

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



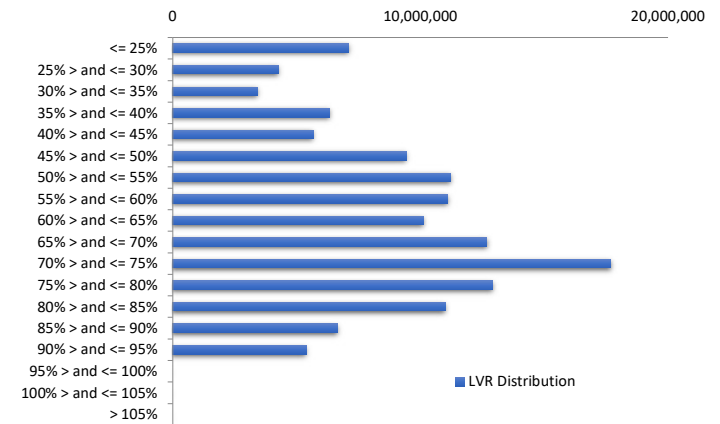
Model Period	42
Collection Period Start	01-Feb-21
Collection Period End	28-Feb-21
No. of Days	28
Interest Period Start	10-Feb-21
Interest Period End	09-Mar-21
No. of Days	28
Determination Date	04-Mar-21
Payment Date	10-Mar-21

**Pool Statistics**

Closing Balance of Mortgages	135,111,351
No. of Loans (Unconsolidated)	661
No. of Loans (Consolidated)	499
Average Loan Size (Unconsolidated)	204,404
Average Loan Size (Consolidated)	270,764
Largest Loan Size (Unconsolidated)	914,796
Largest Loan Size (Consolidated)	1,413,251
Smallest Loan Size (Unconsolidated)	(112,480)
Smallest Loan Size (Consolidated)	(6,715)
Weighted Average Interest Rate	3.41%
Weighted Average LVR	61.40%
Weighted Average Seasoning	63.46
Weighted Average Remaining Term	291.26

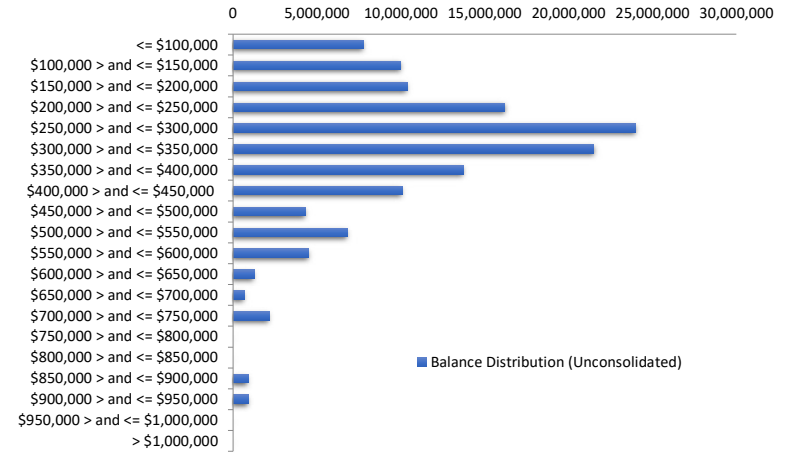
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,111,011	5.26%	96	19.24%
25% > and <= 30%	4,275,970	3.16%	25	5.01%
30% > and <= 35%	3,441,670	2.55%	19	3.81%
35% > and <= 40%	6,345,908	4.70%	26	5.21%
40% > and <= 45%	5,672,321	4.20%	22	4.41%
45% > and <= 50%	9,423,838	6.97%	31	6.21%
50% > and <= 55%	11,231,333	8.31%	33	6.61%
55% > and <= 60%	11,108,825	8.22%	32	6.41%
60% > and <= 65%	10,134,115	7.50%	32	6.41%
65% > and <= 70%	12,686,707	9.39%	33	6.61%
70% > and <= 75%	17,681,014	13.09%	52	10.42%
75% > and <= 80%	12,925,309	9.57%	36	7.21%
80% > and <= 85%	11,003,985	8.14%	28	5.61%
85% > and <= 90%	6,668,544	4.94%	20	4.01%
90% > and <= 95%	5,400,801	4.00%	14	2.81%
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>135,111,351</b>	<b>100.00%</b>	<b>499</b>	<b>100.00%</b>



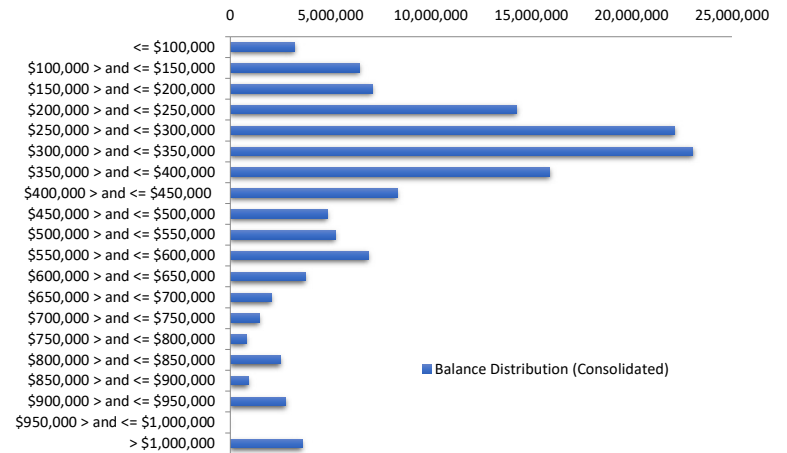
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,775,404	5.75%	198	29.95%
\$100,000 > and <= \$150,000	10,003,295	7.40%	79	11.95%
\$150,000 > and <= \$200,000	10,373,502	7.68%	59	8.93%
\$200,000 > and <= \$250,000	16,204,700	11.99%	72	10.89%
\$250,000 > and <= \$300,000	23,967,015	17.74%	88	13.31%
\$300,000 > and <= \$350,000	21,476,609	15.90%	66	9.98%
\$350,000 > and <= \$400,000	13,727,425	10.16%	37	5.60%
\$400,000 > and <= \$450,000	10,066,552	7.45%	24	3.63%
\$450,000 > and <= \$500,000	4,320,296	3.20%	9	1.36%
\$500,000 > and <= \$550,000	6,794,305	5.03%	13	1.97%
\$550,000 > and <= \$600,000	4,517,622	3.34%	8	1.21%
\$600,000 > and <= \$650,000	1,251,975	0.93%	2	0.30%
\$650,000 > and <= \$700,000	674,234	0.50%	1	0.15%
\$700,000 > and <= \$750,000	2,153,247	1.59%	3	0.45%
\$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	890,374	0.66%	1	0.15%
\$900,000 > and <= \$950,000	914,796	0.68%	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>135,111,351</b>	<b>100.00%</b>	<b>661</b>	<b>100.00%</b>



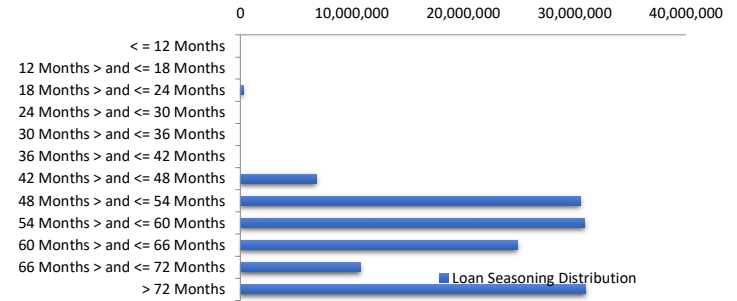
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,206,648	2.37%	76	15.23%
\$100,000 > and <= \$150,000	6,456,363	4.78%	51	10.22%
\$150,000 > and <= \$200,000	7,096,147	5.25%	40	8.02%
\$200,000 > and <= \$250,000	14,282,516	10.57%	63	12.63%
\$250,000 > and <= \$300,000	22,124,253	16.37%	81	16.23%
\$300,000 > and <= \$350,000	23,051,978	17.06%	71	14.23%
\$350,000 > and <= \$400,000	15,912,331	11.78%	43	8.62%
\$400,000 > and <= \$450,000	8,308,202	6.15%	20	4.01%
\$450,000 > and <= \$500,000	4,820,254	3.57%	10	2.00%
\$500,000 > and <= \$550,000	5,220,642	3.86%	10	2.00%
\$550,000 > and <= \$600,000	6,877,173	5.09%	12	2.40%
\$600,000 > and <= \$650,000	3,740,449	2.77%	6	1.20%
\$650,000 > and <= \$700,000	2,045,382	1.51%	3	0.60%
\$700,000 > and <= \$750,000	1,442,209	1.07%	2	0.40%
\$750,000 > and <= \$800,000	794,000	0.59%	1	0.20%
\$800,000 > and <= \$850,000	2,499,039	1.85%	3	0.60%
\$850,000 > and <= \$900,000	890,374	0.66%	1	0.20%
\$900,000 > and <= \$950,000	2,768,336	2.05%	3	0.60%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	3,575,055	2.65%	3	0.60%
<b>Total</b>	<b>135,111,351</b>	<b>100.00%</b>	<b>499</b>	<b>100.00%</b>



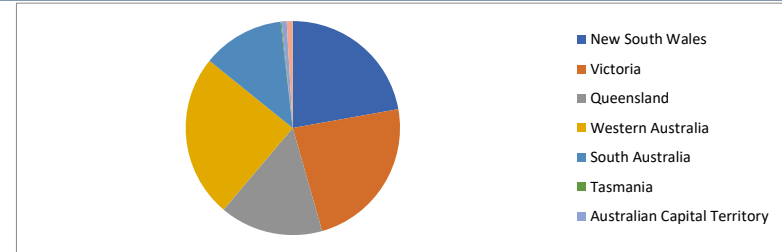
**Loan Seasoning Distribution**

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	294,751	0.22%	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	0	0.00%	0	0.00%
42 Months > and <= 48 Months	6,863,068	5.08%	32	4.84%
48 Months > and <= 54 Months	30,506,787	22.58%	130	19.67%
54 Months > and <= 60 Months	30,875,156	22.85%	142	21.48%
60 Months > and <= 66 Months	24,846,159	18.39%	121	18.31%
66 Months > and <= 72 Months	10,789,917	7.99%	58	8.77%
> 72 Months	30,935,512	22.90%	177	26.78%
<b>Total</b>	<b>135,111,351</b>	<b>100.00%</b>	<b>661</b>	<b>100.00%</b>



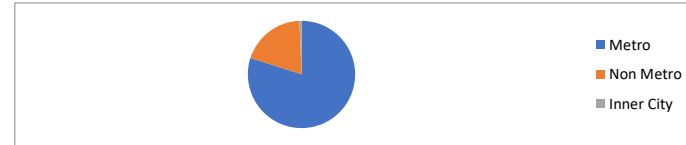
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	29,941,211	22.16%	107	21.44%
Victoria	31,678,288	23.45%	111	22.24%
Queensland	21,102,791	15.62%	82	16.43%
Western Australia	33,237,894	24.60%	117	23.45%
South Australia	16,660,483	12.33%	73	14.63%
Tasmania	227,171	0.17%	2	0.40%
Australian Capital Territory	1,023,411	0.76%	4	0.80%
Northern Territory	1,240,102	0.92%	3	0.60%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>135,111,351</b>	<b>100.00%</b>	<b>499</b>	<b>100.00%</b>



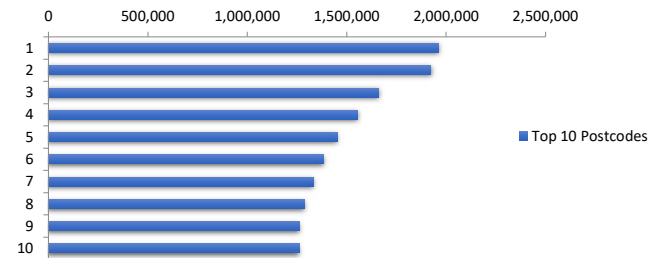
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	108,073,344	79.99%	389	77.96%
Non Metro	26,235,468	19.42%	107	21.44%
Inner City	802,538	0.59%	3	0.60%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>135,111,351</b>	<b>100.00%</b>	<b>499</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
5095	1,960,359	1.45%	5	0.76%
3029	1,922,182	1.42%	3	0.45%
6170	1,661,278	1.23%	4	0.61%
4209	1,553,167	1.15%	4	0.61%
6065	1,451,509	1.07%	4	0.61%
6164	1,384,466	1.02%	5	0.76%
6055	1,330,675	0.98%	3	0.45%
3141	1,289,811	0.95%	2	0.30%
2290	1,262,720	0.93%	3	0.45%
6023	1,261,563	0.93%	3	0.45%
<b>Total</b>	<b>15,077,731</b>	<b>11.16%</b>	<b>36</b>	<b>5.45%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	135,111,351	100.00%	661	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>135,111,351</b>	<b>100.00%</b>	<b>661</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	135,111,351	100.00%	661	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>135,111,351</b>	<b>100.00%</b>	<b>661</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	120,623,851	89.28%	607	91.83%
Interest Only	14,487,500	10.72%	54	8.17%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>135,111,351</b>	<b>100.00%</b>	<b>661</b>	<b>100.00%</b>



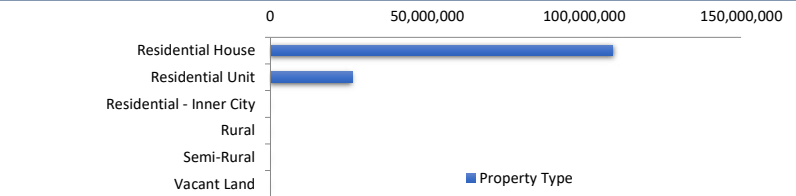
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	135,111,351	100.00%	661	100.00%
<b>Total</b>	<b>135,111,351</b>	<b>100.00%</b>	<b>661</b>	<b>100.00%</b>



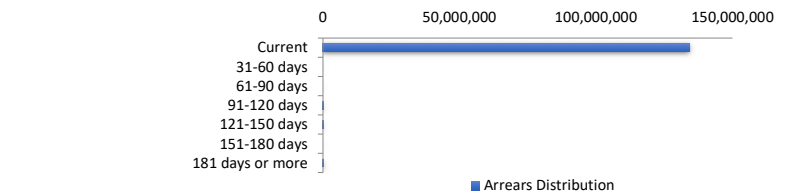
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	109,105,739	80.75%	389	77.96%
Residential Unit	26,005,612	19.25%	110	22.04%
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>135,111,351</b>	<b>100.00%</b>	<b>499</b>	<b>100.00%</b>



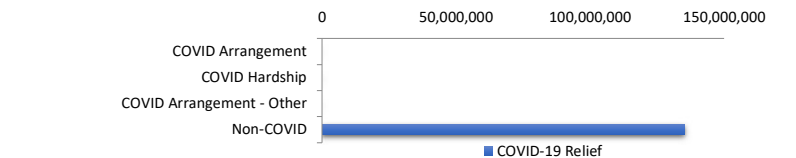
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	134,239,681	99.35%	657	99.39%
31-60 days	65,013	0.05%	1	0.15%
61-90 days	0	0.00%	0	0.00%
91-120 days	247,170	0.18%	1	0.15%
121-150 days	185,597	0.14%	1	0.15%
151-180 days	0	0.00%	0	0.00%
181 days or more	373,891	0.28%	1	0.15%
<b>Total</b>	<b>135,111,351</b>	<b>100.00%</b>	<b>661</b>	<b>100.00%</b>



**COVID-19 Relief**

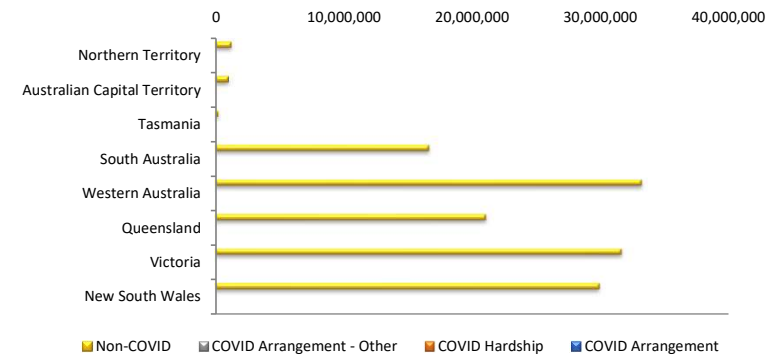
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangement	0	0.00%	0	0.00%
COVID Hardship	0	0.00%	0	0.00%
COVID Arrangement - Other	0	0.00%	0	0.00%
Non-COVID	135,111,351	100.00%	499	100.00%
<b>Total</b>	<b>135,111,351</b>	<b>100.00%</b>	<b>499</b>	<b>100.00%</b>



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

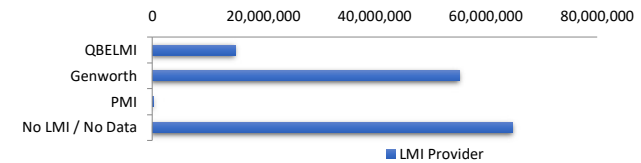
COVID-19 Relief by State

COVID-19 Relief by State	COVID Arrangement	COVID Hardship	COVID Arrangement -		Non-COVID
			Other		
New South Wales	0	0	0		29,941,211
	0.00%	0.00%	0.00%		100.00%
Victoria	0	0	0		31,678,288
	0.00%	0.00%	0.00%		100.00%
Queensland	0	0	0		21,102,791
	0.00%	0.00%	0.00%		100.00%
Western Australia	0	0	0		33,237,894
	0.00%	0.00%	0.00%		100.00%
South Australia	0	0	0		16,660,483
	0.00%	0.00%	0.00%		100.00%
Tasmania	0	0	0		227,171
	0.00%	0.00%	0.00%		100.00%
Australian Capital Territory	0	0	0		1,023,411
	0.00%	0.00%	0.00%		100.00%
Northern Territory	0	0	0		1,240,102
	0.00%	0.00%	0.00%		100.00%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>135,111,351</b>



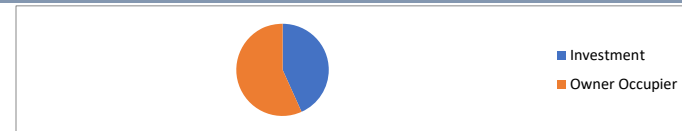
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	14,927,062	11.05%	51	10.22%
Genworth	55,156,756	40.82%	199	39.88%
PMI	278,360	0.21%	1	0.20%
No LMI / No Data	64,749,172	47.92%	248	49.70%
<b>Total</b>	<b>135,111,351</b>	<b>100.00%</b>	<b>499</b>	<b>100.00%</b>



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	58,409,367	43.23%	242	36.61%
Owner Occupier	76,701,984	56.77%	419	63.39%
<b>Total</b>	<b>135,111,351</b>	<b>100.00%</b>	<b>661</b>	<b>100.00%</b>



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	806,656.85	3
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