

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



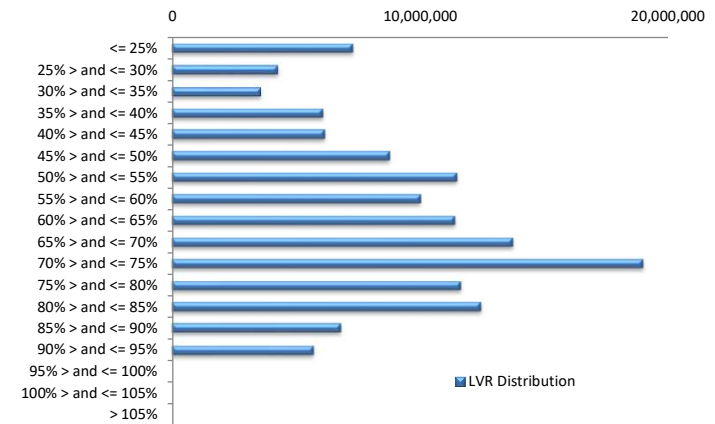
Model Period	41
Collection Period Start	01-Jan-21
Collection Period End	31-Jan-21
No. of Days	31
Interest Period Start	11-Jan-21
Interest Period End	09-Feb-21
No. of Days	30
Determination Date	05-Feb-21
Payment Date	10-Feb-21

**Pool Statistics**

Closing Balance of Mortgages	138,202,669
No. of Loans (Unconsolidated)	681
No. of Loans (Consolidated)	506
Average Loan Size (Unconsolidated)	202,941
Average Loan Size (Consolidated)	273,128
Largest Loan Size (Unconsolidated)	911,851
Largest Loan Size (Consolidated)	1,411,784
Smallest Loan Size (Unconsolidated)	(111,488)
Smallest Loan Size (Consolidated)	(3,751)
Weighted Average Interest Rate	3.42%
Weighted Average LVR	61.63%
Weighted Average Seasoning	62.57
Weighted Average Remaining Term	292.22

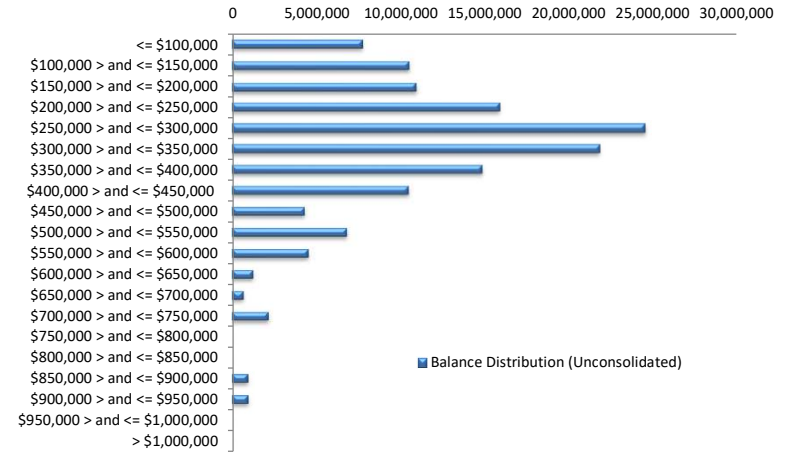
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,283,919	5.27%	96	18.97%
25% > and <= 30%	4,237,149	3.07%	25	4.94%
30% > and <= 35%	3,553,896	2.57%	20	3.95%
35% > and <= 40%	6,053,803	4.38%	24	4.74%
40% > and <= 45%	6,143,955	4.45%	24	4.74%
45% > and <= 50%	8,748,815	6.33%	31	6.13%
50% > and <= 55%	11,478,528	8.31%	33	6.52%
55% > and <= 60%	10,013,151	7.25%	28	5.53%
60% > and <= 65%	11,411,735	8.26%	36	7.11%
65% > and <= 70%	13,739,457	9.94%	35	6.92%
70% > and <= 75%	19,000,342	13.75%	54	10.67%
75% > and <= 80%	11,640,345	8.42%	33	6.52%
80% > and <= 85%	12,434,424	9.00%	32	6.32%
85% > and <= 90%	6,785,625	4.91%	20	3.95%
90% > and <= 95%	5,677,524	4.11%	15	2.96%
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>138,202,669</b>	<b>100.00%</b>	<b>506</b>	<b>100.00%</b>



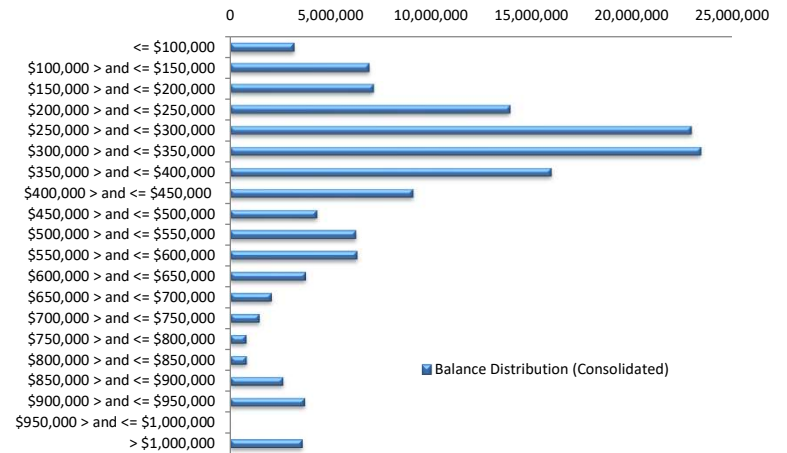
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,719,217	5.59%	206	30.25%
\$100,000 > and <= \$150,000	10,471,913	7.58%	83	12.19%
\$150,000 > and <= \$200,000	10,923,300	7.90%	62	9.10%
\$200,000 > and <= \$250,000	15,874,416	11.49%	70	10.28%
\$250,000 > and <= \$300,000	24,541,575	17.76%	90	13.22%
\$300,000 > and <= \$350,000	21,798,014	15.77%	67	9.84%
\$350,000 > and <= \$400,000	14,861,968	10.75%	40	5.87%
\$400,000 > and <= \$450,000	10,476,166	7.58%	25	3.67%
\$450,000 > and <= \$500,000	4,306,252	3.12%	9	1.32%
\$500,000 > and <= \$550,000	6,812,598	4.93%	13	1.91%
\$550,000 > and <= \$600,000	4,525,489	3.27%	8	1.17%
\$600,000 > and <= \$650,000	1,253,346	0.91%	2	0.29%
\$650,000 > and <= \$700,000	674,520	0.49%	1	0.15%
\$700,000 > and <= \$750,000	2,159,135	1.56%	3	0.44%
\$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	892,909	0.65%	1	0.15%
\$900,000 > and <= \$950,000	911,851	0.66%	1	0.15%
\$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>138,202,669</b>	<b>100.00%</b>	<b>681</b>	<b>100.00%</b>



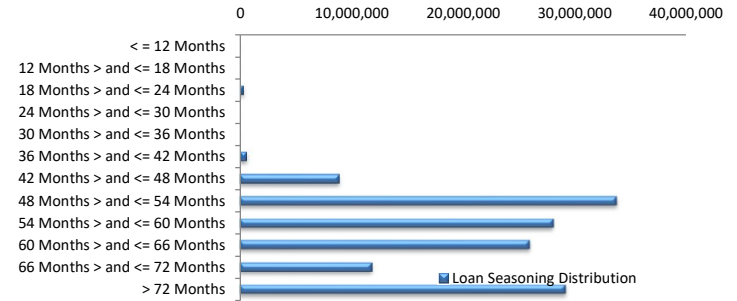
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,135,999	2.27%	74	14.62%
\$100,000 > and <= \$150,000	6,933,708	5.02%	55	10.87%
\$150,000 > and <= \$200,000	7,127,987	5.16%	40	7.91%
\$200,000 > and <= \$250,000	13,906,431	10.06%	61	12.06%
\$250,000 > and <= \$300,000	22,944,292	16.60%	84	16.60%
\$300,000 > and <= \$350,000	23,400,687	16.93%	72	14.23%
\$350,000 > and <= \$400,000	15,976,865	11.56%	43	8.50%
\$400,000 > and <= \$450,000	9,125,580	6.60%	22	4.35%
\$450,000 > and <= \$500,000	4,307,511	3.12%	9	1.78%
\$500,000 > and <= \$550,000	6,252,766	4.52%	12	2.37%
\$550,000 > and <= \$600,000	6,305,606	4.56%	11	2.17%
\$600,000 > and <= \$650,000	3,749,678	2.71%	6	1.19%
\$650,000 > and <= \$700,000	2,056,382	1.49%	3	0.59%
\$700,000 > and <= \$750,000	1,444,172	1.04%	2	0.40%
\$750,000 > and <= \$800,000	797,340	0.58%	1	0.20%
\$800,000 > and <= \$850,000	816,649	0.59%	1	0.20%
\$850,000 > and <= \$900,000	2,637,014	1.91%	3	0.59%
\$900,000 > and <= \$950,000	3,703,274	2.68%	4	0.79%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	3,580,728	2.59%	3	0.59%
<b>Total</b>	<b>138,202,669</b>	<b>100.00%</b>	<b>506</b>	<b>100.00%</b>



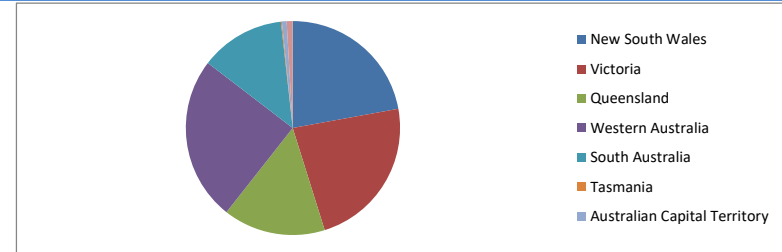
**Loan Seasoning Distribution**

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	294,468	0.21%	1	0.15%
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	564,024	0.41%	1	0.15%
42 Months > and <= 48 Months	8,847,466	6.40%	45	6.61%
48 Months > and <= 54 Months	33,732,198	24.41%	143	21.00%
54 Months > and <= 60 Months	28,074,754	20.31%	141	20.70%
60 Months > and <= 66 Months	25,877,020	18.72%	118	17.33%
66 Months > and <= 72 Months	11,717,388	8.48%	64	9.40%
> 72 Months	29,095,351	21.05%	168	24.67%
<b>Total</b>	<b>138,202,669</b>	<b>100.00%</b>	<b>681</b>	<b>100.00%</b>



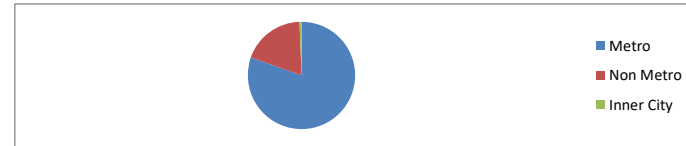
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	30,597,778	22.14%	109	21.54%
Victoria	31,827,000	23.03%	111	21.94%
Queensland	21,377,491	15.47%	83	16.40%
Western Australia	34,221,152	24.76%	120	23.72%
South Australia	17,705,576	12.81%	74	14.62%
Tasmania	227,401	0.16%	2	0.40%
Australian Capital Territory	992,880	0.72%	4	0.79%
Northern Territory	1,253,391	0.91%	3	0.59%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>138,202,669</b>	<b>100.00%</b>	<b>506</b>	<b>100.00%</b>



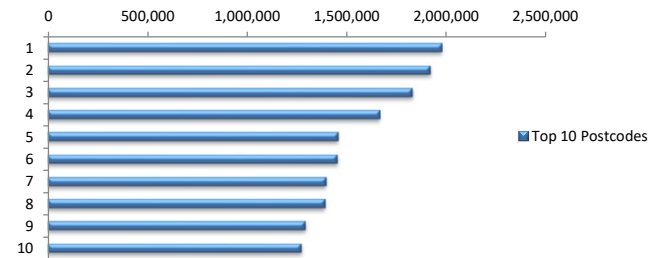
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	111,157,101	80.43%	396	78.26%
Non Metro	26,236,039	18.98%	107	21.15%
Inner City	809,529	0.59%	3	0.59%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>138,202,669</b>	<b>100.00%</b>	<b>506</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
5095	1,975,726	1.43%	5	0.73%
3029	1,921,639	1.39%	3	0.44%
4209	1,829,663	1.32%	5	0.73%
6170	1,663,161	1.20%	4	0.59%
5082	1,458,603	1.06%	2	0.29%
6065	1,451,660	1.05%	4	0.59%
6164	1,396,926	1.01%	5	0.73%
6055	1,392,520	1.01%	3	0.44%
3141	1,293,328	0.94%	2	0.29%
6023	1,271,956	0.92%	3	0.44%
<b>Total</b>	<b>15,655,182</b>	<b>11.33%</b>	<b>36</b>	<b>5.29%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	138,202,669	100.00%	681	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>138,202,669</b>	<b>100.00%</b>	<b>681</b>	<b>100.00%</b>



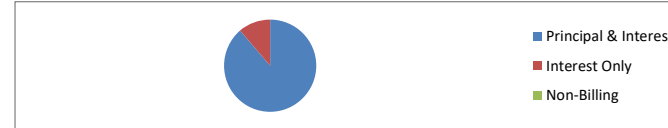
**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	138,202,669	100.00%	681	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>138,202,669</b>	<b>100.00%</b>	<b>681</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	122,580,821	88.70%	616	90.46%
Interest Only	15,621,848	11.30%	65	9.54%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>138,202,669</b>	<b>100.00%</b>	<b>681</b>	<b>100.00%</b>



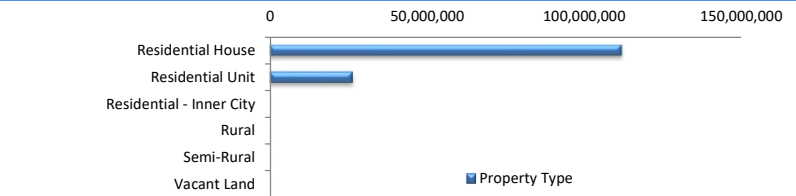
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	138,202,669	100.00%	681	100.00%
<b>Total</b>	<b>138,202,669</b>	<b>100.00%</b>	<b>681</b>	<b>100.00%</b>



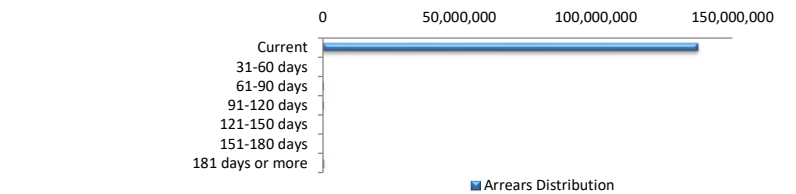
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	112,018,415	81.05%	396	78.26%
Residential Unit	26,184,254	18.95%	110	21.74%
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>138,202,669</b>	<b>100.00%</b>	<b>506</b>	<b>100.00%</b>



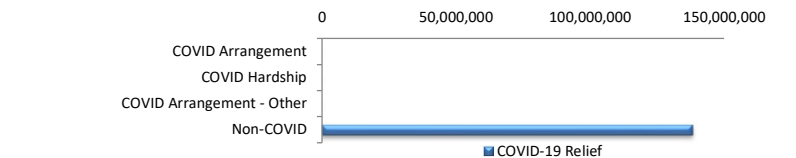
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	137,399,769	99.42%	678	99.56%
31-60 days	0	0.00%	0	0.00%
61-90 days	246,418	0.18%	1	0.15%
91-120 days	185,280	0.13%	1	0.15%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	371,202	0.27%	1	0.15%
<b>Total</b>	<b>138,202,669</b>	<b>100.00%</b>	<b>681</b>	<b>100.00%</b>



**COVID-19 Relief**

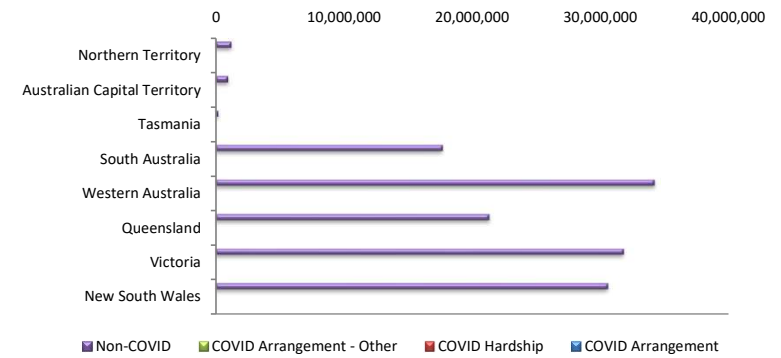
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangement	0	0.00%	0	0.00%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	138,202,669	100.00%	506	100.00%
<b>Total</b>	<b>138,202,669</b>	<b>100.00%</b>	<b>506</b>	<b>100.00%</b>



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

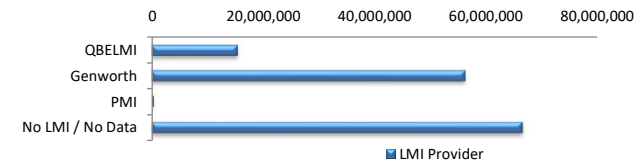
### COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	0	0	0	0	30,597,778
	0.00%	0.00%	0.00%	0.00%	100.00%
Victoria	0	0	0	0	31,827,000
	0.00%	0.00%	0.00%	0.00%	100.00%
Queensland	0	0	0	0	21,377,491
	0.00%	0.00%	0.00%	0.00%	100.00%
Western Australia	0	0	0	0	34,221,152
	0.00%	0.00%	0.00%	0.00%	100.00%
South Australia	0	0	0	0	17,705,576
	0.00%	0.00%	0.00%	0.00%	100.00%
Tasmania	0	0	0	0	227,401
	0.00%	0.00%	0.00%	0.00%	100.00%
Australian Capital Territory	0	0	0	0	992,880
	0.00%	0.00%	0.00%	0.00%	100.00%
Northern Territory	0	0	0	0	1,253,391
	0.00%	0.00%	0.00%	0.00%	100.00%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>138,202,669</b>



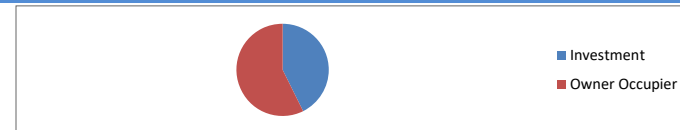
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	15,293,330	11.07%	51	10.08%
Genworth	56,183,427	40.65%	201	39.72%
PMI	279,353	0.20%	1	0.20%
No LMI / No Data	66,446,558	48.08%	253	50.00%
<b>Total</b>	<b>138,202,669</b>	<b>100.00%</b>	<b>506</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	58,862,226	42.59%	256	37.59%
Owner Occupier	79,340,443	57.41%	425	62.41%
<b>Total</b>	<b>138,202,669</b>	<b>100.00%</b>	<b>681</b>	<b>100.00%</b>



### Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	556,481.87	2
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