

**AFG Series 2021-1**  
**Determination Statement - Public**

Model Period	19
Collection Period Start	01-Nov-22
Collection Period End	30-Nov-22
Days in Collection Period	30
Interest Period Start	10-Nov-22
Interest Period End	11-Dec-22
Days in Interest Period	32
Determination Date	07-Dec-22
Notional Payment Date	10-Dec-22
Payment Date	12-Dec-22
Record Date	09-Dec-22
Next Payment Date	10-Jan-23
Next Record Date	09-Jan-23
BBSW	2.8723%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	310,528,554.86	N/A	(20,463,236.94)	290,065,317.92
Class A2	43,500,000.00	N/A	0.00	43,500,000.00
Class B	10,500,000.00	N/A	0.00	10,500,000.00
Class C	8,700,000.00	N/A	0.00	8,700,000.00
Class D	5,400,000.00	N/A	0.00	5,400,000.00
Class E	3,150,000.00	N/A	0.00	3,150,000.00
Class F	3,750,000.00	N/A	0.00	3,750,000.00
Redraw Notes	0.00	0.00	0.00	0.00
<b>Total</b>	<b>385,528,554.86</b>	<b>0.00</b>	<b>(20,463,236.94)</b>	<b>365,065,317.92</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	290,065,317.92
Class A2	0.00	0.00	0.00	43,500,000.00
Class B	0.00	0.00	0.00	10,500,000.00
Class C	0.00	0.00	0.00	8,700,000.00
Class D	0.00	0.00	0.00	5,400,000.00
Class E	0.00	0.00	0.00	3,150,000.00
Class F	0.00	0.00	0.00	3,750,000.00
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>365,065,317.92</b>

**Interest Payments**

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	3.6223%	986,150.21	986,150.21	0.00
Class A2	3.9223%	149,584.70	149,584.70	0.00
Class B	4.2223%	38,868.30	38,868.30	0.00
Class C	4.5723%	34,874.75	34,874.75	0.00
Class D	5.5723%	26,380.64	26,380.64	0.00
Class E	7.8723%	21,740.49	21,740.49	0.00
Class F	NR	NR	NR	NR
Redraw Notes	2.8723%	0.0000%	0.0000%	0.0000%

**Subordination / Factors**

Note	Original Subordination	Current Subordination	Bond Factor	Opening Pool Factor
Class A1	10.0000%	20.5443%	42.9726%	51.4038%
Class A2	4.2000%	8.6286%	100.0000%	51.4038%
Class B	2.8000%	5.7524%	100.0000%	51.4038%
Class C	1.6400%	3.3693%	100.0000%	51.4038%
Class D	0.9200%	1.8901%	100.0000%	51.4038%
Class E	0.5000%	1.0272%	100.0000%	51.4038%
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 AFG2021-1 Trust – Series 2021-1 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**

<b>Repayments</b>	24,816,010.43
Partial Prepayments	3,575,226.56
Full Prepayments	20,587,246.66
Scheduled Principal Repayments	653,537.21
<b>Total Principal Repaid</b>	<b>24,816,010.43</b>
Less Redraws	(4,352,773.49)
<b>Principal Available For Distribution</b>	<b>20,463,236.94</b>
Single Monthly Mortality Rate (SMM)	5.1470%
Constant Prepayment Rate (CPR)	46.9592%

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

Threshold Rate	4.3850%
Weighted Average Borrower Rate	5.6435%
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	385,528,554.86
Redraw Limit	3,855,285.55

**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	3,855,285.55
Un-utilised portion of Liquidity Facility	3,855,285.55
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

**Cashflow Allocation****Total Available Income**

Available Income	1,776,630.06
Principal Draw	0.00
Liquidity Draw	0.00
Extraordinary Expense Reserve Draw	0.00
<b>Total Available Income</b>	<b>1,776,630.06</b>

**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	14,261.72
Series Expenses	1,166.19
Servicer fee	64,065.37
Trust Manager fee	16,016.34
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	3,379.98
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
<b>Expenses</b>	<b>98,890.60</b>

Interest due on the Class A1 Notes	986,150.21
Interest due on the Redraw Notes	0.00
Interest due on the Class A2 Notes	149,584.70
Interest due on the Class B Notes	38,868.30
Interest due on the Class C Notes	34,874.75
Interest due on the Class D Notes	26,380.64
Interest due on the Class E Notes	21,740.49
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
<b>Retention of Total Available Income</b>	<b>0.00</b>

Residual Income Unitholder	NR
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**Total Available Principal**

Available Principal	20,463,236.94
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
<b>Total Available Principal</b>	<b>20,463,236.94</b>

**Application of Total Available Principal**

Principal Draw	0.00
To fund Redraws	0.00
Redraw Notes	0.00
Class A1 Notes	20,463,236.94
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
<b>Total Principal Applications</b>	<b>20,463,236.94</b>