

**AFG Series 2019-2**  
**Determination Statement - Public**

|                           |           |
|---------------------------|-----------|
| Model Period              | 21        |
| 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 |
| Record Date               | 09-Aug-21 |
| Next Payment Date         | 10-Sep-21 |
| Next Record Date          | 09-Sep-21 |
| BBSW                      | 0.0100%   |

**Note Invested Amounts**

| Note         | Opening Invested Amount | Issuance    | Repayments             | Closing Invested Amount |
|--------------|-------------------------|-------------|------------------------|-------------------------|
| Class A      | 255,571,110.04          | N/A         | (12,643,599.32)        | 242,927,510.72          |
| Class AB     | 29,250,000.00           | N/A         | 0.00                   | 29,250,000.00           |
| Class B      | 8,000,000.00            | N/A         | 0.00                   | 8,000,000.00            |
| Class C      | 6,250,000.00            | N/A         | 0.00                   | 6,250,000.00            |
| Class D      | 3,150,000.00            | N/A         | 0.00                   | 3,150,000.00            |
| Class E      | 1,700,000.00            | N/A         | 0.00                   | 1,700,000.00            |
| Class F      | 1,650,000.00            | N/A         | 0.00                   | 1,650,000.00            |
| Redraw Notes | 0.00                    | 0.00        | 0.00                   | 0.00                    |
| <b>Total</b> | <b>305,571,110.04</b>   | <b>0.00</b> | <b>(12,643,599.32)</b> | <b>292,927,510.72</b>   |

**Note Stated Amounts**

| Note         | Carryover Charge-Offs | Charge-Off  | Re-instatement of Carryover Charge-Offs | Closing Stated Amount |
|--------------|-----------------------|-------------|---|-----------------------|
| Class A      | 0.00                  | 0.00        | 0.00                                    | 242,927,510.72        |
| Class AB     | 0.00                  | 0.00        | 0.00                                    | 29,250,000.00         |
| Class B      | 0.00                  | 0.00        | 0.00                                    | 8,000,000.00          |
| Class C      | 0.00                  | 0.00        | 0.00                                    | 6,250,000.00          |
| Class D      | 0.00                  | 0.00        | 0.00                                    | 3,150,000.00          |
| Class E      | 0.00                  | 0.00        | 0.00                                    | 1,700,000.00          |
| Class F      | 0.00                  | 0.00        | 0.00                                    | 1,650,000.00          |
| 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>292,927,510.72</b> |

**Interest Payments**

| Note         | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A      | 1.1600%     | 235,545.54              | 235,545.54    | 0.00            |
| Class AB     | 1.7600%     | 40,901.92               | 40,901.92     | 0.00            |
| Class B      | 2.0600%     | 13,093.70               | 13,093.70     | 0.00            |
| Class C      | 2.5100%     | 12,464.04               | 12,464.04     | 0.00            |
| Class D      | 3.7600%     | 9,410.30                | 9,410.30      | 0.00            |
| Class E      | 5.7600%     | 7,779.95                | 7,779.95      | 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 A      | 10.0000%               | 17.0691%              | 53.9839%    | 61.1142%            |
| Class AB     | 4.1500%                | 7.0837%               | 100.0000%   | 61.1142%            |
| Class B      | 2.5500%                | 4.3526%               | 100.0000%   | 61.1142%            |
| Class C      | 1.3000%                | 2.2190%               | 100.0000%   | 61.1142%            |
| Class D      | 0.6700%                | 1.1436%               | 100.0000%   | 61.1142%            |
| Class E      | 0.3300%                | 0.5633%               | 100.0000%   | 61.1142%            |
| Class F      | N/A                    | N/A                   | 100.0000%   | 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 AFG2019-2 Trust – Series 2019-2 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>                           | 17,734,232.46        |
| Partial Prepayments                         | 5,494,548.51         |
| Full Prepayments                            | 11,485,144.77        |
| Scheduled Principal Repayments              | 754,539.18           |
| <b>Total Principal Repaid</b>               | <b>17,734,232.46</b> |
| Less Redraws                                | (5,090,633.14)       |
| <b>Principal Available For Distribution</b> | <b>12,643,599.32</b> |
| Single Monthly Mortality Rate (SMM)         | 3.9004%              |
| Constant Prepayment Rate (CPR)              | 37.9618%             |

**Credit Enhancement****Threshold Rate**

|   |         |
|---|---------|
| Threshold Rate                                  | 1.9225% |
| Weighted Average Borrower Rate                  | 3.0755% |
| 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 | 305,571,110.04 |
| Redraw Limit                       | 3,055,711.10   |

**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**

|   |              |
|---|--------------|
| Liquidity Limit                           | 3,055,711.10 |
| Un-utilised portion of Liquidity Facility | 3,055,711.10 |
| 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                   | 790,221.11        |
| Principal Draw                     | 0.00              |
| Liquidity Draw                     | 0.00              |
| Extraordinary Expense Reserve Draw | 0.00              |
| <b>Total Available Income</b>      | <b>790,221.11</b> |

**Application of Total Available Income**

|  |                  |
|--|------------------|
| To the Residual Income Unitholder                            | 1.00             |
| Accrual Adjustment   | 0.00             |
| Taxes Payable  | 0.00             |
| Trustee, Security Trustee & Standby Servicer fee             | 10,552.02        |
| Series Expenses  | 667.19           |
| Servicer fee   | 46,571.95        |
| Trust Manager fee  | 11,642.99        |
| 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      | 2,306.43         |
| 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>71,741.58</b> |

|                                    |            |
|------------------------------------|------------|
| Interest due on the Class A Notes  | 235,545.54 |
| Interest due on the Redraw Notes   | 0.00       |
| Interest due on the Class AB Notes | 40,901.92  |
| Interest due on the Class B Notes  | 13,093.70  |
| Interest due on the Class C Notes  | 12,464.04  |
| Interest due on the Class D Notes  | 9,410.30   |
| Interest due on the Class E Notes  | 7,779.95   |
| 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 |
|----------------------------|----|

**Total Available Principal**

|  |                      |
|--|----------------------|
| Available Principal                      | 12,643,599.32        |
| 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                     | 0.00                 |
| <b>Total Available Principal</b>         | <b>12,643,599.32</b> |

**Application of Total Available Principal**

|                                     |                      |
|-------------------------------------|----------------------|
| Principal Draw                      | 0.00                 |
| To fund Redraws                     | 0.00                 |
| Redraw Notes                        | 0.00                 |
| Class A Notes                       | 12,643,599.32        |
| Class AB 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>12,643,599.32</b> |