

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

Model Period	<b>15</b>
Collection Period Start	01-Jan-18
Collection Period End	31-Jan-18
Days in Collection Period	31
Interest Period Start	15-Jan-18
Interest Period End	13-Feb-18
Days in Interest Period	30
Determination Date	09-Feb-18
Notional Payment Date	14-Feb-18
Payment Date	14-Feb-18
BBSW	1.7000%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	179,554,801.07	N/A	(4,948,435.96)	174,606,365.11
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>209,554,801.07</b>	<b>0.00</b>	<b>(4,948,435.96)</b>	<b>204,606,365.11</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	174,606,365.11
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>204,606,365.11</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	2.3500%	0.00	0.00	0.00
Class A2	3.0000%	442,737.87	442,737.87	0.00
Class AB	4.0500%	68,905.48	68,905.48	0.00
Class B	4.5500%	19,072.60	19,072.60	0.00
Class C	5.1500%	10,793.84	10,793.84	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	1.7000%	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%	69.8516%
Class A2	10.0000%	14.6623%	79.3665%	69.8516%
Class AB	3.1000%	4.5453%	100.0000%	69.8516%
Class B	1.4000%	2.0527%	100.0000%	69.8516%
Class C	0.5500%	0.8064%	100.0000%	69.8516%
Class D	0.1500%	0.2199%	100.0000%	69.8516%
Class E	0.0000%	0.0000%	100.0000%	69.8516%
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

<b>Total Principal Repaid</b>	7,827,960.54
Partial Prepayments	3,154,191.70
Full Prepayments	4,334,764.66
Scheduled Principal Repayments	339,004.18
Redraws	2,879,524.58
Single Monthly Mortality Rate (SMM)	2.2032%
Constant Prepayment Rate (CPR)	23.4587%

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

Threshold Rate	3.7773%
Weighted Average Borrower Rate	4.5455%
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	209,554,801.07
Redraw Limit	2,095,548.01

**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	2,095,548.01
Un-utilised portion of Liquidity Facility	2,095,548.01
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