

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

Model Period	<b>24</b>
Collection Period Start	01-Oct-18
Collection Period End	31-Oct-18
Days in Collection Period	31
Interest Period Start	15-Oct-18
Interest Period End	13-Nov-18
Days in Interest Period	30
Determination Date	09-Nov-18
Notional Payment Date	14-Nov-18
Payment Date	14-Nov-18
BBSW	1.8500%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	138,366,553.06	N/A	(3,298,780.38)	135,067,772.68
Class AB	20,700,000.00	N/A	(493,506.21)	20,206,493.79
Class B	5,100,000.00	N/A	(121,588.49)	4,978,411.51
Class C	2,550,000.00	N/A	(60,794.24)	2,489,205.76
Class D	1,200,000.00	N/A	(28,609.06)	1,171,390.94
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>168,366,553.06</b>	<b>0.00</b>	<b>(4,003,278.38)</b>	<b>164,363,274.68</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	135,067,772.68
Class AB	0.00	0.00	0.00	20,206,493.79
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	1,171,390.94
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>164,545,657.41</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	2.5000%	0.00	0.00	0.00
Class A2	3.1500%	358,236.69	358,236.69	0.00
Class AB	4.2000%	71,457.53	71,457.53	0.00
Class B	4.7000%	19,701.37	19,701.37	0.00
Class C	5.3000%	11,108.22	11,108.22	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	1.8500%	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%	56.1222%
Class A2	10.0000%	17.8236%	61.3944%	56.1222%
Class AB	3.1000%	5.5298%	97.6159%	56.1222%
Class B	1.4000%	2.5009%	97.6159%	56.1222%
Class C	0.5500%	0.9865%	97.6159%	56.1222%
Class D	0.1500%	0.2738%	97.6159%	56.1222%
Class E	0.0000%	0.0000%	100.0000%	56.1222%
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

#### Repayments

Partial Prepayments	2,221,041.15
Full Prepayments	4,114,807.36
Scheduled Principal Repayments	296,679.43

**Total Principal Repaid** **6,632,527.94**

Less Redraws **(2,629,249.56)**

**Principal Available For Distribution** **4,003,278.38**

Single Monthly Mortality Rate (SMM)	2.2054%
Constant Prepayment Rate (CPR)	23.4793%

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

Threshold Rate	3.9682%
Weighted Average Borrower Rate	4.6495%
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	168,366,553.06
Redraw Limit	1,683,665.53

**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	1,683,665.53
Un-utilised portion of Liquidity Facility	1,683,665.53
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