

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

Model Period	43
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
BBSW	0.0150%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	90,943,541.66	N/A	(3,177,124.80)	87,766,416.86
Class A3	9,574,882.28	N/A	(334,499.79)	9,240,382.49
Class AB	5,699,334.69	N/A	(199,107.02)	5,500,227.67
Class B	3,305,614.11	N/A	(115,482.07)	3,190,132.04
Class C	2,393,720.58	N/A	(83,624.95)	2,310,095.63
Class D	797,906.87	N/A	(27,874.98)	770,031.89
Class E	569,933.47	N/A	(19,910.70)	550,022.77
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>113,984,933.66</b>	<b>0.00</b>	<b>(3,957,624.31)</b>	<b>110,027,309.35</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	87,766,416.86
Class A3	0.00	0.00	0.00	9,240,382.49
Class AB	0.00	0.00	0.00	5,500,227.67
Class B	0.00	0.00	0.00	3,190,132.04
Class C	0.00	0.00	0.00	2,310,095.63
Class D	0.00	0.00	0.00	770,031.89
Class E	0.00	0.00	0.00	550,022.77
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>110,027,309.35</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	0.7150%	0.00	0.00	0.00
Class A2	1.2150%	93,846.26	93,846.26	0.00
Class A3	1.5650%	12,726.72	12,726.72	0.00
Class AB	1.7650%	8,543.54	8,543.54	0.00
Class B	1.9650%	5,516.75	5,516.75	0.00
Class C	2.9150%	5,926.26	5,926.26	0.00
Class D	3.9150%	2,653.09	2,653.09	0.00
Class E	6.2150%	3,008.39	3,008.39	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 A1	10.0000%	20.2322%	0.0000%	32.5671%
Class A2	10.0000%	20.2322%	35.1066%	32.5671%
Class A3	5.8000%	11.8339%	62.8597%	32.5671%
Class AB	3.3000%	6.8349%	62.8597%	32.5671%
Class B	1.8500%	3.9355%	62.8597%	32.5671%
Class C	0.8000%	1.8360%	62.8597%	32.5671%
Class D	0.4500%	1.1361%	62.8597%	32.5671%
Class E	0.2000%	0.6362%	62.8597%	32.5671%
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>	<b>7,116,324.03</b>
Partial Prepayments	1,693,246.14
Full Prepayments	5,022,748.07
Scheduled Principal Repayments	400,329.82
<b>Total Principal Repaid</b>	<b>7,116,324.03</b>
Less Redraws	<b>(3,158,699.72)</b>
<b>Principal Available For Distribution</b>	<b>3,957,624.31</b>
Single Monthly Mortality Rate (SMM)	3.1318%
Constant Prepayment Rate (CPR)	31.7391%

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

Threshold Rate	1.9643%
Weighted Average Borrower Rate	3.3106%
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	113,984,933.66
Redraw Limit	1,139,849.34

**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	1,139,849.34
Un-utilised portion of Liquidity Facility	1,139,849.34
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