

## AFG Series 2014-1

### Determination Statement - Public

Model Period	7
Collection Period Start	01-Nov-14
Collection Period End	30-Nov-14
Days in Collection Period	30
Interest Period Start	14-Nov-14
Interest Period End	14-Dec-14
Days in Interest Period	31
Determination Date	10-Dec-14
Notional Payment Date	14-Dec-14
Payment Date	15-Dec-14
BBSW	2.6500%

#### Note Invested Amounts

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A	231,873,991.67	N/A	(4,250,370.73)	227,623,620.94
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>255,873,991.67</b>	<b>0.00</b>	<b>(4,250,370.73)</b>	<b>251,623,620.94</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	3.7000%	728,656.08	728,656.08	0.00
Class AB	4.5000%	55,417.81	55,417.81	0.00
Class B	NR	NR	NR	NR
Class C	NR	NR	NR	NR
Redraw Notes	2.6500%	0.00	0.00	0.00

**Subordination / Factors**

NOTE	Original Subordination	Current Subordination	Bond Factor	Pool Factor
Class A	8.0000%	9.5381%	82.4723%	85.2913%
Class AB	3.1667%	3.7755%	100.0000%	85.2913%
Class B	0.1667%	0.1987%	100.0000%	85.2913%
Class C	0.0000%	0.0000%	100.0000%	85.2913%
Redraw Notes	N/A	N/A	N/A	N/A

**Prepayment Summary**

<b>Total Principal Repaid</b>	8,183,357.33
Partial Prepayments	4,520,432.75
Full Prepayments	3,158,580.02
Scheduled Principal Repayments	504,344.56
Redraws	3,932,986.60
Single Monthly Mortality Rate (SMM)	3.0047%
Constant Prepayment Rate (CPR)	30.6559%

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

Threshold Rate	4.3347%
Weighted Average Borrower Rate	4.8852%
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	255,873,991.67
Redraw Limit	2,558,739.92

**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	2,558,739.92
Un-utilised portion of Liquidity Facility	2,558,739.92
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