

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

Model Period	13
Collection Period Start	01-Nov-17
Collection Period End	30-Nov-17
Days in Collection Period	30
Interest Period Start	14-Nov-17
Interest Period End	13-Dec-17
Days in Interest Period	30
Determination Date	11-Dec-17
Notional Payment Date	14-Dec-17
Payment Date	14-Dec-17
BBSW	1.6250%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	187,945,335.10	N/A	(4,755,409.49)	183,189,925.61
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>217,945,335.10</b>	<b>0.00</b>	<b>(4,755,409.49)</b>	<b>213,189,925.61</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	183,189,925.61
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>213,189,925.61</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	2.2750%	0.00	0.00	0.00
Class A2	2.9250%	451,841.18	451,841.18	0.00
Class AB	3.9750%	67,629.45	67,629.45	0.00
Class B	4.4750%	18,758.22	18,758.22	0.00
Class C	5.0750%	10,636.64	10,636.64	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	1.6250%	0.00	0.00	0.00

### Subordination / Factors

Note	Original Subordination	Current Subordination	Bond Factor	Pool Factor
Class A1	83.3333%	100.0000%	0.0000%	72.6484%
Class A2	10.0000%	14.0720%	83.2681%	72.6484%
Class AB	3.1000%	4.3623%	100.0000%	72.6484%
Class B	1.4000%	1.9701%	100.0000%	72.6484%
Class C	0.5500%	0.7740%	100.0000%	72.6484%
Class D	0.1500%	0.2111%	100.0000%	72.6484%
Class E	0.0000%	0.0000%	100.0000%	72.6484%
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

<b>Total Principal Repaid</b>	7,833,442.08
Partial Prepayments	3,065,844.94
Full Prepayments	4,411,850.96
Scheduled Principal Repayments	355,746.18
Redraws	3,078,032.59
Single Monthly Mortality Rate (SMM)	2.0220%
Constant Prepayment Rate (CPR)	21.7396%

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

Threshold Rate	3.6880%
Weighted Average Borrower Rate	4.5492%
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	217,945,335.10
Redraw Limit	2,179,453.35

**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	2,179,453.35
Un-utilised portion of Liquidity Facility	2,179,453.35
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