

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

Model Period	<b>33</b>
Collection Period Start	01-Jul-19
Collection Period End	31-Jul-19
Days in Collection Period	31
Interest Period Start	15-Jul-19
Interest Period End	13-Aug-19
Days in Interest Period	30
Determination Date	09-Aug-19
Notional Payment Date	14-Aug-19
Payment Date	14-Aug-19
BBSW	1.1291%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	115,869,424.12	N/A	(2,545,149.56)	113,324,274.56
Class AB	17,334,370.38	N/A	(380,761.06)	16,953,609.32
Class B	4,270,786.90	N/A	(93,810.70)	4,176,976.20
Class C	2,135,393.47	N/A	(46,905.35)	2,088,488.12
Class D	1,004,891.05	N/A	(22,073.10)	982,817.95
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>141,064,865.92</b>	<b>0.00</b>	<b>(3,088,699.77)</b>	<b>137,976,166.15</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	113,324,274.56
Class AB	0.00	0.00	0.00	16,953,609.32
Class B	0.00	0.00	0.00	4,270,786.90
Class C	0.00	0.00	0.00	2,135,393.47
Class D	0.00	0.00	0.00	982,817.95
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>138,116,882.20</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	1.7791%	0.00	0.00	0.00
Class A2	2.4291%	231,335.69	231,335.69	0.00
Class AB	3.4791%	49,568.23	49,568.23	0.00
Class B	3.9791%	13,967.58	13,967.58	0.00
Class C	4.5791%	8,036.86	8,036.86	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	1.1291%	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%	47.0216%
Class A2	10.0000%	17.8668%	51.5110%	47.0216%
Class AB	3.1000%	5.5794%	81.9015%	47.0216%
Class B	1.4000%	2.5521%	81.9015%	47.0216%
Class C	0.5500%	1.0385%	81.9015%	47.0216%
Class D	0.1500%	0.3261%	81.9015%	47.0216%
Class E	0.0000%	0.0000%	100.0000%	47.0216%
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

#### Repayments

Partial Prepayments	2,711,338.05
Full Prepayments	2,069,190.40
Scheduled Principal Repayments	278,995.24

**Total Principal Repaid** **5,059,523.69**

Less Redraws **(1,970,823.92)**

**Principal Available For Distribution** **3,088,699.77**

Single Monthly Mortality Rate (SMM)	1.9957%
Constant Prepayment Rate (CPR)	21.4873%

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

Threshold Rate	3.2425%
Weighted Average Borrower Rate	4.1629%
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	141,064,865.92
Redraw Limit	1,410,648.66

**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	1,410,648.66
Un-utilised portion of Liquidity Facility	1,410,648.66
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