

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

Model Period	<b>14</b>
Collection Period Start	01-Dec-17
Collection Period End	31-Dec-17
Days in Collection Period	31
Interest Period Start	14-Dec-17
Interest Period End	14-Jan-18
Days in Interest Period	32
Determination Date	10-Jan-18
Notional Payment Date	14-Jan-18
Payment Date	15-Jan-18
BBSW	1.6900%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	183,189,925.61	N/A	(3,635,124.54)	179,554,801.07
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>213,189,925.61</b>	<b>0.00</b>	<b>(3,635,124.54)</b>	<b>209,554,801.07</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	179,554,801.07
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>209,554,801.07</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	2.3400%	0.00	0.00	0.00
Class A2	2.9900%	480,208.55	480,208.55	0.00
Class AB	4.0400%	73,317.70	73,317.70	0.00
Class B	4.5400%	20,299.40	20,299.40	0.00
Class C	5.1400%	11,491.07	11,491.07	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	1.6900%	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%	71.0633%
Class A2	10.0000%	14.3161%	81.6158%	71.0633%
Class AB	3.1000%	4.4380%	100.0000%	71.0633%
Class B	1.4000%	2.0042%	100.0000%	71.0633%
Class C	0.5500%	0.7874%	100.0000%	71.0633%
Class D	0.1500%	0.2147%	100.0000%	71.0633%
Class E	0.0000%	0.0000%	100.0000%	71.0633%
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

<b>Total Principal Repaid</b>	6,147,608.88
Partial Prepayments	3,177,850.01
Full Prepayments	2,631,734.00
Scheduled Principal Repayments	338,024.87
Redraws	2,512,484.34
Single Monthly Mortality Rate (SMM)	1.5490%
Constant Prepayment Rate (CPR)	17.0838%

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

Threshold Rate	3.8238%
Weighted Average Borrower Rate	4.5488%
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	213,189,925.61
Redraw Limit	2,131,899.26

**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	2,131,899.26
Un-utilised portion of Liquidity Facility	2,131,899.26
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