

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

|                           |           |
|---------------------------|-----------|
| Model Period              | <b>28</b> |
| Collection Period Start   | 01-Jan-24 |
| Collection Period End     | 31-Jan-24 |
| Days in Collection Period | 31        |
| Interest Period Start     | 10-Jan-24 |
| Interest Period End       | 11-Feb-24 |
| Days in Interest Period   | 33        |
| Determination Date        | 07-Feb-24 |
| Notional Payment Date     | 10-Feb-24 |
| Payment Date              | 12-Feb-24 |
| Record Date               | 09-Feb-24 |
| Next Payment Date         | 12-Mar-24 |
| Next Record Date          | 08-Mar-24 |
| BBSW                      | 4.3050%   |

**Note Invested Amounts**

| Note         | Opening Invested Amount | Issuance    | Repayments            | Closing Invested Amount |
|--------------|-------------------------|-------------|-----------------------|-------------------------|
| Class A1     | 134,305,966.77          | N/A         | (3,719,731.76)        | 130,586,235.01          |
| Class A2     | 27,355,352.73           | N/A         | (757,632.57)          | 26,597,720.16           |
| Class B      | 6,610,876.90            | N/A         | (183,094.54)          | 6,427,782.36            |
| Class C      | 5,243,109.27            | N/A         | (145,212.91)          | 5,097,896.36            |
| Class D      | 2,735,535.28            | N/A         | (75,763.26)           | 2,659,772.02            |
| Class E      | 1,595,728.90            | N/A         | (44,195.23)           | 1,551,533.67            |
| 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>180,096,569.85</b>   | <b>0.00</b> | <b>(4,925,630.27)</b> | <b>175,170,939.58</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                                    | 130,586,235.01        |
| Class A2     | 0.00                  | 0.00        | 0.00                                    | 26,597,720.16         |
| Class B      | 0.00                  | 0.00        | 0.00                                    | 6,427,782.36          |
| Class C      | 0.00                  | 0.00        | 0.00                                    | 5,097,896.36          |
| Class D      | 0.00                  | 0.00        | 0.00                                    | 2,659,772.02          |
| Class E      | 0.00                  | 0.00        | 0.00                                    | 1,551,533.67          |
| 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>175,170,939.58</b> |

**Interest Payments**

| Note         | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A1     | 5.0550%     | 613,815.06              | 613,815.06    | 0.00            |
| Class A2     | 5.4550%     | 134,914.35              | 134,914.35    | 0.00            |
| Class B      | 5.6050%     | 33,500.85               | 33,500.85     | 0.00            |
| Class C      | 5.7550%     | 27,280.69               | 27,280.69     | 0.00            |
| Class D      | 6.6550%     | 16,459.30               | 16,459.30     | 0.00            |
| Class E      | 8.8050%     | 12,703.10               | 12,703.10     | 0.00            |
| Class F      | NR          | NR                      | NR            | NR              |
| Redraw Notes | 4.3050%     | 0.0000%                 | 0.0000%       | 0.0000%         |

**Subordination / Factors**

| Note         | Original Subordination | Current Subordination | Bond Factor | Opening Pool Factor |
|--------------|------------------------|-----------------------|-------------|---------------------|
| Class A1     | 10.0000%               | 25.4521%              | 29.0192%    | 36.0193%            |
| Class A2     | 4.0000%                | 10.2682%              | 88.6591%    | 36.0193%            |
| Class B      | 2.5500%                | 6.5988%               | 88.6591%    | 36.0193%            |
| Class C      | 1.4000%                | 3.6886%               | 88.6591%    | 36.0193%            |
| Class D      | 0.8000%                | 2.1702%               | 88.6591%    | 36.0193%            |
| Class E      | 0.4500%                | 1.2845%               | 88.6591%    | 36.0193%            |
| 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>                           | 7,302,307.51        |
| Partial Prepayments                         | 2,103,577.68        |
| Full Prepayments                            | 4,936,745.82        |
| Scheduled Principal Repayments              | 261,984.01          |
| <b>Total Principal Repaid</b>               | <b>7,302,307.51</b> |
| Less Redraws                                | (2,421,004.45)      |
| <b>Principal Available For Distribution</b> | <b>4,881,303.06</b> |
| Single Monthly Mortality Rate (SMM)         | 2.5686%             |
| Constant Prepayment Rate (CPR)              | 26.8213%            |

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

|   |         |
|---|---------|
| Threshold Rate                                  | 5.7457% |
| Weighted Average Borrower Rate                  | 6.8711% |
| 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 | 180,096,569.85 |
| Redraw Limit                       | 1,800,965.70   |

**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     | 1,845,292.91 |
| Liquidity Draw                               | 0.00         |
| Repayment of Liquidity Draws                 | 0.00         |
| Closing balance of Liquidity Reserve         | 1,800,965.70 |
| Required Balance of the Liquidity Reserve    | 1,800,965.70 |
| 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 |

|                            |
|----------------------------|
| <b>Cashflow Allocation</b> |
|----------------------------|

**Total Available Income**

|                                    |                     |
|------------------------------------|---------------------|
| Available Income                   | 1,053,685.47        |
| Principal Draw                     | 0.00                |
| Liquidity Reserve Draw             | 0.00                |
| Extraordinary Expense Reserve Draw | 0.00                |
| <b>Total Available Income</b>      | <b>1,053,685.47</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             | 6,966.27         |
| Series Expenses  | 679.19           |
| Servicer fee   | 31,384.52        |
| Trust Manager fee  | 7,846.13         |
| 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>46,877.11</b> |
| Interest due on the Class A1 Notes                           | 613,815.06       |
| Interest due on the Redraw Notes                             | 0.00             |
| Interest due on the Class A2 Notes                           | 134,914.35       |
| Interest due on the Class B Notes                            | 33,500.85        |
| Interest due on the Class C Notes                            | 27,280.69        |
| Interest due on the Class D Notes                            | 16,459.30        |
| Interest due on the Class E Notes                            | 12,703.10        |
| 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                      | 4,881,303.06        |
| 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                 | 44,327.21           |
| <b>Total Available Principal</b>         | <b>4,881,303.06</b> |

**Application of Total Available Principal**

|                                     |                     |
|-------------------------------------|---------------------|
| Principal Draw                      | 0.00                |
| To fund Redraws                     | 0.00                |
| Redraw Notes                        | 0.00                |
| Class A1 Notes                      | 3,719,731.76        |
| Class A2 Notes                      | 757,632.57          |
| Class B Notes                       | 183,094.54          |
| Class C Notes                       | 145,212.91          |
| Class D Notes                       | 75,763.26           |
| Class E Notes                       | 44,195.23           |
| Class F Notes                       | 0.00                |
| Residual Income Unitholder          | 0.00                |
| <b>Total Principal Applications</b> | <b>4,925,630.27</b> |