

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

Model Period	<b>51</b>
Collection Period Start	01-Jan-21
Collection Period End	31-Jan-21
Days in Collection Period	31
Interest Period Start	14-Jan-21
Interest Period End	14-Feb-21
Days in Interest Period	32
Determination Date	10-Feb-21
Notional Payment Date	14-Feb-21
Payment Date	15-Feb-21
BBSW	0.0100%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A1	0.00	N/A	0.00	0.00
Class A2	80,255,129.47	N/A	(2,559,591.07)	77,695,538.40
Class AB	12,006,378.29	N/A	(382,921.55)	11,623,456.74
Class B	2,958,093.20	N/A	(94,342.99)	2,863,750.21
Class C	1,479,046.62	N/A	(47,171.50)	1,431,875.12
Class D	696,021.94	N/A	(22,198.35)	673,823.59
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>97,844,669.52</b>	<b>0.00</b>	<b>(3,106,225.46)</b>	<b>94,738,444.06</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	77,695,538.40
Class AB	0.00	0.00	0.00	11,623,456.74
Class B	0.00	0.00	0.00	2,863,750.21
Class C	0.00	0.00	0.00	1,431,875.12
Class D	0.00	0.00	0.00	673,823.59
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>94,738,444.06</b>

### Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A1	0.6600%	0.00	0.00	0.00
Class A2	1.3100%	92,172.47	92,172.47	0.00
Class AB	2.3600%	24,841.69	24,841.69	0.00
Class B	2.8600%	7,417.11	7,417.11	0.00
Class C	3.4600%	4,486.58	4,486.58	0.00
Class D	NR	NR	NR	NR
Class E	NR	NR	NR	NR
Redraw Notes	0.0100%	0.00	0.00	0.00

### Subordination / Factors

Note	Original Subordination	Current Subordination	Bond Factor	Opening Pool Factor
Class A1	83.3333%	100.0000%	0.0000%	32.6149%
Class A2	10.0000%	17.9894%	35.3162%	32.6149%
Class AB	3.1000%	5.7204%	56.1520%	32.6149%
Class B	1.4000%	2.6976%	56.1520%	32.6149%
Class C	0.5500%	1.1862%	56.1520%	32.6149%
Class D	0.1500%	0.4750%	56.1520%	32.6149%
Class E	0.0000%	0.0000%	100.0000%	32.6149%
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

#### Repayments

Partial Prepayments	1,563,004.30
Full Prepayments	2,846,905.54
Scheduled Principal Repayments	323,376.41

**Total Principal Repaid** **4,733,286.25**

Less Redraws **(1,627,060.79)**

**Principal Available For Distribution** **3,106,225.46**

Single Monthly Mortality Rate (SMM)	2.8536%
Constant Prepayment Rate (CPR)	29.3485%

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

Threshold Rate	2.1736%
Weighted Average Borrower Rate	3.5621%
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	97,844,669.52
Redraw Limit	978,446.70

**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	978,446.70
Un-utilised portion of Liquidity Facility	978,446.70
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