

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

Model Period	<b>36</b>
Collection Period Start	01-Oct-19
Collection Period End	31-Oct-19
Days in Collection Period	31
Interest Period Start	14-Oct-19
Interest Period End	13-Nov-19
Days in Interest Period	31
Determination Date	11-Nov-19
Notional Payment Date	14-Nov-19
Payment Date	14-Nov-19
BBSW	0.9000%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	107,771,884.57	N/A	(1,602,016.75)	106,169,867.82
Class AB	16,122,957.18	N/A	(239,665.92)	15,883,291.26
Class B	3,972,322.78	N/A	(59,048.12)	3,913,274.66
Class C	1,986,161.40	N/A	(29,524.06)	1,956,637.34
Class D	934,664.20	N/A	(13,893.68)	920,770.52
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>131,237,990.13</b>	<b>0.00</b>	<b>(1,944,148.53)</b>	<b>129,293,841.60</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	106,169,867.82
Class AB	0.00	0.00	0.00	15,883,291.26
Class B	0.00	0.00	0.00	3,972,322.78
Class C	0.00	0.00	0.00	1,986,161.40
Class D	0.00	0.00	0.00	920,770.52
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>129,382,413.78</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	1.5500%	0.00	0.00	0.00
Class A2	2.2000%	201,371.03	201,371.03	0.00
Class AB	3.2500%	44,503.78	44,503.78	0.00
Class B	3.7500%	12,651.58	12,651.58	0.00
Class C	4.3500%	7,337.91	7,337.91	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	0.9000%	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%	43.7460%
Class A2	10.0000%	17.8848%	48.2590%	43.7460%
Class AB	3.1000%	5.6002%	76.7309%	43.7460%
Class B	1.4000%	2.5735%	76.7309%	43.7460%
Class C	0.5500%	1.0602%	76.7309%	43.7460%
Class D	0.1500%	0.3480%	76.7309%	43.7460%
Class E	0.0000%	0.0000%	100.0000%	43.7460%
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

#### Repayments

Partial Prepayments	2,587,728.76
Full Prepayments	1,280,402.16
Scheduled Principal Repayments	290,419.48

**Total Principal Repaid** **4,158,550.40**

Less Redraws **(2,214,401.87)**

**Principal Available For Distribution** **1,944,148.53**

Single Monthly Mortality Rate (SMM)	1.2629%
Constant Prepayment Rate (CPR)	14.1452%

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

Threshold Rate	2.9821%
Weighted Average Borrower Rate	3.9651%
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	131,237,990.13
Redraw Limit	1,312,379.90

**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	1,312,379.90
Un-utilised portion of Liquidity Facility	1,312,379.90
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