

AFG Series 2018-1
Determination Statement - Public

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|---------------------------|-----------|
| Model Period | 34 |
| Collection Period Start | 01-Apr-21 |
| Collection Period End | 30-Apr-21 |
| Days in Collection Period | 30 |
| Interest Period Start | 12-Apr-21 |
| Interest Period End | 09-May-21 |
| Days in Interest Period | 28 |
| Determination Date | 05-May-21 |
| Notional Payment Date | 10-May-21 |
| Payment Date | 10-May-21 |
| BBSW | 0.0191% |

Note Invested Amounts

| Note | Opening Invested Amount | Issuance | Repayments | Closing Invested Amount |
|--------------|-------------------------|-------------|-----------------------|-------------------------|
| Class A1 | 0.00 | N/A | 0.00 | 0.00 |
| Class A2 | 120,938,375.12 | N/A | (3,821,527.17) | 117,116,847.95 |
| Class A3 | 12,732,852.53 | N/A | (402,344.93) | 12,330,507.60 |
| Class AB | 7,579,078.88 | N/A | (239,491.03) | 7,339,587.85 |
| Class B | 4,395,865.74 | N/A | (138,904.80) | 4,256,960.94 |
| Class C | 3,183,213.13 | N/A | (100,586.23) | 3,082,626.90 |
| Class D | 1,061,071.04 | N/A | (33,528.74) | 1,027,542.30 |
| Class E | 757,907.89 | N/A | (23,949.10) | 733,958.79 |
| Class F | 700,000.00 | N/A | 0.00 | 700,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 151,348,364.33 | 0.00 | (4,760,332.00) | 146,588,032.33 |

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 | 117,116,847.95 |
| Class A3 | 0.00 | 0.00 | 0.00 | 12,330,507.60 |
| Class AB | 0.00 | 0.00 | 0.00 | 7,339,587.85 |
| Class B | 0.00 | 0.00 | 0.00 | 4,256,960.94 |
| Class C | 0.00 | 0.00 | 0.00 | 3,082,626.90 |
| Class D | 0.00 | 0.00 | 0.00 | 1,027,542.30 |
| Class E | 0.00 | 0.00 | 0.00 | 733,958.79 |
| 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 | 146,588,032.33 |

Interest Payments

| Note | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A1 | 0.7191% | 0.00 | 0.00 | 0.00 |
| Class A2 | 1.2191% | 113,101.57 | 113,101.57 | 0.00 |
| Class A3 | 1.5691% | 15,326.45 | 15,326.45 | 0.00 |
| Class AB | 1.7691% | 10,285.70 | 10,285.70 | 0.00 |
| Class B | 1.9691% | 6,640.14 | 6,640.14 | 0.00 |
| Class C | 2.9191% | 7,128.20 | 7,128.20 | 0.00 |
| Class D | 3.9191% | 3,190.04 | 3,190.04 | 0.00 |
| Class E | 6.2191% | 3,615.84 | 3,615.84 | 0.00 |
| Class F | NR | NR | NR | NR |
| Redraw Notes | 0.0191% | 0.00 | 0.00 | 0.00 |

Subordination / Factors

| Note | Original Subordination | Current Subordination | Bond Factor | Opening Pool Factor |
|--------------|------------------------|-----------------------|-------------|---------------------|
| Class A1 | 10.0000% | 20.1048% | 0.0000% | 43.2424% |
| Class A2 | 10.0000% | 20.1048% | 46.8467% | 43.2424% |
| Class A3 | 5.8000% | 11.6931% | 83.8810% | 43.2424% |
| Class AB | 3.3000% | 6.6861% | 83.8810% | 43.2424% |
| Class B | 1.8500% | 3.7821% | 83.8810% | 43.2424% |
| Class C | 0.8000% | 1.6792% | 83.8810% | 43.2424% |
| Class D | 0.4500% | 0.9782% | 83.8810% | 43.2424% |
| Class E | 0.2000% | 0.4775% | 83.8810% | 43.2424% |
| 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 | 7,104,975.59 |
| Partial Prepayments | 2,480,822.30 |
| Full Prepayments | 4,154,902.09 |
| Scheduled Principal Repayments | 469,251.20 |
| Total Principal Repaid | 7,104,975.59 |
| Less Redraws | (2,344,643.59) |
| Principal Available For Distribution | 4,760,332.00 |
| Single Monthly Mortality Rate (SMM) | 2.8441% |
| Constant Prepayment Rate (CPR) | 29.2653% |

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| Credit Enhancement |
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Threshold Rate

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| Threshold Rate | 1.9626% |
| Weighted Average Borrower Rate | 3.4093% |
| 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 | 151,348,364.33 |
| Redraw Limit | 1,513,483.64 |

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 | 1,513,483.64 |
| Un-utilised portion of Liquidity Facility | 1,513,483.64 |
| 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 |