

Current Monthly Collection Period: 01 December 2015 - 31 December 2015

Determination Date: 08 January 2016

Payment Date: 14 January 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>	648,000,000.00	100.000000%	2.8400%	1,563,011.51	0.00	648,000,000.00	0.00
<b>Class B Notes</b>	40,000,000.00	100.000000%	Not Disclosed	Not Disclosed	0.00	40,000,000.00	0.00
<b>Class C Notes</b>	29,000,000.00	100.000000%	Not Disclosed	Not Disclosed	0.00	29,000,000.00	0.00
<b>Class D Notes</b>	25,500,000.00	100.000000%	Not Disclosed	Not Disclosed	0.00	25,500,000.00	0.00
<b>Class E Notes</b>	16,000,000.00	100.000000%	Not Disclosed	Not Disclosed	0.00	16,000,000.00	0.00
<b>Seller Notes</b>	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)
<b>Total Available Income</b>	<b>6,580,479.23</b>
<b>Available Principal</b>	
Principal Collections	28,875,183.63
Repayment of Principal Draws	0.00
Excess Received at Settlement (surplus proceeds)	0.00
Deposit Account Balance at the end of the preceeding period	89,062,476.85
Principal Collections used for current period's Substitution	0.00
<b>Total Available Principal</b>	<b>117,937,660.48</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	150,952.49
Manager's Fee	18,114.30

**Collateral data as at 31 December 2015**

<b>Pool Summary</b>	
Total Outstanding Balance (AUD)	682,062,339.52
Number of Loans	36,433.00
Weighted Average Rate (%)	9.63%
Average Loan Balance (Net Investment) (AUD)	18,721.00
Maximum Loan Balance (Net Investment) (AUD)	276,977.56
Maximum Remaining Contract Term (Months)	76.48
Weighted Average Total Contract Term (Months)	61.66
Weighted Average Term To Maturity (Months)	36.07
Weighted Average Seasoning (Months)	25.59
Weighted Average Balloon / Residual (%)	8.27%
<b>Liquidity Facility</b>	
Liquidity limit	6,800,000.00
<b>Arrears *</b>	
<b>31 - 60 days</b>	
No. of Loans	240
Balance (AUD)	5,171,955
% of Period Pool Balance	0.76%
<b>61 - 90 days</b>	
No. of Loans	90
Balance (AUD)	2,169,286.57
% of Period Pool Balance	0.32%
<b>91+ days</b>	
No. of Loans	95
Balance (AUD)	2,459,901
% of Period Pool Balance	0.36%
<b>Foreclosures</b>	
Number of Loans at Risk	46
Balance Amount in at Risk (AUD)	1,157,032
Number of Loans in Possession	29
Balance Amount in Possession (AUD)	900,099.61
<b>Write Offs</b>	
Number of Write Offs for the Month	15
Amount of Write Offs (AUD) for the Month	175,949
Accumulated Number of Write Offs	62
Accumulated Amount of Write Offs (AUD)	805,408

\* 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.