

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

Model Period	41
Collection Period Start	01-Mar-20
Collection Period End	31-Mar-20
Days in Collection Period	31
Interest Period Start	16-Mar-20
Interest Period End	13-Apr-20
Days in Interest Period	29
Determination Date	07-Apr-20
Notional Payment Date	14-Apr-20
Payment Date	14-Apr-20
BBSW	0.5851%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	98,336,887.82	N/A	(1,540,420.76)	96,796,467.06
Class AB	14,711,456.87	N/A	(230,450.99)	14,481,005.88
Class B	3,624,561.84	N/A	(56,777.78)	3,567,784.06
Class C	1,812,280.93	N/A	(28,388.89)	1,783,892.04
Class D	852,838.09	N/A	(13,359.48)	839,478.61
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>119,788,025.55</b>	<b>0.00</b>	<b>(1,869,397.90)</b>	<b>117,918,627.65</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	96,796,467.06
Class AB	0.00	0.00	0.00	14,481,005.88
Class B	0.00	0.00	0.00	3,624,561.84
Class C	0.00	0.00	0.00	1,812,280.93
Class D	0.00	0.00	0.00	839,478.61
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>118,003,794.32</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	1.2351%	0.00	0.00	0.00
Class A2	1.8851%	147,284.14	147,284.14	0.00
Class AB	2.9351%	34,307.08	34,307.08	0.00
Class B	3.4351%	9,892.36	9,892.36	0.00
Class C	4.0351%	5,810.12	5,810.12	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	0.5851%	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%	39.9293%
Class A2	10.0000%	17.9125%	43.9984%	39.9293%
Class AB	3.1000%	5.6320%	69.9566%	39.9293%
Class B	1.4000%	2.6063%	69.9566%	39.9293%
Class C	0.5500%	1.0935%	69.9566%	39.9293%
Class D	0.1500%	0.3816%	69.9566%	39.9293%
Class E	0.0000%	0.0000%	100.0000%	39.9293%
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

#### Repayments

Partial Prepayments	1,872,704.50
Full Prepayments	2,181,628.16
Scheduled Principal Repayments	302,096.51

**Total Principal Repaid** **4,356,429.17**

Less Redraws **(2,271,461.28)**

**Principal Available For Distribution** **2,084,967.89**

Single Monthly Mortality Rate (SMM)	1.4921%
Constant Prepayment Rate (CPR)	16.5067%

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

Threshold Rate	2.6899%
Weighted Average Borrower Rate	3.6806%
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	119,788,025.55
Redraw Limit	1,197,880.26

**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	1,197,880.26
Un-utilised portion of Liquidity Facility	1,197,880.26
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