

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

Model Period	10
Collection Period Start	01-Jan-20
Collection Period End	31-Jan-20
Days in Collection Period	31
Interest Period Start	10-Jan-20
Interest Period End	09-Feb-20
Days in Interest Period	31
Determination Date	05-Feb-20
Notional Payment Date	10-Feb-20
Payment Date	10-Feb-20
BBSW	0.8600%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	13,751,329.82	N/A	(7,375,837.39)	6,375,492.43
Class A2	355,000,000.00	N/A	0.00	355,000,000.00
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>418,751,329.82</b>	<b>0.00</b>	<b>(7,375,837.39)</b>	<b>411,375,492.43</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	6,375,492.43
Class A2	0.00	0.00	0.00	355,000,000.00
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>411,375,492.43</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	1.6900%	19,737.87	19,737.87	0.00
Class A2	2.1400%	645,224.66	645,224.66	0.00
Class AB	3.0100%	83,084.25	83,084.25	0.00
Class B	3.3600%	19,975.89	19,975.89	0.00
Class C	3.9600%	18,498.08	18,498.08	0.00
Class D	4.8600%	9,287.26	9,287.26	0.00
Class E	NR	NR	NR	NR
Class F	NR	NR	NR	NR
Redraw Notes	0.8600%	0.00	0.00	0.00

### Subordination / Factors

Note	Original Subordination	Current Subordination	Bond Factor	Pool Factor
Class A1	10.0000%	12.1543%	6.7110%	83.7503%
Class A2	10.0000%	12.1543%	100.0000%	83.7503%
Class AB	3.5000%	4.2540%	100.0000%	83.7503%
Class B	2.1000%	2.5524%	100.0000%	83.7503%
Class C	1.0000%	1.2154%	100.0000%	83.7503%
Class D	0.5500%	0.6685%	100.0000%	83.7503%
Class E	0.3000%	0.3646%	100.0000%	83.7503%
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>	14,541,072.69
Partial Prepayments	5,570,685.63
Full Prepayments	8,014,767.00
Scheduled Principal Repayments	955,620.06
<b>Total Principal Repaid</b>	<b>14,541,072.69</b>
Less Redraws	(7,165,235.30)
<b>Principal Available For Distribution</b>	<b>7,375,837.39</b>
Single Monthly Mortality Rate (SMM)	1.5367%
Constant Prepayment Rate (CPR)	16.9589%

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

Threshold Rate	2.8494%
Weighted Average Borrower Rate	3.6446%
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	418,751,329.82
Redraw Limit	4,187,513.30

**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	4,187,513.30
Un-utilised portion of Liquidity Facility	4,187,513.30
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