

AFG Series 2019-2
Determination Statement - Public

| | |
|---------------------------|-----------|
| Model Period | 10 |
| Collection Period Start | 01-Aug-20 |
| Collection Period End | 31-Aug-20 |
| Days in Collection Period | 31 |
| Interest Period Start | 10-Aug-20 |
| Interest Period End | 09-Sep-20 |
| Days in Interest Period | 31 |
| Determination Date | 07-Sep-20 |
| Notional Payment Date | 10-Sep-20 |
| Payment Date | 10-Sep-20 |
| Record Date | 09-Sep-20 |
| Next Payment Date | 12-Oct-20 |
| Next Record Date | 09-Oct-20 |
| BBSW | 0.0900% |

Note Invested Amounts

| Note | Opening Invested Amount | Issuance | Repayments | Closing Invested Amount |
|--------------|-------------------------|-------------|------------------------|-------------------------|
| Class A | 365,047,098.67 | N/A | (10,776,829.80) | 354,270,268.87 |
| 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 | 415,047,098.67 | 0.00 | (10,776,829.80) | 404,270,268.87 |

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 | 354,270,268.87 |
| 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 | 404,270,268.87 |

Interest Payments

| Note | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A | 1.2400% | 384,449.60 | 384,449.60 | 0.00 |
| Class AB | 1.8400% | 45,710.14 | 45,710.14 | 0.00 |
| Class B | 2.1400% | 14,540.27 | 14,540.27 | 0.00 |
| Class C | 2.5900% | 13,748.29 | 13,748.29 | 0.00 |
| Class D | 3.8400% | 10,273.32 | 10,273.32 | 0.00 |
| Class E | 5.8400% | 8,432.00 | 8,432.00 | 0.00 |
| Class F | NR | NR | NR | NR |
| Redraw Notes | 0.0900% | 0.00 | 0.00 | 0.00 |

Subordination / Factors

| Note | Original Subordination | Current Subordination | Bond Factor | Pool Factor |
|--------------|------------------------|-----------------------|-------------|-------------|
| Class A | 10.0000% | 12.3680% | 78.7267% | 83.0094% |
| Class AB | 4.1500% | 5.1327% | 100.0000% | 83.0094% |
| Class B | 2.5500% | 3.1538% | 100.0000% | 83.0094% |
| Class C | 1.3000% | 1.6078% | 100.0000% | 83.0094% |
| Class D | 0.6700% | 0.8287% | 100.0000% | 83.0094% |
| Class E | 0.3300% | 0.4081% | 100.0000% | 83.0094% |
| Class F | N/A | N/A | N/A | N/A |
| Redraw Notes | N/A | N/A | N/A | N/A |

Risk Retention Undertaking

AFGS confirms that it continues to retain a material net economic interest of not less than 5% in the AFG2019-2 Trust – Series 2019-2 securitisation transaction in accordance with the EU Securitisation Regulation. These notes are either held directly by AFGS or in the Retention Vehicles (the shares of which are 100% held by AFGS)

Prepayment Summary

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|---|----------------------|
| Repayments | 16,136,051.65 |
| Partial Prepayments | 6,870,149.94 |
| Full Prepayments | 8,407,850.78 |
| Scheduled Principal Repayments | 858,050.93 |
| Total Principal Repaid | 16,136,051.65 |
| Less Redraws | (5,359,221.85) |
| Principal Available For Distribution | 10,776,829.80 |
| Single Monthly Mortality Rate (SMM) | 2.3947% |
| Constant Prepayment Rate (CPR) | 25.2384% |

Credit Enhancement**Threshold Rate**

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|---|---------|
| Threshold Rate | 1.9327% |
| Weighted Average Borrower Rate | 3.1699% |
| 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 | 415,047,098.67 |
| Redraw Limit | 4,150,470.99 |

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 | 4,150,470.99 |
| Un-utilised portion of Liquidity Facility | 4,150,470.99 |
| 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 |

Cashflow Allocation**Total Available Income**

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|------------------------------------|---------------------|
| Available Income | 1,128,664.34 |
| Principal Draw | 0.00 |
| Liquidity Draw | 0.00 |
| Extraordinary Expense Reserve Draw | 0.00 |
| Total Available Income | 1,128,664.34 |

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 | 15,510.25 |
| Series Expenses | 723.69 |
| Servicer fee | 68,712.24 |
| Trust Manager fee | 17,178.06 |
| 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 | 3,348.80 |
| 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 | 105,474.04 |

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|------------------------------------|------------|
| Interest due on the Class A Notes | 384,449.60 |
| Interest due on the Redraw Notes | 0.00 |
| Interest due on the Class AB Notes | 45,710.14 |
| Interest due on the Class B Notes | 14,540.27 |
| Interest due on the Class C Notes | 13,748.29 |
| Interest due on the Class D Notes | 10,273.32 |
| Interest due on the Class E Notes | 8,432.00 |
| Interest due on the Class F Notes | NR |

| | |
|--|-------------|
| Outstanding Liquidity Draws | 0.00 |
| Repayment of Principal Draw | 0.00 |
| 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 | 0.00 |

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|----------------------------|----|
| Residual Income Unitholder | NR |
|----------------------------|----|

Total Available Principal

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|--|----------------------|
| Available Principal | 10,776,829.80 |
| Repayment of Principal Draw | 0.00 |
| 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 | 10,776,829.80 |

Application of Total Available Principal

| | |
|-------------------------------------|----------------------|
| Principal Draw | 0.00 |
| To fund Redraws | 0.00 |
| Redraw Notes | 0.00 |
| Class A Notes | 10,776,829.80 |
| 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 | 10,776,829.80 |