

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

Model Period	42
Collection Period Start	01-Apr-20
Collection Period End	30-Apr-20
Days in Collection Period	30
Interest Period Start	14-Apr-20
Interest Period End	13-May-20
Days in Interest Period	30
Determination Date	11-May-20
Notional Payment Date	14-May-20
Payment Date	14-May-20
BBSW	0.1591%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	96,796,467.06	N/A	(2,488,720.65)	94,307,746.41
Class AB	14,481,005.88	N/A	(372,319.15)	14,108,686.73
Class B	3,567,784.06	N/A	(91,730.81)	3,476,053.25
Class C	1,783,892.04	N/A	(45,865.40)	1,738,026.64
Class D	839,478.61	N/A	(21,583.72)	817,894.89
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>117,918,627.65</b>	<b>0.00</b>	<b>(3,020,219.73)</b>	<b>114,898,407.92</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	94,307,746.41
Class AB	0.00	0.00	0.00	14,108,686.73
Class B	0.00	0.00	0.00	3,476,053.25
Class C	0.00	0.00	0.00	1,738,026.64
Class D	0.00	0.00	0.00	817,894.89
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>114,898,407.92</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	0.8091%	0.00	0.00	0.00
Class A2	1.4591%	116,084.16	116,084.16	0.00
Class AB	2.5091%	29,863.80	29,863.80	0.00
Class B	3.0091%	8,823.96	8,823.96	0.00
Class C	3.6091%	5,291.71	5,291.71	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	0.1591%	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%	39.3062%
Class A2	10.0000%	17.9208%	42.8672%	39.3062%
Class AB	3.1000%	5.6415%	68.1579%	39.3062%
Class B	1.4000%	2.6162%	68.1579%	39.3062%
Class C	0.5500%	1.1035%	68.1579%	39.3062%
Class D	0.1500%	0.3917%	68.1579%	39.3062%
Class E	0.0000%	0.0000%	100.0000%	39.3062%
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

#### Repayments

Partial Prepayments	1,910,785.20
Full Prepayments	2,497,411.72
Scheduled Principal Repayments	315,974.79

**Total Principal Repaid** **4,724,171.71**

Less Redraws **(1,703,951.98)**

**Principal Available For Distribution** **3,020,219.73**

Single Monthly Mortality Rate (SMM)	2.2995%
Constant Prepayment Rate (CPR)	24.3581%

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

Threshold Rate	2.2831%
Weighted Average Borrower Rate	3.6678%
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	117,918,627.65
Redraw Limit	1,179,186.28

**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	1,179,186.28
Un-utilised portion of Liquidity Facility	1,179,186.28
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