

AFG Series 2018-1
Determination Statement - Public

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|---------------------------|-----------|
| Model Period | 31 |
| Collection Period Start | 01-Jan-21 |
| Collection Period End | 31-Jan-21 |
| Days in Collection Period | 31 |
| Interest Period Start | 11-Jan-21 |
| Interest Period End | 09-Feb-21 |
| Days in Interest Period | 30 |
| Determination Date | 05-Feb-21 |
| Notional Payment Date | 10-Feb-21 |
| Payment Date | 10-Feb-21 |
| BBSW | 0.0100% |

Note Invested Amounts

| Note | Opening Invested Amount | Issuance | Repayments | Closing Invested Amount |
|--------------|-------------------------|-------------|-----------------------|-------------------------|
| Class A1 | 0.00 | N/A | 0.00 | 0.00 |
| Class A2 | 134,373,902.16 | N/A | (4,758,537.09) | 129,615,365.07 |
| Class A3 | 14,147,395.97 | N/A | (500,996.90) | 13,646,399.07 |
| Class AB | 8,421,069.02 | N/A | (298,212.44) | 8,122,856.58 |
| Class B | 4,884,220.03 | N/A | (172,963.22) | 4,711,256.81 |
| Class C | 3,536,848.99 | N/A | (125,249.23) | 3,411,599.76 |
| Class D | 1,178,949.66 | N/A | (41,749.74) | 1,137,199.92 |
| Class E | 842,106.90 | N/A | (29,821.24) | 812,285.66 |
| Class F | 700,000.00 | N/A | 0.00 | 700,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 168,084,492.73 | 0.00 | (5,927,529.86) | 162,156,962.87 |

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 | 129,615,365.07 |
| Class A3 | 0.00 | 0.00 | 0.00 | 13,646,399.07 |
| Class AB | 0.00 | 0.00 | 0.00 | 8,122,856.58 |
| Class B | 0.00 | 0.00 | 0.00 | 4,711,256.81 |
| Class C | 0.00 | 0.00 | 0.00 | 3,411,599.76 |
| Class D | 0.00 | 0.00 | 0.00 | 1,137,199.92 |
| Class E | 0.00 | 0.00 | 0.00 | 812,285.66 |
| 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 | 162,156,962.87 |

Interest Payments

| Note | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A1 | 0.7100% | 0.00 | 0.00 | 0.00 |
| Class A2 | 1.2100% | 133,637.61 | 133,637.61 | 0.00 |
| Class A3 | 1.5600% | 18,139.67 | 18,139.67 | 0.00 |
| Class AB | 1.7600% | 12,181.71 | 12,181.71 | 0.00 |
| Class B | 1.9600% | 7,868.28 | 7,868.28 | 0.00 |
| Class C | 2.9100% | 8,459.37 | 8,459.37 | 0.00 |
| Class D | 3.9100% | 3,788.79 | 3,788.79 | 0.00 |
| Class E | 6.2100% | 4,298.21 | 4,298.21 | 0.00 |
| Class F | NR | NR | NR | NR |
| Redraw Notes | 0.0100% | 0.00 | 0.00 | 0.00 |

Subordination / Factors

| Note | Original Subordination | Current Subordination | Bond Factor | Opening Pool Factor |
|--------------|------------------------|-----------------------|-------------|---------------------|
| Class A1 | 10.0000% | 20.0680% | 0.0000% | 48.0241% |
| Class A2 | 10.0000% | 20.0680% | 51.8461% | 48.0241% |
| Class A3 | 5.8000% | 11.6524% | 92.8326% | 48.0241% |
| Class AB | 3.3000% | 6.6432% | 92.8326% | 48.0241% |
| Class B | 1.8500% | 3.7378% | 92.8326% | 48.0241% |
| Class C | 0.8000% | 1.6339% | 92.8326% | 48.0241% |
| Class D | 0.4500% | 0.9326% | 92.8326% | 48.0241% |
| Class E | 0.2000% | 0.4317% | 92.8326% | 48.0241% |
| 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 | 8,657,184.05 |
| Partial Prepayments | 2,670,925.41 |
| Full Prepayments | 5,519,900.60 |
| Scheduled Principal Repayments | 466,358.04 |
| Total Principal Repaid | 8,657,184.05 |
| Less Redraws | (2,729,654.19) |
| Principal Available For Distribution | 5,927,529.86 |
| Single Monthly Mortality Rate (SMM) | 3.2581% |
| Constant Prepayment Rate (CPR) | 32.7991% |

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| Credit Enhancement |
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Threshold Rate

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| Threshold Rate | 1.9861% |
| Weighted Average Borrower Rate | 3.4374% |
| 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 | 168,084,492.73 |
| Redraw Limit | 1,680,844.93 |

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 | 1,680,844.93 |
| Un-utilised portion of Liquidity Facility | 1,680,844.93 |
| 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 |