

**Series 2012-1 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-Dec-18	05-Sep-18	05-Jun-18	05-Mar-18
<b>Housing Loan Summary</b>					
Number of Housing Loans		1,430	1,489	1,559	1,617
Housing Loan Pool Size (A\$)		218,005,092	231,041,202	243,788,908	254,798,763
Average Housing Loan Balance (A\$)		152,451	155,165	156,375	157,575
Maximum Housing Loan Balance (A\$)		905,249	1,060,572	1,026,813	1,028,073
Total Valuation of the Properties		606,759,987	629,891,954	658,461,350	684,321,122
Weighted Average Current Loan-to-Value Ratio		49.39%	49.99%	50.44%	50.84%
Weighted Average Seasoning (months)		120	117	114	111
Weighted Average Remaining Term To Maturity (months)		236	239	242	245
Maximum Current Remaining Term to Maturity (Months)		277	280	283	286
Percentage of Interest Only		6.93%	7.17%	8.20%	9.29%
Percentage of Principal and Interest Only		93.07%	92.83%	91.80%	90.71%
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		7	3	6	2
Balance (A\$)		1,330,521	494,061	1,018,124	212,180
% of Period Pool Balance		0.61%	0.21%	0.42%	0.08%
<b>61-90 days</b>					
No. of Loans		6	3	2	3
Balance (A\$)		1,038,624	435,703	496,891	276,731
% of Period Pool Balance		0.48%	0.19%	0.20%	0.11%
<b>91-120 days</b>					
No. of Loans		6	3	3	4
Balance (A\$)		861,017	413,714	369,172	672,367
% of Period Pool Balance		0.39%	0.18%	0.15%	0.26%
<b>121 + days</b>					
No. of Loans		9	11	12	12
Balance (A\$)		1,615,678	1,959,522	2,166,345	2,455,002
% of Period Pool Balance		0.74%	0.85%	0.89%	0.96%
<b>Total Delinquencies</b>					
No. of Loans		28	20	23	21
Balance (A\$)		4,845,840	3,303,000	4,050,531	3,616,281
% of Period Pool Balance		2.22%	1.43%	1.66%	1.42%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
<b>Foreclosures</b>					
No. of Loans		2	2	2	-
Balance (A\$)		716,378	697,130	723,467	-
% of Period Pool Balance		0.00%	0.30%	0.30%	0.00%
<b>Loss and Recovery Data (Cumulative)</b>					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		215,349	79,902	79,902	79,902
Mortgage Shortfall (Net Losses) (A\$)		783,144	783,144	685,279	685,279
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.36%	0.34%	0.28%	0.27%
<b>Prepayment Information (CPR)</b>					
1 Month CPR (%)		17.59%	12.57%	18.38%	9.00%
3 Month CPR (%)		16.97%	15.57%	12.22%	11.72%
12 Month CPR (%)		14.18%	14.35%	15.44%	16.30%
Cumulative CPR (%)		19.62%	19.73%	19.89%	20.21%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		46.44%	45.14%	43.96%	42.76%
50.01% - 55.00%		8.97%	7.70%	8.90%	9.46%
55.01% - 60.00%		12.15%	12.04%	10.45%	10.62%
60.01% - 65.00%		9.85%	11.30%	11.30%	11.31%
65.01% - 70.00%		12.26%	12.32%	12.94%	13.39%
70.01% - 75.00%		5.82%	6.60%	7.09%	7.25%
75.01% - 80.00%		2.90%	3.05%	3.11%	2.79%
80.01% - 85.00%		1.34%	1.59%	1.81%	2.01%
85.01% - 90.00%		0.18%	0.17%	0.26%	0.33%
90.01% - 95.00%		0.09%	0.09%	0.18%	0.08%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2012-1 WST Trust  
Collateral Pool Data**

Period Ending:	05-Dec-18	05-Sep-18	05-Jun-18	05-Mar-18
<b>Profile by Loan Product</b>				
First Option Home Loan	2,345,278	2,508,007	2,715,446	2,813,360
Fixed Option Home Loan	13,862,669	15,411,445	15,245,146	15,504,854
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	61,030,625	64,431,009	68,414,910	71,132,232
Flexi First Option Investment Loan	5,858,155	6,298,532	7,055,852	7,765,062
IPL - First Option	474,006	483,697	491,589	501,064
IPL - Fixed Rate	7,335,107	7,907,178	8,294,711	8,717,059
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	2,675,690	2,742,953	3,125,135	3,403,698
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	8,282,606	9,021,418	9,710,255	9,862,625
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	86,597,701	92,118,138	96,792,289	101,834,365
Rocket - Variable - IPL - MSS	29,543,255	30,118,825	31,943,575	33,264,444
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>218,005,092</b>	<b>231,041,202</b>	<b>243,788,908</b>	<b>254,798,763</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
< 4.01%	7.11%	13.41%	11.95%	10.98%
4.01% - 4.50%	22.19%	21.84%	21.13%	19.74%
4.51% - 5.00%	55.55%	50.78%	52.17%	53.61%
5.01% - 5.50%	13.27%	12.36%	13.18%	14.09%
5.51% - 6.00%	1.45%	1.29%	1.26%	1.28%
6.01% - 6.50%	0.09%	0.00%	0.21%	0.20%
6.51% - 7.00%	0.00%	0.22%	0.10%	0.10%
7.01% - 7.50%	0.34%	0.10%	0.00%	0.00%
7.51% - 8.00%	0.00%	0.00%	0.00%	0.00%
8.01% - 8.50%	0.00%	0.00%	0.00%	0.00%
8.51% - 9.00%	0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Weighted Average Interest Rate</b>				
	<b>4.65%</b>	<b>4.53%</b>	<b>4.55%</b>	<b>4.57%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>				
Australian Capital Territory - Metropolitan	1.32%	1.33%	1.30%	1.26%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.63%	25.95%	25.73%	25.78%
New South Wales - Nonmetropolitan	6.99%	6.64%	6.61%	6.53%
Northern Territory - Metropolitan	0.71%	0.68%	0.66%	0.64%
Northern Territory - Nonmetropolitan	0.49%	0.45%	0.42%	0.41%
Queensland - Metropolitan	11.02%	11.05%	11.10%	11.33%
Queensland - Nonmetropolitan	12.85%	12.90%	12.85%	12.73%
South Australia - Metropolitan	5.26%	5.11%	4.98%	4.87%
South Australia - Nonmetropolitan	0.71%	0.68%	0.75%	0.76%
Tasmania - Metropolitan	0.80%	0.71%	0.77%	0.75%
Tasmania - Nonmetropolitan	0.72%	0.83%	0.88%	0.86%
Victoria - Metropolitan	19.17%	19.73%	19.89%	19.95%
Victoria - Nonmetropolitan	3.66%	3.56%	3.71%	3.60%
Western Australia - Metropolitan	9.26%	9.03%	8.99%	9.21%
Western Australia - Nonmetropolitan	1.41%	1.35%	1.34%	1.32%
Others	0.00%	0.00%	0.02%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2012-1 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-Dec-17	05-Sep-17	05-Jun-17	03-Mar-17
<b>Housing Loan Summary</b>					
Number of Housing Loans		1,680	1,760	1,855	1,931
Housing Loan Pool Size (A\$)		265,641,623	281,763,927	300,973,580	317,741,649
Average Housing Loan Balance (A\$)		158,120	160,093	162,250	164,548
Maximum Housing Loan Balance (A\$)		1,038,024	1,187,454	1,149,466	1,048,442
Total Valuation of the Properties		708,830,534	743,734,080	785,108,818	816,217,176
Weighted Average Current Loan-to-Value Ratio		51.29%	51.50%	52.00%	52.31%
Weighted Average Seasoning (months)		108	105	102	99
Weighted Average Remaining Term To Maturity (months)		247	248	251	254
Maximum Current Remaining Term to Maturity (Months)		289	292	295	298
Percentage of Interest Only		9.73%	10.04%	10.75%	11.09%
Percentage of Principal and Interest Only		90.27%	89.96%	89.25%	88.91%
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		8	5	10	10
Balance (A\$)		1,582,976	1,307,405	1,193,036	2,116,605
% of Period Pool Balance		0.60%	0.46%	0.40%	0.67%
<b>61-90 days</b>					
No. of Loans		3	5	4	6
Balance (A\$)		526,059	1,047,380	772,805	1,162,544
% of Period Pool Balance		0.20%	0.37%	0.26%	0.37%
<b>91-120 days</b>					
No. of Loans		0	3	2	6
Balance (A\$)		0	218,573	411,737	1,286,212
% of Period Pool Balance		0.00%	0.08%	0.14%	0.40%
<b>121 + days</b>					
No. of Loans		13	13	12	11
Balance (A\$)		2,694,479	2,432,384	2,598,103	2,267,137
% of Period Pool Balance		1.01%	0.86%	0.86%	0.71%
<b>Total Delinquencies</b>					
No. of Loans		24	26	28	33
Balance (A\$)		4,803,513	5,005,742	4,975,681	6,832,498
% of Period Pool Balance		1.81%	1.78%	1.65%	2.15%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
<b>Foreclosures</b>					
No. of Loans		1	3	3	2
Balance (A\$)		260,486	676,325	602,088	394,220
% of Period Pool Balance		0.10%	0.24%	0.20%	0.12%
<b>Loss and Recovery Data (Cumulative)</b>					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		79,902	79,902	79,902	79,902
Mortgage Shortfall (Net Losses) (A\$)		443,540	413,981	413,981	356,182
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.17%	0.15%	0.14%	0.11%
<b>Prepayment Information (CPR)</b>					
1 Month CPR (%)		19.23%	21.47%	18.69%	16.71%
3 Month CPR (%)		17.63%	19.85%	15.71%	17.72%
12 Month CPR (%)		17.73%	17.30%	17.59%	17.98%
Cumulative CPR (%)		20.57%	20.70%	20.75%	21.01%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		41.83%	41.54%	39.77%	39.19%
50.01% - 55.00%		9.87%	9.26%	9.57%	9.07%
55.01% - 60.00%		10.69%	10.56%	10.02%	10.26%
60.01% - 65.00%		10.54%	10.58%	12.28%	11.81%
65.01% - 70.00%		13.62%	14.23%	13.06%	13.37%
70.01% - 75.00%		7.86%	8.03%	9.17%	10.00%
75.01% - 80.00%		3.26%	3.44%	3.64%	3.55%
80.01% - 85.00%		1.84%	1.52%	1.70%	1.97%
85.01% - 90.00%		0.41%	0.77%	0.72%	0.71%
90.01% - 95.00%		0.08%	0.07%	0.07%	0.00%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.07%
> 100.01%		0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2012-1 WST Trust  
Collateral Pool Data**

	Period Ending:	05-Dec-17	05-Sep-17	05-Jun-17	03-Mar-17
<b>Profile by Loan Product</b>					
First Option Home Loan		2,890,909	2,992,628	3,281,063	3,308,889
Fixed Option Home Loan		15,736,142	17,545,969	17,615,517	17,357,484
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		74,559,877	79,698,136	85,078,394	90,925,065
Flexi First Option Investment Loan		8,081,442	8,553,468	9,793,204	10,767,873
IPL - First Option		629,731	631,727	618,495	606,827
IPL - Fixed Rate		8,706,474	9,812,821	9,972,320	10,629,863
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		3,579,356	3,733,112	4,464,733	4,620,809
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		10,912,873	11,954,903	12,656,918	13,610,605
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		105,948,737	111,183,533	120,496,606	128,039,239
Rocket - Variable - IPL - MSS		34,596,081	35,657,630	36,996,330	37,874,995
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>265,641,623</b>	<b>281,763,927</b>	<b>300,973,580</b>	<b>317,741,649</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
< 4.01%		9.25%	7.36%	3.77%	4.56%
4.01% - 4.50%		20.02%	20.96%	19.01%	22.18%
4.51% - 5.00%		54.24%	54.97%	63.61%	69.61%
5.01% - 5.50%		14.72%	14.79%	12.09%	2.48%
5.51% - 6.00%		1.68%	1.83%	1.37%	1.02%
6.01% - 6.50%		0.09%	0.09%	0.15%	0.00%
6.51% - 7.00%		0.00%	0.00%	0.00%	0.15%
7.01% - 7.50%		0.00%	0.00%	0.00%	0.00%
7.51% - 8.00%		0.00%	0.00%	0.00%	0.00%
8.01% - 8.50%		0.00%	0.00%	0.00%	0.00%
8.51% - 9.00%		0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Weighted Average Interest Rate</b>					
		<b>4.59%</b>	<b>4.60%</b>	<b>4.64%</b>	<b>4.59%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		1.35%	1.28%	1.26%	1.30%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.32%	25.70%	25.85%	26.04%
New South Wales - Nonmetropolitan		6.66%	6.61%	6.79%	6.51%
Northern Territory - Metropolitan		0.62%	0.59%	0.55%	0.61%
Northern Territory - Nonmetropolitan		0.40%	0.39%	0.41%	0.39%
Queensland - Metropolitan		11.61%	11.35%	11.22%	11.30%
Queensland - Nonmetropolitan		12.62%	12.49%	12.45%	12.49%
South Australia - Metropolitan		4.87%	4.97%	4.81%	4.78%
South Australia - Nonmetropolitan		0.88%	0.84%	0.86%	0.89%
Tasmania - Metropolitan		0.73%	0.70%	0.67%	0.68%
Tasmania - Nonmetropolitan		0.94%	0.90%	0.86%	0.87%
Victoria - Metropolitan		20.04%	20.19%	20.22%	20.40%
Victoria - Nonmetropolitan		3.77%	3.75%	3.61%	3.54%
Western Australia - Metropolitan		8.90%	8.92%	9.21%	9.00%
Western Australia - Nonmetropolitan		1.29%	1.31%	1.23%	1.20%
Others		0.00%	0.01%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2012-1 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-Dec-16	05-Sep-16	03-Jun-16	04-Mar-16
<b>Housing Loan Summary</b>					
Number of Housing Loans		2,022	2,130	2,245	2,350
Housing Loan Pool Size (A\$)		336,672,923	355,179,033	380,782,015	402,749,817
Average Housing Loan Balance (A\$)		166,505	166,751	169,613	171,383
Maximum Housing Loan Balance (A\$)		1,098,727	1,225,473	1,233,794	1,281,261
Total Valuation of the Properties		850,985,335	890,329,822	940,945,517	975,214,871
Weighted Average Current Loan-to-Value Ratio		52.92%	53.43%	53.94%	54.68%
Weighted Average Seasoning (months)		96	93	90	87
Weighted Average Remaining Term To Maturity (months)		257	260	263	266
Maximum Current Remaining Term to Maturity (Months)		301	304	307	310
Percentage of Interest Only		11.74%	11.16%	10.81%	10.22%
Percentage of Principal and Interest Only		88.26%	88.84%	89.19%	89.78%
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		7	14	14	17
Balance (A\$)		1,587,394	3,288,189	3,421,287	4,098,309
% of Period Pool Balance		0.47%	0.93%	0.90%	1.02%
<b>61-90 days</b>					
No. of Loans		6	6	8	7
Balance (A\$)		1,342,664	1,240,541	1,917,235	1,704,770
% of Period Pool Balance		0.40%	0.35%	0.50%	0.42%
<b>91-120 days</b>					
No. of Loans		3	5	8	2
Balance (A\$)		676,872	1,455,999	1,586,078	543,333
% of Period Pool Balance		0.20%	0.41%	0.42%	0.13%
<b>121 + days</b>					
No. of Loans		15	16	13	14
Balance (A\$)		2,732,927	2,745,277	2,346,484	2,509,858
% of Period Pool Balance		0.81%	0.77%	0.62%	0.62%
<b>Total Delinquencies</b>					
No. of Loans		31	41	43	40
Balance (A\$)		6,339,856	8,730,006	9,271,084	8,856,269
% of Period Pool Balance		1.88%	2.46%	2.43%	2.20%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
<b>Foreclosures</b>					
No. of Loans		-	-	-	2
Balance (A\$)		-	-	-	822,190
% of Period Pool Balance		0.00%	0.00%	0.00%	0.20%
<b>Loss and Recovery Data (Cumulative)</b>					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		79,902	79,902	79,902	79,202
Mortgage Shortfall (Net Losses) (A\$)		356,182	170,319	170,319	367
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.11%	0.05%	0.04%	0.00%
<b>Prepayment Information (CPR)</b>					
1 Month CPR (%)		9.42%	21.04%	19.03%	13.82%
3 Month CPR (%)		15.89%	20.89%	17.23%	17.77%
12 Month CPR (%)		17.99%	19.64%	20.29%	22.10%
Cumulative CPR (%)		21.18%	21.47%	21.51%	21.79%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		38.80%	37.94%	36.51%	34.47%
50.01% - 55.00%		8.41%	7.70%	7.77%	8.06%
55.01% - 60.00%		9.83%	10.56%	10.36%	10.61%
60.01% - 65.00%		11.64%	11.17%	10.60%	10.62%
65.01% - 70.00%		13.63%	13.61%	13.85%	13.18%
70.01% - 75.00%		10.82%	11.96%	13.66%	15.03%
75.01% - 80.00%		3.80%	4.08%	4.49%	5.25%
80.01% - 85.00%		1.89%	1.74%	1.59%	1.53%
85.01% - 90.00%		0.96%	1.01%	1.03%	0.99%
90.01% - 95.00%		0.16%	0.17%	0.08%	0.14%
95.01% - 100.00%		0.06%	0.06%	0.06%	0.05%
> 100.01%		0.00%	0.00%	0.00%	0.07%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2012-1 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-Dec-16	05-Sep-16	03-Jun-16	04-Mar-16
<b>Profile by Loan Product</b>					
First Option Home Loan		3,938,934	4,169,565	4,314,040	4,629,578
Fixed Option Home Loan		17,840,784	17,778,206	19,906,658	21,586,698
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		94,825,199	100,130,225	107,869,222	115,213,127
Flexi First Option Investment Loan		12,014,461	12,907,713	14,345,200	15,067,962
IPL - First Option		624,554	635,302	649,809	728,282
IPL - Fixed Rate		12,776,089	13,489,748	14,691,451	16,300,226
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		4,880,259	4,933,695	5,136,741	5,487,967
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		14,672,495	15,785,589	17,804,775	18,740,174
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		134,845,846	145,755,634	155,906,177	163,391,901
Rocket - Variable - IPL - MSS		40,254,302	39,593,356	40,157,942	41,603,902
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>336,672,923</b>	<b>355,179,033</b>	<b>380,782,015</b>	<b>402,749,817</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
< 4.01%		4.25%	3.33%	0.27%	0.00%
4.01% - 4.50%		22.96%	22.36%	13.75%	4.33%
4.51% - 5.00%		69.10%	70.02%	75.81%	48.78%
5.01% - 5.50%		2.24%	2.54%	8.57%	43.12%
5.51% - 6.00%		1.19%	1.21%	0.84%	2.85%
6.01% - 6.50%		0.00%	0.00%	0.00%	0.02%
6.51% - 7.00%		0.14%	0.24%	0.28%	0.39%
7.01% - 7.50%		0.12%	0.26%	0.44%	0.42%
7.51% - 8.00%		0.00%	0.00%	0.00%	0.05%
8.01% - 8.50%		0.00%	0.04%	0.04%	0.04%
8.51% - 9.00%		0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Weighted Average Interest Rate</b>					
		<b>4.59%</b>	<b>4.61%</b>	<b>4.75%</b>	<b>5.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		1.35%	1.29%	1.45%	1.42%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		26.37%	26.60%	26.50%	26.62%
New South Wales - Nonmetropolitan		6.55%	6.41%	6.44%	6.52%
Northern Territory - Metropolitan		0.59%	0.60%	0.57%	0.56%
Northern Territory - Nonmetropolitan		0.37%	0.35%	0.33%	0.32%
Queensland - Metropolitan		11.06%	11.09%	11.32%	11.33%
Queensland - Nonmetropolitan		12.72%	12.65%	12.36%	12.24%
South Australia - Metropolitan		4.61%	4.52%	4.40%	4.38%
South Australia - Nonmetropolitan		0.89%	0.86%	0.85%	0.86%
Tasmania - Metropolitan		0.68%	0.66%	0.64%	0.68%
Tasmania - Nonmetropolitan		0.87%	0.85%	0.80%	0.80%
Victoria - Metropolitan		20.29%	20.62%	20.59%	20.69%
Victoria - Nonmetropolitan		3.43%	3.39%	3.35%	3.38%
Western Australia - Metropolitan		8.97%	8.90%	9.01%	8.87%
Western Australia - Nonmetropolitan		1.25%	1.20%	1.37%	1.32%
Others		0.00%	0.01%	0.02%	0.01%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2012-1 WST Trust**  
**Collateral Pool Data**

	Period Ending:	04-Dec-15	04-Sep-15	05-Jun-15	05-Mar-15
<b>Housing Loan Summary</b>					
Number of Housing Loans		2,473	2,629	2,797	2,966
Housing Loan Pool Size (A\$)		426,570,161	458,562,134	494,648,071	535,240,727
Average Housing Loan Balance (A\$)		172,491	174,425	176,850	180,459
Maximum Housing Loan Balance (A\$)		1,288,054	1,294,838	1,249,348	1,302,809
Total Valuation of the Properties		1,021,595,011	1,079,341,321	1,146,844,376	1,213,324,631
Weighted Average Current Loan-to-Value Ratio		54.99%	55.54%	56.07%	56.95%
Weighted Average Seasoning (months)		84	81	78	75
Weighted Average Remaining Term To Maturity (months)		268	272	275	277
Maximum Current Remaining Term to Maturity (Months)		334	337	340	343
Percentage of Interest Only		9.97%	9.78%	9.19%	8.96%
Percentage of Principal and Interest Only		90.03%	90.22%	90.81%	91.04%
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		17	9	14	7
Balance (A\$)		3,844,277	1,602,321	4,159,583	1,430,485
% of Period Pool Balance		0.90%	0.35%	0.84%	0.27%
<b>61-90 days</b>					
No. of Loans		3	12	5	4
Balance (A\$)		901,182	3,209,865	1,026,708	912,975
% of Period Pool Balance		0.21%	0.70%	0.21%	0.17%
<b>91-120 days</b>					
No. of Loans		2	1	3	3
Balance (A\$)		468,992	170,018	918,004	990,774
% of Period Pool Balance		0.11%	0.04%	0.19%	0.19%
<b>121 + days</b>					
No. of Loans		15	13	14	12
Balance (A\$)		2,679,493	2,555,667	2,609,828	2,411,228
% of Period Pool Balance		0.63%	0.56%	0.53%	0.45%
<b>Total Delinquencies</b>					
No. of Loans		37	35	36	26
Balance (A\$)		7,893,944	7,537,872	8,714,124	5,745,462
% of Period Pool Balance		1.85%	1.64%	1.76%	1.07%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
<b>Foreclosures</b>					
No. of Loans		-	2	1	1
Balance (A\$)		-	541,386	256,699	240,341
% of Period Pool Balance		0.00%	0.12%	0.05%	0.04%
<b>Loss and Recovery Data (Cumulative)</b>					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		79,902	-	-	-
Mortgage Shortfall (Net Losses) (A\$)		367	-	-	-
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
<b>Prepayment Information (CPR)</b>					
1 Month CPR (%)		21.79%	21.31%	22.55%	17.56%
3 Month CPR (%)		22.51%	23.48%	24.46%	21.80%
12 Month CPR (%)		23.08%	22.11%	21.38%	20.35%
Cumulative CPR (%)		22.06%	22.03%	21.91%	21.67%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		34.11%	32.80%	32.05%	30.36%
50.01% - 55.00%		8.79%	8.55%	8.01%	7.75%
55.01% - 60.00%		8.91%	9.46%	9.62%	9.69%
60.01% - 65.00%		10.69%	10.52%	10.46%	10.34%
65.01% - 70.00%		13.25%	12.96%	12.67%	12.33%
70.01% - 75.00%		15.98%	16.50%	16.27%	17.55%
75.01% - 80.00%		5.29%	6.16%	7.73%	8.51%
80.01% - 85.00%		1.78%	1.76%	1.63%	1.77%
85.01% - 90.00%		0.94%	1.06%	1.23%	1.26%
90.01% - 95.00%		0.14%	0.18%	0.24%	0.35%
95.01% - 100.00%		0.05%	0.05%	0.04%	0.04%
> 100.01%		0.07%	0.00%	0.05%	0.05%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2012-1 WST Trust  
Collateral Pool Data**

Period Ending:	04-Dec-15	04-Sep-15	05-Jun-15	05-Mar-15
<b>Profile by Loan Product</b>				
First Option Home Loan	4,973,024	5,035,478	5,241,281	5,672,419
Fixed Option Home Loan	23,828,514	27,856,023	30,653,057	36,700,225
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	121,936,729	123,409,382	132,383,844	144,444,025
Flexi First Option Investment Loan	16,696,962	24,716,486	27,995,736	31,144,023
IPL - First Option	786,229	1,071,656	1,086,152	1,085,683
IPL - Fixed Rate	16,511,546	17,712,967	18,842,987	21,199,450
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	5,820,040	6,302,612	6,411,144	7,794,229
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	19,747,677	21,333,546	22,018,491	24,565,421
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	171,297,351	172,947,980	189,322,817	199,004,999
Rocket - Variable - IPL - MSS	44,972,089	58,176,004	60,692,562	63,630,252
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>426,570,161</b>	<b>458,562,134</b>	<b>494,648,071</b>	<b>535,240,727</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
< 4.01%	0.02%	0.00%	0.00%	0.01%
4.01% - 4.50%	2.96%	8.56%	8.40%	0.76%
4.51% - 5.00%	49.33%	83.50%	83.08%	57.89%
5.01% - 5.50%	44.04%	6.08%	6.01%	37.10%
5.51% - 6.00%	2.72%	0.93%	1.53%	2.77%
6.01% - 6.50%	0.02%	0.00%	0.00%	0.44%
6.51% - 7.00%	0.42%	0.39%	0.37%	0.34%
7.01% - 7.50%	0.39%	0.37%	0.38%	0.39%
7.51% - 8.00%	0.07%	0.14%	0.20%	0.26%
8.01% - 8.50%	0.03%	0.03%	0.03%	0.04%
8.51% - 9.00%	0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Weighted Average Interest Rate</b>				
	5.01%	4.80%	4.81%	5.03%
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>				
Australian Capital Territory - Metropolitan	1.53%	1.73%	1.70%	1.86%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	26.77%	26.46%	26.94%	27.11%
New South Wales - Nonmetropolitan	6.33%	6.46%	6.50%	6.52%
Northern Territory - Metropolitan	0.54%	0.44%	0.41%	0.44%
Northern Territory - Nonmetropolitan	0.30%	0.29%	0.27%	0.24%
Queensland - Metropolitan	11.06%	11.61%	11.50%	11.39%
Queensland - Nonmetropolitan	12.56%	12.51%	12.22%	12.08%
South Australia - Metropolitan	4.42%	4.33%	4.16%	4.10%
South Australia - Nonmetropolitan	0.83%	0.79%	0.86%	0.81%
Tasmania - Metropolitan	0.65%	0.83%	0.84%	0.78%
Tasmania - Nonmetropolitan	0.81%	0.86%	0.85%	0.86%
Victoria - Metropolitan	20.53%	20.55%	20.84%	21.03%
Victoria - Nonmetropolitan	3.46%	3.47%	3.43%	3.43%
Western Australia - Metropolitan	8.76%	8.33%	8.22%	8.17%
Western Australia - Nonmetropolitan	1.45%	1.34%	1.26%	1.18%
Others	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>



**Series 2012-1 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-Dec-14	05-Sep-14	05-Jun-14	05-Mar-14
<b>Housing Loan Summary</b>					
Number of Housing Loans		3,135	3,285	3,455	3,644
Housing Loan Pool Size (A\$)		573,178,101	607,568,192	648,400,086	691,789,242
Average Housing Loan Balance (A\$)		182,832	184,952	187,670	189,843
Maximum Housing Loan Balance (A\$)		1,317,988	1,333,620	1,349,020	1,363,548
Total Valuation of the Properties		1,280,454,866	1,338,271,219	1,408,353,198	1,479,325,474
Weighted Average Current Loan-to-Value Ratio		57.35%	57.93%	58.33%	58.79%
Weighted Average Seasoning (months)		72	69	66	64
Weighted Average Remaining Term To Maturity (months)		280	283	286	289
Maximum Current Remaining Term to Maturity (Months)		346	349	352	355
Percentage of Interest Only		8.65%	8.78%	8.24%	7.91%
Percentage of Principal and Interest Only		91.35%	91.22%	91.76%	92.09%
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		6	13	16	10
Balance (A\$)		1,092,767	2,893,569	4,243,462	2,227,302
% of Period Pool Balance		0.19%	0.48%	0.65%	0.32%
<b>61-90 days</b>					
No. of Loans		4	5	9	7
Balance (A\$)		706,672	996,521	2,098,198	1,916,612
% of Period Pool Balance		0.12%	0.16%	0.32%	0.28%
<b>91-120 days</b>					
No. of Loans		1	3	6	5
Balance (A\$)		260,490	619,137	1,628,959	852,041
% of Period Pool Balance		0.05%	0.10%	0.25%	0.12%
<b>121 + days</b>					
No. of Loans		12	10	11	10
Balance (A\$)		2,515,313	2,087,390	2,062,873	1,861,302
% of Period Pool Balance		0.44%	0.34%	0.32%	0.27%
<b>Total Delinquencies</b>					
No. of Loans		23	31	42	32
Balance (A\$)		4,575,242	6,596,617	10,033,491	6,857,256
% of Period Pool Balance		0.80%	1.09%	1.55%	0.99%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
<b>Foreclosures</b>					
No. of Loans		1	-	-	-
Balance (A\$)		225,988	-	-	-
% of Period Pool Balance		0.04%	0.00%	0.00%	0.00%
<b>Loss and Recovery Data (Cumulative)</b>					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		-	-	-	-
Mortgage Shortfall (Net Losses) (A\$)		-	-	-	-
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
<b>Prepayment Information (CPR)</b>					
1 Month CPR (%)		14.99%	21.45%	21.90%	20.90%
3 Month CPR (%)		18.53%	20.60%	20.46%	20.69%
12 Month CPR (%)		20.08%	21.40%	21.80%	23.02%
Cumulative CPR (%)		21.66%	21.99%	22.16%	22.40%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		29.73%	28.72%	28.30%	27.67%
50.01% - 55.00%		7.38%	7.21%	7.42%	7.40%
55.01% - 60.00%		9.37%	9.27%	9.19%	8.69%
60.01% - 65.00%		10.74%	10.80%	9.57%	9.20%
65.01% - 70.00%		12.56%	12.02%	11.98%	12.45%
70.01% - 75.00%		16.77%	16.81%	15.87%	15.75%
75.01% - 80.00%		9.75%	11.48%	13.82%	14.80%
80.01% - 85.00%		1.95%	1.87%	1.80%	1.74%
85.01% - 90.00%		1.25%	1.27%	1.34%	1.55%
90.01% - 95.00%		0.41%	0.47%	0.64%	0.68%
95.01% - 100.00%		0.04%	0.00%	0.00%	0.00%
> 100.01%		0.05%	0.08%	0.07%	0.07%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2012-1 WST Trust  
Collateral Pool Data**

	Period Ending:	05-Dec-14	05-Sep-14	05-Jun-14	05-Mar-14
<b>Profile by Loan Product</b>					
First Option Home Loan		6,388,247	6,673,988	6,970,498	7,179,344
Fixed Option Home Loan		39,775,514	46,765,444	51,912,469	57,307,097
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		156,970,647	165,938,218	177,671,926	190,555,198
Flexi First Option Investment Loan		33,557,962	36,221,606	38,095,262	40,740,744
IPL - First Option		1,125,253	1,162,599	1,454,594	1,485,795
IPL - Fixed Rate		28,372,211	30,760,001	31,709,582	33,281,521
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		8,296,918	8,968,375	9,203,591	10,223,915
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		25,942,116	27,673,849	29,908,534	33,042,259
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		211,093,490	221,609,791	235,687,599	250,892,363
Rocket - Variable - IPL - MSS		61,655,743	61,794,321	65,786,031	67,081,006
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>573,178,101</b>	<b>607,568,192</b>	<b>648,400,086</b>	<b>691,789,242</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
< 4.01%		0.01%	0.00%	0.02%	0.00%
4.01% - 4.50%		0.00%	0.00%	0.00%	0.00%
4.51% - 5.00%		12.13%	10.36%	9.18%	7.75%
5.01% - 5.50%		79.61%	79.58%	79.93%	80.71%
5.51% - 6.00%		5.62%	5.52%	5.39%	5.36%
6.01% - 6.50%		1.44%	2.28%	2.39%	2.68%
6.51% - 7.00%		0.32%	1.31%	1.66%	1.67%
7.01% - 7.50%		0.37%	0.35%	0.82%	1.18%
7.51% - 8.00%		0.44%	0.54%	0.55%	0.55%
8.01% - 8.50%		0.06%	0.06%	0.06%	0.05%
8.51% - 9.00%		0.00%	0.00%	0.00%	0.05%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Weighted Average Interest Rate</b>					
		<b>5.30%</b>	<b>5.33%</b>	<b>5.35%</b>	<b>5.36%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		1.92%	1.84%	1.82%	1.82%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		27.12%	27.28%	27.13%	27.44%
New South Wales - Nonmetropolitan		6.46%	6.47%	6.58%	6.56%
Northern Territory - Metropolitan		0.41%	0.39%	0.38%	0.38%
Northern Territory - Nonmetropolitan		0.23%	0.22%	0.21%	0.16%
Queensland - Metropolitan		11.65%	11.75%	12.02%	10.77%
Queensland - Nonmetropolitan		11.80%	11.50%	11.57%	12.83%
South Australia - Metropolitan		4.11%	4.17%	3.99%	3.87%
South Australia - Nonmetropolitan		0.78%	0.75%	0.76%	0.73%
Tasmania - Metropolitan		0.80%	0.81%	0.77%	0.74%
Tasmania - Nonmetropolitan		0.79%	0.78%	0.79%	0.78%
Victoria - Metropolitan		21.45%	21.49%	21.82%	21.57%
Victoria - Nonmetropolitan		3.39%	3.38%	3.31%	3.49%
Western Australia - Metropolitan		7.95%	8.06%	7.75%	7.70%
Western Australia - Nonmetropolitan		1.14%	1.11%	1.10%	1.13%
Others		0.00%	0.00%	0.00%	0.03%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2012-1 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-Dec-13	05-Sep-13	05-Jun-13	05-Mar-13
<b>Housing Loan Summary</b>					
Number of Housing Loans		3,850	4,090	4,321	4,579
Housing Loan Pool Size (A\$)		738,326,054	796,004,598	853,617,689	924,316,303
Average Housing Loan Balance (A\$)		191,773	194,622	197,551	201,860
Maximum Housing Loan Balance (A\$)		1,379,108	1,394,433	1,407,967	1,420,289
Total Valuation of the Properties		1,562,064,474	1,652,894,636	1,749,826,413	1,849,803,427
Weighted Average Current Loan-to-Value Ratio		59.33%	59.69%	60.18%	60.84%
Weighted Average Seasoning (months)		61	58	55	52
Weighted Average Remaining Term To Maturity (months)		292	295	297	300
Maximum Current Remaining Term to Maturity (Months)		358	341	344	347
Percentage of Interest Only		7.53%	7.19%	7.05%	6.38%
Percentage of Principal and Interest Only		92.47%	92.81%	92.95%	93.62%
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		11	17	25	13
Balance (A\$)		2,398,757	4,449,935	6,085,984	4,141,145
% of Period Pool Balance		0.32%	0.56%	0.71%	0.45%
<b>61-90 days</b>					
No. of Loans		5	7	5	4
Balance (A\$)		933,234	1,357,014	894,160	692,614
% of Period Pool Balance		0.13%	0.17%	0.10%	0.07%
<b>91-120 days</b>					
No. of Loans		7	6	4	4
Balance (A\$)		1,117,414	865,930	799,628	502,099
% of Period Pool Balance		0.15%	0.11%	0.09%	0.05%
<b>121 + days</b>					
No. of Loans		5	2	3	3
Balance (A\$)		813,794	340,009	250,181	249,676
% of Period Pool Balance		0.11%	0.04%	0.03%	0.03%
<b>Total Delinquencies</b>					
No. of Loans		28	32	37	24
Balance (A\$)		5,263,199	7,012,888	8,029,954	5,585,534
% of Period Pool Balance		0.71%	0.88%	0.94%	0.60%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
<b>Foreclosures</b>					
No. of Loans		-	-	-	-
Balance (A\$)		-	-	-	-
% of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
<b>Loss and Recovery Data (Cumulative)</b>					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		-	-	-	-
Mortgage Shortfall (Net Losses) (A\$)		-	-	-	-
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
<b>Prepayment Information (CPR)</b>					
1 Month CPR (%)		28.78%	20.14%	27.76%	18.90%
3 Month CPR (%)		23.79%	22.21%	25.26%	20.20%
12 Month CPR (%)		22.90%	22.68%	22.40%	N/A
Cumulative CPR (%)		22.67%	22.45%	22.51%	21.61%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		27.08%	26.81%	25.99%	24.82%
50.01% - 55.00%		6.77%	6.03%	5.42%	5.57%
55.01% - 60.00%		8.15%	7.88%	8.07%	7.69%
60.01% - 65.00%		9.60%	9.74%	10.04%	9.44%
65.01% - 70.00%		12.56%	12.50%	12.21%	12.47%
70.01% - 75.00%		15.23%	15.19%	15.62%	14.88%
75.01% - 80.00%		16.48%	18.05%	18.94%	21.41%
80.01% - 85.00%		2.00%	1.59%	1.34%	1.56%
85.01% - 90.00%		1.34%	1.34%	1.41%	1.36%
90.01% - 95.00%		0.72%	0.80%	0.90%	0.72%
95.01% - 100.00%		0.04%	0.04%	0.03%	0.08%
> 100.01%		0.03%	0.03%	0.03%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2012-1 WST Trust**  
**Collateral Pool Data**

Period Ending:	05-Dec-13	05-Sep-13	05-Jun-13	05-Mar-13
<b>Profile by Loan Product</b>				
First Option Home Loan	7,431,243	7,592,786	8,155,328	9,059,512
Fixed Option Home Loan	59,495,287	63,277,038	63,763,216	60,822,524
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	206,106,648	224,431,889	245,086,517	266,810,574
Flexi First Option Investment Loan	43,565,837	46,919,100	50,744,799	55,693,872
IPL - First Option	1,391,203	1,548,122	1,591,991	1,636,714
IPL - Fixed Rate	35,725,643	38,204,802	40,371,271	39,648,046
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	11,407,798	12,024,525	13,577,884	14,888,699
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	35,134,570	38,707,916	41,692,032	48,989,787
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	268,162,221	289,084,975	309,193,066	340,216,461
Rocket - Variable - IPL - MSS	69,905,604	74,213,445	79,441,585	86,550,114
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>738,326,054</b>	<b>796,004,598</b>	<b>853,617,689</b>	<b>924,316,303</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
< 4.01%	0.00%	0.00%	0.01%	0.00%
4.01% - 4.50%	0.00%	0.00%	0.00%	0.00%
4.51% - 5.00%	6.62%	5.50%	1.66%	0.58%
5.01% - 5.50%	81.21%	81.42%	18.13%	1.43%
5.51% - 6.00%	5.38%	5.30%	70.45%	84.40%
6.01% - 6.50%	2.71%	2.79%	4.35%	6.12%
6.51% - 7.00%	1.60%	2.29%	2.37%	3.78%
7.01% - 7.50%	1.86%	2.12%	2.39%	2.32%
7.51% - 8.00%	0.52%	0.49%	0.46%	0.68%
8.01% - 8.50%	0.05%	0.05%	0.11%	0.54%
8.51% - 9.00%	0.05%	0.04%	0.04%	0.12%
9.01% - 9.50%	0.00%	0.00%	0.03%	0.03%
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Weighted Average Interest Rate</b>				
	<b>5.38%</b>	<b>5.40%</b>	<b>5.66%</b>	<b>5.91%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>				
Australian Capital Territory - Metropolitan	1.86%	1.86%	1.87%	1.90%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	27.46%	28.13%	28.53%	28.85%
New South Wales - Nonmetropolitan	6.59%	6.72%	6.65%	6.56%
Northern Territory - Metropolitan	0.38%	0.36%	0.35%	0.38%
Northern Territory - Nonmetropolitan	0.16%	0.15%	0.14%	0.13%
Queensland - Metropolitan	10.74%	10.73%	10.87%	10.81%
Queensland - Nonmetropolitan	12.66%	12.40%	12.22%	11.98%
South Australia - Metropolitan	3.93%	3.91%	3.91%	3.82%
South Australia - Nonmetropolitan	0.71%	0.69%	0.74%	0.75%
Tasmania - Metropolitan	0.81%	0.81%	0.78%	0.77%
Tasmania - Nonmetropolitan	0.77%	0.71%	0.69%	0.66%
Victoria - Metropolitan	21.61%	21.16%	20.89%	20.89%
Victoria - Nonmetropolitan	3.70%	3.64%	3.63%	3.63%
Western Australia - Metropolitan	7.53%	7.57%	7.64%	7.70%
Western Australia - Nonmetropolitan	1.07%	1.11%	1.08%	1.16%
Others	0.02%	0.05%	0.01%	0.01%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2012-1 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-Dec-12	05-Sep-12	05-Jun-12
<b>Housing Loan Summary</b>				
Number of Housing Loans		4,811	5,108	5,363
Housing Loan Pool Size (A\$)		983,447,414	1,055,397,389	1,126,597,984
Average Housing Loan Balance (A\$)		204,416	206,617	210,069
Maximum Housing Loan Balance (A\$)		1,432,787	1,444,361	1,454,692
Total Valuation of the Properties		1,936,286,960	2,053,133,386	2,147,703,415
Weighted Average Current Loan-to-Value Ratio		61.50%	61.90%	62.49%
Weighted Average Seasoning (months)		49	46	43
Weighted Average Remaining Term To Maturity (months)		303	306	309
Maximum Current Remaining Term to Maturity (Months)		350	353	356
Percentage of Interest Only		6.06%	5.66%	4.95%
Percentage of Principal and Interest Only		93.94%	94.34%	95.05%
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans		10	11	4
Balance (A\$)		1,930,130	1,771,760	1,286,551
% of Period Pool Balance		0.20%	0.17%	0.11%
<b>61-90 days</b>				
No. of Loans		3	5	0
Balance (A\$)		634,495	630,783	0
% of Period Pool Balance		0.06%	0.06%	0.00%
<b>91-120 days</b>				
No. of Loans		1	0	0
Balance (A\$)		49,022	0	0
% of Period Pool Balance		0.00%	0.00%	0.00%
<b>121 + days</b>				
No. of Loans		1	0	0
Balance (A\$)		58,060	0	0
% of Period Pool Balance		0.01%	0.00%	0.00%
<b>Total Delinquencies</b>				
No. of Loans		15	16	4
Balance (A\$)		2,671,707	2,402,543	1,286,551
% of Period Pool Balance		0.27%	0.23%	0.11%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.				
<b>Foreclosures</b>				
No. of Loans		-	-	-
Balance (A\$)		-	-	-
% of Period Pool Balance		0.00%	0.00%	0.00%
<b>Loss and Recovery Data (Cumulative)</b>				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		-	-	-
Mortgage Shortfall (Net Losses) (A\$)		-	-	-
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.00%	0.00%	0.00%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)		22.50%	22.13%	20.75%
3 Month CPR (%)		22.93%	21.06%	N/A
12 Month CPR (%)		N/A	N/A	N/A
Cumulative CPR (%)		22.24%	21.66%	20.75%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%		23.62%	22.75%	21.65%
50.01% - 55.00%		5.11%	5.45%	5.57%
55.01% - 60.00%		7.78%	7.72%	7.48%
60.01% - 65.00%		9.09%	8.39%	8.51%
65.01% - 70.00%		12.51%	12.85%	12.08%
70.01% - 75.00%		15.44%	15.30%	15.46%
75.01% - 80.00%		22.82%	24.18%	26.09%
80.01% - 85.00%		1.54%	1.43%	1.29%
85.01% - 90.00%		1.36%	1.18%	1.18%
90.01% - 95.00%		0.66%	0.72%	0.69%
95.01% - 100.00%		0.07%	0.03%	0.00%
> 100.01%		0.00%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2012-1 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-Dec-12	05-Sep-12	05-Jun-12
<b>Profile by Loan Product</b>				
First Option Home Loan		9,545,949	10,574,090	11,048,075
Fixed Option Home Loan		62,034,368	65,959,761	72,461,140
Fixed Option Home Loan - Low Doc		-	-	-
Flexi First Option Home Loan		283,602,556	305,899,990	330,897,693
Flexi First Option Investment Loan		60,387,617	63,358,657	68,851,692
IPL - First Option		1,773,510	1,784,319	1,835,043
IPL - Fixed Rate		42,452,641	45,050,237	52,071,447
IPL - Fixed Rate - Low Doc		-	-	-
IPL - Variable Rate		15,880,584	17,207,152	18,414,563
IPL - Variable Rate - Low Doc		-	-	-
Premium Option Home Loan		52,578,017	57,461,828	64,224,934
Premium Option Home Loan - Low Doc		-	-	-
Rocket - Housing Loan Variable - MSS		364,626,392	392,699,258	413,193,724
Rocket - Variable - IPL - MSS		90,565,780	95,402,098	93,599,673
Rocket - Housing Loan Variable - Low Doc		-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-
Other		-	-	-
<b>Total</b>		<b>983,447,414</b>	<b>1,055,397,389</b>	<b>1,126,597,984</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
< 4.01%		0.01%	0.00%	0.01%
4.01% - 4.50%		0.00%	0.00%	0.00%
4.51% - 5.00%		0.00%	0.00%	0.00%
5.01% - 5.50%		0.30%	0.00%	0.00%
5.51% - 6.00%		21.59%	7.89%	0.89%
6.01% - 6.50%		70.19%	83.63%	86.52%
6.51% - 7.00%		3.77%	4.05%	6.49%
7.01% - 7.50%		2.36%	2.34%	3.96%
7.51% - 8.00%		0.74%	1.04%	1.11%
8.01% - 8.50%		0.88%	0.84%	0.81%
8.51% - 9.00%		0.13%	0.18%	0.19%
9.01% - 9.50%		0.03%	0.03%	0.02%
9.51% - 10.00%		0.00%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Weighted Average Interest Rate</b>				
		<b>6.11%</b>	<b>6.28%</b>	<b>6.46%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>				
Australian Capital Territory - Metropolitan		1.81%	1.86%	1.91%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%
New South Wales - Metropolitan		28.56%	28.71%	28.86%
New South Wales - Nonmetropolitan		6.45%	6.45%	6.49%
Northern Territory - Metropolitan		0.37%	0.37%	0.35%
Northern Territory - Nonmetropolitan		0.12%	0.11%	0.11%
Queensland - Metropolitan		10.72%	10.35%	10.28%
Queensland - Nonmetropolitan		11.94%	11.57%	11.44%
South Australia - Metropolitan		3.89%	3.91%	3.98%
South Australia - Nonmetropolitan		0.69%	0.69%	0.66%
Tasmania - Metropolitan		0.73%	0.74%	0.71%
Tasmania - Nonmetropolitan		0.65%	0.64%	0.60%
Victoria - Metropolitan		21.40%	21.68%	21.76%
Victoria - Nonmetropolitan		3.71%	3.81%	3.93%
Western Australia - Metropolitan		7.85%	8.02%	7.83%
Western Australia - Nonmetropolitan		1.10%	1.08%	1.05%
Others		0.01%	0.01%	0.04%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>