

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

Model Period	<b>47</b>
Collection Period Start	01-Sep-20
Collection Period End	30-Sep-20
Days in Collection Period	30
Interest Period Start	14-Sep-20
Interest Period End	13-Oct-20
Days in Interest Period	30
Determination Date	09-Oct-20
Notional Payment Date	14-Oct-20
Payment Date	14-Oct-20
BBSW	0.0900%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	87,330,912.02	N/A	(1,688,922.40)	85,641,989.62
Class AB	13,064,933.96	N/A	(252,667.23)	12,812,266.73
Class B	3,218,896.78	N/A	(62,251.35)	3,156,645.43
Class C	1,609,448.40	N/A	(31,125.67)	1,578,322.73
Class D	757,387.49	N/A	(14,647.38)	742,740.11
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>106,431,578.65</b>	<b>0.00</b>	<b>(2,049,614.03)</b>	<b>104,381,964.62</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	85,641,989.62
Class AB	0.00	0.00	0.00	12,812,266.73
Class B	0.00	0.00	0.00	3,156,645.43
Class C	0.00	0.00	0.00	1,578,322.73
Class D	0.00	0.00	0.00	742,740.11
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>104,381,964.62</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	0.7400%	0.00	0.00	0.00
Class A2	1.3900%	99,772.58	99,772.58	0.00
Class AB	2.4400%	26,201.46	26,201.46	0.00
Class B	2.9400%	7,778.27	7,778.27	0.00
Class C	3.5400%	4,682.83	4,682.83	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	0.0900%	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%	35.4772%
Class A2	10.0000%	17.9533%	38.9282%	35.4772%
Class AB	3.1000%	5.6789%	61.8950%	35.4772%
Class B	1.4000%	2.6547%	61.8950%	35.4772%
Class C	0.5500%	1.1427%	61.8950%	35.4772%
Class D	0.1500%	0.4311%	61.8950%	35.4772%
Class E	0.0000%	0.0000%	100.0000%	35.4772%
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

#### Repayments

Partial Prepayments	2,126,517.82
Full Prepayments	1,835,656.97
Scheduled Principal Repayments	327,596.24

**Total Principal Repaid** **4,289,771.03**

Less Redraws **(2,240,157.00)**

**Principal Available For Distribution** **2,049,614.03**

Single Monthly Mortality Rate (SMM)	1.6230%
Constant Prepayment Rate (CPR)	17.8277%

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

Threshold Rate	2.1981%
Weighted Average Borrower Rate	3.6250%
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	106,431,578.65
Redraw Limit	1,064,315.79

**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	1,064,315.79
Un-utilised portion of Liquidity Facility	1,064,315.79
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