

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

Model Period	<b>27</b>
Collection Period Start	01-Jan-19
Collection Period End	31-Jan-19
Days in Collection Period	31
Interest Period Start	14-Jan-19
Interest Period End	13-Feb-19
Days in Interest Period	31
Determination Date	11-Feb-19
Notional Payment Date	14-Feb-19
Payment Date	14-Feb-19
BBSW	2.0050%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	127,960,085.29	N/A	(2,785,694.36)	125,174,390.93
Class AB	19,143,165.07	N/A	(416,747.20)	18,726,417.87
Class B	4,716,431.97	N/A	(102,676.85)	4,613,755.12
Class C	2,358,215.99	N/A	(51,338.42)	2,306,877.57
Class D	1,109,748.71	N/A	(24,159.25)	1,085,589.46
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>155,737,647.03</b>	<b>0.00</b>	<b>(3,380,616.08)</b>	<b>152,357,030.95</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	125,174,390.93
Class AB	0.00	0.00	0.00	18,726,417.87
Class B	0.00	0.00	0.00	4,716,431.97
Class C	0.00	0.00	0.00	2,358,215.99
Class D	0.00	0.00	0.00	1,085,589.46
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>152,511,046.22</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	2.6550%	0.00	0.00	0.00
Class A2	3.3050%	359,182.21	359,182.21	0.00
Class AB	4.3550%	70,806.11	70,806.11	0.00
Class B	4.8550%	19,447.85	19,447.85	0.00
Class C	5.4550%	10,925.65	10,925.65	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	2.0050%	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%	51.9125%
Class A2	10.0000%	17.8414%	56.8975%	51.9125%
Class AB	3.1000%	5.5503%	90.4658%	51.9125%
Class B	1.4000%	2.5220%	90.4658%	51.9125%
Class C	0.5500%	1.0079%	90.4658%	51.9125%
Class D	0.1500%	0.2954%	90.4658%	51.9125%
Class E	0.0000%	0.0000%	100.0000%	51.9125%
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

#### Repayments

Partial Prepayments	2,218,043.75
Full Prepayments	3,405,744.35
Scheduled Principal Repayments	282,041.23

**Total Principal Repaid** **5,905,829.33**

Less Redraws **(2,525,365.77)**

**Principal Available For Distribution** **3,380,463.56**

Single Monthly Mortality Rate (SMM)	1.9931%
Constant Prepayment Rate (CPR)	21.4622%

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

Threshold Rate	4.1229%
Weighted Average Borrower Rate	4.6152%
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	155,737,647.03
Redraw Limit	1,557,376.47

**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	1,557,376.47
Un-utilised portion of Liquidity Facility	1,557,376.47
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