

**AFG 2013-1 Trust**  
**Determination Statement - Public**

Model Period	23
Collection Period Start	01-Jan-15
Collection Period End	31-Jan-15
Days in Collections Period	31
Interest Period Start	12-Jan-15
Interest Period End	09-Feb-15
Days in Interest Period	29
Determination Date	05-Feb-15
Payment Date	10-Feb-15
BBSW	2.6350%

**Note Invested Amounts**

Note	Opening Invested Amount	Issuance	Repayments	Closing Invested Amount
Class A	143,909,801.98	0.00	(5,581,723.10)	138,328,078.88
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
<b>Total</b>	<b>164,909,801.98</b>	<b>0.00</b>	<b>(5,581,723.10)</b>	<b>159,328,078.88</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	138,328,078.88
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
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>159,328,078.88</b>

**Interest Payments**

Note	Coupon Rate	Current Period Interest	Interest Paid	Unpaid Interest
Class A	3.8350%	438,491.20	438,491.20	0.00
Class AB	4.8350%	42,256.58	42,256.58	0.00
Class B	6.0350%	40,756.92	40,756.92	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%	13.1804%	54.4599%	58.2700%
Class AB	3.6364%	6.2764%	100.0000%	58.2700%
Class B	0.5455%	0.9415%	100.0000%	58.2700%
Class C	0.0000%	0.0000%	100.0000%	58.2700%
Redraw Notes	N/A	N/A	N/A	58.2700%

**Prepayment Summary**

<b>Total Principal Repaid</b>	8,082,476.77
Partial Prepayments	2,991,690.32
Full Prepayments	4,825,274.49
Scheduled Principal Repayments	265,511.96
Redraws	2,560,576.22
Single Monthly Mortality Rate (SMM)	4.7495%
Constant Prepayment Rate (CPR)	44.2290%

**Credit Enhancement**

**Threshold Rate**

Threshold Rate	4.73%
Effective Rate	4.94%
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	164,909,801.98
Redraw Limit	1,649,098.02

**Principal Draw**

Accrual Amount	215,182.60
Liquidity Shortfall	0.00
Opening Principal Draw Outstanding	271,396.64
Principal Draw for Current Period	215,182.60
Repayment of Principal Draw	271,396.64
Closing Principal Draw Outstanding	215,182.60

**Liquidity Facility**

Liquidity Limit	2,143,827.43
Un-utilised Liquidity Portion	2,143,827.43
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