

AFG Series 2021-2 Determination Statement - Public

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|---------------------------|-----------|
| Model Period | 9 |
| Collection Period Start | 01-Jun-22 |
| Collection Period End | 30-Jun-22 |
| Days in Collection Period | 30 |
| Interest Period Start | 10-Jun-22 |
| Interest Period End | 10-Jul-22 |
| Days in Interest Period | 31 |
| Determination Date | 06-Jul-22 |
| Notional Payment Date | 10-Jul-22 |
| Payment Date | 11-Jul-22 |
| Record Date | 08-Jul-22 |
| Next Payment Date | 10-Aug-22 |
| Next Record Date | 09-Aug-22 |
| BBSW | 0.8488% |

Note Invested Amounts

| Note | Opening Invested Amount | Issuance | Repayments | Closing Invested Amount |
|--------------|-------------------------|-------------|------------------------|-------------------------|
| Class A1 | 342,973,847.58 | N/A | (14,320,163.93) | 328,653,683.65 |
| 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 | 392,973,847.58 | 0.00 | (14,320,163.93) | 378,653,683.65 |

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 | 328,653,683.65 |
| 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 | 378,653,683.65 |

Interest Payments

| Note | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A1 | 1.5988% | 465,719.02 | 465,719.02 | 0.00 |
| Class A2 | 1.9988% | 50,928.33 | 50,928.33 | 0.00 |
| Class B | 2.1488% | 13,231.31 | 13,231.31 | 0.00 |
| Class C | 2.2988% | 11,226.33 | 11,226.33 | 0.00 |
| Class D | 3.1988% | 8,150.37 | 8,150.37 | 0.00 |
| Class E | 5.3488% | 7,949.93 | 7,949.93 | 0.00 |
| Class F | NR | NR | NR | NR |
| Redraw Notes | 0.8488% | 0.0000% | 0.0000% | 0.0000% |

Subordination / Factors

| Note | Original Subordination | Current Subordination | Bond Factor | Opening Pool Factor |
|--------------|------------------------|-----------------------|-------------|---------------------|
| Class A1 | 10.0000% | 13.2047% | 73.0342% | 78.5948% |
| Class A2 | 4.0000% | 5.2819% | 100.0000% | 78.5948% |
| Class B | 2.5500% | 3.3672% | 100.0000% | 78.5948% |
| Class C | 1.4000% | 1.8487% | 100.0000% | 78.5948% |
| Class D | 0.8000% | 1.0564% | 100.0000% | 78.5948% |
| Class E | 0.4500% | 0.5942% | 100.0000% | 78.5948% |
| 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 | 19,866,269.45 |
| Partial Prepayments | 3,809,452.89 |
| Full Prepayments | 15,363,475.95 |
| Scheduled Principal Repayments | 693,340.61 |
| Total Principal Repaid | 19,866,269.45 |
| Less Redraws | (5,695,763.34) |
| Principal Available For Distribution | 14,170,506.11 |
| Single Monthly Mortality Rate (SMM) | 3.4356% |
| Constant Prepayment Rate (CPR) | 34.2638% |

Credit Enhancement**Threshold Rate**

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|---|---------|
| Threshold Rate | 2.2859% |
| Weighted Average Borrower Rate | 3.4917% |
| 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 | 392,973,847.58 |
| Redraw Limit | 3,929,738.48 |

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 | 4,079,396.30 |
| Liquidity Draw | 0.00 |
| Repayment of Liquidity Draws | 0.00 |
| Closing balance of Liquidity Reserve | 3,929,738.48 |
| Required Balance of the Liquidity Reserve | 3,929,738.48 |
| 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 | 1,011,640.62 |
| Principal Draw | 0.00 |
| Liquidity Reserve Draw | 0.00 |
| Extraordinary Expense Reserve Draw | 0.00 |
| Total Available Income | 1,011,640.62 |

Application of Total Available Income

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|--|------------------|
| To the Residual Income Unitholder | 1.00 |
| Accrual Adjustment | 0.00 |
| Taxes Payable | 0.00 |
| Trustee, Security Trustee & Standby Servicer fee | 14,164.66 |
| Series Expenses | 911.69 |
| Servicer fee | 63,674.29 |
| Trust Manager fee | 15,918.57 |
| Amounts due under the Derivative Contract (inc. break costs) | 0.00 |
| Indemnity Payments | 0.00 |
| Break costs under the Derivative Contract | 0.00 |
| Expenses | 94,670.21 |
| Interest due on the Class A1 Notes | 465,719.02 |
| Interest due on the Redraw Notes | 0.00 |
| Interest due on the Class A2 Notes | 50,928.33 |
| Interest due on the Class B Notes | 13,231.31 |
| Interest due on the Class C Notes | 11,226.33 |
| Interest due on the Class D Notes | 8,150.37 |
| Interest due on the Class E Notes | 7,949.93 |
| 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 |
| Residual Income Unitholder | NR |

Total Available Principal

| | |
|--|----------------------|
| Available Principal | 14,170,506.11 |
| 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 | 149,657.82 |
| Total Available Principal | 14,170,506.11 |

Application of Total Available Principal

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|-------------------------------------|----------------------|
| Principal Draw | 0.00 |
| To fund Redraws | 0.00 |
| Redraw Notes | 0.00 |
| Class A1 Notes | 14,320,163.93 |
| 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 | 14,320,163.93 |