

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

Model Period	1
Collection Period Start	04-Nov-16
Collection Period End	30-Nov-16
Days in Collection Period	27
Interest Period Start	04-Nov-16
Interest Period End	13-Dec-16
Days in Interest Period	40
Determination Date	09-Dec-16
Notional Payment Date	14-Dec-16
Payment Date	14-Dec-16
BBSW	1.6485%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	50,000,000.00	N/A	(12,667,447.70)	37,332,552.30
Class A2	220,000,000.00	N/A	0.00	220,000,000.00
Class AB	20,700,000.00	N/A	0.00	20,700,000.00
Class B	5,100,000.00	N/A	0.00	5,100,000.00
Class C	2,550,000.00	N/A	0.00	2,550,000.00
Class D	1,200,000.00	N/A	0.00	1,200,000.00
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>300,000,000.00</b>	<b>0.00</b>	<b>(12,667,447.70)</b>	<b>287,332,552.30</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	37,332,552.30
Class A2	0.00	0.00	0.00	220,000,000.00
Class AB	0.00	0.00	0.00	20,700,000.00
Class B	0.00	0.00	0.00	5,100,000.00
Class C	0.00	0.00	0.00	2,550,000.00
Class D	0.00	0.00	0.00	1,200,000.00
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>287,332,552.30</b>

**Interest Payments**

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	2.2985%	125,945.21	125,945.21	0.00
Class A2	2.9485%	710,871.23	710,871.23	0.00
Class AB	3.9985%	90,705.70	90,705.70	0.00
Class B	4.4985%	25,142.30	25,142.30	0.00
Class C	5.0985%	14,247.86	14,247.86	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	1.6485%	0.00	0.00	0.00

**Subordination / Factors**

<b>Note</b>	<b>Original Subordination</b>	<b>Current Subordination</b>	<b>Bond Factor</b>	<b>Pool Factor</b>
Class A1	10.0000%	10.4409%	74.6651%	100.0000%
Class A2	10.0000%	10.4409%	100.0000%	100.0000%
Class AB	3.1000%	3.2367%	100.0000%	100.0000%
Class B	1.4000%	1.4617%	100.0000%	100.0000%
Class C	0.5500%	0.5742%	100.0000%	100.0000%
Class D	0.1500%	0.1566%	100.0000%	100.0000%
Class E	0.0000%	0.0000%	100.0000%	100.0000%
Redraw Notes	N/A	N/A	N/A	N/A

**Prepayment Summary**

<b>Total Principal Repaid</b>	7,656,185.52
Partial Prepayments	2,897,723.81
Full Prepayments	4,374,986.34
Scheduled Principal Repayments	383,475.37
Redraws	2,958,040.79
Single Monthly Mortality Rate (SMM)	1.5051%
Constant Prepayment Rate (CPR)	16.6385%

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

Threshold Rate	3.6212%
Weighted Average Borrower Rate	4.2335%
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	300,000,000.00
Redraw Limit	3,000,000.00

**Principal Draw**

Opening Balance of the Principal Draw	0.00
Principal Draw	510,542.45
Repayment of Principal Draw	0.00
Closing Balance of the Principal Draw	510,542.45

**Liquidity Facility**

Liquidity Limit	3,000,000.00
Un-utilised portion of Liquidity Facility	3,000,000.00
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