

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

Model Period	<b>56</b>
Collection Period Start	01-Jun-21
Collection Period End	30-Jun-21
Days in Collection Period	30
Interest Period Start	15-Jun-21
Interest Period End	13-Jul-21
Days in Interest Period	29
Determination Date	09-Jul-21
Notional Payment Date	14-Jul-21
Payment Date	14-Jul-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	70,902,100.14	N/A	(2,363,011.51)	68,539,088.63
Class AB	10,607,140.53	N/A	(353,512.73)	10,253,627.80
Class B	2,613,353.46	N/A	(87,097.34)	2,526,256.12
Class C	1,306,676.75	N/A	(43,548.67)	1,263,128.08
Class D	614,906.70	N/A	(20,493.49)	594,413.21
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>86,494,177.58</b>	<b>0.00</b>	<b>(2,867,663.74)</b>	<b>83,626,513.84</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	68,539,088.63
Class AB	0.00	0.00	0.00	10,253,627.80
Class B	0.00	0.00	0.00	2,526,256.12
Class C	0.00	0.00	0.00	1,263,128.08
Class D	0.00	0.00	0.00	594,413.21
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>83,626,513.84</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%	73,796.46	73,796.46	0.00
Class AB	2.3600%	19,889.12	19,889.12	0.00
Class B	2.8600%	5,938.40	5,938.40	0.00
Class C	3.4600%	3,592.11	3,592.11	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%	28.8314%
Class A2	10.0000%	18.0414%	31.1541%	28.8314%
Class AB	3.1000%	5.7802%	49.5344%	28.8314%
Class B	1.4000%	2.7593%	49.5344%	28.8314%
Class C	0.5500%	1.2489%	49.5344%	28.8314%
Class D	0.1500%	0.5381%	49.5344%	28.8314%
Class E	0.0000%	0.0000%	100.0000%	28.8314%
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

#### Repayments

Partial Prepayments	1,604,193.73
Full Prepayments	2,503,685.28
Scheduled Principal Repayments	317,652.00

**Total Principal Repaid** **4,425,531.01**

Less Redraws **(1,557,867.27)**

**Principal Available For Distribution** **2,867,663.74**

Single Monthly Mortality Rate (SMM)	2.9591%
Constant Prepayment Rate (CPR)	30.2635%

<b>Credit Enhancement</b>
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**Threshold Rate**

Threshold Rate	2.1399%
Weighted Average Borrower Rate	3.4742%
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	86,494,177.58
Redraw Limit	864,941.78

**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	864,941.78
Un-utilised portion of Liquidity Facility	864,941.78
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