

# AFG Series 2016-1

## Determination Statement - Public

Model Period	28
Collection Period Start	01-Feb-19
Collection Period End	28-Feb-19
Days in Collection Period	28
Interest Period Start	14-Feb-19
Interest Period End	13-Mar-19
Days in Interest Period	28
Determination Date	08-Mar-19
Notional Payment Date	14-Mar-19
Payment Date	14-Mar-19
BBSW	1.9597%

### Note Invested Amounts

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	125,174,390.93	N/A	(1,885,432.13)	123,288,958.80
Class AB	18,726,417.87	N/A	(282,065.60)	18,444,352.27
Class B	4,613,755.12	N/A	(69,494.42)	4,544,260.70
Class C	2,306,877.57	N/A	(34,747.21)	2,272,130.36
Class D	1,085,589.46	N/A	(16,351.63)	1,069,237.83
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>152,357,030.95</b>	<b>0.00</b>	<b>(2,288,090.99)</b>	<b>150,068,939.96</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	123,288,958.80
Class AB	0.00	0.00	0.00	18,444,352.27
Class B	0.00	0.00	0.00	4,613,755.12
Class C	0.00	0.00	0.00	2,306,877.57
Class D	0.00	0.00	0.00	1,069,237.83
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>150,173,181.59</b>

## Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	2.6097%	0.00	0.00	0.00
Class A2	3.2597%	313,010.05	313,010.05	0.00
Class AB	4.3097%	61,910.87	61,910.87	0.00
Class B	4.8097%	17,023.06	17,023.06	0.00
Class C	5.4097%	9,573.33	9,573.33	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	1.9597%	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%	50.7857%
Class A2	10.0000%	17.8451%	56.0404%	50.7857%
Class AB	3.1000%	5.5545%	89.1032%	50.7857%
Class B	1.4000%	2.5264%	89.1032%	50.7857%
Class C	0.5500%	1.0124%	89.1032%	50.7857%
Class D	0.1500%	0.2999%	89.1032%	50.7857%
Class E	0.0000%	0.0000%	100.0000%	50.7857%
Redraw Notes	N/A	N/A	N/A	N/A

## Prepayment Summary

### Repayments

Partial Prepayments	1,592,468.93
Full Prepayments	1,956,806.46
Scheduled Principal Repayments	319,567.66

**Total Principal Repaid** **3,868,843.05**

Less Redraws **(1,580,752.05)**

**Principal Available For Distribution** **2,288,091.00**

Single Monthly Mortality Rate (SMM)	1.2948%
Constant Prepayment Rate (CPR)	14.4771%

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

Threshold Rate	4.0464%
Weighted Average Borrower Rate	4.6072%
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	152,357,030.95
Redraw Limit	1,523,570.31

**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	1,523,570.31
Un-utilised portion of Liquidity Facility	1,523,570.31
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