

AFG Series 2016-1
Determination Statement - Public

Model Period	37
Collection Period Start	01-Nov-19
Collection Period End	30-Nov-19
Days in Collection Period	30
Interest Period Start	14-Nov-19
Interest Period End	15-Dec-19
Days in Interest Period	32
Determination Date	11-Dec-19
Notional Payment Date	14-Dec-19
Payment Date	16-Dec-19
BBSW	0.8783%

Note Invested Amounts

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	106,169,867.82	N/A	(2,470,671.47)	103,699,196.35
Class AB	15,883,291.26	N/A	(369,618.95)	15,513,672.31
Class B	3,913,274.66	N/A	(91,065.54)	3,822,209.12
Class C	1,956,637.34	N/A	(45,532.77)	1,911,104.57
Class D	920,770.52	N/A	(21,427.19)	899,343.33
Class E	450,000.00	N/A	0.00	450,000.00
Redraw Notes	0.00	0.00	0.00	0.00
Total	129,293,841.60	0.00	(2,998,315.91)	126,295,525.69

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	103,699,196.35
Class AB	0.00	0.00	0.00	15,513,672.31
Class B	0.00	0.00	0.00	3,913,274.66
Class C	0.00	0.00	0.00	1,956,637.34
Class D	0.00	0.00	0.00	899,343.33
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	126,432,124.00

Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	1.5283%	0.00	0.00	0.00
Class A2	2.1783%	202,757.11	202,757.11	0.00
Class AB	3.2283%	44,954.33	44,954.33	0.00
Class B	3.7283%	12,791.11	12,791.11	0.00
Class C	4.3283%	7,424.80	7,424.80	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	0.8783%	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%	43.0979%
Class A2	10.0000%	17.8916%	47.1360%	43.0979%
Class AB	3.1000%	5.6080%	74.9453%	43.0979%
Class B	1.4000%	2.5816%	74.9453%	43.0979%
Class C	0.5500%	1.0684%	74.9453%	43.0979%
Class D	0.1500%	0.3563%	74.9453%	43.0979%
Class E	0.0000%	0.0000%	100.0000%	43.0979%
Redraw Notes	N/A	N/A	N/A	N/A

Prepayment Summary

Repayments

Partial Prepayments	2,048,748.42
Full Prepayments	2,814,868.10
Scheduled Principal Repayments	307,611.32

Total Principal Repaid **5,171,227.84**

Less Redraws **(2,172,911.93)**

Principal Available For Distribution **2,998,315.91**

Single Monthly Mortality Rate (SMM)	2.0860%
Constant Prepayment Rate (CPR)	22.3511%

Credit Enhancement**Threshold Rate**

Threshold Rate	3.0279%
Weighted Average Borrower Rate	3.9620%
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	129,293,841.60
Redraw Limit	1,292,938.42

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	1,292,938.42
Un-utilised portion of Liquidity Facility	1,292,938.42
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