

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



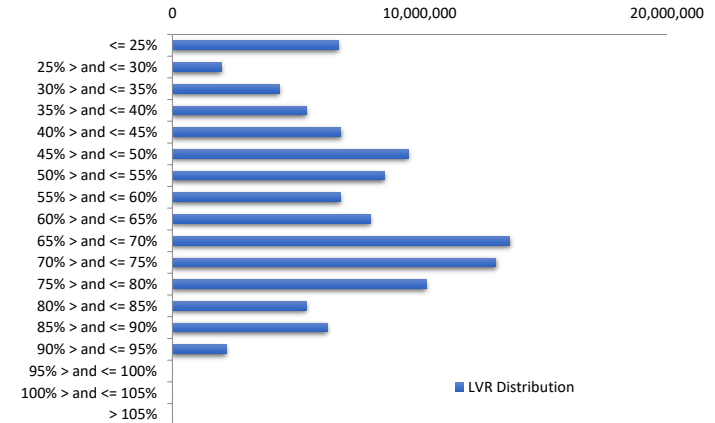
Model Period	50
Collection Period Start	1-Oct-21
Collection Period End	31-Oct-21
No. of Days	31
Interest Period Start	11-Oct-21
Interest Period End	9-Nov-21
No. of Days	30
Determination Date	5-Nov-21
Payment Date	10-Nov-21

**Pool Statistics**

Closing Balance of Mortgages	109,015,213
No. of Loans (Unconsolidated)	566
No. of Loans (Consolidated)	424
Average Loan Size (Unconsolidated)	192,606
Average Loan Size (Consolidated)	257,111
Largest Loan Size (Unconsolidated)	911,911
Largest Loan Size (Consolidated)	1,417,562
Smallest Loan Size (Unconsolidated)	(86,032)
Smallest Loan Size (Consolidated)	(86,032)
Weighted Average Interest Rate	3.25%
Weighted Average LVR	59.39%
Weighted Average Seasoning	71.03
Weighted Average Remaining Term	283.59

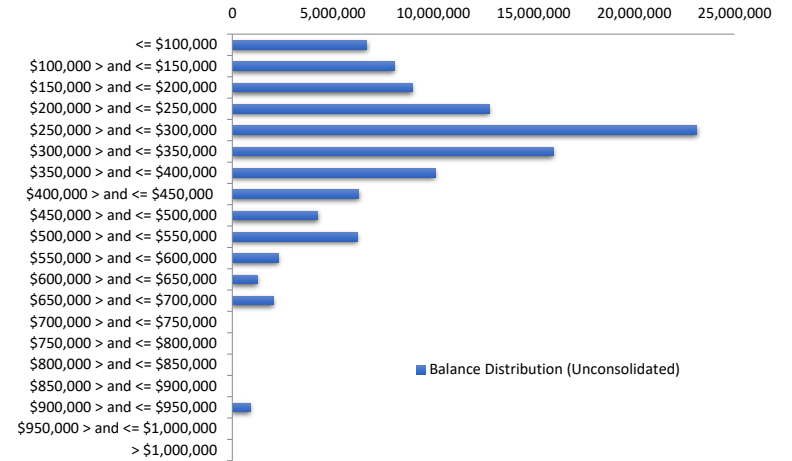
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,725,967	6.17%	95	22.41%
25% > and <= 30%	2,002,066	1.84%	15	3.54%
30% > and <= 35%	4,316,891	3.96%	23	5.42%
35% > and <= 40%	5,428,702	4.98%	22	5.19%
40% > and <= 45%	6,810,356	6.25%	23	5.42%
45% > and <= 50%	9,538,045	8.75%	28	6.60%
50% > and <= 55%	8,576,650	7.87%	25	5.90%
55% > and <= 60%	6,788,754	6.23%	23	5.42%
60% > and <= 65%	7,995,673	7.33%	26	6.13%
65% > and <= 70%	13,642,071	12.51%	41	9.67%
70% > and <= 75%	13,080,740	12.00%	37	8.73%
75% > and <= 80%	10,276,546	9.43%	26	6.13%
80% > and <= 85%	5,402,014	4.96%	16	3.77%
85% > and <= 90%	6,255,815	5.74%	19	4.48%
90% > and <= 95%	2,174,923	2.00%	5	1.18%
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>109,015,213</b>	<b>100.00%</b>	<b>424</b>	<b>100.00%</b>



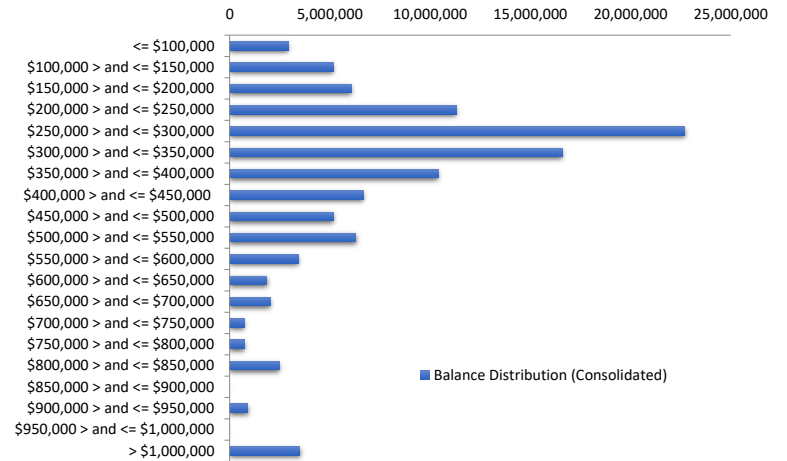
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,702,517	6.15%	185	32.69%
\$100,000 > and <= \$150,000	8,068,887	7.40%	65	11.48%
\$150,000 > and <= \$200,000	8,965,129	8.22%	52	9.19%
\$200,000 > and <= \$250,000	12,800,010	11.74%	57	10.07%
\$250,000 > and <= \$300,000	23,125,787	21.21%	85	15.02%
\$300,000 > and <= \$350,000	15,992,724	14.67%	49	8.66%
\$350,000 > and <= \$400,000	10,118,886	9.28%	27	4.77%
\$400,000 > and <= \$450,000	6,294,153	5.77%	15	2.65%
\$450,000 > and <= \$500,000	4,256,216	3.90%	9	1.59%
\$500,000 > and <= \$550,000	6,212,239	5.70%	12	2.12%
\$550,000 > and <= \$600,000	2,276,274	2.09%	4	0.71%
\$600,000 > and <= \$650,000	1,239,542	1.14%	2	0.35%
\$650,000 > and <= \$700,000	2,050,937	1.88%	3	0.53%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$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	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	911,911	0.84%	1	0.18%
\$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>109,015,213</b>	<b>100.00%</b>	<b>566</b>	<b>100.00%</b>



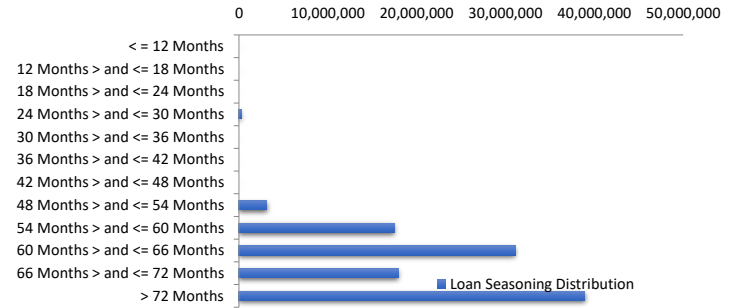
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,918,636	2.68%	75	17.69%
\$100,000 > and <= \$150,000	5,169,335	4.74%	42	9.91%
\$150,000 > and <= \$200,000	6,064,759	5.56%	35	8.25%
\$200,000 > and <= \$250,000	11,301,878	10.37%	50	11.79%
\$250,000 > and <= \$300,000	22,704,935	20.83%	83	19.58%
\$300,000 > and <= \$350,000	16,599,852	15.23%	51	12.03%
\$350,000 > and <= \$400,000	10,408,510	9.55%	28	6.60%
\$400,000 > and <= \$450,000	6,679,182	6.13%	16	3.77%
\$450,000 > and <= \$500,000	5,178,429	4.75%	11	2.59%
\$500,000 > and <= \$550,000	6,295,587	5.77%	12	2.83%
\$550,000 > and <= \$600,000	3,442,524	3.16%	6	1.42%
\$600,000 > and <= \$650,000	1,859,186	1.71%	3	0.71%
\$650,000 > and <= \$700,000	2,014,617	1.85%	3	0.71%
\$700,000 > and <= \$750,000	717,829	0.66%	1	0.24%
\$750,000 > and <= \$800,000	760,116	0.70%	1	0.24%
\$800,000 > and <= \$850,000	2,486,419	2.28%	3	0.71%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	911,911	0.84%	1	0.24%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	3,501,509	3.21%	3	0.71%
<b>Total</b>	<b>109,015,213</b>	<b>100.00%</b>	<b>424</b>	<b>100.00%</b>



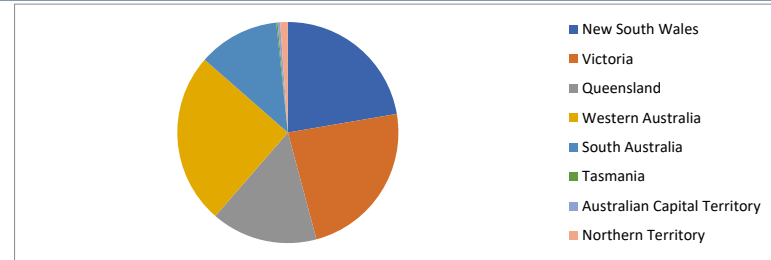
**Loan Seasoning Distribution**

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	0	0.00%	0	0.00%
24 Months > and <= 30 Months	288,444	0.26%	1	0.18%
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	3,151,715	2.89%	13	2.30%
54 Months > and <= 60 Months	17,527,851	16.08%	86	15.19%
60 Months > and <= 66 Months	31,143,898	28.57%	137	24.20%
66 Months > and <= 72 Months	17,965,377	16.48%	94	16.61%
> 72 Months	38,937,928	35.72%	235	41.52%
<b>Total</b>	<b>109,015,213</b>	<b>100.00%</b>	<b>566</b>	<b>100.00%</b>



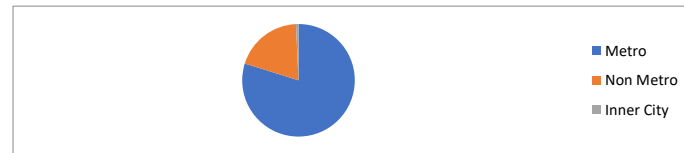
**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	24,310,408	22.30%	89	20.99%
Victoria	25,659,328	23.54%	92	21.70%
Queensland	16,957,041	15.55%	66	15.57%
Western Australia	27,314,499	25.06%	107	25.24%
South Australia	12,935,350	11.87%	63	14.86%
Tasmania	225,916	0.21%	2	0.47%
Australian Capital Territory	405,223	0.37%	2	0.47%
Northern Territory	1,207,448	1.11%	3	0.71%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>109,015,213</b>	<b>100.00%</b>	<b>424</b>	<b>100.00%</b>



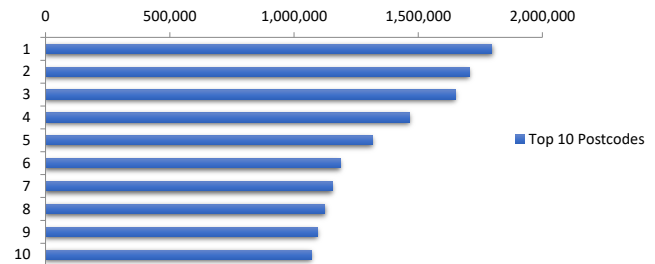
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	87,017,855	79.82%	329	77.59%
Non Metro	21,220,276	19.47%	93	21.93%
Inner City	777,082	0.71%	2	0.47%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>109,015,213</b>	<b>100.00%</b>	<b>424</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
5095	1,797,091	1.65%	5	0.88%
3029	1,706,256	1.57%	2	0.35%
6170	1,649,592	1.51%	4	0.71%
6065	1,464,601	1.34%	4	0.71%
6055	1,316,422	1.21%	3	0.53%
2290	1,187,674	1.09%	3	0.53%
2570	1,155,688	1.06%	2	0.35%
4209	1,124,637	1.03%	3	0.53%
6164	1,095,815	1.01%	4	0.71%
4030	1,068,645	0.98%	4	0.71%
<b>Total</b>	<b>13,566,420</b>	<b>12.44%</b>	<b>34</b>	<b>6.01%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	109,015,213	100.00%	566	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>109,015,213</b>	<b>100.00%</b>	<b>566</b>	<b>100.00%</b>



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**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	109,015,213	100.00%	566	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>109,015,213</b>	<b>100.00%</b>	<b>566</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	100,212,502	91.93%	537	94.88%
Interest Only	8,802,712	8.07%	29	5.12%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>109,015,213</b>	<b>100.00%</b>	<b>566</b>	<b>100.00%</b>



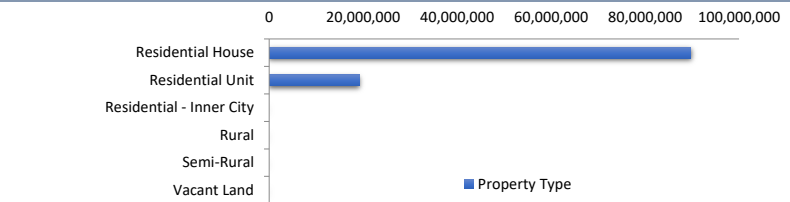
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	109,015,213	100.00%	566	100.00%
<b>Total</b>	<b>109,015,213</b>	<b>100.00%</b>	<b>566</b>	<b>100.00%</b>



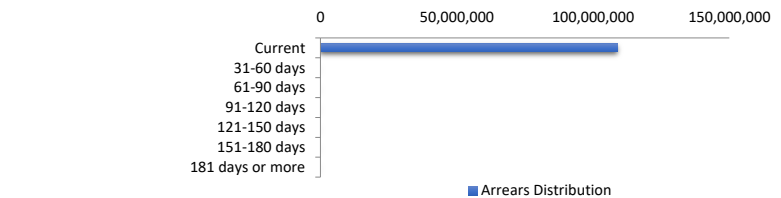
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	89,765,987	82.34%	338	79.72%
Residential Unit	19,249,226	17.66%	86	20.28%
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>109,015,213</b>	<b>100.00%</b>	<b>424</b>	<b>100.00%</b>



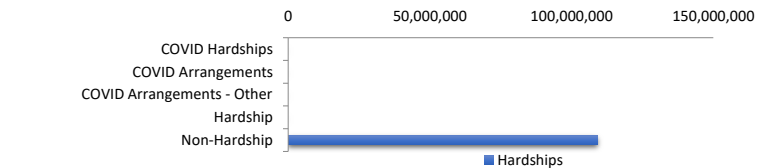
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	109,015,213	100.00%	566	100.00%
31-60 days	0	0.00%	0	0.00%
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	0	0.00%	0	0.00%
<b>Total</b>	<b>109,015,213</b>	<b>100.00%</b>	<b>566</b>	<b>100.00%</b>



**Hardships**

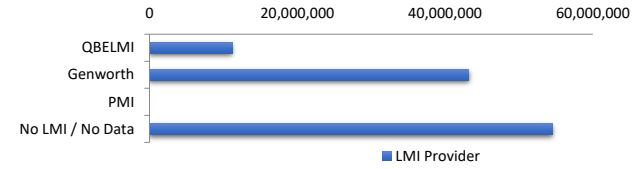
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	0	0.00%	0	0.00%
Non-Hardship	109,015,213	100.00%	424	100.00%
<b>Total</b>	<b>109,015,213</b>	<b>100.00%</b>	<b>424</b>	<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

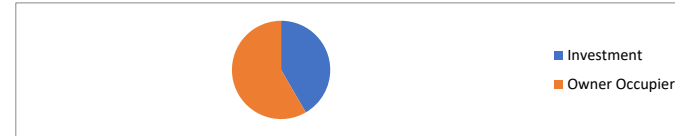
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	11,214,917	10.29%	40	9.43%
Genworth	43,225,772	39.65%	174	41.04%
PMI	0	0.00%	0	0.00%
No LMI / No Data	54,574,524	50.06%	210	49.53%
<b>Total</b>	<b>109,015,213</b>	<b>100.00%</b>	<b>424</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	45,344,537	41.59%	202	35.69%
Owner Occupier	63,670,677	58.41%	364	64.31%
<b>Total</b>	<b>109,015,213</b>	<b>100.00%</b>	<b>566</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0
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