

AFG Series 2019-2
Determination Statement - Public

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|---------------------------|-----------|
| Model Period | 27 |
| Collection Period Start | 01-Jan-22 |
| Collection Period End | 31-Jan-22 |
| Days in Collection Period | 31 |
| Interest Period Start | 10-Jan-22 |
| Interest Period End | 09-Feb-22 |
| Days in Interest Period | 31 |
| Determination Date | 07-Feb-22 |
| Notional Payment Date | 10-Feb-22 |
| Payment Date | 10-Feb-22 |
| Record Date | 09-Feb-22 |
| Next Payment Date | 10-Mar-22 |
| Next Record Date | 09-Mar-22 |
| BBSW | 0.0150% |

Note Invested Amounts

| Note | Opening Invested Amount | Issuance | Repayments | Closing Invested Amount |
|--------------|-------------------------|-------------|-----------------------|-------------------------|
| Class A | 188,611,540.20 | N/A | (6,320,923.61) | 182,290,616.59 |
| Class AB | 29,250,000.00 | N/A | (980,252.93) | 28,269,747.07 |
| Class B | 8,000,000.00 | N/A | (268,103.37) | 7,731,896.63 |
| Class C | 6,250,000.00 | N/A | (209,455.76) | 6,040,544.24 |
| Class D | 3,150,000.00 | N/A | (105,565.70) | 3,044,434.30 |
| Class E | 1,700,000.00 | N/A | (56,971.97) | 1,643,028.03 |
| Class F | 1,650,000.00 | N/A | 0.00 | 1,650,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 238,611,540.20 | 0.00 | (7,941,273.34) | 230,670,266.86 |

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 | 182,290,616.59 |
| Class AB | 0.00 | 0.00 | 0.00 | 28,269,747.07 |
| 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 | 3,044,434.30 |
| Class E | 0.00 | 0.00 | 0.00 | 1,643,028.03 |
| Class F | 0.00 | 0.00 | 0.00 | 1,650,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 231,147,825.99 |

Interest Payments

| Note | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A | 1.1650% | 186,622.08 | 186,622.08 | 0.00 |
| Class AB | 1.7650% | 43,846.95 | 43,846.95 | 0.00 |
| Class B | 2.0650% | 14,030.68 | 14,030.68 | 0.00 |
| Class C | 2.5150% | 13,350.17 | 13,350.17 | 0.00 |
| Class D | 3.7650% | 10,072.66 | 10,072.66 | 0.00 |
| Class E | 5.7650% | 8,323.71 | 8,323.71 | 0.00 |
| Class F | NR | NR | NR | NR |
| Redraw Notes | 0.0150% | 0.00 | 0.00 | 0.00 |

Subordination / Factors

| Note | Original Subordination | Current Subordination | Bond Factor | Opening Pool Factor |
|--------------|------------------------|-----------------------|-------------|---------------------|
| Class A | 10.0000% | 20.9735% | 40.5090% | 47.7223% |
| Class AB | 4.1500% | 8.7180% | 96.6487% | 47.7223% |
| Class B | 2.5500% | 5.3661% | 96.6487% | 47.7223% |
| Class C | 1.3000% | 2.7474% | 96.6487% | 47.7223% |
| Class D | 0.6700% | 1.4276% | 96.6487% | 47.7223% |
| Class E | 0.3300% | 0.7153% | 96.6487% | 47.7223% |
| 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 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

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|---|----------------------|
| Repayments | 11,557,671.52 |
| Partial Prepayments | 3,096,551.27 |
| Full Prepayments | 7,793,348.32 |
| Scheduled Principal Repayments | 667,771.93 |
| Total Principal Repaid | 11,557,671.52 |
| Less Redraws | (3,616,398.18) |
| Principal Available For Distribution | 7,941,273.34 |
| Single Monthly Mortality Rate (SMM) | 3.0568% |
| Constant Prepayment Rate (CPR) | 31.1019% |

Credit Enhancement**Threshold Rate**

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|---|---------|
| Threshold Rate | 1.9585% |
| Weighted Average Borrower Rate | 3.0082% |
| 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 | 238,611,540.20 |
| Redraw Limit | 2,386,115.40 |

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 | 2,386,115.40 |
| Un-utilised portion of Liquidity Facility | 2,386,115.40 |
| 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 |

Cashflow Allocation**Total Available Income**

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|------------------------------------|-------------------|
| Available Income | 607,501.61 |
| Principal Draw | 0.00 |
| Liquidity Draw | 0.00 |
| Extraordinary Expense Reserve Draw | 0.00 |
| Total Available Income | 607,501.61 |

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 | 8,680.42 |
| Series Expenses | 699.19 |
| Servicer fee | 39,205.92 |
| Trust Manager fee | 9,801.48 |
| 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 | 1,925.24 |
| 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 |
| Expenses | 60,313.25 |

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|------------------------------------|------------|
| Interest due on the Class A Notes | 186,622.08 |
| Interest due on the Redraw Notes | 0.00 |
| Interest due on the Class AB Notes | 43,846.95 |
| Interest due on the Class B Notes | 14,030.68 |
| Interest due on the Class C Notes | 13,350.17 |
| Interest due on the Class D Notes | 10,072.66 |
| Interest due on the Class E Notes | 8,323.71 |
| 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 |
| Retention of Total Available Income | 0.00 |

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

Total Available Principal

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|--|---------------------|
| Available Principal | 7,941,273.34 |
| 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 |
| Total Available Principal | 7,941,273.34 |

Application of Total Available Principal

| | |
|-------------------------------------|---------------------|
| Principal Draw | 0.00 |
| To fund Redraws | 0.00 |
| Redraw Notes | 0.00 |
| Class A Notes | 6,320,923.61 |
| Class AB Notes | 980,252.93 |
| Class B Notes | 268,103.37 |
| Class C Notes | 209,455.76 |
| Class D Notes | 105,565.70 |
| Class E Notes | 56,971.97 |
| Class F Notes | 0.00 |
| Residual Income Unitholder | 0.00 |
| Total Principal Applications | 7,941,273.34 |