

AFG Series 2019-2
Determination Statement - Public

Model Period	2
Collection Period Start	01-Dec-19
Collection Period End	31-Dec-19
Days in Collection Period	31
Interest Period Start	10-Dec-19
Interest Period End	09-Jan-20
Days in Interest Period	31
Determination Date	07-Jan-20
Notional Payment Date	10-Jan-20
Payment Date	10-Jan-20
BBSW	0.8350%

Note Invested Amounts

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A	429,473,699.86	N/A	(9,045,333.71)	420,428,366.15
Class AB	29,250,000.00	N/A	0.00	29,250,000.00
Class B	8,000,000.00	N/A	0.00	8,000,000.00
Class C	6,250,000.00	N/A	0.00	6,250,000.00
Class D	3,150,000.00	N/A	0.00	3,150,000.00
Class E	1,700,000.00	N/A	0.00	1,700,000.00
Class F	1,650,000.00	N/A	0.00	1,650,000.00
Redraw Notes	0.00	0.00	0.00	0.00
Total	479,473,699.86	0.00	(9,045,333.71)	470,428,366.15

Note Stated Amounts

Note	Carryover Charge-Offs	Charge-Off	Re-instatement of Carryover Charge-Offs	Closing Stated Amount
Class A	0.00	0.00	0.00	420,428,366.15
Class AB	0.00	0.00	0.00	29,250,000.00
Class B	0.00	0.00	0.00	8,000,000.00
Class C	0.00	0.00	0.00	6,250,000.00
Class D	0.00	0.00	0.00	3,150,000.00
Class E	0.00	0.00	0.00	1,700,000.00
Class F	0.00	0.00	0.00	1,650,000.00
Redraw Notes	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	470,428,366.15

Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A	1.9850%	724,045.59	724,045.59	0.00
Class AB	2.5850%	64,217.77	64,217.77	0.00
Class B	2.8850%	19,602.19	19,602.19	0.00
Class C	3.3350%	17,702.91	17,702.91	0.00
Class D	4.5850%	12,266.45	12,266.45	0.00
Class E	6.5850%	9,507.66	9,507.66	0.00
Class F	NR	NR	NR	NR
Redraw Notes	0.8350%	0.00	0.00	0.00

Subordination / Factors

Note	Original Subordination	Current Subordination	Bond Factor	Pool Factor
Class A	10.0000%	10.6286%	93.4285%	95.8947%
Class AB	4.1500%	4.4109%	100.0000%	95.8947%
Class B	2.5500%	2.7103%	100.0000%	95.8947%
Class C	1.3000%	1.3817%	100.0000%	95.8947%
Class D	0.6700%	0.7121%	100.0000%	95.8947%
Class E	0.3300%	0.3507%	100.0000%	95.8947%
Class F	N/A	N/A	N/A	N/A
Redraw Notes	N/A	N/A	N/A	N/A

Prepayment Summary

Repayments	14,155,910.18
Partial Prepayments	5,633,262.58
Full Prepayments	7,701,887.80
Scheduled Principal Repayments	820,759.80
Total Principal Repaid	14,155,910.18
Less Redraws	(5,395,300.12)
Principal Available For Distribution	8,760,610.06
Single Monthly Mortality Rate (SMM)	1.6588%
Constant Prepayment Rate (CPR)	18.1862%

Credit Enhancement

Threshold Rate

Threshold Rate	2.6472%
Weighted Average Borrower Rate	3.4266%
Threshold Rate Review Trigger	FALSE
Threshold Rate Subsidy	0.00
Threshold Rate Subsidy Deposit by Trust Manager	0.00

Redraw Notes

Redraw Limit Parameter	1.0000%
Aggregate Invested Amount of Notes	479,473,699.86
Redraw Limit	4,794,737.00

Principal Draw

Opening Balance of the Principal Draw	284,723.65
Principal Draw	0.00
Repayment of Principal Draw	(284,723.65)
Closing Balance of the Principal Draw	0.00

Liquidity Facility

Liquidity Limit	4,794,737.00
Un-utilised portion of Liquidity Facility	4,794,737.00
Carryover balance of Liquidity Advances	0.00
Liquidity Draw	0.00
Repayment of Liquidity Draws	0.00
Closing balance of Liquidity Advances	0.00

Extraordinary Expense Reserve

Opening Balance of the Extraordinary Expense Reserve	150,000.00
Extraordinary Expense Reserve Draw	0.00
Deposit to the Extraordinary Expense Reserve	0.00
Closing Balance of the Extraordinary Expense Reserve	150,000.00

Amortisation Ledger

Opening Balance of the Amortisation Ledger	0.00
Deposit to Amortisation Ledger	0.00
Amortisation Ledger Draw	0.00
Closing Balance of the Amortisation Ledger	0.00

Cashflow Allocation**Application of Total Available Income**

To the Residual Income Unitholder	1.00
Accrual Adjustment	0.00
Taxes Payable	0.00
Trustee, Security Trustee & Standby Servicer fee	17,917.87
Series Expenses	3,206.39
Servicer fee	79,939.80
Trust Manager fee	19,984.95
Amounts due under the Derivative Contract (inc. break costs)	0.00
Interest due to Liquidity Facility Provider	0.00
Availability Fee due to the Liquidity Facility Provider	3,868.63
Break costs under the Derivative Contract	0.00
Any other amounts payable to the Liquidity Facility Provider	0.00
Indemnity or fee amounts payable to each Dealer	0.00
Expenses	124,918.64

Interest due on the Class A Notes	724,045.59
Interest due on the Redraw Notes	0.00
Interest due on the Class AB Notes	64,217.77
Interest due on the Class B Notes	19,602.19
Interest due on the Class C Notes	17,702.91
Interest due on the Class D Notes	12,266.45
Interest due on the Class E Notes	9,507.66
Interest due on the Class F Notes	NR

Outstanding Liquidity Draws	0.00
Repayment of Principal Draw	284,723.65
Reimburse Losses	0.00
Re-instate Carryover Charge-Offs	0.00
Deposit to Extraordinary Expense Reserve	0.00
Threshold Rate Subsidy	0.00
Tax Shortfall	0.00
Tax Amount	0.00
Amortisation Amount	0.00
Retention of Total Available Income	284,723.65

Residual Income Unitholder	NR
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Total Available Principal

Available Principal	8,760,610.06
Repayment of Principal Draw	284,723.65
Reimburse Losses	0.00
Re-instatement of Carry-Over Charge-Offs	0.00
Redraw Reserve Account Draw	0.00
Excess Note proceeds	0.00
Total Available Principal	9,045,333.71

Application of Total Available Principal

Principal Draw	0.00
To fund Redraws	0.00
Redraw Notes	0.00
Class A Notes	9,045,333.71
Class AB Notes	0.00
Class B Notes	0.00
Class C Notes	0.00
Class D Notes	0.00
Class E Notes	0.00
Class F Notes	0.00
Residual Income Unitholder	0.00
Total Principal Applications	9,045,333.71