

Current Monthly Collection Period: 01 July 2016 - 31 July 2016

Determination Date: 09 August 2016

Payment Date: 15 August 2016

Note Class (AUD)	Ending Invested/ Stated Amount	Bond Factor	Coupon Rate	Coupon Payments (AUD)	Principal Payments (AUD)	Beginning Invested/ Stated Amount	Charge Offs (AUD)
<b>Class A Notes</b>	546,119,991.48	84.277776%	2.6450%	1,323,522.21	24,633,323.13	570,753,314.61	0.00
<b>Class B Notes</b>	33,711,110.59	84.277776%	Not Disclosed	Not Disclosed	1,520,575.50	35,231,686.09	0.00
<b>Class C Notes</b>	24,440,555.17	84.277776%	Not Disclosed	Not Disclosed	1,102,417.24	25,542,972.41	0.00
<b>Class D Notes</b>	21,490,833.00	84.277776%	Not Disclosed	Not Disclosed	969,366.88	22,460,199.88	0.00
<b>Class E Notes</b>	13,484,444.24	84.277776%	Not Disclosed	Not Disclosed	608,230.20	14,092,674.44	0.00
<b>Seller Notes</b>	34,975,277.23	84.277776%	Not Disclosed	Not Disclosed	1,577,597.08	36,552,874.31	0.00

**Payment Summary**

	Current Monthly Collection Period (AUD)
<b>Total Available Income</b>	<b>6,342,319.61</b>
<b>Available Principal</b>	
Principal Collections	30,411,510.03
Repayment of Principal Draws	0.00
Excess Received at Settlement (surplus proceeds)	0.00
Deposit Account Balance at the end of the preceeding period	0.00
Principal Collections used for current period's Substitution	0.00
<b>Total Available Principal</b>	<b>30,411,510.03</b>
Principal Draw (current period)	0.00
Outstanding Principal Draws	0.00
Liquidity Draws	0.00
<b>Trust Expense</b>	
Accrual Adjustment	0.00
Servicer's fee	149,614.01
Manager's Fee	17,953.68

**Collateral data as at 31 July 2016**

<b>Pool Summary</b>	
Total Outstanding Balance (AUD)	674,222,211.71
Number of Loans	39,155.00
Weighted Average Rate (%)	9.51%
Average Loan Balance (Net Investment) (AUD)	17,219.31
Maximum Loan Balance (Net Investment) (AUD)	258,738.92
Maximum Remaining Contract Term (Months)	70.47
Weighted Average Total Contract Term (Months)	62.24
Weighted Average Term To Maturity (Months)	32.69
Weighted Average Seasoning (Months)	29.55
Weighted Average Balloon / Residual (%)	8.11%
CPR (Monthly)	14.98%
<b>Liquidity Facility</b>	
Liquidity limit	6,800,000.00
<b>Arrears *</b>	
<b>31 - 60 days</b>	
No. of Loans	386
Balance (AUD)	7,805,869
% of Period Pool Balance	1.16%
<b>61 - 90 days</b>	
No. of Loans	133
Balance (AUD)	3,401,729.63
% of Period Pool Balance	0.50%
<b>91+ days</b>	
No. of Loans	169
Balance (AUD)	3,917,259
% of Period Pool Balance	0.58%
<b>Foreclosures</b>	
Number of Loans at Risk	129
Balance Amount in at Risk (AUD)	2,534,927
Number of Loans in Possession	52
Balance Amount in Possession (AUD)	1,577,898.10
<b>Write Offs</b>	
Number of Write Offs for the Month	31
Amount of Write Offs (AUD) for the Month	541,220
Accumulated Number of Write Offs	228
Accumulated Amount of Write Offs (AUD)	3,846,061

\* From collateral data reporting date 31 July 2015, Loans at Risk and Loans in Possession are included in the arrears distribution and the arrears buckets are aligned to RBA reporting requirements.

**Capital Requirements Regulation**

Westpac Banking Corporation discloses that as contemplated by Articles 404 to 410 of the Capital Requirements Regulation and Section 5 of Chapter III of the AIFMD Regulation (the "Articles") (which does not take into account any corresponding implementing rules or other measures made in any EEA state) it holds, as at the date of this report, a material net economic interest (pursuant to the provisions of the respective Articles) of not less than 5% of the nominal value of the securitisation in accordance with paragraph 1(d) of Article 405 of the Capital Requirements Regulation and paragraph 1(d) of Article 51 of the AIFMD Regulation as disclosed in the Information Memorandum.