

AFG Series 2019-1
Determination Statement - Public

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|---------------------------|-----------|
| Model Period | 11 |
| Collection Period Start | 01-Feb-20 |
| Collection Period End | 29-Feb-20 |
| Days in Collection Period | 29 |
| Interest Period Start | 10-Feb-20 |
| Interest Period End | 09-Mar-20 |
| Days in Interest Period | 29 |
| Determination Date | 04-Mar-20 |
| Notional Payment Date | 10-Mar-20 |
| Payment Date | 10-Mar-20 |
| BBSW | 0.8100% |

Note Invested Amounts

| Note | Opening Invested Amount | Issuance | Repayments | Closing Invested Amount |
|--------------|-------------------------|-------------|-----------------------|-------------------------|
| Class A1 | 6,375,492.43 | N/A | (6,375,492.43) | 0.00 |
| Class A2 | 355,000,000.00 | N/A | (149,947.88) | 354,850,052.12 |
| Class AB | 32,500,000.00 | N/A | 0.00 | 32,500,000.00 |
| Class B | 7,000,000.00 | N/A | 0.00 | 7,000,000.00 |
| Class C | 5,500,000.00 | N/A | 0.00 | 5,500,000.00 |
| Class D | 2,250,000.00 | N/A | 0.00 | 2,250,000.00 |
| Class E | 1,250,000.00 | N/A | 0.00 | 1,250,000.00 |
| Class F | 1,500,000.00 | N/A | 0.00 | 1,500,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 411,375,492.43 | 0.00 | (6,525,440.31) | 404,850,052.12 |

Note Stated Amounts

| Note | Carryover Charge-Offs | Charge-Off | Re-instatement of Carryover Charge-Offs | Closing Stated Amount |
|----------|-----------------------|------------|---|-----------------------|
| Class A1 | 0.00 | 0.00 | 0.00 | 0.00 |
| Class A2 | 0.00 | 0.00 | 0.00 | 354,850,052.12 |
| Class AB | 0.00 | 0.00 | 0.00 | 32,500,000.00 |
| Class B | 0.00 | 0.00 | 0.00 | 7,000,000.00 |
| Class C | 0.00 | 0.00 | 0.00 | 5,500,000.00 |
| Class D | 0.00 | 0.00 | 0.00 | 2,250,000.00 |
| Class E | 0.00 | 0.00 | 0.00 | 1,250,000.00 |
| Class F | 0.00 | 0.00 | 0.00 | 1,500,000.00 |

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|--------------|-------------|-------------|-------------|-----------------------|
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 404,850,052.12 |

Interest Payments

| Note | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A1 | 1.6400% | 8,307.35 | 8,307.35 | 0.00 |
| Class A2 | 2.0900% | 589,494.52 | 589,494.52 | 0.00 |
| Class AB | 2.9600% | 76,432.88 | 76,432.88 | 0.00 |
| Class B | 3.3100% | 18,409.04 | 18,409.04 | 0.00 |
| Class C | 3.9100% | 17,086.16 | 17,086.16 | 0.00 |
| Class D | 4.8100% | 8,598.70 | 8,598.70 | 0.00 |
| Class E | NR | NR | NR | NR |
| Class F | NR | NR | NR | NR |
| Redraw Notes | 0.8100% | 0.00 | 0.00 | 0.00 |

Subordination / Factors

| Note | Original Subordination | Current Subordination | Bond Factor | Pool Factor |
|--------------|------------------------|-----------------------|-------------|-------------|
| Class A1 | 10.0000% | 12.3503% | 0.0000% | 82.2751% |
| Class A2 | 10.0000% | 12.3503% | 99.9578% | 82.2751% |
| Class AB | 3.5000% | 4.3226% | 100.0000% | 82.2751% |
| Class B | 2.1000% | 2.5936% | 100.0000% | 82.2751% |
| Class C | 1.0000% | 1.2350% | 100.0000% | 82.2751% |
| Class D | 0.5500% | 0.6793% | 100.0000% | 82.2751% |
| Class E | 0.3000% | 0.3705% | 100.0000% | 82.2751% |
| Class F | N/A | N/A | N/A | N/A |
| Redraw Notes | N/A | N/A | N/A | N/A |

Prepayment Summary

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| Repayments | 11,690,822.16 |
| Partial Prepayments | 5,448,665.22 |
| Full Prepayments | 5,220,441.24 |
| Scheduled Principal Repayments | 1,021,715.70 |
| Total Principal Repaid | 11,690,822.16 |
| Less Redraws | (5,165,381.85) |
| Principal Available For Distribution | 6,525,440.31 |
| Single Monthly Mortality Rate (SMM) | 1.3412% |
| Constant Prepayment Rate (CPR) | 14.9588% |

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| Credit Enhancement |
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Threshold Rate

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| Threshold Rate | 2.7950% |
| Weighted Average Borrower Rate | 3.6404% |
| Threshold Rate Review Trigger | FALSE |
| Threshold Rate Subsidy | 0.00 |
| Threshold Rate Subsidy Deposit by Trust Manager | 0.00 |

Redraw Notes

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|------------------------------------|----------------|
| Redraw Limit Parameter | 1.0000% |
| Aggregate Invested Amount of Notes | 411,375,492.43 |
| Redraw Limit | 4,113,754.92 |

Principal Draw

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|---------------------------------------|------|
| Opening Balance of the Principal Draw | 0.00 |
| Principal Draw | 0.00 |
| Repayment of Principal Draw | 0.00 |
| Closing Balance of the Principal Draw | 0.00 |

Liquidity Facility

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|---|--------------|
| Liquidity Limit | 4,113,754.92 |
| Un-utilised portion of Liquidity Facility | 4,113,754.92 |
| 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

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| 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

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| 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 |