

**AFG Series 2021-2**  
**Determination Statement - Public**

Model Period	<b>15</b>
Collection Period Start	01-Dec-22
Collection Period End	31-Dec-22
Days in Collection Period	31
Interest Period Start	12-Dec-22
Interest Period End	09-Jan-23
Days in Interest Period	29
Determination Date	05-Jan-23
Notional Payment Date	10-Jan-23
Payment Date	10-Jan-23
Record Date	09-Jan-23
Next Payment Date	10-Feb-23
Next Record Date	09-Feb-23
BBSW	3.0100%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	261,892,615.30	N/A	(11,830,019.45)	250,062,595.85
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
<b>Total</b>	<b>311,892,615.30</b>	<b>0.00</b>	<b>(11,830,019.45)</b>	<b>300,062,595.85</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	250,062,595.85
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
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>300,062,595.85</b>

**Interest Payments**

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	3.7600%	782,377.28	782,377.28	0.00
Class A2	4.1600%	99,156.16	99,156.16	0.00
Class B	4.3100%	24,826.78	24,826.78	0.00
Class C	4.4600%	20,375.48	20,375.48	0.00
Class D	5.3600%	12,775.89	12,775.89	0.00
Class E	7.5100%	10,441.99	10,441.99	0.00
Class F	NR	NR	NR	NR
Redraw Notes	3.0100%	0.0000%	0.0000%	0.0000%

**Subordination / Factors**

Note	Original Subordination	Current Subordination	Bond Factor	Opening Pool Factor
Class A1	10.0000%	16.6632%	55.5695%	62.3785%
Class A2	4.0000%	6.6653%	100.0000%	62.3785%
Class B	2.5500%	4.2491%	100.0000%	62.3785%
Class C	1.4000%	2.3328%	100.0000%	62.3785%
Class D	0.8000%	1.3331%	100.0000%	62.3785%
Class E	0.4500%	0.7498%	100.0000%	62.3785%
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**

<b>Repayments</b>	14,999,677.03
Partial Prepayments	4,221,523.88
Full Prepayments	10,373,132.65
Scheduled Principal Repayments	405,020.50
<b>Total Principal Repaid</b>	<b>14,999,677.03</b>
Less Redraws	(3,283,787.59)
<b>Principal Available For Distribution</b>	<b>11,715,889.44</b>
Single Monthly Mortality Rate (SMM)	3.6312%
Constant Prepayment Rate (CPR)	35.8443%

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

Threshold Rate	4.4228%
Weighted Average Borrower Rate	5.8282%
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	311,892,615.30
Redraw Limit	3,118,926.15

**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 Reserve**

Opening Balance of the Liquidity Reserve	3,233,056.16
Liquidity Draw	0.00
Repayment of Liquidity Draws	0.00
Closing balance of Liquidity Reserve	3,118,926.15
Required Balance of the Liquidity Reserve	3,118,926.15
Closing Liquidity Reserve Excess (Shortfall)	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	1,505,720.63
Principal Draw	0.00
Liquidity Reserve Draw	0.00
Extraordinary Expense Reserve Draw	0.00
<b>Total Available Income</b>	<b>1,505,720.63</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	10,463.00
Series Expenses	3,893.89
Servicer fee	47,219.88
Trust Manager fee	11,804.97
Amounts due under the Derivative Contract (inc. break costs)	0.00
Indemnity Payments	0.00
Break costs under the Derivative Contract	0.00
<b>Expenses</b>	<b>73,382.74</b>

Interest due on the Class A1 Notes	782,377.28
Interest due on the Redraw Notes	0.00
Interest due on the Class A2 Notes	99,156.16
Interest due on the Class B Notes	24,826.78
Interest due on the Class C Notes	20,375.48
Interest due on the Class D Notes	12,775.89
Interest due on the Class E Notes	10,441.99
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
<b>Retention of Total Available Income</b>	<b>0.00</b>

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

**Total Available Principal**

Available Principal	11,715,889.44
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	114,130.01
<b>Total Available Principal</b>	<b>11,715,889.44</b>

**Application of Total Available Principal**

Principal Draw	0.00
To fund Redraws	0.00
Redraw Notes	0.00
Class A1 Notes	11,830,019.45
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>11,830,019.45</b>