

**AFG Series 2014-1**  
**Determination Statement - Public**

Model Period	8
Collection Period Start	01-Dec-14
Collection Period End	31-Dec-14
Days in Collection Period	31
Interest Period Start	15-Dec-14
Interest Period End	13-Jan-15
Days in Interest Period	30
Determination Date	09-Jan-15
Notional Payment Date	14-Jan-15
Payment Date	14-Jan-15
BBSW	2.6333%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A	227,623,620.94	N/A	(6,890,464.59)	220,733,156.35
Class AB	14,500,000.00	N/A	0.00	14,500,000.00
Class B	9,000,000.00	N/A	0.00	9,000,000.00
Class C	500,000.00	N/A	0.00	500,000.00
Redraw Notes	0.00	0.00	0.00	0.00
<b>Total</b>	<b>251,623,620.94</b>	<b>0.00</b>	<b>(6,890,464.59)</b>	<b>244,733,156.35</b>

**Note Stated Amounts**

Note	Carryover Charge-Offs	Charge-Off	Re-instatement of Carryover Charge-Offs	Closing Stated Amount
Class A	0.00	0.00	0.00	0.00
Class AB	0.00	0.00	0.00	0.00
Class B	0.00	0.00	0.00	0.00
Class C	0.00	0.00	0.00	0.00
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>0.00</b>

**Interest Payments**

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A	3.6833%	689,100.89	689,100.89	0.00
Class AB	4.4833%	53,431.11	53,431.11	0.00
Class B	NR	NR	NR	NR
Class C	NR	NR	NR	NR
Redraw Notes	2.6333%	0.00	0.00	0.00

**Subordination / Factors**

NOTE	Original Subordination	Current Subordination	Bond Factor	Pool Factor
Class A	8.0000%	9.8066%	79.9758%	83.8745%
Class AB	3.1667%	3.8818%	100.0000%	83.8745%
Class B	0.1667%	0.2043%	100.0000%	83.8745%
Class C	0.0000%	0.0000%	100.0000%	83.8745%
Redraw Notes	N/A	N/A	N/A	N/A

**Prepayment Summary**

<b>Total Principal Repaid</b>	11,789,278.21
Partial Prepayments	5,199,626.09
Full Prepayments	6,121,234.47
Scheduled Principal Repayments	468,417.65
Redraws	4,898,813.62
Single Monthly Mortality Rate (SMM)	4.5040%
Constant Prepayment Rate (CPR)	42.4798%

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

Threshold Rate	4.3845%
Weighted Average Borrower Rate	4.8851%
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	251,623,620.94
Redraw Limit	2,516,236.21

**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	2,516,236.21
Un-utilised portion of Liquidity Facility	2,516,236.21
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