

**AFG Series 2016-1**  
**Determination Statement - Public**

Model Period	<b>49</b>
Collection Period Start	01-Nov-20
Collection Period End	30-Nov-20
Days in Collection Period	30
Interest Period Start	16-Nov-20
Interest Period End	13-Dec-20
Days in Interest Period	28
Determination Date	09-Dec-20
Notional Payment Date	14-Dec-20
Payment Date	14-Dec-20
BBSW	0.0222%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	83,560,424.22	N/A	(1,762,515.51)	81,797,908.71
Class AB	12,500,859.07	N/A	(263,676.95)	12,237,182.12
Class B	3,079,921.80	N/A	(64,963.89)	3,014,957.91
Class C	1,539,960.92	N/A	(32,481.94)	1,507,478.98
Class D	724,687.49	N/A	(15,285.62)	709,401.87
Class E	450,000.00	N/A	0.00	450,000.00
Redraw Notes	0.00	0.00	0.00	0.00
<b>Total</b>	<b>101,855,853.50</b>	<b>0.00</b>	<b>(2,138,923.91)</b>	<b>99,716,929.59</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	81,797,908.71
Class AB	0.00	0.00	0.00	12,237,182.12
Class B	0.00	0.00	0.00	3,014,957.91
Class C	0.00	0.00	0.00	1,507,478.98
Class D	0.00	0.00	0.00	709,401.87
Class E	0.00	0.00	0.00	450,000.00
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>99,716,929.59</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	0.6722%	0.00	0.00	0.00
Class A2	1.3222%	84,754.54	84,754.54	0.00
Class AB	2.3722%	22,748.69	22,748.69	0.00
Class B	2.8722%	6,786.09	6,786.09	0.00
Class C	3.4722%	4,101.85	4,101.85	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	0.0222%	0.00	0.00	0.00

### Subordination / Factors

Note	Original Subordination	Current Subordination	Bond Factor	Opening Pool Factor
Class A1	83.3333%	100.0000%	0.0000%	33.9520%
Class A2	10.0000%	17.9699%	37.1809%	33.9520%
Class AB	3.1000%	5.6980%	59.1168%	33.9520%
Class B	1.4000%	2.6745%	59.1168%	33.9520%
Class C	0.5500%	1.1627%	59.1168%	33.9520%
Class D	0.1500%	0.4513%	59.1168%	33.9520%
Class E	0.0000%	0.0000%	100.0000%	33.9520%
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

#### Repayments

Partial Prepayments	1,617,671.81
Full Prepayments	2,300,122.35
Scheduled Principal Repayments	328,533.97

**Total Principal Repaid** **4,246,328.13**

Less Redraws **(2,107,404.22)**

**Principal Available For Distribution** **2,138,923.91**

Single Monthly Mortality Rate (SMM)	1.7832%
Constant Prepayment Rate (CPR)	19.4192%

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

Threshold Rate	2.8878%
Weighted Average Borrower Rate	3.5853%
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	101,855,853.50
Redraw Limit	1,018,558.53

**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	1,018,558.53
Un-utilised portion of Liquidity Facility	1,018,558.53
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