

AFG Series 2018-1

Determination Statement - Public

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|---------------------------|-----------|
| Model Period | 29 |
| Collection Period Start | 01-Nov-20 |
| Collection Period End | 30-Nov-20 |
| Days in Collection Period | 30 |
| Interest Period Start | 10-Nov-20 |
| Interest Period End | 09-Dec-20 |
| Days in Interest Period | 30 |
| Determination Date | 07-Dec-20 |
| Notional Payment Date | 10-Dec-20 |
| Payment Date | 10-Dec-20 |
| BBSW | 0.0168% |

Note Invested Amounts

| Note | Opening Invested Amount | Issuance | Repayments | Closing Invested Amount |
|--------------|-------------------------|-------------|-----------------------|-------------------------|
| Class A1 | 0.00 | N/A | 0.00 | 0.00 |
| Class A2 | 139,622,610.88 | N/A | (3,505,921.50) | 136,116,689.38 |
| Class A3 | 14,700,000.00 | N/A | (369,116.76) | 14,330,883.24 |
| Class AB | 8,750,000.00 | N/A | (219,712.36) | 8,530,287.64 |
| Class B | 5,075,000.00 | N/A | (127,433.17) | 4,947,566.83 |
| Class C | 3,675,000.00 | N/A | (92,279.19) | 3,582,720.81 |
| Class D | 1,225,000.00 | N/A | (30,759.73) | 1,194,240.27 |
| Class E | 875,000.00 | N/A | (21,971.24) | 853,028.76 |
| Class F | 700,000.00 | N/A | 0.00 | 700,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 174,622,610.88 | 0.00 | (4,367,193.95) | 170,255,416.93 |

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 | 136,116,689.38 |
| Class A3 | 0.00 | 0.00 | 0.00 | 14,330,883.24 |
| Class AB | 0.00 | 0.00 | 0.00 | 8,530,287.64 |
| Class B | 0.00 | 0.00 | 0.00 | 4,947,566.83 |
| Class C | 0.00 | 0.00 | 0.00 | 3,582,720.81 |
| Class D | 0.00 | 0.00 | 0.00 | 1,194,240.27 |
| Class E | 0.00 | 0.00 | 0.00 | 853,028.76 |
| 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 | 170,255,416.93 |

Interest Payments

| Note | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A1 | 0.7168% | 0.00 | 0.00 | 0.00 |
| Class A2 | 1.2168% | 139,637.91 | 139,637.91 | 0.00 |
| Class A3 | 1.5668% | 18,930.38 | 18,930.38 | 0.00 |
| Class AB | 1.7668% | 12,706.44 | 12,706.44 | 0.00 |
| Class B | 1.9668% | 8,203.98 | 8,203.98 | 0.00 |
| Class C | 2.9168% | 8,810.33 | 8,810.33 | 0.00 |
| Class D | 3.9168% | 3,943.63 | 3,943.63 | 0.00 |
| Class E | 6.2168% | 4,470.99 | 4,470.99 | 0.00 |
| Class F | NR | NR | NR | NR |
| Redraw Notes | 0.0168% | 0.00 | 0.00 | 0.00 |

Subordination / Factors

| Note | Original Subordination | Current Subordination | Bond Factor | Opening Pool Factor |
|--------------|------------------------|-----------------------|-------------|---------------------|
| Class A1 | 10.0000% | 20.0515% | 0.0000% | 49.8922% |
| Class A2 | 10.0000% | 20.0515% | 54.4467% | 49.8922% |
| Class A3 | 5.8000% | 11.6342% | 97.4890% | 49.8922% |
| Class AB | 3.3000% | 6.6239% | 97.4890% | 49.8922% |
| Class B | 1.8500% | 3.7179% | 97.4890% | 49.8922% |
| Class C | 0.8000% | 1.6136% | 97.4890% | 49.8922% |
| Class D | 0.4500% | 0.9122% | 97.4890% | 49.8922% |
| Class E | 0.2000% | 0.4111% | 97.4890% | 49.8922% |
| 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 | 6,517,916.58 |
| Partial Prepayments | 2,619,349.89 |
| Full Prepayments | 3,414,398.58 |
| Scheduled Principal Repayments | 484,168.11 |
| Total Principal Repaid | 6,517,916.58 |
| Less Redraws | (2,150,722.63) |
| Principal Available For Distribution | 4,367,193.95 |
| Single Monthly Mortality Rate (SMM) | 2.2298% |
| Constant Prepayment Rate (CPR) | 23.7086% |

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| Credit Enhancement |
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Threshold Rate

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| Threshold Rate | 1.9446% |
| Weighted Average Borrower Rate | 3.4717% |
| 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 | 174,622,610.88 |
| Redraw Limit | 1,746,226.11 |

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 | 1,746,226.11 |
| Un-utilised portion of Liquidity Facility | 1,746,226.11 |
| 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 |