

## Series 2011-3 WST Trust Collateral Pool Data

	Period Ending:	05-Jan-21	05-Dec-20	05-Nov-20	05-Oct-20
<b>Housing Loan Summary</b>					
Number of Housing Loans		1,008	1,022	1,039	1,048
Housing Loan Pool Size (A\$)		156,897,347	161,192,643	164,653,040	167,483,989
Average Housing Loan Balance (A\$)		155,652	157,723	158,473	159,813
Maximum Housing Loan Balance (A\$)		658,563	1,074,837	774,837	774,837
Total Valuation of the Properties		511,629,926	520,289,926	526,887,426	530,356,426
Weighted Average Current Loan-to-Value Ratio (Unindexed)		43.70%	43.82%	43.99%	44.32%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		47.37%	47.46%	47.67%	47.91%
Weighted Average Seasoning (months)		147	146	145	144
Weighted Average Remaining Term To Maturity (months)		211	212	213	213
Maximum Current Remaining Term to Maturity (Months)		351	352	353	354
Percentage of Interest Only		2.83%	2.58%	2.72%	2.49%
Percentage of Principal and Interest Only		97.17%	97.42%	97.28%	97.51%
Percentage Owner Occupied (Product) *		76.37%	76.21%	76.41%	76.66%
Percentage Foreign Borrower *		1.58%	1.54%	1.51%	1.48%
Percentage Owner Occupied (EFS) **		56.94%	56.91%	57.25%	
Percentage Australian Citizens Residing Offshore (Expats)*		0.86%	0.84%	0.82%	0.81%
Weighted Average Interest Rate		3.59%	3.60%	3.62%	3.65%
* Publication commenced January 2019					
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		2	2	1	0
Balance (A\$)		637,442	344,833	358,318	0
% of Period Pool Balance		0.41%	0.21%	0.22%	0.00%
<b>61-90 days</b>					
No. of Loans		3	2	1	2
Balance (A\$)		897,233	680,265	279,534	118,043
% of Period Pool Balance		0.57%	0.42%	0.17%	0.07%
<b>91-120 days</b>					
No. of Loans		1	2	5	4
Balance (A\$)		305,063	585,167	820,947	869,978
% of Period Pool Balance		0.19%	0.36%	0.50%	0.52%
<b>121 + days</b>					
No. of Loans		13	15	13	15
Balance (A\$)		2,543,827	3,162,612	3,615,575	4,009,051
% of Period Pool Balance		1.62%	1.96%	2.20%	2.39%
<b>Total Delinquencies</b>					
No. of Loans		19	21	20	21
Balance (A\$)		4,383,565	4,772,877	5,074,374	4,997,073
% of Period Pool Balance		2.79%	2.96%	3.08%	2.98%
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\$)		99,609	99,609	99,609	99,609
Mortgage Shortfall (Net Losses) (A\$)		1,108,339	1,108,339	1,108,339	1,108,339
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.71%	0.69%	0.67%	0.66%
<b>Prepayment Information (CPR)</b>					
1 Month CPR (%)		26.44%	17.77%	13.42%	8.86%
3 Month CPR (%)		19.41%	13.43%	13.61%	15.22%
12 Month CPR (%)		15.49%	13.84%	13.19%	13.26%
Cumulative CPR (%)		19.26%	19.19%	19.20%	19.26%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		59.25%	59.13%	58.97%	58.14%
50.01% - 55.00%		9.50%	9.84%	8.60%	8.76%
55.01% - 60.00%		10.23%	9.72%	10.74%	10.50%
60.01% - 65.00%		10.48%	10.41%	10.07%	11.15%
65.01% - 70.00%		5.48%	5.62%	6.31%	6.21%
70.01% - 75.00%		3.25%	3.52%	3.29%	3.24%
75.01% - 80.00%		1.27%	1.23%	1.50%	1.48%
80.01% - 85.00%		0.00%	0.00%	0.00%	0.00%
85.01% - 90.00%		0.05%	0.05%	0.05%	0.05%
90.01% - 95.00%		0.49%	0.48%	0.47%	0.47%
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>

\*\* Owner Occupied % (Product) is based on the product that the borrower has received, and aligns to the Westpac credit designation i.e. is based on the use of the main property pledged as collateral. Owner Occupied % (EFS) aligns to the definition within the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds of the individual loan were intended to be used. For example, if a borrower uses equity in an owner-occupied property to purchase an investment property (that is not pledged as collateral), this has a Product designation of "Owner-Occupied", but an EFS designation of "Investment". The Owner Occupied % (EFS) is in line with the RBA's revised RMBS reporting guidance for loans originated after 1 March 2019 (Change ID-56, 3 April 2018), noting that, for this purpose, all WST loans have been classified according to the EFS definition, irrespective of origination date.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-Jan-21	05-Dec-20	05-Nov-20	05-Oct-20
<b>Profile by Loan Product</b>					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		14,918,158	14,872,075	15,040,183	14,682,895
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		1,330,396	1,336,485	1,292,300	1,304,043
Flexi First Option Investment Loan		111,354	112,713	114,052	115,801
IPL - First Option		-	-	-	-
IPL - Fixed Rate		7,558,151	7,582,508	7,045,370	7,076,060
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		-	-	-	-
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		220,210	221,988	223,645	266,521
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		103,350,466	106,407,094	109,257,470	112,135,593
Rocket - Variable - IPL - MSS		29,408,612	30,659,782	31,680,020	31,903,077
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>156,897,347</b>	<b>161,192,643</b>	<b>164,653,040</b>	<b>167,483,989</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 2.50%		3.52%	3.30%	2.63%	2.00%
2.51% - 3.00%		11.94%	11.37%	10.30%	9.91%
3.01% - 3.50%		29.84%	30.02%	30.80%	29.75%
3.51% - 4.00%		39.12%	39.61%	40.07%	41.29%
4.01% - 4.50%		10.43%	10.69%	11.17%	11.79%
4.51% - 5.00%		4.30%	4.18%	4.20%	4.44%
5.01% - 5.50%		0.29%	0.28%	0.28%	0.28%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.00%
> 6.00%		0.57%	0.55%	0.54%	0.54%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		3.50%	3.38%	3.29%	3.34%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		24.14%	24.90%	25.15%	24.90%
New South Wales - Nonmetropolitan		8.40%	8.33%	8.34%	8.45%
Northern Territory - Metropolitan		0.89%	0.88%	0.87%	0.86%
Northern Territory - Nonmetropolitan		0.66%	0.64%	0.63%	0.62%
Queensland - Metropolitan		9.59%	9.64%	9.60%	9.49%
Queensland - Nonmetropolitan		11.22%	10.95%	11.03%	11.08%
South Australia - Metropolitan		3.63%	3.55%	3.51%	3.49%
South Australia - Nonmetropolitan		0.78%	0.76%	0.75%	0.74%
Tasmania - Metropolitan		0.72%	0.75%	0.74%	0.73%
Tasmania - Nonmetropolitan		0.99%	0.97%	0.96%	0.95%
Victoria - Metropolitan		21.56%	21.35%	21.07%	21.25%
Victoria - Nonmetropolitan		2.31%	2.27%	2.26%	2.23%
Western Australia - Metropolitan		9.33%	9.28%	9.31%	9.40%
Western Australia - Nonmetropolitan		2.28%	2.34%	2.49%	2.47%
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>

The information in the above tables sets forth in summary format various details relating to the pool of Housing Loans produced on the basis of the information available as at the dates set out above. All dollar amounts have been rounded to the nearest Australian dollar. The sum in any column may not equal the total indicated due to rounding. As the information is provided as at the dates set out above, the information relating to a Housing Loan may change after that date, including as a result of actions by the Servicer and/or the Obligor. Accordingly, the above details are provided for information purposes only.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

Period Ending:	05-Sep-20	05-Aug-20	05-Jul-20	05-Jun-20
<b>Housing Loan Summary</b>				
Number of Housing Loans	1,062	1,077	1,095	1,111
Housing Loan Pool Size (A\$)	169,618,709	173,369,774	177,171,778	179,721,679
Average Housing Loan Balance (A\$)	159,716	160,975	161,801	161,766
Maximum Housing Loan Balance (A\$)	774,837	774,837	774,837	774,837
Total Valuation of the Properties	536,765,992	544,803,492	554,430,584	562,285,091
Weighted Average Current Loan-to-Value Ratio (Unindexed)	44.47%	44.47%	44.53%	44.62%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **	48.05%	48.10%	48.17%	48.27%
Weighted Average Seasoning (months)	143	142	141	140
Weighted Average Remaining Term To Maturity (months)	214	215	216	216
Maximum Current Remaining Term to Maturity (Months)	355	356	357	358
Percentage of Interest Only	2.93%	3.15%	3.40%	3.32%
Percentage of Principal and Interest Only	97.07%	96.85%	96.60%	96.68%
Percentage Owner Occupied (Product) *	76.65%	76.27%	76.44%	76.53%
Percentage Foreign Borrower *	1.47%	1.60%	1.56%	1.56%
Percentage Owner Occupied (EFS) **				
Percentage Australian Citizens Residing Offshore (Expats)*	0.80%	0.79%	0.79%	0.78%
Weighted Average Interest Rate	3.65%	3.67%	3.68%	3.70%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	4	4	5	5
Balance (A\$)	696,558	867,161	916,015	1,344,389
% of Period Pool Balance	0.41%	0.50%	0.52%	0.75%
<b>61-90 days</b>				
No. of Loans	3	5	5	5
Balance (A\$)	706,202	928,253	1,266,713	1,198,938
% of Period Pool Balance	0.42%	0.54%	0.71%	0.67%
<b>91-120 days</b>				
No. of Loans	3	3	3	3
Balance (A\$)	589,135	573,257	704,430	72,385
% of Period Pool Balance	0.35%	0.33%	0.40%	0.04%
<b>121 + days</b>				
No. of Loans	13	11	12	10
Balance (A\$)	3,600,231	3,415,070	3,264,523	3,199,473
% of Period Pool Balance	2.12%	1.97%	1.84%	1.78%
<b>Total Delinquencies</b>				
No. of Loans	23	23	25	23
Balance (A\$)	5,592,125	5,783,742	6,151,681	5,815,185
% of Period Pool Balance	3.30%	3.34%	3.47%	3.24%
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\$)	99,609	99,609	99,609	99,609
Mortgage Shortfall (Net Losses) (A\$)	1,108,339	1,108,339	1,108,339	1,108,339
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.65%	0.64%	0.63%	0.62%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	18.14%	18.14%	10.38%	8.75%
3 Month CPR (%)	15.69%	12.54%	11.56%	14.25%
12 Month CPR (%)	13.76%	14.05%	13.42%	13.36%
Cumulative CPR (%)	19.35%	19.36%	19.37%	19.45%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	58.30%	58.31%	58.00%	58.13%
50.01% - 55.00%	7.73%	7.76%	8.18%	8.02%
55.01% - 60.00%	11.02%	10.99%	10.51%	9.96%
60.01% - 65.00%	11.17%	10.78%	11.29%	11.77%
65.01% - 70.00%	6.56%	7.04%	6.75%	6.83%
70.01% - 75.00%	3.13%	3.07%	3.12%	3.17%
75.01% - 80.00%	1.58%	1.55%	1.66%	1.64%
80.01% - 85.00%	0.00%	0.00%	0.00%	0.00%
85.01% - 90.00%	0.05%	0.05%	0.05%	0.05%
90.01% - 95.00%	0.46%	0.45%	0.44%	0.43%
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>

\*\* Owner Occupied % (Product) is based on the product that the borrower has received, and aligns to the Westpac credit designation i.e. is based on the use of the main property pledged as collateral. Owner Occupied % (EFS) aligns to the definition within the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds of the individual loan were intended to be used. For example, if a borrower uses equity in an owner-occupied property to purchase an investment property (that is not pledged as collateral), this has a Product designation of "Owner-Occupied", but an EFS designation of "Investment". The Owner Occupied % (EFS) is in line with the RBA's revised RMBS reporting guidance for loans originated after 1 March 2019 (Change ID-56, 3 April 2018), noting that, for this purpose, all WST loans have been classified according to the EFS definition, irrespective of origination date.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-Sep-20	05-Aug-20	05-Jul-20	05-Jun-20
<b>Profile by Loan Product</b>					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		14,720,564	14,209,801	14,304,589	14,223,025
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		1,232,583	1,238,346	1,242,857	1,389,421
Flexi First Option Investment Loan		117,129	118,453	119,786	121,099
IPL - First Option		-	-	-	-
IPL - Fixed Rate		6,867,035	6,831,558	6,848,327	6,494,584
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		-	-	-	-
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		267,823	268,630	270,344	606,866
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		113,786,610	116,505,760	119,605,903	121,322,874
Rocket - Variable - IPL - MSS		32,626,963	34,197,226	34,779,972	35,563,810
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>169,618,709</b>	<b>173,369,774</b>	<b>177,171,778</b>	<b>179,721,679</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 2.50%		1.85%	1.44%	1.32%	0.97%
2.51% - 3.00%		9.06%	7.85%	6.61%	6.01%
3.01% - 3.50%		30.13%	30.52%	30.60%	30.33%
3.51% - 4.00%		41.80%	42.71%	43.70%	44.61%
4.01% - 4.50%		11.80%	12.13%	12.45%	12.70%
4.51% - 5.00%		4.55%	4.48%	4.43%	4.51%
5.01% - 5.50%		0.28%	0.35%	0.36%	0.36%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.00%
> 6.00%		0.53%	0.52%	0.51%	0.51%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		3.25%	3.23%	3.50%	3.48%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.22%	25.45%	25.49%	25.59%
New South Wales - Nonmetropolitan		8.43%	8.29%	8.30%	8.30%
Northern Territory - Metropolitan		0.85%	0.83%	0.82%	0.81%
Northern Territory - Nonmetropolitan		0.62%	0.61%	0.60%	0.59%
Queensland - Metropolitan		9.42%	9.32%	9.30%	9.26%
Queensland - Nonmetropolitan		10.94%	10.89%	10.85%	11.07%
South Australia - Metropolitan		3.49%	3.44%	3.43%	3.47%
South Australia - Nonmetropolitan		0.73%	0.72%	0.71%	0.79%
Tasmania - Metropolitan		0.72%	0.71%	0.70%	0.69%
Tasmania - Nonmetropolitan		0.94%	0.93%	1.06%	1.05%
Victoria - Metropolitan		21.24%	21.23%	21.07%	20.81%
Victoria - Nonmetropolitan		2.17%	2.37%	2.34%	2.33%
Western Australia - Metropolitan		9.31%	9.33%	9.19%	9.14%
Western Australia - Nonmetropolitan		2.67%	2.65%	2.64%	2.62%
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>

The information in the above tables sets forth in summary format various details relating to the pool of Housing Loans produced on the basis of the information available as at the dates set out above. All dollar amounts have been rounded to the nearest Australian dollar. The sum in any column may not equal the total indicated due to rounding. As the information is provided as at the dates set out above, the information relating to a Housing Loan may change after that date, including as a result of actions by the Servicer and/or the Obligor. Accordingly, the above details are provided for information purposes only.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

Period Ending:	05-May-20	05-Apr-20	05-Mar-20	05-Feb-20
<b>Housing Loan Summary</b>				
Number of Housing Loans	1,118	1,133	1,154	1,176
Housing Loan Pool Size (A\$)	182,036,102	185,550,870	189,737,245	194,086,103
Average Housing Loan Balance (A\$)	162,823	163,770	164,417	165,039
Maximum Housing Loan Balance (A\$)	774,837	764,837	749,837	700,000
Total Valuation of the Properties	564,774,752	571,731,952	582,268,831	594,335,142
Weighted Average Current Loan-to-Value Ratio (Unindexed)	44.84%	44.88%	45.03%	45.25%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **	48.44%	48.48%	48.64%	48.84%
Weighted Average Seasoning (months)	140	139	138	137
Weighted Average Remaining Term To Maturity (months)	217	218	219	220
Maximum Current Remaining Term to Maturity (Months)	359	360	361	362
Percentage of Interest Only	3.46%	3.95%	4.08%	4.55%
Percentage of Principal and Interest Only	96.54%	96.05%	95.92%	95.45%
Percentage Owner Occupied (Product) *	76.71%	76.74%	76.71%	76.60%
Percentage Foreign Borrower *	1.80%	1.76%	1.72%	1.69%
Percentage Owner Occupied (EFS) **				
Percentage Australian Citizens Residing Offshore (Expats)*	0.81%	0.79%	0.78%	0.76%
Weighted Average Interest Rate	3.73%	3.75%	3.98%	3.99%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	8	5	3	4
Balance (A\$)	1,963,675	594,142	518,978	855,971
% of Period Pool Balance	1.08%	0.32%	0.27%	0.44%
<b>61-90 days</b>				
No. of Loans	7	2	2	3
Balance (A\$)	806,391	563,758	326,416	420,116
% of Period Pool Balance	0.44%	0.30%	0.17%	0.22%
<b>91-120 days</b>				
No. of Loans	1	3	3	3
Balance (A\$)	357,362	204,164	383,940	753,712
% of Period Pool Balance	0.20%	0.11%	0.20%	0.39%
<b>121 + days</b>				
No. of Loans	10	8	8	7
Balance (A\$)	2,920,792	2,723,279	2,724,143	2,277,619
% of Period Pool Balance	1.60%	1.47%	1.44%	1.17%
<b>Total Delinquencies</b>				
No. of Loans	26	18	16	17
Balance (A\$)	6,048,220	4,085,343	3,953,476	4,307,419
% of Period Pool Balance	3.32%	2.20%	2.08%	2.22%
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\$)	-	-	-	235,710
% of Period Pool Balance	0.00%	0.00%	0.00%	0.12%
<b>Loss and Recovery Data (Cumulative)</b>				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	99,609	99,609	99,609	99,609
Mortgage Shortfall (Net Losses) (A\$)	1,108,339	868,231	868,231	868,231
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.61%	0.47%	0.46%	0.45%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	15.52%	18.24%	20.07%	8.06%
3 Month CPR (%)	17.94%	15.52%	11.91%	8.50%
12 Month CPR (%)	14.31%	13.45%	15.00%	14.47%
Cumulative CPR (%)	19.55%	19.59%	19.60%	19.60%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	57.46%	57.32%	56.86%	55.89%
50.01% - 55.00%	7.93%	8.18%	8.11%	9.55%
55.01% - 60.00%	9.92%	9.75%	9.43%	8.79%
60.01% - 65.00%	12.50%	12.28%	12.58%	12.61%
65.01% - 70.00%	6.85%	7.07%	7.11%	7.29%
70.01% - 75.00%	2.92%	2.79%	3.50%	3.35%
75.01% - 80.00%	1.94%	2.14%	1.95%	2.07%
80.01% - 85.00%	0.00%	0.00%	0.00%	0.00%
85.01% - 90.00%	0.05%	0.05%	0.05%	0.05%
90.01% - 95.00%	0.43%	0.42%	0.41%	0.40%
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>

\*\* Owner Occupied % (Product) is based on the product that the borrower has received, and aligns to the Westpac credit designation i.e. is based on the use of the main property pledged as collateral. Owner Occupied % (EFS) aligns to the definition within the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds of the individual loan were intended to be used. For example, if a borrower uses equity in an owner-occupied property to purchase an investment property (that is not pledged as collateral), this has a Product designation of "Owner-Occupied", but an EFS designation of "Investment". The Owner Occupied % (EFS) is in line with the RBA's revised RMBS reporting guidance for loans originated after 1 March 2019 (Change ID-56, 3 April 2018), noting that, for this purpose, all WST loans have been classified according to the EFS definition, irrespective of origination date.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-May-20	05-Apr-20	05-Mar-20	05-Feb-20
<b>Profile by Loan Product</b>					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		13,245,724	12,968,624	14,296,231	14,778,172
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		1,392,918	1,592,438	1,597,801	1,605,239
Flexi First Option Investment Loan		122,821	124,178	125,537	130,240
IPL - First Option		-	-	-	-
IPL - Fixed Rate		5,466,540	5,789,366	6,284,354	6,507,574
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		-	-	-	-
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		608,443	610,636	602,376	604,614
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		124,401,568	127,226,501	129,055,550	131,690,947
Rocket - Variable - IPL - MSS		36,798,087	37,239,127	37,775,395	38,769,316
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>182,036,102</b>	<b>185,550,870</b>	<b>189,737,245</b>	<b>194,086,103</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 2.50%		0.40%	0.00%	0.00%	0.00%
2.51% - 3.00%		4.30%	3.09%	1.21%	0.28%
3.01% - 3.50%		30.12%	29.82%	15.21%	15.06%
3.51% - 4.00%		46.38%	47.60%	31.23%	31.80%
4.01% - 4.50%		13.52%	14.29%	39.81%	40.05%
4.51% - 5.00%		4.42%	4.35%	11.57%	11.85%
5.01% - 5.50%		0.36%	0.36%	0.48%	0.47%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.00%
> 6.00%		0.50%	0.49%	0.48%	0.48%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		3.46%	3.42%	3.37%	3.32%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.83%	25.89%	26.08%	25.83%
New South Wales - Nonmetropolitan		8.26%	8.27%	8.19%	8.30%
Northern Territory - Metropolitan		0.80%	0.79%	0.78%	0.77%
Northern Territory - Nonmetropolitan		0.59%	0.58%	0.57%	0.56%
Queensland - Metropolitan		9.15%	9.21%	9.52%	9.73%
Queensland - Nonmetropolitan		11.00%	10.88%	10.85%	11.07%
South Australia - Metropolitan		3.48%	3.44%	3.53%	3.49%
South Australia - Nonmetropolitan		0.79%	0.78%	0.77%	0.76%
Tasmania - Metropolitan		0.68%	0.67%	0.67%	0.64%
Tasmania - Nonmetropolitan		1.04%	1.03%	1.01%	1.02%
Victoria - Metropolitan		20.80%	20.60%	20.57%	20.52%
Victoria - Nonmetropolitan		2.34%	2.30%	2.28%	2.25%
Western Australia - Metropolitan		9.07%	9.36%	9.08%	9.20%
Western Australia - Nonmetropolitan		2.71%	2.65%	2.60%	2.55%
Others		0.00%	0.13%	0.13%	-0.01%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

The information in the above tables sets forth in summary format various details relating to the pool of Housing Loans produced on the basis of the information available as at the dates set out above. All dollar amounts have been rounded to the nearest Australian dollar. The sum in any column may not equal the total indicated due to rounding. As the information is provided as at the dates set out above, the information relating to a Housing Loan may change after that date, including as a result of actions by the Servicer and/or the Obligor. Accordingly, the above details are provided for information purposes only.

## Series 2011-3 WST Trust Collateral Pool Data

Period Ending:	05-Jan-20	05-Dec-19	05-Nov-19	05-Oct-19
<b>Housing Loan Summary</b>				
Number of Housing Loans	1,184	1,193	1,206	1,222
Housing Loan Pool Size (A\$)	196,350,173	198,656,177	201,289,328	204,789,194
Average Housing Loan Balance (A\$)	165,836	166,518	166,907	167,585
Maximum Housing Loan Balance (A\$)	709,027	709,027	709,027	802,455
Total Valuation of the Properties	596,175,142	599,287,726	607,942,761	618,261,109
Weighted Average Current Loan-to-Value Ratio (Unindexed)	45.59%	45.75%	45.83%	46.04%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **	49.14%	49.26%	49.36%	49.31%
Weighted Average Seasoning (months)	136	135	134	133
Weighted Average Remaining Term To Maturity (months)	221	222	223	224
Maximum Current Remaining Term to Maturity (Months)	363	364	365	366
Percentage of Interest Only	4.85%	4.88%	5.19%	5.72%
Percentage of Principal and Interest Only	95.15%	95.12%	94.81%	94.28%
Percentage Owner Occupied (Product) *	76.43%	76.10%	78.03%	78.26%
Percentage Foreign Borrower *	1.68%	1.70%	1.68%	1.66%
Percentage Owner Occupied (EFS) **				
Percentage Australian Citizens Residing Offshore (Expats)*	0.76%	0.75%	0.75%	0.75%
Weighted Average Interest Rate	4.01%	4.02%	4.02%	4.18%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	2	2	4	0
Balance (A\$)	444,003	458,746	1,007,259	0
% of Period Pool Balance	0.23%	0.23%	0.50%	0.00%
<b>61-90 days</b>				
No. of Loans	3	2	0	3
Balance (A\$)	789,461	582,481	0	598,948
% of Period Pool Balance	0.40%	0.29%	0.00%	0.29%
<b>91-120 days</b>				
No. of Loans	2	2	3	2
Balance (A\$)	306,971	307,388	560,956	420,859
% of Period Pool Balance	0.16%	0.15%	0.28%	0.21%
<b>121 + days</b>				
No. of Loans	8	9	12	13
Balance (A\$)	2,631,370	2,866,634	3,356,183	4,045,675
% of Period Pool Balance	1.34%	1.44%	1.67%	1.98%
<b>Total Delinquencies</b>				
No. of Loans	15	15	19	18
Balance (A\$)	4,171,805	4,215,249	4,924,398	5,065,482
% of Period Pool Balance	2.12%	2.12%	2.45%	2.47%
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	1	2	2
Balance (A\$)	368,700	366,670	446,238	1,260,042
% of Period Pool Balance	0.19%	0.18%	0.22%	0.62%
<b>Loss and Recovery Data (Cumulative)</b>				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	99,609	99,609	99,609	99,609
Mortgage Shortfall (Net Losses) (A\$)	781,205	781,205	710,959	710,959
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.40%	0.39%	0.35%	0.35%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	7.58%	9.89%	14.27%	15.12%
3 Month CPR (%)	10.63%	13.14%	16.96%	15.84%
12 Month CPR (%)	14.50%	14.63%	15.14%	14.39%
Cumulative CPR (%)	19.71%	19.83%	19.92%	19.98%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	55.47%	55.35%	55.23%	55.15%
50.01% - 55.00%	8.95%	8.69%	8.60%	8.43%
55.01% - 60.00%	9.00%	9.27%	9.34%	9.51%
60.01% - 65.00%	12.33%	12.82%	12.80%	12.23%
65.01% - 70.00%	8.04%	7.72%	7.86%	7.93%
70.01% - 75.00%	3.49%	3.28%	3.23%	3.86%
75.01% - 80.00%	2.27%	2.43%	2.51%	2.47%
80.01% - 85.00%	0.00%	0.00%	0.00%	0.00%
85.01% - 90.00%	0.05%	0.05%	0.04%	0.04%
90.01% - 95.00%	0.40%	0.39%	0.39%	0.38%
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>

\*\* Owner Occupied % (Product) is based on the product that the borrower has received, and aligns to the Westpac credit designation i.e. is based on the use of the main property pledged as collateral. Owner Occupied % (EFS) aligns to the definition within the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds of the individual loan were intended to be used. For example, if a borrower uses equity in an owner-occupied property to purchase an investment property (that is not pledged as collateral), this has a Product designation of "Owner-Occupied", but an EFS designation of "Investment". The Owner Occupied % (EFS) is in line with the RBA's revised RMBS reporting guidance for loans originated after 1 March 2019 (Change ID-56, 3 April 2018), noting that, for this purpose, all WST loans have been classified according to the EFS definition, irrespective of origination date.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-Jan-20	05-Dec-19	05-Nov-19	05-Oct-19
<b>Profile by Loan Product</b>					
First Option Home Loan		-	-	-	39,705
Fixed Option Home Loan		15,030,134	15,112,641	15,758,957	15,765,721
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		1,611,912	1,619,581	1,662,872	1,500,032
Flexi First Option Investment Loan		133,234	134,539	136,222	137,502
IPL - First Option		-	-	-	-
IPL - Fixed Rate		6,136,066	6,257,663	6,260,171	6,380,848
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		-	-	161,223	398,444
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		589,280	579,699	580,815	2,004,966
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		132,841,459	133,862,195	139,063,028	140,961,969
Rocket - Variable - IPL - MSS		40,008,088	41,089,859	37,666,040	37,600,007
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>196,350,173</b>	<b>198,656,177</b>	<b>201,289,328</b>	<b>204,789,194</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 2.50%		0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%		0.17%	0.17%	0.17%	0.00%
3.01% - 3.50%		13.49%	12.37%	12.14%	2.81%
3.51% - 4.00%		32.64%	33.17%	33.13%	33.07%
4.01% - 4.50%		40.28%	40.79%	41.44%	45.07%
4.51% - 5.00%		12.48%	12.57%	12.12%	17.34%
5.01% - 5.50%		0.47%	0.47%	0.54%	0.83%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.42%
> 6.00%		0.47%	0.47%	0.46%	0.46%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		3.38%	3.36%	3.35%	3.32%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.72%	25.69%	25.71%	25.67%
New South Wales - Nonmetropolitan		8.42%	8.37%	8.62%	8.72%
Northern Territory - Metropolitan		0.77%	0.76%	0.75%	0.74%
Northern Territory - Nonmetropolitan		0.55%	0.55%	0.54%	0.54%
Queensland - Metropolitan		9.81%	9.73%	9.65%	9.63%
Queensland - Nonmetropolitan		11.07%	11.07%	11.02%	10.93%
South Australia - Metropolitan		3.46%	3.41%	3.38%	3.39%
South Australia - Nonmetropolitan		0.75%	0.75%	0.75%	0.74%
Tasmania - Metropolitan		0.64%	0.64%	0.63%	0.63%
Tasmania - Nonmetropolitan		1.01%	1.06%	1.05%	1.04%
Victoria - Metropolitan		20.32%	20.29%	20.19%	19.95%
Victoria - Nonmetropolitan		2.29%	2.48%	2.46%	2.65%
Western Australia - Metropolitan		9.22%	9.28%	9.38%	9.57%
Western Australia - Nonmetropolitan		2.54%	2.52%	2.49%	2.46%
Others		0.05%	0.04%	0.03%	0.02%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

The information in the above tables sets forth in summary format various details relating to the pool of Housing Loans produced on the basis of the information available as at the dates set out above. All dollar amounts have been rounded to the nearest Australian dollar. The sum in any column may not equal the total indicated due to rounding. As the information is provided as at the dates set out above, the information relating to a Housing Loan may change after that date, including as a result of actions by the Servicer and/or the Obligor. Accordingly, the above details are provided for information purposes only.



## Series 2011-3 WST Trust Collateral Pool Data

Period Ending:	05-Sep-19	05-Aug-19	05-Jul-19	05-Jun-19
<b>Housing Loan Summary</b>				
Number of Housing Loans	1,241	1,264	1,276	1,289
Housing Loan Pool Size (A\$)	208,501,085	213,667,850	216,714,326	219,393,758
Average Housing Loan Balance (A\$)	168,011	169,041	169,839	170,205
Maximum Housing Loan Balance (A\$)	802,455	802,455	802,455	802,455
Total Valuation of the Properties	627,386,826	640,595,239	645,180,759	653,900,741
Weighted Average Current Loan-to-Value Ratio (Unindexed)	46.25%	46.36%	46.43%	46.41%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **	49.51%	49.55%	49.68%	49.87%
Weighted Average Seasoning (months)	132	131	129	129
Weighted Average Remaining Term To Maturity (months)	225	226	227	228
Maximum Current Remaining Term to Maturity (Months)	367	368	369	370
Percentage of Interest Only	5.97%	6.27%	6.56%	7.00%
Percentage of Principal and Interest Only	94.03%	93.73%	93.44%	93.00%
Percentage Owner Occupied (Product) *	78.28%	78.05%	78.89%	78.95%
Percentage Foreign Borrower *	1.64%	1.60%	1.59%	1.71%
Percentage Owner Occupied (EFS) **				
Percentage Australian Citizens Residing Offshore (Expats)*	0.74%	0.92%	0.82%	0.82%
Weighted Average Interest Rate	4.19%	4.21%	4.40%	4.59%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	2	5	3	4
Balance (A\$)	428,438	1,194,320	475,179	1,037,911
% of Period Pool Balance	0.21%	0.56%	0.22%	0.47%
<b>61-90 days</b>				
No. of Loans	1	1	1	3
Balance (A\$)	120,217	266,135	354,851	652,164
% of Period Pool Balance	0.06%	0.12%	0.16%	0.30%
<b>91-120 days</b>				
No. of Loans	3	2	1	1
Balance (A\$)	737,287	655,492	300,641	337,887
% of Period Pool Balance	0.35%	0.31%	0.14%	0.15%
<b>121 + days</b>				
No. of Loans	14	14	14	15
Balance (A\$)	4,476,382	4,423,478	4,427,774	4,603,272
% of Period Pool Balance	2.15%	2.07%	2.04%	2.10%
<b>Total Delinquencies</b>				
No. of Loans	20	22	19	23
Balance (A\$)	5,762,324	6,539,426	5,558,445	6,631,233
% of Period Pool Balance	2.76%	3.06%	2.56%	3.02%
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	3	2
Balance (A\$)	1,266,442	1,253,721	1,289,294	917,135
% of Period Pool Balance	0.61%	0.59%	0.59%	0.42%
<b>Loss and Recovery Data (Cumulative)</b>				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	99,609	99,609	99,609	99,609
Mortgage Shortfall (Net Losses) (A\$)	710,959	710,959	710,959	710,959
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.34%	0.33%	0.33%	0.32%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	21.25%	10.79%	9.65%	19.87%
3 Month CPR (%)	14.10%	13.60%	11.69%	20.53%
12 Month CPR (%)	14.21%	13.85%	14.99%	15.65%
Cumulative CPR (%)	20.03%	20.01%	20.11%	20.22%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	55.13%	54.95%	54.59%	54.47%
50.01% - 55.00%	8.34%	8.62%	8.95%	8.87%
55.01% - 60.00%	9.08%	8.70%	9.17%	9.35%
60.01% - 65.00%	11.78%	11.42%	10.76%	10.67%
65.01% - 70.00%	8.71%	9.21%	9.68%	9.20%
70.01% - 75.00%	4.11%	4.17%	3.83%	4.33%
75.01% - 80.00%	2.43%	2.52%	2.62%	2.71%
80.01% - 85.00%	0.00%	0.00%	0.00%	0.00%
85.01% - 90.00%	0.00%	0.00%	0.00%	0.00%
90.01% - 95.00%	0.42%	0.41%	0.40%	0.40%
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>

\*\* Owner Occupied % (Product) is based on the product that the borrower has received, and aligns to the Westpac credit designation i.e. is based on the use of the main property pledged as collateral. Owner Occupied % (EFS) aligns to the definition within the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds of the individual loan were intended to be used. For example, if a borrower uses equity in an owner-occupied property to purchase an investment property (that is not pledged as collateral), this has a Product designation of "Owner-Occupied", but an EFS designation of "Investment". The Owner Occupied % (EFS) is in line with the RBA's revised RMBS reporting guidance for loans originated after 1 March 2019 (Change ID-56, 3 April 2018), noting that, for this purpose, all WST loans have been classified according to the EFS definition, irrespective of origination date.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

Period Ending:	05-Sep-19	05-Aug-19	05-Jul-19	05-Jun-19
<b>Profile by Loan Product</b>				
First Option Home Loan	40,398	40,987	511,535	525,914
Fixed Option Home Loan	16,488,987	16,470,859	16,638,618	17,530,827
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	1,505,923	1,508,506	1,045,707	1,048,978
Flexi First Option Investment Loan	138,756	-	-	-
IPL - First Option	-	139,988	141,221	142,787
IPL - Fixed Rate	5,859,255	6,487,230	7,356,525	7,365,329
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	404,367	2,698,111	2,727,375	3,070,102
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	2,039,487	4,129,720	15,745,937	15,824,403
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	143,131,931	144,622,382	137,027,597	138,284,157
Rocket - Variable - IPL - MSS	38,891,981	37,570,067	35,519,811	35,601,261
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>208,501,085</b>	<b>213,667,850</b>	<b>216,714,326</b>	<b>219,393,758</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
<= 2.50%	0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%	0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%	2.07%	1.43%	0.00%	0.00%
3.51% - 4.00%	31.85%	30.86%	22.06%	11.14%
4.01% - 4.50%	46.50%	47.42%	54.22%	26.21%
4.51% - 5.00%	17.93%	18.84%	12.78%	48.17%
5.01% - 5.50%	0.82%	0.63%	10.13%	13.15%
5.51% - 6.00%	0.38%	0.37%	0.37%	0.90%
> 6.00%	0.45%	0.44%	0.44%	0.43%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>				
Australian Capital Territory - Metropolitan	3.41%	3.45%	3.44%	3.43%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.54%	25.85%	25.76%	25.86%
New South Wales - Nonmetropolitan	8.64%	8.47%	8.53%	8.47%
Northern Territory - Metropolitan	0.73%	0.71%	0.71%	0.69%
Northern Territory - Nonmetropolitan	0.53%	0.52%	0.51%	0.51%
Queensland - Metropolitan	9.61%	9.53%	9.53%	9.38%
Queensland - Nonmetropolitan	11.20%	11.17%	11.24%	11.09%
South Australia - Metropolitan	3.35%	3.33%	3.29%	3.30%
South Australia - Nonmetropolitan	0.88%	0.86%	0.85%	0.85%
Tasmania - Metropolitan	0.60%	0.59%	0.63%	0.70%
Tasmania - Nonmetropolitan	1.02%	1.00%	0.99%	0.99%
Victoria - Metropolitan	20.01%	20.16%	20.13%	20.44%
Victoria - Nonmetropolitan	2.63%	2.74%	2.72%	2.77%
Western Australia - Metropolitan	9.43%	9.24%	9.31%	9.23%
Western Australia - Nonmetropolitan	2.41%	2.38%	2.35%	2.29%
Others	0.01%	0.00%	0.01%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

The information in the above tables sets forth in summary format various details relating to the pool of Housing Loans produced on the basis of the information available as at the dates set out above. All dollar amounts have been rounded to the nearest Australian dollar. The sum in any column may not equal the total indicated due to rounding. As the information is provided as at the dates set out above, the information relating to a Housing Loan may change after that date, including as a result of actions by the Servicer and/or the Obligor. Accordingly, the above details are provided for information purposes only.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

Period Ending:	05-May-19	05-Apr-19	05-Mar-19	05-Feb-19
<b>Housing Loan Summary</b>				
Number of Housing Loans	1,310	1,324	1,356	1,372
Housing Loan Pool Size (A\$)	224,460,035	226,320,820	235,303,164	238,913,119
Average Housing Loan Balance (A\$)	171,344	170,937	173,527	174,135
Maximum Housing Loan Balance (A\$)	802,455	802,455	1,468,944	1,468,944
Total Valuation of the Properties	662,786,345	667,430,863	686,422,102	698,065,450
Weighted Average Current Loan-to-Value Ratio (Unindexed)	46.52%	46.66%	46.96%	47.04%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **	50.22%	50.39%	50.52%	50.64%
Weighted Average Seasoning (months)	127	126	125	125
Weighted Average Remaining Term To Maturity (months)	229	230	231	231
Maximum Current Remaining Term to Maturity (Months)	371	372	373	374
Percentage of Interest Only	6.99%	6.94%	8.06%	8.20%
Percentage of Principal and Interest Only	93.01%	93.06%	91.94%	91.80%
Percentage Owner Occupied (Product) *	78.64%	78.71%	78.50%	78.48%
Percentage Foreign Borrower *	1.68%	1.75%	1.91%	1.91%
Percentage Owner Occupied (EFS) **				
Percentage Australian Citizens Residing Offshore (Expats)*	0.87%	0.89%	0.87%	0.86%
Weighted Average Interest Rate	4.59%	4.60%	4.61%	4.61%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	6	5	4	5
Balance (A\$)	1,261,325	1,135,470	1,751,233	1,590,750
% of Period Pool Balance	0.56%	0.50%	0.74%	0.67%
<b>61-90 days</b>				
No. of Loans	0	2	4	3
Balance (A\$)	0	697,321	1,088,351	599,695
% of Period Pool Balance	0.00%	0.31%	0.46%	0.25%
<b>91-120 days</b>				
No. of Loans	2	3	3	1
Balance (A\$)	697,321	808,585	659,559	351,890
% of Period Pool Balance	0.31%	0.36%	0.28%	0.15%
<b>121 + days</b>				
No. of Loans	14	13	14	15
Balance (A\$)	4,244,767	4,003,654	4,243,739	4,306,697
% of Period Pool Balance	1.89%	1.77%	1.80%	1.80%
<b>Total Delinquencies</b>				
No. of Loans	22	23	25	24
Balance (A\$)	6,203,412	6,645,028	7,742,882	6,849,033
% of Period Pool Balance	2.76%	2.94%	3.29%	2.87%
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	2
Balance (A\$)	-	-	225,968	301,238
% of Period Pool Balance	0.00%	0.00%	0.10%	0.13%
<b>Loss and Recovery Data (Cumulative)</b>				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	99,609	99,609	99,609	99,609
Mortgage Shortfall (Net Losses) (A\$)	632,623	632,623	632,623	632,623
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.28%	0.28%	0.27%	0.26%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	4.57%	33.98%	13.56%	8.54%
3 Month CPR (%)	18.63%	19.56%	10.33%	11.31%
12 Month CPR (%)	15.39%	15.89%	13.98%	14.37%
Cumulative CPR (%)	20.22%	20.38%	20.20%	20.27%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	54.28%	53.29%	52.13%	52.39%
50.01% - 55.00%	8.85%	9.66%	10.57%	10.16%
55.01% - 60.00%	8.66%	8.30%	8.47%	8.40%
60.01% - 65.00%	10.44%	10.76%	10.05%	9.98%
65.01% - 70.00%	10.39%	10.31%	11.08%	11.48%
70.01% - 75.00%	4.21%	4.23%	3.82%	3.66%
75.01% - 80.00%	2.78%	3.06%	3.51%	3.46%
80.01% - 85.00%	0.00%	0.00%	0.00%	0.11%
85.01% - 90.00%	0.00%	0.00%	0.00%	0.00%
90.01% - 95.00%	0.39%	0.39%	0.37%	0.36%
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>

\*\* Owner Occupied % (Product) is based on the product that the borrower has received, and aligns to the Westpac credit designation i.e. is based on the use of the main property pledged as collateral. Owner Occupied % (EFS) aligns to the definition within the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds of the individual loan were intended to be used. For example, if a borrower uses equity in an owner-occupied property to purchase an investment property (that is not pledged as collateral), this has a Product designation of "Owner-Occupied", but an EFS designation of "Investment". The Owner Occupied % (EFS) is in line with the RBA's revised RMBS reporting guidance for loans originated after 1 March 2019 (Change ID-56, 3 April 2018), noting that, for this purpose, all WST loans have been classified according to the EFS definition, irrespective of origination date.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-May-19	05-Apr-19	05-Mar-19	05-Feb-19
<b>Profile by Loan Product</b>					
First Option Home Loan		528,318	611,568	616,428	633,138
Fixed Option Home Loan		17,609,032	17,662,961	18,122,321	18,782,355
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		992,091	1,112,729	1,127,420	1,150,488
Flexi First Option Investment Loan		-	-	-	-
IPL - First Option		143,976	145,130	146,341	147,484
IPL - Fixed Rate		7,376,172	7,389,770	7,112,147	8,755,284
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		3,191,949	3,214,930	3,238,891	3,306,953
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		16,079,809	16,113,542	16,648,610	16,849,902
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		141,316,589	142,645,024	148,206,431	150,089,041
Rocket - Variable - IPL - MSS		37,222,098	37,425,166	40,084,575	39,198,474
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>224,460,035</b>	<b>226,320,820</b>	<b>235,303,164</b>	<b>238,913,119</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 2.50%		0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%		0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%		0.00%	0.00%	0.00%	0.00%
3.51% - 4.00%		10.66%	10.20%	9.46%	9.18%
4.01% - 4.50%		26.25%	26.54%	26.49%	26.42%
4.51% - 5.00%		48.47%	48.62%	48.79%	49.71%
5.01% - 5.50%		13.19%	13.22%	13.63%	13.03%
5.51% - 6.00%		1.01%	1.01%	1.00%	1.05%
> 6.00%		0.42%	0.42%	0.62%	0.61%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		3.43%	3.41%	3.35%	3.35%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		26.22%	26.18%	26.77%	26.76%
New South Wales - Nonmetropolitan		8.44%	8.59%	8.51%	8.60%
Northern Territory - Metropolitan		0.68%	0.68%	0.75%	0.82%
Northern Territory - Nonmetropolitan		0.50%	0.49%	0.48%	0.47%
Queensland - Metropolitan		9.29%	9.29%	9.22%	9.21%
Queensland - Nonmetropolitan		11.12%	11.16%	11.01%	10.86%
South Australia - Metropolitan		3.25%	3.22%	3.14%	3.10%
South Australia - Nonmetropolitan		0.83%	0.83%	0.80%	0.79%
Tasmania - Metropolitan		0.63%	0.62%	0.67%	0.66%
Tasmania - Nonmetropolitan		0.97%	0.97%	0.97%	1.02%
Victoria - Metropolitan		20.56%	20.52%	20.55%	20.43%
Victoria - Nonmetropolitan		2.73%	2.74%	2.75%	2.72%
Western Australia - Metropolitan		9.10%	9.08%	8.89%	9.08%
Western Australia - Nonmetropolitan		2.24%	2.21%	2.14%	2.13%
Others		0.01%	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>

The information in the above tables sets forth in summary format various details relating to the pool of Housing Loans produced on the basis of the information available as at the dates set out above. All dollar amounts have been rounded to the nearest Australian dollar. The sum in any column may not equal the total indicated due to rounding. As the information is provided as at the dates set out above, the information relating to a Housing Loan may change after that date, including as a result of actions by the Servicer and/or the Obligor. Accordingly, the above details are provided for information purposes only.

## Series 2011-3 WST Trust Collateral Pool Data

Period Ending:	04-Jan-19	05-Nov-18	03-Aug-18	04-May-18
<b>Housing Loan Summary</b>				
Number of Housing Loans	1,384	1,415	1,462	1,540
Housing Loan Pool Size (A\$)	241,699,866	249,057,595	260,149,838	277,794,118
Average Housing Loan Balance (A\$)	174,639	176,012	177,941	180,386
Maximum Housing Loan Balance (A\$)	1,468,944	1,468,944	1,468,944	1,468,944
Total Valuation of the Properties	702,032,787	722,131,160	744,042,502	783,207,792
Weighted Average Current Loan-to-Value Ratio (Unindexed)	47.13%	47.29%	47.61%	48.15%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **	50.76%			
Weighted Average Seasoning (months)	124	121	119	116
Weighted Average Remaining Term To Maturity (months)	233	234	237	240
Maximum Current Remaining Term to Maturity (Months)	375	377	380	383
Percentage of Interest Only	8.40%	8.65%	8.92%	10.90%
Percentage of Principal and Interest Only	91.60%	91.35%	91.08%	89.10%
Percentage Owner Occupied (Product) *	78.59%			
Percentage Foreign Borrower *	1.89%			
Percentage Owner Occupied (EFS) **				
Percentage Australian Citizens Residing Offshore (Expats)*	0.93%			
Weighted Average Interest Rate	4.61%	4.62%	4.51%	4.53%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	4	3	5	7
Balance (A\$)	770,425	741,584	1,052,842	971,492
% of Period Pool Balance	0.32%	0.30%	0.40%	0.35%
<b>61-90 days</b>				
No. of Loans	1	2	2	5
Balance (A\$)	351,890	355,513	592,311	1,587,425
% of Period Pool Balance	0.15%	0.14%	0.23%	0.57%
<b>91-120 days</b>				
No. of Loans	0	2	3	3
Balance (A\$)	0	415,629	407,597	816,812
% of Period Pool Balance	0.00%	0.17%	0.16%	0.29%
<b>121 + days</b>				
No. of Loans	16	16	9	5
Balance (A\$)	4,326,622	4,316,918	2,958,241	2,193,182
% of Period Pool Balance	1.79%	1.73%	1.14%	0.79%
<b>Total Delinquencies</b>				
No. of Loans	21	23	19	20
Balance (A\$)	5,448,937	5,829,644	5,010,991	5,568,911
% of Period Pool Balance	2.25%	2.34%	1.93%	2.00%
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	2
Balance (A\$)	296,170	73,443	70,411	405,682
% of Period Pool Balance	0.12%	0.03%	0.03%	0.15%
<b>Loss and Recovery Data (Cumulative)</b>				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	99,609	99,609	99,609	-
Mortgage Shortfall (Net Losses) (A\$)	632,623	632,623	626,680	626,680
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.26%	0.25%	0.24%	0.23%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	9.13%	4.90%	24.39%	11.02%
3 Month CPR (%)	10.16%	11.85%	19.66%	14.51%
12 Month CPR (%)	14.56%	15.78%	17.72%	16.62%
Cumulative CPR (%)	20.40%	20.57%	20.89%	20.93%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	52.34%	52.71%	52.05%	51.35%
50.01% - 55.00%	10.21%	8.97%	9.54%	8.84%
55.01% - 60.00%	8.35%	8.69%	8.42%	8.53%
60.01% - 65.00%	10.00%	9.80%	9.53%	9.79%
65.01% - 70.00%	11.40%	12.00%	12.48%	12.46%
70.01% - 75.00%	3.81%	3.83%	3.81%	4.84%
75.01% - 80.00%	3.42%	3.65%	3.57%	3.41%
80.01% - 85.00%	0.11%	0.00%	0.26%	0.38%
85.01% - 90.00%	0.00%	0.00%	0.00%	0.09%
90.01% - 95.00%	0.36%	0.35%	0.34%	0.31%
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>

\*\* Owner Occupied % (Product) is based on the product that the borrower has received, and aligns to the Westpac credit designation i.e. is based on the use of the main property pledged as collateral. Owner Occupied % (EFS) aligns to the definition within the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds of the individual loan were intended to be used. For example, if a borrower uses equity in an owner-occupied property to purchase an investment property (that is not pledged as collateral), this has a Product designation of "Owner-Occupied", but an EFS designation of "Investment". The Owner Occupied % (EFS) is in line with the RBA's revised RMBS reporting guidance for loans originated after 1 March 2019 (Change ID-56, 3 April 2018), noting that, for this purpose, all WST loans have been classified according to the EFS definition, irrespective of origination date.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

Period Ending:	04-Jan-19	05-Nov-18	03-Aug-18	04-May-18
<b>Profile by Loan Product</b>				
First Option Home Loan	784,717	798,067	937,851	1,022,233
Fixed Option Home Loan	18,842,926	20,720,836	21,537,275	22,644,795
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	1,165,084	1,143,862	1,138,257	1,082,277
Flexi First Option Investment Loan	-	-	-	-
IPL - First Option	148,629	151,300	154,713	158,503
IPL - Fixed Rate	8,482,339	9,000,023	9,148,462	10,242,034
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	3,485,887	3,537,980	3,621,213	3,808,611
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	16,860,735	17,096,742	18,090,408	19,370,729
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	152,302,471	156,053,002	163,516,536	175,112,129
Rocket - Variable - IPL - MSS	39,627,078	40,555,783	42,005,123	44,352,807
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>241,699,866</b>	<b>249,057,595</b>	<b>260,149,838</b>	<b>277,794,118</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
<= 2.50%	0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%	0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%	0.00%	0.00%	0.00%	0.00%
3.51% - 4.00%	8.35%	7.85%	14.07%	12.17%
4.01% - 4.50%	26.59%	26.89%	29.39%	28.65%
4.51% - 5.00%	50.45%	50.59%	43.44%	44.48%
5.01% - 5.50%	12.97%	12.91%	11.80%	13.06%
5.51% - 6.00%	1.03%	1.17%	0.73%	1.11%
> 6.00%	0.61%	0.59%	0.57%	0.54%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>				
Australian Capital Territory - Metropolitan	3.31%	3.56%	3.69%	3.69%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	26.69%	26.53%	26.80%	26.46%
New South Wales - Nonmetropolitan	8.47%	8.51%	8.44%	8.07%
Northern Territory - Metropolitan	0.81%	0.79%	0.90%	0.86%
Northern Territory - Nonmetropolitan	0.46%	0.45%	0.44%	0.41%
Queensland - Metropolitan	9.36%	9.40%	9.28%	9.69%
Queensland - Nonmetropolitan	10.89%	10.72%	10.85%	10.82%
South Australia - Metropolitan	3.08%	3.11%	3.11%	3.07%
South Australia - Nonmetropolitan	0.78%	1.02%	1.02%	1.02%
Tasmania - Metropolitan	0.66%	0.67%	0.67%	0.62%
Tasmania - Nonmetropolitan	1.00%	0.97%	0.93%	0.90%
Victoria - Metropolitan	20.51%	20.36%	20.27%	20.69%
Victoria - Nonmetropolitan	2.70%	2.70%	2.63%	2.63%
Western Australia - Metropolitan	9.14%	9.13%	8.98%	9.18%
Western Australia - Nonmetropolitan	2.14%	2.08%	1.99%	1.89%
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>

The information in the above tables sets forth in summary format various details relating to the pool of Housing Loans produced on the basis of the information available as at the dates set out above. All dollar amounts have been rounded to the nearest Australian dollar. The sum in any column may not equal the total indicated due to rounding. As the information is provided as at the dates set out above, the information relating to a Housing Loan may change after that date, including as a result of actions by the Servicer and/or the Obligor. Accordingly, the above details are provided for information purposes only.

## Series 2011-3 WST Trust Collateral Pool Data

Period Ending:	05-Feb-18	03-Nov-17	04-Aug-17	05-May-17
<b>Housing Loan Summary</b>				
Number of Housing Loans	1,600	1,680	1,753	1,822
Housing Loan Pool Size (A\$)	291,654,679	309,114,057	329,648,841	347,073,011
Average Housing Loan Balance (A\$)	182,284	183,996	188,048	190,490
Maximum Housing Loan Balance (A\$)	1,468,944	1,468,944	1,468,944	1,468,944
Total Valuation of the Properties	810,188,114	848,584,191	888,980,259	923,379,439
Weighted Average Current Loan-to-Value Ratio (Unindexed)	48.47%	48.79%	49.47%	49.98%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **				
Weighted Average Seasoning (months)	113	111	108	105
Weighted Average Remaining Term To Maturity (months)	242	245	245	248
Maximum Current Remaining Term to Maturity (Months)	386	389	392	395
Percentage of Interest Only	11.16%	11.68%	12.13%	12.74%
Percentage of Principal and Interest Only	88.84%	88.32%	87.87%	87.26%
Percentage Owner Occupied (Product) *				
Percentage Foreign Borrower *				
Percentage Owner Occupied (EFS) **				
Percentage Australian Citizens Residing Offshore (Expats)*				
Weighted Average Interest Rate	4.55%	4.57%	4.58%	4.62%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	12	11	7	6
Balance (A\$)	3,341,237	2,998,092	1,702,977	1,287,697
% of Period Pool Balance	1.15%	0.97%	0.52%	0.37%
<b>61-90 days</b>				
No. of Loans	2	2	3	7
Balance (A\$)	702,768	451,413	996,711	2,261,917
% of Period Pool Balance	0.24%	0.15%	0.30%	0.65%
<b>91-120 days</b>				
No. of Loans	2	2	3	3
Balance (A\$)	348,952	1,101,485	463,038	1,145,111
% of Period Pool Balance	0.12%	0.36%	0.14%	0.33%
<b>121 + days</b>				
No. of Loans	9	10	11	10
Balance (A\$)	3,175,959	3,146,119	3,872,874	3,090,552
% of Period Pool Balance	1.09%	1.02%	1.17%	0.89%
<b>Total Delinquencies</b>				
No. of Loans	25	25	24	26
Balance (A\$)	7,568,916	7,697,110	7,035,601	7,785,277
% of Period Pool Balance	2.60%	2.49%	2.13%	2.24%
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\$)	391,251	-	-	-
% of Period Pool Balance	0.13%	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\$)	626,680	497,396	497,396	413,777
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.21%	0.16%	0.15%	0.12%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	10.77%	25.02%	20.10%	18.05%
3 Month CPR (%)	16.97%	19.56%	15.27%	20.07%
12 Month CPR (%)	17.98%	17.57%	17.18%	17.89%
Cumulative CPR (%)	21.17%	21.34%	21.42%	21.68%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	51.62%	50.69%	49.49%	48.36%
50.01% - 55.00%	7.98%	8.99%	8.50%	8.50%
55.01% - 60.00%	9.34%	8.50%	8.73%	9.09%
60.01% - 65.00%	9.32%	9.71%	9.46%	10.14%
65.01% - 70.00%	11.47%	11.39%	12.21%	11.64%
70.01% - 75.00%	5.80%	6.05%	7.02%	7.68%
75.01% - 80.00%	3.81%	3.78%	3.60%	3.64%
80.01% - 85.00%	0.27%	0.53%	0.65%	0.62%
85.01% - 90.00%	0.09%	0.08%	0.08%	0.08%
90.01% - 95.00%	0.30%	0.28%	0.26%	0.25%
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>

\*\* Owner Occupied % (Product) is based on the product that the borrower has received, and aligns to the Westpac credit designation i.e. is based on the use of the main property pledged as collateral. Owner Occupied % (EFS) aligns to the definition within the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds of the individual loan were intended to be used. For example, if a borrower uses equity in an owner-occupied property to purchase an investment property (that is not pledged as collateral), this has a Product designation of "Owner-Occupied", but an EFS designation of "Investment". The Owner Occupied % (EFS) is in line with the RBA's revised RMBS reporting guidance for loans originated after 1 March 2019 (Change ID-56, 3 April 2018), noting that, for this purpose, all WST loans have been classified according to the EFS definition, irrespective of origination date.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-Feb-18	03-Nov-17	04-Aug-17	05-May-17
<b>Profile by Loan Product</b>					
First Option Home Loan		1,047,595	1,423,251	1,581,209	1,604,276
Fixed Option Home Loan		24,585,384	26,091,359	26,895,914	27,460,941
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		1,105,603	1,070,992	1,078,064	1,169,478
Flexi First Option Investment Loan		-	-	-	-
IPL - First Option		161,848	165,488	168,691	172,258
IPL - Fixed Rate		10,887,708	11,390,936	11,960,601	12,897,931
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		4,552,708	4,699,319	4,793,568	5,152,280
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		20,624,101	21,303,419	23,600,299	25,283,172
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		182,453,631	193,632,072	207,076,749	217,989,709
Rocket - Variable - IPL - MSS		46,236,101	49,337,221	52,493,746	55,342,966
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>291,654,679</b>	<b>309,114,057</b>	<b>329,648,841</b>	<b>347,073,011</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 2.50%		0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%		0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%		0.00%	0.00%	0.00%	0.00%
3.51% - 4.00%		9.73%	7.79%	6.62%	2.78%
4.01% - 4.50%		29.72%	30.00%	30.23%	27.17%
4.51% - 5.00%		45.86%	46.84%	47.19%	57.00%
5.01% - 5.50%		13.03%	13.47%	13.79%	11.78%
5.51% - 6.00%		1.11%	1.58%	1.86%	0.98%
> 6.00%		0.56%	0.32%	0.31%	0.29%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		3.63%	3.68%	3.80%	3.75%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		26.70%	26.88%	26.99%	26.70%
New South Wales - Nonmetropolitan		8.13%	8.20%	8.45%	8.48%
Northern Territory - Metropolitan		0.83%	0.83%	0.79%	0.86%
Northern Territory - Nonmetropolitan		0.39%	0.37%	0.35%	0.34%
Queensland - Metropolitan		9.93%	10.33%	10.67%	10.75%
Queensland - Nonmetropolitan		10.74%	10.79%	10.55%	10.40%
South Australia - Metropolitan		3.10%	3.09%	3.08%	3.22%
South Australia - Nonmetropolitan		0.98%	0.94%	0.89%	0.88%
Tasmania - Metropolitan		0.57%	0.55%	0.72%	0.71%
Tasmania - Nonmetropolitan		0.92%	0.86%	0.98%	0.94%
Victoria - Metropolitan		20.21%	20.13%	19.58%	19.97%
Victoria - Nonmetropolitan		2.58%	2.51%	2.45%	2.39%
Western Australia - Metropolitan		9.36%	9.01%	8.95%	8.89%
Western Australia - Nonmetropolitan		1.93%	1.83%	1.74%	1.72%
Others		0.00%	0.00%	0.01%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

The information in the above tables sets forth in summary format various details relating to the pool of Housing Loans produced on the basis of the information available as at the dates set out above. All dollar amounts have been rounded to the nearest Australian dollar. The sum in any column may not equal the total indicated due to rounding. As the information is provided as at the dates set out above, the information relating to a Housing Loan may change after that date, including as a result of actions by the Servicer and/or the Obligor. Accordingly, the above details are provided for information purposes only.



## Series 2011-3 WST Trust Collateral Pool Data

Period Ending:	03-Feb-17	04-Nov-16	05-Aug-16	05-May-16
<b>Housing Loan Summary</b>				
Number of Housing Loans	1,902	1,982	2,080	2,192
Housing Loan Pool Size (A\$)	370,502,913	390,043,487	413,674,707	439,035,479
Average Housing Loan Balance (A\$)	194,796	196,793	198,882	200,290
Maximum Housing Loan Balance (A\$)	1,468,944	1,468,944	1,468,944	1,468,944
Total Valuation of the Properties	960,725,055	998,275,227	1,046,218,404	1,096,902,856
Weighted Average Current Loan-to-Value Ratio (Unindexed)	50.62%	51.04%	51.55%	51.84%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **				
Weighted Average Seasoning (months)	102	98	95	92
Weighted Average Remaining Term To Maturity (months)	251	254	257	260
Maximum Current Remaining Term to Maturity (Months)	398	401	404	407
Percentage of Interest Only	12.58%	12.60%	12.45%	11.47%
Percentage of Principal and Interest Only	87.42%	87.40%	87.55%	88.53%
Percentage Owner Occupied (Product) *				
Percentage Foreign Borrower *				
Percentage Owner Occupied (EFS) **				
Percentage Australian Citizens Residing Offshore (Expats)*				
Weighted Average Interest Rate	4.57%	4.57%	4.71%	4.95%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	9	6	11	12
Balance (A\$)	1,827,498	1,789,853	3,709,320	3,961,165
% of Period Pool Balance	0.49%	0.46%	0.90%	0.90%
<b>61-90 days</b>				
No. of Loans	4	6	5	2
Balance (A\$)	1,421,870	2,578,480	1,455,235	891,889
% of Period Pool Balance	0.38%	0.66%	0.35%	0.20%
<b>91-120 days</b>				
No. of Loans	3	2	2	4
Balance (A\$)	455,580	682,376	601,512	1,102,292
% of Period Pool Balance	0.12%	0.17%	0.15%	0.25%
<b>121 + days</b>				
No. of Loans	9	10	11	11
Balance (A\$)	3,041,473	2,798,555	4,049,399	3,242,418
% of Period Pool Balance	0.82%	0.72%	0.98%	0.74%
<b>Total Delinquencies</b>				
No. of Loans	25	24	29	29
Balance (A\$)	6,746,421	7,849,264	9,815,467	9,197,764
% of Period Pool Balance	1.82%	2.01%	2.37%	2.09%
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\$)	-	-	1,146,237	-
% of Period Pool Balance	0.00%	0.00%	0.28%	0.00%
<b>Loss and Recovery Data (Cumulative)</b>				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	-	-	-	-
Mortgage Shortfall (Net Losses) (A\$)	413,777	104,393	104,393	104,393
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.11%	0.03%	0.03%	0.02%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	13.09%	16.67%	20.57%	26.33%
3 Month CPR (%)	15.26%	18.01%	18.16%	22.57%
12 Month CPR (%)	18.53%	19.86%	21.20%	23.31%
Cumulative CPR (%)	21.76%	22.06%	22.27%	22.49%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	46.88%	45.47%	43.97%	44.06%
50.01% - 55.00%	8.49%	8.88%	8.57%	7.51%
55.01% - 60.00%	8.51%	8.78%	9.43%	9.63%
60.01% - 65.00%	10.50%	9.19%	9.59%	8.99%
65.01% - 70.00%	11.47%	12.38%	11.74%	11.84%
70.01% - 75.00%	9.59%	10.30%	11.59%	12.98%
75.01% - 80.00%	3.58%	3.77%	3.89%	3.67%
80.01% - 85.00%	0.59%	0.73%	0.75%	0.74%
85.01% - 90.00%	0.15%	0.28%	0.19%	0.24%
90.01% - 95.00%	0.24%	0.22%	0.28%	0.34%
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>

\*\* Owner Occupied % (Product) is based on the product that the borrower has received, and aligns to the Westpac credit designation i.e. is based on the use of the main property pledged as collateral. Owner Occupied % (EFS) aligns to the definition within the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds of the individual loan were intended to be used. For example, if a borrower uses equity in an owner-occupied property to purchase an investment property (that is not pledged as collateral), this has a Product designation of "Owner-Occupied", but an EFS designation of "Investment". The Owner Occupied % (EFS) is in line with the RBA's revised RMBS reporting guidance for loans originated after 1 March 2019 (Change ID-56, 3 April 2018), noting that, for this purpose, all WST loans have been classified according to the EFS definition, irrespective of origination date.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

	Period Ending:	03-Feb-17	04-Nov-16	05-Aug-16	05-May-16
<b>Profile by Loan Product</b>					
First Option Home Loan		1,719,644	1,739,999	1,784,386	2,038,496
Fixed Option Home Loan		30,952,229	30,910,589	32,282,977	34,910,902
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		1,176,507	1,183,913	1,039,218	1,052,249
Flexi First Option Investment Loan		-	-	-	-
IPL - First Option		175,522	179,163	182,344	242,581
IPL - Fixed Rate		12,407,520	14,078,534	15,026,843	15,610,997
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		5,666,261	5,800,853	6,152,728	6,729,042
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		26,647,493	27,371,330	28,429,855	31,001,291
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		230,948,236	243,933,839	261,588,459	276,518,604
Rocket - Variable - IPL - MSS		60,809,501	64,845,267	67,187,897	70,931,317
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>370,502,913</b>	<b>390,043,487</b>	<b>413,674,707</b>	<b>439,035,479</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 2.50%		0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%		0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%		0.00%	0.00%	0.00%	0.00%
3.51% - 4.00%		4.27%	4.02%	0.35%	0.00%
4.01% - 4.50%		30.32%	29.82%	19.07%	7.77%
4.51% - 5.00%		60.12%	61.00%	71.06%	70.12%
5.01% - 5.50%		4.30%	4.15%	8.41%	18.33%
5.51% - 6.00%		0.99%	0.98%	1.08%	3.56%
> 6.00%		0.00%	0.03%	0.03%	0.22%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		3.57%	3.43%	3.48%	3.39%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		26.64%	26.66%	26.53%	26.52%
New South Wales - Nonmetropolitan		8.41%	8.34%	8.45%	8.11%
Northern Territory - Metropolitan		0.93%	0.90%	0.85%	0.87%
Northern Territory - Nonmetropolitan		0.32%	0.30%	0.28%	0.27%
Queensland - Metropolitan		10.68%	10.61%	10.64%	10.74%
Queensland - Nonmetropolitan		10.60%	10.40%	10.44%	10.41%
South Australia - Metropolitan		3.23%	3.33%	3.45%	3.76%
South Australia - Nonmetropolitan		0.84%	0.83%	0.80%	0.79%
Tasmania - Metropolitan		0.71%	0.72%	0.66%	0.64%
Tasmania - Nonmetropolitan		0.91%	0.87%	0.92%	0.93%
Victoria - Metropolitan		20.18%	20.20%	20.20%	20.36%
Victoria - Nonmetropolitan		2.36%	2.44%	2.51%	2.73%
Western Australia - Metropolitan		8.79%	9.07%	8.90%	8.70%
Western Australia - Nonmetropolitan		1.82%	1.82%	1.86%	1.78%
Others		0.01%	0.08%	0.03%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

The information in the above tables sets forth in summary format various details relating to the pool of Housing Loans produced on the basis of the information available as at the dates set out above. All dollar amounts have been rounded to the nearest Australian dollar. The sum in any column may not equal the total indicated due to rounding. As the information is provided as at the dates set out above, the information relating to a Housing Loan may change after that date, including as a result of actions by the Servicer and/or the Obligor. Accordingly, the above details are provided for information purposes only.

## Series 2011-3 WST Trust Collateral Pool Data

Period Ending:	05-Feb-16	05-Feb-16	05-Nov-15	05-Aug-15
<b>Housing Loan Summary</b>				
Number of Housing Loans	2,323	2,323	2,444	2,590
Housing Loan Pool Size (A\$)	471,634,902	471,634,902	503,966,104	543,386,427
Average Housing Loan Balance (A\$)	203,028	203,028	206,205	209,802
Maximum Housing Loan Balance (A\$)	1,464,939	1,464,939	1,464,939	1,477,149
Total Valuation of the Properties	1,161,071,504	1,161,071,504	1,215,167,246	1,286,894,154
Weighted Average Current Loan-to-Value Ratio (Unindexed)	52.26%	52.26%	53.00%	53.80%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **				
Weighted Average Seasoning (months)	89	89	86	83
Weighted Average Remaining Term To Maturity (months)	263	263	266	270
Maximum Current Remaining Term to Maturity (Months)	410	410	413	416
Percentage of Interest Only	10.67%	10.67%	10.48%	10.18%
Percentage of Principal and Interest Only	89.33%	89.33%	89.52%	89.82%
Percentage Owner Occupied (Product) *				
Percentage Foreign Borrower *				
Percentage Owner Occupied (EFS) **				
Percentage Australian Citizens Residing Offshore (Expats)*				
Weighted Average Interest Rate	4.97%	4.97%	4.80%	4.78%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	15	15	11	13
Balance (A\$)	3,568,427	3,568,427	2,742,858	3,262,932
% of Period Pool Balance	0.76%	0.76%	0.54%	0.60%
<b>61-90 days</b>				
No. of Loans	4	4	4	3
Balance (A\$)	944,394	944,394	1,159,893	919,201
% of Period Pool Balance	0.20%	0.20%	0.23%	0.17%
<b>91-120 days</b>				
No. of Loans	6	6	2	0
Balance (A\$)	1,919,422	1,919,422	970,001	0
% of Period Pool Balance	0.41%	0.41%	0.19%	0.00%
<b>121 + days</b>				
No. of Loans	7	7	9	11
Balance (A\$)	2,408,453	2,408,453	3,278,446	3,434,998
% of Period Pool Balance	0.51%	0.51%	0.65%	0.63%
<b>Total Delinquencies</b>				
No. of Loans	32	32	26	27
Balance (A\$)	8,840,696	8,840,696	8,151,198	7,617,131
% of Period Pool Balance	1.87%	1.87%	1.62%	1.40%
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\$)	104,393	104,393	70,166	70,167
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.02%	0.02%	0.01%	0.01%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	18.52%	18.52%	19.52%	24.50%
3 Month CPR (%)	20.63%	20.63%	23.38%	26.52%
12 Month CPR (%)	23.21%	23.21%	22.89%	23.34%
Cumulative CPR (%)	22.48%	22.48%	22.59%	22.54%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	43.11%	43.11%	40.70%	39.49%
50.01% - 55.00%	7.41%	7.41%	8.58%	7.50%
55.01% - 60.00%	9.24%	9.24%	8.93%	8.29%
60.01% - 65.00%	9.32%	9.32%	10.16%	10.50%
65.01% - 70.00%	11.58%	11.58%	11.10%	11.18%
70.01% - 75.00%	14.15%	14.15%	14.96%	16.89%
75.01% - 80.00%	3.69%	3.69%	4.03%	4.70%
80.01% - 85.00%	0.78%	0.78%	0.80%	0.69%
85.01% - 90.00%	0.40%	0.40%	0.39%	0.43%
90.01% - 95.00%	0.32%	0.32%	0.35%	0.33%
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>

\*\* Owner Occupied % (Product) is based on the product that the borrower has received, and aligns to the Westpac credit designation i.e. is based on the use of the main property pledged as collateral. Owner Occupied % (EFS) aligns to the definition within the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds of the individual loan were intended to be used. For example, if a borrower uses equity in an owner-occupied property to purchase an investment property (that is not pledged as collateral), this has a Product designation of "Owner-Occupied", but an EFS designation of "Investment". The Owner Occupied % (EFS) is in line with the RBA's revised RMBS reporting guidance for loans originated after 1 March 2019 (Change ID-56, 3 April 2018), noting that, for this purpose, all WST loans have been classified according to the EFS definition, irrespective of origination date.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-Feb-16	05-Feb-16	05-Nov-15	05-Aug-15
<b>Profile by Loan Product</b>					
First Option Home Loan		2,343,297	2,343,297	2,545,754	2,916,410
Fixed Option Home Loan		35,870,316	35,870,316	38,549,123	41,623,996
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		1,077,162	1,077,162	1,089,079	1,243,801
Flexi First Option Investment Loan		-	-	-	173,801
IPL - First Option		246,844	246,844	243,564	321,025
IPL - Fixed Rate		14,444,369	14,444,369	15,765,171	17,263,651
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		7,241,157	7,241,157	7,605,995	8,042,248
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		32,630,147	32,630,147	36,534,078	39,215,221
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		301,207,029	301,207,029	320,328,811	321,893,412
Rocket - Variable - IPL - MSS		76,574,581	76,574,581	81,304,529	110,692,862
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>471,634,902</b>	<b>471,634,902</b>	<b>503,966,104</b>	<b>543,386,427</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 2.50%		0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%		0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%		0.00%	0.00%	0.00%	0.00%
3.51% - 4.00%		0.00%	0.00%	0.01%	0.00%
4.01% - 4.50%		4.75%	4.75%	9.33%	11.60%
4.51% - 5.00%		72.42%	72.42%	72.43%	77.48%
5.01% - 5.50%		19.05%	19.05%	16.89%	9.24%
5.51% - 6.00%		3.42%	3.42%	0.98%	1.33%
> 6.00%		0.36%	0.36%	0.36%	0.35%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		3.23%	3.23%	3.40%	3.31%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		26.50%	26.50%	26.69%	27.31%
New South Wales - Nonmetropolitan		8.18%	8.18%	8.41%	8.20%
Northern Territory - Metropolitan		0.89%	0.89%	0.85%	0.79%
Northern Territory - Nonmetropolitan		0.25%	0.25%	0.22%	0.22%
Queensland - Metropolitan		10.84%	10.84%	10.94%	11.05%
Queensland - Nonmetropolitan		10.11%	10.11%	10.12%	9.98%
South Australia - Metropolitan		3.85%	3.85%	3.70%	3.58%
South Australia - Nonmetropolitan		0.79%	0.79%	0.81%	0.79%
Tasmania - Metropolitan		0.66%	0.66%	0.62%	0.57%
Tasmania - Nonmetropolitan		0.88%	0.88%	0.86%	0.80%
Victoria - Metropolitan		20.69%	20.69%	20.59%	20.82%
Victoria - Nonmetropolitan		2.72%	2.72%	2.90%	2.89%
Western Australia - Metropolitan		8.63%	8.63%	8.34%	8.09%
Western Australia - Nonmetropolitan		1.63%	1.63%	1.55%	1.60%
Others		0.15%	0.15%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

The information in the above tables sets forth in summary format various details relating to the pool of Housing Loans produced on the basis of the information available as at the dates set out above. All dollar amounts have been rounded to the nearest Australian dollar. The sum in any column may not equal the total indicated due to rounding. As the information is provided as at the dates set out above, the information relating to a Housing Loan may change after that date, including as a result of actions by the Servicer and/or the Obligor. Accordingly, the above details are provided for information purposes only.

## Series 2011-3 WST Trust Collateral Pool Data

Period Ending:	05-May-15	05-Feb-15	05-Nov-14	05-Aug-14
<b>Housing Loan Summary</b>				
Number of Housing Loans	2,782	2,937	3,097	3,304
Housing Loan Pool Size (A\$)	592,141,034	634,410,050	674,284,702	730,273,801
Average Housing Loan Balance (A\$)	212,847	216,006	217,722	221,027
Maximum Housing Loan Balance (A\$)	1,489,411	1,489,411	1,489,411	1,489,411
Total Valuation of the Properties	1,368,341,694	1,436,684,428	1,511,025,986	1,605,596,128
Weighted Average Current Loan-to-Value Ratio (Unindexed)	54.60%	55.17%	55.80%	56.47%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **				
Weighted Average Seasoning (months)	80	77	74	71
Weighted Average Remaining Term To Maturity (months)	273	275	278	281
Maximum Current Remaining Term to Maturity (Months)	397	400	403	386
Percentage of Interest Only	9.50%	9.84%	9.68%	9.44%
Percentage of Principal and Interest Only	90.50%	90.16%	90.32%	90.56%
Percentage Owner Occupied (Product) *				
Percentage Foreign Borrower *				
Percentage Owner Occupied (EFS) **				
Percentage Australian Citizens Residing Offshore (Expats)*				
Weighted Average Interest Rate	4.98%	5.25%	5.26%	5.29%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	11	14	12	14
Balance (A\$)	2,411,415	3,542,247	3,301,537	3,987,477
% of Period Pool Balance	0.41%	0.56%	0.49%	0.55%
<b>61-90 days</b>				
No. of Loans	3	1	6	4
Balance (A\$)	349,362	431,053	1,809,422	1,417,394
% of Period Pool Balance	0.06%	0.07%	0.27%	0.19%
<b>91-120 days</b>				
No. of Loans	2	3	2	3
Balance (A\$)	406,739	765,577	1,146,534	1,556,061
% of Period Pool Balance	0.07%	0.12%	0.17%	0.21%
<b>121 + days</b>				
No. of Loans	14	8	4	8
Balance (A\$)	5,035,895	3,054,440	1,357,358	2,156,599
% of Period Pool Balance	0.85%	0.48%	0.20%	0.30%
<b>Total Delinquencies</b>				
No. of Loans	30	26	24	29
Balance (A\$)	8,203,410	7,793,318	7,614,851	9,117,530
% of Period Pool Balance	1.39%	1.23%	1.13%	1.25%
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\$)	33,859	-	-	-
% of Period Pool Balance	0.01%	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\$)	70,167	70,167	70,167	70,167
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.01%	0.01%	0.01%	0.01%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	23.36%	19.33%	23.02%	20.32%
3 Month CPR (%)	22.15%	19.32%	25.15%	23.08%
12 Month CPR (%)	22.45%	22.56%	23.11%	22.82%
Cumulative CPR (%)	22.25%	22.26%	22.50%	22.26%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	37.52%	36.80%	35.71%	33.45%
50.01% - 55.00%	7.57%	7.25%	7.34%	8.00%
55.01% - 60.00%	7.91%	8.41%	7.67%	7.77%
60.01% - 65.00%	10.83%	9.69%	9.71%	9.55%
65.01% - 70.00%	12.62%	12.80%	12.44%	12.99%
70.01% - 75.00%	16.81%	16.96%	17.95%	17.50%
75.01% - 80.00%	5.20%	6.65%	7.65%	9.11%
80.01% - 85.00%	0.55%	0.45%	0.47%	0.53%
85.01% - 90.00%	0.64%	0.66%	0.67%	0.74%
90.01% - 95.00%	0.35%	0.23%	0.30%	0.28%
95.01% - 100.00%	0.00%	0.10%	0.09%	0.08%
> 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>

\*\* Owner Occupied % (Product) is based on the product that the borrower has received, and aligns to the Westpac credit designation i.e. is based on the use of the main property pledged as collateral. Owner Occupied % (EFS) aligns to the definition within the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds of the individual loan were intended to be used. For example, if a borrower uses equity in an owner-occupied property to purchase an investment property (that is not pledged as collateral), this has a Product designation of "Owner-Occupied", but an EFS designation of "Investment". The Owner Occupied % (EFS) is in line with the RBA's revised RMBS reporting guidance for loans originated after 1 March 2019 (Change ID-56, 3 April 2018), noting that, for this purpose, all WST loans have been classified according to the EFS definition, irrespective of origination date.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-May-15	05-Feb-15	05-Nov-14	05-Aug-14
<b>Profile by Loan Product</b>					
First Option Home Loan		3,364,902	3,915,104	3,984,425	3,954,897
Fixed Option Home Loan		44,722,670	59,831,886	60,986,475	67,153,517
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		1,316,522	1,355,087	1,373,253	1,781,435
Flexi First Option Investment Loan		176,653	178,574	178,225	175,209
IPL - First Option		410,373	489,338	655,803	698,676
IPL - Fixed Rate		20,249,179	29,375,852	31,327,436	34,998,413
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		8,762,174	9,292,421	10,812,436	11,406,301
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		43,351,565	46,951,032	48,856,037	52,398,449
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		350,898,804	364,740,468	391,297,611	427,625,877
Rocket - Variable - IPL - MSS		118,888,192	118,280,288	124,813,001	130,081,027
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>592,141,034</b>	<b>634,410,050</b>	<b>674,284,702</b>	<b>730,273,801</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 2.50%		0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%		0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%		0.00%	0.00%	0.00%	0.00%
3.51% - 4.00%		0.01%	0.00%	0.02%	0.00%
4.01% - 4.50%		1.89%	0.00%	0.00%	0.00%
4.51% - 5.00%		84.52%	18.04%	15.79%	13.80%
5.01% - 5.50%		8.71%	71.78%	73.65%	74.42%
5.51% - 6.00%		4.23%	8.61%	8.37%	8.43%
> 6.00%		0.64%	1.57%	2.17%	3.36%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		3.18%	3.09%	3.18%	3.12%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		27.61%	27.85%	27.85%	27.92%
New South Wales - Nonmetropolitan		8.14%	8.34%	8.40%	8.17%
Northern Territory - Metropolitan		0.74%	0.87%	0.95%	1.00%
Northern Territory - Nonmetropolitan		0.20%	0.28%	0.30%	0.29%
Queensland - Metropolitan		10.73%	10.81%	10.46%	10.61%
Queensland - Nonmetropolitan		9.46%	9.28%	9.15%	9.14%
South Australia - Metropolitan		3.63%	3.55%	3.47%	3.43%
South Australia - Nonmetropolitan		0.77%	0.79%	0.79%	0.74%
Tasmania - Metropolitan		0.52%	0.50%	0.58%	0.56%
Tasmania - Nonmetropolitan		0.89%	0.86%	0.86%	0.87%
Victoria - Metropolitan		21.30%	21.11%	21.46%	21.78%
Victoria - Nonmetropolitan		2.85%	2.84%	2.69%	2.67%
Western Australia - Metropolitan		8.41%	8.28%	8.25%	8.24%
Western Australia - Nonmetropolitan		1.57%	1.55%	1.59%	1.49%
Others		0.00%	0.00%	0.02%	-0.03%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

The information in the above tables sets forth in summary format various details relating to the pool of Housing Loans produced on the basis of the information available as at the dates set out above. All dollar amounts have been rounded to the nearest Australian dollar. The sum in any column may not equal the total indicated due to rounding. As the information is provided as at the dates set out above, the information relating to a Housing Loan may change after that date, including as a result of actions by the Servicer and/or the Obligor. Accordingly, the above details are provided for information purposes only.

## Series 2011-3 WST Trust Collateral Pool Data

Period Ending:	05-May-14	05-Feb-14	05-Nov-13	05-Aug-13
<b>Housing Loan Summary</b>				
Number of Housing Loans	3,495	3,708	3,926	4,174
Housing Loan Pool Size (A\$)	785,242,191	841,342,624	900,691,315	971,407,787
Average Housing Loan Balance (A\$)	224,676	226,899	229,417	232,728
Maximum Housing Loan Balance (A\$)	1,489,411	1,489,411	1,489,411	1,489,411
Total Valuation of the Properties	1,686,761,868	1,782,138,008	1,874,543,934	1,985,617,326
Weighted Average Current Loan-to-Value Ratio (Unindexed)	57.24%	57.78%	58.26%	59.01%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **				
Weighted Average Seasoning (months)	68	65	62	58
Weighted Average Remaining Term To Maturity (months)	284	288	290	293
Maximum Current Remaining Term to Maturity (Months)	389	391	333	336
Percentage of Interest Only	9.60%	9.91%	9.43%	9.00%
Percentage of Principal and Interest Only	90.40%	90.09%	90.57%	91.00%
Percentage Owner Occupied (Product) *				
Percentage Foreign Borrower *				
Percentage Owner Occupied (EFS) **				
Percentage Australian Citizens Residing Offshore (Expats)*				
Weighted Average Interest Rate	5.32%	5.37%	5.42%	5.68%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	13	8	10	14
Balance (A\$)	2,727,620	2,060,565	3,253,515	4,000,176
% of Period Pool Balance	0.35%	0.24%	0.36%	0.41%
<b>61-90 days</b>				
No. of Loans	5	4	2	5
Balance (A\$)	1,306,164	1,273,143	508,169	1,836,617
% of Period Pool Balance	0.17%	0.15%	0.06%	0.19%
<b>91-120 days</b>				
No. of Loans	1	1	4	0
Balance (A\$)	263,898	295,504	1,653,485	0
% of Period Pool Balance	0.03%	0.04%	0.18%	0.00%
<b>121 + days</b>				
No. of Loans	8	7	3	7
Balance (A\$)	2,718,780	2,879,414	1,241,232	1,986,020
% of Period Pool Balance	0.35%	0.34%	0.14%	0.20%
<b>Total Delinquencies</b>				
No. of Loans	27	20	19	26
Balance (A\$)	7,016,462	6,508,626	6,656,400	7,822,813
% of Period Pool Balance	0.89%	0.77%	0.74%	0.81%
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\$)	70,167	70,167	70,167	70,167
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.01%	0.01%	0.01%	0.01%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	21.93%	18.83%	17.71%	19.11%
3 Month CPR (%)	22.59%	21.56%	24.01%	25.03%
12 Month CPR (%)	23.32%	23.50%	23.24%	22.29%
Cumulative CPR (%)	22.17%	22.13%	22.20%	21.95%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	32.04%	31.22%	30.28%	29.20%
50.01% - 55.00%	7.97%	7.47%	7.12%	6.95%
55.01% - 60.00%	7.32%	7.14%	7.06%	7.31%
60.01% - 65.00%	9.62%	10.01%	10.82%	9.62%
65.01% - 70.00%	12.34%	11.77%	10.92%	11.06%
70.01% - 75.00%	17.62%	17.27%	16.62%	16.77%
75.01% - 80.00%	11.37%	13.44%	15.55%	17.29%
80.01% - 85.00%	0.46%	0.43%	0.42%	0.41%
85.01% - 90.00%	0.81%	0.72%	0.70%	0.79%
90.01% - 95.00%	0.37%	0.49%	0.51%	0.60%
95.01% - 100.00%	0.08%	0.04%	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>

\*\* Owner Occupied % (Product) is based on the product that the borrower has received, and aligns to the Westpac credit designation i.e. is based on the use of the main property pledged as collateral. Owner Occupied % (EFS) aligns to the definition within the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds of the individual loan were intended to be used. For example, if a borrower uses equity in an owner-occupied property to purchase an investment property (that is not pledged as collateral), this has a Product designation of "Owner-Occupied", but an EFS designation of "Investment". The Owner Occupied % (EFS) is in line with the RBA's revised RMBS reporting guidance for loans originated after 1 March 2019 (Change ID-56, 3 April 2018), noting that, for this purpose, all WST loans have been classified according to the EFS definition, irrespective of origination date.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-May-14	05-Feb-14	05-Nov-13	05-Aug-13
<b>Profile by Loan Product</b>					
First Option Home Loan		4,983,334	5,004,086	5,105,485	5,408,670
Fixed Option Home Loan		73,443,694	81,436,247	90,289,927	100,165,322
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		1,782,330	1,525,723	1,600,995	1,539,957
Flexi First Option Investment Loan		177,428	179,663	183,119	181,888
IPL - First Option		731,366	774,257	849,318	871,066
IPL - Fixed Rate		38,077,935	45,417,871	53,199,537	57,104,517
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		12,552,725	13,355,044	15,100,302	16,187,420
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		55,852,091	60,869,874	65,535,409	70,834,971
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		460,192,790	492,952,355	523,396,954	561,918,037
Rocket - Variable - IPL - MSS		137,448,498	139,827,505	145,430,269	157,195,939
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>785,242,191</b>	<b>841,342,624</b>	<b>900,691,315</b>	<b>971,407,787</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 2.50%		0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%		0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%		0.00%	0.00%	0.00%	0.00%
3.51% - 4.00%		0.00%	0.01%	0.00%	0.00%
4.01% - 4.50%		0.00%	0.00%	0.00%	0.00%
4.51% - 5.00%		11.75%	9.52%	7.61%	3.14%
5.01% - 5.50%		75.01%	74.75%	74.15%	23.31%
5.51% - 6.00%		8.46%	8.54%	8.67%	60.32%
> 6.00%		4.78%	7.18%	9.57%	13.24%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		3.03%	2.97%	2.99%	3.00%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		28.71%	0.00%	28.32%	28.45%
New South Wales - Nonmetropolitan		7.97%	0.00%	7.96%	8.02%
Northern Territory - Metropolitan		0.94%	0.00%	0.85%	0.93%
Northern Territory - Nonmetropolitan		0.28%	0.00%	0.38%	0.37%
Queensland - Metropolitan		10.55%	0.00%	9.58%	9.47%
Queensland - Nonmetropolitan		9.05%	0.00%	9.60%	9.49%
South Australia - Metropolitan		3.50%	0.00%	3.54%	3.60%
South Australia - Nonmetropolitan		0.70%	0.00%	0.74%	0.71%
Tasmania - Metropolitan		0.54%	0.00%	0.48%	0.45%
Tasmania - Nonmetropolitan		0.87%	0.00%	0.77%	0.74%
Victoria - Metropolitan		21.70%	21.45%	21.74%	21.73%
Victoria - Nonmetropolitan		2.59%	0.00%	3.24%	3.17%
Western Australia - Metropolitan		8.16%	0.00%	8.32%	8.38%
Western Australia - Nonmetropolitan		1.41%	0.00%	1.48%	1.47%
Others		0.00%	75.58%	0.01%	0.02%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

The information in the above tables sets forth in summary format various details relating to the pool of Housing Loans produced on the basis of the information available as at the dates set out above. All dollar amounts have been rounded to the nearest Australian dollar. The sum in any column may not equal the total indicated due to rounding. As the information is provided as at the dates set out above, the information relating to a Housing Loan may change after that date, including as a result of actions by the Servicer and/or the Obligor. Accordingly, the above details are provided for information purposes only.



**Series 2011-3 WST Trust**  
**Collateral Pool Data**

Period Ending:	03-May-13	05-Feb-13	05-Nov-12	03-Aug-12
<b>Housing Loan Summary</b>				
Number of Housing Loans	4,458	4,702	4,971	5,249
Housing Loan Pool Size (A\$)	1,052,007,364	1,127,275,465	1,200,667,690	1,278,600,452
Average Housing Loan Balance (A\$)	235,982	239,744	241,534	243,589
Maximum Housing Loan Balance (A\$)	1,489,411	1,489,411	1,489,411	1,489,411
Total Valuation of the Properties	2,095,127,324	2,205,982,360	2,322,893,780	2,434,620,802
Weighted Average Current Loan-to-Value Ratio (Unindexed)	59.78%	60.44%	60.84%	61.37%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **				
Weighted Average Seasoning (months)	56	53	50	47
Weighted Average Remaining Term To Maturity (months)	296	298	301	304
Maximum Current Remaining Term to Maturity (Months)	339	342	345	348
Percentage of Interest Only	9.02%	8.76%	8.90%	8.15%
Percentage of Principal and Interest Only	90.98%	91.24%	91.10%	91.85%
Percentage Owner Occupied (Product) *				
Percentage Foreign Borrower *				
Percentage Owner Occupied (EFS) **				
Percentage Australian Citizens Residing Offshore (Expats)*				
Weighted Average Interest Rate	5.92%	5.96%	6.15%	6.32%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	10	11	12	5
Balance (A\$)	3,033,121	3,193,912	5,063,082	1,870,769
% of Period Pool Balance	0.29%	0.28%	0.42%	0.15%
<b>61-90 days</b>				
No. of Loans	4	4	6	3
Balance (A\$)	1,055,257	1,333,795	1,688,390	989,940
% of Period Pool Balance	0.10%	0.12%	0.14%	0.08%
<b>91-120 days</b>				
No. of Loans	1	0	1	1
Balance (A\$)	593,194	0	382,492	537,468
% of Period Pool Balance	0.06%	0.00%	0.03%	0.04%
<b>121 + days</b>				
No. of Loans	3	3	1	6
Balance (A\$)	693,731	711,470	145,124	1,372,749
% of Period Pool Balance	0.07%	0.06%	0.01%	0.11%
<b>Total Delinquencies</b>				
No. of Loans	18	18	20	15
Balance (A\$)	5,375,304	5,239,176	7,279,088	4,770,925
% of Period Pool Balance	0.51%	0.46%	0.61%	0.37%
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	1
Balance (A\$)	-	-	69,260	101,113
% of Period Pool Balance	0.00%	0.00%	0.01%	0.01%
<b>Loss and Recovery Data (Cumulative)</b>				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	-	-	-	-
Mortgage Shortfall (Net Losses) (A\$)	70,167	70,167	-	-
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.01%	0.01%	0.00%	0.00%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	22.47%	17.47%	18.55%	20.79%
3 Month CPR (%)	23.32%	20.49%	20.24%	20.67%
12 Month CPR (%)	21.16%	20.25%	N/A	N/A
Cumulative CPR (%)	21.42%	21.08%	21.21%	21.52%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	27.44%	26.03%	25.42%	24.56%
50.01% - 55.00%	7.36%	7.38%	7.44%	7.13%
55.01% - 60.00%	7.01%	6.85%	6.67%	6.86%
60.01% - 65.00%	9.85%	9.41%	8.67%	8.11%
65.01% - 70.00%	11.18%	11.66%	11.82%	11.54%
70.01% - 75.00%	16.54%	16.36%	16.87%	17.09%
75.01% - 80.00%	18.68%	20.44%	21.08%	22.71%
80.01% - 85.00%	0.43%	0.39%	0.50%	0.53%
85.01% - 90.00%	0.84%	0.81%	0.76%	0.72%
90.01% - 95.00%	0.63%	0.64%	0.71%	0.72%
95.01% - 100.00%	0.04%	0.03%	0.06%	0.03%
> 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>

\*\* Owner Occupied % (Product) is based on the product that the borrower has received, and aligns to the Westpac credit designation i.e. is based on the use of the main property pledged as collateral. Owner Occupied % (EFS) aligns to the definition within the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds of the individual loan were intended to be used. For example, if a borrower uses equity in an owner-occupied property to purchase an investment property (that is not pledged as collateral), this has a Product designation of "Owner-Occupied", but an EFS designation of "Investment". The Owner Occupied % (EFS) is in line with the RBA's revised RMBS reporting guidance for loans originated after 1 March 2019 (Change ID-56, 3 April 2018), noting that, for this purpose, all WST loans have been classified according to the EFS definition, irrespective of origination date.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

	Period Ending:	03-May-13	05-Feb-13	05-Nov-12	03-Aug-12
<b>Profile by Loan Product</b>					
First Option Home Loan		5,787,048	6,621,866	7,450,351	7,803,701
Fixed Option Home Loan		107,306,759	104,935,408	114,177,045	125,489,973
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		1,558,595	1,519,551	1,620,820	2,178,252
Flexi First Option Investment Loan		183,413	186,119	189,037	191,011
IPL - First Option		901,446	1,350,091	1,345,160	1,401,993
IPL - Fixed Rate		62,495,724	58,360,588	65,501,904	70,402,795
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		16,918,479	18,703,272	20,037,939	20,765,396
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		78,679,228	87,025,418	94,039,675	102,893,206
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		605,737,922	657,154,807	701,280,900	744,242,220
Rocket - Variable - IPL - MSS		172,438,750	191,418,345	195,024,859	203,231,905
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>1,052,007,364</b>	<b>1,127,275,465</b>	<b>1,200,667,690</b>	<b>1,278,600,452</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 2.50%		0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%		0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%		0.00%	0.00%	0.00%	0.00%
3.51% - 4.00%		0.01%	0.00%	0.00%	0.00%
4.01% - 4.50%		0.00%	0.00%	0.00%	0.00%
4.51% - 5.00%		2.36%	0.00%	0.00%	0.00%
5.01% - 5.50%		1.74%	1.45%	0.32%	0.04%
5.51% - 6.00%		76.89%	78.23%	27.79%	9.72%
> 6.00%		19.00%	20.32%	71.89%	90.25%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		2.94%	2.83%	2.88%	2.91%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		28.94%	29.31%	29.20%	28.96%
New South Wales - Nonmetropolitan		8.00%	7.95%	7.87%	7.97%
Northern Territory - Metropolitan		0.95%	1.06%	1.07%	1.07%
Northern Territory - Nonmetropolitan		0.38%	0.35%	0.36%	0.39%
Queensland - Metropolitan		9.41%	9.40%	9.27%	9.24%
Queensland - Nonmetropolitan		9.49%	9.27%	9.34%	9.44%
South Australia - Metropolitan		3.55%	3.50%	3.55%	3.50%
South Australia - Nonmetropolitan		0.67%	0.65%	0.66%	0.64%
Tasmania - Metropolitan		0.46%	0.51%	0.51%	0.51%
Tasmania - Nonmetropolitan		0.73%	0.72%	0.69%	0.70%
Victoria - Metropolitan		21.41%	21.49%	21.63%	21.79%
Victoria - Nonmetropolitan		3.12%	3.13%	3.07%	3.03%
Western Australia - Metropolitan		8.56%	8.50%	8.58%	8.45%
Western Australia - Nonmetropolitan		1.39%	1.32%	1.33%	1.39%
Others		0.00%	0.01%	-0.01%	0.01%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

The information in the above tables sets forth in summary format various details relating to the pool of Housing Loans produced on the basis of the information available as at the dates set out above. All dollar amounts have been rounded to the nearest Australian dollar. The sum in any column may not equal the total indicated due to rounding. As the information is provided as at the dates set out above, the information relating to a Housing Loan may change after that date, including as a result of actions by the Servicer and/or the Obligor. Accordingly, the above details are provided for information purposes only.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

Period Ending:	05-May-12	05-Feb-12	05-Nov-11
<b>Housing Loan Summary</b>			
Number of Housing Loans	5,540	5,831	6,227
Housing Loan Pool Size (A\$)	1,360,325,059	1,443,491,182	1,549,144,687
Average Housing Loan Balance (A\$)	245,546	247,555	248,779
Maximum Housing Loan Balance (A\$)	1,489,411	1,489,411	1,492,361
Total Valuation of the Properties	2,548,481,443	2,671,907,816	2,824,907,697
Weighted Average Current Loan-to-Value Ratio (Unindexed)	61.89%	62.42%	62.88%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **			
Weighted Average Seasoning (months)	44	42	39
Weighted Average Remaining Term To Maturity (months)	307	309	312
Maximum Current Remaining Term to Maturity (Months)	352	355	358
Percentage of Interest Only	8.03%	7.51%	6.75%
Percentage of Principal and Interest Only	91.97%	92.49%	93.25%
Percentage Owner Occupied (Product) *			
Percentage Foreign Borrower *			
Percentage Owner Occupied (EFS) **			
Percentage Australian Citizens Residing Offshore (Expats)*			
Weighted Average Interest Rate	6.80%	6.71%	7.13%
* Publication commenced January 2019			
<b>Delinquencies</b>			
<b>31-60 days</b>			
No. of Loans	13	11	6
Balance (A\$)	2,854,948	3,207,050	1,619,075
% of Period Pool Balance	0.21%	0.22%	0.10%
<b>61-90 days</b>			
No. of Loans	3	0	0
Balance (A\$)	1,072,920	0	0
% of Period Pool Balance	0.08%	0.00%	0.00%
<b>91-120 days</b>			
No. of Loans	3	2	0
Balance (A\$)	713,235	555,852	0
% of Period Pool Balance	0.05%	0.04%	0.00%
<b>121 + days</b>			
No. of Loans	2	1	0
Balance (A\$)	242,267	97,143	0
% of Period Pool Balance	0.02%	0.01%	0.00%
<b>Total Delinquencies</b>			
No. of Loans	21	14	6
Balance (A\$)	4,883,371	3,860,044	1,619,075
% of Period Pool Balance	0.36%	0.27%	0.10%
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 (%)	16.55%	20.11%	25.62%
3 Month CPR (%)	19.61%	23.19%	N/A
12 Month CPR (%)	N/A	N/A	N/A
Cumulative CPR (%)	21.89%	23.69%	25.62%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>			
00.01% - 50.00%	23.81%	22.61%	21.74%
50.01% - 55.00%	6.90%	7.21%	6.92%
55.01% - 60.00%	6.94%	6.30%	6.53%
60.01% - 65.00%	8.06%	7.96%	7.73%
65.01% - 70.00%	11.72%	11.64%	12.04%
70.01% - 75.00%	15.87%	16.82%	16.75%
75.01% - 80.00%	24.57%	25.60%	26.45%
80.01% - 85.00%	0.77%	0.63%	0.72%
85.01% - 90.00%	0.59%	0.41%	0.23%
90.01% - 95.00%	0.74%	0.82%	0.89%
95.01% - 100.00%	0.03%	0.00%	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>

\*\* Owner Occupied % (Product) is based on the product that the borrower has received, and aligns to the Westpac credit designation i.e. is based on the use of the main property pledged as collateral. Owner Occupied % (EFS) aligns to the definition within the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds of the individual loan were intended to be used. For example, if a borrower uses equity in an owner-occupied property to purchase an investment property (that is not pledged as collateral), this has a Product designation of "Owner-Occupied", but an EFS designation of "Investment". The Owner Occupied % (EFS) is in line with the RBA's revised RMBS reporting guidance for loans originated after 1 March 2019 (Change ID-56, 3 April 2018), noting that, for this purpose, all WST loans have been classified according to the EFS definition, irrespective of origination date.

**Series 2011-3 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-May-12	05-Feb-12	05-Nov-11
<b>Profile by Loan Product</b>				
First Option Home Loan		8,220,904	8,934,018	9,464,989
Fixed Option Home Loan		140,271,793	143,621,215	153,222,600
Fixed Option Home Loan - Low Doc		-	-	-
Flexi First Option Home Loan		1,893,826	1,446,518	503,237
Flexi First Option Investment Loan		189,854	191,741	192,170
IPL - First Option		1,443,828	1,497,391	1,635,452
IPL - Fixed Rate		83,901,726	88,836,998	100,574,121
IPL - Fixed Rate - Low Doc		-	-	-
IPL - Variable Rate		22,241,915	23,596,991	26,963,640
IPL - Variable Rate - Low Doc		-	-	-
Premium Option Home Loan		114,168,314	124,259,535	139,167,167
Premium Option Home Loan - Low Doc		-	-	-
Rocket - Housing Loan Variable - MSS		784,974,946	836,636,654	896,347,845
Rocket - Variable - IPL - MSS		203,017,953	214,470,121	221,073,466
Rocket - Housing Loan Variable - Low Doc		-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-
Other		-	-	-
<b>Total</b>		<b>1,360,325,059</b>	<b>1,443,491,182</b>	<b>1,549,144,687</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
<= 2.50%		0.00%	0.00%	0.00%
2.51% - 3.00%		0.00%	0.00%	0.00%
3.01% - 3.50%		0.00%	0.00%	0.00%
3.51% - 4.00%		0.00%	0.00%	0.00%
4.01% - 4.50%		0.00%	0.00%	0.00%
4.51% - 5.00%		0.06%	0.32%	0.85%
5.01% - 5.50%		0.13%	0.48%	0.54%
5.51% - 6.00%		1.29%	1.19%	1.18%
> 6.00%		98.52%	98.01%	97.43%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>				
Australian Capital Territory - Metropolitan		2.79%	2.79%	2.81%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%
New South Wales - Metropolitan		28.79%	28.66%	28.83%
New South Wales - Nonmetropolitan		7.89%	7.67%	7.69%
Northern Territory - Metropolitan		1.03%	1.03%	1.02%
Northern Territory - Nonmetropolitan		0.37%	0.35%	0.36%
Queensland - Metropolitan		9.28%	9.29%	9.29%
Queensland - Nonmetropolitan		9.37%	9.39%	9.36%
South Australia - Metropolitan		3.59%	3.59%	3.63%
South Australia - Nonmetropolitan		0.65%	0.69%	0.66%
Tasmania - Metropolitan		0.63%	0.60%	0.62%
Tasmania - Nonmetropolitan		0.67%	0.67%	0.67%
Victoria - Metropolitan		21.91%	22.04%	21.83%
Victoria - Nonmetropolitan		3.02%	3.00%	3.00%
Western Australia - Metropolitan		8.66%	8.87%	8.75%
Western Australia - Nonmetropolitan		1.35%	1.35%	1.48%
Others		0.00%	0.01%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

The information in the above tables sets forth in summary format various details relating to the pool of Housing Loans produced on the basis of the information available as at the dates set out above. All dollar amounts have been rounded to the nearest Australian dollar. The sum in any column may not equal the total indicated due to rounding. As the information is provided as at the dates set out above, the information relating to a Housing Loan may change after that date, including as a result of actions by the Servicer and/or the Obligor. Accordingly, the above details are provided for information purposes only.