

WST RMBS - COVID-19 REPAYMENT RELIEF APPROVALS

As at 28 February 2021

WST Trust	All Housing Loans		Covid-19 Repayment Relief			
	Number of Housing Loans ¹	Housing Loan Pool Size (A\$) ¹	Number of Approvals	% by Number	Loan Balance of Approvals (A\$)	% by Balance
Series 2012-1 WST Trust	1,027	\$136,835,083	4	0.4%	\$864,226	0.6%
Series 2013-1 WST Trust	1,719	\$280,073,653	17	1.0%	\$4,747,972	1.7%
Series 2013-2 WST Trust	1,988	\$381,412,418	13	0.7%	\$3,716,501	1.0%
Series 2014-1 WST Trust	2,588	\$521,232,668	20	0.8%	\$5,115,465	1.0%
Series 2014-2 WST Trust	3,082	\$628,848,457	23	0.7%	\$5,645,437	0.9%
Series 2015-1 WST Trust	2,602	\$549,786,679	17	0.7%	\$5,997,711	1.1%
Series 2019-1 WST Trust	7,276	\$1,732,487,302	50	0.7%	\$17,136,245	1.0%
Series 2020-1 WST Trust	7,171	\$1,946,971,266	60	0.8%	\$22,791,077	1.2%
Total WST RMBS	27,453	\$6,177,647,527	204	0.7%	\$66,014,634	1.1%

1. Note: values may differ from investor/collateral reports due to differing reporting date.

Covid-19 Repayment Relief Approvals Only - Summary Statistics

WST Trust	Average Loan Size (A\$)	Weighted Average Current LVR	Weighted Average Indexed LVR ²	% by Balance				Geographic Distribution								
				% Indexed LVR > 80%	% Indexed LVR > 90%	% Owner Occupied (Product)	% Principal & Interest	% ≥ 3 Months Ahead on Repayments ³	% Metro and Inner City	% NSW & ACT	% NT	% QLD	% SA	% TAS	% VIC	% WA
Series 2012-1 WST Trust	\$216,056	50.8%	41.4%	0.0%	0.0%	47.3%	47.3%	74.1%	78.6%	26%	0%	41%	33%	0%	0%	0%
Series 2013-1 WST Trust	\$279,292	48.6%	34.3%	0.0%	0.0%	32.3%	81.6%	29.6%	92.4%	36%	0%	3%	4%	0%	17%	40%
Series 2013-2 WST Trust	\$285,885	53.7%	43.3%	0.0%	0.0%	48.1%	74.9%	21.1%	77.9%	34%	0%	21%	7%	0%	21%	17%
Series 2014-1 WST Trust	\$255,773	53.6%	48.3%	11.2%	5.8%	57.9%	64.4%	51.7%	72.6%	35%	0%	24%	0%	0%	28%	13%
Series 2014-2 WST Trust	\$245,454	56.2%	46.2%	6.8%	0.0%	79.3%	93.6%	29.9%	77.9%	22%	0%	22%	4%	0%	32%	19%
Series 2015-1 WST Trust	\$352,807	60.9%	43.6%	6.3%	0.0%	72.4%	74.2%	20.0%	93.9%	59%	1%	5%	4%	0%	23%	9%
Series 2019-1 WST Trust	\$342,725	59.9%	57.2%	4.8%	0.0%	60.7%	93.8%	13.0%	92.2%	41%	0%	7%	0%	0%	30%	23%
Series 2020-1 WST Trust	\$379,851	66.1%	63.4%	4.5%	0.0%	74.6%	92.4%	20.7%	97.2%	43%	0%	9%	0%	2%	42%	4%

2. Index used: Australian Property Monitor quarterly index.

3. Includes offset balances and adjusted for accrued interest.