

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

Determination Date: 06 December 2016

Payment Date: 12 January 2017

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	104,832,108.76	10.277658%	2.6150%	251,883.96	8,580,148.57	113,412,257.33	0.00
Class B Notes	8,399,830.41	13.999717%	Not Disclosed	Not Disclosed	687,497.31	9,087,327.72	0.00
Class C Notes	5,039,898.25	13.999717%	Not Disclosed	Not Disclosed	412,498.39	5,452,396.64	0.00
Class D Notes	3,359,932.17	13.999717%	Not Disclosed	Not Disclosed	274,998.93	3,634,931.10	0.00
Class E Notes	3,079,937.82	13.999717%	Not Disclosed	Not Disclosed	252,082.35	3,332,020.17	0.00
Seller Notes	5,319,892.60	13.999717%	Not Disclosed	Not Disclosed	435,414.95	5,755,307.55	0.00

#### Payment Summary

	Current Monthly Collection Period (AUD)
<b>Total Available Income</b>	<b>1,442,930.98</b>
<b>Available Principal</b>	
Principal Collections	10,642,640.50
Repayment of Principal Draws	0.00
Excess Received at Settlement (surplus proceeds)	0.00
Deposit Account Balance at the end of the preceding period	0.00
<b>Total Available Principal</b>	<b>10,642,640.50</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	29,869.19
Manager's Fee	3,584.30

#### Collateral data as at 31 December 2016

<b>Pool Summary</b>	
Total Outstanding Balance (AUD)	130,031,600.01
Number of Loans	14,314
Weighted Average Rate (%)	10.34%
Average Loan Balance (Net Investment) (AUD)	9,084.23
Maximum Loan Balance (Net Investment) (AUD)	127,196.27
Maximum Remaining Contract Term (Months)	59.47
Weighted Average Total Contract Term (Months)	67.11
Weighted Average Term To Maturity (Months)	18.37
Weighted Average Seasoning (Months)	48.74
Weighted Average Balloon / Residual (%)	7.42%
CPR (Monthly)	19.56%
Excess Spread	418,674.28
<b>Liquidity Facility</b>	
Liquidity limit	10,200,000.00
<b>Arrears *</b>	
<b>31 - 60 days</b>	
No. of Loans	251
Balance (AUD)	2,654,774
% of Period Pool Balance	2.04%
<b>61 - 90 days</b>	
No. of Loans	112
Balance (AUD)	1,136,826
% of Period Pool Balance	0.87%
<b>91+ days</b>	
No. of Loans	194
Balance (AUD)	2,548,544
% of Period Pool Balance	1.96%
<b>Foreclosures</b>	
Number of Loans at Risk	157
Balance Amount in at Risk (AUD)	1,967,983
Number of Loans in Possession	24
Balance Amount in Possession (AUD)	353,227
<b>Write Offs</b>	
Number of Write Offs for the Month	20
Amount of Write Offs (AUD) for the Month	166,672
Accumulated Number of Write Offs	1,724
Accumulated Amount of Write Offs (AUD)	20,433,045

\* 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 Directive

Westpac Banking Corporation discloses that as contemplated by Article 122a of the Capital Requirements Directive (the "Article") (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 (as that term is defined in the Article) of not less than 5% of the nominal value of the securitisation in accordance with paragraph 1(d) of the Article.