

AFG 2013-1 Trust
Determination Statement - Public

Model Period	22
Collection Period Start	01-Dec-14
Collection Period End	31-Dec-14
Days in Collections Period	31
Interest Period Start	10-Dec-14
Interest Period End	11-Jan-15
Days in Interest Period	33
Determination Date	07-Jan-15
Payment Date	12-Jan-15
BBSW	2.6150%

Note Invested Amounts

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A	148,806,713.77	0.00	(4,896,911.79)	143,909,801.98
Class AB	11,000,000.00	0.00	0.00	11,000,000.00
Class B	8,500,000.00	0.00	0.00	8,500,000.00
Class C	1,500,000.00	0.00	0.00	1,500,000.00
Redraw Notes	0.00	0.00	0.00	0.00
Total	169,806,713.77	0.00	(4,896,911.79)	164,909,801.98

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	143,909,801.98
Class AB	0.00	0.00	0.00	11,000,000.00
Class B	0.00	0.00	0.00	8,500,000.00
Class C	0.00	0.00	0.00	1,500,000.00
Redraw Notes	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	164,909,801.98

Interest Payments

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A	3.8150%	513,260.86	513,260.86	0.00
Class AB	4.8150%	47,886.16	47,886.16	0.00
Class B	6.0150%	46,224.86	46,224.86	0.00
Class C	NR	NR	NR	NR
Redraw Notes	0.0000%	0.00	0.00	0.00

Subordination / Bond Factors / Pool Factor

NOTE	Original Subordination	Current Subordination	Bond Factor	Pool Factor
Class A	7.6364%	12.7342%	56.6574%	60.2900%
Class AB	3.6364%	6.0639%	100.0000%	60.2900%
Class B	0.5455%	0.9096%	100.0000%	60.2900%
Class C	0.0000%	0.0000%	100.0000%	60.2900%
Redraw Notes	N/A	N/A	N/A	60.2900%

Prepayment Summary

Total Principal Repaid	7,421,075.24
Partial Prepayments	3,309,037.79
Full Prepayments	3,843,918.76
Scheduled Principal Repayments	268,118.69
Redraws	2,479,488.85
Single Monthly Mortality Rate (SMM)	4.2195%
Constant Prepayment Rate (CPR)	40.3895%

Credit Enhancement**Threshold Rate**

Threshold Rate	4.66%
Effective Rate	4.95%
Threshold Rate Trigger	FALSE
Required Threshold Rate Subsidy	0.00
Threshold Rate Subsidy Deposit by Trust Manager	0.00

Redraw Notes

Redraw Limit Parameter	1.00%
Aggregate Invested Amount of Notes	169,806,713.77
Redraw Limit	1,698,067.14

Principal Draw

Accrual Amount	271,396.64
Liquidity Shortfall	0.00
Opening Principal Draw Outstanding	230,889.36
Principal Draw for Current Period	271,396.64
Repayment of Principal Draw	230,889.36
Closing Principal Draw Outstanding	271,396.64

Liquidity Facility

Liquidity Limit	2,207,487.28
Un-utilised Liquidity Portion	2,207,487.28
Opening Balance of Liquidity Advances	0.00
Accrual Advances	0.00
Liquidity Draws	0.00
Repayment of Liquidity	0.00
Closing Balance of Liquidity Advances	0.00

Extraordinary Expense Ledger

Opening Extraordinary Expense Ledger	150,000.00
Extraordinary Expense Draw	0.00
Deposits to Extraordinary Expense Ledger	0.00
Closing Extraordinary Expense Ledger	150,000.00