

AFG Series 2021-2
Determination Statement - Public

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|---------------------------|-----------|
| Model Period | 3 |
| Collection Period Start | 01-Dec-21 |
| Collection Period End | 31-Dec-21 |
| Days in Collection Period | 31 |
| Interest Period Start | 10-Dec-21 |
| Interest Period End | 09-Jan-22 |
| Days in Interest Period | 31 |
| Determination Date | 05-Jan-22 |
| Notional Payment Date | 10-Jan-22 |
| Payment Date | 10-Jan-22 |
| Record Date | 07-Jan-22 |
| Next Payment Date | 10-Feb-22 |
| Next Record Date | 09-Feb-22 |
| BBSW | 0.0150% |

Note Invested Amounts

| Note | Opening Invested Amount | Issuance | Repayments | Closing Invested Amount |
|--------------|-------------------------|-------------|------------------------|-------------------------|
| Class A1 | 428,446,298.53 | N/A | (17,527,602.33) | 410,918,696.21 |
| Class A2 | 30,000,000.00 | N/A | 0.00 | 30,000,000.00 |
| Class B | 7,250,000.00 | N/A | 0.00 | 7,250,000.00 |
| Class C | 5,750,000.00 | N/A | 0.00 | 5,750,000.00 |
| Class D | 3,000,000.00 | N/A | 0.00 | 3,000,000.00 |
| Class E | 1,750,000.00 | N/A | 0.00 | 1,750,000.00 |
| Class F | 2,250,000.00 | N/A | 0.00 | 2,250,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 478,446,298.53 | 0.00 | (17,527,602.33) | 460,918,696.21 |

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 | 410,918,696.21 |
| Class A2 | 0.00 | 0.00 | 0.00 | 30,000,000.00 |
| Class B | 0.00 | 0.00 | 0.00 | 7,250,000.00 |
| Class C | 0.00 | 0.00 | 0.00 | 5,750,000.00 |
| Class D | 0.00 | 0.00 | 0.00 | 3,000,000.00 |
| Class E | 0.00 | 0.00 | 0.00 | 1,750,000.00 |
| Class F | 0.00 | 0.00 | 0.00 | 2,250,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 460,918,696.21 |

Interest Payments

| Note | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A1 | 0.7650% | 278,372.71 | 278,372.71 | 0.00 |
| Class A2 | 1.1650% | 29,683.56 | 29,683.56 | 0.00 |
| Class B | 1.3150% | 8,097.16 | 8,097.16 | 0.00 |
| Class C | 1.4650% | 7,154.42 | 7,154.42 | 0.00 |
| Class D | 2.3650% | 6,025.89 | 6,025.89 | 0.00 |
| Class E | 4.5150% | 6,710.65 | 6,710.65 | 0.00 |
| Class F | NR | NR | NR | NR |
| Redraw Notes | 0.0150% | 0.0000% | 0.0000% | 0.0000% |

Subordination / Factors

| Note | Original Subordination | Current Subordination | Bond Factor | Opening Pool Factor |
|--------------|------------------------|-----------------------|-------------|---------------------|
| Class A1 | 10.0000% | 10.8479% | 91.3153% | 95.6893% |
| Class A2 | 4.0000% | 4.3392% | 100.0000% | 95.6893% |
| Class B | 2.5500% | 2.7662% | 100.0000% | 95.6893% |
| Class C | 1.4000% | 1.5187% | 100.0000% | 95.6893% |
| Class D | 0.8000% | 0.8678% | 100.0000% | 95.6893% |
| Class E | 0.4500% | 0.4882% | 100.0000% | 95.6893% |
| 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 AFG2021-2 Trust – Series 2021-2 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

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|---------------------------------------------|----------------------|
| Repayments | 21,070,162.53 |
| Partial Prepayments | 5,101,872.14 |
| Full Prepayments | 15,132,649.55 |
| Scheduled Principal Repayments | 835,640.84 |
| Total Principal Repaid | 21,070,162.53 |
| Less Redraws | (3,655,213.90) |
| Principal Available For Distribution | 17,414,948.63 |
| Single Monthly Mortality Rate (SMM) | 3.4713% |
| Constant Prepayment Rate (CPR) | 34.5549% |

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|---------------------------|
| Credit Enhancement |
|---------------------------|

Threshold Rate

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|-------------------------------------------------|---------|
| Threshold Rate | 1.4187% |
| Weighted Average Borrower Rate | 2.8081% |
| 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 | 478,446,298.53 |
| Redraw Limit | 4,784,462.99 |

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 Reserve

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|----------------------------------------------|--------------|
| Opening Balance of the Liquidity Reserve | 4,897,116.68 |
| Liquidity Draw | 0.00 |
| Repayment of Liquidity Draws | 0.00 |
| Closing balance of Liquidity Reserve | 4,784,462.99 |
| Required Balance of the Liquidity Reserve | 4,784,462.99 |
| Closing Liquidity Reserve Excess (Shortfall) | 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 |

Cashflow Allocation**Total Available Income**

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|------------------------------------|---------------------|
| Available Income | 1,163,285.40 |
| Principal Draw | 0.00 |
| Liquidity Reserve Draw | 0.00 |
| Extraordinary Expense Reserve Draw | 0.00 |
| Total Available Income | 1,163,285.40 |

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 | 17,455.65 |
| Series Expenses | 3,944.19 |
| Servicer fee | 77,507.42 |
| Trust Manager fee | 19,376.85 |
| Amounts due under the Derivative Contract (inc. break costs) | 0.00 |
| Indemnity Payments | 0.00 |
| Break costs under the Derivative Contract | 0.00 |
| Expenses | 118,285.11 |

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|------------------------------------|------------|
| Interest due on the Class A1 Notes | 278,372.71 |
| Interest due on the Redraw Notes | 0.00 |
| Interest due on the Class A2 Notes | 29,683.56 |
| Interest due on the Class B Notes | 8,097.16 |
| Interest due on the Class C Notes | 7,154.42 |
| Interest due on the Class D Notes | 6,025.89 |
| Interest due on the Class E Notes | 6,710.65 |
| Interest due on the Class F Notes | NR |

| | |
|--------------------------------------------|-------------|
| Repayment of Principal Draw | 0.00 |
| Liquidity Reserve Draw Reimbursement | 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 |
| Retention of Total Available Income | 0.00 |

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|----------------------------|----|
| Residual Income Unitholder | NR |
|----------------------------|----|

Total Available Principal

| | |
|------------------------------------------|----------------------|
| Available Principal | 17,414,948.63 |
| 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 |
| Liquidity Reserve Excess | 112,653.70 |
| Total Available Principal | 17,414,948.63 |

Application of Total Available Principal

| | |
|-------------------------------------|----------------------|
| Principal Draw | 0.00 |
| To fund Redraws | 0.00 |
| Redraw Notes | 0.00 |
| Class A1 Notes | 17,527,602.33 |
| 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 |
| Total Principal Applications | 17,527,602.33 |