

AFG Series 2022-1NC
Determination Statement - Public

| | |
|---------------------------|-----------|
| Model Period | 8 |
| Collection Period Start | 01-Oct-22 |
| Collection Period End | 31-Oct-22 |
| Days in Collection Period | 31 |
| Interest Period Start | 10-Oct-22 |
| Interest Period End | 09-Nov-22 |
| Days in Interest Period | 31 |
| Determination Date | 07-Nov-22 |
| Notional Payment Date | 10-Nov-22 |
| Payment Date | 10-Nov-22 |
| Record Date | 09-Nov-22 |
| Next Payment Date | 12-Dec-22 |
| Next Record Date | 09-Dec-22 |
| BBSW | 2.6600% |

Note Invested Amounts

| Note | Opening Invested Amount | Issuance | Repayments | Closing Invested Amount |
|--------------|-------------------------|------------------|------------------------|-------------------------|
| Class A1-S | 0.00 | N/A | 0.00 | 0.00 |
| Class A1-L | 235,816,899.93 | N/A | (14,482,165.77) | 221,334,734.16 |
| Class A2 | 82,580,000.00 | N/A | 0.00 | 82,580,000.00 |
| Class B | 9,200,000.00 | N/A | 0.00 | 9,200,000.00 |
| Class C | 7,880,000.00 | N/A | 0.00 | 7,880,000.00 |
| Class D | 5,630,000.00 | N/A | 0.00 | 5,630,000.00 |
| Class E | 3,380,000.00 | N/A | 0.00 | 3,380,000.00 |
| Class F | 1,802,313.77 | N/A | (27,855.17) | 1,774,458.60 |
| Class G | 1,800,000.00 | N/A | 0.00 | 1,800,000.00 |
| Class Z | 227,686.23 | 27,855.17 | 0.00 | 255,541.40 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 348,316,899.93 | 27,855.17 | (14,510,020.94) | 333,834,734.16 |

Note Stated Amounts

| Note | Carryover Charge-Offs | Charge-Off | Re-instatement of Carryover Charge-Offs | Closing Stated Amount |
|--------------|-----------------------|-------------|---|-----------------------|
| Class A1-S | 0.00 | 0.00 | 0.00 | 0.00 |
| Class A1-L | 0.00 | 0.00 | 0.00 | 221,334,734.16 |
| Class A2 | 0.00 | 0.00 | 0.00 | 82,580,000.00 |
| Class B | 0.00 | 0.00 | 0.00 | 9,200,000.00 |
| Class C | 0.00 | 0.00 | 0.00 | 7,880,000.00 |
| Class D | 0.00 | 0.00 | 0.00 | 5,630,000.00 |
| Class E | 0.00 | 0.00 | 0.00 | 3,380,000.00 |
| Class F | 0.00 | 0.00 | 0.00 | 1,774,458.60 |
| Class G | 0.00 | 0.00 | 0.00 | 1,800,000.00 |
| Class Z | 0.00 | 0.00 | 0.00 | 255,541.40 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 333,834,734.16 |

Interest Payments

| Note | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A1-S | 3.2600% | 0.00 | 0.00 | 0.00 |
| Class A1-L | 3.7100% | 743,049.36 | 743,049.36 | 0.00 |
| Class A2 | 4.1600% | 291,767.58 | 291,767.58 | 0.00 |
| Class B | 4.3100% | 33,677.04 | 33,677.04 | 0.00 |
| Class C | 4.4600% | 29,849.01 | 29,849.01 | 0.00 |
| Class D | 5.3600% | 25,629.61 | 25,629.61 | 0.00 |
| Class E | 7.6600% | 21,989.45 | 21,989.45 | 0.00 |
| Class F | 8.8600% | 13,562.29 | 13,562.29 | 0.00 |
| Class G | NR | NR | NR | NR |
| Class Z | NR | NR | NR | NR |
| Redraw Notes | 0.0100% | 0.00 | 0.00 | 0.00 |

Subordination / Factors

| Note | Original Subordination | Current Subordination | Bond Factor | Opening Pool Factor |
|--------------|------------------------|-----------------------|-------------|---------------------|
| Class A1-S | 24.6988% | 33.6993% | 0.0000% | 77.4038% |
| Class A1-L | 24.6988% | 33.6993% | 93.1936% | 77.4038% |
| Class A2 | 6.2740% | 8.9625% | 100.0000% | 77.4038% |
| Class B | 4.2213% | 6.2067% | 100.0000% | 77.4038% |
| Class C | 2.4632% | 3.8462% | 100.0000% | 77.4038% |
| Class D | 1.2071% | 2.1598% | 100.0000% | 77.4038% |
| Class E | 0.4529% | 1.1473% | 100.0000% | 77.4038% |
| Class F | 0.4000% | 0.6157% | 87.4118% | 77.4038% |
| Class G | N/A | N/A | N/A | N/A |
| Class Z | NR | NR | NR | NR |
| 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 AFG2022-1NC Trust – Series 2022-1NC 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 | 16,569,989.84 |
| Partial Prepayments | 2,045,254.87 |
| Full Prepayments | 13,739,806.46 |
| Scheduled Principal Repayments | 784,928.52 |
| Total Principal Repaid | 16,569,989.84 |
| Less Redraws | (2,087,824.07) |
| Principal Available For Distribution | 14,482,165.77 |
| Single Monthly Mortality Rate (SMM) | 3.9405% |
| Constant Prepayment Rate (CPR) | 38.2715% |

Credit Enhancement**Threshold Rate**

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|---|---------|
| Threshold Rate | 4.5624% |
| Weighted Average Borrower Rate | 6.0958% |
| 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 | 346,516,899.93 |
| Redraw Limit | 3,465,169.00 |

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 Facility

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|---|--------------|
| Liquidity Limit | 5,224,753.50 |
| Un-utilised portion of Liquidity Facility | 5,224,753.50 |
| 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 | 1,783,785.49 |
| Principal Draw | 0.00 |
| Liquidity Draw | 0.00 |
| Extraordinary Expense Reserve Draw | 0.00 |
| Total Available Income | 1,783,785.49 |

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 | 12,485.63 |
| Series Expenses | 733.19 |
| Servicer fee | 56,778.76 |
| Trust Manager fee | 14,194.69 |
| 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 | 4,215.59 |
| 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 | 88,408.86 |

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|--------------------------------------|------------|
| Interest due on the Class A1-S Notes | 0.00 |
| Interest due on the Class A1-L Notes | 743,049.36 |
| Interest due on the Redraw Notes | 0.00 |
| Interest due on the Class A2 Notes | 291,767.58 |
| Interest due on the Class B Notes | 33,677.04 |
| Interest due on the Class C Notes | 29,849.01 |
| Interest due on the Class D Notes | 25,629.61 |
| Interest due on the Class E Notes | 21,989.45 |
| Interest due on the Class F Notes | 13,562.29 |
| Interest due on the Class G Notes | NR |
| Interest due on the Class Z Notes | NR |

| | |
|--|------------------|
| Outstanding Liquidity Draws | 0.00 |
| Repayment of Principal Draw | 0.00 |
| Reimburse Losses | 0.00 |
| Re-instate Carryover Charge-Offs | 0.00 |
| Retention Amount | 27,855.17 |
| Amortisation Amount | 0.00 |
| Deposit to Extraordinary Expense Reserve | 0.00 |
| Threshold Rate Subsidy | 0.00 |
| Tax Shortfall | 0.00 |
| Tax Amount | 0.00 |
| Retention of Total Available Income | 27,855.17 |

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

Total Available Principal

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|--|----------------------|
| Available Principal | 14,482,165.77 |
| Repayment of Principal Draw | 0.00 |
| Reimburse Losses | 0.00 |
| Re-instatement of Carry-Over Charge-Offs | 0.00 |
| Amortisation Amount | 0.00 |
| Redraw Reserve Account Draw | 0.00 |
| Excess Note proceeds | 0.00 |
| Total Available Principal | 14,482,165.77 |

Application of Total Available Principal

| | |
|-------------------------------------|----------------------|
| Principal Draw | 0.00 |
| To fund Redraws | 0.00 |
| Redraw Notes | 0.00 |
| Class A1-S Notes | 0.00 |
| Class A1-L Notes | 14,482,165.77 |
| 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 |
| Class G Notes | 0.00 |
| Class Z Notes | 0.00 |
| Residual Income Unitholder | 0.00 |
| Total Principal Applications | 14,482,165.77 |

Retention Mechanism

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|------------------|-----------|
| Retention Amount | 27,855.17 |
| Class F Notes | 27,855.17 |
| Class E Notes | 0.00 |
| Class D Notes | 0.00 |
| Class C Notes | 0.00 |
| Class B Notes | 0.00 |
| Class A2 Notes | 0.00 |
| Class A1-L Notes | 0.00 |
| Class A1-S Notes | 0.00 |