

AFG Series 2016-1
Determination Statement - Public

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|---------------------------|-----------|
| Model Period | 29 |
| Collection Period Start | 01-Mar-19 |
| Collection Period End | 31-Mar-19 |
| Days in Collection Period | 31 |
| Interest Period Start | 14-Mar-19 |
| Interest Period End | 14-Apr-19 |
| Days in Interest Period | 32 |
| Determination Date | 10-Apr-19 |
| Notional Payment Date | 14-Apr-19 |
| Payment Date | 15-Apr-19 |
| BBSW | 1.8490% |

Note Invested Amounts

| Note | Opening Invested Amount | Issuance | Repayments | Closing Invested Amount |
|--------------|-------------------------|-------------|-----------------------|-------------------------|
| Class A1 | 0.00 | N/A | 0.00 | 0.00 |
| Class A2 | 123,288,958.80 | N/A | (1,463,329.49) | 121,825,629.31 |
| Class AB | 18,444,352.27 | N/A | (218,917.94) | 18,225,434.33 |
| Class B | 4,544,260.70 | N/A | (53,936.30) | 4,490,324.40 |
| Class C | 2,272,130.36 | N/A | (26,968.15) | 2,245,162.21 |
| Class D | 1,069,237.83 | N/A | (12,690.90) | 1,056,546.93 |
| Class E | 450,000.00 | N/A | 0.00 | 450,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 150,068,939.96 | 0.00 | (1,775,842.78) | 148,293,097.18 |

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 | 121,825,629.31 |
| Class AB | 0.00 | 0.00 | 0.00 | 18,225,434.33 |
| Class B | 0.00 | 0.00 | 0.00 | 4,544,260.70 |
| Class C | 0.00 | 0.00 | 0.00 | 2,272,130.36 |
| Class D | 0.00 | 0.00 | 0.00 | 1,056,546.93 |
| Class E | 0.00 | 0.00 | 0.00 | 450,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 148,374,001.63 |

Interest Payments

| Note | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A1 | 2.4990% | 0.00 | 0.00 | 0.00 |
| Class A2 | 3.1490% | 340,372.10 | 340,372.10 | 0.00 |
| Class AB | 4.1990% | 67,899.47 | 67,899.47 | 0.00 |
| Class B | 4.6990% | 18,720.86 | 18,720.86 | 0.00 |
| Class C | 5.2990% | 10,555.63 | 10,555.63 | 0.00 |
| Class D | NR | NR | NR | NR |
| Class E | NR | NR | NR | NR |
| Redraw Notes | 1.8490% | 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% | 50.0230% |
| Class A2 | 10.0000% | 17.8481% | 55.3753% | 50.0230% |
| Class AB | 3.1000% | 5.5579% | 88.0456% | 50.0230% |
| Class B | 1.4000% | 2.5299% | 88.0456% | 50.0230% |
| Class C | 0.5500% | 1.0159% | 88.0456% | 50.0230% |
| Class D | 0.1500% | 0.3035% | 88.0456% | 50.0230% |
| Class E | 0.0000% | 0.0000% | 100.0000% | 50.0230% |
| Redraw Notes | N/A | N/A | N/A | N/A |

Prepayment Summary

Repayments

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|--------------------------------|--------------|
| Partial Prepayments | 1,765,976.99 |
| Full Prepayments | 1,503,690.88 |
| Scheduled Principal Repayments | 285,898.88 |

Total Principal Repaid **3,555,566.75**

Less Redraws **(1,779,723.97)**

Principal Available For Distribution **1,775,842.78**

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| Single Monthly Mortality Rate (SMM) | 0.9947% |
| Constant Prepayment Rate (CPR) | 11.3049% |

Credit Enhancement**Threshold Rate**

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|---|---------|
| Threshold Rate | 3.9420% |
| Weighted Average Borrower Rate | 4.6010% |
| 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 | 150,068,939.96 |
| Redraw Limit | 1,500,689.40 |

Principal Draw

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|---------------------------------------|------|
| 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

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|---|--------------|
| Liquidity Limit | 1,500,689.40 |
| Un-utilised portion of Liquidity Facility | 1,500,689.40 |
| 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

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|--|------------|
| 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

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|--|------|
| 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 |