

AFG Series 2021-1
Determination Statement - Public

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|---------------------------|-----------|
| Model Period | 32 |
| Collection Period Start | 01-Dec-23 |
| Collection Period End | 31-Dec-23 |
| Days in Collection Period | 31 |
| Interest Period Start | 11-Dec-23 |
| Interest Period End | 09-Jan-24 |
| Days in Interest Period | 30 |
| Determination Date | 05-Jan-24 |
| Notional Payment Date | 10-Jan-24 |
| Payment Date | 10-Jan-24 |
| Record Date | 09-Jan-24 |
| Next Payment Date | 12-Feb-24 |
| Next Record Date | 09-Feb-24 |
| BBSW | 4.2900% |

Note Invested Amounts

| Note | Opening Invested Amount | Issuance | Repayments | Closing Invested Amount |
|--------------|-------------------------|-------------|-----------------------|-------------------------|
| Class A1 | 165,636,619.44 | N/A | (6,381,778.08) | 159,254,841.36 |
| Class A2 | 31,597,553.61 | N/A | (1,217,415.42) | 30,380,138.19 |
| Class B | 7,626,995.70 | N/A | (293,858.89) | 7,333,136.81 |
| Class C | 6,319,510.72 | N/A | (243,483.08) | 6,076,027.64 |
| Class D | 3,922,454.94 | N/A | (151,127.43) | 3,771,327.51 |
| Class E | 2,288,098.71 | N/A | (88,157.67) | 2,199,941.04 |
| Class F | 3,750,000.00 | N/A | 0.00 | 3,750,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 221,141,233.12 | 0.00 | (8,375,820.57) | 212,765,412.55 |

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 | 159,254,841.36 |
| Class A2 | 0.00 | 0.00 | 0.00 | 30,380,138.19 |
| Class B | 0.00 | 0.00 | 0.00 | 7,333,136.81 |
| Class C | 0.00 | 0.00 | 0.00 | 6,076,027.64 |
| Class D | 0.00 | 0.00 | 0.00 | 3,771,327.51 |
| Class E | 0.00 | 0.00 | 0.00 | 2,199,941.04 |
| Class F | 0.00 | 0.00 | 0.00 | 3,750,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 212,765,412.55 |

Interest Payments

| Note | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A1 | 5.0400% | 686,144.02 | 686,144.02 | 0.00 |
| Class A2 | 5.3400% | 138,682.96 | 138,682.96 | 0.00 |
| Class B | 5.6400% | 35,355.83 | 35,355.83 | 0.00 |
| Class C | 5.9900% | 31,112.77 | 31,112.77 | 0.00 |
| Class D | 6.9900% | 22,535.31 | 22,535.31 | 0.00 |
| Class E | 9.2900% | 17,471.04 | 17,471.04 | 0.00 |
| Class F | NR | NR | NR | NR |
| Redraw Notes | 4.2900% | 0.0000% | 0.0000% | 0.0000% |

Subordination / Factors

| Note | Original Subordination | Current Subordination | Bond Factor | Opening Pool Factor |
|--------------|------------------------|-----------------------|-------------|---------------------|
| Class A1 | 10.0000% | 25.1500% | 23.5933% | 29.4855% |
| Class A2 | 4.2000% | 10.8713% | 69.8394% | 29.4855% |
| Class B | 2.8000% | 7.4247% | 69.8394% | 29.4855% |
| Class C | 1.6400% | 4.5690% | 69.8394% | 29.4855% |
| Class D | 0.9200% | 2.7965% | 69.8394% | 29.4855% |
| Class E | 0.5000% | 1.7625% | 69.8394% | 29.4855% |
| 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

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|---|----------------------|
| Repayments | 11,101,043.31 |
| Partial Prepayments | 1,669,984.73 |
| Full Prepayments | 8,990,217.38 |
| Scheduled Principal Repayments | 440,841.20 |
| Total Principal Repaid | 11,101,043.31 |
| Less Redraws | (2,725,222.74) |
| Principal Available For Distribution | 8,375,820.57 |
| Single Monthly Mortality Rate (SMM) | 3.5954% |
| Constant Prepayment Rate (CPR) | 35.5571% |

Credit Enhancement**Threshold Rate**

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|---|---------|
| Threshold Rate | 5.7235% |
| Weighted Average Borrower Rate | 6.9175% |
| 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 | 221,141,233.12 |
| Redraw Limit | 2,211,412.33 |

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

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|---|--------------|
| Liquidity Limit | 2,211,412.33 |
| Un-utilised portion of Liquidity Facility | 2,211,412.33 |
| 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 | 1,443,992.73 |
| Principal Draw | 0.00 |
| Liquidity Draw | 0.00 |
| Extraordinary Expense Reserve Draw | 0.00 |
| Total Available Income | 1,443,992.73 |

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 | 7,775.62 |
| Series Expenses | 3,891.69 |
| Servicer fee | 35,003.24 |
| Trust Manager fee | 8,750.81 |
| 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 | 1,817.60 |
| 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 | 57,239.96 |

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|------------------------------------|------------|
| Interest due on the Class A1 Notes | 686,144.02 |
| Interest due on the Redraw Notes | 0.00 |
| Interest due on the Class A2 Notes | 138,682.96 |
| Interest due on the Class B Notes | 35,355.83 |
| Interest due on the Class C Notes | 31,112.77 |
| Interest due on the Class D Notes | 22,535.31 |
| Interest due on the Class E Notes | 17,471.04 |
| 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 |
| Retention of Total Available Income | 0.00 |

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

Total Available Principal

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|--|---------------------|
| Available Principal | 8,375,820.57 |
| 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 |
| Total Available Principal | 8,375,820.57 |

Application of Total Available Principal

| | |
|-------------------------------------|---------------------|
| Principal Draw | 0.00 |
| To fund Redraws | 0.00 |
| Redraw Notes | 0.00 |
| Class A1 Notes | 6,381,778.08 |
| Class A2 Notes | 1,217,415.42 |
| Class B Notes | 293,858.89 |
| Class C Notes | 243,483.08 |
| Class D Notes | 151,127.43 |
| Class E Notes | 88,157.67 |
| Class F Notes | 0.00 |
| Residual Income Unitholder | 0.00 |
| Total Principal Applications | 8,375,820.57 |