

**AFG Series 2021-1**  
**Determination Statement - Public**

Model Period	<b>1</b>
Collection Period Start	12-May-21
Collection Period End	31-May-21
Days in Collection Period	20
Interest Period Start	12-May-21
Interest Period End	09-Jun-21
Days in Interest Period	29
Determination Date	04-Jun-21
Notional Payment Date	10-Jun-21
Payment Date	10-Jun-21
Record Date	09-Jun-21
Next Payment Date	12-Jul-21
Next Record Date	09-Jul-21
BBSW	0.0100%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	675,000,000.00	N/A	(26,113,995.59)	648,886,004.41
Class A2	43,500,000.00	N/A	0.00	43,500,000.00
Class B	10,500,000.00	N/A	0.00	10,500,000.00
Class C	8,700,000.00	N/A	0.00	8,700,000.00
Class D	5,400,000.00	N/A	0.00	5,400,000.00
Class E	3,150,000.00	N/A	0.00	3,150,000.00
Class F	3,750,000.00	N/A	0.00	3,750,000.00
Redraw Notes	0.00	0.00	0.00	0.00
<b>Total</b>	<b>750,000,000.00</b>	<b>0.00</b>	<b>(26,113,995.59)</b>	<b>723,886,004.41</b>

**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	648,886,004.41
Class A2	0.00	0.00	0.00	43,500,000.00
Class B	0.00	0.00	0.00	10,500,000.00
Class C	0.00	0.00	0.00	8,700,000.00
Class D	0.00	0.00	0.00	5,400,000.00
Class E	0.00	0.00	0.00	3,150,000.00
Class F	0.00	0.00	0.00	3,750,000.00
Redraw Notes	0.00	0.00	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>723,886,004.41</b>

**Interest Payments**

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	0.7600%	407,589.04	407,589.04	0.00
Class A2	1.0600%	36,635.34	36,635.34	0.00
Class B	1.3600%	11,345.75	11,345.75	0.00
Class C	1.7100%	11,820.08	11,820.08	0.00
Class D	2.7100%	11,627.01	11,627.01	0.00
Class E	5.0100%	12,538.73	12,538.73	0.00
Class F	NR	NR	NR	NR
Redraw Notes	0.0100%	0.0000%	0.0000%	0.0000%

**Subordination / Factors**

Note	Original Subordination	Current Subordination	Bond Factor	Opening Pool Factor
Class A1	10.0000%	10.3607%	96.1313%	100.0000%
Class A2	4.2000%	4.3515%	100.0000%	100.0000%
Class B	2.8000%	2.9010%	100.0000%	100.0000%
Class C	1.6400%	1.6992%	100.0000%	100.0000%
Class D	0.9200%	0.9532%	100.0000%	100.0000%
Class E	0.5000%	0.5180%	100.0000%	100.0000%
Class F	N/A	N/A	N/A	N/A
Redraw Notes	N/A	N/A	N/A	N/A

**Risk Retention Undertaking**

AFGS confirms that it continues to retain a material net economic interest of not less than 5% in the AFG2021-1 Trust – Series 2021-1 securitisation transaction in accordance with the EU Securitisation Regulation. These notes are either held directly by AFGS or in the Retention Vehicles (the shares of which are 100% held by AFGS).

For access to EU Regulatory Reporting, please see the below webpage

<https://www.afgonline.com.au/corporate/investors/investor-reports/>

**Prepayment Summary**

<b>Repayments</b>	13,742,425.18
Partial Prepayments	3,675,043.60
Full Prepayments	9,181,109.15
Scheduled Principal Repayments	886,272.43
<b>Total Principal Repaid</b>	<b>13,742,425.18</b>
Less Redraws	(3,886,329.63)
<b>Principal Available For Distribution</b>	<b>9,856,095.55</b>
Single Monthly Mortality Rate (SMM)	1.8223%
Constant Prepayment Rate (CPR)	19.8035%

<b>Credit Enhancement</b>
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**Threshold Rate**

Threshold Rate	1.4171%
Weighted Average Borrower Rate	2.9979%
Threshold Rate Review Trigger	FALSE
Threshold Rate Subsidy	0.00
Threshold Rate Subsidy Deposit by Trust Manager	0.00

**Redraw Notes**

Redraw Limit Parameter	1.0000%
Aggregate Invested Amount of Notes	750,000,000.00
Redraw Limit	7,500,000.00

**Principal Draw**

Opening Balance of the Principal Draw	0.00
Principal Draw	208,058.61
Repayment of Principal Draw	0.00
Closing Balance of the Principal Draw	208,058.61

**Liquidity Facility**

Liquidity Limit	7,500,000.00
Un-utilised portion of Liquidity Facility	7,500,000.00
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**

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**

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

**Cashflow Allocation****Total Available Income**

Available Income	1,268,883.61
Principal Draw	208,058.61
Liquidity Draw	0.00
Extraordinary Expense Reserve Draw	0.00
<b>Total Available Income</b>	<b>1,476,942.22</b>

**Application of Total Available Income**

To the Residual Income Unitholder	1.00
Accrual Adjustment	805,179.07
Taxes Payable	0.00
Trustee, Security Trustee & Standby Servicer fee	26,050.52
Series Expenses	4,305.77
Servicer fee	115,112.81
Trust Manager fee	28,778.20
Amounts due under the Derivative Contract (inc. break costs)	0.00
Interest due to Liquidity Facility Provider	0.00
Availability Fee due to the Liquidity Facility Provider	5,958.90
Break costs under the Derivative Contract	0.00
Any other amounts payable to the Liquidity Facility Provider	0.00
Indemnity or fee amounts payable to each Dealer	0.00
<b>Expenses</b>	<b>985,386.27</b>

Interest due on the Class A1 Notes	407,589.04
Interest due on the Redraw Notes	0.00
Interest due on the Class A2 Notes	36,635.34
Interest due on the Class B Notes	11,345.75
Interest due on the Class C Notes	11,820.08
Interest due on the Class D Notes	11,627.01
Interest due on the Class E Notes	12,538.73
Interest due on the Class F Notes	NR

Outstanding Liquidity Draws	0.00
Repayment of Principal Draw	0.00
Reimburse Losses	0.00
Re-instate Carryover Charge-Offs	0.00
Deposit to Extraordinary Expense Reserve	0.00
Threshold Rate Subsidy	0.00
Tax Shortfall	0.00
Tax Amount	0.00
Amortisation Amount	0.00
<b>Retention of Total Available Income</b>	<b>0.00</b>

Residual Income Unitholder	NR
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**Total Available Principal**

Available Principal	9,856,095.55
Repayment of Principal Draw	0.00
Reimburse Losses	0.00
Re-instatement of Carry-Over Charge-Offs	0.00
Redraw Reserve Account Draw	0.00
Excess Note proceeds	16,465,958.65
<b>Total Available Principal</b>	<b>26,322,054.20</b>

**Application of Total Available Principal**

Principal Draw	208,058.61
To fund Redraws	0.00
Redraw Notes	0.00
Class A1 Notes	26,113,995.59
Class A2 Notes	0.00
Class B Notes	0.00
Class C Notes	0.00
Class D Notes	0.00
Class E Notes	0.00
Class F Notes	0.00
Residual Income Unitholder	0.00
<b>Total Principal Applications</b>	<b>26,322,054.20</b>