

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

Model Period	58
Collection Period Start	01-Aug-21
Collection Period End	31-Aug-21
Days in Collection Period	31
Interest Period Start	16-Aug-21
Interest Period End	13-Sep-21
Days in Interest Period	29
Determination Date	09-Sep-21
Notional Payment Date	14-Sep-21
Payment Date	14-Sep-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	67,275,924.03	N/A	(1,792,709.39)	65,483,214.64
Class AB	10,064,655.06	N/A	(268,194.04)	9,796,461.02
Class B	2,479,697.62	N/A	(66,076.79)	2,413,620.83
Class C	1,239,848.83	N/A	(33,038.40)	1,206,810.43
Class D	583,458.27	N/A	(15,547.48)	567,910.79
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>82,093,583.81</b>	<b>0.00</b>	<b>(2,175,566.10)</b>	<b>79,918,017.71</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	65,483,214.64
Class AB	0.00	0.00	0.00	9,796,461.02
Class B	0.00	0.00	0.00	2,413,620.83
Class C	0.00	0.00	0.00	1,206,810.43
Class D	0.00	0.00	0.00	567,910.79
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>79,918,017.71</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%	70,022.26	70,022.26	0.00
Class AB	2.3600%	18,871.92	18,871.92	0.00
Class B	2.8600%	5,634.69	5,634.69	0.00
Class C	3.4600%	3,408.40	3,408.40	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%	27.3645%
Class A2	10.0000%	18.0620%	29.7651%	27.3645%
Class AB	3.1000%	5.8039%	47.3259%	27.3645%
Class B	1.4000%	2.7838%	47.3259%	27.3645%
Class C	0.5500%	1.2737%	47.3259%	27.3645%
Class D	0.1500%	0.5631%	47.3259%	27.3645%
Class E	0.0000%	0.0000%	100.0000%	27.3645%
Redraw Notes	N/A	N/A	N/A	N/A

### Prepayment Summary

#### Repayments

Partial Prepayments	1,553,095.52
Full Prepayments	2,135,677.22
Scheduled Principal Repayments	313,459.71

**Total Principal Repaid** **4,002,232.45**

Less Redraws **(1,826,666.35)**

**Principal Available For Distribution** **2,175,566.10**

Single Monthly Mortality Rate (SMM)	2.2770%
Constant Prepayment Rate (CPR)	24.1487%

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

Threshold Rate	2.1288%
Weighted Average Borrower Rate	3.4301%
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	82,093,583.81
Redraw Limit	820,935.84

**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	820,935.84
Un-utilised portion of Liquidity Facility	820,935.84
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