

AFG Series 2018-1
Determination Statement - Public

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|---------------------------|-----------|
| Model Period | 27 |
| Collection Period Start | 01-Sep-20 |
| Collection Period End | 30-Sep-20 |
| Days in Collection Period | 30 |
| Interest Period Start | 10-Sep-20 |
| Interest Period End | 11-Oct-20 |
| Days in Interest Period | 32 |
| Determination Date | 07-Oct-20 |
| Notional Payment Date | 10-Oct-20 |
| Payment Date | 12-Oct-20 |
| BBSW | 0.0900% |

Note Invested Amounts

| Note | Opening Invested Amount | Issuance | Repayments | Closing Invested Amount |
|--------------|-------------------------|-------------|-----------------------|-------------------------|
| Class A1 | 0.00 | N/A | 0.00 | 0.00 |
| Class A2 | 153,356,792.40 | N/A | (7,006,657.31) | 146,350,135.09 |
| Class A3 | 14,700,000.00 | N/A | 0.00 | 14,700,000.00 |
| Class AB | 8,750,000.00 | N/A | 0.00 | 8,750,000.00 |
| Class B | 5,075,000.00 | N/A | 0.00 | 5,075,000.00 |
| Class C | 3,675,000.00 | N/A | 0.00 | 3,675,000.00 |
| Class D | 1,225,000.00 | N/A | 0.00 | 1,225,000.00 |
| Class E | 875,000.00 | N/A | 0.00 | 875,000.00 |
| Class F | 700,000.00 | N/A | 0.00 | 700,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 188,356,792.40 | 0.00 | (7,006,657.31) | 181,350,135.09 |

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 | 146,350,135.09 |
| Class A3 | 0.00 | 0.00 | 0.00 | 14,700,000.00 |
| Class AB | 0.00 | 0.00 | 0.00 | 8,750,000.00 |
| Class B | 0.00 | 0.00 | 0.00 | 5,075,000.00 |
| Class C | 0.00 | 0.00 | 0.00 | 3,675,000.00 |
| Class D | 0.00 | 0.00 | 0.00 | 1,225,000.00 |
| Class E | 0.00 | 0.00 | 0.00 | 875,000.00 |
| Class F | 0.00 | 0.00 | 0.00 | 700,000.00 |

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|--------------|-------------|-------------|-------------|-----------------------|
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 181,350,135.09 |

Interest Payments

| Note | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A1 | 0.7900% | 0.00 | 0.00 | 0.00 |
| Class A2 | 1.2900% | 173,440.23 | 173,440.23 | 0.00 |
| Class A3 | 1.6400% | 21,135.78 | 21,135.78 | 0.00 |
| Class AB | 1.8400% | 14,115.07 | 14,115.07 | 0.00 |
| Class B | 2.0400% | 9,076.60 | 9,076.60 | 0.00 |
| Class C | 2.9900% | 9,633.53 | 9,633.53 | 0.00 |
| Class D | 3.9900% | 4,285.15 | 4,285.15 | 0.00 |
| Class E | 6.2900% | 4,825.21 | 4,825.21 | 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 A1 | 10.0000% | 19.2997% | 0.0000% | 53.8162% |
| Class A2 | 10.0000% | 19.2997% | 58.5401% | 53.8162% |
| Class A3 | 5.8000% | 11.1938% | 58.5401% | 53.8162% |
| Class AB | 3.3000% | 6.3689% | 100.0000% | 53.8162% |
| Class B | 1.8500% | 3.5704% | 100.0000% | 53.8162% |
| Class C | 0.8000% | 1.5440% | 100.0000% | 53.8162% |
| Class D | 0.4500% | 0.8685% | 100.0000% | 53.8162% |
| Class E | 0.2000% | 0.3860% | 100.0000% | 53.8162% |
| 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 | 9,869,623.34 |
| Partial Prepayments | 3,288,003.41 |
| Full Prepayments | 6,090,278.35 |
| Scheduled Principal Repayments | 491,341.58 |
| Total Principal Repaid | 9,869,623.34 |
| Less Redraws | (2,862,966.03) |
| Principal Available For Distribution | 7,006,657.31 |
| Single Monthly Mortality Rate (SMM) | 3.4681% |
| Constant Prepayment Rate (CPR) | 34.5286% |

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| Credit Enhancement |
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Threshold Rate

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| Threshold Rate | 2.0345% |
| Weighted Average Borrower Rate | 3.4991% |
| 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 | 188,356,792.40 |
| Redraw Limit | 1,883,567.92 |

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 | 1,883,567.92 |
| Un-utilised portion of Liquidity Facility | 1,883,567.92 |
| 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 |