Collateral Pool Data Period Ending:	06-Apr-22	06-Mar-22	06-Feb-22	06-Jan-22
Housing Loan Summary	<u> </u>			
Number of Housing Loans	1,397	1,418	1,432	1,456
Housing Loan Pool Size (A\$) Average Housing Loan Balance (A\$)	208,590,569 149,313	211,542,675 149,184	214,730,105 149,951	220,061,049 151,141
Maximum Housing Loan Balance (A\$)	1,026,611	1,026,611	1,027,978	1,027,978
Total Valuation of the Properties	793,981,897	805,441,866	815,503,547	829,166,594
Weighted Average Current Loan-to-Value Ratio (Unidexed)	42.17%	42.10%	42.22%	42.40%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	45.22%	45.23%	45.37%	45.51%
Weighted Average Seasoning (months)	156	155	154	153
Weighted Average Remaining Term To Maturity (months) Maximum Current Remaining Term to Maturity (Months)	203 249	203 250	204 251	205 252
Percentage of Interest Only	2.01%	2.00%	2.68%	2.62%
Percentage of Principal and Interest Only	97.99%	98.00%	97.32%	97.38%
Percentage Owner Occupied (Product) *	68.51%	68.56%	68.32%	68.10%
Percentage Owner Occupied (EFS) **	54.59%	54.80%	54.59%	54.02%
Percentage Non Australian Resident ***	2.04%	2.53%	2.50%	2.57%
Weighted Average Interest Rate	3.30%	3.31%	3.32%	3.34%
* Publication commenced January 2019 *** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies				
31-60 days	7	5		,
No. of Loans Balance (A\$)	7 2,690,803	5 1,488,199	4 1.095.943	2,065,642
% of Period Pool Balance	1.29%	0.70%	0.51%	0.94%
61-90 days	1.2370	0.1070	0.5170	0.547
No. of Loans	3	1	1	;
Balance (A\$)	771,588	223,759	459,795	622,939
% of Period Pool Balance	0.37%	0.11%	0.21%	0.28%
91-120 days				
No. of Loans	2	1	2	2
Balance (A\$)	333,564	220,634	354,593	459,908
% of Period Pool Balance	0.16%	0.10%	0.17%	0.21%
121 + days	40	24	04	20
No. of Loans Balance (A\$)	18 4,295,505	21 4,830,623	21 4,884,389	5,583,969
% of Period Pool Balance	2.06%	2.28%	2.27%	2.54%
Total Delinquencies				
No. of Loans	30	28	28	34
Balance (A\$)	8,091,459	6,763,214	6,794,720	8,732,458
% of Period Pool Balance	3.88%	3.20%	3.16%	3.97%
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.				
Foreclosures				
No. of Loans	-	-	-	-
Balance (A\$)	-	-	-	-
% of Period Pool Balance	0.00%	0.00%	0.00%	0.00%
Loss and Recovery Data (Cumulative)				
Mortgage Insurance Proceeds (Claims under Mortgage	454 405	454 405	454.405	454.405
Insurance)(A\$) Mortgage Shortfall (Net Losses) (A\$)	454,405 2,061,679	454,405 2,061,679	454,405 2,061,679	454,405 2,061,679
Mortgage Shortfall (Net Losses) (A4) Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.99%	0.97%	0.96%	0.94%
Prepayment Information (CPR)	0.0070	0.01.70	0.0070	0.0
1 Month CPR (%)	11.79%	12.78%	22.27%	26.88%
3 Month CPR (%)	15.61%	20.64%	23.33%	21.52%
12 Month CPR (%)	20.69%	20.86%	21.31%	20.77%
Cumulative CPR (%)	19.37%	19.44%	19.50%	19.47%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)				
00.01% - 50.00%	62.29%	62.63%	62.49%	62.69%
50.01% - 55.00%	9.68%	9.23%	9.23%	8.73%
55.01% - 60.00%	7.86%	7.80%	7.21%	7.46%
60.01% - 65.00% 65.01% - 70.00%	8.75% 6.30%	8.82% 6.66%	9.18%	8.91%
65.01% - 70.00% 70.01% - 75.00%	6.39%	6.66%	6.82%	6.74%
75.01% - 75.00% 75.01% - 80.00%	2.04% 1.91%	2.30% 1.49%	2.32% 1.69%	2.59% 1.85%
80.01% - 85.00%	0.95%	0.94%	1.06%	1.03%
85.01% - 90.00%	0.13%	0.13%	0.00%	0.00%
90.01% - 95.00%	0.00%	0.00%	0.00%	0.00%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

^{**} 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.

Collateral Pool Data	Period Ending:	06-Apr-22	06-Mar-22	06-Feb-22	06-Jan-22
rofile by Loan Product	- Torrow Enamy.	70 / tp:-22	JO Mai-ZZ	30 1 UJI-ZZ	VV JUII-LL
First Option Home Loan					
Fixed Option Home Loan		27,275,604	27,125,179	26,945,476	27,089,41
Fixed Option Home Loan - Low Doc		-	-	20,010,170	27,000,11
Flexi First Option Home Loan		11,118,655	11,320,250	11,546,871	12,015,16
Flexi First Option Investment Loan		2,313,898	2,326,534	2,345,548	2,684,99
IPL - First Option		2,010,000	2,020,001	2,010,010	2,001,00
IPL - Fixed Rate		15,340,322	15,973,143	16,428,463	16,621,63
IPL - Fixed Rate - Low Doc		10,040,022	10,570,140	10,420,400	10,021,00
IPL - Variable Rate		_	_	_	
IPL - Variable Rate - Low Doc		_	_	_	
Premium Option Home Loan		_	_	_	
Premium Option Home Loan - Low Doc		_	_	_	
Rocket - Housing Loan Variable - MSS		104,512,188	106,582,422	108,210,405	110,766,95
Rocket - Variable - IPL - MSS		48,029,902	48,215,148	49,253,342	50,882,88
Rocket - Variable - IFE - M33 Rocket - Housing Loan Variable - Low Doc		40,029,902	40,213,140	49,200,042	30,002,00
Rocket - Variable - IPL - Low Doc		-	-	-	
Other		-	-	-	
Total	=	208,590,569	211,542,675	214,730,105	220,061,04
ofile by Loan Rate (% of Period Pool Balance)	_	200,000,000	211,012,010	211,700,100	220,001,0
<= 1.500%		0.00%	0.00%	0.00%	0.0
1.51% - 2.00%		4.81%	4.75%	4.69%	4.6
2.01% - 2.50%		10.31%	10.29%	10.52%	10.3
2.51% - 3.00%		20.39%	19.53%	18.06%	17.0
3.01% - 3.50%		25.15%	25.59%	26.16%	26.5
3.51% - 4.00%		27.97%	28.30%	28.76%	29.1
4.01% - 4.50%		9.38%	9.49%		9.8
		1.33%	1.40%	9.57%	1.6
4.51% - 5.00%				1.58%	
5.01% - 5.50%		0.30%	0.30%	0.32%	0.3
5.51% - 6.00%		0.00%	0.00%	0.00%	0.0
> 6.00%	_	0.36%	0.36%	0.35%	0.4
Total	-	100.00%	100.00%	100.00%	100.0
safile has One assemble Distribution (0), of David at Da	L D - L \				
ofile by Geographic Distribution (% of Period Po Australian Capital Territory - Metropolitan	ooi Baiance)	2.88%	2.98%	3.09%	3.1
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.0
New South Wales - Metropolitan		21.79%	21.61%	21.47%	21.4
New South Wales - Nonmetropolitan		7.55%	7.55%	7.52%	7.5
Northern Territory - Metropolitan		1.81%	1.80%	1.78%	1.7
Northern Territory - Nonmetropolitan		0.14%	0.14%	0.13%	0.1
Queensland - Metropolitan		10.01%	10.02%	10.17%	10.0
Queensland - Nonmetropolitan		12.92%	12.92%	12.91%	12.9
South Australia - Metropolitan		3.36%	3.32%	3.27%	3.3
South Australia - Nonmetropolitan		1.13%	1.12%	1.12%	1.2
Tasmania - Metropolitan		0.19%	0.17%	0.17%	0.1
Tasmania - Nonmetropolitan		0.58%	0.57%	0.58%	0.5
Victoria - Metropolitan		18.79%	19.08%	18.94%	18.9
Victoria - Nonmetropolitan		3.27%	3.17%	3.14%	3.0
Western Australia - Metropolitan		12.10%	12.14%	12.17%	12.3
Western Australia - Nonmetropolitan		3.43%	3.40%	3.40%	3.3
Others	_	0.05%	0.01%	0.14%	0.0
Total		100.00%	100.00%	100.00%	100.00

Collateral Pool Data Period Ending:	06-Dec-21	06-Nov-21	06-Oct-21	06-Sep-21
Housing Loan Summary				
	4.400	4.407	4.500	4.557
Number of Housing Loans Housing Loan Pool Size (A\$)	1,480 226,638,071	1,497 231,933,503	1,522 236,325,403	1,557 242,150,527
Average Housing Loan Balance (A\$)	153,134	154,932	155,273	155,524
Maximum Housing Loan Balance (A\$)	1,027,978	1,027,978	1,027,978	1,027,978
Total Valuation of the Properties	843,223,761	857,453,313	869,181,313	888,989,929
Weighted Average Current Loan-to-Value Ratio (Unidexed)	42.57%	42.68%	42.82%	42.94%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	45.61%	45.75%	45.99%	46.09%
Weighted Average Seasoning (months)	152	151	150	149
Weighted Average Remaining Term To Maturity (months)	206	207	208	209
Maximum Current Remaining Term to Maturity (Months)	253	254	255	256
Percentage of Interest Only	2.88%	3.17%	3.85%	3.68%
Percentage of Principal and Interest Only	97.12%	96.83%	96.15%	96.32%
Percentage Owner Occupied (Product) *	68.09%	67.97%	69.83%	70.18%
Percentage Owner Occupied (FFS) **	53.88%	54.37%	54.25%	54.49%
Percentage Non Australian Resident ***	00.0070	01.0170	01.2070	01.1070
Weighted Average Interest Rate	3.34%	3.35%	3.36%	3.37%
* Publication commenced January 2019				
*** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies				
31-60 days		-	_	-
No. of Loans	4 1,313,404	7 1,099,973	7 1,237,477	5 881,250
Balance (A\$) % of Period Pool Balance	0.58%	0.47%	0.52%	0.36%
61-90 days	0.3070	0.4770	0.5270	0.3070
No. of Loans	8	7	6	5
Balance (A\$)	1,621,273	1,551,771	1,355,540	1,346,137
% of Period Pool Balance	0.72%	0.67%	0.57%	0.56%
91-120 days				
No. of Loans	1	2	1	2
Balance (A\$)	252,514	404,537	383,008	456,671
% of Period Pool Balance	0.11%	0.17%	0.16%	0.19%
121 + days	24	23	23	24
No. of Loans Balance (A\$)	5,670,333	5,450,358	5,444,625	5,407,345
% of Period Pool Balance	2.50%	2.35%	2.30%	2.23%
Total Delinquencies				
No. of Loans	37	39	37	36
Balance (A\$)	8,857,524	8,506,639	8,420,651	8,091,402
% of Period Pool Balance	3.91%	3.67%	3.56%	3.34%
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.				
Foreclosures				
No. of Loans	-	-	-	-
Balance (A\$)	0.00%	0.00%	0.00%	0.00%
% of Period Pool Balance	0.00%	0.00%	0.00%	0.00%
Loss and Recovery Data (Cumulative)				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	454,405	454,405	454,405	454,405
Mortgage Shortfall (Net Losses) (A\$)	2,061,679	2,061,679	2,061,679	2,061,679
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.91%	0.89%	0.87%	0.85%
Prepayment Information (CPR)	0.0175	0.0070	0.07.70	0.0070
1 Month CPR (%)	20.85%	16.81%	22.22%	22.83%
3 Month CPR (%)	19.96%	20.62%	22.02%	23.48%
12 Month CPR (%)	19.62%	18.66%	19.08%	18.81%
Cumulative CPR (%)	19.40%	19.39%	19.41%	19.39%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)				
00.01% - 50.00%	62.16%	61.96%	61.55%	61.34%
50.01% - 55.00%	9.16%	8.96%	9.10%	9.19%
55.01% - 60.00% 60.01% - 65.00%	7.28%	7.59%	6.89%	6.77%
60.01% - 65.00% 65.01% - 70.00%	8.64% 7.05%	8.66% 7.30%	8.99% 7.84%	9.30%
65.01% - 70.00% 70.01% - 75.00%	7.05% 2.65%	7.30% 2.53%	7.84% 2.59%	6.97% 3.47%
75.01% - 80.00%	2.06%	2.02%	2.07%	1.64%
80.01% - 85.00%	0.91%	0.89%	0.88%	1.24%
85.01% - 90.00%	0.09%	0.09%	0.09%	0.08%
90.01% - 95.00%	0.00%	0.00%	0.00%	0.00%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01% Total	0.00% 100.00%	0.00% 100.00%	0.00% 100.00%	0.00% 100.00%

^{**} 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.

Collateral Pool Data Period	Ending:	06-Dec-21	06-Nov-21	06-Oct-21	06-Sep-21
Profile by Loan Product					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		27,590,596	28,433,183	28,927,417	30,254,938
Fixed Option Home Loan - Low Doc		-	· · · · -	· · ·	-
Flexi First Option Home Loan		12,106,361	12,115,978	12,489,166	13,003,475
Flexi First Option Investment Loan		2,700,314	2,714,827	2,813,722	2,828,996
IPL - First Option		-	-	· · ·	-
IPL - Fixed Rate		17,118,110	17,461,036	17,162,111	16,829,522
IPL - Fixed Rate - Low Doc		-	· · · · -	· · ·	-
IPL - Variable Rate		-	-	-	-
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		-	-	-	-
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		114,613,264	117,096,018	123,602,363	126,689,465
Rocket - Variable - IPL - MSS		52,509,427	54,112,460	51,330,624	52,544,131
Rocket - Housing Loan Variable - Low Doc		-		-	-
Rocket - Variable - IPL - Low Doc		_	_	_	_
Other					
Total	_	226,638,071	231,933,503	236,325,403	242,150,527
Profile by Loan Rate (% of Period Pool Balance)		.,,.	,,,,,,,,,	, ,	,,-
<= 1.500%		0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%		4.55%	4.46%	4.29%	4.00%
2.01% - 2.50%		9.91%	9.90%	8.91%	8.92%
2.51% - 3.00%		17.33%	16.41%	16.40%	16.16%
3.01% - 3.50%		26.50%	26.72%	28.27%	27.94%
3.51% - 4.00%		29.49%	30.08%	29.43%	30.33%
4.01% - 4.50%		9.79%	10.18%	10.46%	10.44%
4.51% - 5.00%		1.66%	1.49%	1.49%	1.48%
5.01% - 5.50%		0.31%	0.31%	0.31%	0.30%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.00%
> 6.00%		0.45%	0.45%	0.44%	0.43%
Total	_	100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance	`				
	,				
Australian Capital Territory - Metropolitan)	3.24%	3.38%	3.32%	3.11%
)	3.24% 0.00%	3.38% 0.00%	3.32% 0.00%	
Australian Capital Territory - Metropolitan	,				0.00%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan	,	0.00%	0.00%	0.00%	0.00% 21.49%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan	,	0.00% 21.33%	0.00% 21.44%	0.00% 21.23%	0.00% 21.49% 7.68%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan	,	0.00% 21.33% 7.57%	0.00% 21.44% 7.54%	0.00% 21.23% 7.69%	0.00% 21.49% 7.68% 1.76%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan	,	0.00% 21.33% 7.57% 1.70%	0.00% 21.44% 7.54% 1.67%	0.00% 21.23% 7.69% 1.79%	0.00% 21.49% 7.68% 1.76% 0.13%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan	,	0.00% 21.33% 7.57% 1.70% 0.13%	0.00% 21.44% 7.54% 1.67% 0.13%	0.00% 21.23% 7.69% 1.79% 0.13%	0.00% 21.49% 7.68% 1.76% 0.13% 9.55%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan	,	0.00% 21.33% 7.57% 1.70% 0.13% 9.84%	0.00% 21.44% 7.54% 1.67% 0.13% 9.81%	0.00% 21.23% 7.69% 1.79% 0.13% 9.69%	0.00% 21.49% 7.68% 1.76% 0.13% 9.55% 12.53%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan)	0.00% 21.33% 7.57% 1.70% 0.13% 9.84% 12.89%	0.00% 21.44% 7.54% 1.67% 0.13% 9.81% 12.67%	0.00% 21.23% 7.69% 1.79% 0.13% 9.69% 12.67%	0.00% 21.49% 7.68% 1.76% 0.13% 9.55% 12.53% 3.59%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan)	0.00% 21.33% 7.57% 1.70% 0.13% 9.84% 12.89% 3.56%	0.00% 21.44% 7.54% 1.67% 0.13% 9.81% 12.67% 3.59%	0.00% 21.23% 7.69% 1.79% 0.13% 9.69% 12.67% 3.53%	0.00% 21.49% 7.68% 1.76% 0.13% 9.55% 12.53% 3.59%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Metropolitan	,	0.00% 21.33% 7.57% 1.70% 0.13% 9.84% 12.89% 3.56% 1.17%	0.00% 21.44% 7.54% 1.67% 0.13% 9.81% 12.67% 3.59% 1.15%	0.00% 21.23% 7.69% 1.79% 0.13% 9.69% 12.67% 3.53% 1.14%	0.00% 21.49% 7.68% 1.76% 0.13% 9.55% 12.53% 3.59% 1.24% 0.18%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan	,	0.00% 21.33% 7.57% 1.70% 0.13% 9.84% 12.89% 3.56% 1.17% 0.16%	0.00% 21.44% 7.54% 1.67% 0.13% 9.81% 12.67% 3.59% 1.15% 0.18%	0.00% 21.23% 7.69% 1.79% 0.13% 9.69% 12.67% 3.53% 1.14% 0.18%	0.00% 21.49% 7.68% 1.76% 0.13% 9.55% 12.53% 3.59% 1.24% 0.18%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan Tasmania - Metropolitan	,	0.00% 21.33% 7.57% 1.70% 0.13% 9.84% 12.89% 3.56% 1.17% 0.16% 0.55% 18.91%	0.00% 21.44% 7.54% 1.67% 0.13% 9.81% 12.67% 3.59% 1.15% 0.18% 0.58%	0.00% 21.23% 7.69% 1.79% 0.13% 9.69% 12.67% 3.53% 1.14% 0.18%	0.00% 21.49% 7.68% 1.76% 0.13% 9.55% 12.53% 3.59% 1.24% 0.18% 0.60%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan Victoria - Metropolitan Victoria - Nonmetropolitan	,	0.00% 21.33% 7.57% 1.70% 0.13% 9.84% 12.89% 3.56% 1.17% 0.16% 0.55% 18.91% 3.04%	0.00% 21.44% 7.54% 1.67% 0.13% 9.81% 12.67% 3.59% 1.15% 0.18% 0.58% 18.84% 3.01%	0.00% 21.23% 7.69% 1.79% 0.13% 9.69% 12.67% 3.53% 1.14% 0.18% 0.61% 18.87% 3.11%	3.11% 0.00% 21.49% 7.68% 1.76% 0.13% 9.55% 12.53% 3.59% 1.24% 0.18% 0.60% 18.94%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan Victoria - Metropolitan Victoria - Nonmetropolitan Western Australia - Metropolitan	,	0.00% 21.33% 7.57% 1.70% 0.13% 9.84% 12.89% 3.56% 1.17% 0.16% 0.55% 18.91% 3.04% 12.62%	0.00% 21.44% 7.54% 1.67% 0.13% 9.81% 12.67% 3.59% 1.15% 0.18% 0.58% 18.84% 3.01%	0.00% 21.23% 7.69% 1.79% 0.13% 9.69% 12.67% 3.53% 1.14% 0.18%	0.00% 21.49% 7.68% 1.76% 0.13% 9.55% 12.53% 3.59% 1.24% 0.18% 0.60% 18.94% 3.11%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan Victoria - Metropolitan Victoria - Nonmetropolitan		0.00% 21.33% 7.57% 1.70% 0.13% 9.84% 12.89% 3.56% 1.17% 0.16% 0.55% 18.91% 3.04%	0.00% 21.44% 7.54% 1.67% 0.13% 9.81% 12.67% 3.59% 1.15% 0.18% 0.58% 18.84% 3.01%	0.00% 21.23% 7.69% 1.79% 0.13% 9.69% 12.67% 3.53% 1.14% 0.18% 0.61% 18.87% 3.11%	0.00% 21.49% 7.68% 1.76% 0.13% 9.55% 12.53% 3.59% 1.24% 0.18% 0.60%

Collateral Pool Data Period Ending:	06-Aug-21	06-Jul-21	06-Jun-21	06-May-21
Housing Loan Summary				
Number of Housing Loans	1,586	1,610	1,644	1,666
Housing Loan Pool Size (A\$)	248,271,845	254,047,472	261,536,045	268,268,307
Average Housing Loan Balance (A\$)	156,540	157,793	159,085	161,025
Maximum Housing Loan Balance (A\$)	1,027,978	1,027,978	1,027,978	1,100,000
Total Valuation of the Properties	908,258,569	927,235,726	943,839,876	957,334,364
Weighted Average Current Loan-to-Value Ratio (Unidexed)	43.09%	43.28%	43.38%	43.69%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	46.23%	46.43%	46.55%	46.82%
Weighted Average Seasoning (months)	148	147	146	145
Weighted Average Remaining Term To Maturity (months)	210	211	212	213
Maximum Current Remaining Term to Maturity (Months)	257	258	259	260
Percentage of Interest Only	3.90%	4.04%	4.82%	5.13%
Percentage of Principal and Interest Only	96.10%	95.96%	95.18%	94.87%
,	70.42%	70.54%	70.55%	70.63%
Percentage Owner Occupied (Product) * Percentage Owner Occupied (EFS) **	70.42% 53.91%	53.98%	53.80%	53.94%
Percentage Owner Occupied (EF3) Percentage Non Australian Resident ***	33.9170	33.90 //	33.00 /0	33.94 /0
Weighted Average Interest Rate	3.39%	3.41%	3.43%	3.45%
* Publication commenced January 2019	0.0070	0.1170	0.1070	0.1070
*** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies				
31-60 days	_	44	7	40
No. of Loans	5 1,335,517	11 2,336,569	7 1,888,223	12 3.182.135
Balance (A\$) % of Period Pool Balance	0.54%	0.92%	0.72%	3,162,133
61-90 days	0.54 /0	0.9270	0.7270	1.1970
No. of Loans	6	1	8	2
Balance (A\$)	1,367,452	434.172	1,811,760	392,844
% of Period Pool Balance	0.55%	0.17%	0.69%	0.15%
91-120 days				
No. of Loans	3	8	6	5
Balance (A\$)	865,231	2,067,011	1,536,951	1,312,148
% of Period Pool Balance	0.35%	0.81%	0.59%	0.49%
121 + days				
No. of Loans	24	20	18	20
Balance (A\$) % of Period Pool Balance	5,246,062 2.11%	4,123,043 1.62%	3,730,200 1.43%	3,868,278 1.44%
Total Delinquencies	2.1170	1.0270	1.1070	1.1-170
No. of Loans	38	40	39	39
Balance (A\$)	8,814,261	8,960,794	8,967,133	8,755,405
% of Period Pool Balance	3.55%	3.53%	3.43%	3.26%
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.				
Foreclosures				
No. of Loans	-	-	-	-
Balance (A\$)	-			-
% of Period Pool Balance	0.00%	0.00%	0.00%	0.00%
Loss and Recovery Data (Cumulative)				
Mortgage Insurance Proceeds (Claims under Mortgage				
Insurance)(A\$)	454,405	454,405	454,405	454,405
Mortgage Shortfall (Net Losses) (A\$)	2,061,679 0.83%	2,061,679	2,061,679	2,061,679
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.83%	0.81%	0.79%	0.77%
Prepayment Information (CPR)	40.000/	25 600/	24.400/	40.700/
1 Month CPR (%) 3 Month CPR (%)	19.23%	25.60%	21.49%	19.76%
12 Month CPR (%)	22.11% 17.85%	22.31% 17.90%	17.82% 16.93%	16.52% 16.16%
Cumulative CPR (%)	19.34%	19.35%	19.28%	19.26%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)	10.0170	10.0070	10.2070	10.2070
00.01% - 50.00%	61.08%	60.58%	60.66%	59.82%
50.01% - 55.00%	8.85%	9.17%	9.09%	9.44%
55.01% - 60.00%	7.40%	7.33%	7.45%	7.55%
60.01% - 65.00%	8.75%	8.55%	8.11%	8.11%
65.01% - 70.00%	7.49%	7.61%	7.63%	7.85%
70.01% - 75.00%	3.33%	3.52%	3.79%	3.94%
75.01% - 80.00%	1.61%	2.15%	2.08%	1.77%
80.01% - 85.00%	1.41%	1.01%	1.01%	1.44%
85.01% - 90.00%	0.08%	0.08%	0.18%	0.08%
90.01% - 95.00%	0.00%	0.00%	0.00%	0.00%
95.01% - 100.00% > 100.01%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

^{**} 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.

Collateral Pool Data Period End	ing: 06-Aug-21	06-Jul-21	06-Jun-21	06-May-21
Profile by Loan Product				
First Option Home Loan	-	-	-	
Fixed Option Home Loan	30,277,269	30,705,975	29,953,069	31,090,378
Fixed Option Home Loan - Low Doc	-	-	-	
Flexi First Option Home Loan	13,255,733	13,706,779	14,026,801	14,210,581
Flexi First Option Investment Loan	2,842,597	2,861,835	2,882,108	3,179,661
IPL - First Option	-	-	-	
IPL - Fixed Rate	16,478,183	17,103,822	16,370,251	17,328,596
IPL - Fixed Rate - Low Doc	-	-	-	
IPL - Variable Rate	-	-	-	579,48
IPL - Variable Rate - Low Doc	-	-	-	
Premium Option Home Loan	-	-	-	3,51
Premium Option Home Loan - Low Doc	-	-	-	,
Rocket - Housing Loan Variable - MSS	131,288,444	134,781,430	140,535,581	144,179,92
Rocket - Variable - IPL - MSS	54,129,618	54,887,632	57,768,235	57,696,17
Rocket - Housing Loan Variable - Low Doc	-	-	-	, , , , , ,
Rocket - Variable - IPL - Low Doc	-	-	-	
Other				
Total	248,271,845	254,047,472	261,536,045	268,268,30
rofile by Loan Rate (% of Period Pool Balance)				
<= 1.500%	0.00%	0.00%	0.00%	0.00
1.51% - 2.00%	3.63%	3.31%	2.67%	2.39
2.01% - 2.50%	8.26%	7.78%	6.93%	6.46
2.51% - 3.00%	16.31%	15.34%	15.88%	15.83
3.01% - 3.50%	28.32%	28.86%	28.52%	28.86
3.51% - 4.00%	30.66%	31.43%	32.09%	32.67
4.01% - 4.50%	10.60%	11.03%	11.69%	11.59
4.51% - 5.00%	1.50%	1.53%	1.46%	1.47
5.01% - 5.50%	0.30%	0.30%	0.29%	0.29
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00
> 6.00%	0.42%	0.41%	0.46%	0.45
Total	100.00%	100.00%	100.00%	100.00
rofile by Geographic Distribution (% of Period Pool Balance)				
Australian Capital Territory - Metropolitan	3.27%	3.21%	3.23%	3.15
Australian Capital Territory - Normetropolitan	0.00%	0.00%	0.00%	0.00
New South Wales - Metropolitan	21.25%	21.27%	21.54%	21.25
New South Wales - Nonmetropolitan	7.64%	7.63%	7.94%	7.94
Northern Territory - Metropolitan	1.73%	1.70%	1.66%	1.63
Northern Territory - Nonmetropolitan	0.12%	0.12%	0.12%	
Queensland - Metropolitan	9.63%	9.70%		0.33 9.48
			9.49%	
Queensland - Nonmetropolitan	12.58%	12.37%	12.20%	12.01
South Australia - Metropolitan	3.51%	3.66%	3.72%	3.91
South Australia - Nonmetropolitan	1.27%	1.26%	1.31%	1.28
Tasmania - Metropolitan	0.17%	0.17%	0.21%	0.28
Tasmania - Nonmetropolitan	0.60%	0.60%	0.60%	0.59
Victoria - Metropolitan	19.07%	19.37%	19.36%	19.54
Victoria - Nonmetropolitan	3.03%	3.02%	3.02%	2.95
Western Australia - Metropolitan	12.93%	12.75%	12.51%	12.43
Western Australia - Nonmetropolitan	3.20%	3.15%	3.09%	3.23
Others	0.00%	0.02%	0.00%	0.00
Total	100.00%	100.00%	100.00%	100.00

Collateral Pool Data Period Ending:	06-Apr-21	06-Mar-21	06-Feb-21	06-Jan-21
Housing Loan Summary				
·				
Number of Housing Loans Housing Loan Pool Size (A\$)	1,693 274,436,704	1,710 278,734,024	1,733 284.319.748	1,758 289,352,362
Average Housing Loan Balance (A\$)	162,101	163,002	164.062	164,592
Maximum Housing Loan Balance (Α\$)	1,100,000	1,100,000	1,100,000	1,100,000
Total Valuation of the Properties	971,467,521	979,901,746	991,179,270	1,005,990,215
Weighted Average Current Loan-to-Value Ratio (Unidexed)	43.89%	44.14%	44.45%	44.44%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	47.01%	47.27%	47.54%	47.50%
Weighted Average Seasoning (months)	144	143	142	141
Weighted Average Remaining Term To Maturity (months)	214	215	216	217
Maximum Current Remaining Term to Maturity (Months)	261	262	263	264
Percentage of Interest Only	5.49%	5.76%	5.95%	6.09%
Percentage of Principal and Interest Only	94.51%	94.24%	94.05%	93.91%
Percentage Owner Occupied (Product) *	70.47%	70.33%	70.15%	70.03%
Percentage Owner Occupied (EFS) **	54.02%	53.58%	53.67%	53.66%
Percentage Non Australian Resident ***				
Weighted Average Interest Rate	3.47%	3.49%	3.52%	3.54%
* Publication commenced January 2019 *** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies				
31-60 days				
No. of Loans	4	2	7	12
Balance (A\$)	889,983	431,407	1,433,670	3,298,274
% of Period Pool Balance	0.32%	0.15%	0.50%	1.14%
61-90 days		0	-	4
No. of Loans	1	6	4.750.000	157.470
Balance (A\$) % of Period Pool Balance	166,549 0.06%	1,343,648 0.48%	1,758,829 0.62%	157,479 0.05%
91-120 days	0.0070	0.4070	0.02 /0	0.0370
No. of Loans	8	5	1	3
Balance (A\$)	2,056,176	1,469,433	227,322	783,031
% of Period Pool Balance	0.75%	0.53%	0.08%	0.27%
121 + days				
No. of Loans	24	24	26	28
Balance (A\$)	4,146,004	4,245,588	4,978,734	5,836,566
% of Period Pool Balance	1.51%	1.52%	1.75%	2.02%
Total Delinquencies No. of Loans	37	37	41	44
Balance (A\$)	7,258,712	7,490,076	8,398,555	10,075,350
% of Period Pool Balance	2.64%	2.69%	2.95%	3.48%
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.				
Foreclosures				
No. of Loans	-	-	-	-
Balance (A\$)	-	-	-	-
% of Period Pool Balance	0.00%	0.00%	0.00%	0.00%
Loss and Recovery Data (Cumulative)				
Mortgage Insurance Proceeds (Claims under Mortgage	454 405	454 405	454 405	454 405
Insurance)(A\$) Mortgage Shortfall (Net Losses) (A\$)	454,405 2,061,679	454,405 2,061,679	454,405 2,061,679	454,405 2,061,679
Mortgage Shortfall (Net Losses) (A\$) Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.75%	0.74%	0.73%	0.71%
Prepayment Information (CPR)				
1 Month CPR (%)	11.96%	17.87%	14.10%	11.43%
3 Month CPR (%)	14.57%	14.39%	11.11%	13.32%
12 Month CPR (%)	15.70%	16.06%	16.31%	16.23%
Cumulative CPR (%)	19.25%	19.33%	19.34%	19.40%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)	E0 000/	E0 EE0/	E0 F00/	E0 000/
00.01% - 50.00% 50.01% - 55.00%	59.93%	59.55% 9.25%	58.53%	58.23% 9.57%
55.01% - 60.00%	9.36% 7.75%	9.25% 7.07%	9.64% 7.18%	9.57% 8.01%
60.01% - 65.00%	7.53%	8.36%	8.31%	8.29%
65.01% - 70.00%	8.25%	8.53%	8.62%	8.44%
70.01% - 75.00%	3.86%	3.83%	4.13%	4.10%
75.01% - 80.00%	2.17%	2.25%	2.34%	2.13%
80.01% - 85.00%	0.95%	0.97%	1.06%	1.04%
85.01% - 90.00%	0.20%	0.19%	0.19%	0.19%
00 010/ 05 000/	0.00%	0.00%	0.00%	0.00%
90.01% - 95.00%				
95.01% - 100.00%	0.00%	0.00%	0.00%	
		0.00% 0.00% 100.00%	0.00% 0.00% 100.00%	0.00% 0.00% 100.00%

^{**} 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.

Pe	riod Ending:	06-Apr-21	06-Mar-21	06-Feb-21	06-Jan-21
Profile by Loan Product		·			
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		30,694,042	30,838,631	30,930,800	29,819,992
Fixed Option Home Loan - Low Doc		-	-	-	
Flexi First Option Home Loan		14,610,149	14,875,205	15,305,774	15,434,993
Flexi First Option Investment Loan		3,166,813	3,196,047	3,235,445	3,252,533
IPL - First Option		-	-	-	0,202,000
IPL - Fixed Rate		16,195,191	17,010,768	16,715,519	17,350,733
IPL - Fixed Rate - Low Doc		-	-	-	17,000,700
IPL - Variable Rate		696,450	699,374	702,324	704,871
IPL - Variable Rate - Low Doc		030,400	000,014	702,024	704,071
Premium Option Home Loan		4,694	15,865	16,622	309,400
Premium Option Home Loan - Low Doc		4,034	15,005	10,022	303,400
Rocket - Housing Loan Variable - MSS		148,090,951	150,311,728	153,183,081	157,079,371
Rocket - Variable - IPL - MSS		60,978,414	61,786,406	64,230,183	65,400,469
Rocket - Variable - IPL - MSS Rocket - Housing Loan Variable - Low Doc		00,970,414	01,700,400	04,230,103	05,400,408
Rocket - Housing Loan Variable - Low Doc Rocket - Variable - IPL - Low Doc		-	-	-	
Other		-	-	-	•
Total	_	274,436,704	278,734,024	284,319,748	289,352,362
	_	274,430,704	210,134,024	204,319,740	209,332,302
Profile by Loan Rate (% of Period Pool Balance)		0.000/	0.000/	0.000/	0.000
<= 1.500%		0.00%	0.00%	0.00%	0.009
1.51% - 2.00%		1.96%	1.49%	1.10%	0.649
2.01% - 2.50%		5.79%	5.43%	4.88%	4.519
2.51% - 3.00%		14.98%	14.49%	14.13%	13.269
3.01% - 3.50%		29.33%	28.90%	28.69%	28.719
3.51% - 4.00%		33.76%	35.72%	37.24%	38.179
4.01% - 4.50%		12.02%	11.83%	11.82%	12.399
4.51% - 5.00%		1.43%	1.40%	1.40%	1.619
5.01% - 5.50%		0.29%	0.30%	0.30%	0.299
5.51% - 6.00%		0.00%	0.00%	0.00%	0.009
> 6.00%	_	0.44%	0.43%	0.43%	0.429
Total	_	100.00%	100.00%	100.00%	100.009
Profile by Geographic Distribution (% of Period Pool Bala	ance)				
Australian Capital Territory - Metropolitan		3.10%	3.06%	3.00%	2.999
A			0.000/	0.00%	0.009
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%		0.00
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan		0.00% 21.27%	0.00% 21.13%	20.87%	
					20.919
New South Wales - Metropolitan		21.27%	21.13%	20.87%	20.919 8.079
New South Wales - Metropolitan New South Wales - Nonmetropolitan		21.27% 8.06%	21.13% 8.04%	20.87% 8.00%	20.919 8.079 1.699
New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan		21.27% 8.06% 1.67%	21.13% 8.04% 1.73%	20.87% 8.00% 1.71%	20.919 8.079 1.699 0.369
New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan		21.27% 8.06% 1.67% 0.33%	21.13% 8.04% 1.73% 0.34%	20.87% 8.00% 1.71% 0.34%	20.919 8.079 1.699 0.369 9.529
New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan		21.27% 8.06% 1.67% 0.33% 9.41%	21.13% 8.04% 1.73% 0.34% 9.45%	20.87% 8.00% 1.71% 0.34% 9.59%	20.919 8.079 1.699 0.369 9.529 12.139
New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan		21.27% 8.06% 1.67% 0.33% 9.41% 12.03%	21.13% 8.04% 1.73% 0.34% 9.45% 11.97%	20.87% 8.00% 1.71% 0.34% 9.59% 11.92%	20.919 8.079 1.699 0.369 9.529 12.139 3.989
New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan		21.27% 8.06% 1.67% 0.33% 9.41% 12.03% 4.02% 1.26%	21.13% 8.04% 1.73% 0.34% 9.45% 11.97% 4.08% 1.29%	20.87% 8.00% 1.71% 0.34% 9.59% 11.92% 4.03% 1.28%	20.919 8.079 1.699 0.369 9.529 12.139 3.989 1.339
New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Metropolitan Tasmania - Metropolitan		21.27% 8.06% 1.67% 0.33% 9.41% 12.03% 4.02% 1.26% 0.28%	21.13% 8.04% 1.73% 0.34% 9.45% 11.97% 4.08%	20.87% 8.00% 1.71% 0.34% 9.59% 11.92% 4.03%	20.919 8.079 1.699 0.369 9.529 12.139 3.989 1.339 0.289
New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan		21.27% 8.06% 1.67% 0.33% 9.41% 12.03% 4.02% 0.28% 0.58%	21.13% 8.04% 1.73% 0.34% 9.45% 11.97% 4.08% 0.28% 0.57%	20.87% 8.00% 1.71% 0.34% 9.59% 11.92% 4.03% 0.28% 0.56%	20.919 8.079 1.699 0.366 9.529 12.139 1.339 0.289 0.559
New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan Victoria - Metropolitan		21.27% 8.06% 1.67% 0.33% 9.41% 12.03% 4.02% 1.26% 0.28% 0.58% 19.52%	21.13% 8.04% 1.73% 0.34% 9.45% 11.97% 4.08% 1.29% 0.28% 0.57% 19.43%	20.87% 8.00% 1.71% 0.34% 9.59% 11.92% 4.03% 1.28% 0.28% 0.56% 19.54%	20.919 8.079 1.699 0.369 9.529 12.139 3.989 1.339 0.289 0.559
New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Nonmetropolitan		21.27% 8.06% 1.67% 0.33% 9.41% 12.03% 4.02% 1.26% 0.28% 0.58% 19.52% 2.99%	21.13% 8.04% 1.73% 0.34% 9.45% 11.97% 4.08% 1.29% 0.28% 0.57% 19.43% 3.00%	20.87% 8.00% 1.71% 0.34% 9.59% 11.92% 4.03% 1.28% 0.28% 0.56% 19.54% 3.01%	20.919 8.079 1.699 0.369 9.529 12.139 3.989 1.339 0.289 0.559 19.329
New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Metropolitan Victoria - Nonmetropolitan Western Australia - Metropolitan		21.27% 8.06% 1.67% 0.33% 9.41% 12.03% 4.02% 1.26% 0.28% 0.58% 19.52% 2.99% 12.23%	21.13% 8.04% 1.73% 0.34% 9.45% 11.97% 4.08% 1.29% 0.28% 0.57% 19.43% 3.00% 12.29%	20.87% 8.00% 1.71% 0.34% 9.59% 11.92% 4.03% 1.28% 0.28% 0.56% 19.54% 3.01% 12.60%	20.91% 8.07% 1.69% 0.36% 9.52% 12.13% 3.98% 1.33% 0.28% 0.55% 19.32% 3.09% 12.56%
New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Nonmetropolitan		21.27% 8.06% 1.67% 0.33% 9.41% 12.03% 4.02% 1.26% 0.28% 0.58% 19.52% 2.99%	21.13% 8.04% 1.73% 0.34% 9.45% 11.97% 4.08% 1.29% 0.28% 0.57% 19.43% 3.00%	20.87% 8.00% 1.71% 0.34% 9.59% 11.92% 4.03% 1.28% 0.28% 0.56% 19.54% 3.01%	20.91% 8.07% 1.69% 0.36% 9.52% 12.13% 3.98% 1.33% 0.28% 0.55% 19.32%

Collateral Pool Data Period Ending:	06-Dec-20	06-Nov-20	06-Oct-20	06-Sep-20
Housing Lon Cummon				
Housing Loan Summary				
Number of Housing Loans	1,773	1,794	1,826	1,853
Housing Loan Pool Size (A\$) Average Housing Loan Balance (A\$)	293,656,679 165,627	296,973,119 165,537	304,050,231 166,512	310,371,353 167,497
Maximum Housing Loan Balance (A\$)	1,100,000	1,100,000	1,100,000	1,100,000
Total Valuation of the Properties	1,014,980,574	1,025,805,053	1,044,827,996	1,065,572,996
Weighted Average Current Loan-to-Value Ratio (Unidexed)	44.67%	44.69%	44.92%	45.00%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	47.70%	47.75%	47.98%	48.08%
Weighted Average Seasoning (months)	140	139	137	136
Weighted Average Remaining Term To Maturity (months)	218	219	220	221
Maximum Current Remaining Term to Maturity (Months)	265	266	267	268
Percentage of Interest Only Percentage of Principal and Interest Only	6.14% 93.86%	6.15% 93.85%	6.18% 93.82%	6.21% 93.79%
, ,	69.80%	69.86%	69.77%	69.71%
Percentage Owner Occupied (Product) * Percentage Owner Occupied (EFS) **	53.54%	53.53%	09.77%	09.7170
Percentage Non Australian Resident ***	00.0170	00.0070		
Weighted Average Interest Rate	3.56%	3.57%	3.59%	3.61%
* Publication commenced January 2019				
*** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies 31-60 days				
No. of Loans	8	6	9	8
Balance (A\$)	2,327,823	1,490,571	1,620,027	1,274,107
% of Period Pool Balance	0.79%	0.50%	0.53%	0.41%
61-90 days No. of Loans	3	5	2	6
Balance (A\$)	687.702	758.833	208,272	957,551
% of Period Pool Balance	0.23%	0.26%	0.07%	0.31%
91-120 days				
No. of Loans	5	3	5	5
Balance (A\$) % of Period Pool Balance	898,552 0.31%	410,697 0.14%	1,169,094 0.38%	1,189,431 0.38%
121 + days	0.5176	0.1470	0.3676	0.36 /6
No. of Loans	29	27	27	26
Balance (A\$)	6,470,038	6,360,197	6,201,927	6,523,338
% of Period Pool Balance	2.20%	2.14%	2.04%	2.10%
Total Delinquencies No. of Loans	45	41	43	45
Balance (A\$)	10,384,114	9,020,298	9,199,319	9,944,428
% of Period Pool Balance	3.54%	3.04%	3.03%	3.20%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out				
period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.				
Foreclosures				
No. of Loans	-	-	1	1
Balance (A\$) % of Period Pool Balance	0.00%	0.00%	91,870 0.03%	91,870 0.03%
Loss and Recovery Data (Cumulative)	0.0070	0.0070	0.0370	0.0370
Mortgage Insurance Proceeds (Claims under Mortgage				
Insurance)(A\$)	454,405	365,271	365,271	365,271
Mortgage Shortfall (Net Losses) (A\$)	2,061,679	2,061,679	2,061,679	2,061,679
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.70%	0.69%	0.68%	0.66%
Prepayment Information (CPR) 1 Month CPR (%)	7.57%	20.28%	17.93%	25.03%
3 Month CPR (%)	15.49%	21.17%	20.99%	19.84%
12 Month CPR (%)	16.37%	17.06%	16.40%	16.49%
Cumulative CPR (%)	19.48%	19.60%	19.59%	19.61%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00%	57 75%	57.38%	56.24%	56.19%
50.01% - 55.00%	57.75% 9.34%	9.51%	9.55%	9.50%
55.01% - 60.00%	8.50%	8.69%	9.03%	8.10%
60.01% - 65.00%	8.03%	8.06%	8.27%	8.86%
65.01% - 70.00%	8.81%	8.50%	8.95%	8.69%
70.01% - 75.00% 75.01% - 80.00%	4.07% 2.29%	4.33% 2.33%	4.52% 2.27%	5.20% 2.23%
80.01% - 85.00%	0.93%	0.92%	0.84%	0.91%
85.01% - 90.00%	0.28%	0.28%	0.33%	0.32%
90.01% - 95.00%	0.00%	0.00%	0.00%	0.00%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01% Total	100.00%	0.00% 100.00%	0.00% 100.00%	0.00% 100.00%
	100.0076	100.0070	100.0070	100.0070

^{**} 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.

Collateral Pool Data Period Ending	g: 06-Dec-20	06-Nov-20	06-Oct-20	06-Sep-20
Profile by Loan Product				•
First Option Home Loan	-	-	-	-
Fixed Option Home Loan	29,758,354	28,693,668	29,552,385	27,313,212
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	15,599,398	15,889,444	16,786,105	16,914,774
Flexi First Option Investment Loan	3,268,962	3,272,604	3,370,343	3,410,283
IPL - First Option	-	-	-	
IPL - Fixed Rate	17,916,765	18,143,091	19,593,058	19,940,022
IPL - Fixed Rate - Low Doc	-	-	-	
IPL - Variable Rate	707,861	710,786	713,750	716,658
IPL - Variable Rate - Low Doc	, , , , , , , , , , , , , , , , , , ,	· -	· -	
Premium Option Home Loan	290,934	452,293	442,371	500,154
Premium Option Home Loan - Low Doc	-	-	-	
Rocket - Housing Loan Variable - MSS	159,316,826	162,420,494	165,348,563	171,637,424
Rocket - Variable - IPL - MSS	66,797,579	67,390,739	68,243,656	69,938,826
Rocket - Housing Loan Variable - Low Doc	-	-	-	
Rocket - Variable - IPL - Low Doc	-	-	-	
Other				
Total	293,656,679	296,973,119	304,050,231	310,371,353
Profile by Loan Rate (% of Period Pool Balance)				
<= 1.500%	0.00%	0.00%	0.03%	0.039
1.51% - 2.00%	0.45%	0.00%	0.00%	0.009
2.01% - 2.50%	4.18%	4.13%	3.59%	2.809
2.51% - 3.00%	12.50%	11.57%	10.04%	9.319
3.01% - 3.50%	28.96%	29.75%	30.22%	30.609
3.51% - 4.00%	38.86%	39.64%	40.63%	40.829
4.01% - 4.50%	12.67%	12.55%	13.14%	14.129
4.51% - 5.00%	1.67%	1.65%	1.67%	1.649
5.01% - 5.50%	0.29%	0.29%	0.29%	0.289
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00
> 6.00%	0.42%	0.41%	0.40%	0.409
Total	100.00%	100.00%	100.00%	100.00
Profile by Geographic Distribution (% of Period Pool Balance)				
Australian Capital Territory - Metropolitan	2.94%	2.92%	2.85%	2.819
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00
New South Wales - Metropolitan	20.98%	21.02%	21.01%	20.929
New South Wales - Nonmetropolitan	8.09%	8.03%	7.99%	8.039
Northern Territory - Metropolitan	1.67%	1.66%	1.66%	1.659
Northern Territory - Metropolitan	0.42%	0.42%	0.41%	0.409
Queensland - Metropolitan	9.59%	9.44%	9.52%	9.669
Queensland - Nonmetropolitan	12.13%	12.08%	11.97%	12.00
South Australia - Metropolitan	3.94%	4.06%	4.04%	3.989
South Australia - Nonmetropolitan	1.33%	1.38%	1.35%	1.33
Tasmania - Metropolitan	0.32%	0.31%	0.30%	0.309
Tasmania - Nonmetropolitan	0.55%	0.54%	0.54%	0.529
Victoria - Metropolitan	19.33%	19.44%	19.60%	19.769
Victoria - Nonmetropolitan	3.07%	3.02%	3.10%	3.15
Western Australia - Metropolitan	12.43%	12.43%	12.45%	12.339
Western Australia - Nonmetropolitan	3.20%	3.24%	3.17%	3.129
Others	0.01%	0.01%	0.04%	0.049
Total	100.00%	100.00%	100.00%	100.009

Collateral Pool Data Period Ending:	06-Aug-20	06-Jul-20	06-Jun-20	06-May-20
Housing Loan Summary				
	4.000	4.004	4.045	4.000
Number of Housing Loans Housing Loan Pool Size (A\$)	1,890 319,453,047	1,921 326,895,666	1,945 332,484,201	1,966 337,870,899
Average Housing Loan Balance (A\$)	169,023	170,170	170,943	171,857
Maximum Housing Loan Balance (A\$)	1,100,000	1,100,000	1,100,000	1,100,000
Total Valuation of the Properties	1,080,820,968	1,097,053,971	1,109,306,630	1,124,232,804
Weighted Average Current Loan-to-Value Ratio (Unidexed)	45.16%	45.16%	45.22%	45.31%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	48.16%	48.12%	48.05%	48.09%
Weighted Average Seasoning (months)	135	134	133	132
Weighted Average Remaining Term To Maturity (months)	222	223	224	225
Maximum Current Remaining Term to Maturity (Months)	269	270	271	272
Percentage of Interest Only	6.22%	6.52%	6.27%	6.35%
Percentage of Principal and Interest Only	93.78%	93.48%	93.73%	93.65%
Percentage Owner Occupied (Product) *	69.66%	69.42%	69.53%	69.61%
Percentage Owner Occupied (EFS) **				
Percentage Non Australian Resident ***	3.63%	3.66%	3.68%	3.71%
Weighted Average Interest Rate * Publication commenced January 2019	3.03%	3.00%	3.00%	3.7 170
*** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies				
31-60 days				
No. of Loans	9	8	16	11
Balance (A\$)	1,864,957	1,275,404	4,131,397	2,466,778
% of Period Pool Balance	0.58%	0.39%	1.24%	0.73%
61-90 days No. of Loans	4	11	5	10
Balance (A\$)	683,247	2,134,630	1,252,080	2,427,128
% of Period Pool Balance	0.21%	0.65%	0.38%	0.72%
91-120 days				
No. of Loans	8	1	8	3
Balance (A\$)	1,356,370	91,061	2,125,983	932,261
% of Period Pool Balance 121 + days	0.42%	0.03%	0.64%	0.28%
No. of Loans	25	27	23	20
Balance (A\$)	6,606,277	6,689,248	5,423,681	4,491,698
% of Period Pool Balance	2.07%	2.05%	1.63%	1.33%
Total Delinquencies	40	47	50	4.4
No. of Loans Balance (A\$)	46 10,510,852	47 10,190,343	52 12,933,142	44 10,317,865
% of Period Pool Balance	3.29%	3.12%	3.89%	3.05%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out	0.2070	0.1270	0.0070	0.0070
period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.				
Foreclosures			_	
No. of Loans	01.970	205 704	7	7 837,541
Balance (A\$) % of Period Pool Balance	91,870 0.03%	205,704 0.06%	840,831 0.25%	0.25%
Loss and Recovery Data (Cumulative)	0.0070	0.0070	0.2070	0.2070
Mortgage Insurance Proceeds (Claims under Mortgage				
Insurance)(A\$)	365,271	365,271	355,305	355,305
Mortgage Shortfall (Net Losses) (A\$)	2,025,520	1,446,385	944,125	942,801
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.63%	0.44%	0.28%	0.28%
Prepayment Information (CPR)				
1 Month CPR (%)	19.73%	14.23%	12.53%	14.22%
3 Month CPR (%)	15.56%	13.65%	14.35%	17.09%
12 Month CPR (%) Cumulative CPR (%)	16.05% 19.54%	15.95% 19.54%	15.72% 19.60%	15.59% 19.68%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)	13.5470	13.5470	13.0070	13.0070
00.01% - 50.00%	55.93%	56.09%	55.81%	55.57%
50.01% - 55.00%	9.46%	9.43%	9.50%	9.37%
55.01% - 60.00%	8.28%	7.99%	7.58%	7.71%
60.01% - 65.00%	8.91%	9.04%	9.76%	9.92%
65.01% - 70.00% 70.01% - 75.00%	9.01%	8.90% 5.20%	8.53% 5.37%	8.19% 5.46%
70.01% - 75.00% 75.01% - 80.00%	5.06% 2.25%	5.20% 2.11%	5.37% 2.23%	5.46% 2.50%
80.01% - 85.00%	0.79%	0.94%	0.92%	0.93%
85.01% - 90.00%	0.31%	0.30%	0.30%	0.35%
90.01% - 95.00%	0.00%	0.00%	0.00%	0.00%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

^{**} 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.

Collateral Pool Data	Period Ending:	06-Aug-20	06-Jul-20	06-Jun-20	06-May-20
Profile by Loan Product					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		26,949,232	27,190,176	25,761,581	23,558,806
Fixed Option Home Loan - Low Doc		· · · -	· · · -	· · ·	-
Flexi First Option Home Loan		17,334,204	17,750,939	18,888,399	19,020,173
Flexi First Option Investment Loan		3,430,117	3,450,227	3,639,902	3,654,070
IPL - First Option		-	-	-	-
IPL - Fixed Rate		19,394,867	19,419,282	19,213,260	18,663,857
IPL - Fixed Rate - Low Doc		· · · -	· · · -	· · · · -	-
IPL - Variable Rate		719,557	722,206	725,089	728,020
IPL - Variable Rate - Low Doc		· -	· -	· -	· -
Premium Option Home Loan		522,238	504,756	529,790	537,626
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		177,729,137	181,469,522	185,985,626	192,062,118
Rocket - Variable - IPL - MSS		73,373,695	76,388,558	77,740,554	79,646,229
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		_	_	_	_
Other					
Total	_	319,453,047	326,895,666	332,484,201	337,870,899
Profile by Loan Rate (% of Period Pool Balance)	_				
<= 1.500%		0.03%	0.03%	0.03%	0.04%
1.51% - 2.00%		0.00%	0.00%	0.00%	0.00%
2.01% - 2.50%		2.46%	1.73%	1.12%	0.43%
2.51% - 3.00%		9.07%	7.15%	6.56%	5.00%
3.01% - 3.50%		30.03%	30.22%	29.83%	30.53%
3.51% - 4.00%		41.45%	42.88%	44.29%	44.93%
4.01% - 4.50%		14.49%	15.27%	15.30%	15.86%
4.51% - 5.00%		1.77%	1.99%	2.10%	2.38%
5.01% - 5.50%		0.31%	0.36%	0.39%	0.36%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.10%
> 6.00%		0.39%	0.38%	0.37%	0.37%
Total	_	100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool E	Balance)				
Australian Capital Territory - Metropolitan		2.82%	2.76%	2.78%	2.80%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		20.93%	21.20%	21.14%	21.17%
New South Wales - Nonmetropolitan		8.18%	8.20%	8.10%	8.02%
Northern Territory - Metropolitan		1.59%	1.56%	1.54%	1.52%
				0.38%	0.38%
Northern Territory - Nonmetropolitan		0.40%	0.39%		
Northern Territory - Nonmetropolitan Queensland - Metropolitan		9.89%	9.80%	9.75%	9.84%
Northern Territory - Nonmetropolitan					9.84% 11.59%
Northern Territory - Nonmetropolitan Queensland - Metropolitan		9.89%	9.80%	9.75%	9.84%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan		9.89% 11.69% 3.94% 1.29%	9.80% 11.77% 3.95% 1.27%	9.75% 11.68% 3.92% 1.26%	9.84% 11.59% 4.00% 1.24%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan		9.89% 11.69% 3.94%	9.80% 11.77% 3.95%	9.75% 11.68% 3.92%	9.84% 11.59%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan		9.89% 11.69% 3.94% 1.29%	9.80% 11.77% 3.95% 1.27%	9.75% 11.68% 3.92% 1.26%	9.84% 11.59% 4.00% 1.24% 0.29%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan		9.89% 11.69% 3.94% 1.29% 0.30%	9.80% 11.77% 3.95% 1.27% 0.30%	9.75% 11.68% 3.92% 1.26% 0.30%	9.84% 11.59% 4.00% 1.24% 0.29% 0.59%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan		9.89% 11.69% 3.94% 1.29% 0.30% 0.56%	9.80% 11.77% 3.95% 1.27% 0.30% 0.55%	9.75% 11.68% 3.92% 1.26% 0.30% 0.60%	9.84% 11.59% 4.00% 1.24% 0.29% 0.59% 19.61%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan		9.89% 11.69% 3.94% 1.29% 0.30% 0.56% 19.55%	9.80% 11.77% 3.95% 1.27% 0.30% 0.55% 19.47%	9.75% 11.68% 3.92% 1.26% 0.30% 0.60% 19.57%	9.84% 11.59% 4.00% 1.24% 0.29% 0.59% 19.61%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Metropolitan		9.89% 11.69% 3.94% 1.29% 0.30% 0.56% 19.55% 3.24%	9.80% 11.77% 3.95% 1.27% 0.30% 0.55% 19.47% 3.21%	9.75% 11.68% 3.92% 1.26% 0.30% 0.60% 19.57% 3.15%	9.84% 11.59% 4.00% 1.24% 0.29% 0.59% 19.61% 3.14%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Nonmetropolitan Western Australia - Metropolitan		9.89% 11.69% 3.94% 1.29% 0.30% 0.56% 19.55% 3.24% 12.48%	9.80% 11.77% 3.95% 1.27% 0.30% 0.55% 19.47% 3.21%	9.75% 11.68% 3.92% 1.26% 0.30% 0.60% 19.57% 3.15% 12.35%	9.84% 11.59% 4.00% 1.24% 0.29% 0.59% 19.61% 3.14%

Collateral Pool Data	Period Ending:	06-Apr-20	06-Mar-20	06-Feb-20	06-Jan-20
Hausing Law Common.					
Housing Loan Summary					
Number of Housing Loans		1,987	2,010	2,042	2,061
Housing Loan Pool Size (A\$) Average Housing Loan Balance (A\$)		343,773,889 173,012	350,572,665 174,414	358,551,203 175,588	364,393,104 176,804
Maximum Housing Loan Balance (A\$)		1,100,000	1,100,000	1,100,000	1,100,000
Total Valuation of the Properties		1,138,120,660	1,149,229,495	1,163,427,571	1,173,322,441
Weighted Average Current Loan-to-Value Ratio (Un	idexed)	45.45%	45.93%	46.39%	46.69%
Weighted Average Current Limit Loan-to-Value Rati		48.10%	48.18%	48.47%	48.81%
Weighted Average Seasoning (months)		131	130	129	128
Weighted Average Remaining Term To Maturity (mo	,	226	227	228	229
Maximum Current Remaining Term to Maturity (Mor	iths)	273	274	275	276
Percentage of Interest Only		6.55%	6.61%	6.70%	6.87%
Percentage of Principal and Interest Only		93.45%	93.39%	93.30%	93.13%
Percentage Owner Occupied (Product) *		69.82%	70.02%	69.98%	70.04%
Percentage Owner Occupied (EFS) ** Percentage Non Australian Resident ***					
Weighted Average Interest Rate		3.72%	3.96%	3.97%	3.98%
* Publication commenced January 2019		0.7270	0.0070	0.01 70	0.0070
*** Aligned to RBA reporting methodology. Publication commence	ed January 2022				
Delinquencies					
31-60 days					
No. of Loans		13	12	7	7
Balance (A\$)		3,204,032 0.93%	3,791,769 1.08%	1,649,696 0.46%	1,677,384 0.46%
% of Period Pool Balance 61-90 days		0.93%	1.08%	0.46%	0.46%
No. of Loans		6	3	1	2
Balance (A\$)		1,742,472	931,364	272,288	419,217
% of Period Pool Balance		0.51%	0.27%	0.08%	0.12%
91-120 days		_			
No. of Loans Balance (A\$)		3 457,270	1 376,917	797,342	1 217 600
% of Period Pool Balance		0.13%	0.11%	0.22%	1,317,699 0.36%
121 + days		0.1070	0.1170	0.2270	0.0070
No. of Loans		21	25	27	26
Balance (A\$)		4,798,546	6,030,074	7,532,713	6,808,052
% of Period Pool Balance		1.40%	1.72%	2.10%	1.87%
Total Delinquencies		42	41	20	20
No. of Loans Balance (A\$)		43 10,202,320	11,130,125	38 10,252,038	38 10,222,352
% of Period Pool Balance		2.97%	3.17%	2.86%	2.81%
Reported delinquencies after November 2015 include accounts that are in t	he serviceability hold out				
period i.e. performing loans in hardship that continue to be reported as deli has maintained full repayments for 6 months.	nquent until the customer				
Foreclosures					
No. of Loans		7	9	8	8
Balance (A\$)		828,952	2,111,789	3,245,562	3,224,144
% of Period Pool Balance		0.24%	0.60%	0.91%	0.88%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortg	age				
Insurance)(A\$)		355,305	355,305	355,305	355,305
Mortgage Shortfall (Net Losses) (A\$) Mortgage Shortfall (Net Losses) as % of Period Poo	l Palanco	620,597 0.18%	620,597 0.18%	620,597 0.17%	620,597 0.17%
Prepayment Information (CPR)	i balarice	0.1076	0.1676	0.1776	0.17 /6
1 Month CPR (%)		16.26%	20.78%	13.20%	13.18%
3 Month CPR (%)		16.72%	15.68%	14.25%	14.01%
12 Month CPR (%)		15.37%	15.28%	14.74%	14.83%
Cumulative CPR (%)		15.26%	19.78%	19.77%	19.85%
Profile by Current Loan-to-Value Ratio (% of Period	Pool Balance)	55 500/	55.000/	54.500/	50.040/
00.01% - 50.00% 50.01% - 55.00%		55.52%	55.30%	54.58%	53.81%
50.01% - 55.00% 55.01% - 60.00%		8.72% 8.46%	8.89% 8.15%	8.51% 8.18%	8.93% 7.73%
		9.94%	9.33%	9.54%	9.98%
60.01% - 65.00%		8.14%	8.77%	8.98%	8.99%
60.01% - 65.00% 65.01% - 70.00%					E 7/10/
65.01% - 70.00% 70.01% - 75.00%		5.43%	5.31%	5.61%	
65.01% - 70.00% 70.01% - 75.00% 75.01% - 80.00%		2.52%	2.65%	2.86%	2.97%
65.01% - 70.00% 70.01% - 75.00% 75.01% - 80.00% 80.01% - 85.00%		2.52% 0.65%	2.65% 0.59%	2.86% 0.69%	5.74% 2.97% 0.82%
65.01% - 70.00% 70.01% - 75.00% 75.01% - 80.00% 80.01% - 85.00% 85.01% - 90.00%		2.52% 0.65% 0.62%	2.65% 0.59% 0.66%	2.86% 0.69% 0.65%	2.97% 0.82% 0.64%
65.01% - 70.00% 70.01% - 75.00% 75.01% - 80.00% 80.01% - 85.00% 85.01% - 90.00% 90.01% - 95.00%		2.52% 0.65% 0.62% 0.00%	2.65% 0.59% 0.66% 0.00%	2.86% 0.69% 0.65% 0.00%	2.97% 0.82% 0.64% 0.00%
65.01% - 70.00% 70.01% - 75.00% 75.01% - 80.00% 80.01% - 85.00% 85.01% - 90.00%		2.52% 0.65% 0.62%	2.65% 0.59% 0.66%	2.86% 0.69% 0.65%	2.97% 0.82% 0.64%

^{**} 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.

Collateral Pool Data Period Ending	g: 06-Apr-20	06-Mar-20	06-Feb-20	06-Jan-20
Profile by Loan Product	J. 11.1p. 20			TT TAIT EU
First Option Home Loan	_	_	_	_
Fixed Option Home Loan	23,000,888	23,930,259	23,546,647	23,569,562
Fixed Option Home Loan - Low Doc	20,000,000	20,300,203	20,040,047	20,000,002
Flexi First Option Home Loan	19.788.696	20.051.784	20.865.336	21,430,244
Flexi First Option Investment Loan	3,669,395	3,680,244	3,921,467	3,929,546
IPL - First Option	-	0,000,211	0,021,107	0,020,010
IPL - Fixed Rate	19,918,603	21,268,709	21,556,700	20,808,267
IPL - Fixed Rate - Low Doc	-		-	20,000,207
IPL - Variable Rate	731,426	735,190	738,153	741,189
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	513,683	520,995	533,175	536,893
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	196,721,551	200,957,220	205,956,492	209,683,941
Rocket - Variable - IPL - MSS	79,429,646	79,428,264	81,433,233	83,693,463
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	_	_	_	_
Other				
Total	343,773,889	350,572,665	358,551,203	364,393,104
Profile by Loan Rate (% of Period Pool Balance)				
<= 1.500%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	0.00%	0.00%	0.00%	0.00%
2.01% - 2.50%	0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%	4.38%	0.85%	0.60%	0.35%
3.01% - 3.50%	30.57%	15.23%	14.84%	13.92%
3.51% - 4.00%	45.45%	35.61%	34.59%	34.47%
4.01% - 4.50%	16.29%	36.84%	38.02%	39.07%
4.51% - 5.00%	2.49%	10.81%	11.22%	11.47%
5.01% - 5.50%	0.36%	0.21%	0.21%	0.21%
5.51% - 6.00%	0.10%	0.00%	0.00%	0.00%
> 6.00%	0.36%	0.45%	0.51%	0.50%
Total	100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance)				
Australian Capital Territory - Metropolitan	2.81%	2.78%	2.77%	2.75%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	21.19%	21.45%	21.67%	21.72%
New South Wales - Nonmetropolitan	7.92%	7.89%	7.77%	7.72%
Northern Territory - Metropolitan	1.62%	1.63%	1.60%	1.58%
Northern Territory - Nonmetropolitan	0.38%	0.40%	0.39%	0.39%
Queensland - Metropolitan	9.78%	9.76%	9.77%	9.93%
Queensland - Nonmetropolitan	11.41%	11.26%	11.15%	11.13%
South Australia - Metropolitan	4.00%	3.98%	4.03%	3.96%
South Australia - Nonmetropolitan	1.23%	1.21%	1.19%	1.22%
Tasmania - Metropolitan	0.32%	0.32%	0.31%	0.37%
Tasmania - Nonmetropolitan	0.59%	0.58%	0.58%	0.58%
Victoria - Metropolitan	19.43%	19.27%	19.31%	19.23%
Victoria - Nonmetropolitan	3.21%	3.29%	3.26%	3.23%
Western Australia - Metropolitan	12.61%	12.68%	12.67%	12.71%
Western Australia - Nonmetropolitan	3.18%	3.50%	3.51%	3.47%
Others	0.32%	0.00%	0.02%	0.01%
Total	100.00%	100.00%	100.00%	100.00%

Collateral Pool Data Period Ending:	06-Dec-19	06-Nov-19	06-Oct-19	06-Sep-19
Housing Loan Summary				
Number of Housing Loans Housing Loan Pool Size (A\$)	2,078 370,374,590	2,109 377,322,964	2,137 383,121,728	2,175 391,322,294
Average Housing Loan Balance (A\$)	178,236	178,911	179,280	179,918
Maximum Housing Loan Balance (A\$)	1,100,000	1,100,000	1,100,000	1,100,000
Total Valuation of the Properties	1,183,321,005	1,196,556,532	1,209,542,191	1,227,515,963
Weighted Average Current Loan-to-Value Ratio (Unidexed)	46.80%	46.83%	46.98%	47.25%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	48.90%	49.36%	49.81%	49.94%
Weighted Average Seasoning (months)	127	126	125	124
Weighted Average Remaining Term To Maturity (months)	230	231	232	233
Maximum Current Remaining Term to Maturity (Months)	277	278	279	280
Percentage of Interest Only	6.98%	7.31%	8.02%	8.12%
Percentage of Principal and Interest Only	93.02%	92.69%	91.98%	91.88%
Percentage Owner Occupied (Product) *	69.73%	70.64%	70.59%	70.68%
Percentage Owner Occupied (EFS) **				
Percentage Non Australian Resident ***	3.99%	4.01%	4.16%	4.17%
Weighted Average Interest Rate * Publication commenced January 2019	3.99%	4.0170	4.10%	4.1770
*** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies				
31-60 days				
No. of Loans	704 400	8	7	16
Balance (A\$) % of Period Pool Balance	764,490 0.21%	2,596,300 0.69%	1,496,626 0.39%	3,178,699 0.81%
61-90 days	0.2170	0.0370	0.5570	0.0170
No. of Loans	3	2	8	3
Balance (A\$)	1,334,015	633,317	1,178,533	395,587
% of Period Pool Balance	0.36%	0.17%	0.31%	0.10%
91-120 days	0	0	0	
No. of Loans Balance (A\$)	595,991	3 393,526	2 108,575	4 715,328
% of Period Pool Balance	0.16%	0.10%	0.03%	0.18%
121 + days	0.1070	0.1070	0.0070	0070
No. of Loans	25	29	30	30
Balance (A\$)	6,845,375	8,083,586	8,635,982	8,807,223
% of Period Pool Balance	1.85%	2.14%	2.25%	2.25%
Total Delinquencies No. of Loans	35	42	47	53
Balance (A\$)	9,539,871	11,706,728	11,419,717	13,096,837
% of Period Pool Balance	2.58%	3.10%	2.98%	3.35%
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.				
Foreclosures				
No. of Loans	9	10	6	8
Balance (A\$)	3,121,104	3,651,399	542,682	1,203,842
% of Period Pool Balance	0.84%	0.97%	0.14%	0.31%
Loss and Recovery Data (Cumulative) Mortgage Insurance Proceeds (Claims under Mortgage)				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	355,305	355,305	258,185	258,185
Mortgage Shortfall (Net Losses) (A\$)	620,597	620,597	510,701	510,701
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.17%	0.16%	0.13%	0.13%
Prepayment Information (CPR)				
1 Month CPR (%)	16.42%	12.47%	18.97%	20.23%
3 Month CPR (%)	15.96%	17.27%	19.28%	16.88%
12 Month CPR (%)	14.73%	14.87%	15.04%	14.73%
Cumulative CPR (%) Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)	19.93%	19.97%	20.06%	20.07%
00.01% - 50.00%	53.76%	53.33%	52.88%	52.53%
50.01% - 55.00%	8.52%	8.20%	8.26%	8.41%
55.01% - 60.00%	8.53%	9.08%	8.76%	8.52%
60.01% - 65.00%	9.48%	8.95%	9.31%	9.21%
65.01% - 70.00%	9.30%	9.82%	10.14%	10.26%
70.01% - 75.00%	5.55%	5.68%	5.72%	5.98%
75.01% - 80.00% 80.01% - 85.00%	3.04% 0.80%	3.43% 0.89%	3.44% 0.88%	3.48% 1.01%
85.01% - 90.00%	0.63%	0.62%	0.61%	0.51%
90.01% - 95.00%	0.00%	0.00%	0.00%	0.09%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.39%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

^{**} 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.

Per	iod Ending:	06-Dec-19	06-Nov-19	06-Oct-19	06-Sep-19
Profile by Loan Product					
First Option Home Loan		-	-	58,548	58,548
Fixed Option Home Loan		23,960,536	25,108,653	26,749,094	27,312,619
Fixed Option Home Loan - Low Doc		· · · -	· · · · -	· · · -	-
Flexi First Option Home Loan		21,823,626	21,957,193	22,541,738	23,045,045
Flexi First Option Investment Loan		3,942,637	3,956,940	3,972,618	3,988,383
IPL - First Option		-	-	-	-
IPL - Fixed Rate		23,004,400	23,450,575	23,083,082	23,404,536
IPL - Fixed Rate - Low Doc		· · · -	· · · · -	· · · -	-
IPL - Variable Rate		744,845	743,724	2,507,356	2,519,987
IPL - Variable Rate - Low Doc		· -	· -	-	-
Premium Option Home Loan		566,765	825,735	2,037,261	2,122,422
Premium Option Home Loan - Low Doc		-	-	-	· · · · -
Rocket - Housing Loan Variable - MSS		211,920,093	218,653,958	219,045,215	224,051,418
Rocket - Variable - IPL - MSS		84,411,688	82,626,186	83,126,816	84,819,336
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		_	_	_	-
Other					
Total	_	370,374,590	377,322,964	383,121,728	391,322,294
Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%		0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%		0.00%	0.00%	0.00%	0.00%
2.01% - 2.50%		0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%		0.22%	0.12%	0.12%	0.00%
3.01% - 3.50%		13.85%	12.56%	4.00%	3.83%
3.51% - 4.00%		33.92%	34.02%	33.04%	31.84%
4.01% - 4.50%		39.55%	40.17%	44.56%	45.56%
4.51% - 5.00%		11.75%	12.37%	16.90%	17.37%
5.01% - 5.50%		0.21%	0.26%	0.68%	0.70%
5.51% - 6.00%		0.00%	0.00%	0.22%	0.22%
> 6.00%		0.50%	0.49%	0.48%	0.47%
Total	_	100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balan	nce)				
Australian Capital Territory - Metropolitan		2.71%	2.65%	2.68%	
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan		0.00% 21.52%	0.00% 21.46%	0.00% 21.30%	0.00% 21.17%
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan		0.00% 21.52% 7.78%	0.00% 21.46% 7.76%	0.00% 21.30% 7.70%	0.00% 21.17% 7.57%
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan		0.00% 21.52% 7.78% 1.56%	0.00% 21.46% 7.76% 1.59%	0.00% 21.30% 7.70% 1.62%	0.00% 21.17% 7.57% 1.67%
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan		0.00% 21.52% 7.78% 1.56% 0.39%	0.00% 21.46% 7.76% 1.59% 0.38%	0.00% 21.30% 7.70% 1.62% 0.38%	0.00% 21.17% 7.57% 1.67% 0.38%
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan		0.00% 21.52% 7.78% 1.56% 0.39% 10.03%	0.00% 21.46% 7.76% 1.59% 0.38% 10.06%	0.00% 21.30% 7.70% 1.62% 0.38% 10.15%	0.00% 21.17% 7.57% 1.67% 0.38% 10.05%
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan		0.00% 21.52% 7.78% 1.56% 0.39%	0.00% 21.46% 7.76% 1.59% 0.38%	0.00% 21.30% 7.70% 1.62% 0.38%	0.00% 21.17% 7.57% 1.67% 0.38% 10.05%
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan		0.00% 21.52% 7.78% 1.56% 0.39% 10.03%	0.00% 21.46% 7.76% 1.59% 0.38% 10.06%	0.00% 21.30% 7.70% 1.62% 0.38% 10.15%	0.00% 21.17% 7.57% 1.67% 0.38% 10.05% 11.12%
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan		0.00% 21.52% 7.78% 1.56% 0.39% 10.03% 11.08%	0.00% 21.46% 7.76% 1.59% 0.38% 10.06% 11.11%	0.00% 21.30% 7.70% 1.62% 0.38% 10.15% 11.18%	0.00% 21.17% 7.57% 1.67% 0.38% 10.05% 11.12% 3.91%
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan		0.00% 21.52% 7.78% 1.56% 0.39% 10.03% 11.08% 3.98%	0.00% 21.46% 7.76% 1.59% 0.38% 10.06% 11.11% 4.01%	0.00% 21.30% 7.70% 1.62% 0.38% 10.15% 11.18% 3.97%	2.80% 0.00% 21.17% 7.57% 1.67% 0.38% 10.05% 11.12% 3.91% 1.15% 0.36%
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan		0.00% 21.52% 7.78% 1.56% 0.39% 10.03% 11.08% 3.98% 1.20%	0.00% 21.46% 7.76% 1.59% 0.38% 10.06% 11.11% 4.01%	0.00% 21.30% 7.70% 1.62% 0.38% 10.15% 11.18% 3.97% 1.17%	0.00% 21.17% 7.57% 1.67% 0.38% 10.05% 11.12% 3.91% 1.15% 0.36%
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan		0.00% 21.52% 7.78% 1.56% 0.39% 10.03% 11.08% 3.98% 1.20% 0.37%	0.00% 21.46% 7.76% 1.59% 0.38% 10.06% 11.11% 4.01% 1.18% 0.37%	0.00% 21.30% 7.70% 1.62% 0.38% 10.15% 11.18% 3.97% 1.17% 0.36%	0.00% 21.17% 7.57% 1.67% 0.38% 10.05% 11.12% 3.91% 1.15% 0.36% 0.54%
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan		0.00% 21.52% 7.78% 1.56% 0.39% 10.03% 11.08% 3.98% 1.20% 0.37% 0.58%	0.00% 21.46% 7.76% 1.59% 0.38% 10.06% 11.11% 4.01% 1.18% 0.37% 0.56%	0.00% 21.30% 7.70% 1.62% 0.38% 10.15% 11.18% 3.97% 1.17% 0.36% 0.55%	0.00% 21.17% 7.57% 1.67% 0.38% 10.05% 11.12% 3.91% 1.15% 0.36% 0.54% 19.84%
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan Tasmania - Metropolitan		0.00% 21.52% 7.78% 1.56% 0.39% 10.03% 11.08% 3.98% 1.20% 0.37% 0.58% 19.35%	0.00% 21.46% 7.76% 1.59% 0.38% 10.06% 11.11% 4.01% 1.18% 0.37% 0.56% 19.36%	0.00% 21.30% 7.70% 1.62% 0.38% 10.15% 11.18% 3.97% 1.17% 0.36% 0.55% 19.43%	0.00% 21.17% 7.57% 1.67% 0.38% 10.05% 11.12% 3.91% 1.15% 0.36% 0.54% 19.84% 3.39%
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan Victoria - Metropolitan Victoria - Metropolitan		0.00% 21.52% 7.78% 1.56% 0.39% 10.03% 11.08% 3.98% 1.20% 0.37% 0.58% 19.35% 3.24%	0.00% 21.46% 7.76% 1.59% 0.38% 10.06% 11.11% 4.01% 1.18% 0.37% 0.56% 19.36% 3.25%	0.00% 21.30% 7.70% 1.62% 0.38% 10.15% 11.18% 3.97% 1.17% 0.36% 0.55% 19.43% 3.30%	0.00% 21.17% 7.57% 1.67% 0.38% 10.05% 11.12% 3.91% 1.15% 0.36% 0.54% 19.84% 3.39% 12.48%
Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Metropolitan Tasmania - Metropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Metropolitan Victoria - Metropolitan Victoria - Nonmetropolitan Victoria - Nonmetropolitan Victoria - Nonmetropolitan		0.00% 21.52% 7.78% 1.56% 0.39% 10.03% 11.08% 3.98% 1.20% 0.37% 0.58% 19.35% 3.24% 12.64%	0.00% 21.46% 7.76% 1.59% 0.38% 10.06% 11.11% 4.01% 1.18% 0.37% 0.56% 19.36% 3.25% 12.60%	0.00% 21.30% 7.70% 1.62% 0.38% 10.15% 11.18% 3.97% 1.17% 0.36% 0.55% 19.43% 3.30% 12.55%	0.00% 21.17% 7.57% 1.67% 0.38% 10.05% 11.12% 3.91% 1.15%

Nousing Loan Summary	Collateral Pool Data				
Number of Housing Loans Housing Loan Pool Size (AS) Housin	Period Ending	g: 06-Aug-19	06-Jul-19	06-Jun-19	06-May-19
Housing Loan Pool Star (AS)	Housing Loan Summary				
Housing Loan Pool Star (AS)	Number of Housing Loans	2.214	2.250	2.269	2.293
Maximum Housing Loan Balance (AS)		,	,	,	420,048,017
Total valuation of the Properties	Average Housing Loan Balance (A\$)	180,851	181,765	182,676	183,187
Weighted Average Current Lon-Lov-Value Ratio (Unidexeed)		, ,	, ,		1,111,143
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed)** 50.02% 50.18% 50.35% 50.01%	Total Valuation of the Properties	1,255,561,424	1,270,853,359	1,280,984,129	1,296,268,637
Weighted Average Seasoning (months)					47.89%
Weighted Average Remaining Term To Malutrity (months)	Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	50.02%	50.18%	50.35%	50.61%
Maximum Current Remaining Term to Maturity (Months)					120
Percentage of Interest Only					237
Percentage of Principal and Interest Only	• • • • • • • • • • • • • • • • • • • •				
Percentage Owner Occupied (Froduct) Procentage Owner Occupied (Fist)	,				
Percentage Owner Occupied (EFS) " Percentage Owner Occupied (EFS) " Percentage Owner Occupied (EFS) " Percentage Non Australian Resident "* Weighted Average Interest Rate 4.19% 4.38% 4.56% 4.579 **Publication commenced January 2019 **Publication Commenced J	,				
Percentage Non Australian Resident *** Weighted Average Interest Rate		70.51%	70.34%	70.45%	70.58%
Weighted Average Interest Rate					
Publication commenced January 2019 *Algreet or Refra Aperting methodology, Publication commenced January 2022 *** **Delinquencies ***		4 100/	4 200/	4 EG0/	4 E70/
*** Julipard to RBA reporting methodology, Publication commenced January 2022 ***Delinquencies*** 31-90 days No. of Loans Balance (A\$) No. of Period Pool Balance No. of Period Pool Balance No. of Period Pool Balance No. of Loans Balance (A\$) No. of Loans Balance (A\$) No. of Loans Balance (A\$) No. of Loans No. of Loans No. of Loans Salance (A\$) No. of Loans No. of Period Pool Balance No. of Loans No. of L		4.1970	4.30 /0	4.50 /6	4.57 /0
31-80 days No. of Loans 7 15 14 1:					
No. of Loans 7	Delinquencies				
Balance (AS)	•				
% of Period Pool Balance ### 1-90 days No. of Loans Balance (AS) ### 1,380,290 1,216,122 2,048,460 1,920,35% % of Period Pool Balance ### 1-10 days No. of Loans ### 1,380,290 1,216,122 2,048,460 1,920,35% % of Period Pool Balance ### 1,380,290 1,216,122 2,048,460 1,920,35% 0,39% 0,49% 0,469 ### 1,414,934 4,36,93 8,017,783,699 1,603,979 1,414,934 4,36,93 8,017,914 1,039% 0,019% 1,019% 0,039% 0,044% 0,109 *### 1,414,934 1,414,934 1,414,934 1,414,934 1,414,934 1,414,934 1,414,934 1,414,934 1,414,934 1,414,934 1,414,934 1,414,934 1,414,934 1,414,934 1,414,934 1,414,934 1,414,934 1,414,934 1,439,939 1,444,931 1,					13
Belance (AS) 1,360,290 1,216,122 2,048,460 1,920,35 1,000	, ,		, ,	, ,	
No. of Loans 7		0.32%	0.82%	0.76%	0.94%
Balance (AS)	•	7	6	7	6
% of Period Pool Balance 91-120 days No. of Loans A					
No. of Loans		, ,		, ,	0.46%
Balance (A\$)	91-120 days				
% of Period Pool Balance 0.19% 0.39% 0.34% 0.109 121 + days	No. of Loans	4	4	2	1
121 + days No. of Loans 27		,	, ,	, ,	436,934
No. of Loans 27		0.19%	0.39%	0.34%	0.10%
Balance (AS)	•	27	25	27	20
% of Period Pool Balance 2.03% 1.64% 1.51% 1.63% Total Delinquencies No. of Loans 45 50 50 44 Balance (A\$) 11,569,665 12,890,391 12,864,657 13,158,43: % of Period Pool Balance 2.89% 3.15% 3.10% 3.13% 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 mathitamed full repayments for 6 months. 3.15% 3.15% 3.10% 3.13% Foreclosures No. of Loans 5 4 2 1 Balance (A\$) 1,003,913 935,976 524,386 267,186 % of Period Pool Balance 0,25% 0,23% 0,13% 0.069 Loss and Recovery Data (Cumulative) Mortgage Shortfall (Net Losses) (A\$) 510,701 510,701 510,701 510,701 510,701 510,701 510,701 510,701 510,701 510,701 510,701 510,701 510,701 510,701 510,701 510,701 <td></td> <td></td> <td></td> <td></td> <td></td>					
No. of Loans		, ,	, ,	, ,	1.63%
Balance (A\$) % of Period Pool Balance Reported deliquencies 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. Foreclosures No. of Loans Balance (A\$) % of Period Pool Balance No. of Loans Balance (A\$) % of Period Pool Balance Nortgage Insurrance Proceeds (Claims under Mortgage Insurrance)(A\$) Mortgage Insurrance Proceeds (Claims under Mortgage Insurrance)(A\$) Mortgage Shortfall (Net Losses) (A\$) Mortgage Shortfall (Net Losses) as % of Period Pool Balance 1	Total Delinquencies				
% of Period Pool Balance 2.89% 3.15% 3.10% 3.13% Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in interbity hist continue to be reported as delinquent until the customer has maintained full repayments for 6 months. ■ 2.89% 3.15% 3.10% 3.13% Foreclosures No. of Loans 5 4 2 1 Balance (A\$) 1,003,913 935,976 524,386 267,186 % of Period Pool Balance 0.25% 0.23% 0.13% 0.069 Loss and Recovery Data (Cumulative) Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$) 258,185 25					49
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. Procedic variable Procedic vari	· ·		, ,	, ,	13,158,433
Performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months. Preciosures		2.89%	3.15%	3.10%	3.13%
Procest Proc	Reported delinquencies after November 2015 include accounts that are in the serviceability hold out				
No. of Loans 5	has maintained full repayments for 6 months.				
Balance (A\$) 1,003,913 935,976 524,386 267,186 % of Period Pool Balance 0.25% 0.23% 0.13% 0.06% Loss and Recovery Data (Cumulative) Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$) 258,185 258,185 258,185 258,185 258,185 Mortgage Shortfall (Net Losses) (A\$) 510,701 <td>Foreclosures</td> <td></td> <td></td> <td></td> <td></td>	Foreclosures				
% of Period Pool Balance 0.25% 0.23% 0.13% 0.06% Loss and Recovery Data (Cumulative) Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$) 258,185 258,185 258,185 258,185 Mortgage Shortfall (Net Losses) (A\$) 510,701 510,70					1
Mortgage Insurance Proceeds (Claims under Mortgage Insurance) (A\$) 258,185 258,185 258,185 258,185 Mortgage Shortfall (Net Losses) (A\$) 510,701 510,70			,	,	,
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		0.25%	0.23%	0.13%	0.06%
Insurance (A\$)					
Mortgage Shortfall (Net Losses) (A\$) 510,701 510,705 513,609 510,409 510,409 510,409 510,409 510,409 510,449 550,009 52,36% 52,07% 51,449 550,01% 50,00% 52,36% 52,07% 51,449 550,01% 60,00% 8,47% 8,09	, , , , , , , , , , , , , , , , , , , ,	258 185	258 185	258 185	258 185
Mortgage Shortfall (Net Losses) as % of Period Pool Balance 0.13% 0.12% 0.12% 0.12% Prepayment Information (CPR) 1 Month CPR (%) 18.62% 11.34% 10.95% 10.05% 3 Month CPR (%) 13.74% 10.78% 12.57% 13.60% 12 Month CPR (%) 20.07% 20.09% 20.20% 20.32% Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00% 52.55% 52.36% 52.07% 51.44% 50.01% - 55.00% 8.47% 8.09% 7.83% 7.84% 55.01% - 60.00% 8.60% 8.42% 8.58% 8.19% 65.01% - 70.00% 10.75% 11.32% 11.35% 12.56% 70.01% - 75.00% 5.71% 5.30% 5.70% 5.41% 75.01% - 80.00% 3.47% 3.88% 3.78% 4.14% 80.01% - 85.00% 0.99% 0.94% 1.11% 1.03% 85.01% - 90.00% 0.00% 0.08% 0.08% 0.58% 95.01% - 95.00% 0.00%<					
1 Month CPR (%) 3 Month CPR (%) 1 Month CPR (%					0.12%
3 Month CPR (%) 12 Month CPR (%) 12 Month CPR (%) 14.13% 14.32% 14.56% 15.089 20.07% 20.09% 20.20% 20.329 Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00% 50.01% - 55.00% 8.47% 8.09% 7.83% 7.84% 55.01% - 60.00% 8.77% 90.01% - 65.00% 8.60% 8.42% 8.58% 8.199 65.01% - 70.00% 10.75% 11.32% 11.35% 12.56% 75.01% - 80.00% 55.71% 55.30% 55.71% 55.30% 55.71% 55.30% 55.70% 55.419 75.01% - 80.00% 3.47% 3.88% 3.78% 4.149 80.01% - 85.00% 80.01% - 95.00% 90.01% - 95.00% 90.01% - 95.00% 90.01% - 00.00% 0.00%	Prepayment Information (CPR)				
12 Month CPR (%) 14.13% 14.32% 14.56% 15.08% Cumulative CPR (%) 20.07% 20.09% 20.20% 20.329 Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00% 52.55% 52.36% 52.07% 51.44% 50.01% - 55.00% 8.47% 8.09% 7.83% 7.84% 55.01% - 60.00% 8.77% 9.02% 8.92% 8.74% 60.01% - 65.00% 8.60% 8.42% 8.58% 8.19% 65.01% - 70.00% 10.75% 11.32% 11.35% 12.56% 70.01% - 75.00% 5.71% 5.30% 5.70% 5.41% 75.01% - 80.00% 3.47% 3.88% 3.78% 4.14% 80.01% - 85.00% 0.99% 0.94% 1.11% 1.03% 85.01% - 90.00% 0.00% 0.09% 0.98% 0.08% 0.08% 90.01% - 95.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% > 100.01% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	1 Month CPR (%)	18.62%	11.34%	10.95%	10.05%
Cumulative CPR (%) 20.07% 20.09% 20.20% 20.329 Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00% 52.55% 52.36% 52.07% 51.44% 50.01% - 55.00% 8.47% 8.09% 7.83% 7.84% 55.01% - 60.00% 8.77% 9.02% 8.92% 8.74% 60.01% - 65.00% 8.60% 8.42% 8.58% 8.19% 65.01% - 70.00% 10.75% 11.32% 11.35% 12.56% 70.01% - 75.00% 5.71% 5.30% 5.70% 5.41% 75.01% - 80.00% 3.47% 3.88% 3.78% 4.14% 80.01% - 85.00% 0.99% 0.94% 1.11% 1.03% 85.01% - 90.00% 0.00% 0.59% 0.58% 0.57% 90.01% - 95.00% 0.00% 0.00% 0.00% 0.00% 95.01% - 100.01% 0.00% 0.00% 0.00% 0.00% 0.00%	3 Month CPR (%)	13.74%	10.78%	12.57%	13.60%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)	` '				15.08%
00.01% - 50.00% 52.55% 52.36% 52.07% 51.44% 50.01% - 55.00% 8.47% 8.09% 7.83% 7.84% 55.01% - 60.00% 8.77% 9.02% 8.92% 8.74% 60.01% - 65.00% 8.60% 8.42% 8.58% 8.199 65.01% - 70.00% 10.75% 11.32% 11.35% 12.56% 70.01% - 75.00% 5.71% 5.30% 5.70% 5.41% 75.01% - 80.00% 3.47% 3.88% 3.78% 4.14% 80.01% - 85.00% 0.99% 0.94% 1.11% 1.03% 85.01% - 90.00% 0.60% 0.59% 0.58% 0.57% 90.01% - 95.00% 0.09% 0.08% 0.08% 0.08% 95.01% - 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% > 100.01% 0.00% 0.00% 0.00% 0.00% 0.00%		20.07%	20.09%	20.20%	20.32%
50.01% - 55.00% 8.47% 8.09% 7.83% 7.84% 55.01% - 60.00% 8.77% 9.02% 8.92% 8.74% 60.01% - 65.00% 8.60% 8.42% 8.58% 8.19% 65.01% - 70.00% 10.75% 11.32% 11.35% 12.56% 70.01% - 75.00% 5.71% 5.30% 5.70% 5.41% 75.01% - 80.00% 3.47% 3.88% 3.78% 4.14% 80.01% - 85.00% 0.99% 0.94% 1.11% 1.03% 85.01% - 90.00% 0.00% 0.59% 0.58% 0.57% 90.01% - 95.00% 0.09% 0.08% 0.08% 0.08% 95.01% - 100.00% 0.00% 0.00% 0.00% 0.00% > 100.01% 0.00% 0.00% 0.00% 0.00%	,	52 55%	52 36%	52.07%	51 44%
55.01% - 60.00% 8.77% 9.02% 8.92% 8.74% 60.01% - 65.00% 8.60% 8.42% 8.58% 8.19% 65.01% - 70.00% 10.75% 11.32% 11.35% 12.56% 70.01% - 75.00% 5.71% 5.30% 5.70% 5.41% 75.01% - 80.00% 3.47% 3.88% 3.78% 4.14% 80.01% - 85.00% 0.99% 0.94% 1.11% 1.03% 85.01% - 90.00% 0.60% 0.59% 0.58% 0.57% 90.01% - 95.00% 0.09% 0.08% 0.08% 0.08% 95.01% - 100.00% 0.00% 0.00% 0.00% 0.00% > 100.01% 0.00% 0.00% 0.00% 0.00%					
60.01% - 65.00% 8.60% 8.42% 8.58% 8.19% 65.01% - 70.00% 10.75% 11.32% 11.35% 12.56% 70.01% - 75.00% 5.71% 5.30% 5.70% 5.41% 75.01% - 80.00% 3.47% 3.88% 3.78% 4.14% 80.01% - 85.00% 0.99% 0.94% 1.11% 1.03% 85.01% - 90.00% 0.60% 0.59% 0.58% 0.57% 90.01% - 95.00% 0.00% 0.00% 0.00% 0.00% 95.01% - 100.00% 0.00% 0.00% 0.00% 0.00% > 100.01% 0.00% 0.00% 0.00% 0.00%					8.74%
65.01% - 70.00% 10.75% 11.32% 11.35% 12.56% 70.01% - 75.00% 5.71% 5.30% 5.70% 5.41% 75.01% - 80.00% 3.47% 3.88% 3.78% 4.14% 80.01% - 85.00% 0.99% 0.94% 1.11% 1.03% 85.01% - 90.00% 0.60% 0.59% 0.58% 0.57% 90.01% - 95.00% 0.09% 0.08% 0.08% 0.08% 95.01% - 100.00% 0.00% 0.00% 0.00% 0.00% > 100.01% 0.00% 0.00% 0.00% 0.00%					8.19%
75.01% - 80.00% 3.47% 3.88% 3.78% 4.14% 80.01% - 85.00% 0.99% 0.94% 1.11% 1.03% 85.01% - 90.00% 0.60% 0.59% 0.58% 0.57% 90.01% - 95.00% 0.09% 0.08% 0.08% 0.08% 95.01% - 100.00% 0.00% 0.00% 0.00% 0.00% > 100.01% 0.00% 0.00% 0.00% 0.00%					12.56%
80.01% - 85.00% 0.99% 0.94% 1.11% 1.03% 85.01% - 90.00% 0.60% 0.59% 0.58% 0.57% 90.01% - 95.00% 0.09% 0.08% 0.08% 0.08% 95.01% - 100.00% 0.00% 0.00% 0.00% 0.00% > 100.01% 0.00% 0.00% 0.00% 0.00%					5.41%
85.01% - 90.00% 0.60% 0.59% 0.58% 0.57% 90.01% - 95.00% 0.09% 0.08% 0.08% 0.08% 95.01% - 100.00% 0.00% 0.00% 0.00% 0.00% > 100.01% 0.00% 0.00% 0.00% 0.00%					4.14%
90.01% - 95.00% 0.09% 0.08% 0.08% 0.08% 95.01% - 100.00% 0.00% 0.00% 0.00% 0.00% > 100.01% 0.00% 0.00% 0.00% 0.00%					1.03%
95.01% - 100.00% 0.00% 0.00% 0.00% > 100.01% 0.00% 0.00% 0.00% 0.00%					0.57%
> 100.01%					
	Total	100.00%	100.00%	100.00%	100.00%

^{**} 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.

Collateral Pool Data Period Er	nding:	06-Aug-19	06-Jul-19	06-Jun-19	06-May-19
Profile by Loan Product	3				
First Option Home Loan		196,053	1,806,573	1,807,552	1,965,536
Fixed Option Home Loan		27,812,307	28,596,814	29,503,019	29,087,711
Fixed Option Home Loan - Low Doc		27,012,007	20,000,011	20,000,010	20,007,711
Flexi First Option Home Loan		23,866,930	22,865,156	23,501,604	23,900,289
Flexi First Option Investment Loan		3,717,533	3,932,946	3,948,679	3,975,361
IPL - First Option		286,696	288,358	289,203	291,826
IPL - Fixed Rate		25,481,531	26,815,967	27,548,602	26,172,828
IPL - Fixed Rate - Low Doc		20,401,001	20,010,007	27,040,002	20,172,020
IPL - Variable Rate		7,897,506	8,210,393	8,729,761	8,997,007
IPL - Variable Rate - Low Doc		7,007,000	0,210,000	0,723,701	0,557,007
Premium Option Home Loan		4,823,314	14,906,722	16,024,772	16,119,773
Premium Option Home Loan - Low Doc		4,023,314	14,900,722	10,024,772	10,119,77
Rocket - Housing Loan Variable - MSS		225,636,653	219,488,176	221,158,411	225,378,244
Rocket - Variable - IPL - MSS		80,686,592	82,059,698	81,979,783	84,159,441
Rocket - Variable - IFE - Wood Rocket - Housing Loan Variable - Low Doc		00,000,392	02,039,090	01,979,703	04, 139,44 1
Rocket - Housing Loan Variable - Low Doc Rocket - Variable - IPL - Low Doc		-	-	-	•
Other		-	-	-	•
Total	_	400,405,115	408,970,803	414,491,386	420,048,017
		400,403,113	400,970,003	414,491,300	420,040,017
Profile by Loan Rate (% of Period Pool Balance)		0.000/	0.000/	0.000/	0.000
<= 1.500%		0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%		0.00%	0.00%	0.00%	0.009
2.01% - 2.50%		0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%		0.11%	0.09%	0.00%	0.00%
3.01% - 3.50%		2.78%	0.01%	0.00%	0.00%
3.51% - 4.00%		30.99%	24.90%	12.46%	11.819
4.01% - 4.50%		46.16%	44.57%	29.38%	29.199
4.51% - 5.00%		18.58%	20.53%	43.45%	43.929
5.01% - 5.50%		0.66%	9.25%	13.25%	13.49%
5.51% - 6.00%		0.26%	0.27%	1.09%	1.22%
> 6.00%		0.47%	0.37%	0.37%	0.379
Total		100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan		2.89%	2.89%	2.87%	2.849
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		21.23%	21.68%	21.74%	21.869
New South Wales - Nonmetropolitan		7.59%	7.59%	7.60%	7.62%
Northern Territory - Metropolitan		1.63%	1.61%	1.59%	1.58%
Northern Territory - Nonmetropolitan		0.37%	0.36%	0.36%	0.369
Queensland - Metropolitan		10.09%	10.06%	10.01%	9.93%
Queensland - Nonmetropolitan		11.04%	10.96%	10.89%	10.89%
South Australia - Metropolitan		3.88%	3.90%	3.93%	4.02%
		1.13%	1.11%	1.10%	1.08%
South Australia - Nonmetropolitan		0.35%	0.35%	0.38%	0.38%
Tasmania - Metropolitan					0.500
		0.55%	0.56%	0.56%	0.59%
Tasmania - Metropolitan			0.56% 19.95%	0.56% 20.10%	
Tasmania - Metropolitan Tasmania - Nonmetropolitan		0.55%			20.14%
Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan		0.55% 20.06%	19.95%	20.10%	20.149 3.269
Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Nonmetropolitan		0.55% 20.06% 3.34%	19.95% 3.29%	20.10% 3.30%	20.14% 3.26% 12.02%
Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Nonmetropolitan Western Australia - Metropolitan		0.55% 20.06% 3.34% 12.35%	19.95% 3.29% 12.22%	20.10% 3.30% 12.15%	0.59% 20.14% 3.26% 12.02% 3.43% 0.00%

Collateral Pool Data Period Ending:	05-Apr-19	06-Mar-19	06-Feb-19	04-Jan-19
Housing Loan Summary				
•	0.000	2.242	0.070	0.404
Number of Housing Loans Housing Loan Pool Size (A\$)	2,320 425,220,771	2,349 433,311,039	2,370 439,909,349	2,404 447,572,629
Average Housing Loan Balance (A\$)	183,285	184,466	185,616	186,178
Maximum Housing Loan Balance (A\$)	1,117,391	1,123,380	1,120,218	1,131,706
Total Valuation of the Properties	1,310,422,740	1,326,973,263	1,342,459,763	1,356,762,763
Weighted Average Current Loan-to-Value Ratio (Unidexed)	47.97%	48.06%	48.14%	48.37%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	50.73%	50.82%	50.94%	51.22%
Weighted Average Seasoning (months)	119	118	117	116
Weighted Average Remaining Term To Maturity (months)	237	238	239	240
Maximum Current Remaining Term to Maturity (Months)	285	286	287	288
Percentage of Interest Only	9.22%	9.40%	9.66%	9.94%
Percentage of Principal and Interest Only	90.78%	90.60%	90.34%	90.06%
Percentage Owner Occupied (Product) *	70.54%	70.84%	70.94%	71.06%
Percentage Owner Occupied (EFS) **				
Percentage Non Australian Resident ***	4.500/	4.500/	4.500/	4.500/
Weighted Average Interest Rate	4.58%	4.58%	4.59%	4.59%
* Publication commenced January 2019 *** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies				
31-60 days				
No. of Loans	13	10	14	11
Balance (A\$)	3,903,716	2,565,732	4,090,407	2,988,117
% of Period Pool Balance	0.92%	0.59%	0.93%	0.67%
61-90 days	5	9	9	-
No. of Loans Balance (A\$)	1,561,204	2,265,349	2,533,776	1,193,400
% of Period Pool Balance	0.37%	0.52%	0.58%	0.27%
91-120 days	0.07 70	0.0270	0.5070	0.2770
No. of Loans	3	6	5	4
Balance (A\$)	654,409	1,540,850	1,314,303	651,017
% of Period Pool Balance	0.15%	0.36%	0.30%	0.15%
121 + days				
No. of Loans	30 7 105 137	29	29	28 7 022 674
Balance (A\$) % of Period Pool Balance	7,195,137 1.69%	6,831,205 1.58%	6,748,523 1.53%	7,023,674 1.57%
Total Delinquencies				
No. of Loans	51	54	57	48
Balance (A\$)	13,314,466	13,203,137	14,687,008	11,856,208
% of Period Pool Balance	3.13%	3.05%	3.34%	2.65%
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.				
Foreclosures				
No. of Loans	1	1	1	1
Balance (A\$)	262,231 0.06%	261,179	260,033	255,655 0.06%
% of Period Pool Balance	0.06%	0.06%	0.06%	0.06%
Loss and Recovery Data (Cumulative) Mortgage Insurance Proceeds (Claims under Mortgage)				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	258,185	258,185	258,185	258,185
Mortgage Shortfall (Net Losses) (A\$)	510,701	510,701	510,701	510,701
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.12%	0.12%	0.12%	0.11%
Prepayment Information (CPR)				
1 Month CPR (%)	16.49%	14.06%	14.31%	11.78%
3 Month CPR (%)	14.98%	13.43%	14.80%	14.88%
12 Month CPR (%)	15.26%	15.17%	14.71%	14.83%
Cumulative CPR (%)	20.45%	20.50%	20.58%	20.68%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00%	51.15%	50.60%	50.47%	49.93%
50.01% - 55.00%	7.84%	8.32%	8.19%	8.00%
55.01% - 60.00%	8.76%	8.77%	9.00%	9.28%
60.01% - 65.00%	8.03%	8.12%	8.32%	8.71%
65.01% - 70.00%	12.41%	12.25%	11.94%	11.55%
70.01% - 75.00%	5.82%	6.04%	6.11%	6.48%
75.01% - 80.00%	4.32%	4.19%	4.29%	4.39%
80.01% - 85.00%	1.02%	1.07%	1.05%	1.04%
85.01% - 90.00%	0.53%	0.52%	0.51%	0.50%
90.01% - 95.00% 95.01% - 100.00%	0.12%	0.12%	0.12%	0.12%
95.01% - 100.00% > 100.01%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Total	100.00%	100.00%	100.00%	100.00%
	100.0070	.00.0070	.00.0070	100.0070

^{**} 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.

Collateral Pool Data Period I	Ending:	05-Apr-19	06-Mar-19	06-Feb-19	04-Jan-19
Profile by Loan Product					
First Option Home Loan		1,977,625	1,928,709	1,938,794	1,950,156
Fixed Option Home Loan		30,056,167	29,603,273	30,764,036	32,150,741
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		24,611,177	25,065,548	25,937,987	26,401,721
Flexi First Option Investment Loan		4,009,030	4,141,992	4,148,598	4,179,044
IPL - First Option		293,431	295,818	296,670	298,529
IPL - Fixed Rate		27,051,693	28,618,787	29,099,302	30,293,479
IPL - Fixed Rate - Low Doc				,,	-
IPL - Variable Rate		9,218,712	9,503,693	9,623,364	9,697,267
IPL - Variable Rate - Low Doc		-,,	-	-	-
Premium Option Home Loan		17,058,944	17,369,455	17,447,697	18,092,637
Premium Option Home Loan - Low Doc		-	-	-	
Rocket - Housing Loan Variable - MSS		226,256,832	232,988,426	235,963,732	239,439,552
Rocket - Variable - IPL - MSS		84,687,159	83,795,338	84,689,169	85,069,503
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc				_	_
Other					
Total	_	425,220,771	433,311,039	439.909.349	447,572,629
Profile by Loan Rate (% of Period Pool Balance)		,,	100,011,000	,,	711,012,020
<= 1.500%		0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%		0.00%	0.00%	0.00%	0.00%
2.01% - 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%		11.19%	10.61%	10.11%	9.73%
4.01% - 4.50%		29.08%	29.79%	29.93%	30.16%
4.51% - 5.00%		44.29%	43.83%	43.69%	43.76%
5.01% - 5.50%		13.69%	14.05%	14.46%	14.47%
5.51% - 6.00%		1.38%	1.36%	1.45%	1.39%
> 6.00%		0.37%	0.36%	0.36%	0.49%
Total	_	100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance)			/		
Australian Capital Territory - Metropolitan		2.87%	2.89%	2.92%	2.89%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		21.89%	21.72%	21.65%	21.76%
New South Wales - Nonmetropolitan		7.49%	7.48%	7.64%	7.64%
Northern Territory - Metropolitan		1.63%	1.61%	1.59%	1.66%
		0.35%	0.35%	0.34%	0.34%
Northern Territory - Nonmetropolitan					
Northern Territory - Nonmetropolitan Queensland - Metropolitan		10.11%	10.10%	10.26%	
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan			10.10% 10.82%	10.26% 10.86%	10.84%
Northern Territory - Nonmetropolitan Queensland - Metropolitan		10.11%	10.10%		10.84%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan		10.11% 10.83% 4.16% 1.11%	10.10% 10.82% 4.17% 1.09%	10.86% 4.12% 1.12%	10.84% 4.10% 1.13%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan		10.11% 10.83% 4.16%	10.10% 10.82% 4.17%	10.86% 4.12%	10.16% 10.84% 4.10% 1.13% 0.40%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan		10.11% 10.83% 4.16% 1.11%	10.10% 10.82% 4.17% 1.09%	10.86% 4.12% 1.12%	10.84% 4.10% 1.13% 0.40%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan		10.11% 10.83% 4.16% 1.11% 0.38%	10.10% 10.82% 4.17% 1.09% 0.37%	10.86% 4.12% 1.12% 0.37%	10.84% 4.10% 1.13% 0.40% 0.56%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan		10.11% 10.83% 4.16% 1.11% 0.38% 0.58%	10.10% 10.82% 4.17% 1.09% 0.37% 0.57%	10.86% 4.12% 1.12% 0.37% 0.56%	10.84% 4.10% 1.13% 0.40% 0.56% 19.92%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan		10.11% 10.83% 4.16% 1.11% 0.38% 0.58% 19.98%	10.10% 10.82% 4.17% 1.09% 0.37% 0.57% 20.30%	10.86% 4.12% 1.12% 0.37% 0.56% 20.09%	10.84% 4.10% 1.13% 0.40% 0.56% 19.92% 3.25%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Nonmetropolitan		10.11% 10.83% 4.16% 1.11% 0.38% 0.58% 19.98% 3.29%	10.10% 10.82% 4.17% 1.09% 0.37% 0.57% 20.30% 3.27%	10.86% 4.12% 1.12% 0.37% 0.56% 20.09% 3.23%	10.84% 4.10% 1.13% 0.40% 0.56% 19.92% 3.25% 12.01%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Nonmetropolitan Western Australia - Metropolitan		10.11% 10.83% 4.16% 1.11% 0.38% 0.58% 19.98% 3.29% 11.92%	10.10% 10.82% 4.17% 1.09% 0.37% 0.57% 20.30% 3.27% 11.90%	10.86% 4.12% 1.12% 0.37% 0.56% 20.09% 3.23% 11.94%	10.84% 4.10% 1.13%

Collateral Pool Data	00 D. 10	00.0- 10	00 1 10	00.14
Period Ending:	06-Dec-18	06-Sep-18	06-Jun-18	06-Mar-18
Housing Loan Summary				
Number of Housing Loans	2,430	2,539	2,656	2.767
Housing Loan Pool Size (A\$)	453,663,578	478,504,557	505,242,870	531,459,309
Average Housing Loan Balance (A\$)	186,693	188,462	190,227	192,071
Maximum Housing Loan Balance (A\$)	1,152,646	1,151,575	1,163,168	1,177,165
Total Valuation of the Properties	1,368,753,887	1,419,701,255	1,476,168,384	1,526,552,270
Weighted Average Current Loan-to-Value Ratio (Unidexed) Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	48.41%	48.84%	49.20%	49.73%
Weighted Average Seasoning (months)	115	113	110	106
Weighted Average Remaining Term To Maturity (months) Maximum Current Remaining Term to Maturity (Months)	241 289	244 292	247 295	250 298
Percentage of Interest Only Percentage of Principal and Interest Only	10.10% 89.90%	11.39% 88.61%	11.98% 88.02%	12.67% 87.33%
Percentage Owner Occupied (Product) *				
Percentage Owner Occupied (EFS) **				
Percentage Non Australian Resident *** Weighted Average Interest Pate	4.59%	4.49%	4.51%	4.52%
Weighted Average Interest Rate * Publication commenced January 2019	4.59%	4.49%	4.51%	4.52%
*** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies				
31-60 days	11	16	17	22
No. of Loans Balance (A\$)	3.294.521	3,660,009	4,593,419	23 6,548,284
% of Period Pool Balance	0.73%	0.76%	0.91%	1.23%
61-90 days				
No. of Loans	4	7	9	9
Balance (A\$)	726,895	1,744,611	2,057,642	1,826,370
% of Period Pool Balance 91-120 days	0.16%	0.36%	0.41%	0.34%
No. of Loans	9	6	7	10
Balance (A\$)	2,313,635	1,619,975	2,883,784	1,971,537
% of Period Pool Balance	0.51%	0.34%	0.57%	0.37%
121 + days				
No. of Loans	5,871,866	21	16 3,081,098	1472.500
Balance (A\$) % of Period Pool Balance	1.29%	5,241,921 1.10%	0.61%	4,173,509 0.79%
Total Delinquencies				
No. of Loans	47	50	49	58
Balance (A\$)	12,206,917 2.69%	12,266,516	12,615,942	14,519,701
% of Period Pool Balance Reported delinquencies after November 2015 include accounts that are in the serviceability hold out	2.09%	2.56%	2.50%	2.73%
reported utempleaness after investment 20 in include accounts that are in the serviceability find our period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.				
Foreclosures				
No. of Loans	-	1	2	527.404
Balance (A\$) % of Period Pool Balance	0.00%	177,116 0.04%	432,014 0.09%	537,104 0.10%
Loss and Recovery Data (Cumulative)	0.0070	0.0470	0.0970	0.1070
Mortgage Insurance Proceeds (Claims under Mortgage				
Insurance)(A\$)	258,185	258,185	258,185	258,185
Mortgage Shortfall (Net Losses) (A\$)	510,701	510,701	510,701	510,701
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.11%	0.11%	0.10%	0.10%
Prepayment Information (CPR)	40.440/	42.260/	47.000/	7.020/
1 Month CPR (%) 3 Month CPR (%)	18.14% 15.97%	13.36% 16.20%	17.06% 15.01%	7.83% 14.47%
12 Month CPR (%)	15.42%	15.91%	15.78%	16.85%
Cumulative CPR (%)	20.79%	21.00%	21.23%	21.53%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)				
00.01% - 50.00%	50.01%	49.41%	48.50%	46.90%
50.01% - 55.00% 55.01% - 60.00%	8.22% 9.12%	8.43% 8.90%	8.26% 8.87%	8.96% 8.55%
60.01% - 65.00%	8.44%	8.05%	8.27%	8.50%
65.01% - 70.00%	11.45%	11.17%	10.84%	10.95%
70.01% - 75.00%	6.66%	7.51%	8.47%	9.19%
75.01% - 80.00%	4.47%	4.82%	4.72%	4.82%
80.01% - 85.00%	1.02%	1.05%	1.51%	1.57%
85.01% - 90.00% 90.01% - 95.00%	0.45%	0.48%	0.42%	0.47% 0.09%
95.01% - 100.00%	0.16% 0.00%	0.18% 0.00%	0.14% 0.00%	0.09%
> 100.01%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

^{**} 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.

Collateral Pool Data Period Ending	: 06-Dec-18	06-Sep-18	06-Jun-18	06-Mar-18
Profile by Loan Product	j. 00-Dec-10	00-Зер-10	00-5411-10	00-Mai-10
First Option Home Loan	1,966,370	2,000,575	2,035,759	2,248,304
Fixed Option Home Loan	32,957,021	35,405,511	36,885,742	40,095,618
Fixed Option Home Loan - Low Doc	32,937,021	33,403,311	30,003,742	40,093,010
Flexi First Option Home Loan	26,977,424	28,791,905	30.492.486	32,021,965
Flexi First Option Investment Loan	4,202,609	4,462,177	5,010,559	5,182,609
IPL - First Option	300,080	304,766	309,753	314,272
IPL - Fixed Rate	29,950,126	32,707,777	33,921,048	,
IPL - Fixed Rate IPL - Fixed Rate - Low Doc	29,950,120	32,707,777	33,921,046	36,180,238
IPL - Variable Rate	9,710,718	10,169,152	11,599,673	11,739,197
IPL - Variable Rate - Low Doc	9,7 10,7 10	10,169,152	11,599,673	11,739,197
Premium Option Home Loan	10 207 404	10 744 276	20 021 015	24 527 024
- ·	18,207,494	19,744,276	20,931,915	21,537,931
Premium Option Home Loan - Low Doc	-	-	-	- 200 700 440
Rocket - Housing Loan Variable - MSS	242,505,310	254,222,442	268,229,789	282,789,110
Rocket - Variable - IPL - MSS	86,886,426	90,695,976	95,826,146	99,350,066
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	450,000,570	470 504 557	505.040.070	F04 4F0 000
Total	453,663,578	478,504,557	505,242,870	531,459,309
Profile by Loan Rate (% of Period Pool Balance)				
<= 1.500%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	0.00%	0.00%	0.00%	0.00%
2.01% - 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%	9.50%	16.89%	15.42%	13.47%
4.01% - 4.50%	30.27%	28.27%	27.82%	28.17%
4.51% - 5.00%	43.74%	42.25%	43.82%	45.18%
5.01% - 5.50%	14.44%	11.15%	11.42%	11.50%
5.51% - 6.00%	1.52%	0.93%	1.03%	1.21%
> 6.00%	0.53%	0.51%	0.49%	0.47%
Total	100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance)				
Australian Capital Territory - Metropolitan	2.89%	2.88%	2.79%	2.70%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	21.73%	22.10%	22.23%	22.39%
New South Wales - Nonmetropolitan	7.61%	7.60%	7.54%	7.74%
Northern Territory - Metropolitan	1.64%	1.59%	1.52%	1.45%
Northern Territory - Nonmetropolitan	0.33%	0.32%	0.31%	0.32%
Queensland - Metropolitan	10.35%	10.06%	10.26%	9.95%
Queensland - Nonmetropolitan	10.81%	10.65%	11.05%	10.96%
South Australia - Metropolitan	4.15%	4.26%	4.28%	4.17%
South Australia - Nonmetropolitan	1.12%	1.08%	1.01%	0.97%
Tasmania - Metropolitan	0.40%	0.42%	0.40%	0.39%
Tasmania - Nonmetropolitan	0.56%	0.59%	0.57%	0.56%
Victoria - Metropolitan	19.86%	19.92%	19.70%	20.11%
Victoria - Nonmetropolitan	3.21%	3.39%	3.54%	3.50%
Western Australia - Metropolitan	12.03%	11.89%	11.63%	11.60%
Western Australia - Nonmetropolitan	3.29%	3.23%	3.17%	3.19%
Others	0.02%	0.02%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%
	100.0070	100.0070	100.0070	100.0070

Collateral Pool Data Period Ending	: 08-Dec-17	06-Sep-17	06-Jun-17	06-Mar-17
Housing Loan Summary				
·				
Number of Housing Loans	2,887	3,025	3,184	3,369
Housing Loan Pool Size (A\$) Average Housing Loan Balance (A\$)	557,627,429 193,151	590,935,842 195,351	622,205,039 195,416	662,298,196 196,586
Maximum Housing Loan Balance (A\$)	1,184,868	1,181,278	1,207,923	1,244,039
Total Valuation of the Properties	1,590,454,986	1,649,227,689	1,718,468,965	1,805,104,228
Weighted Average Current Loan-to-Value Ratio (Unidexed) Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	50.15%	50.63%	51.03%	51.51%
Weighted Average Seasoning (months)	103	100	98	95
Weighted Average Remaining Term To Maturity (months)	253	255	257	260
Maximum Current Remaining Term to Maturity (Months)	301	304	307	310
Percentage of Interest Only	13.56%	15.11%	15.86%	15.13%
Percentage of Principal and Interest Only	86.44%	84.89%	84.14%	84.87%
Percentage Owner Occupied (Product) *				
Percentage Owner Occupied (EFS) **				
Percentage Non Australian Resident ***				
Weighted Average Interest Rate	4.54%	4.57%	4.61%	4.55%
* Publication commenced January 2019 *** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies				
31-60 days				
No. of Loans	21	16	20	19
Balance (A\$)	4,092,322	3,745,098	5,351,382	4,859,927
% of Period Pool Balance	0.73%	0.63%	0.86%	0.73%
61-90 days	40		_	
No. of Loans	12	11	7	6
Balance (A\$) % of Period Pool Balance	3,264,833 0.59%	3,093,346 0.52%	1,329,696 0.21%	2,297,600 0.35%
91-120 days	0.5976	0.52 /6	0.2170	0.5576
No. of Loans	7	4	4	9
Balance (A\$)	1,934,275	928,120	1,060,239	2,338,933
% of Period Pool Balance	0.35%	0.16%	0.17%	0.35%
121 + days				
No. of Loans	20	24	29	30
Balance (A\$)	5,613,995	7,247,286	8,886,606	7,890,270
% of Period Pool Balance Total Delinquencies	1.01%	1.23%	1.43%	1.19%
No. of Loans	60	55	60	64
Balance (A\$)	14,905,424	15,013,850	16,627,923	17,386,731
% of Period Pool Balance	2.67%	2.54%	2.67%	2.63%
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 repoyments for 6 months.				
Foreclosures				
No. of Loans	1	2	2	2
Balance (A\$)	279,877	520,480	493,415	331,639
% of Period Pool Balance	0.05%	0.09%	0.08%	0.05%
Loss and Recovery Data (Cumulative)				
Mortgage Insurance Proceeds (Claims under Mortgage				
Insurance)(A\$)	258,185	258,185	143,921	143,921
Mortgage Shortfall (Net Losses) (A\$)	494,386	494,386	494,386	494,386
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.09%	0.08%	0.08%	0.07%
Prepayment Information (CPR)	47.750/	40.000/	40.020/	45.000/
1 Month CPR (%) 3 Month CPR (%)	17.75% 17.89%	12.66% 15.70%	19.63% 19.22%	15.96% 17.96%
12 Month CPR (%)	17.70%	18.16%	18.82%	18.97%
				22.64%
		22.09%	22.45%	
Cumulative CPR (%) Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)	21.87%	22.09%	22.45%	22.04 /0
Cumulative CPR (%) Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00%		22.09%	43.97%	
Cumulative CPR (%) Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00% 50.01% - 55.00%	21.87% 46.43% 8.43%	44.97% 9.26%	43.97% 9.40%	42.99% 9.14%
Cumulative CPR (%) Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00% 50.01% - 55.00% 55.01% - 60.00%	21.87% 46.43% 8.43% 8.76%	44.97% 9.26% 8.57%	43.97% 9.40% 8.28%	42.99% 9.14% 7.85%
Cumulative CPR (%) Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00% 50.01% - 55.00% 55.01% - 60.00% 60.01% - 65.00%	21.87% 46.43% 8.43% 8.76% 8.46%	44.97% 9.26% 8.57% 8.60%	43.97% 9.40% 8.28% 8.67%	42.99% 9.14% 7.85% 9.38%
Cumulative CPR (%) Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00% 50.01% - 55.00% 55.01% - 60.00% 60.01% - 65.00% 65.01% - 70.00%	21.87% 46.43% 8.43% 8.76% 8.46% 10.26%	44.97% 9.26% 8.57% 8.60% 9.55%	43.97% 9.40% 8.28% 8.67% 9.01%	42.99% 9.14% 7.85% 9.38% 8.64%
Cumulative CPR (%) Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00% 50.01% - 55.00% 55.01% - 60.00% 60.01% - 65.00% 65.01% - 70.00% 70.01% - 75.00%	21.87% 46.43% 8.43% 8.76% 10.26% 10.20%	44.97% 9.26% 8.57% 8.60% 9.55% 10.90%	43.97% 9.40% 8.28% 8.67% 9.01% 11.87%	42.99% 9.14% 7.85% 9.38% 8.64% 13.01%
Cumulative CPR (%) Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00% 50.01% - 55.00% 55.01% - 60.00% 60.01% - 65.00% 65.01% - 70.00% 70.01% - 75.00% 75.01% - 80.00%	21.87% 46.43% 8.43% 8.76% 8.46% 10.26% 10.20% 5.14%	44.97% 9.26% 8.57% 8.60% 9.55% 10.90% 5.81%	43.97% 9.40% 8.28% 8.67% 9.01% 11.87% 6.27%	42.99% 9.14% 7.85% 9.38% 8.64% 13.01% 6.22%
Cumulative CPR (%) Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00% 50.01% - 55.00% 55.01% - 60.00% 60.01% - 65.00% 65.01% - 70.00% 70.01% - 75.00% 75.01% - 80.00% 80.01% - 85.00%	21.87% 46.43% 8.43% 8.76% 8.46% 10.26% 10.20% 5.14% 1.66%	44.97% 9.26% 8.57% 8.60% 9.55% 10.90% 5.81%	43.97% 9.40% 8.28% 8.67% 9.01% 11.87% 6.27% 2.09%	42.99% 9.14% 7.85% 9.38% 8.64% 13.01% 6.22% 2.16%
Cumulative CPR (%) Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00% 50.01% - 55.00% 55.01% - 60.00% 60.01% - 65.00% 65.01% - 70.00% 70.01% - 75.00% 75.01% - 80.00% 80.01% - 80.00% 80.01% - 90.00%	21.87% 46.43% 8.43% 8.76% 8.46% 10.26% 10.20% 5.14% 1.66% 0.58%	44.97% 9.26% 8.57% 8.60% 9.55% 10.90% 5.81% 1.93% 0.29%	43.97% 9.40% 8.28% 8.67% 9.01% 11.87% 6.27% 2.09% 0.32%	42.99% 9.14% 7.85% 9.38% 8.64% 13.01% 6.22% 2.16% 0.50%
Cumulative CPR (%) Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00% 50.01% - 55.00% 55.01% - 60.00% 60.01% - 75.00% 70.01% - 75.00% 70.01% - 75.00% 80.01% - 80.00% 80.01% - 85.00%	21.87% 46.43% 8.43% 8.76% 8.46% 10.26% 10.20% 5.14% 1.66%	44.97% 9.26% 8.57% 8.60% 9.55% 10.90% 5.81%	43.97% 9.40% 8.28% 8.67% 9.01% 11.87% 6.27% 2.09%	42.99% 9.14% 7.85% 9.38% 8.64% 13.01% 6.22% 2.16% 0.50% 0.11%
Cumulative CPR (%) Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) 00.01% - 50.00% 50.01% - 55.00% 55.01% - 60.00% 60.01% - 65.00% 65.01% - 70.00% 70.01% - 75.00% 75.01% - 80.00% 80.01% - 85.00% 85.01% - 90.00% 90.01% - 95.00%	21.87% 46.43% 8.43% 8.76% 8.46% 10.26% 10.20% 5.14% 1.66% 0.58% 0.08%	44.97% 9.26% 8.57% 8.60% 9.55% 10.90% 5.81% 1.93% 0.29% 0.12%	43.97% 9.40% 8.28% 8.67% 9.01% 11.87% 6.27% 2.09% 0.32% 0.12%	42.99% 9.14% 7.85%

^{**} 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.

Collateral Pool Data Period Endin	g: 08-Dec-17	06-Sep-17	06-Jun-17	06-Mar-17
Profile by Loan Product	g. 00 200 11	ос сер 11	00 0011 17	
First Option Home Loan	2,317,331	2,546,238	2,760,068	2,923,104
Fixed Option Home Loan	42,775,908	48,282,552	51,122,871	55,208,210
Fixed Option Home Loan - Low Doc	42,773,900	40,202,332	51,122,071	33,206,210
Flexi First Option Home Loan	33,530,329	34,841,050	36,843,767	39,596,813
Flexi First Option Investment Loan	5,615,574	6,068,665	6,339,936	7,028,532
IPL - First Option	317,967	361,715	366,991	373,821
IPL - Fixed Rate	36,651,731	43,645,423	41,810,018	41,493,189
IPL - Fixed Rate - Low Doc	30,031,731	43,043,423	41,010,010	41,495,109
IPL - Variable Rate	12,368,912	13,227,176	14,601,112	15,795,407
IPL - Variable Rate - Low Doc	12,300,912	13,227,170	14,001,112	15,795,407
Premium Option Home Loan	22,103,001	24,225,448	26,561,454	28,158,307
Premium Option Home Loan - Low Doc	22,103,001	24,225,446	20,301,434	20,130,307
Rocket - Housing Loan Variable - MSS	297,218,639	311,555,544	326,113,680	349,528,270
Rocket - Variable - IPL - MSS	104,728,038	106,182,031	115,685,141	122,192,543
Rocket - Variable - IFE - M33 Rocket - Housing Loan Variable - Low Doc	104,720,030	100, 102,031	113,003,141	122, 192,040
Rocket - Variable - IPL - Low Doc	-	-	-	
Other		-	-	-
Total	557,627,429	590,935,842	622,205,039	662,298,196
Profile by Loan Rate (% of Period Pool Balance)	001,021,120	000,000,012	022,200,000	002,200,100
<= 1.500%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	0.00%	0.00%	0.00%	0.00%
2.01% - 2.50%	0.00%	0.00%	0.00%	0.007
2.51% - 3.00%	0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%	0.05%	0.00%	0.00%	0.007
3.51% - 4.00%	11.12%	9.27%	4.78%	5.95%
4.01% - 4.50%	28.26%	28.41%	28.96%	33.77%
4.51% - 5.00%	46.22%	46.82%	52.70%	56.189
5.01% - 5.50%	12.27%	12.62%	11.26%	2.23%
5.51% - 6.00%	1.73%	2.43%	1.61%	1.45%
> 6.00%	0.36%	0.44%	0.68%	0.43%
Total	100.00%	100.00%	100.00%	100.00%
1000	100.0070	100.0070	100.0070	100.007
Profile by Geographic Distribution (% of Period Pool Balance)				
Australian Capital Territory - Metropolitan	2.78%	2.81%	2.70%	2.70%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	22.12%	22.00%	22.43%	22.77%
New South Wales - Nonmetropolitan	7.80%	7.77%	7.82%	7.76%
Northern Territory - Metropolitan	1.39%	1.32%	1.34%	1.27%
Northern Territory - Nonmetropolitan	0.31%	0.30%	0.29%	0.28%
Queensland - Metropolitan	9.93%	10.20%	10.11%	10.21%
Queensland - Nonmetropolitan	11.07%	11.11%	10.91%	10.73%
South Australia - Metropolitan	4.02%	3.88%	3.88%	3.99%
South Australia - Nonmetropolitan	0.96%	0.95%	0.93%	0.98%
Tasmania - Metropolitan	0.37%	0.36%	0.39%	0.41%
Tasmania - Nonmetropolitan	0.55%	0.59%	0.65%	0.68%
Victoria - Metropolitan	20.75%	21.11%	21.46%	21.44%
Victoria - Nonmetropolitan	3.46%	3.34%	3.22%	3.17%
Western Australia - Metropolitan	11.34%	11.13%	10.80%	10.65%
Western Australia - Nonmetropolitan	3.15%	3.13%	3.05%	2.96%
Others	0.00%	0.00%	0.02%	0.00%
	100.00%	100.00%	100.00%	100.00%

Collateral Pool Data Period Ending:	06-Dec-16	06-Sep-16	06-Jun-16	04-Mar-16
. onou analog	00 200 10	30 000 10		0.1
Housing Loan Summary				
Number of Housing Loans	3,510	3,682	3,878	4,083
Housing Loan Pool Size (A\$)	701,868,200	747,939,110	793,732,758	846,524,513
Average Housing Loan Balance (A\$)	199,962	203,134	204,676	207,329
Maximum Housing Loan Balance (A\$)	1,166,828	1,201,699	1,246,039	1,275,237
Total Valuation of the Properties	1,872,338,750	1,966,890,386	2,060,931,546	2,163,524,669
Weighted Average Current Loan-to-Value Ratio (Unidexed)	51.83%	52.18%	52.62%	52.99%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **				
Weighted Average Seasoning (months)	92	89	85	82
Weighted Average Remaining Term To Maturity (months)	263	266	269	272
Maximum Current Remaining Term to Maturity (Months)	313	316	320	323
Percentage of Interest Only	15.23%	14.87%	14.19%	13.38%
Percentage of Principal and Interest Only	84.77%	85.13%	85.81%	86.62%
Percentage Owner Occupied (Product) *				
Percentage Owner Occupied (EFS) **				
Percentage Non Australian Resident ***	4.550/	4.570/	4 740/	4.0.40
Weighted Average Interest Rate	4.55%	4.57%	4.71%	4.94%
* Publication commenced January 2019 *** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies				
31-60 days				
No. of Loans	12	16	31	24
Balance (A\$)	3,738,689	4,394,998	7,873,501	6,490,005
% of Period Pool Balance	0.53%	0.59%	0.99%	0.77%
61-90 days				
No. of Loans	6	18	10	10
Balance (A\$)	1,950,504	4,668,906	2,551,492	2,838,395
% of Period Pool Balance	0.28%	0.62%	0.32%	0.34%
91-120 days No. of Loans	7	8	1	3
Balance (A\$)	1,697,749	2,126,918	353,451	2,217,783
% of Period Pool Balance	0.24%	0.28%	0.04%	0.26%
121 + days	0.2170	0.2070	0.0170	0.207
No. of Loans	31	25	24	19
Balance (A\$)	8,333,221	6,918,890	6,411,402	4,555,297
% of Period Pool Balance	1.19%	0.93%	0.81%	0.54%
Total Delinquencies				
No. of Loans	56	67	66	6′
Balance (A\$)	15,720,163	18,109,712	17,189,846	16,101,479
% of Period Pool Balance	2.24%	2.42%	2.17%	1.90%
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.				
Foreclosures				
No. of Loans	3	1	1	1
Balance (A\$) % of Period Pool Balance	532,536 0.08%	210,251 0.03%	350,090 0.04%	355,250 0.04%
	0.06%	0.03%	0.04%	0.04%
Loss and Recovery Data (Cumulative) Mortgage Insurance Proceeds (Claims under Mortgage				
Insurance)(A\$)	143,921	143,921	143,921	143,921
Mortgage Shortfall (Net Losses) (A\$)	419,481	419,481	275,560	133,105
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.06%	0.06%	0.03%	0.02%
Prepayment Information (CPR)				
1 Month CPR (%)	20.96%	17.30%	20.62%	18.26%
3 Month CPR (%)	19.73%	18.35%	19.80%	20.67%
12 Month CPR (%)	19.64%	20.87%	22.46%	23.56%
Cumulative CPR (%)	22.94%	23.16%	23.52%	23.83%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)	40.000/	40.400/	44 400/	40.570/
00.01% - 50.00%	42.33%	42.19%	41.43%	40.57%
50.01% - 55.00% 55.01% - 60.00%	9.32% 7.74%	8.90% 7.59%	8.72% 8.15%	8.72% 8.34%
60.01% - 65.00%	9.28%	9.42%	8.94%	8.99%
65.01% - 70.00%	9.47%	9.07%	8.64%	8.37%
70.01% - 75.00%	12.60%	13.03%	13.80%	13.68%
75.01% - 80.00%	6.43%	6.82%	7.21%	8.11%
80.01% - 85.00%	2.25%	2.34%	2.39%	2.47%
85.01% - 90.00%	0.48%	0.52%	0.60%	0.64%
90.01% - 95.00%	0.10%	0.12%	0.12%	0.11%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01% Total	0.00% 100.00%	0.00% 100.00%	0.00% 100.00%	0.00% 100.00%

^{**} 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.

Profile by Loan Product Fixed Option Home Loan - Low Doc Fixed Option Home Loan - Low Doc Fixed Option Home Loan - Low Doc Flexi First Option Investment Loan IPL - First Option IPL - Fixed Rate 4 IPL - Fixed Rate - Low Doc IPL - Variable Rate - Low Doc IPL - Variable Rate - Low Doc Premium Option Home Loan - Low Doc Rocket - Housing Loan Variable - MSS 37 Rocket - Variable - IPL - MSS 13 Rocket - Housing Loan Variable - Low Doc Rocket - Variable - IPL - Low Doc Other	2,929,444 58,274,015 -11,567,689 7,357,138 379,271 11,397,956 -16,520,337 -30,467,645 -71,684,738 31,289,967	3,033,528 62,392,053 43,704,589 7,987,655 385,419 43,146,049 - 17,399,095 33,647,980 398,864,413 137,378,330	3,085,388 65,432,488 65,432,488 - 46,762,307 8,395,071 390,438 44,668,706 - 18,561,965 - 35,416,051 - 426,873,692 144,146,652	3,753,313 68,343,837 - 49,779,206 8,788,991 395,328 45,481,041 - 19,479,121 37,718,391 - 459,152,760 153,632,526
First Option Home Loan Fixed Option Home Loan - Low Doc Fixed Option Home Loan - Low Doc Flexi First Option Home Loan Flexi First Option Investment Loan IPL - First Option IPL - Fixed Rate IPL - Fixed Rate - Low Doc IPL - Variable Rate IPL - Variable Rate IPL - Variable Rate - Low Doc Premium Option Home Loan Premium Option Home Loan - Low Doc Rocket - Housing Loan Variable - MSS Rocket - Variable - IPL - MSS Rocket - Housing Loan Variable - Low Doc Rocket - Variable - IPL - Low Doc Other Total Profile by Loan Rate (% of Period Pool Balance)	11,567,689 11,567,689 379,271 11,397,956 16,520,337 130,467,645 171,684,738 131,289,967	62,392,053 43,704,589 7,987,655 385,419 43,146,049 17,399,095 33,647,980 398,864,413 137,378,330	46,762,307 8,395,071 390,438 44,668,706 - 18,561,965 - 35,416,051 - 426,873,692 144,146,652	68,343,837 49,779,206 8,788,991 395,328 45,481,041 - 19,479,121 - 37,718,391 - 459,152,760
Fixed Option Home Loan 5 Fixed Option Home Loan - Low Doc 4 Flexi First Option Home Loan 4 Flexi First Option Investment Loan 1PL - First Option IPL - Fixed Rate 4 IPL - Fixed Rate - Low Doc 4 IPL - Variable Rate 1 IPL - Variable Rate - Low Doc 4 Premium Option Home Loan 3 Premium Option Home Loan - Low Doc 3 Rocket - Housing Loan Variable - MSS 37 Rocket - Variable - IPL - MSS 13 Rocket - Variable - IPL - Low Doc 3 Other 70 Profile by Loan Rate (% of Period Pool Balance) 70	11,567,689 11,567,689 379,271 11,397,956 16,520,337 130,467,645 171,684,738 131,289,967	62,392,053 43,704,589 7,987,655 385,419 43,146,049 17,399,095 33,647,980 398,864,413 137,378,330	46,762,307 8,395,071 390,438 44,668,706 - 18,561,965 - 35,416,051 - 426,873,692 144,146,652	68,343,837 49,779,206 8,788,991 395,328 45,481,041 - 19,479,121 - 37,718,391 - 459,152,760
Fixed Option Home Loan - Low Doc Flexi First Option Home Loan Flexi First Option Investment Loan IPL - First Option IPL - Fixed Rate	41,567,689 7,357,138 379,271 41,397,956 16,520,337 30,467,645 -71,684,738 31,289,967	43,704,589 7,987,655 385,419 43,146,049 17,399,095 33,647,980 398,864,413 137,378,330	46,762,307 8,395,071 390,438 44,668,706 18,561,965 35,416,051 426,873,692 144,146,652	49,779,206 8,788,991 395,328 45,481,041 19,479,121 - 37,718,391 - 459,152,760
Flexi First Option Home Loan 4	7,357,138 379,271 41,397,956 	7,987,655 385,419 43,146,049 17,399,095 33,647,980 398,864,413 137,378,330	8,395,071 390,438 44,668,706 18,561,965 35,416,051 426,873,692 144,146,652	8,788,991 395,328 45,481,041 - 19,479,121 - 37,718,391 - 459,152,760
Flexi First Option Investment Loan IPL - First Option IPL - Fixed Rate 4 IPL - Fixed Rate 4 IPL - Fixed Rate - Low Doc IPL - Variable Rate 1 IPL - Variable Rate 5 IPL - Variable Rate 7 IPL - Variable Rate - Low Doc IPL - MSS 37 IPL - Variable - IPL - MSS 13 IPL - Variable - IPL - Low Doc IPL - Variable IPL - Variable - IPL - Variable IPL - Var	7,357,138 379,271 41,397,956 	7,987,655 385,419 43,146,049 17,399,095 33,647,980 398,864,413 137,378,330	8,395,071 390,438 44,668,706 18,561,965 35,416,051 426,873,692 144,146,652	8,788,991 395,328 45,481,041 - 19,479,121 - 37,718,391 - 459,152,760
IPL - First Option	379,271 41,397,956 - 16,520,337 - 30,467,645 - 71,684,738 31,289,967 -	385,419 43,146,049 17,399,095 33,647,980 398,864,413 137,378,330	390,438 44,668,706 18,561,965 35,416,051 426,873,692 144,146,652	395,328 45,481,041 - 19,479,121 - 37,718,391 - 459,152,760
IPL - Fixed Rate	11,397,956 116,520,337 30,467,645 71,684,738 31,289,967	43,146,049 17,399,095 33,647,980 398,864,413 137,378,330	44,668,706 18,561,965 35,416,051 426,873,692 144,146,652	45,481,041
IPL - Fixed Rate - Low Doc	16,520,337 - 30,467,645 - 71,684,738 81,289,967 -	17,399,095 33,647,980 398,864,413 137,378,330	18,561,965 - 35,416,051 - 426,873,692 144,146,652	19,479,121 - 37,718,391 - 459,152,760
IPL - Variable Rate	71,684,738 31,289,967	33,647,980 - 398,864,413 137,378,330 -	35,416,051 - 426,873,692 144,146,652	37,718,391 - 459,152,760
IPL - Variable Rate - Low Doc	71,684,738 31,289,967	33,647,980 - 398,864,413 137,378,330 -	35,416,051 - 426,873,692 144,146,652	37,718,391 - 459,152,760
Premium Option Home Loan	71,684,738 31,289,967 -	398,864,413 137,378,330 -	426,873,692 144,146,652	- 459,152,760
Premium Option Home Loan - Low Doc	71,684,738 31,289,967 -	398,864,413 137,378,330 -	426,873,692 144,146,652	- 459,152,760
Rocket - Housing Loan Variable - MSS 37 Rocket - Variable - IPL - MSS 13 Rocket - Housing Loan Variable - Low Doc Rocket - Variable - IPL - Low Doc Other Total 70 Profile by Loan Rate (% of Period Pool Balance)	31,289,967	137,378,330	144,146,652	
Rocket - Variable - IPL - MSS Rocket - Housing Loan Variable - Low Doc Rocket - Variable - IPL - Low Doc Other Total Profile by Loan Rate (% of Period Pool Balance)	31,289,967	137,378,330	144,146,652	
Rocket - Housing Loan Variable - Low Doc Rocket - Variable - IPL - Low Doc Other Total Profile by Loan Rate (% of Period Pool Balance)	-	-	-	-
Rocket - Variable - IPL - Low Doc Other Total Profile by Loan Rate (% of Period Pool Balance) 70	01,868,200	_	-	-
Other 70 Total 70 Profile by Loan Rate (% of Period Pool Balance) 8	01,868,200	747 020 110		
Total 70 Profile by Loan Rate (% of Period Pool Balance)	1,868,200	747 020 110		
Profile by Loan Rate (% of Period Pool Balance)	71,000,200		793,732,758	846,524,513
		747,939,110	193,132,130	040,324,313
	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	0.00%	0.00%	0.00%	0.00%
2.01% - 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%	5.97%	4.36%	0.43%	0.03%
4.01% - 4.50%	33.05%	32.72%	21.99%	8.88%
4.51% - 5.00%	56.77%	58.55%	69.61%	63.38%
5.01% - 5.50%	2.29%	2.13%	5.64%	24.05%
5.51% - 6.00%	1.45%	1.41%	1.34%	2.67%
> 6.00%	0.47%	0.83%	0.99%	0.99%
Total	100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance)				
Australian Capital Territory - Metropolitan	2.74%	2.68%	2.70%	2.75%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	22.69%	22.86%	22.82%	22.87%
New South Wales - Nonmetropolitan	7.59%	7.65%	7.56%	7.63%
Northern Territory - Metropolitan	1.29%	1.22%	1.15%	1.10%
Northern Territory - Nonmetropolitan	0.27%	0.29%	0.29%	0.27%
Queensland - Metropolitan	10.29%	10.44%	10.50%	10.53%
Queensland - Nonmetropolitan	10.85%	10.68%	10.79%	10.75%
South Australia - Metropolitan	3.92%	3.86%	3.86%	3.92%
South Australia - Nonmetropolitan	1.03%	1.01%	1.01%	1.03%
Tasmania - Metropolitan	0.46%	0.49%	0.52%	0.49%
Tasmania - Nonmetropolitan	0.66%	0.65%	0.61%	0.55%
Victoria - Metropolitan	21.46%	21.28%	21.47%	21.64%
Victoria - Nonmetropolitan	3.22%	3.34%	3.39%	3.26%
Western Australia - Metropolitan	10.66%	10.66%	10.54%	10.49%
Western Australia - Nonmetropolitan	2.87%	2.89%	2.79%	2.71%
Others	0.00%	0.00%	0.00%	0.01%
Total	100.00%	100.00%	100.00%	100.00%

Collateral Pool Data Period E	nding: 04-Dec-15	04-Sep-15	05-Jun-15	06-Mar-15
Toriou	g. 0120010	0. 00p 10		
Housing Loan Summary				
Number of Housing Loans	4,314	4,582	4,901	5,210
Housing Loan Pool Size (A\$)	903,409,460	976,403,373	1,056,141,730	1,139,350,063
Average Housing Loan Balance (A\$)	209,413	213,095	215,495	218,685
Maximum Housing Loan Balance (A\$)	1,266,250	1,228,650	1,282,120	1,240,106
Total Valuation of the Properties	2,281,774,486	2,407,824,525	2,552,586,550	2,713,641,187
Weighted Average Current Loan-to-Value Ratio (Unidexed) Weighted Average Current Limit Loan-to-Value Ratio (Unidexed	53.28%	54.13%	54.80%	55.33%
Weighted Average Seasoning (months)	80	76	73	70
Weighted Average Remaining Term To Maturity (months)	274	277	280	283
Maximum Current Remaining Term to Maturity (Months)	326	329	332	335
Percentage of Interest Only	12.73%	12.78%	12.94%	12.19%
Percentage of Principal and Interest Only	87.27%	87.22%	87.06%	87.81%
Percentage Owner Occupied (Product) *				
Percentage Owner Occupied (EFS) **				
Percentage Non Australian Resident ***	4.070/	4 700/	4.040/	5.0.40/
Weighted Average Interest Rate	4.97%	4.78%	4.81%	5.04%
 * Publication commenced January 2019 *** Aligned to RBA reporting methodology. Publication commenced January 2023)			
Delinquencies				
31-60 days				
No. of Loans	17	13	11	26
Balance (A\$)	4,059,343	3,865,351	3,396,776	7,635,111
% of Period Pool Balance	0.45%	0.40%	0.32%	0.67%
61-90 days				
No. of Loans	12	4	12	9
Balance (A\$) % of Period Pool Balance	2,953,873 0.33%	1,019,433 0.10%	3,607,327 0.34%	2,347,386 0.21%
91-120 days	0.33%	0.10%	0.3470	0.2170
No. of Loans	2	3	12	3
Balance (A\$)	722,867	830,749	2,534,833	417,356
% of Period Pool Balance	0.08%	0.09%	0.24%	0.04%
121 + days				
No. of Loans	13	19	9	7
Balance (A\$)	3,243,111	4,651,593	2,605,662	2,017,602
% of Period Pool Balance	0.36%	0.48%	0.25%	0.18%
Total Delinquencies				
No. of Loans	44	39	44	45
Balance (A\$) % of Period Pool Balance	10,979,194 1.22%	10,367,127 1.06%	12,144,599 1.15%	12,417,455 1.09%
Reported delinquencies after November 2015 include accounts that are in the serviceability h		1.00%	1.1376	1.09%
period i.e. performing loans in hardship that continue to be reported as delinquent until the continue to the				
has maintained full repayments for 6 months.				
Foreclosures No. of Loans	2	3	1	
Balance (A\$)	683,755	966,821	485,666	-
% of Period Pool Balance	0.08%	0.10%	0.05%	0.00%
Loss and Recovery Data (Cumulative)				
Mortgage Insurance Proceeds (Claims under Mortgage				
Insurance)(A\$)	143,921	-	-	-
Mortgage Shortfall (Net Losses) (A\$)	43,722	43,722	43,722	43,722
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.00%	0.00%	0.00%	0.00%
Prepayment Information (CPR)				
1 Month CPR (%)	24.75%	21.25%	22.72%	23.86%
3 Month CPR (%) 12 Month CPR (%)	24.59% 23.98%	24.74% 24.37%	24.15% 24.21%	22.43% 23.77%
Cumulative CPR (%)	24.10%	24.06%	23.98%	23.96%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balan		21.00%	20.0070	20.0070
00.01% - 50.00%	39.61%	37.89%	36.72%	35.79%
50.01% - 55.00%	8.79%	8.76%	8.67%	8.34%
	8.86%	8.84%	8.71%	9.09%
55.01% - 60.00%	0.500/	8.42%	8.40%	7.85%
55.01% - 60.00% 60.01% - 65.00%	8.58%			
55.01% - 60.00% 60.01% - 65.00% 65.01% - 70.00%	8.51%	8.52%	8.67%	
55.01% - 60.00% 60.01% - 65.00% 65.01% - 70.00% 70.01% - 75.00%	8.51% 13.51%	13.25%	12.99%	8.43% 12.62%
55.01% - 60.00% 60.01% - 65.00% 65.01% - 70.00% 70.01% - 75.00% 75.01% - 80.00%	8.51% 13.51% 8.57%	13.25% 10.37%	12.99% 11.43%	12.62% 13.21%
55.01% - 60.00% 60.01% - 65.00% 65.01% - 70.00% 70.01% - 75.00% 75.01% - 80.00% 80.01% - 85.00%	8.51% 13.51% 8.57% 2.75%	13.25% 10.37% 2.95%	12.99% 11.43% 3.13%	12.62% 13.21% 3.07%
55.01% - 60.00% 60.01% - 65.00% 65.01% - 70.00% 70.01% - 75.00% 75.01% - 80.00% 80.01% - 85.00% 85.01% - 90.00%	8.51% 13.51% 8.57% 2.75% 0.72%	13.25% 10.37% 2.95% 0.89%	12.99% 11.43% 3.13% 1.09%	12.62% 13.21% 3.07% 1.29%
55.01% - 60.00% 60.01% - 65.00% 65.01% - 70.00% 70.01% - 75.00% 75.01% - 80.00% 80.01% - 85.00% 85.01% - 90.00% 90.01% - 95.00%	8.51% 13.51% 8.57% 2.75% 0.72% 0.10%	13.25% 10.37% 2.95% 0.89% 0.11%	12.99% 11.43% 3.13% 1.09% 0.19%	12.62% 13.21% 3.07% 1.29% 0.31%
55.01% - 60.00% 60.01% - 65.00% 65.01% - 70.00% 70.01% - 75.00% 75.01% - 80.00% 80.01% - 85.00% 85.01% - 90.00%	8.51% 13.51% 8.57% 2.75% 0.72%	13.25% 10.37% 2.95% 0.89%	12.99% 11.43% 3.13% 1.09%	12.62%

^{**} 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.

Profile by Loan Product First Option Home Loan 72,593,506 82,044,867 94,373,494 117,303,553 Fixed Option Home Loan 72,593,506 82,044,867 94,373,494 117,303,553 Fixed Option Home Loan 72,593,506 82,044,867 94,373,494 117,303,553 Fixed Option Home Loan 79,194,168 13,412,844 14,392,227 15,637,002 79,825,290 79,825,297 15,637,002 79,825,291 79,825,290 79,825,293 79,8	Collateral Pool Data	Period Ending:	04-Dec-15	04-Sep-15	05-Jun-15	06-Mar-15
First Option Home Loan 7,653,173 3,874,997 4,160,800 4,476,419 173,030,553 Fixed Option Home Loan 72,593,500 8,2044,867 343,3494 117,303,553 Fixed Option Home Loan 53,194,603 52,930,669 66,864,55 60,305,865 Fiex First Option Home Loan 9,199,166 13,412,844 14,392,297 15,637,002 PL - First Option 505,170 511,315 517,098 523,492 PL - Fixed Rate 48,065,595 68,407,690 79,925,290 97,826,287 PL - Fixed Rate - Low Doc - 1,247,400 14,285,110 46,103,039 49,263,620 26,944,833 PL - Variable Rate 21,600,252 22,334,143 23,866,520 26,944,833 PL - Variable Rate 21,600,252 23,344,13 23,866,520 26,944,833 PL - Variable Rate 24,800,259 27,445,1778 24,981,342 24,981,		ua znamy.	7. 200 10	7. CCP 10		
Fixed Option Home Loan - Low Doc Flexi First Option Home Loan 1			3 763 173	3 874 997	4 160 800	4 478 410
Fixed Option Home Loan Low Doc Flex First Option Home Loan 53,194,603 52,930,669 66,866,455 60,305,865 Flex First Option Home Loan 9,199,166 13,412,814 14,392,297 15,637,002 Flex First Option 60,5170 511,3145 717,098 523,492 Flex First Option 60,5170 511,3145 717,098 523,492 Flex Fixed Rate Variable Rate 21,600,252 22,334,143 23,866,520 26,944,833 Flex Fixed Rate Cow Doc Flex Fixed Rate Cow Doc Flex Fixed Rate Variable Variabl						
Flexi First Option Inwestment Loan				52,044,007	J-,J1J,-J-	- 17,000,000
Flex First Option 9,199,166 13,412,844 14,392,297 15,637,002 IPL - First Option 505,170 511,315 517,098 523,492 IPL - Fixed Rate 48,065,595 68,407,690 79,925,290 97,826,287 IPL - Fixed Rate - Low Doc IPL - Variable Rate - Low Doc 22,600,252 22,334,143 23,866,520 26,944,833 IPL - Variable Rate - Low Doc 41,285,110 46,103,039 49,263,620 52,966,053 Premium Option Home Loan - Low Doc 41,285,110 46,103,039 49,263,620 52,966,053 Premium Option Home Loan - Low Doc 48,7957,388 479,941,800 515,604,376 548,403,218 70,000 70,142,009 217,451,778 214,961,342 70,000 70,142,009 217,451,778 214,961,342 70,000			53 194 603	52 930 669	56 586 455	60 305 865
F - First Option 505,170					, ,	
IPL - Fixed Rate 48,065.995 68,407.690 79,925,290 97,826,287 IPL - Fixed Rate - Low Doc IPL - Variable Rate 21,600,252 22,334,143 23,866,520 26,944,833 IPL - Variable Rate 21,600,252 22,334,143 23,866,520 26,944,833 IPL - Variable Rate - Low Doc 41,285,110 46,103,039 49,263,620 52,966,053 Premium Option Home Loan - Low Doc 48,7957,388 479,941,800 515,604,376 548,403,218 Rocket - Housing Loan Variable - INSS 165,245,497 207,142,009 217,451,778 214,961,342 Rocket - Variable - IPL - MSS 165,245,497 207,142,009 217,451,778 214,961,342 Rocket - Variable - IPL - Low Doc					, ,	
IPL - Fixed Rate - Low Doc	·		,	,	,	
IPL - Variable Rate 21,600,252 22,334,143 23,866,520 26,944,833 IPL - Variable Rate - Low Doc - Premium Option Home Loan 41,285,110 46,103,039 49,263,620 52,966,053 Premium Option Home Loan - Low Doc 41,285,110 46,103,039 49,263,620 52,966,053 Rocket - Housing Loan Variable - MSS 487,957,388 479,641,800 515,604,376 548,403,218 Rocket - Variable - IPL - MSS 165,245,497 207,142,009 217,451,778 214,961,342 Rocket - Variable - IPL - Low Doc - - - - - - - - - -			-0,000,000	-	7 3,320,230	51,020,201
PI- Variable Rate - Low Doc			21 600 252	22 334 143	23 866 520	26 944 833
Premium Option Home Loan - Low Doc 41,285,110 46,103,039 49,263,620 52,966,053 Rocket - Housing Loan Variable - MSS 487,957,388 479,641,800 515,604,376 548,403,218 Rocket - Housing Loan Variable - Low Doc 165,245,497 207,142,009 217,451,778 214,961,342 Rocket - Variable - IPL - Low Doc - - - - - - Other - 903,409,460 976,403,373 1,056,141,730 1,139,350,083 Profile by Loan Rate (% of Period Pool Balance) <=1.500/%			21,000,202	22,001,110	20,000,020	20,011,000
Premium Option Home Loan - Low Doc Rocket - Housing Loan Variable - MSS Rocket - Housing Loan Variable - MSS Rocket - Housing Loan Variable - Low Doc Rocket - Variable - IPL - Low Doc Rocket - Housing Loan Variable - Low Doc Rocket - Variable - IPL - Low Doc Other Total 903,409,460 976,403,373 1,056,141,730 1,139,350,063 Profile by Loan Rate (% of Period Pool Balance) ≤= 1,500% 0.00%			41 285 110	46 103 039	49 263 620	52 966 053
Rocket - Nariable - IPL - MS 165,245,497 207,142,009 217,451,778 214,961,342 Rocket - Variable - IPL - MS 165,245,497 207,142,009 217,451,778 214,961,342 Rocket - Variable - IPL - Low Doc - - - - - -	- •		-1,200,110	-0,100,000	+3,200,020	02,300,000
Rocket - Variable - IPL - MSS 165,245,497 207,142,009 217,451,778 214,961,342 Rocket - Housing Loan Variable - Low Doc - - - - - - - - -			487 957 388	479 641 800	515 604 376	548 403 218
Rocket - Housing Loan Variable - Low Doc					, ,	
Rocket - Variable - IPL - Low Doc Other Total 903,409,460 976,403,373 1,056,141,730 1,139,350,063			100,240,437	207,142,003	217,401,770	214,301,042
Profile by Loan Rate (% of Period Pool Balance)			_	_	_	_
Total 903,409,460 976,403,373 1,056,141,730 1,139,350,063 Profile by Loan Rate (% of Period Pool Balance) Section (%) 0.00%						
Profile by Loan Rate (% of Period Pool Balance) = 1,500%		_	903.409.460	976.403.373	1.056.141.730	1.139.350.063
C=1.500%		_		,,	.,,,.	.,,
1.51% - 2.00%			0.00%	0.00%	0.00%	0.00%
2.01% - 2.50% 0.00						
2.51% - 3.00% 0.00% 0.00% 0.00% 0.00% 0.00% 3.01% - 3.50% 0.00						
3.01% - 3.50% 0.00% 0.00% 0.00% 0.00% 0.00% 3.51% - 4.00% 0.02% 0.02% 0.02% 0.02% 0.00% 0.00% 0.00% 0.00% 4.01% - 4.50% 6.15% 16.68% 15.27% 1.31% 4.51% - 5.00% 64.65% 71.83% 71.36% 74.58% 5.01% - 5.50% 25.49% 8.17% 7.93% 15.39% 5.51% - 6.00% 2.68% 2.35% 4.39% 5.98% > 6.00% 1.01% 0.95% 1.02% 2.74% 70tal 100.00%						
3.51% - 4.00%						
4.01% - 4.50%						
4.51% - 5.00% 64.65% 71.83% 71.36% 74.58% 5.01% - 5.50% 25.49% 8.17% 7.93% 15.39% 5.51% - 6.00% 2.68% 2.35% 4.39% 5.98% > 6.00% 1.01% 0.95% 1.02% 2.74% 100.00% 1						
5.01% - 5.50% 25.49% 8.17% 7.93% 15.39% 5.51% - 6.00% 2.68% 2.35% 4.39% 5.98% > 6.00% 1.01% 0.95% 1.02% 2.74% Total 100.00% 100.00% 100.00% 100.00% Profile by Geographic Distribution (% of Period Pool Balance) Profile by Geographic Distribution (% of Period Pool Balance) Australian Capital Territory - Metropolitan 2.83% 3.01% 3.16% 3.09% Australian Capital Territory - Nonmetropolitan 0.00% <						
5.51% - 6.00% 2.68% 2.35% 4.39% 5.98% > 6.00% 1.01% 0.95% 1.02% 2.74% Total 1.01% 0.95% 1.02% 2.74% Profile by Geographic Distribution (% of Period Pool Balance) Australian Capital Territory - Metropolitan 2.83% 3.01% 3.16% 3.09% Australian Capital Territory - Nonmetropolitan 0.00% <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td></td<>						
Total 1.01% 0.95% 1.02% 2.74% 100.00% 100.						
Total						
Profile by Geographic Distribution (% of Period Pool Balance) Australian Capital Territory - Metropolitan		_				
Australian Capital Territory - Nonmetropolitan 0.00% 0.00% 0.00% 0.00% New South Wales - Metropolitan 23.01% 23.44% 23.74% 24.23% New South Wales - Nonmetropolitan 7.82% 7.73% 7.73% 7.72% Northern Territory - Metropolitan 1.08% 1.02% 1.00% 0.98% Northern Territory - Nonmetropolitan 0.26% 0.25% 0.23% 0.22% Queensland - Metropolitan 10.76% 10.72% 10.83% 11.08% Queensland - Nonmetropolitan 10.72% 10.65% 10.49% 10.24% South Australia - Metropolitan 3.75% 3.66% 3.65% 3.71% South Australia - Nonmetropolitan 0.52% 0.53% 0.50% 0.50% Tasmania - Metropolitan 0.52% 0.53% 0.50% 0.50% Tasmania - Nonmetropolitan 0.55% 0.53% 0.53% 0.53% Victoria - Metropolitan 21.69% 21.50% 21.36% 21.21% Victoria - Nonmetropolitan 3.15% 3.16% 3.1		alance)				
New South Wales - Metropolitan 23.01% 23.44% 23.74% 24.23% New South Wales - Nonmetropolitan 7.82% 7.73% 7.73% 7.72% Northern Territory - Metropolitan 1.08% 1.02% 1.00% 0.98% Northern Territory - Nonmetropolitan 0.26% 0.25% 0.23% 0.22% Queensland - Metropolitan 10.76% 10.72% 10.83% 11.08% Queensland - Nonmetropolitan 10.72% 10.65% 10.49% 10.24% South Australia - Metropolitan 3.75% 3.66% 3.65% 3.71% South Australia - Nonmetropolitan 1.00% 0.95% 0.95% 0.95% 0.90% Tasmania - Metropolitan 0.52% 0.53% 0.50% 0.50% Tasmania - Nonmetropolitan 0.55% 0.53% 0.53% 0.53% Victoria - Metropolitan 21.69% 21.50% 21.36% 21.21% Victoria - Nonmetropolitan 3.15% 3.16% 3.16% 3.25% Western Australia - Metropolitan 2.65% 2.57%						
New South Wales - Nonmetropolitan 7.82% 7.73% 7.73% 7.72% Northern Territory - Metropolitan 1.08% 1.02% 1.00% 0.98% Northern Territory - Nonmetropolitan 0.26% 0.25% 0.23% 0.22% Queensland - Metropolitan 10.76% 10.72% 10.83% 11.08% Queensland - Nonmetropolitan 10.72% 10.65% 10.49% 10.24% South Australia - Metropolitan 3.75% 3.66% 3.65% 3.71% South Australia - Nonmetropolitan 1.00% 0.95% 0.95% 0.90% Tasmania - Metropolitan 0.52% 0.53% 0.50% 0.50% Tasmania - Nonmetropolitan 0.55% 0.53% 0.53% 0.53% Victoria - Metropolitan 21.69% 21.50% 21.36% 21.21% Victoria - Nonmetropolitan 3.15% 3.16% 3.25% Western Australia - Metropolitan 10.21% 10.27% 10.18% 9.89% Western Australia - Nonmetropolitan 2.65% 2.57% 2.48% 2.44%						
Northern Territory - Metropolitan 1.08% 1.02% 1.00% 0.98% Northern Territory - Nonmetropolitan 0.26% 0.25% 0.23% 0.22% Queensland - Metropolitan 10.76% 10.72% 10.83% 11.08% Queensland - Nonmetropolitan 10.72% 10.65% 10.49% 10.24% South Australia - Metropolitan 3.75% 3.66% 3.65% 3.71% South Australia - Nonmetropolitan 1.00% 0.95% 0.95% 0.95% 0.90% Tasmania - Metropolitan 0.52% 0.53% 0.50% 0.50% Tasmania - Nonmetropolitan 0.55% 0.53% 0.53% 0.53% Victoria - Metropolitan 21.69% 21.50% 21.36% 21.21% Victoria - Nonmetropolitan 3.15% 3.16% 3.25% Viestern Australia - Metropolitan 10.21% 10.27% 10.18% 9.89% Western Australia - Nonmetropolitan 2.65% 2.57% 2.48% 2.44% Others 0.00% 0.01% 0.01% 0.01% <						
Northern Territory - Nonmetropolitan 0.26% 0.25% 0.23% 0.22% Queensland - Metropolitan 10.76% 10.72% 10.83% 11.08% Queensland - Nonmetropolitan 10.72% 10.65% 10.49% 10.24% South Australia - Metropolitan 3.75% 3.66% 3.65% 3.71% South Australia - Nonmetropolitan 1.00% 0.95% 0.95% 0.90% Tasmania - Metropolitan 0.52% 0.53% 0.50% 0.50% Tasmania - Nonmetropolitan 0.55% 0.53% 0.53% 0.53% Victoria - Metropolitan 21.69% 21.50% 21.36% 21.21% Victoria - Nonmetropolitan 3.15% 3.16% 3.25% Western Australia - Metropolitan 10.21% 10.27% 10.18% 9.89% Western Australia - Nonmetropolitan 2.65% 2.57% 2.48% 2.44% Others 0.00% 0.01% 0.01% 0.01% 0.01%						
Queensland - Metropolitan 10.76% 10.72% 10.83% 11.08% Queensland - Nonmetropolitan 10.72% 10.65% 10.49% 10.24% South Australia - Metropolitan 3.75% 3.66% 3.65% 3.71% South Australia - Nonmetropolitan 1.00% 0.95% 0.95% 0.90% Tasmania - Metropolitan 0.52% 0.53% 0.50% 0.50% Tasmania - Nonmetropolitan 0.55% 0.53% 0.53% 0.53% Victoria - Metropolitan 21.69% 21.50% 21.36% 21.21% Victoria - Nonmetropolitan 3.15% 3.16% 3.16% 3.25% Western Australia - Metropolitan 10.21% 10.27% 10.18% 9.89% Western Australia - Nonmetropolitan 2.65% 2.57% 2.48% 2.44% Others 0.00% 0.01% 0.01% 0.01%						
Queensland - Nonmetropolitan 10.72% 10.65% 10.49% 10.24% South Australia - Metropolitan 3.75% 3.66% 3.65% 3.71% South Australia - Nonmetropolitan 1.00% 0.95% 0.95% 0.90% Tasmania - Metropolitan 0.52% 0.53% 0.50% 0.50% Tasmania - Nonmetropolitan 0.55% 0.53% 0.53% 0.53% Victoria - Metropolitan 21.69% 21.50% 21.36% 21.21% Victoria - Nonmetropolitan 3.15% 3.16% 3.16% 3.25% Western Australia - Metropolitan 10.21% 10.27% 10.18% 9.89% Others 0.00% 0.01% 0.01% 0.01% 0.01%						
South Australia - Metropolitan 3.75% 3.66% 3.65% 3.71% South Australia - Nonmetropolitan 1.00% 0.95% 0.95% 0.90% Tasmania - Metropolitan 0.52% 0.53% 0.50% 0.50% Tasmania - Nonmetropolitan 0.55% 0.53% 0.53% 0.53% Victoria - Metropolitan 21.69% 21.50% 21.36% 21.21% Victoria - Nonmetropolitan 3.15% 3.16% 3.16% 3.25% Western Australia - Metropolitan 10.21% 10.27% 10.18% 9.89% Western Australia - Nonmetropolitan 2.65% 2.57% 2.48% 2.44% Others 0.00% 0.01% 0.01% 0.01%						
South Australia - Nonmetropolitan 1.00% 0.95% 0.95% 0.90% Tasmania - Metropolitan 0.52% 0.53% 0.50% 0.50% Tasmania - Nonmetropolitan 0.55% 0.53% 0.53% 0.53% Victoria - Metropolitan 21.69% 21.50% 21.36% 21.21% Victoria - Nonmetropolitan 3.15% 3.16% 3.16% 3.25% Western Australia - Metropolitan 10.21% 10.27% 10.18% 9.89% Western Australia - Nonmetropolitan 2.65% 2.57% 2.48% 2.44% Others 0.00% 0.01% 0.01% 0.01%						
Tasmania - Metropolitan 0.52% 0.53% 0.50% 0.50% Tasmania - Nonmetropolitan 0.55% 0.53% 0.53% 0.53% Victoria - Metropolitan 21.69% 21.50% 21.36% 21.21% Victoria - Nonmetropolitan 3.15% 3.16% 3.16% 3.25% Western Australia - Metropolitan 10.21% 10.27% 10.18% 9.89% Western Australia - Nonmetropolitan 2.65% 2.57% 2.48% 2.44% Others 0.00% 0.01% 0.01% 0.01%						
Tasmania - Nonmetropolitan 0.55% 0.53% 0.53% 0.53% Victoria - Metropolitan 21.69% 21.50% 21.36% 21.21% Victoria - Nonmetropolitan 3.15% 3.16% 3.16% 3.25% Western Australia - Metropolitan 10.21% 10.27% 10.18% 9.89% Western Australia - Nonmetropolitan 2.65% 2.57% 2.48% 2.44% Others 0.00% 0.01% 0.01% 0.01%						
Victoria - Metropolitan 21.69% 21.50% 21.36% 21.21% Victoria - Nonmetropolitan 3.15% 3.16% 3.16% 3.25% Western Australia - Metropolitan 10.21% 10.27% 10.18% 9.89% Western Australia - Nonmetropolitan 2.65% 2.57% 2.48% 2.44% Others 0.00% 0.01% 0.01% 0.01%						
Victoria - Nonmetropolitan 3.15% 3.16% 3.16% 3.25% Western Australia - Metropolitan 10.21% 10.27% 10.18% 9.89% Western Australia - Nonmetropolitan 2.65% 2.57% 2.48% 2.44% Others 0.00% 0.01% 0.01% 0.01%						
Western Australia - Metropolitan 10.21% 10.27% 10.18% 9.89% Western Australia - Nonmetropolitan 2.65% 2.57% 2.48% 2.44% Others 0.00% 0.01% 0.01% 0.01%						
Western Australia - Nonmetropolitan 2.65% 2.57% 2.48% 2.44% Others 0.00% 0.01% 0.01% 0.01%						
Others						
	·					
Total <u>100.00% 100.00% 100.00% 100.00%</u> 100.00%		_				0.01%
	Total	_	100.00%	100.00%	100.00%	100.00%

Collateral Pool Data Period Ending:	05-Dec-14	05-Sep-14	06-Jun-14	06-Mar-14
<u> </u>				
Housing Loan Summary				
Number of Housing Loans	5,526	5,910	6,277	6,656
Housing Loan Pool Size (A\$)	1,221,239,577	1,324,577,335	1,426,816,674	1,529,033,783
Average Housing Loan Balance (A\$)	220,999	224,125	227,309	229,723
Maximum Housing Loan Balance (A\$)	1,226,027	1,226,027	1,262,405	1,243,366
Total Valuation of the Properties	2,866,911,840	3,051,081,873	3,244,777,428	3,435,138,747
Weighted Average Current Loan-to-Value Ratio (Unidexed) Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	55.93%	56.59%	56.99%	57.58%
Weighted Average Seasoning (months)	67	64	61	58
Weighted Average Remaining Term To Maturity (months)	286	289	291	294
Maximum Current Remaining Term to Maturity (Months)	338	341	344	347
Percentage of Interest Only	12.17%	12.19%	11.92%	12.08%
Percentage of Principal and Interest Only	87.83%	87.81%	88.08%	87.92%
Percentage Owner Occupied (Product) *				
Percentage Owner Occupied (EFS) **				
Percentage Non Australian Resident ***	F 200/	E 240/	E 240/	F 20%
Weighted Average Interest Rate	5.28%	5.31%	5.34%	5.36%
* Publication commenced January 2019 *** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies				
31-60 days				
No. of Loans	18	14	24	23
Balance (A\$)	5,026,754	4,068,243	6,635,066	6,944,097
% of Period Pool Balance	0.41%	0.31%	0.47%	0.45%
61-90 days	_		_	_
No. of Loans	5	10	7	7
Balance (A\$) % of Period Pool Balance	1,163,377	2,481,827 0.19%	1,241,197	1,567,585 0.10%
91-120 days	0.10%	0.19%	0.09%	0.10%
No. of Loans	2	6	5	5
Balance (A\$)	590,856	1,402,141	931,412	1,323,804
% of Period Pool Balance	0.05%	0.11%	0.07%	0.09%
121 + days				
No. of Loans	6	9	8	4
Balance (A\$)	1,898,990	1,574,422	1,725,073	772,026
% of Period Pool Balance	0.16%	0.12%	0.12%	0.05%
Total Delinquencies				
No. of Loans	31	39	44	39
Balance (A\$)	8,679,976	9,526,633	10,532,749	10,607,512
% of Period Pool Balance	0.71%	0.72%	0.74%	0.69%
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.				
Foreclosures				
No. of Loans Balance (A\$)	-	-	-	-
% of Period Pool Balance	0.00%	0.00%	0.00%	0.00%
Loss and Recovery Data (Cumulative)	0.0070	0.0070	0.0070	0.0070
Mortgage Insurance Proceeds (Claims under Mortgage				
Insurance)(A\$)	-	-	-	-
Mortgage Shortfall (Net Losses) (A\$)	43,722	43,722	43,722	43,722
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.00%	0.00%	0.00%	0.00%
Prepayment Information (CPR)				
1 Month CPR (%)	25.46%	24.90%	19.87%	23.73%
3 Month CPR (%)	26.13%	24.08%	22.39%	21.89%
12 Month CPR (%)	23.64%	23.07%	22.73%	24.41%
Cumulative CPR (%) Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)	24.17%	23.85%	23.80%	24.15%
00.01% - 50.00%	34.49%	33.07%	32.59%	31.64%
50.01% - 55.00%	7.95%	8.21%	8.25%	7.74%
55.01% - 60.00%	9.93%	9.56%	9.04%	9.62%
60.01% - 65.00%	7.34%	7.53%	7.79%	7.35%
65.01% - 70.00%	8.63%	8.89%	8.84%	8.38%
70.01% - 75.00%	12.43%	12.06%	11.25%	11.19%
75.01% - 80.00%	14.14%	15.39%	16.69%	18.38%
80.01% - 85.00%	3.28%	3.20%	3.14%	3.06%
85.01% - 90.00%	1.40%	1.55%	1.81%	1.88%
90.01% - 95.00%	0.36%	0.50%	0.56%	0.73%
	0.000/			
95.01% - 100.00%	0.03%	0.02%	0.02%	
	0.03% 0.02% 100.00%	0.02% 0.02% 100.00%	0.02% 0.02% 100.00%	0.02% 0.01% 100.00%

^{**} 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.

Collateral Pool Data Period Er	nding: 05-Dec-14	05-Sep-14	06-Jun-14	06-Mar-14
	iding: 05-Dec-14	05-5ep-14	06-Juli-14	00-War-14
Profile by Loan Product	4 004 440	4.740.000	4 700 000	4.050.400
First Option Home Loan	4,691,149	4,749,690	4,783,230	4,950,166
Fixed Option Home Loan	141,087,635	157,099,439	168,605,953	178,055,002
Fixed Option Home Loan - Low Doc	-		75.045.044	
Flexi First Option Home Loan	65,206,557	70,170,867	75,345,614	82,556,419
Flexi First Option Investment Loan	17,251,227	19,246,006	20,999,131	22,356,362
IPL - First Option	527,856	532,699	818,866	914,923
IPL - Fixed Rate	114,380,762	127,749,076	138,941,415	152,722,275
IPL - Fixed Rate - Low Doc			-	
IPL - Variable Rate	29,371,239	30,797,117	33,284,339	34,724,254
IPL - Variable Rate - Low Doc			-	
Premium Option Home Loan	57,072,424	63,456,735	68,016,993	74,480,826
Premium Option Home Loan - Low Doc				
Rocket - Housing Loan Variable - MSS	573,433,456	619,864,703	671,505,797	723,092,425
Rocket - Variable - IPL - MSS	218,217,272	230,911,003	244,515,336	255,181,131
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other				
Total	1,221,239,577	1,324,577,335	1,426,816,674	1,529,033,783
Profile by Loan Rate (% of Period Pool Balance)				
<= 1.500%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	0.00%	0.00%	0.00%	0.00%
2.01% - 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%	0.02%	0.00%	0.00%	0.00%
4.01% - 4.50%	0.01%	0.03%	0.03%	0.03%
4.51% - 5.00%	18.69%	16.24%	14.25%	12.97%
5.01% - 5.50%	68.17%	69.33%	69.87%	70.10%
5.51% - 6.00%	8.63%	8.51%	8.48%	8.36%
> 6.00%	4.48%	5.89%	7.37%	8.54%
Total	100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance)	0.050/	0.000/	0.040/	0.040
Australian Capital Territory - Metropolitan	3.05%	2.98%	2.94%	2.94%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	24.73%	24.84%	25.17%	25.64%
New South Wales - Nonmetropolitan	7.62%	7.36%	7.31%	7.219
Northern Territory - Metropolitan	0.94%	0.94%	0.90%	0.86%
Northern Territory - Nonmetropolitan	0.21%	0.22%	0.20%	0.219
Queensland - Metropolitan	11.02%	11.13%	11.00%	10.08%
Queensland - Nonmetropolitan	10.02%	9.84%	9.81%	10.31%
South Australia - Metropolitan	3.74%	3.77%	3.71%	3.69%
South Australia - Nonmetropolitan	0.90%	0.88%	0.90%	0.90%
Tasmania - Metropolitan	0.51%	0.50%	0.47%	0.44%
Tasmania - Nonmetropolitan	0.52%	0.54%	0.51%	0.51%
Victoria - Metropolitan	21.32%	21.46%	21.54%	21.39%
Victoria - Nonmetropolitan	3.13%	3.09%	3.09%	3.49%
Western Australia - Metropolitan	9.96%	10.12%	10.14%	10.08%
Mostorn Australia Nonmetropolitan	2.33%	2.33%	2.31%	2.25%
Western Australia - Nonmetropolitan				
Others Total	0.00 <u>%</u> 100.00%	0.00% 100.00%	0.00% 100.00%	0.00% 100.00%

Collateral Pool Data Period Endin	g: 06-Dec-13	06-Sep-13	07-Jun-13	07-Mar-13
U				
Housing Loan Summary				
Number of Housing Loans	7,034	7,507	7,954	8,461
Housing Loan Pool Size (A\$) Average Housing Loan Balance (A\$)	1,634,985,427 232,440	1,760,327,918 234,492	1,887,236,229 237,269	2,065,812,552 244,157
Maximum Housing Loan Balance (A\$)	1,279,704	1,287,680	1,319,997	1,319,997
Total Valuation of the Properties	3,615,461,102	3,821,013,909	4,034,675,186	4,272,945,199
Weighted Average Current Loan-to-Value Ratio (Unidexed)	58.16%	58.75%	59.36%	60.19%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	00.1070	00.1070	00.0070	00.107
Weighted Average Seasoning (months)	55	52	49	4(
Weighted Average Remaining Term To Maturity (months)	297 350	300 353	303 356	30- 35
Maximum Current Remaining Term to Maturity (Months)				10.11%
Percentage of Interest Only Percentage of Principal and Interest Only	11.59% 88.41%	10.77% 89.23%	10.30% 89.70%	89.89%
	00.4170	09.2370	09.7070	09.097
Percentage Owner Occupied (Product) * Percentage Owner Occupied (EFS) **				
Percentage Non Australian Resident ***				
Weighted Average Interest Rate	5.38%	5.41%	5.64%	5.88%
* Publication commenced January 2019				
*** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies 31-60 days				
No. of Loans	19	19	9	(
Balance (A\$)	5,673,049	5,992,464	2,897,878	2,881,128
% of Period Pool Balance	0.35%	0.34%	0.15%	0.149
61-90 days	•	_		
No. of Loans Balance (A\$)	9 2,555,204	5 1,287,299	2.120.554	
% of Period Pool Balance	2,555,204	0.07%	2,120,55 4 0.11%	0.00%
91-120 days	0.1070	0.0170	0.1170	0.007
No. of Loans	1	3	1	(
Balance (A\$)	400,000	876,096	224,891	
% of Period Pool Balance	0.02%	0.05%	0.01%	0.00%
121 + days No. of Loans	2	1	1	
Balance (A\$)	380,961	224,891	1,319,997	(
% of Period Pool Balance	0.02%	0.01%	0.07%	0.00%
Total Delinquencies				
No. of Loans	31	28	19	(
Balance (A\$)	9,009,213	8,380,749	6,563,320	2,881,12
% of Period Pool Balance	0.55%	0.48%	0.35%	0.14%
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 custome				
has maintained full repayments for 6 months.				
Foreclosures No. of Loans	_	_	1	
Balance (A\$)	-	-	162,237	_
% of Period Pool Balance	0.00%	0.00%	0.01%	0.00%
Loss and Recovery Data (Cumulative)				
Mortgage Insurance Proceeds (Claims under Mortgage				
Insurance)(A\$) Mortgage Shortfall (Net Losses) (A\$)	-	-	-	-
Mortgage Shortfall (Net Losses) (A4) Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.00%	0.00%	0.00%	0.00%
Prepayment Information (CPR)				
1 Month CPR (%)	22.52%	24.49%	39.77%	14.96%
3 Month CPR (%)	23.88%	22.73%	28.85%	N/A
12 Month CPR (%)	N/A	N/A	N/A	N/A
Cumulative CPR (%) Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)	24.84%	25.29%	27.48%	14.96%
00.01% - 50.00%	30.62%	29.81%	28.56%	27.03%
50.01% - 55.00%	7.35%	6.60%	6.64%	6.68%
55.01% - 60.00%	9.57%	9.84%	9.52%	9.31%
60.01% - 65.00%	7.71%	8.25%	8.78%	8.93%
65.01% - 70.00%	7.97%	7.71%	7.95%	8.129
70.01% - 75.00%	11.25%	10.48%	9.63%	9.33%
75.01% - 80.00% 80.01% - 85.00%	19.83%	21.57%	22.89%	24.28%
80.01% - 85.00% 85.01% - 90.00%	2.92% 2.02%	3.00% 2.01%	3.13% 2.10%	3.13% 2.32%
90.01% - 95.00%	0.75%	0.72%	0.80%	0.87%
			0.00%	
95.01% - 100.00%	0.00%	0.01%	0.0076	0.007
95.01% - 100.00% > 100.01%	0.00% 0.01%	0.01%	0.00%	0.00% 0.00%

^{**} 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.

Collateral Pool Data				
Period Endin	g: 06-Dec-13	06-Sep-13	07-Jun-13	07-Mar-13
Profile by Loan Product				
First Option Home Loan	5,274,200	5,488,920	5,446,986	5,965,897
Fixed Option Home Loan	187,707,105	201,790,077	211,090,842	203,784,960
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	88,354,165	96,450,497	104,470,691	112,292,379
Flexi First Option Investment Loan	23,558,457	25,688,800	27,088,226	29,477,374
IPL - First Option	1,088,497	1,266,940	1,253,181	1,370,936
IPL - Fixed Rate	163,226,616	171,839,626	182,152,889	198,535,089
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	37,229,584	39,691,971	41,984,194	48,404,669
IPL - Variable Rate - Low Doc	-	-	-	
Premium Option Home Loan	83,213,469	91,230,287	101,523,183	114,925,976
Premium Option Home Loan - Low Doc	-	-	-	
Rocket - Housing Loan Variable - MSS	776,884,789	839,909,592	907,488,047	1,015,593,759
Rocket - Variable - IPL - MSS	268,448,545	286,971,208	304,737,990	335,461,513
Rocket - Housing Loan Variable - Low Doc	-	-	-	
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other				
Total	1,634,985,427	1,760,327,918	1,887,236,229	2,065,812,552
Profile by Loan Rate (% of Period Pool Balance)				
<= 1.500%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	0.00%	0.00%	0.00%	0.00%
2.01% - 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%	0.01%	0.00%
4.01% - 4.50%	0.03%	0.03%	0.00%	0.009
4.51% - 5.00%	11.78%	10.14%	2.46%	0.789
5.01% - 5.50%	70.22%	71.04%	30.58%	5.099
5.51% - 6.00%	8.34%	8.15%	54.78%	77.619
> 6.00%	9.62%	10.64%	12.17%	16.53%
Total	100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance)				
Australian Capital Territory - Metropolitan	2.92%	2.91%	2.96%	2.879
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.89%	25.93%	25.75%	26.349
New South Wales - Nonmetropolitan	7.26%	7.24%	7.15%	7.119
Northern Territory - Metropolitan	0.88%	0.84%	0.84%	0.85%
Northern Territory - Nonmetropolitan	0.24%	0.22%	0.22%	0.20%
Queensland - Metropolitan	10.08%	10.08%	10.06%	9.97%
Queensland - Nonmetropolitan	10.27%	10.14%	10.17%	10.02%
South Australia - Metropolitan	3.71%	3.79%	3.82%	3.98%
South Australia - Nonmetropolitan	0.91%	0.87%	0.82%	0.79%
Tasmania - Metropolitan	0.48%	0.46%	0.44%	0.44%
Tasmania - Nonmetropolitan	0.51%	0.55%	0.53%	0.52%
Victoria - Metropolitan	21.29%	21.42%	21.59%	21.50%
Victoria - Nonmetropolitan	3.47%	3.47%	3.43%	3.44%
Western Australia - Metropolitan	9.78%	9.82%	9.96%	9.789
Western Australia - Nonmetropolitan	2.31%	2.25%	2.25%	2.18%
Others	0.00%	0.01%	0.01%	0.01%
Total	100.00%	100.00%	100.00%	100.00%