

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

Model Period	<b>39</b>
Collection Period Start	01-Jan-20
Collection Period End	31-Jan-20
Days in Collection Period	31
Interest Period Start	14-Jan-20
Interest Period End	13-Feb-20
Days in Interest Period	31
Determination Date	11-Feb-20
Notional Payment Date	14-Feb-20
Payment Date	14-Feb-20
BBSW	0.8515%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	101,062,106.40	N/A	(1,121,812.12)	99,940,294.28
Class AB	15,119,156.73	N/A	(167,826.04)	14,951,330.69
Class B	3,725,009.63	N/A	(41,348.44)	3,683,661.19
Class C	1,862,504.82	N/A	(20,674.22)	1,841,830.60
Class D	876,472.87	N/A	(9,729.05)	866,743.82
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>123,095,250.45</b>	<b>0.00</b>	<b>(1,361,389.87)</b>	<b>121,733,860.58</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	99,940,294.28
Class AB	0.00	0.00	0.00	14,951,330.69
Class B	0.00	0.00	0.00	3,725,009.63
Class C	0.00	0.00	0.00	1,862,504.82
Class D	0.00	0.00	0.00	866,743.82
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>121,795,883.24</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	1.5015%	0.00	0.00	0.00
Class A2	2.1515%	184,670.93	184,670.93	0.00
Class AB	3.2015%	41,110.23	41,110.23	0.00
Class B	3.7015%	11,710.46	11,710.46	0.00
Class C	4.3015%	6,804.34	6,804.34	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	0.8515%	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%	41.0318%
Class A2	10.0000%	17.9026%	45.4274%	41.0318%
Class AB	3.1000%	5.6207%	72.2287%	41.0318%
Class B	1.4000%	2.5947%	72.2287%	41.0318%
Class C	0.5500%	1.0817%	72.2287%	41.0318%
Class D	0.1500%	0.3697%	72.2287%	41.0318%
Class E	0.0000%	0.0000%	100.0000%	41.0318%
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

#### Repayments

Partial Prepayments	1,693,470.60
Full Prepayments	1,235,797.65
Scheduled Principal Repayments	311,215.63

**Total Principal Repaid** **3,240,483.88**

Less Redraws **(1,879,094.01)**

**Principal Available For Distribution** **1,361,389.87**

Single Monthly Mortality Rate (SMM)	0.8553%
Constant Prepayment Rate (CPR)	9.7943%

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

Threshold Rate	2.9168%
Weighted Average Borrower Rate	3.9530%
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	123,095,250.45
Redraw Limit	1,230,952.50

**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	1,230,952.50
Un-utilised portion of Liquidity Facility	1,230,952.50
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