

AFG Series 2016-1
Determination Statement - Public

| | |
|---------------------------|-----------|
| Model Period | 38 |
| Collection Period Start | 01-Dec-19 |
| Collection Period End | 31-Dec-19 |
| Days in Collection Period | 31 |
| Interest Period Start | 16-Dec-19 |
| Interest Period End | 13-Jan-20 |
| Days in Interest Period | 29 |
| Determination Date | 09-Jan-20 |
| Notional Payment Date | 14-Jan-20 |
| Payment Date | 14-Jan-20 |
| BBSW | 0.8496% |

Note Invested Amounts

| Note | Opening Invested Amount | Issuance | Repayments | Closing Invested Amount |
|--------------|-------------------------|-------------|-----------------------|-------------------------|
| Class A1 | 0.00 | N/A | 0.00 | 0.00 |
| Class A2 | 103,699,196.35 | N/A | (2,637,089.95) | 101,062,106.40 |
| Class AB | 15,513,672.31 | N/A | (394,515.59) | 15,119,156.73 |
| Class B | 3,822,209.12 | N/A | (97,199.49) | 3,725,009.63 |
| Class C | 1,911,104.57 | N/A | (48,599.75) | 1,862,504.82 |
| Class D | 899,343.33 | N/A | (22,870.47) | 876,472.87 |
| Class E | 450,000.00 | N/A | 0.00 | 450,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 126,295,525.69 | 0.00 | (3,200,275.24) | 123,095,250.45 |

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 | 101,062,106.40 |
| Class AB | 0.00 | 0.00 | 0.00 | 15,119,156.73 |
| Class B | 0.00 | 0.00 | 0.00 | 3,822,209.12 |
| Class C | 0.00 | 0.00 | 0.00 | 1,911,104.57 |
| Class D | 0.00 | 0.00 | 0.00 | 876,472.87 |
| 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 | 123,241,049.69 |

Interest Payments

| Note | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A1 | 1.4996% | 0.00 | 0.00 | 0.00 |
| Class A2 | 2.1496% | 177,108.00 | 177,108.00 | 0.00 |
| Class AB | 3.1996% | 39,438.05 | 39,438.05 | 0.00 |
| Class B | 3.6996% | 11,235.03 | 11,235.03 | 0.00 |
| Class C | 4.2996% | 6,528.56 | 6,528.56 | 0.00 |
| Class D | NR | NR | NR | NR |
| Class E | NR | NR | NR | NR |
| Redraw Notes | 0.8496% | 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% | 42.0985% |
| Class A2 | 10.0000% | 17.8993% | 45.9373% | 42.0985% |
| Class AB | 3.1000% | 5.6168% | 73.0394% | 42.0985% |
| Class B | 1.4000% | 2.5907% | 73.0394% | 42.0985% |
| Class C | 0.5500% | 1.0776% | 73.0394% | 42.0985% |
| Class D | 0.1500% | 0.3656% | 73.0394% | 42.0985% |
| Class E | 0.0000% | 0.0000% | 100.0000% | 42.0985% |
| Redraw Notes | N/A | N/A | N/A | N/A |

Prepayment Summary

Repayments

| | |
|--------------------------------|--------------|
| Partial Prepayments | 1,804,926.18 |
| Full Prepayments | 3,122,188.90 |
| Scheduled Principal Repayments | 300,199.43 |

Total Principal Repaid **5,227,314.51**

Less Redraws **(2,027,039.27)**

Principal Available For Distribution **3,200,275.24**

| | |
|-------------------------------------|----------|
| Single Monthly Mortality Rate (SMM) | 2.3017% |
| Constant Prepayment Rate (CPR) | 24.3790% |

Credit Enhancement**Threshold Rate**

| | |
|---|---------|
| Threshold Rate | 3.2964% |
| Weighted Average Borrower Rate | 3.9560% |
| 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 | 126,295,525.69 |
| Redraw Limit | 1,262,955.26 |

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 | 1,262,955.26 |
| Un-utilised portion of Liquidity Facility | 1,262,955.26 |
| 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 |