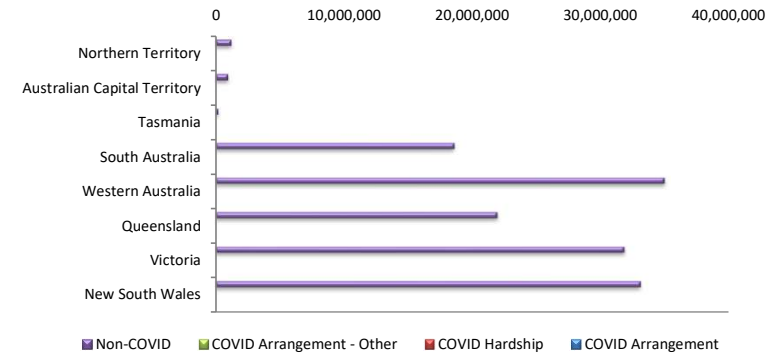
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangement	0	0.00%	0	0.00%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	142,990,114	100.00%	517	100.00%
<b>Total</b>	<b>142,990,114</b>	<b>100.00%</b>	<b>517</b>	<b>100.00%</b>



COVID Hardship – A deferral of loan repayments for a period from 3 to 12 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

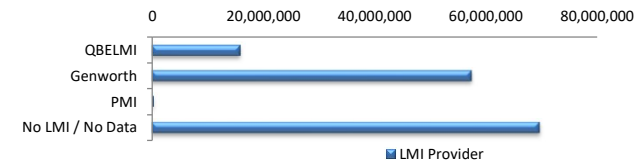
### COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	0	0	0		33,119,776
	0.00%	0.00%	0.00%		100.00%
Victoria	0	0	0		31,850,827
	0.00%	0.00%	0.00%		100.00%
Queensland	0	0	0		21,949,585
	0.00%	0.00%	0.00%		100.00%
Western Australia	0	0	0		34,982,074
	0.00%	0.00%	0.00%		100.00%
South Australia	0	0	0		18,610,806
	0.00%	0.00%	0.00%		100.00%
Tasmania	0	0	0		226,452
	0.00%	0.00%	0.00%		100.00%
Australian Capital Territory	0	0	0		994,843
	0.00%	0.00%	0.00%		100.00%
Northern Territory	0	0	0		1,255,750
	0.00%	0.00%	0.00%		100.00%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>142,990,114</b>



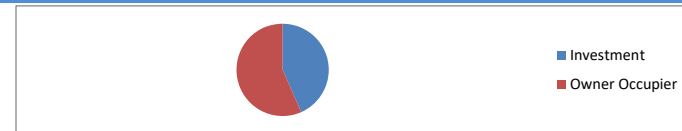
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	15,693,147	10.97%	54	10.44%
Genworth	57,365,431	40.12%	215	41.59%
PMI	280,247	0.20%	1	0.19%
No LMI / No Data	69,651,289	48.71%	247	47.78%
<b>Total</b>	<b>142,990,114</b>	<b>100.00%</b>	<b>517</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	62,066,532	43.41%	263	38.01%
Owner Occupier	80,923,582	56.59%	429	61.99%
<b>Total</b>	<b>142,990,114</b>	<b>100.00%</b>	<b>692</b>	<b>100.00%</b>



### Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	364,068.93	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	N/A