

AFG Series 2019-1
Determination Statement - Public

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|---------------------------|-----------|
| Model Period | 22 |
| 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 | 256,339,985.52 | N/A | (11,713,042.16) | 244,626,943.36 |
| 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 |
| Total | 306,339,985.52 | 0.00 | (11,713,042.16) | 294,626,943.36 |

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 | 244,626,943.36 |
| 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 |

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|--------------|-------------|-------------|-------------|-----------------------|
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 294,626,943.36 |

Interest Payments

| Note | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A1 | 0.8400% | 0.00 | 0.00 | 0.00 |
| Class A2 | 1.2900% | 271,790.61 | 271,790.61 | 0.00 |
| Class AB | 2.1600% | 57,698.63 | 57,698.63 | 0.00 |
| Class B | 2.5100% | 14,441.10 | 14,441.10 | 0.00 |
| Class C | 3.1100% | 14,058.90 | 14,058.90 | 0.00 |
| Class D | 4.0100% | 7,415.75 | 7,415.75 | 0.00 |
| Class E | NR | NR | NR | NR |
| 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% | 16.9706% | 0.0000% | 61.2680% |
| Class A2 | 10.0000% | 16.9706% | 68.9090% | 61.2680% |
| Class AB | 3.5000% | 5.9397% | 100.0000% | 61.2680% |
| Class B | 2.1000% | 3.5638% | 100.0000% | 61.2680% |
| Class C | 1.0000% | 1.6971% | 100.0000% | 61.2680% |
| Class D | 0.5500% | 0.9334% | 100.0000% | 61.2680% |
| Class E | 0.3000% | 0.5091% | 100.0000% | 61.2680% |
| 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 | 16,964,130.65 |
| Partial Prepayments | 5,178,644.11 |
| Full Prepayments | 10,942,172.32 |
| Scheduled Principal Repayments | 843,314.22 |
| Total Principal Repaid | 16,964,130.65 |
| Less Redraws | (5,251,088.49) |
| Principal Available For Distribution | 11,713,042.16 |
| Single Monthly Mortality Rate (SMM) | 3.5581% |
| Constant Prepayment Rate (CPR) | 35.2572% |

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| Credit Enhancement |
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Threshold Rate

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| Threshold Rate | 2.1052% |
| Weighted Average Borrower Rate | 3.3033% |
| 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 | 306,339,985.52 |
| Redraw Limit | 3,063,399.86 |

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 | 3,063,399.86 |
| Un-utilised portion of Liquidity Facility | 3,063,399.86 |
| 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 |