

**AFG Series 2019-1**  
**Determination Statement - Public**

|                           |           |
|---------------------------|-----------|
| Model Period              | 16        |
| Collection Period Start   | 01-Jul-20 |
| Collection Period End     | 31-Jul-20 |
| Days in Collection Period | 31        |
| Interest Period Start     | 10-Jul-20 |
| Interest Period End       | 09-Aug-20 |
| Days in Interest Period   | 31        |
| Determination Date        | 05-Aug-20 |
| Notional Payment Date     | 10-Aug-20 |
| Payment Date              | 10-Aug-20 |
| BBSW                      | 0.0946%   |

**Note Invested Amounts**

| Note         | Opening Invested Amount | Issuance    | Repayments             | Closing Invested Amount |
|--------------|-------------------------|-------------|------------------------|-------------------------|
| Class A1     | 0.00                    | N/A         | 0.00                   | 0.00                    |
| Class A2     | 326,407,910.03          | N/A         | (17,029,853.41)        | 309,378,056.62          |
| Class AB     | 32,500,000.00           | N/A         | 0.00                   | 32,500,000.00           |
| Class B      | 7,000,000.00            | N/A         | 0.00                   | 7,000,000.00            |
| Class C      | 5,500,000.00            | N/A         | 0.00                   | 5,500,000.00            |
| Class D      | 2,250,000.00            | N/A         | 0.00                   | 2,250,000.00            |
| Class E      | 1,250,000.00            | N/A         | 0.00                   | 1,250,000.00            |
| Class F      | 1,500,000.00            | N/A         | 0.00                   | 1,500,000.00            |
| Redraw Notes | 0.00                    | 0.00        | 0.00                   | 0.00                    |
| <b>Total</b> | <b>376,407,910.03</b>   | <b>0.00</b> | <b>(17,029,853.41)</b> | <b>359,378,056.62</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                                    | 0.00                  |
| Class A2 | 0.00                  | 0.00       | 0.00                                    | 309,378,056.62        |
| Class AB | 0.00                  | 0.00       | 0.00                                    | 32,500,000.00         |
| Class B  | 0.00                  | 0.00       | 0.00                                    | 7,000,000.00          |
| Class C  | 0.00                  | 0.00       | 0.00                                    | 5,500,000.00          |
| Class D  | 0.00                  | 0.00       | 0.00                                    | 2,250,000.00          |
| Class E  | 0.00                  | 0.00       | 0.00                                    | 1,250,000.00          |
| Class F  | 0.00                  | 0.00       | 0.00                                    | 1,500,000.00          |

|              |             |             |             |                       |
|--------------|-------------|-------------|-------------|-----------------------|
| 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>359,378,056.62</b> |

### Interest Payments

| Note         | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A1     | 0.9246%     | 0.00                    | 0.00          | 0.00            |
| Class A2     | 1.3746%     | 381,070.95              | 381,070.95    | 0.00            |
| Class AB     | 2.2446%     | 61,957.11               | 61,957.11     | 0.00            |
| Class B      | 2.5946%     | 15,425.43               | 15,425.43     | 0.00            |
| Class C      | 3.1946%     | 14,922.72               | 14,922.72     | 0.00            |
| Class D      | 4.0946%     | 7,824.61                | 7,824.61      | 0.00            |
| Class E      | NR          | NR                      | NR            | NR              |
| Class F      | NR          | NR                      | NR            | NR              |
| Redraw Notes | 0.0946%     | 0.00                    | 0.00          | 0.00            |

### Subordination / Factors

| Note         | Original Subordination | Current Subordination | Bond Factor | Pool Factor |
|--------------|------------------------|-----------------------|-------------|-------------|
| Class A1     | 10.0000%               | 13.9129%              | 0.0000%     | 75.2816%    |
| Class A2     | 10.0000%               | 13.9129%              | 87.1487%    | 75.2816%    |
| Class AB     | 3.5000%                | 4.8695%               | 100.0000%   | 75.2816%    |
| Class B      | 2.1000%                | 2.9217%               | 100.0000%   | 75.2816%    |
| Class C      | 1.0000%                | 1.3913%               | 100.0000%   | 75.2816%    |
| Class D      | 0.5500%                | 0.7652%               | 100.0000%   | 75.2816%    |
| Class E      | 0.3000%                | 0.4174%               | 100.0000%   | 75.2816%    |
| Class F      | N/A                    | N/A                   | N/A         | N/A         |
| Redraw Notes | N/A                    | N/A                   | N/A         | N/A         |

### Prepayment Summary

|   |                      |
|---|----------------------|
| <b>Repayments</b>                           | 22,454,099.42        |
| Partial Prepayments                         | 7,689,149.27         |
| Full Prepayments                            | 13,887,248.70        |
| Scheduled Principal Repayments              | 877,701.45           |
| <b>Total Principal Repaid</b>               | <b>22,454,099.42</b> |
| Less Redraws                                | (5,424,246.01)       |
| <b>Principal Available For Distribution</b> | <b>17,029,853.41</b> |
| Single Monthly Mortality Rate (SMM)         | 4.3012%              |
| Constant Prepayment Rate (CPR)              | 40.9962%             |

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

|   |         |
|---|---------|
| Threshold Rate                                  | 2.1589% |
| Weighted Average Borrower Rate                  | 3.3657% |
| 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 | 376,407,910.03 |
| Redraw Limit                       | 3,764,079.10   |

**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                           | 3,764,079.10 |
| Un-utilised portion of Liquidity Facility | 3,764,079.10 |
| 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 |