

**AFG Series 2018-1**  
**Determination Statement - Public**

Model Period	41
Collection Period Start	01-Nov-21
Collection Period End	30-Nov-21
Days in Collection Period	30
Interest Period Start	10-Nov-21
Interest Period End	09-Dec-21
Days in Interest Period	30
Determination Date	07-Dec-21
Notional Payment Date	10-Dec-21
Payment Date	10-Dec-21
BBSW	0.0083%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	95,708,988.20	N/A	(2,709,877.88)	92,999,110.32
Class A3	10,076,606.63	N/A	(285,306.26)	9,791,300.37
Class AB	5,997,980.14	N/A	(169,825.16)	5,828,154.98
Class B	3,478,828.47	N/A	(98,498.59)	3,380,329.88
Class C	2,519,151.67	N/A	(71,326.57)	2,447,825.10
Class D	839,717.23	N/A	(23,775.52)	815,941.71
Class E	599,798.02	N/A	(16,982.52)	582,815.50
Class F	700,000.00	N/A	0.00	700,000.00
Redraw Notes	0.00	0.00	0.00	0.00
<b>Total</b>	<b>119,921,070.36</b>	<b>0.00</b>	<b>(3,375,592.50)</b>	<b>116,545,477.86</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	0.00
Class A2	0.00	0.00	0.00	92,999,110.32
Class A3	0.00	0.00	0.00	9,791,300.37
Class AB	0.00	0.00	0.00	5,828,154.98
Class B	0.00	0.00	0.00	3,380,329.88
Class C	0.00	0.00	0.00	2,447,825.10
Class D	0.00	0.00	0.00	815,941.71
Class E	0.00	0.00	0.00	582,815.50
Class F	0.00	0.00	0.00	700,000.00

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>116,545,477.86</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	0.7083%	0.00	0.00	0.00
Class A2	1.2083%	95,050.83	95,050.83	0.00
Class A3	1.5583%	12,906.06	12,906.06	0.00
Class AB	1.7583%	8,668.15	8,668.15	0.00
Class B	1.9583%	5,599.39	5,599.39	0.00
Class C	2.9083%	6,021.74	6,021.74	0.00
Class D	3.9083%	2,697.42	2,697.42	0.00
Class E	6.2083%	3,060.60	3,060.60	0.00
Class F	NR	NR	NR	NR
Redraw Notes	0.0083%	0.00	0.00	0.00

### Subordination / Factors

Note	Original Subordination	Current Subordination	Bond Factor	Opening Pool Factor
Class A1	10.0000%	20.2036%	0.0000%	34.2632%
Class A2	10.0000%	20.2036%	37.1996%	34.2632%
Class A3	5.8000%	11.8023%	66.6075%	34.2632%
Class AB	3.3000%	6.8016%	66.6075%	34.2632%
Class B	1.8500%	3.9011%	66.6075%	34.2632%
Class C	0.8000%	1.8008%	66.6075%	34.2632%
Class D	0.4500%	1.1007%	66.6075%	34.2632%
Class E	0.2000%	0.6006%	66.6075%	34.2632%
Class F	N/A	N/A	N/A	N/A
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

<b>Repayments</b>	5,689,792.75
Partial Prepayments	1,781,754.96
Full Prepayments	3,483,817.89
Scheduled Principal Repayments	424,219.90
<b>Total Principal Repaid</b>	<b>5,689,792.75</b>
Less Redraws	(2,314,200.25)
<b>Principal Available For Distribution</b>	<b>3,375,592.50</b>
Single Monthly Mortality Rate (SMM)	2.4698%
Constant Prepayment Rate (CPR)	25.9257%

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

Threshold Rate	1.9483%
Weighted Average Borrower Rate	3.3267%
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	119,921,070.36
Redraw Limit	1,199,210.70

**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	1,199,210.70
Un-utilised portion of Liquidity Facility	1,199,210.70
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