

AFG Series 2018-1
Determination Statement - Public

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|---------------------------|-----------|
| Model Period | 37 |
| Collection Period Start | 01-Jul-21 |
| Collection Period End | 31-Jul-21 |
| Days in Collection Period | 31 |
| Interest Period Start | 12-Jul-21 |
| Interest Period End | 09-Aug-21 |
| Days in Interest Period | 29 |
| Determination Date | 05-Aug-21 |
| Notional Payment Date | 10-Aug-21 |
| Payment Date | 10-Aug-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 | 110,226,432.18 | N/A | (3,563,279.00) | 106,663,153.18 |
| Class A3 | 11,605,058.40 | N/A | (375,155.58) | 11,229,902.82 |
| Class AB | 6,907,772.85 | N/A | (223,306.89) | 6,684,465.96 |
| Class B | 4,006,508.24 | N/A | (129,518.00) | 3,876,990.24 |
| Class C | 2,901,264.60 | N/A | (93,788.89) | 2,807,475.71 |
| Class D | 967,088.20 | N/A | (31,262.96) | 935,825.24 |
| Class E | 690,777.29 | N/A | (22,330.69) | 668,446.60 |
| Class F | 700,000.00 | N/A | 0.00 | 700,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 138,004,901.76 | 0.00 | (4,438,642.01) | 133,566,259.75 |

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 | 106,663,153.18 |
| Class A3 | 0.00 | 0.00 | 0.00 | 11,229,902.82 |
| Class AB | 0.00 | 0.00 | 0.00 | 6,684,465.96 |
| Class B | 0.00 | 0.00 | 0.00 | 3,876,990.24 |
| Class C | 0.00 | 0.00 | 0.00 | 2,807,475.71 |
| Class D | 0.00 | 0.00 | 0.00 | 935,825.24 |
| Class E | 0.00 | 0.00 | 0.00 | 668,446.60 |
| Class F | 0.00 | 0.00 | 0.00 | 700,000.00 |

| | | | | |
|--------------|-------------|-------------|-------------|-----------------------|
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 133,566,259.75 |

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% | 105,968.37 | 105,968.37 | 0.00 |
| Class A3 | 1.5600% | 14,383.91 | 14,383.91 | 0.00 |
| Class AB | 1.7600% | 9,659.53 | 9,659.53 | 0.00 |
| Class B | 1.9600% | 6,239.18 | 6,239.18 | 0.00 |
| Class C | 2.9100% | 6,707.88 | 6,707.88 | 0.00 |
| Class D | 3.9100% | 3,004.33 | 3,004.33 | 0.00 |
| Class E | 6.2100% | 3,408.28 | 3,408.28 | 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% | 20.1421% | 0.0000% | 39.4300% |
| Class A2 | 10.0000% | 20.1421% | 42.6653% | 39.4300% |
| Class A3 | 5.8000% | 11.7344% | 76.3939% | 39.4300% |
| Class AB | 3.3000% | 6.7298% | 76.3939% | 39.4300% |
| Class B | 1.8500% | 3.8271% | 76.3939% | 39.4300% |
| Class C | 0.8000% | 1.7252% | 76.3939% | 39.4300% |
| Class D | 0.4500% | 1.0245% | 76.3939% | 39.4300% |
| Class E | 0.2000% | 0.5241% | 76.3939% | 39.4300% |
| 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 | 7,084,969.79 |
| Partial Prepayments | 2,243,981.45 |
| Full Prepayments | 4,393,164.63 |
| Scheduled Principal Repayments | 447,823.71 |
| Total Principal Repaid | 7,084,969.79 |
| Less Redraws | (2,646,327.78) |
| Principal Available For Distribution | 4,438,642.01 |
| Single Monthly Mortality Rate (SMM) | 2.9012% |
| Constant Prepayment Rate (CPR) | 29.7630% |

Credit Enhancement**Threshold Rate**

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|---|---------|
| Threshold Rate | 2.7607% |
| Weighted Average Borrower Rate | 3.3619% |
| 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 | 138,004,901.76 |
| Redraw Limit | 1,380,049.02 |

Principal Draw

| | |
|---------------------------------------|------|
| 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 | 1,380,049.02 |
| Un-utilised portion of Liquidity Facility | 1,380,049.02 |
| 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 |