

**AFG Series 2019-1**  
**Determination Statement - Public**

Model Period	21
Collection Period Start	01-Dec-20
Collection Period End	31-Dec-20
Days in Collection Period	31
Interest Period Start	10-Dec-20
Interest Period End	10-Jan-21
Days in Interest Period	32
Determination Date	06-Jan-21
Notional Payment Date	10-Jan-21
Payment Date	11-Jan-21
BBSW	0.0140%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	266,741,776.68	N/A	(10,401,791.16)	256,339,985.52
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
<b>Total</b>	<b>316,741,776.68</b>	<b>0.00</b>	<b>(10,401,791.16)</b>	<b>306,339,985.52</b>

**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	256,339,985.52
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

Redraw Notes	0.00	0.00	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>306,339,985.52</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	0.8440%	0.00	0.00	0.00
Class A2	1.2940%	302,609.41	302,609.41	0.00
Class AB	2.1640%	61,659.18	61,659.18	0.00
Class B	2.5140%	15,428.38	15,428.38	0.00
Class C	3.1140%	15,015.45	15,015.45	0.00
Class D	4.0140%	7,918.03	7,918.03	0.00
Class E	NR	NR	NR	NR
Class F	NR	NR	NR	NR
Redraw Notes	0.0140%	0.00	0.00	0.00

### Subordination / Factors

Note	Original Subordination	Current Subordination	Bond Factor	Opening Pool Factor
Class A1	10.0000%	16.3217%	0.0000%	63.3484%
Class A2	10.0000%	16.3217%	72.2084%	63.3484%
Class AB	3.5000%	5.7126%	100.0000%	63.3484%
Class B	2.1000%	3.4276%	100.0000%	63.3484%
Class C	1.0000%	1.6322%	100.0000%	63.3484%
Class D	0.5500%	0.8977%	100.0000%	63.3484%
Class E	0.3000%	0.4897%	100.0000%	63.3484%
Class F	N/A	N/A	N/A	N/A
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

<b>Repayments</b>	16,656,833.12
Partial Prepayments	5,827,435.62
Full Prepayments	9,968,240.40
Scheduled Principal Repayments	861,157.10
<b>Total Principal Repaid</b>	<b>16,656,833.12</b>
Less Redraws	(6,255,041.96)
<b>Principal Available For Distribution</b>	<b>10,401,791.16</b>
Single Monthly Mortality Rate (SMM)	3.0203%
Constant Prepayment Rate (CPR)	30.7901%

**Credit Enhancement****Threshold Rate**

Threshold Rate	2.0813%
Weighted Average Borrower Rate	3.3098%
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	316,741,776.68
Redraw Limit	3,167,417.77

**Principal Draw**

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**

Liquidity Limit	3,167,417.77
Un-utilised portion of Liquidity Facility	3,167,417.77
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