

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

Determination Date: 09 February 2016

Payment Date: 15 February 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)
Class A Notes	648,000,000.00	100.000000%	2.8300%	1,607,750.14	0.00	648,000,000.00	0.00
Class B Notes	40,000,000.00	100.000000%	Not Disclosed	Not Disclosed	0.00	40,000,000.00	0.00
Class C Notes	29,000,000.00	100.000000%	Not Disclosed	Not Disclosed	0.00	29,000,000.00	0.00
Class D Notes	25,500,000.00	100.000000%	Not Disclosed	Not Disclosed	0.00	25,500,000.00	0.00
Class E Notes	16,000,000.00	100.000000%	Not Disclosed	Not Disclosed	0.00	16,000,000.00	0.00
Seller Notes	41,500,000.00	100.000000%	Not Disclosed	Not Disclosed	0.00	41,500,000.00	0.00

Payment Summary

	Current Monthly Collection Period (AUD)
Total Available Income	6,282,551.02
Available Principal	
Principal Collections	26,948,599.31
Repayment of Principal Draws	0.00
Excess Received at Settlement (surplus proceeds)	0.00
Deposit Account Balance at the end of the preceeding period	117,937,660.48
Principal Collections used for current period's Substitution	0.00
Total Available Principal	144,886,259.79
Principal Draw (current period)	0.00
Outstanding Principal Draws	0.00
Liquidity Draws	0.00
Trust Expense	
Accrual Adjustment	0.00
Servicer's fee	144,821.46
Manager's Fee	17,378.57

Collateral data as at 31 January 2016

Pool Summary	
Total Outstanding Balance (AUD)	655,113,740.21
Number of Loans	35,637.00
Weighted Average Rate (%)	9.63%
Average Loan Balance (Net Investment) (AUD)	18,382.97
Maximum Loan Balance (Net Investment) (AUD)	274,453.12
Maximum Remaining Contract Term (Months)	75.50
Weighted Average Total Contract Term (Months)	61.78
Weighted Average Term To Maturity (Months)	35.29
Weighted Average Seasoning (Months)	26.49
Weighted Average Balloon / Residual (%)	8.28%
Liquidity Facility	
Liquidity limit	6,800,000.00
Arrears *	
31 - 60 days	
No. of Loans	315
Balance (AUD)	6,848,932
% of Period Pool Balance	1.05%
61 - 90 days	
No. of Loans	106
Balance (AUD)	2,210,771.56
% of Period Pool Balance	0.34%
91+ days	
No. of Loans	126
Balance (AUD)	3,124,288
% of Period Pool Balance	0.48%
Foreclosures	
Number of Loans at Risk	71
Balance Amount in at Risk (AUD)	1,814,788
Number of Loans in Possession	21
Balance Amount in Possession (AUD)	509,300.92
Write Offs	
Number of Write Offs for the Month	20
Amount of Write Offs (AUD) for the Month	381,599
Accumulated Number of Write Offs	82
Accumulated Amount of Write Offs (AUD)	1,187,007

* 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.