

**Series 2014-2 WST Trust
Collateral Pool Data**

Period Ending: 06-Apr-24 06-Mar-24 06-Feb-24 06-Jan-24

Housing Loan Summary

Number of Housing Loans	1,759	1,784	1,805	1,831
Housing Loan Pool Size (A\$)	299,895,388	306,194,008	311,336,355	317,499,333
Average Housing Loan Balance (A\$)	170,492	171,633	172,486	173,402
Maximum Housing Loan Balance (A\$)	1,366,543	1,366,543	1,366,543	1,366,543
Total Valuation of the Properties	1,027,654,605	1,041,155,105	1,052,170,105	1,068,861,765
Weighted Average Current Loan-to-Value Ratio (Unindexed)	45.42%	45.37%	45.53%	45.79%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *	48.54%	48.60%	48.75%	49.08%
Weighted Average Seasoning (months)	146	145	144	143
Weighted Average Remaining Term To Maturity (months)	209	210	211	212
Maximum Current Remaining Term to Maturity (Months)	310	311	312	313
Percentage of Interest Only	2.26%	2.66%	3.07%	3.27%
Percentage of Principal and Interest Only	97.74%	97.34%	96.93%	96.73%
Percentage Owner Occupied (Product) *	71.06%	71.01%	70.78%	70.78%
Percentage Owner Occupied (EFS) **	64.08%	63.85%	63.93%	63.65%
Percentage Non Australian Resident ***	4.00%	4.09%	4.11%	4.17%
Weighted Average Interest Rate	6.77%	6.78%	6.77%	6.76%

* Publication commenced January 2019

*** Aligned to RBA reporting methodology. Publication commenced January 2022

Delinquencies

31-60 days

No. of Loans	9	11	12	9
Balance (A\$)	1,982,215	2,346,852	2,463,271	1,754,801
% of Period Pool Balance	0.66%	0.77%	0.79%	0.55%

61-90 days

No. of Loans	6	10	7	9
Balance (A\$)	1,124,534	1,750,930	994,982	1,834,968
% of Period Pool Balance	0.37%	0.57%	0.32%	0.58%

91-120 days

No. of Loans	8	7	8	2
Balance (A\$)	1,818,073	1,646,769	1,883,220	391,683
% of Period Pool Balance	0.61%	0.54%	0.60%	0.12%

121 + days

No. of Loans	15	14	12	13
Balance (A\$)	4,188,342	4,159,956	3,727,395	4,328,723
% of Period Pool Balance	1.40%	1.36%	1.20%	1.36%

Total Delinquencies

No. of Loans	38	42	39	33
Balance (A\$)	9,113,164	9,904,507	9,068,868	8,310,174
% of Period Pool Balance	3.04%	3.23%	2.91%	2.62%

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\$)	838,614	838,614	838,614	838,614
Mortgage Shortfall (Net Losses) (A\$)	601,108	601,108	601,108	601,108
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.20%	0.20%	0.19%	0.19%

Prepayment Information (CPR)

1 Month CPR (%)	19.78%	15.72%	18.68%	17.75%
3 Month CPR (%)	18.06%	17.38%	17.90%	18.69%
12 Month CPR (%)	17.80%	18.09%	18.39%	18.23%
Cumulative CPR (%)	18.53%	18.52%	18.55%	18.54%

Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)

00.01% - 50.00%	53.69%	53.93%	53.45%	52.70%
50.01% - 55.00%	10.34%	9.81%	9.94%	9.76%
55.01% - 60.00%	9.34%	9.55%	9.84%	10.51%
60.01% - 65.00%	11.81%	11.92%	11.65%	11.68%
65.01% - 70.00%	7.43%	7.01%	7.38%	6.88%
70.01% - 75.00%	4.40%	4.85%	4.61%	5.05%
75.01% - 80.00%	2.02%	1.98%	2.18%	2.32%
80.01% - 85.00%	0.56%	0.55%	0.55%	0.67%
85.01% - 90.00%	0.12%	0.12%	0.12%	0.16%
90.01% - 95.00%	0.24%	0.23%	0.23%	0.22%
95.01% - 100.00%	0.05%	0.05%	0.05%	0.05%
> 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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Apr-24	06-Mar-24	06-Feb-24	06-Jan-24
Profile by Loan Product					
First Option Home Loan	-	-	-	-	-
Fixed Option Home Loan	27,336,340	28,189,369	30,560,845	32,837,528	-
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	9,172,178	9,737,117	9,951,280	9,958,745	-
Flexi First Option Investment Loan	1,194,885	1,197,747	1,202,669	1,207,917	-
IPL - First Option	-	-	-	-	-
IPL - Fixed Rate	8,182,554	8,808,438	10,237,356	11,008,668	-
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	176,602,211	179,508,417	179,850,410	181,922,643	-
Rocket - Variable - IPL - MSS	77,407,221	78,752,922	79,533,794	80,563,831	-
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
Total	299,895,388	306,194,008	311,336,355	317,499,333	

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%	0.04%	0.04%	0.04%	0.04%	0.04%
1.51% - 2.00%	3.49%	3.54%	3.49%	3.44%	
2.01% - 2.50%	1.12%	1.17%	1.38%	1.64%	
2.51% - 3.00%	0.49%	0.51%	0.73%	1.27%	
3.01% - 3.50%	0.62%	0.65%	0.64%	0.63%	
3.51% - 4.00%	0.57%	0.56%	0.55%	0.55%	
4.01% - 4.50%	0.08%	0.08%	0.14%	0.14%	
4.51% - 5.00%	0.50%	0.49%	0.49%	0.48%	
5.01% - 5.50%	0.62%	0.77%	1.04%	1.17%	
5.51% - 6.00%	3.19%	3.56%	3.82%	3.75%	
6.01% - 6.50%	30.75%	29.24%	27.11%	26.02%	
6.51% - 7.00%	14.04%	13.16%	13.49%	12.67%	
7.01% - 7.50%	13.41%	13.74%	14.39%	14.77%	
7.51% - 8.00%	16.88%	17.96%	17.99%	18.53%	
8.01% - 8.50%	9.96%	10.33%	10.35%	10.50%	
8.51% - 9.00%	2.78%	2.76%	2.85%	2.89%	
9.01% - 9.50%	0.05%	0.05%	0.05%	0.05%	
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%	
>10.00%	1.41%	1.39%	1.45%	1.47%	
Total	100.00%	100.00%	100.00%	100.00%	

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan	2.07%	2.03%	2.43%	2.57%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	27.56%	27.77%	25.69%	25.43%	
New South Wales - Nonmetropolitan	5.06%	5.05%	6.60%	6.56%	
Northern Territory - Metropolitan	0.35%	0.35%	0.35%	0.34%	
Northern Territory - Nonmetropolitan	0.25%	0.25%	0.25%	0.24%	
Queensland - Metropolitan	13.02%	12.79%	9.24%	9.38%	
Queensland - Nonmetropolitan	5.23%	5.21%	8.70%	8.76%	
South Australia - Metropolitan	2.81%	2.81%	2.78%	2.77%	
South Australia - Nonmetropolitan	0.62%	0.66%	0.66%	0.65%	
Tasmania - Metropolitan	0.35%	0.35%	0.35%	0.34%	
Tasmania - Nonmetropolitan	0.36%	0.43%	0.44%	0.43%	
Victoria - Metropolitan	23.97%	23.64%	23.21%	23.06%	
Victoria - Nonmetropolitan	2.35%	2.35%	2.96%	3.00%	
Western Australia - Metropolitan	14.13%	14.42%	14.46%	14.58%	
Western Australia - Nonmetropolitan	1.86%	1.91%	1.88%	1.87%	
Others	0.01%	0.02%	0.00%	0.02%	
Total	100.00%	100.00%	100.00%	100.00%	

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Dec-23	06-Nov-23	06-Oct-23	06-Sep-23
Housing Loan Summary					
Number of Housing Loans		1,854	1,883	1,917	1,940
Housing Loan Pool Size (A\$)		323,470,623	329,411,048	336,754,470	342,258,768
Average Housing Loan Balance (A\$)		174,472	174,939	175,667	176,422
Maximum Housing Loan Balance (A\$)		1,366,543	1,366,543	1,366,543	1,366,543
Total Valuation of the Properties		1,087,775,563	1,103,409,992	1,120,643,010	1,132,491,214
Weighted Average Current Loan-to-Value Ratio (Unindexed)		45.90%	46.05%	46.19%	46.39%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *		49.19%	49.39%	49.57%	49.74%
Weighted Average Seasoning (months)		143	142	141	140
Weighted Average Remaining Term To Maturity (months)		213	214	215	216
Maximum Current Remaining Term to Maturity (Months)		314	315	316	317
Percentage of Interest Only		3.71%	4.06%	4.51%	5.03%
Percentage of Principal and Interest Only		96.29%	95.94%	95.49%	94.97%
Percentage Owner Occupied (Product) *		70.88%	70.98%	70.80%	70.88%
Percentage Owner Occupied (EFS) **		63.86%	63.45%	63.33%	63.29%
Percentage Non Australian Resident ***		4.07%	4.02%	3.95%	3.73%
Weighted Average Interest Rate		6.76%	6.52%	6.50%	6.50%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		15	12	9	13
Balance (A\$)		3,035,855	3,012,939	1,952,612	3,254,397
% of Period Pool Balance		0.94%	0.91%	0.58%	0.95%
61-90 days					
No. of Loans		7	8	10	8
Balance (A\$)		1,915,591	1,510,764	2,435,750	2,379,566
% of Period Pool Balance		0.59%	0.46%	0.72%	0.70%
91-120 days					
No. of Loans		3	6	3	8
Balance (A\$)		426,722	1,875,064	1,030,321	1,195,561
% of Period Pool Balance		0.13%	0.57%	0.31%	0.35%
121 + days					
No. of Loans		14	10	12	14
Balance (A\$)		4,634,984	3,399,881	3,481,872	4,026,314
% of Period Pool Balance		1.43%	1.03%	1.03%	1.18%
Total Delinquencies					
No. of Loans		39	36	34	43
Balance (A\$)		10,013,151	9,798,647	8,900,555	10,855,838
% of Period Pool Balance		3.10%	2.97%	2.64%	3.17%
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\$)		838,614	838,614	838,614	838,614
Mortgage Shortfall (Net Losses) (A\$)		601,108	601,108	601,108	601,108
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.19%	0.18%	0.18%	0.18%
Prepayment Information (CPR)					
1 Month CPR (%)		17.28%	21.04%	15.34%	14.63%
3 Month CPR (%)		17.89%	17.01%	14.96%	17.43%
12 Month CPR (%)		17.72%	18.06%	18.06%	18.38%
Cumulative CPR (%)		18.55%	18.56%	18.54%	18.57%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		52.78%	52.07%	52.38%	52.42%
50.01% - 55.00%		9.56%	9.63%	8.69%	8.48%
55.01% - 60.00%		10.37%	10.33%	10.34%	10.26%
60.01% - 65.00%		11.44%	11.42%	11.32%	11.36%
65.01% - 70.00%		7.29%	7.63%	7.86%	7.99%
70.01% - 75.00%		5.10%	5.18%	5.31%	5.27%
75.01% - 80.00%		2.38%	2.57%	2.79%	2.93%
80.01% - 85.00%		0.65%	0.74%	0.91%	0.89%
85.01% - 90.00%		0.16%	0.16%	0.15%	0.15%
90.01% - 95.00%		0.22%	0.22%	0.21%	0.21%
95.01% - 100.00%		0.05%	0.05%	0.04%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.04%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Dec-23	06-Nov-23	06-Oct-23	06-Sep-23
Profile by Loan Product					
First Option Home Loan	-	-	-	-	-
Fixed Option Home Loan	33,152,781	35,894,746	37,988,555	40,478,787	
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	10,268,606	10,598,251	10,901,178	11,344,524	
Flexi First Option Investment Loan	1,211,800	1,212,472	1,219,419	1,327,767	
IPL - First Option	-	-	-	-	-
IPL - Fixed Rate	11,652,954	13,080,947	14,203,237	14,564,778	
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	185,866,113	187,306,927	189,519,016	190,782,415	
Rocket - Variable - IPL - MSS	81,318,370	81,317,705	82,923,065	83,760,497	
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
Total	323,470,623	329,411,048	336,754,470	342,258,768	

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%	0.04%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	3.40%	3.42%	3.47%	3.70%	
2.01% - 2.50%	1.61%	2.45%	3.01%	3.28%	
2.51% - 3.00%	1.53%	1.58%	1.59%	1.69%	
3.01% - 3.50%	0.62%	0.61%	0.60%	0.59%	
3.51% - 4.00%	0.54%	0.53%	0.52%	0.51%	
4.01% - 4.50%	0.14%	0.29%	0.29%	0.28%	
4.51% - 5.00%	0.47%	0.47%	0.46%	0.58%	
5.01% - 5.50%	1.18%	1.28%	1.42%	1.43%	
5.51% - 6.00%	3.75%	15.75%	15.25%	14.13%	
6.01% - 6.50%	25.57%	17.04%	16.15%	14.59%	
6.51% - 7.00%	12.38%	15.50%	15.53%	16.69%	
7.01% - 7.50%	14.98%	16.17%	16.66%	16.87%	
7.51% - 8.00%	18.92%	16.22%	16.29%	16.90%	
8.01% - 8.50%	10.45%	6.47%	6.60%	6.60%	
8.51% - 9.00%	2.92%	0.73%	0.72%	0.71%	
9.01% - 9.50%	0.05%	0.05%	0.05%	0.05%	
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%	
>10.00%	1.45%	1.43%	1.40%	1.38%	
Total	100.00%	100.00%	100.00%	100.00%	

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan	2.54%	2.51%	2.48%	2.54%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	25.58%	25.48%	25.58%	25.44%	
New South Wales - Nonmetropolitan	6.55%	6.49%	6.50%	6.61%	
Northern Territory - Metropolitan	0.34%	0.45%	0.44%	0.44%	
Northern Territory - Nonmetropolitan	0.24%	0.24%	0.24%	0.23%	
Queensland - Metropolitan	9.34%	9.45%	9.46%	9.39%	
Queensland - Nonmetropolitan	8.91%	8.96%	9.09%	9.13%	
South Australia - Metropolitan	2.80%	2.82%	2.79%	2.76%	
South Australia - Nonmetropolitan	0.64%	0.63%	0.61%	0.61%	
Tasmania - Metropolitan	0.34%	0.34%	0.33%	0.33%	
Tasmania - Nonmetropolitan	0.42%	0.41%	0.40%	0.40%	
Victoria - Metropolitan	23.08%	23.02%	22.76%	22.76%	
Victoria - Nonmetropolitan	2.95%	2.94%	2.91%	2.92%	
Western Australia - Metropolitan	14.31%	14.29%	14.47%	14.51%	
Western Australia - Nonmetropolitan	1.97%	1.97%	1.94%	1.92%	
Others	0.01%	0.00%	0.00%	0.01%	
Total	100.00%	100.00%	100.00%	100.00%	

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

**Series 2014-2 WST Trust
Collateral Pool Data**

Period Ending:	06-Aug-23	06-Jul-23	06-Jun-23	06-May-23
Housing Loan Summary				
Number of Housing Loans	1,969	1,997	2,029	2,057
Housing Loan Pool Size (A\$)	347,608,206	353,132,225	361,666,156	368,243,778
Average Housing Loan Balance (A\$)	176,540	176,831	178,248	179,020
Maximum Housing Loan Balance (A\$)	1,366,543	1,366,543	1,366,543	1,366,543
Total Valuation of the Properties	1,148,695,855	1,166,018,791	1,183,199,048	1,192,696,248
Weighted Average Current Loan-to-Value Ratio (Unindexed)	46.56%	46.71%	46.84%	47.12%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *	49.89%	50.03%	50.19%	50.43%
Weighted Average Seasoning (months)	139	138	137	136
Weighted Average Remaining Term To Maturity (months)	217	217	218	219
Maximum Current Remaining Term to Maturity (Months)	318	319	320	321
Percentage of Interest Only	4.95%	4.96%	5.37%	5.45%
Percentage of Principal and Interest Only	95.05%	95.04%	94.63%	94.55%
Percentage Owner Occupied (Product) *	71.03%	70.94%	71.06%	71.15%
Percentage Owner Occupied (EFS) **	63.22%	63.36%	63.37%	63.54%
Percentage Non Australian Resident ***	3.69%	3.82%	3.78%	3.72%
Weighted Average Interest Rate	6.47%	6.43%	6.22%	5.98%
* Publication commenced January 2019				
*** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies				
31-60 days				
No. of Loans	15	14	18	17
Balance (A\$)	5,031,990	2,981,591	3,783,650	4,530,076
% of Period Pool Balance	1.45%	0.84%	1.05%	1.23%
61-90 days				
No. of Loans	6	8	9	8
Balance (A\$)	1,530,204	1,939,180	2,706,534	2,312,682
% of Period Pool Balance	0.44%	0.55%	0.75%	0.63%
91-120 days				
No. of Loans	8	7	4	5
Balance (A\$)	2,161,757	2,615,997	1,253,315	2,324,822
% of Period Pool Balance	0.62%	0.74%	0.35%	0.63%
121 + days				
No. of Loans	13	16	18	18
Balance (A\$)	3,020,264	4,555,949	5,494,370	4,197,508
% of Period Pool Balance	0.87%	1.29%	1.52%	1.14%
Total Delinquencies				
No. of Loans	42	45	49	48
Balance (A\$)	11,744,215	12,092,716	13,237,869	13,365,087
% of Period Pool Balance	3.38%	3.42%	3.66%	3.63%
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 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\$)	838,614	838,614	838,614	838,614
Mortgage Shortfall (Net Losses) (A\$)	601,108	601,108	601,108	601,108
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.17%	0.17%	0.17%	0.16%
Prepayment Information (CPR)				
1 Month CPR (%)	14.90%	22.77%	17.10%	18.58%
3 Month CPR (%)	18.26%	19.48%	19.67%	20.39%
12 Month CPR (%)	18.79%	19.75%	19.16%	19.13%
Cumulative CPR (%)	18.61%	18.64%	18.60%	18.62%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)				
00.01% - 50.00%	51.84%	51.23%	51.11%	50.82%
50.01% - 55.00%	8.30%	8.01%	7.76%	7.13%
55.01% - 60.00%	10.02%	11.00%	11.08%	11.79%
60.01% - 65.00%	11.92%	11.02%	11.25%	10.91%
65.01% - 70.00%	8.33%	8.66%	8.83%	9.14%
70.01% - 75.00%	5.33%	5.78%	5.70%	5.58%
75.01% - 80.00%	2.85%	2.90%	2.92%	3.02%
80.01% - 85.00%	1.01%	1.00%	0.97%	1.11%
85.01% - 90.00%	0.15%	0.15%	0.14%	0.14%
90.01% - 95.00%	0.08%	0.08%	0.00%	0.12%
95.01% - 100.00%	0.13%	0.13%	0.20%	0.20%
> 100.01%	0.04%	0.04%	0.04%	0.04%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Aug-23	06-Jul-23	06-Jun-23	06-May-23
Profile by Loan Product					
First Option Home Loan	-	-	-	-	-
Fixed Option Home Loan	43,549,796	47,104,554	50,805,727	56,626,542	-
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	11,405,823	11,762,493	12,018,711	12,086,364	-
Flexi First Option Investment Loan	1,339,346	1,345,164	1,357,489	1,363,578	-
IPL - First Option	-	-	-	-	-
IPL - Fixed Rate	16,669,604	17,147,837	16,902,488	17,975,086	-
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	191,950,951	191,630,842	194,193,010	193,298,445	-
Rocket - Variable - IPL - MSS	82,692,686	84,141,336	86,388,731	86,893,763	-
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
Total	347,608,206	353,132,225	361,666,156	368,243,778	

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%	0.00%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	4.18%	4.83%	5.71%	6.34%	
2.01% - 2.50%	3.69%	4.59%	4.98%	5.89%	
2.51% - 3.00%	1.91%	2.01%	1.97%	2.36%	
3.01% - 3.50%	0.58%	0.58%	0.56%	0.59%	
3.51% - 4.00%	0.51%	0.50%	0.50%	0.59%	
4.01% - 4.50%	0.28%	0.41%	0.39%	0.48%	
4.51% - 5.00%	0.82%	0.95%	0.93%	0.93%	
5.01% - 5.50%	1.41%	1.39%	1.73%	6.82%	
5.51% - 6.00%	12.80%	11.25%	15.00%	8.81%	
6.01% - 6.50%	12.74%	11.04%	10.65%	19.72%	
6.51% - 7.00%	17.55%	17.76%	19.26%	19.04%	
7.01% - 7.50%	17.63%	17.79%	20.84%	18.67%	
7.51% - 8.00%	17.00%	17.68%	12.45%	7.20%	
8.01% - 8.50%	6.73%	6.82%	3.48%	0.94%	
8.51% - 9.00%	0.80%	0.87%	0.00%	0.11%	
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%	
9.51% - 10.00%	0.00%	0.00%	0.12%	1.00%	
>10.00%	1.37%	1.53%	1.41%	0.52%	
Total	100.00%	100.00%	100.00%	100.00%	

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan	2.53%	2.49%	2.44%	2.40%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	25.36%	25.34%	25.55%	25.58%	
New South Wales - Nonmetropolitan	6.61%	6.69%	6.70%	6.74%	
Northern Territory - Metropolitan	0.44%	0.44%	0.44%	0.43%	
Northern Territory - Nonmetropolitan	0.23%	0.24%	0.23%	0.23%	
Queensland - Metropolitan	9.27%	9.33%	9.22%	9.27%	
Queensland - Nonmetropolitan	9.30%	9.40%	9.33%	9.43%	
South Australia - Metropolitan	2.78%	2.77%	2.74%	2.71%	
South Australia - Nonmetropolitan	0.60%	0.62%	0.62%	0.61%	
Tasmania - Metropolitan	0.33%	0.33%	0.36%	0.35%	
Tasmania - Nonmetropolitan	0.40%	0.40%	0.39%	0.38%	
Victoria - Metropolitan	22.78%	22.74%	22.64%	22.44%	
Victoria - Nonmetropolitan	2.92%	2.90%	2.97%	2.92%	
Western Australia - Metropolitan	14.56%	14.47%	14.56%	14.70%	
Western Australia - Nonmetropolitan	1.89%	1.85%	1.82%	1.80%	
Others	0.00%	0.01%	0.01%	0.01%	
Total	100.00%	100.00%	100.00%	100.00%	

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Apr-23	06-Mar-23	06-Feb-23	06-Jan-23
Housing Loan Summary					
Number of Housing Loans		2,095	2,129	2,160	2,185
Housing Loan Pool Size (A\$)		375,500,896	384,839,225	392,724,548	399,745,666
Average Housing Loan Balance (A\$)		179,237	180,761	181,817	182,950
Maximum Housing Loan Balance (A\$)		1,366,543	1,366,543	1,366,543	1,366,543
Total Valuation of the Properties		1,215,907,882	1,235,970,538	1,254,070,779	1,269,559,572
Weighted Average Current Loan-to-Value Ratio (Unindexed)		47.30%	47.47%	47.71%	47.87%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *		50.67%	50.87%	51.00%	51.18%
Weighted Average Seasoning (months)		135	134	133	132
Weighted Average Remaining Term To Maturity (months)		220	221	222	223
Maximum Current Remaining Term to Maturity (Months)		322	323	324	325
Percentage of Interest Only		5.40%	5.60%	5.62%	5.79%
Percentage of Principal and Interest Only		94.60%	94.40%	94.38%	94.21%
Percentage Owner Occupied (Product) *		70.97%	71.11%	71.06%	70.82%
Percentage Owner Occupied (EFS) **		63.16%	63.84%	63.84%	63.35%
Percentage Non Australian Resident ***		3.66%	3.62%	3.52%	3.52%
Weighted Average Interest Rate		5.97%	5.75%	5.56%	5.57%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		15	15	17	13
Balance (A\$)		3,426,434	5,177,401	5,753,784	3,011,419
% of Period Pool Balance		0.91%	1.35%	1.47%	0.75%
61-90 days					
No. of Loans		7	7	6	3
Balance (A\$)		3,087,624	1,823,180	662,600	938,526
% of Period Pool Balance		0.82%	0.47%	0.17%	0.23%
91-120 days					
No. of Loans		3	5	3	1
Balance (A\$)		236,444	535,771	938,526	185,156
% of Period Pool Balance		0.06%	0.14%	0.24%	0.05%
121 + days					
No. of Loans		19	18	19	25
Balance (A\$)		4,638,970	4,935,328	5,117,396	6,913,401
% of Period Pool Balance		1.24%	1.28%	1.30%	1.73%
Total Delinquencies					
No. of Loans		44	45	45	42
Balance (A\$)		11,389,473	12,471,681	12,472,305	11,048,502
% of Period Pool Balance		3.03%	3.24%	3.18%	2.76%
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\$)		-	-	903,087	893,156
% of Period Pool Balance		0.00%	0.00%	0.23%	0.22%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		838,614	838,614	838,614	838,614
Mortgage Shortfall (Net Losses) (A\$)		601,108	601,108	601,108	520,855
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.16%	0.16%	0.15%	0.13%
Prepayment Information (CPR)					
1 Month CPR (%)		23.33%	19.26%	16.76%	11.66%
3 Month CPR (%)		19.78%	15.89%	16.58%	18.02%
12 Month CPR (%)		19.39%	19.07%	18.68%	19.43%
Cumulative CPR (%)		18.62%	18.57%	18.56%	18.58%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		50.22%	49.90%	49.75%	49.71%
50.01% - 55.00%		6.89%	7.28%	6.97%	7.12%
55.01% - 60.00%		12.30%	12.20%	11.92%	11.21%
60.01% - 65.00%		10.61%	10.70%	10.90%	11.57%
65.01% - 70.00%		9.26%	8.65%	8.61%	8.52%
70.01% - 75.00%		5.92%	6.27%	6.65%	6.71%
75.01% - 80.00%		3.17%	3.21%	3.21%	3.20%
80.01% - 85.00%		1.15%	1.31%	1.42%	1.40%
85.01% - 90.00%		0.14%	0.14%	0.23%	0.23%
90.01% - 95.00%		0.11%	0.11%	0.11%	0.11%
95.01% - 100.00%		0.19%	0.19%	0.19%	0.18%
> 100.01%		0.04%	0.04%	0.04%	0.04%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Apr-23	06-Mar-23	06-Feb-23	06-Jan-23
Profile by Loan Product					
First Option Home Loan	-	-	-	-	-
Fixed Option Home Loan	58,585,631	63,303,444	64,041,192	64,902,322	-
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	12,392,817	12,970,046	13,284,083	13,319,840	-
Flexi First Option Investment Loan	1,367,414	1,374,354	1,567,076	1,569,567	-
IPL - First Option	-	-	-	-	-
IPL - Fixed Rate	18,942,760	20,310,220	21,293,908	21,878,084	-
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	195,501,529	197,388,310	201,751,515	204,888,198	-
Rocket - Variable - IPL - MSS	88,710,745	89,492,850	90,786,774	93,187,655	-
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
Total	375,500,896	384,839,225	392,724,548	399,745,666	

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%	0.00%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	6.61%	7.26%	7.14%	7.06%	
2.01% - 2.50%	6.37%	7.23%	7.80%	7.81%	
2.51% - 3.00%	2.63%	2.79%	2.93%	2.97%	
3.01% - 3.50%	0.58%	0.70%	0.77%	0.78%	
3.51% - 4.00%	0.58%	0.57%	0.56%	0.55%	
4.01% - 4.50%	0.47%	0.56%	0.55%	0.55%	
4.51% - 5.00%	0.91%	0.91%	1.90%	1.58%	
5.01% - 5.50%	4.84%	5.95%	5.09%	4.70%	
5.51% - 6.00%	8.19%	10.03%	21.04%	21.05%	
6.01% - 6.50%	20.15%	22.42%	21.51%	22.06%	
6.51% - 7.00%	19.35%	22.91%	20.88%	21.04%	
7.01% - 7.50%	19.46%	13.51%	7.38%	7.44%	
7.51% - 8.00%	7.32%	3.61%	0.91%	0.90%	
8.01% - 8.50%	0.94%	0.00%	0.10%	0.10%	
8.51% - 9.00%	0.11%	0.10%	0.00%	0.00%	
9.01% - 9.50%	0.00%	0.12%	0.94%	0.93%	
9.51% - 10.00%	0.98%	1.23%	0.49%	0.48%	
>10.00%	0.51%	0.11%	0.00%	0.00%	
Total	100.00%	100.00%	100.00%	100.00%	

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan	2.36%	2.38%	2.36%	2.33%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	25.44%	25.62%	25.52%	25.24%	
New South Wales - Nonmetropolitan	6.70%	6.84%	6.76%	6.82%	
Northern Territory - Metropolitan	0.43%	0.47%	0.46%	0.46%	
Northern Territory - Nonmetropolitan	0.28%	0.28%	0.27%	0.26%	
Queensland - Metropolitan	9.18%	9.15%	9.19%	9.14%	
Queensland - Nonmetropolitan	9.36%	9.27%	9.31%	9.23%	
South Australia - Metropolitan	2.67%	2.75%	2.71%	2.68%	
South Australia - Nonmetropolitan	0.60%	0.60%	0.60%	0.59%	
Tasmania - Metropolitan	0.35%	0.34%	0.34%	0.33%	
Tasmania - Nonmetropolitan	0.38%	0.38%	0.44%	0.45%	
Victoria - Metropolitan	22.81%	22.59%	22.69%	23.10%	
Victoria - Nonmetropolitan	2.87%	2.80%	2.79%	2.89%	
Western Australia - Metropolitan	14.79%	14.80%	14.76%	14.66%	
Western Australia - Nonmetropolitan	1.80%	1.74%	1.81%	1.82%	
Others	0.02%	0.01%	0.01%	0.00%	
Total	100.00%	100.00%	100.00%	100.00%	

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Dec-22	06-Nov-22	06-Oct-22	06-Sep-22
Housing Loan Summary					
Number of Housing Loans		2,215	2,249	2,290	2,328
Housing Loan Pool Size (A\$)		404,894,220	414,094,952	423,421,602	432,087,127
Average Housing Loan Balance (A\$)		182,796	184,124	184,900	185,604
Maximum Housing Loan Balance (A\$)		1,366,543	1,366,543	1,366,543	1,366,543
Total Valuation of the Properties		1,285,166,572	1,306,778,981	1,323,423,706	1,341,847,178
Weighted Average Current Loan-to-Value Ratio (Unindexed)		48.01%	48.15%	48.65%	48.60%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *		51.35%	51.38%	51.72%	51.78%
Weighted Average Seasoning (months)		132	131	130	129
Weighted Average Remaining Term To Maturity (months)		223	224	225	226
Maximum Current Remaining Term to Maturity (Months)		326	327	328	329
Percentage of Interest Only		5.72%	5.94%	6.32%	6.44%
Percentage of Principal and Interest Only		94.28%	94.06%	93.68%	93.56%
Percentage Owner Occupied (Product) *		70.70%	70.68%	70.79%	70.82%
Percentage Owner Occupied (EFS) **		63.23%	62.90%	63.19%	62.93%
Percentage Non Australian Resident ***		3.49%	3.53%	3.47%	3.49%
Weighted Average Interest Rate		5.37%	5.18%	4.99%	4.62%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		12	16	8	8
Balance (A\$)		2,886,740	3,965,432	1,679,008	1,854,624
% of Period Pool Balance		0.71%	0.96%	0.40%	0.43%
61-90 days					
No. of Loans		1	3	1	8
Balance (A\$)		185,156	497,401	425,732	2,065,137
% of Period Pool Balance		0.05%	0.12%	0.10%	0.48%
91-120 days					
No. of Loans		3	0	7	5
Balance (A\$)		497,401	0	1,773,408	1,083,393
% of Period Pool Balance		0.12%	0.00%	0.42%	0.25%
121 + days					
No. of Loans		24	25	25	24
Balance (A\$)		7,068,059	7,417,156	7,658,564	7,844,271
% of Period Pool Balance		1.75%	1.79%	1.81%	1.82%
Total Delinquencies					
No. of Loans		40	44	41	45
Balance (A\$)		10,637,356	11,879,989	11,536,712	12,847,426
% of Period Pool Balance		2.63%	2.87%	2.72%	2.97%
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		1	1	1	1
Balance (A\$)		888,045	881,867	875,932	871,560
% of Period Pool Balance		0.22%	0.21%	0.21%	0.20%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		838,614	838,614	838,614	838,614
Mortgage Shortfall (Net Losses) (A\$)		520,855	520,855	520,855	520,855
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.13%	0.13%	0.12%	0.12%
Prepayment Information (CPR)					
1 Month CPR (%)		21.31%	21.10%	19.10%	19.60%
3 Month CPR (%)		20.50%	19.93%	21.72%	20.57%
12 Month CPR (%)		20.10%	20.12%	19.50%	19.75%
Cumulative CPR (%)		18.66%	18.63%	18.60%	18.60%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		49.09%	49.30%	48.56%	48.03%
50.01% - 55.00%		7.32%	7.11%	7.93%	8.16%
55.01% - 60.00%		11.31%	11.06%	10.51%	10.59%
60.01% - 65.00%		11.40%	10.54%	10.78%	10.66%
65.01% - 70.00%		8.55%	9.15%	9.37%	9.71%
70.01% - 75.00%		6.69%	7.04%	6.57%	6.54%
75.01% - 80.00%		3.50%	3.70%	3.99%	4.16%
80.01% - 85.00%		1.59%	1.65%	1.58%	1.55%
85.01% - 90.00%		0.22%	0.13%	0.21%	0.21%
90.01% - 95.00%		0.11%	0.10%	0.18%	0.18%
95.01% - 100.00%		0.18%	0.18%	0.18%	0.17%
> 100.01%		0.04%	0.04%	0.14%	0.04%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Dec-22	06-Nov-22	06-Oct-22	06-Sep-22
Profile by Loan Product					
First Option Home Loan	-	-	-	-	-
Fixed Option Home Loan	65,960,590	66,981,880	69,844,960	69,436,666	-
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	13,408,916	14,051,756	14,253,536	14,499,370	-
Flexi First Option Investment Loan	1,800,424	1,823,468	1,829,228	1,842,470	-
IPL - First Option	-	-	-	-	-
IPL - Fixed Rate	22,553,370	23,469,014	23,543,387	23,624,679	-
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	206,895,486	211,645,097	215,625,199	222,084,579	-
Rocket - Variable - IPL - MSS	94,275,434	96,123,737	98,325,292	100,599,362	-
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
Total	404,894,220	414,094,952	423,421,602	432,087,127	
Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%	0.00%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	7.00%	6.87%	6.87%	6.75%	
2.01% - 2.50%	7.97%	8.30%	8.51%	8.42%	
2.51% - 3.00%	3.20%	3.34%	3.57%	3.53%	
3.01% - 3.50%	0.77%	0.97%	0.95%	0.94%	
3.51% - 4.00%	0.55%	0.54%	0.53%	1.14%	
4.01% - 4.50%	0.58%	0.92%	1.47%	6.30%	
4.51% - 5.00%	3.13%	2.81%	7.58%	25.04%	
5.01% - 5.50%	8.63%	20.78%	24.46%	27.92%	
5.51% - 6.00%	24.25%	23.54%	26.70%	14.80%	
6.01% - 6.50%	25.06%	22.03%	14.33%	3.74%	
6.51% - 7.00%	13.83%	7.53%	3.59%	0.00%	
7.01% - 7.50%	3.54%	0.92%	0.00%	0.09%	
7.51% - 8.00%	0.00%	0.10%	0.09%	0.10%	
8.01% - 8.50%	0.10%	0.00%	0.11%	1.07%	
8.51% - 9.00%	0.11%	0.90%	1.09%	0.14%	
9.01% - 9.50%	1.18%	0.47%	0.14%	0.00%	
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%	
>10.00%	0.00%	0.00%	0.00%	0.00%	
Total	100.00%	100.00%	100.00%	100.00%	
Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan	2.31%	2.37%	2.39%	2.34%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	25.20%	25.23%	25.29%	25.26%	
New South Wales - Nonmetropolitan	6.76%	6.74%	6.74%	6.69%	
Northern Territory - Metropolitan	0.45%	0.45%	0.44%	0.43%	
Northern Territory - Nonmetropolitan	0.26%	0.26%	0.26%	0.25%	
Queensland - Metropolitan	9.38%	9.42%	9.41%	9.55%	
Queensland - Nonmetropolitan	9.33%	9.45%	9.45%	9.65%	
South Australia - Metropolitan	2.67%	2.61%	2.64%	2.62%	
South Australia - Nonmetropolitan	0.58%	0.57%	0.58%	0.57%	
Tasmania - Metropolitan	0.33%	0.34%	0.33%	0.33%	
Tasmania - Nonmetropolitan	0.44%	0.42%	0.42%	0.46%	
Victoria - Metropolitan	23.00%	22.61%	22.81%	22.64%	
Victoria - Nonmetropolitan	2.86%	2.90%	2.86%	2.87%	
Western Australia - Metropolitan	14.62%	14.85%	14.64%	14.61%	
Western Australia - Nonmetropolitan	1.80%	1.77%	1.74%	1.71%	
Others	0.01%	0.01%	0.00%	0.02%	
Total	100.00%	100.00%	100.00%	100.00%	

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Aug-22	06-Jul-22	06-Jun-22	06-May-22
Housing Loan Summary					
Number of Housing Loans		2,367	2,417	2,453	2,494
Housing Loan Pool Size (A\$)		441,202,188	453,922,752	461,733,004	470,224,717
Average Housing Loan Balance (A\$)		186,397	187,804	188,232	188,542
Maximum Housing Loan Balance (A\$)		1,366,543	1,366,543	1,366,543	1,366,543
Total Valuation of the Properties		1,361,808,886	1,386,337,909	1,407,909,739	1,428,553,347
Weighted Average Current Loan-to-Value Ratio (Unindexed)		48.77%	48.98%	49.23%	49.26%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *		51.92%	52.10%	52.35%	52.43%
Weighted Average Seasoning (months)		128	127	126	125
Weighted Average Remaining Term To Maturity (months)		227	228	229	230
Maximum Current Remaining Term to Maturity (Months)		330	331	332	333
Percentage of Interest Only		6.31%	6.45%	6.59%	6.81%
Percentage of Principal and Interest Only		93.69%	93.55%	93.41%	93.19%
Percentage Owner Occupied (Product) *		70.94%	71.17%	71.18%	70.93%
Percentage Owner Occupied (EFS) **		62.65%	62.93%	62.86%	62.65%
Percentage Non Australian Resident ***		3.63%	3.55%	3.62%	3.57%
Weighted Average Interest Rate		4.24%	3.83%	3.44%	3.25%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		11	17	15	13
Balance (A\$)		2,520,774	4,250,721	3,762,965	2,866,546
% of Period Pool Balance		0.57%	0.94%	0.81%	0.61%
61-90 days					
No. of Loans		10	6	2	4
Balance (A\$)		1,738,107	1,518,365	324,293	1,036,517
% of Period Pool Balance		0.39%	0.33%	0.07%	0.22%
91-120 days					
No. of Loans		5	2	7	5
Balance (A\$)		1,681,026	849,933	2,386,427	2,388,548
% of Period Pool Balance		0.38%	0.19%	0.52%	0.51%
121 + days					
No. of Loans		26	30	26	25
Balance (A\$)		8,374,178	9,485,912	8,299,524	7,354,125
% of Period Pool Balance		1.90%	2.09%	1.80%	1.56%
Total Delinquencies					
No. of Loans		52	55	50	47
Balance (A\$)		14,314,085	16,104,931	14,773,210	13,645,737
% of Period Pool Balance		3.24%	3.55%	3.20%	2.90%
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		1	1	1	1
Balance (A\$)		865,623	853,534	853,534	842,204
% of Period Pool Balance		0.20%	0.19%	0.18%	0.18%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		838,614	838,614	838,614	838,614
Mortgage Shortfall (Net Losses) (A\$)		520,855	520,855	520,855	520,855
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.12%	0.11%	0.11%	0.11%
Prepayment Information (CPR)					
1 Month CPR (%)		26.48%	15.64%	16.77%	21.70%
3 Month CPR (%)		19.63%	18.04%	19.32%	18.59%
12 Month CPR (%)		19.96%	19.24%	19.29%	19.51%
Cumulative CPR (%)		18.59%	18.50%	18.53%	18.55%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		47.48%	47.30%	47.25%	47.03%
50.01% - 55.00%		8.83%	8.57%	8.09%	8.44%
55.01% - 60.00%		10.09%	9.66%	9.00%	8.57%
60.01% - 65.00%		10.47%	11.18%	11.63%	11.45%
65.01% - 70.00%		10.17%	9.77%	10.15%	10.39%
70.01% - 75.00%		6.63%	6.88%	7.38%	7.37%
75.01% - 80.00%		4.21%	4.59%	4.30%	4.56%
80.01% - 85.00%		1.52%	1.48%	1.63%	1.67%
85.01% - 90.00%		0.21%	0.20%	0.20%	0.26%
90.01% - 95.00%		0.18%	0.17%	0.17%	0.17%
95.01% - 100.00%		0.17%	0.16%	0.16%	0.06%
> 100.01%		0.04%	0.04%	0.04%	0.03%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Aug-22	06-Jul-22	06-Jun-22	06-May-22
Profile by Loan Product					
First Option Home Loan	-	-	-	-	-
Fixed Option Home Loan	70,185,301	71,869,698	72,394,655	74,892,174	-
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	15,116,593	15,858,354	16,234,296	16,381,627	-
Flexi First Option Investment Loan	1,848,009	1,887,636	1,732,762	1,975,705	-
IPL - First Option	-	-	-	-	-
IPL - Fixed Rate	24,219,598	25,075,650	27,426,885	28,506,349	-
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	227,678,225	235,317,997	240,032,193	242,241,848	-
Rocket - Variable - IPL - MSS	102,154,463	103,913,418	103,912,214	106,227,013	-
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
Total	441,202,188	453,922,752	461,733,004	470,224,717	

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%	0.00%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	6.72%	6.56%	6.50%	6.57%	
2.01% - 2.50%	8.45%	8.90%	9.01%	9.67%	
2.51% - 3.00%	3.52%	3.82%	8.03%	22.42%	
3.01% - 3.50%	1.18%	5.97%	26.83%	26.30%	
3.51% - 4.00%	5.89%	25.67%	29.03%	24.21%	
4.01% - 4.50%	25.42%	29.02%	15.51%	8.39%	
4.51% - 5.00%	28.52%	15.01%	3.69%	1.09%	
5.01% - 5.50%	15.14%	3.65%	0.01%	0.09%	
5.51% - 6.00%	3.70%	0.00%	0.09%	0.00%	
6.01% - 6.50%	0.03%	0.09%	0.15%	0.82%	
6.51% - 7.00%	0.09%	0.15%	1.01%	0.45%	
7.01% - 7.50%	0.16%	1.02%	0.13%	0.00%	
7.51% - 8.00%	1.05%	0.13%	0.00%	0.00%	
8.01% - 8.50%	0.14%	0.00%	0.00%	0.00%	
8.51% - 9.00%	0.00%	0.00%	0.00%	0.00%	
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%	
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%	
>10.00%	0.00%	0.00%	0.00%	0.00%	
Total	100.00%	100.00%	100.00%	100.00%	

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan	2.33%	2.34%	2.32%	2.31%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	25.12%	25.13%	24.93%	24.97%	
New South Wales - Nonmetropolitan	6.73%	6.65%	6.62%	6.63%	
Northern Territory - Metropolitan	0.43%	0.42%	0.41%	0.41%	
Northern Territory - Nonmetropolitan	0.25%	0.27%	0.26%	0.26%	
Queensland - Metropolitan	9.46%	9.32%	9.51%	9.50%	
Queensland - Nonmetropolitan	9.67%	9.74%	9.70%	9.58%	
South Australia - Metropolitan	2.60%	2.83%	2.79%	2.88%	
South Australia - Nonmetropolitan	0.57%	0.56%	0.56%	0.55%	
Tasmania - Metropolitan	0.32%	0.32%	0.31%	0.31%	
Tasmania - Nonmetropolitan	0.46%	0.45%	0.46%	0.45%	
Victoria - Metropolitan	22.85%	22.76%	23.08%	23.18%	
Victoria - Nonmetropolitan	2.83%	2.86%	2.82%	2.84%	
Western Australia - Metropolitan	14.69%	14.69%	14.57%	14.50%	
Western Australia - Nonmetropolitan	1.69%	1.67%	1.65%	1.63%	
Others	0.00%	0.01%	0.01%	0.00%	
Total	100.00%	100.00%	100.00%	100.00%	

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Apr-22	06-Mar-22	06-Feb-22	06-Jan-22
Housing Loan Summary					
Number of Housing Loans		2,527	2,574	2,610	2,654
Housing Loan Pool Size (A\$)		481,310,334	491,499,249	499,419,975	513,399,292
Average Housing Loan Balance (A\$)		190,467	190,948	191,349	193,444
Maximum Housing Loan Balance (A\$)		1,366,543	1,366,543	1,366,543	1,366,543
Total Valuation of the Properties		1,447,721,462	1,476,376,601	1,491,365,299	1,513,794,094
Weighted Average Current Loan-to-Value Ratio (Unidexed)		49.50%	49.62%	49.76%	50.04%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) *		52.58%	52.71%	52.87%	53.14%
Weighted Average Seasoning (months)		124	123	122	121
Weighted Average Remaining Term To Maturity (months)		231	232	233	234
Maximum Current Remaining Term to Maturity (Months)		334	335	336	337
Percentage of Interest Only		6.89%	7.13%	7.42%	7.65%
Percentage of Principal and Interest Only		93.11%	92.87%	92.58%	92.35%
Percentage Owner Occupied (Product) *		70.64%	70.79%	70.75%	70.74%
Percentage Owner Occupied (EFS) **		59.02%	59.13%	58.77%	58.58%
Percentage Non Australian Resident ***		3.50%	3.43%	3.47%	3.42%
Weighted Average Interest Rate		3.25%	3.25%	3.26%	3.27%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		13	11	9	14
Balance (A\$)		3,205,093	1,958,696	2,924,234	5,312,926
% of Period Pool Balance		0.67%	0.40%	0.59%	1.03%
61-90 days					
No. of Loans		5	6	8	3
Balance (A\$)		1,634,483	1,444,178	2,039,097	881,736
% of Period Pool Balance		0.34%	0.29%	0.41%	0.17%
91-120 days					
No. of Loans		4	6	3	5
Balance (A\$)		1,289,705	1,405,597	871,143	1,150,975
% of Period Pool Balance		0.27%	0.29%	0.17%	0.22%
121 + days					
No. of Loans		28	26	26	27
Balance (A\$)		8,121,520	8,110,172	8,085,187	8,304,038
% of Period Pool Balance		1.69%	1.65%	1.62%	1.62%
Total Delinquencies					
No. of Loans		50	49	46	49
Balance (A\$)		14,250,802	12,918,643	13,919,660	15,649,675
% of Period Pool Balance		2.96%	2.63%	2.79%	3.05%
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
Balance (A\$)		838,957	830,437	827,266	820,661
% of Period Pool Balance		0.17%	0.17%	0.17%	0.16%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		838,614	838,614	838,614	838,614
Mortgage Shortfall (Net Losses) (A\$)		520,855	520,855	520,855	520,855
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.11%	0.11%	0.10%	0.10%
Prepayment Information (CPR)					
1 Month CPR (%)		19.48%	14.57%	25.71%	19.70%
3 Month CPR (%)		19.92%	20.14%	22.70%	20.66%
12 Month CPR (%)		19.02%	18.98%	19.29%	18.12%
Cumulative CPR (%)		18.51%	18.50%	18.55%	18.46%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		46.53%	46.59%	46.28%	45.86%
50.01% - 55.00%		8.54%	8.18%	8.00%	8.27%
55.01% - 60.00%		8.36%	7.98%	8.54%	8.15%
60.01% - 65.00%		11.60%	11.17%	10.52%	10.77%
65.01% - 70.00%		10.64%	11.59%	11.99%	11.62%
70.01% - 75.00%		7.54%	7.62%	7.64%	7.93%
75.01% - 80.00%		4.65%	4.69%	4.87%	5.23%
80.01% - 85.00%		1.63%	1.62%	1.55%	1.59%
85.01% - 90.00%		0.26%	0.28%	0.33%	0.32%
90.01% - 95.00%		0.16%	0.19%	0.19%	0.18%
95.01% - 100.00%		0.06%	0.06%	0.06%	0.05%
> 100.01%		0.03%	0.03%	0.03%	0.03%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Apr-22	06-Mar-22	06-Feb-22	06-Jan-22
Profile by Loan Product					
First Option Home Loan	-	-	-	-	-
Fixed Option Home Loan	75,337,967	77,201,409	78,031,367	78,286,957	-
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	16,475,313	16,883,125	17,192,709	17,398,913	-
Flexi First Option Investment Loan	1,989,900	2,004,085	2,019,679	2,029,376	-
IPL - First Option	-	-	-	-	-
IPL - Fixed Rate	29,363,172	30,051,892	30,285,977	32,692,885	-
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	248,188,482	253,825,563	258,098,344	267,472,600	-
Rocket - Variable - IPL - MSS	109,955,498	111,533,175	113,791,899	115,518,561	-
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
Total	481,310,334	491,499,249	499,419,975	513,399,292	
Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%	0.00%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	6.55%	6.43%	6.39%	6.24%	
2.01% - 2.50%	9.70%	9.59%	9.58%	9.54%	
2.51% - 3.00%	22.21%	21.76%	21.03%	20.81%	
3.01% - 3.50%	26.66%	26.99%	27.29%	26.83%	
3.51% - 4.00%	24.01%	24.22%	24.68%	25.48%	
4.01% - 4.50%	8.48%	8.59%	8.64%	8.66%	
4.51% - 5.00%	1.07%	1.11%	1.10%	1.19%	
5.01% - 5.50%	0.08%	0.08%	0.08%	0.08%	
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00%	
6.01% - 6.50%	0.80%	0.78%	0.77%	0.75%	
6.51% - 7.00%	0.45%	0.44%	0.43%	0.42%	
7.01% - 7.50%	0.00%	0.00%	0.00%	0.00%	
7.51% - 8.00%	0.00%	0.00%	0.00%	0.00%	
8.01% - 8.50%	0.00%	0.00%	0.00%	0.00%	
8.51% - 9.00%	0.00%	0.00%	0.00%	0.00%	
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%	
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%	
>10.00%	0.00%	0.00%	0.00%	0.00%	
Total	100.00%	100.00%	100.00%	100.00%	
Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan	2.33%	2.29%	2.26%	2.49%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	25.19%	25.20%	25.06%	25.06%	
New South Wales - Nonmetropolitan	6.54%	6.48%	6.55%	6.50%	
Northern Territory - Metropolitan	0.40%	0.39%	0.42%	0.41%	
Northern Territory - Nonmetropolitan	0.26%	0.25%	0.25%	0.25%	
Queensland - Metropolitan	9.45%	9.48%	9.35%	9.23%	
Queensland - Nonmetropolitan	9.46%	9.35%	9.43%	9.38%	
South Australia - Metropolitan	2.93%	2.87%	2.83%	2.83%	
South Australia - Nonmetropolitan	0.54%	0.54%	0.54%	0.53%	
Tasmania - Metropolitan	0.31%	0.30%	0.30%	0.29%	
Tasmania - Nonmetropolitan	0.45%	0.44%	0.46%	0.48%	
Victoria - Metropolitan	23.13%	23.06%	23.23%	23.09%	
Victoria - Nonmetropolitan	2.78%	2.81%	2.81%	2.80%	
Western Australia - Metropolitan	14.62%	14.86%	14.78%	14.90%	
Western Australia - Nonmetropolitan	1.61%	1.67%	1.74%	1.76%	
Others	0.00%	0.01%	0.01%	0.00%	
Total	100.00%	100.00%	100.00%	100.00%	

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Dec-21	06-Nov-21	06-Oct-21	06-Sep-21
Housing Loan Summary					
Number of Housing Loans		2,699	2,748	2,785	2,831
Housing Loan Pool Size (A\$)		524,343,103	536,581,874	544,643,472	557,642,884
Average Housing Loan Balance (A\$)		194,273	195,263	195,563	196,977
Maximum Housing Loan Balance (A\$)		1,366,543	1,366,543	1,366,543	1,366,543
Total Valuation of the Properties		1,536,115,235	1,561,209,247	1,587,522,247	1,608,797,340
Weighted Average Current Loan-to-Value Ratio (Unindexed)		50.04%	50.34%	50.39%	50.60%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *		53.19%	53.51%	53.58%	53.74%
Weighted Average Seasoning (months)		120	119	118	117
Weighted Average Remaining Term To Maturity (months)		234	235	236	237
Maximum Current Remaining Term to Maturity (Months)		338	339	340	341
Percentage of Interest Only		7.88%	8.49%	8.74%	8.99%
Percentage of Principal and Interest Only		92.12%	91.51%	91.26%	91.01%
Percentage Owner Occupied (Product) *		70.37%	70.18%	71.10%	70.98%
Percentage Owner Occupied (EFS) **		58.10%	57.76%	57.50%	57.46%
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		3.28%	3.30%	3.31%	3.31%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		9	9	10	12
Balance (A\$)		3,052,608	2,823,957	3,476,676	1,716,834
% of Period Pool Balance		0.58%	0.53%	0.64%	0.31%
61-90 days					
No. of Loans		6	7	12	6
Balance (A\$)		1,703,737	1,740,331	1,726,011	2,451,825
% of Period Pool Balance		0.32%	0.32%	0.32%	0.44%
91-120 days					
No. of Loans		4	8	5	6
Balance (A\$)		957,774	1,184,579	2,251,608	1,591,768
% of Period Pool Balance		0.18%	0.22%	0.41%	0.29%
121 + days					
No. of Loans		31	31	31	29
Balance (A\$)		10,294,083	11,495,419	11,403,144	10,828,467
% of Period Pool Balance		1.96%	2.14%	2.09%	1.94%
Total Delinquencies					
No. of Loans		50	55	58	53
Balance (A\$)		16,008,203	17,244,286	18,857,439	16,588,894
% of Period Pool Balance		3.05%	3.21%	3.46%	2.97%
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		1	1	1	1
Balance (A\$)		820,661	816,906	813,303	810,511
% of Period Pool Balance		0.16%	0.15%	0.15%	0.15%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		838,614	838,614	838,614	838,614
Mortgage Shortfall (Net Losses) (A\$)		520,855	487,734	487,734	487,734
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.10%	0.09%	0.09%	0.09%
Prepayment Information (CPR)					
1 Month CPR (%)		21.62%	13.59%	22.14%	22.09%
3 Month CPR (%)		17.60%	17.87%	22.11%	19.99%
12 Month CPR (%)		17.68%	17.04%	16.87%	16.59%
Cumulative CPR (%)		18.45%	18.41%	18.47%	18.43%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		45.88%	45.33%	45.38%	45.10%
50.01% - 55.00%		8.28%	8.17%	7.92%	7.59%
55.01% - 60.00%		8.38%	8.98%	8.50%	8.51%
60.01% - 65.00%		10.46%	9.73%	10.09%	10.17%
65.01% - 70.00%		11.47%	11.76%	11.74%	11.76%
70.01% - 75.00%		8.11%	7.84%	7.95%	8.33%
75.01% - 80.00%		5.20%	5.87%	6.06%	5.79%
80.01% - 85.00%		1.54%	1.52%	1.51%	1.86%
85.01% - 90.00%		0.42%	0.54%	0.53%	0.58%
90.01% - 95.00%		0.23%	0.23%	0.24%	0.17%
95.01% - 100.00%		0.00%	0.00%	0.05%	0.11%
> 100.01%		0.03%	0.03%	0.03%	0.03%
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.

**Series 2014-2 WST Trust
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	78,714,991	79,519,255	80,067,495	79,839,028	-
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	17,886,370	18,459,945	18,763,254	19,120,092	-
Flexi First Option Investment Loan	2,203,171	2,218,481	2,180,932	2,379,268	-
IPL - First Option	-	-	-	-	-
IPL - Fixed Rate	33,807,059	34,767,470	34,492,933	36,174,728	-
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	272,384,554	278,582,084	288,421,867	296,858,252	-
Rocket - Variable - IPL - MSS	119,346,958	123,034,640	120,716,992	123,271,516	-
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
Total	524,343,103	536,581,874	544,643,472	557,642,884	

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%	0.00%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	6.13%	5.97%	5.80%	5.47%	
2.01% - 2.50%	9.28%	8.33%	8.11%	7.87%	
2.51% - 3.00%	20.00%	19.71%	19.18%	18.87%	
3.01% - 3.50%	27.44%	27.97%	28.18%	28.50%	
3.51% - 4.00%	25.77%	26.24%	27.01%	27.56%	
4.01% - 4.50%	8.87%	9.30%	9.23%	9.37%	
4.51% - 5.00%	1.28%	1.28%	1.27%	1.24%	
5.01% - 5.50%	0.08%	0.08%	0.10%	0.03%	
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00%	
6.01% - 6.50%	0.74%	0.73%	0.72%	0.70%	
6.51% - 7.00%	0.41%	0.40%	0.40%	0.39%	
7.01% - 7.50%	0.00%	0.00%	0.00%	0.00%	
7.51% - 8.00%	0.00%	0.00%	0.00%	0.00%	
8.01% - 8.50%	0.00%	0.00%	0.00%	0.00%	
8.51% - 9.00%	0.00%	0.00%	0.00%	0.00%	
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%	
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%	
>10.00%	0.00%	0.00%	0.00%	0.00%	
Total	100.00%	100.00%	100.00%	100.00%	

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan	2.48%	2.43%	2.41%	2.37%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	25.07%	25.27%	25.25%	25.10%	
New South Wales - Nonmetropolitan	6.53%	6.43%	6.39%	6.36%	
Northern Territory - Metropolitan	0.49%	0.47%	0.47%	0.47%	
Northern Territory - Nonmetropolitan	0.24%	0.24%	0.23%	0.23%	
Queensland - Metropolitan	9.17%	9.08%	9.01%	9.05%	
Queensland - Nonmetropolitan	9.47%	9.51%	9.65%	9.73%	
South Australia - Metropolitan	2.81%	2.77%	2.74%	2.73%	
South Australia - Nonmetropolitan	0.55%	0.55%	0.57%	0.59%	
Tasmania - Metropolitan	0.29%	0.28%	0.28%	0.28%	
Tasmania - Nonmetropolitan	0.45%	0.44%	0.45%	0.45%	
Victoria - Metropolitan	23.04%	23.04%	23.02%	23.15%	
Victoria - Nonmetropolitan	2.78%	2.86%	2.81%	2.78%	
Western Australia - Metropolitan	14.77%	14.79%	14.76%	14.71%	
Western Australia - Nonmetropolitan	1.76%	1.82%	1.95%	1.99%	
Others	0.10%	0.02%	0.01%	0.01%	
Total	100.00%	100.00%	100.00%	100.00%	

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Aug-21	06-Jul-21	06-Jun-21	06-May-21
Housing Loan Summary					
Number of Housing Loans		2,870	2,910	2,952	2,989
Housing Loan Pool Size (A\$)		570,902,180	581,906,818	592,086,815	604,422,438
Average Housing Loan Balance (A\$)		198,921	199,968	200,571	202,216
Maximum Housing Loan Balance (A\$)		1,366,543	1,366,543	1,366,543	1,366,543
Total Valuation of the Properties		1,624,752,246	1,640,745,993	1,662,118,717	1,682,979,717
Weighted Average Current Loan-to-Value Ratio (Unindexed)		50.85%	51.02%	51.15%	51.31%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *		54.01%	54.18%	54.34%	54.51%
Weighted Average Seasoning (months)		116	115	114	113
Weighted Average Remaining Term To Maturity (months)		238	239	240	241
Maximum Current Remaining Term to Maturity (Months)		342	343	344	345
Percentage of Interest Only		9.00%	9.31%	9.59%	10.12%
Percentage of Principal and Interest Only		91.00%	90.69%	90.41%	89.88%
Percentage Owner Occupied (Product) *		70.70%	70.65%	70.64%	70.85%
Percentage Owner Occupied (EFS) **		57.12%	57.05%	56.98%	57.27%
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		3.33%	3.36%	3.38%	3.39%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		13	15	8	10
Balance (A\$)		4,943,229	3,893,845	1,846,274	2,950,249
% of Period Pool Balance		0.87%	0.67%	0.31%	0.49%
61-90 days					
No. of Loans		9	4	4	9
Balance (A\$)		2,526,234	996,534	1,056,273	2,531,626
% of Period Pool Balance		0.44%	0.17%	0.18%	0.42%
91-120 days					
No. of Loans		4	4	7	4
Balance (A\$)		1,137,056	1,033,268	1,812,578	2,376,587
% of Period Pool Balance		0.20%	0.18%	0.31%	0.39%
121 + days					
No. of Loans		28	29	26	25
Balance (A\$)		10,834,191	10,916,107	10,177,756	9,434,212
% of Period Pool Balance		1.90%	1.88%	1.72%	1.56%
Total Delinquencies					
No. of Loans		54	52	45	48
Balance (A\$)		19,440,710	16,839,754	14,892,881	17,292,674
% of Period Pool Balance		3.41%	2.89%	2.52%	2.86%
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\$)		794,891	791,333	784,469	780,477
% of Period Pool Balance		0.14%	0.00%	0.13%	0.13%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		838,614	838,614	838,614	838,614
Mortgage Shortfall (Net Losses) (A\$)		487,734	487,734	487,734	487,734
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.09%	0.08%	0.08%	0.08%
Prepayment Information (CPR)					
1 Month CPR (%)		16.38%	15.17%	17.74%	14.99%
3 Month CPR (%)		16.45%	15.99%	16.42%	14.73%
12 Month CPR (%)		15.02%	15.82%	16.19%	16.01%
Cumulative CPR (%)		18.24%	18.26%	18.30%	18.31%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		44.67%	43.98%	43.58%	43.38%
50.01% - 55.00%		7.75%	7.87%	8.12%	7.74%
55.01% - 60.00%		8.53%	9.07%	8.37%	8.50%
60.01% - 65.00%		9.84%	9.36%	10.04%	9.83%
65.01% - 70.00%		12.11%	12.38%	12.46%	12.43%
70.01% - 75.00%		8.18%	8.43%	8.47%	9.04%
75.01% - 80.00%		5.83%	6.14%	6.01%	5.71%
80.01% - 85.00%		1.96%	1.60%	1.69%	2.25%
85.01% - 90.00%		0.64%	0.63%	0.73%	0.61%
90.01% - 95.00%		0.35%	0.46%	0.45%	0.38%
95.01% - 100.00%		0.11%	0.05%	0.05%	0.10%
> 100.01%		0.03%	0.03%	0.03%	0.03%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Aug-21	06-Jul-21	06-Jun-21	06-May-21
Profile by Loan Product					
First Option Home Loan	-	-	-	-	-
Fixed Option Home Loan	80,652,124	79,728,787	78,958,212	78,364,213	-
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	19,294,339	20,172,207	20,494,023	21,142,294	-
Flexi First Option Investment Loan	2,519,184	2,739,477	2,718,978	2,790,619	-
IPL - First Option	-	-	-	-	-
IPL - Fixed Rate	36,129,088	34,922,660	34,734,815	34,874,885	-
IPL - Fixed Rate - Low Doc	-	-	-	-	-
IPL - Variable Rate	-	-	-	-	-
IPL - Variable Rate - Low Doc	-	-	-	-	-
Premium Option Home Loan	-	-	-	177,043	-
Premium Option Home Loan - Low Doc	-	-	-	-	-
Rocket - Housing Loan Variable - MSS	303,697,963	311,206,503	318,808,299	328,531,344	-
Rocket - Variable - IPL - MSS	128,609,482	133,137,183	136,372,487	138,542,041	-
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
Total	570,902,180	581,906,818	592,086,815	604,422,438	

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%	0.00%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	4.86%	4.21%	3.43%	2.77%	
2.01% - 2.50%	7.53%	7.16%	7.09%	6.77%	
2.51% - 3.00%	18.18%	17.57%	17.34%	17.12%	
3.01% - 3.50%	29.37%	29.40%	29.62%	30.04%	
3.51% - 4.00%	28.06%	29.15%	29.68%	30.35%	
4.01% - 4.50%	9.67%	10.07%	10.48%	10.54%	
4.51% - 5.00%	1.22%	1.37%	1.30%	1.37%	
5.01% - 5.50%	0.03%	0.03%	0.03%	0.03%	
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00%	
6.01% - 6.50%	0.69%	0.68%	0.67%	0.65%	
6.51% - 7.00%	0.38%	0.37%	0.36%	0.36%	
7.01% - 7.50%	0.00%	0.00%	0.00%	0.00%	
7.51% - 8.00%	0.00%	0.00%	0.00%	0.00%	
8.01% - 8.50%	0.00%	0.00%	0.00%	0.00%	
8.51% - 9.00%	0.00%	0.00%	0.00%	0.00%	
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%	
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%	
>10.00%	0.00%	0.00%	0.00%	0.00%	
Total	100.00%	100.00%	100.00%	100.00%	

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan	2.34%	2.36%	2.34%	2.33%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	24.97%	24.90%	24.63%	24.62%	
New South Wales - Nonmetropolitan	6.30%	6.23%	6.27%	6.31%	
Northern Territory - Metropolitan	0.46%	0.46%	0.45%	0.45%	
Northern Territory - Nonmetropolitan	0.23%	0.24%	0.24%	0.24%	
Queensland - Metropolitan	8.97%	9.01%	8.96%	9.05%	
Queensland - Nonmetropolitan	9.89%	9.82%	9.89%	9.89%	
South Australia - Metropolitan	2.73%	2.72%	2.70%	2.73%	
South Australia - Nonmetropolitan	0.59%	0.58%	0.57%	0.57%	
Tasmania - Metropolitan	0.29%	0.35%	0.34%	0.34%	
Tasmania - Nonmetropolitan	0.44%	0.44%	0.43%	0.43%	
Victoria - Metropolitan	23.13%	23.14%	23.45%	23.31%	
Victoria - Nonmetropolitan	2.82%	2.86%	2.91%	2.89%	
Western Australia - Metropolitan	14.81%	14.83%	14.76%	14.79%	
Western Australia - Nonmetropolitan	2.02%	2.06%	2.05%	2.05%	
Others	0.01%	0.00%	0.01%	0.00%	
Total	100.00%	100.00%	100.00%	100.00%	

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Apr-21	06-Mar-21	06-Feb-21	06-Jan-21
Housing Loan Summary					
Number of Housing Loans		3,029	3,075	3,115	3,159
Housing Loan Pool Size (A\$)		614,764,282	626,587,155	635,451,565	645,634,038
Average Housing Loan Balance (A\$)		202,959	203,768	203,997	204,379
Maximum Housing Loan Balance (A\$)		1,366,543	1,366,543	1,366,543	1,366,543
Total Valuation of the Properties		1,704,338,224	1,739,093,046	1,761,373,917	1,781,304,706
Weighted Average Current Loan-to-Value Ratio (Unindexed)		51.39%	51.50%	51.58%	51.77%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *		54.68%	54.83%	55.03%	55.19%
Weighted Average Seasoning (months)		112	111	110	109
Weighted Average Remaining Term To Maturity (months)		242	243	244	245
Maximum Current Remaining Term to Maturity (Months)		346	347	347	349
Percentage of Interest Only		10.26%	10.14%	10.21%	10.26%
Percentage of Principal and Interest Only		89.74%	89.86%	89.79%	89.74%
Percentage Owner Occupied (Product) *		70.93%	70.90%	70.67%	70.71%
Percentage Owner Occupied (EFS) **		57.28%	56.95%	57.00%	57.15%
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		3.42%	3.45%	3.48%	3.51%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		15	11	5	8
Balance (A\$)		4,474,732	2,394,163	952,186	1,780,837
% of Period Pool Balance		0.73%	0.38%	0.15%	0.28%
61-90 days					
No. of Loans		7	5	4	5
Balance (A\$)		1,735,209	1,394,115	1,176,314	1,289,678
% of Period Pool Balance		0.28%	0.22%	0.19%	0.20%
91-120 days					
No. of Loans		5	4	3	8
Balance (A\$)		2,351,734	2,512,895	1,956,928	3,782,625
% of Period Pool Balance		0.38%	0.40%	0.31%	0.59%
121 + days					
No. of Loans		26	31	32	35
Balance (A\$)		9,618,853	11,239,000	11,918,339	12,624,310
% of Period Pool Balance		1.56%	1.79%	1.88%	1.96%
Total Delinquencies					
No. of Loans		53	51	44	56
Balance (A\$)		18,180,527	17,540,172	16,003,767	19,477,449
% of Period Pool Balance		2.96%	2.80%	2.52%	3.02%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
Foreclosures					
No. of Loans		1	1	1	1
Balance (A\$)		777,672	771,850	55,005	56,119
% of Period Pool Balance		0.13%	0.12%	0.01%	0.01%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		838,614	838,614	784,642	784,642
Mortgage Shortfall (Net Losses) (A\$)		314,112	314,112	314,112	314,112
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.05%	0.05%	0.05%	0.05%
Prepayment Information (CPR)					
1 Month CPR (%)		16.48%	12.47%	13.34%	13.36%
3 Month CPR (%)		14.17%	13.08%	12.33%	13.83%
12 Month CPR (%)		16.05%	15.79%	16.13%	16.26%
Cumulative CPR (%)		18.35%	18.38%	18.45%	18.52%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		43.42%	43.08%	43.30%	43.10%
50.01% - 55.00%		7.62%	7.63%	7.58%	7.33%
55.01% - 60.00%		8.43%	8.41%	8.34%	8.50%
60.01% - 65.00%		9.97%	10.15%	9.86%	9.83%
65.01% - 70.00%		12.16%	12.32%	12.18%	12.02%
70.01% - 75.00%		9.26%	9.03%	8.92%	8.63%
75.01% - 80.00%		5.97%	6.10%	6.39%	6.90%
80.01% - 85.00%		2.05%	2.15%	2.27%	2.43%
85.01% - 90.00%		0.63%	0.63%	0.67%	0.78%
90.01% - 95.00%		0.41%	0.43%	0.42%	0.41%
95.01% - 100.00%		0.05%	0.04%	0.04%	0.04%
> 100.01%		0.03%	0.03%	0.03%	0.03%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period 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	80,217,907	78,712,814	77,478,070	76,802,088	-
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	21,592,433	21,975,372	22,284,809	22,308,656	-
Flexi First Option Investment Loan	2,821,940	2,932,260	3,121,935	3,311,779	-
IPL - First Option	-	-	-	-	-
IPL - Fixed Rate	34,723,605	33,823,331	31,462,928	31,754,866	-
IPL - Fixed Rate - Low Doc	-	-	-	-	-
IPL - Variable Rate	-	-	-	-	-
IPL - Variable Rate - Low Doc	-	-	-	-	-
Premium Option Home Loan	177,723	174,464	175,151	175,837	-
Premium Option Home Loan - Low Doc	-	-	-	-	-
Rocket - Housing Loan Variable - MSS	334,053,975	343,364,530	349,127,761	357,273,206	-
Rocket - Variable - IPL - MSS	141,176,700	145,604,383	151,800,911	154,007,607	-
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
Total	614,764,282	626,587,155	635,451,565	645,634,038	

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%	0.00%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	2.00%	0.78%	0.57%	0.36%	
2.01% - 2.50%	6.68%	6.29%	5.49%	4.90%	
2.51% - 3.00%	16.68%	16.35%	15.47%	14.33%	
3.01% - 3.50%	29.91%	29.91%	29.74%	29.74%	
3.51% - 4.00%	31.19%	32.83%	34.20%	35.75%	
4.01% - 4.50%	11.07%	11.27%	11.95%	12.32%	
4.51% - 5.00%	1.46%	1.49%	1.47%	1.50%	
5.01% - 5.50%	0.03%	0.04%	0.09%	0.10%	
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00%	
6.01% - 6.50%	0.63%	0.62%	0.61%	0.60%	
6.51% - 7.00%	0.35%	0.40%	0.40%	0.40%	
7.01% - 7.50%	0.00%	0.00%	0.00%	0.00%	
7.51% - 8.00%	0.00%	0.00%	0.00%	0.00%	
8.01% - 8.50%	0.00%	0.00%	0.00%	0.00%	
8.51% - 9.00%	0.00%	0.00%	0.00%	0.00%	
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%	
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%	
>10.00%	0.00%	0.00%	0.00%	0.00%	
Total	100.00%	100.00%	100.00%	100.00%	

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan	2.30%	2.33%	2.34%	2.36%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	24.71%	24.53%	24.31%	24.14%	
New South Wales - Nonmetropolitan	6.27%	6.26%	6.39%	6.35%	
Northern Territory - Metropolitan	0.49%	0.48%	0.51%	0.51%	
Northern Territory - Nonmetropolitan	0.29%	0.29%	0.29%	0.29%	
Queensland - Metropolitan	9.02%	8.97%	8.90%	8.91%	
Queensland - Nonmetropolitan	9.79%	9.93%	10.05%	10.06%	
South Australia - Metropolitan	2.82%	2.80%	2.82%	2.87%	
South Australia - Nonmetropolitan	0.57%	0.56%	0.56%	0.57%	
Tasmania - Metropolitan	0.35%	0.34%	0.34%	0.33%	
Tasmania - Nonmetropolitan	0.44%	0.44%	0.43%	0.43%	
Victoria - Metropolitan	23.40%	23.49%	23.49%	23.37%	
Victoria - Nonmetropolitan	2.85%	2.84%	2.88%	2.87%	
Western Australia - Metropolitan	14.64%	14.67%	14.67%	14.88%	
Western Australia - Nonmetropolitan	2.04%	2.03%	2.01%	2.05%	
Others	0.02%	0.04%	0.01%	0.01%	
Total	100.00%	100.00%	100.00%	100.00%	

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Dec-20	06-Nov-20	06-Oct-20	06-Sep-20
Housing Loan Summary					
Number of Housing Loans		3,200	3,235	3,287	3,333
Housing Loan Pool Size (A\$)		655,832,928	664,280,938	677,808,815	689,428,411
Average Housing Loan Balance (A\$)		204,948	205,342	206,209	206,849
Maximum Housing Loan Balance (A\$)		1,366,543	1,366,543	1,366,543	1,366,543
Total Valuation of the Properties		1,801,562,682	1,821,826,382	1,844,226,122	1,878,480,165
Weighted Average Current Loan-to-Value Ratio (Unindexed)		51.97%	52.11%	52.31%	52.39%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *		55.42%	55.57%	55.82%	55.89%
Weighted Average Seasoning (months)		108	107	106	105
Weighted Average Remaining Term To Maturity (months)		246	247	248	248
Maximum Current Remaining Term to Maturity (Months)		350	351	352	353
Percentage of Interest Only		10.24%	10.33%	10.12%	10.16%
Percentage of Principal and Interest Only		89.76%	89.67%	89.88%	89.84%
Percentage Owner Occupied (Product) *		70.68%	70.67%	70.69%	70.60%
Percentage Owner Occupied (EFS) **		57.33%	57.20%		
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		3.52%	3.54%	3.56%	3.58%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		5	5	4	5
Balance (A\$)		1,412,419	1,322,054	2,056,342	2,080,391
% of Period Pool Balance		0.22%	0.20%	0.30%	0.30%
61-90 days					
No. of Loans		7	8	10	9
Balance (A\$)		2,119,224	2,844,529	3,128,172	2,093,169
% of Period Pool Balance		0.32%	0.43%	0.46%	0.30%
91-120 days					
No. of Loans		7	7	6	8
Balance (A\$)		2,809,006	2,554,265	2,081,660	2,674,216
% of Period Pool Balance		0.43%	0.38%	0.31%	0.39%
121 + days					
No. of Loans		39	37	39	43
Balance (A\$)		14,020,563	13,139,019	13,912,515	15,008,345
% of Period Pool Balance		2.14%	1.98%	2.05%	2.18%
Total Delinquencies					
No. of Loans		58	57	59	65
Balance (A\$)		20,361,212	19,859,867	21,178,689	21,856,121
% of Period Pool Balance		3.10%	2.99%	3.12%	3.17%
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	-	-	-
Balance (A\$)		56,971	-	-	-
% of Period Pool Balance		0.01%	0.00%	0.00%	0.00%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		784,642	784,642	784,642	784,642
Mortgage Shortfall (Net Losses) (A\$)		314,112	126,964	126,964	126,964
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.05%	0.02%	0.02%	0.02%
Prepayment Information (CPR)					
1 Month CPR (%)		10.18%	17.67%	15.06%	16.68%
3 Month CPR (%)		14.39%	16.49%	19.28%	20.75%
12 Month CPR (%)		16.30%	16.64%	16.92%	16.89%
Cumulative CPR (%)		18.59%	18.70%	18.72%	18.77%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		42.84%	42.72%	42.24%	42.19%
50.01% - 55.00%		7.35%	7.14%	7.57%	7.73%
55.01% - 60.00%		8.57%	8.39%	8.12%	7.51%
60.01% - 65.00%		9.45%	9.59%	9.38%	9.36%
65.01% - 70.00%		11.68%	11.44%	11.66%	11.85%
70.01% - 75.00%		9.09%	9.44%	9.51%	9.60%
75.01% - 80.00%		7.28%	7.40%	7.55%	7.79%
80.01% - 85.00%		2.49%	2.66%	2.76%	2.72%
85.01% - 90.00%		0.77%	0.76%	0.74%	0.61%
90.01% - 95.00%		0.41%	0.40%	0.41%	0.56%
95.01% - 100.00%		0.04%	0.04%	0.04%	0.06%
> 100.01%		0.03%	0.02%	0.02%	0.02%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Dec-20	06-Nov-20	06-Oct-20	06-Sep-20
Profile by Loan Product					
First Option Home Loan	-	-	-	-	-
Fixed Option Home Loan	76,611,049	76,249,082	75,589,606	76,188,046	-
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	22,345,926	23,127,671	23,377,919	23,725,681	-
Flexi First Option Investment Loan	3,548,350	3,565,088	3,618,051	3,678,058	-
IPL - First Option	-	-	-	-	-
IPL - Fixed Rate	32,725,527	33,518,548	33,620,343	35,551,890	-
IPL - Fixed Rate - Low Doc	-	-	-	-	-
IPL - Variable Rate	319,231	319,731	320,761	322,286	-
IPL - Variable Rate - Low Doc	-	-	-	-	-
Premium Option Home Loan	176,539	177,100	177,100	177,100	-
Premium Option Home Loan - Low Doc	-	-	-	-	-
Rocket - Housing Loan Variable - MSS	364,422,862	369,869,669	380,018,535	386,678,894	-
Rocket - Variable - IPL - MSS	155,683,445	157,454,049	161,086,500	163,106,455	-
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
Total	655,832,928	664,280,938	677,808,815	689,428,411	

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%	0.00%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	0.18%	0.00%	0.00%	0.00%	0.00%
2.01% - 2.50%	4.61%	4.23%	3.73%	3.38%	3.38%
2.51% - 3.00%	13.27%	11.89%	11.02%	10.01%	10.01%
3.01% - 3.50%	30.46%	30.70%	30.91%	30.54%	30.54%
3.51% - 4.00%	36.40%	37.78%	38.18%	39.54%	39.54%
4.01% - 4.50%	12.45%	12.67%	13.21%	13.63%	13.63%
4.51% - 5.00%	1.51%	1.61%	1.78%	1.76%	1.76%
5.01% - 5.50%	0.14%	0.13%	0.15%	0.13%	0.13%
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6.01% - 6.50%	0.60%	0.59%	0.58%	0.57%	0.57%
6.51% - 7.00%	0.39%	0.39%	0.45%	0.44%	0.44%
7.01% - 7.50%	0.00%	0.00%	0.00%	0.00%	0.00%
7.51% - 8.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8.01% - 8.50%	0.00%	0.00%	0.00%	0.00%	0.00%
8.51% - 9.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>10.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%	100.00%

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan	2.38%	2.36%	2.43%	2.40%	2.40%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	24.14%	24.09%	24.11%	23.91%	23.91%
New South Wales - Nonmetropolitan	6.32%	6.20%	6.31%	6.29%	6.29%
Northern Territory - Metropolitan	0.50%	0.50%	0.52%	0.51%	0.51%
Northern Territory - Nonmetropolitan	0.29%	0.28%	0.28%	0.28%	0.28%
Queensland - Metropolitan	9.00%	9.01%	9.00%	8.94%	8.94%
Queensland - Nonmetropolitan	10.16%	10.23%	10.23%	10.25%	10.25%
South Australia - Metropolitan	2.88%	2.89%	2.86%	2.89%	2.89%
South Australia - Nonmetropolitan	0.56%	0.56%	0.56%	0.58%	0.58%
Tasmania - Metropolitan	0.33%	0.33%	0.32%	0.32%	0.32%
Tasmania - Nonmetropolitan	0.42%	0.42%	0.42%	0.42%	0.42%
Victoria - Metropolitan	23.26%	23.37%	23.33%	23.46%	23.46%
Victoria - Nonmetropolitan	2.91%	2.92%	2.89%	2.88%	2.88%
Western Australia - Metropolitan	14.82%	14.74%	14.67%	14.73%	14.73%
Western Australia - Nonmetropolitan	2.03%	2.08%	2.05%	2.14%	2.14%
Others	0.00%	0.02%	0.02%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%	100.00%

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Aug-20	06-Jul-20	06-Jun-20	06-May-20
Housing Loan Summary					
Number of Housing Loans		3,382	3,443	3,500	3,545
Housing Loan Pool Size (A\$)		702,827,833	723,284,206	739,266,031	752,649,570
Average Housing Loan Balance (A\$)		207,814	210,074	211,219	212,313
Maximum Housing Loan Balance (A\$)		1,366,543	1,366,543	1,346,543	1,346,543
Total Valuation of the Properties		1,912,410,375	1,945,205,275	1,973,831,406	1,996,706,578
Weighted Average Current Loan-to-Value Ratio (Unindexed)		52.49%	52.67%	52.82%	52.97%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *		55.90%	56.00%	56.16%	56.25%
Weighted Average Seasoning (months)		104	103	102	101
Weighted Average Remaining Term To Maturity (months)		249	250	251	252
Maximum Current Remaining Term to Maturity (Months)		354	355	356	357
Percentage of Interest Only		10.35%	10.36%	10.71%	11.17%
Percentage of Principal and Interest Only		89.65%	89.64%	89.29%	88.83%
Percentage Owner Occupied (Product) *		70.65%	70.80%	70.94%	71.21%
Percentage Owner Occupied (EFS) **					
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		3.60%	3.62%	3.64%	3.67%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		7	12	25	28
Balance (A\$)		1,860,741	3,649,253	7,791,356	8,976,498
% of Period Pool Balance		0.26%	0.50%	1.05%	1.19%
61-90 days					
No. of Loans		11	17	17	12
Balance (A\$)		2,617,249	5,192,839	5,604,554	3,495,627
% of Period Pool Balance		0.37%	0.72%	0.76%	0.46%
91-120 days					
No. of Loans		12	15	10	9
Balance (A\$)		3,678,885	4,751,731	3,392,342	2,367,734
% of Period Pool Balance		0.52%	0.66%	0.46%	0.31%
121 + days					
No. of Loans		42	30	26	23
Balance (A\$)		13,727,852	8,811,811	6,811,597	6,495,499
% of Period Pool Balance		1.95%	1.22%	0.92%	0.86%
Total Delinquencies					
No. of Loans		72	74	78	72
Balance (A\$)		21,884,726	22,405,633	23,599,849	21,335,357
% of Period Pool Balance		3.11%	3.10%	3.19%	2.83%
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
Balance (A\$)		-	-	-	288,875
% of Period Pool Balance		0.00%	0.00%	0.00%	0.04%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		784,642	784,642	784,642	784,642
Mortgage Shortfall (Net Losses) (A\$)		126,964	126,964	126,964	126,964
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.02%	0.02%	0.02%	0.02%
Prepayment Information (CPR)					
1 Month CPR (%)		25.57%	19.85%	15.27%	15.50%
3 Month CPR (%)		20.35%	16.88%	14.71%	15.22%
12 Month CPR (%)		17.85%	16.61%	16.03%	16.53%
Cumulative CPR (%)		18.80%	18.69%	18.68%	18.73%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		42.09%	41.98%	41.76%	41.42%
50.01% - 55.00%		7.67%	7.11%	7.23%	7.13%
55.01% - 60.00%		7.30%	7.87%	7.82%	8.03%
60.01% - 65.00%		9.35%	9.09%	9.16%	9.24%
65.01% - 70.00%		11.92%	12.00%	11.44%	11.31%
70.01% - 75.00%		9.63%	9.58%	10.11%	10.24%
75.01% - 80.00%		7.99%	8.40%	8.33%	8.38%
80.01% - 85.00%		2.82%	2.72%	2.86%	2.95%
85.01% - 90.00%		0.60%	0.63%	0.63%	0.66%
90.01% - 95.00%		0.50%	0.45%	0.49%	0.48%
95.01% - 100.00%		0.11%	0.15%	0.15%	0.14%
> 100.01%		0.02%	0.02%	0.02%	0.02%
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.

**Series 2014-2 WST Trust
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	76,831,080	73,021,620	69,703,462	66,221,803	-
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	24,264,635	25,599,004	26,461,730	26,908,013	-
Flexi First Option Investment Loan	3,690,002	3,765,745	3,787,254	3,856,588	-
IPL - First Option	-	-	-	-	-
IPL - Fixed Rate	34,146,617	34,009,169	32,466,202	31,021,702	-
IPL - Fixed Rate - Low Doc	-	-	-	-	-
IPL - Variable Rate	323,277	324,297	325,281	326,295	-
IPL - Variable Rate - Low Doc	-	-	-	-	-
Premium Option Home Loan	177,100	147,100	127,100	127,930	-
Premium Option Home Loan - Low Doc	-	-	-	-	-
Rocket - Housing Loan Variable - MSS	395,301,632	413,324,684	428,175,412	442,672,199	-
Rocket - Variable - IPL - MSS	168,093,490	173,092,587	178,219,589	181,515,042	-
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
Total	702,827,833	723,284,206	739,266,031	752,649,570	

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%	0.00%	0.01%	0.00%	0.07%	
1.51% - 2.00%	0.00%	0.00%	0.00%	0.00%	
2.01% - 2.50%	3.09%	2.27%	1.62%	0.63%	
2.51% - 3.00%	8.99%	8.42%	6.80%	5.81%	
3.01% - 3.50%	30.61%	30.74%	31.10%	31.35%	
3.51% - 4.00%	40.39%	41.25%	42.28%	42.82%	
4.01% - 4.50%	13.97%	14.17%	14.81%	15.82%	
4.51% - 5.00%	1.82%	2.01%	2.27%	2.39%	
5.01% - 5.50%	0.13%	0.12%	0.12%	0.12%	
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00%	
6.01% - 6.50%	0.56%	0.59%	0.58%	0.57%	
6.51% - 7.00%	0.43%	0.42%	0.42%	0.41%	
7.01% - 7.50%	0.00%	0.00%	0.00%	0.00%	
7.51% - 8.00%	0.00%	0.00%	0.00%	0.00%	
8.01% - 8.50%	0.00%	0.00%	0.00%	0.00%	
8.51% - 9.00%	0.00%	0.00%	0.00%	0.00%	
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%	
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%	
>10.00%	0.00%	0.00%	0.00%	0.00%	
Total	100.00%	100.00%	100.00%	100.00%	

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan	2.42%	2.56%	2.51%	2.52%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	23.91%	24.10%	24.31%	24.26%	
New South Wales - Nonmetropolitan	6.28%	6.22%	6.21%	6.20%	
Northern Territory - Metropolitan	0.55%	0.54%	0.52%	0.52%	
Northern Territory - Nonmetropolitan	0.27%	0.27%	0.26%	0.26%	
Queensland - Metropolitan	8.93%	8.78%	8.85%	8.89%	
Queensland - Nonmetropolitan	10.30%	10.18%	10.12%	10.05%	
South Australia - Metropolitan	2.88%	3.08%	3.14%	3.15%	
South Australia - Nonmetropolitan	0.60%	0.64%	0.64%	0.64%	
Tasmania - Metropolitan	0.33%	0.33%	0.32%	0.32%	
Tasmania - Nonmetropolitan	0.43%	0.42%	0.42%	0.41%	
Victoria - Metropolitan	23.49%	23.31%	23.27%	23.35%	
Victoria - Nonmetropolitan	2.89%	2.85%	2.84%	2.84%	
Western Australia - Metropolitan	14.61%	14.61%	14.51%	14.49%	
Western Australia - Nonmetropolitan	2.11%	2.11%	2.08%	2.05%	
Others	0.00%	0.00%	0.00%	0.05%	
Total	100.00%	100.00%	100.00%	100.00%	

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Apr-20	06-Mar-20	06-Feb-20	06-Jan-20
Housing Loan Summary					
Number of Housing Loans		3,585	3,640	3,690	3,737
Housing Loan Pool Size (A\$)		766,123,463	778,425,412	792,757,861	806,345,137
Average Housing Loan Balance (A\$)		213,703	213,853	214,840	215,773
Maximum Housing Loan Balance (A\$)		1,346,543	1,384,214	1,384,214	1,384,214
Total Valuation of the Properties		2,020,443,582	2,044,664,356	2,068,949,223	2,096,519,614
Weighted Average Current Loan-to-Value Ratio (Unindexed)		53.06%	53.15%	53.42%	53.54%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *		56.37%	55.65%	56.78%	56.91%
Weighted Average Seasoning (months)		100	99	98	97
Weighted Average Remaining Term To Maturity (months)		253	254	255	256
Maximum Current Remaining Term to Maturity (Months)		358	359	360	361
Percentage of Interest Only		11.31%	11.53%	11.51%	11.72%
Percentage of Principal and Interest Only		88.69%	88.47%	88.49%	88.28%
Percentage Owner Occupied (Product) *		71.25%	71.14%	71.24%	71.17%
Percentage Owner Occupied (EFS) **					
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		3.69%	3.93%	3.94%	3.95%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		23	17	13	17
Balance (A\$)		5,849,619	3,820,995	4,608,505	4,387,426
% of Period Pool Balance		0.76%	0.49%	0.58%	0.54%
61-90 days					
No. of Loans		14	7	8	11
Balance (A\$)		3,000,029	2,734,169	1,750,565	3,057,648
% of Period Pool Balance		0.39%	0.35%	0.22%	0.38%
91-120 days					
No. of Loans		3	6	9	8
Balance (A\$)		931,740	1,875,701	3,173,319	1,966,078
% of Period Pool Balance		0.12%	0.24%	0.40%	0.24%
121 + days					
No. of Loans		23	24	22	17
Balance (A\$)		6,736,552	7,864,815	6,762,949	5,451,740
% of Period Pool Balance		0.88%	1.01%	0.85%	0.68%
Total Delinquencies					
No. of Loans		63	54	52	53
Balance (A\$)		16,517,940	16,295,679	16,295,338	14,862,892
% of Period Pool Balance		2.16%	2.09%	2.06%	1.84%
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		2	2	1	1
Balance (A\$)		393,377	391,479	282,042	279,763
% of Period Pool Balance		0.05%	0.05%	0.04%	0.03%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		680,302	680,302	680,302	680,302
Mortgage Shortfall (Net Losses) (A\$)		126,964	126,964	126,964	126,964
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.02%	0.02%	0.02%	0.02%
Prepayment Information (CPR)					
1 Month CPR (%)		13.38%	16.86%	14.73%	14.24%
3 Month CPR (%)		14.96%	15.25%	14.36%	16.47%
12 Month CPR (%)		15.72%	16.35%	16.03%	15.83%
Cumulative CPR (%)		16.30%	18.86%	18.89%	18.96%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		41.18%	41.10%	40.78%	40.50%
50.01% - 55.00%		7.09%	7.32%	7.44%	7.24%
55.01% - 60.00%		8.41%	7.90%	7.91%	8.20%
60.01% - 65.00%		8.92%	8.73%	8.64%	8.51%
65.01% - 70.00%		11.66%	11.84%	11.22%	10.83%
70.01% - 75.00%		9.71%	9.62%	10.25%	10.50%
75.01% - 80.00%		8.57%	8.83%	9.18%	9.47%
80.01% - 85.00%		3.03%	3.01%	2.99%	3.15%
85.01% - 90.00%		0.77%	0.89%	0.88%	0.87%
90.01% - 95.00%		0.56%	0.61%	0.64%	0.63%
95.01% - 100.00%		0.08%	0.08%	0.05%	0.08%
> 100.01%		0.02%	0.07%	0.02%	0.02%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Apr-20	06-Mar-20	06-Feb-20	06-Jan-20
Profile by Loan Product					
First Option Home Loan	-	-	-	-	-
Fixed Option Home Loan	64,989,124	66,979,096	68,870,318	69,312,921	-
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	27,776,983	28,212,590	28,442,340	29,225,338	-
Flexi First Option Investment Loan	3,882,081	3,953,031	4,029,010	4,105,581	-
IPL - First Option	-	-	-	-	-
IPL - Fixed Rate	31,292,321	30,884,792	31,365,791	32,440,654	-
IPL - Fixed Rate - Low Doc	-	-	-	-	-
IPL - Variable Rate	327,259	327,844	328,750	329,653	-
IPL - Variable Rate - Low Doc	-	-	-	-	-
Premium Option Home Loan	124,850	125,783	126,676	127,566	-
Premium Option Home Loan - Low Doc	-	-	-	-	-
Rocket - Housing Loan Variable - MSS	452,980,410	458,445,849	467,322,499	475,250,141	-
Rocket - Variable - IPL - MSS	184,750,435	189,496,427	192,272,477	195,553,283	-
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
Total	766,123,463	778,425,412	792,757,861	806,345,137	

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%	0.00%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2.01% - 2.50%	0.00%	0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%	4.58%	0.87%	0.72%	0.59%	
3.01% - 3.50%	31.44%	17.61%	16.30%	15.88%	
3.51% - 4.00%	43.86%	45.05%	45.83%	45.97%	
4.01% - 4.50%	16.60%	27.46%	27.96%	28.10%	
4.51% - 5.00%	2.44%	7.92%	8.07%	8.38%	
5.01% - 5.50%	0.12%	0.09%	0.11%	0.11%	
5.51% - 6.00%	0.00%	0.04%	0.04%	0.04%	
6.01% - 6.50%	0.56%	0.10%	0.10%	0.15%	
6.51% - 7.00%	0.40%	0.74%	0.73%	0.66%	
7.01% - 7.50%	0.00%	0.13%	0.13%	0.13%	
7.51% - 8.00%	0.00%	0.00%	0.00%	0.00%	
8.01% - 8.50%	0.00%	0.00%	0.00%	0.00%	
8.51% - 9.00%	0.00%	0.00%	0.00%	0.00%	
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%	
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%	
>10.00%	0.00%	0.00%	0.00%	0.00%	
Total	100.00%	100.00%	100.00%	100.00%	

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan	2.52%	2.57%	2.64%	2.70%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	24.35%	24.43%	24.51%	24.52%	
New South Wales - Nonmetropolitan	6.25%	6.23%	6.19%	6.19%	
Northern Territory - Metropolitan	0.51%	0.51%	0.51%	0.50%	
Northern Territory - Nonmetropolitan	0.25%	0.25%	0.27%	0.27%	
Queensland - Metropolitan	8.89%	8.91%	8.90%	8.93%	
Queensland - Nonmetropolitan	10.04%	9.94%	9.85%	9.84%	
South Australia - Metropolitan	3.15%	3.17%	3.21%	3.21%	
South Australia - Nonmetropolitan	0.64%	0.62%	0.63%	0.62%	
Tasmania - Metropolitan	0.31%	0.31%	0.33%	0.33%	
Tasmania - Nonmetropolitan	0.41%	0.40%	0.39%	0.41%	
Victoria - Metropolitan	23.35%	23.29%	23.31%	23.23%	
Victoria - Nonmetropolitan	2.84%	2.87%	2.82%	2.79%	
Western Australia - Metropolitan	14.45%	14.44%	14.41%	14.41%	
Western Australia - Nonmetropolitan	2.03%	2.05%	2.03%	2.02%	
Others	0.01%	0.01%	0.00%	0.03%	
Total	100.00%	100.00%	100.00%	100.00%	

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Dec-19	06-Nov-19	06-Oct-19	06-Sep-19
Housing Loan Summary					
Number of Housing Loans		3,785	3,836	3,910	3,965
Housing Loan Pool Size (A\$)		819,808,278	832,874,562	852,242,111	866,441,890
Average Housing Loan Balance (A\$)		216,594	217,121	217,965	218,523
Maximum Housing Loan Balance (A\$)		1,384,214	1,390,820	1,390,820	1,393,937
Total Valuation of the Properties		2,121,542,839	2,146,507,258	2,182,823,412	2,211,708,110
Weighted Average Current Loan-to-Value Ratio (Unindexed)		53.67%	53.81%	53.92%	54.02%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *		57.10%	57.26%	57.38%	57.49%
Weighted Average Seasoning (months)		96	95	94	93
Weighted Average Remaining Term To Maturity (months)		257	258	259	260
Maximum Current Remaining Term to Maturity (Months)		362	363	364	365
Percentage of Interest Only		11.79%	12.13%	12.47%	12.69%
Percentage of Principal and Interest Only		88.21%	87.87%	87.53%	87.31%
Percentage Owner Occupied (Product) *		71.19%	72.17%	72.13%	71.90%
Percentage Owner Occupied (EFS) **					
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		3.96%	3.97%	4.11%	4.12%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		17	24	14	17
Balance (A\$)		5,323,403	6,739,550	4,549,651	6,074,165
% of Period Pool Balance		0.65%	0.81%	0.53%	0.70%
61-90 days					
No. of Loans		11	4	11	9
Balance (A\$)		2,304,218	1,147,427	3,847,396	2,205,410
% of Period Pool Balance		0.28%	0.14%	0.45%	0.25%
91-120 days					
No. of Loans		4	5	11	12
Balance (A\$)		1,134,181	1,671,421	2,594,156	3,631,536
% of Period Pool Balance		0.14%	0.20%	0.30%	0.42%
121 + days					
No. of Loans		19	23	23	20
Balance (A\$)		6,308,847	7,754,799	7,650,930	6,506,577
% of Period Pool Balance		0.77%	0.93%	0.90%	0.75%
Total Delinquencies					
No. of Loans		51	56	59	58
Balance (A\$)		15,070,650	17,313,196	18,642,134	18,417,689
% of Period Pool Balance		1.84%	2.08%	2.19%	2.13%
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 maintained full repayments for 6 months.					
Foreclosures					
No. of Loans		2	2	2	2
Balance (A\$)		291,466	286,157	507,356	501,630
% of Period Pool Balance		0.04%	0.03%	0.06%	0.06%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		680,302	680,302	680,302	680,302
Mortgage Shortfall (Net Losses) (A\$)		126,964	126,964	126,964	126,964
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.02%	0.02%	0.01%	0.01%
Prepayment Information (CPR)					
1 Month CPR (%)		14.09%	20.83%	14.80%	19.47%
3 Month CPR (%)		16.68%	18.45%	18.08%	17.43%
12 Month CPR (%)		16.06%	16.37%	16.01%	16.20%
Cumulative CPR (%)		19.04%	19.12%	19.09%	19.16%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		40.10%	39.63%	39.77%	39.47%
50.01% - 55.00%		7.14%	7.46%	7.44%	7.94%
55.01% - 60.00%		8.69%	8.77%	8.61%	8.08%
60.01% - 65.00%		8.25%	8.10%	7.88%	7.94%
65.01% - 70.00%		10.53%	10.23%	10.02%	9.97%
70.01% - 75.00%		11.09%	11.04%	11.28%	11.40%
75.01% - 80.00%		9.34%	9.76%	9.83%	9.78%
80.01% - 85.00%		3.26%	3.21%	3.37%	3.60%
85.01% - 90.00%		0.88%	1.04%	1.06%	1.09%
90.01% - 95.00%		0.60%	0.64%	0.64%	0.63%
95.01% - 100.00%		0.10%	0.10%	0.08%	0.08%
> 100.01%		0.02%	0.02%	0.02%	0.02%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Dec-19	06-Nov-19	06-Oct-19	06-Sep-19
Profile by Loan Product					
First Option Home Loan	-	-	-	202,769	203,486
Fixed Option Home Loan	69,717,764	69,098,620	70,054,612	71,879,903	-
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	29,881,276	30,058,511	30,835,807	31,405,231	-
Flexi First Option Investment Loan	4,478,716	4,555,544	4,661,444	4,943,559	-
IPL - First Option	-	-	220,166	220,978	-
IPL - Fixed Rate	32,299,339	31,477,935	31,893,906	32,317,968	-
IPL - Fixed Rate - Low Doc	-	-	-	-	-
IPL - Variable Rate	330,588	331,475	1,458,367	1,462,180	-
IPL - Variable Rate - Low Doc	-	-	-	-	-
Premium Option Home Loan	128,466	129,350	829,568	832,741	-
Premium Option Home Loan - Low Doc	-	-	-	-	-
Rocket - Housing Loan Variable - MSS	483,861,500	501,762,549	512,795,580	518,691,705	-
Rocket - Variable - IPL - MSS	199,110,627	195,460,578	199,289,892	204,484,139	-
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
Total	819,808,278	832,874,562	852,242,111	866,441,890	

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%	0.00%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2.01% - 2.50%	0.00%	0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%	0.45%	0.16%	0.04%	0.00%	0.00%
3.01% - 3.50%	15.39%	14.67%	4.43%	3.99%	
3.51% - 4.00%	45.42%	46.23%	39.20%	38.53%	
4.01% - 4.50%	28.98%	28.80%	38.10%	38.51%	
4.51% - 5.00%	8.63%	9.02%	16.28%	17.08%	
5.01% - 5.50%	0.11%	0.12%	0.87%	0.86%	
5.51% - 6.00%	0.04%	0.04%	0.15%	0.15%	
6.01% - 6.50%	0.15%	0.14%	0.05%	0.05%	
6.51% - 7.00%	0.70%	0.69%	0.50%	0.49%	
7.01% - 7.50%	0.12%	0.12%	0.38%	0.33%	
7.51% - 8.00%	0.00%	0.00%	0.00%	0.00%	
8.01% - 8.50%	0.00%	0.00%	0.00%	0.00%	
8.51% - 9.00%	0.00%	0.00%	0.00%	0.00%	
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%	
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%	
>10.00%	0.00%	0.00%	0.00%	0.00%	
Total	100.00%	100.00%	100.00%	100.00%	

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan	2.71%	2.72%	2.65%	2.65%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	24.55%	24.42%	24.34%	24.37%	
New South Wales - Nonmetropolitan	6.26%	6.22%	6.19%	6.22%	
Northern Territory - Metropolitan	0.50%	0.49%	0.49%	0.48%	
Northern Territory - Nonmetropolitan	0.27%	0.27%	0.26%	0.26%	
Queensland - Metropolitan	8.88%	8.93%	8.88%	8.89%	
Queensland - Nonmetropolitan	9.76%	9.83%	9.85%	9.86%	
South Australia - Metropolitan	3.23%	3.20%	3.19%	3.15%	
South Australia - Nonmetropolitan	0.64%	0.65%	0.67%	0.66%	
Tasmania - Metropolitan	0.34%	0.34%	0.33%	0.33%	
Tasmania - Nonmetropolitan	0.40%	0.42%	0.42%	0.46%	
Victoria - Metropolitan	23.31%	23.39%	23.52%	23.56%	
Victoria - Nonmetropolitan	2.79%	2.84%	2.90%	2.92%	
Western Australia - Metropolitan	14.34%	14.32%	14.37%	14.27%	
Western Australia - Nonmetropolitan	2.00%	1.97%	1.94%	1.91%	
Others	0.02%	0.01%	0.00%	0.01%	
Total	100.00%	100.00%	100.00%	100.00%	

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Aug-19	06-Jul-19	06-Jun-19	06-May-19
Housing Loan Summary					
Number of Housing Loans		4,024	4,087	4,136	4,216
Housing Loan Pool Size (A\$)		885,203,287	904,628,204	917,459,544	938,624,324
Average Housing Loan Balance (A\$)		219,981	221,343	221,823	222,634
Maximum Housing Loan Balance (A\$)		1,397,044	1,400,128	1,421,058	1,405,167
Total Valuation of the Properties		2,254,857,110	2,293,703,160	2,319,438,694	2,358,165,386
Weighted Average Current Loan-to-Value Ratio (Unindexed)		54.17%	54.29%	54.49%	54.70%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *		57.67%	57.77%	57.99%	58.21%
Weighted Average Seasoning (months)		92	91	90	89
Weighted Average Remaining Term To Maturity (months)		261	262	262	263
Maximum Current Remaining Term to Maturity (Months)		366	367	368	369
Percentage of Interest Only		13.12%	13.79%	14.80%	16.39%
Percentage of Principal and Interest Only		86.88%	86.21%	85.20%	83.61%
Percentage Owner Occupied (Product) *		71.92%	72.11%	72.06%	71.90%
Percentage Owner Occupied (EFS) **					
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		4.14%	4.33%	4.53%	4.55%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		18	18	26	25
Balance (A\$)		4,351,476	5,739,142	7,402,388	7,732,802
% of Period Pool Balance		0.49%	0.63%	0.81%	0.82%
61-90 days					
No. of Loans		11	15	13	13
Balance (A\$)		3,226,309	5,021,819	3,332,462	3,395,664
% of Period Pool Balance		0.36%	0.56%	0.36%	0.36%
91-120 days					
No. of Loans		14	13	11	10
Balance (A\$)		4,165,708	3,672,431	3,683,305	2,639,382
% of Period Pool Balance		0.47%	0.41%	0.40%	0.28%
121 + days					
No. of Loans		17	16	17	19
Balance (A\$)		5,784,701	5,779,666	5,429,787	6,983,154
% of Period Pool Balance		0.65%	0.64%	0.59%	0.74%
Total Delinquencies					
No. of Loans		60	62	67	67
Balance (A\$)		17,528,193	20,213,058	19,847,942	20,751,002
% of Period Pool Balance		1.98%	2.23%	2.16%	2.21%
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\$)		262,036	260,422	-	-
% of Period Pool Balance		0.03%	0.03%	0.00%	0.00%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		680,302	680,302	680,302	680,302
Mortgage Shortfall (Net Losses) (A\$)		126,964	91,964	91,964	91,964
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.01%	0.01%	0.01%	0.01%
Prepayment Information (CPR)					
1 Month CPR (%)		19.78%	12.71%	21.09%	12.56%
3 Month CPR (%)		18.00%	15.61%	16.01%	13.09%
12 Month CPR (%)		16.31%	15.98%	16.66%	16.31%
Cumulative CPR (%)		19.15%	19.14%	19.26%	19.22%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		39.17%	39.13%	38.42%	38.23%
50.01% - 55.00%		7.83%	7.53%	7.76%	7.35%
55.01% - 60.00%		8.44%	8.66%	8.73%	8.61%
60.01% - 65.00%		7.94%	7.74%	7.70%	7.89%
65.01% - 70.00%		9.88%	9.62%	9.94%	10.20%
70.01% - 75.00%		11.36%	11.82%	11.65%	11.97%
75.01% - 80.00%		9.95%	10.00%	10.12%	9.93%
80.01% - 85.00%		3.65%	3.61%	3.66%	3.79%
85.01% - 90.00%		1.08%	1.12%	1.26%	1.29%
90.01% - 95.00%		0.61%	0.68%	0.67%	0.65%
95.01% - 100.00%		0.07%	0.07%	0.07%	0.07%
> 100.01%		0.02%	0.02%	0.02%	0.02%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Aug-19	06-Jul-19	06-Jun-19	06-May-19
Profile by Loan Product					
First Option Home Loan		204,352	2,633,479	2,664,867	2,688,858
Fixed Option Home Loan		72,224,000	74,112,767	75,591,730	80,702,231
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		32,038,160	29,824,268	30,869,195	31,305,354
Flexi First Option Investment Loan		4,770,433	4,923,555	4,993,566	5,498,064
IPL - First Option		554,171	556,521	559,005	561,234
IPL - Fixed Rate		34,159,519	34,387,435	34,937,552	36,018,862
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		5,418,432	6,945,073	7,505,609	8,401,089
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		3,758,426	17,539,935	17,941,889	18,207,248
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		528,414,339	528,177,047	534,066,167	541,976,892
Rocket - Variable - IPL - MSS		203,661,455	205,528,124	208,329,964	213,264,492
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		885,203,287	904,628,204	917,459,544	938,624,324

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%	0.05%	0.00%	0.00%
3.01% - 3.50%		3.04%	0.01%	0.00%	0.00%
3.51% - 4.00%		38.44%	27.95%	13.65%	13.11%
4.01% - 4.50%		38.60%	44.51%	41.86%	41.25%
4.51% - 5.00%		17.98%	19.41%	28.32%	28.31%
5.01% - 5.50%		0.91%	7.11%	13.40%	14.21%
5.51% - 6.00%		0.15%	0.09%	1.73%	2.09%
6.01% - 6.50%		0.05%	0.08%	0.09%	0.09%
6.51% - 7.00%		0.49%	0.46%	0.24%	0.23%
7.01% - 7.50%		0.32%	0.31%	0.62%	0.57%
7.51% - 8.00%		0.00%	0.00%	0.07%	0.12%
8.01% - 8.50%		0.02%	0.02%	0.02%	0.02%
8.51% - 9.00%		0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
>10.00%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan		2.59%	2.58%	2.62%	2.61%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		24.57%	24.19%	24.19%	24.20%
New South Wales - Nonmetropolitan		6.18%	6.26%	6.27%	6.24%
Northern Territory - Metropolitan		0.50%	0.60%	0.60%	0.60%
Northern Territory - Nonmetropolitan		0.25%	0.25%	0.25%	0.24%
Queensland - Metropolitan		8.81%	8.82%	8.84%	8.95%
Queensland - Nonmetropolitan		9.91%	9.83%	9.77%	9.74%
South Australia - Metropolitan		3.12%	3.07%	3.19%	3.18%
South Australia - Nonmetropolitan		0.67%	0.70%	0.69%	0.69%
Tasmania - Metropolitan		0.35%	0.34%	0.34%	0.35%
Tasmania - Nonmetropolitan		0.45%	0.52%	0.53%	0.55%
Victoria - Metropolitan		23.33%	23.43%	23.43%	23.41%
Victoria - Nonmetropolitan		2.93%	2.91%	2.96%	2.98%
Western Australia - Metropolitan		14.44%	14.63%	14.46%	14.40%
Western Australia - Nonmetropolitan		1.88%	1.87%	1.86%	1.85%
Others		0.02%	0.00%	0.00%	0.01%
Total		100.00%	100.00%	100.00%	100.00%

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	05-Apr-19	06-Mar-19	06-Feb-19	04-Jan-19
Housing Loan Summary					
Number of Housing Loans		4,266	4,313	4,367	4,419
Housing Loan Pool Size (A\$)		951,703,562	966,619,124	979,318,117	993,672,867
Average Housing Loan Balance (A\$)		223,090	224,118	224,254	224,864
Maximum Housing Loan Balance (A\$)		1,459,454	1,436,178	1,410,011	1,426,751
Total Valuation of the Properties		2,379,197,836	2,402,588,750	2,428,670,273	2,455,939,938
Weighted Average Current Loan-to-Value Ratio (Unindexed)		54.87%	55.03%	55.11%	55.23%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *		58.35%	58.51%	58.63%	58.81%
Weighted Average Seasoning (months)		88	87	86	85
Weighted Average Remaining Term To Maturity (months)		264	265	265	267
Maximum Current Remaining Term to Maturity (Months)		370	371	372	373
Percentage of Interest Only		17.59%	18.32%	19.32%	20.14%
Percentage of Principal and Interest Only		82.41%	81.68%	80.68%	79.86%
Percentage Owner Occupied (Product) *		72.02%	72.07%	72.14%	72.14%
Percentage Owner Occupied (EFS) **					
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		4.56%	4.57%	4.58%	4.59%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		18	17	17	20
Balance (A\$)		4,660,698	4,398,156	4,165,945	6,579,211
% of Period Pool Balance		0.49%	0.46%	0.43%	0.66%
61-90 days					
No. of Loans		10	11	16	11
Balance (A\$)		2,765,931	2,757,815	4,995,615	3,311,568
% of Period Pool Balance		0.29%	0.29%	0.51%	0.33%
91-120 days					
No. of Loans		11	15	10	11
Balance (A\$)		3,339,961	4,513,602	2,720,397	2,943,026
% of Period Pool Balance		0.35%	0.47%	0.28%	0.30%
121 + days					
No. of Loans		16	18	15	15
Balance (A\$)		6,061,998	7,711,866	6,769,548	5,804,138
% of Period Pool Balance		0.64%	0.80%	0.69%	0.58%
Total Delinquencies					
No. of Loans		55	61	58	57
Balance (A\$)		16,828,588	19,381,439	18,651,506	18,637,943
% of Period Pool Balance		1.77%	2.01%	1.90%	1.88%
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\$)		680,302	621,769	621,769	621,769
Mortgage Shortfall (Net Losses) (A\$)		91,964	91,964	91,964	91,964
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.01%	0.01%	0.01%	0.01%
Prepayment Information (CPR)					
1 Month CPR (%)		14.03%	12.60%	12.57%	17.02%
3 Month CPR (%)		13.07%	14.04%	15.76%	17.20%
12 Month CPR (%)		16.28%	16.32%	16.33%	16.55%
Cumulative CPR (%)		19.34%	19.45%	19.57%	19.71%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		38.01%	37.38%	37.43%	37.16%
50.01% - 55.00%		7.28%	7.39%	7.39%	7.26%
55.01% - 60.00%		8.67%	8.75%	8.36%	8.96%
60.01% - 65.00%		7.90%	7.92%	8.17%	7.89%
65.01% - 70.00%		10.09%	10.21%	10.05%	9.90%
70.01% - 75.00%		11.92%	12.17%	12.15%	12.34%
75.01% - 80.00%		10.14%	9.73%	10.10%	10.04%
80.01% - 85.00%		3.94%	4.35%	4.20%	4.30%
85.01% - 90.00%		1.31%	1.37%	1.43%	1.37%
90.01% - 95.00%		0.63%	0.62%	0.61%	0.68%
95.01% - 100.00%		0.09%	0.09%	0.05%	0.08%
> 100.01%		0.02%	0.02%	0.06%	0.02%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	05-Apr-19	06-Mar-19	06-Feb-19	04-Jan-19
Profile by Loan Product					
First Option Home Loan		2,919,869	2,924,777	2,948,225	2,966,597
Fixed Option Home Loan		81,609,196	82,466,474	83,257,722	85,977,262
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		32,028,100	32,875,925	33,198,062	34,087,972
Flexi First Option Investment Loan		5,652,946	5,669,228	5,895,669	6,028,203
IPL - First Option		563,396	565,735	568,165	570,339
IPL - Fixed Rate		36,486,304	37,010,479	38,816,667	37,970,093
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		8,548,077	8,570,924	8,598,678	8,866,537
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		18,481,976	18,956,502	19,376,881	19,687,077
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		550,378,397	559,377,377	567,653,458	574,079,752
Rocket - Variable - IPL - MSS		215,035,301	218,201,703	219,004,590	223,439,035
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		951,703,562	966,619,124	979,318,117	993,672,867

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%		12.50%	11.78%	11.41%	10.96%
4.01% - 4.50%		41.32%	41.52%	41.25%	41.23%
4.51% - 5.00%		28.63%	28.84%	28.92%	28.93%
5.01% - 5.50%		14.11%	14.09%	14.35%	14.80%
5.51% - 6.00%		2.39%	2.69%	3.02%	3.05%
6.01% - 6.50%		0.11%	0.11%	0.10%	0.10%
6.51% - 7.00%		0.22%	0.19%	0.19%	0.18%
7.01% - 7.50%		0.58%	0.63%	0.58%	0.57%
7.51% - 8.00%		0.12%	0.13%	0.16%	0.16%
8.01% - 8.50%		0.02%	0.02%	0.02%	0.02%
8.51% - 9.00%		0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
>10.00%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan		2.63%	2.67%	2.68%	2.68%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		24.18%	24.14%	23.91%	23.88%
New South Wales - Nonmetropolitan		6.22%	6.25%	6.22%	6.35%
Northern Territory - Metropolitan		0.60%	0.59%	0.58%	0.58%
Northern Territory - Nonmetropolitan		0.25%	0.24%	0.27%	0.26%
Queensland - Metropolitan		9.01%	9.02%	9.09%	9.10%
Queensland - Nonmetropolitan		9.78%	9.77%	9.81%	9.79%
South Australia - Metropolitan		3.16%	3.26%	3.29%	3.25%
South Australia - Nonmetropolitan		0.68%	0.67%	0.66%	0.69%
Tasmania - Metropolitan		0.36%	0.41%	0.41%	0.41%
Tasmania - Nonmetropolitan		0.54%	0.53%	0.53%	0.54%
Victoria - Metropolitan		23.46%	23.33%	23.42%	23.43%
Victoria - Nonmetropolitan		2.96%	2.97%	2.97%	2.94%
Western Australia - Metropolitan		14.34%	14.34%	14.27%	14.26%
Western Australia - Nonmetropolitan		1.83%	1.81%	1.83%	1.84%
Others		0.00%	0.00%	0.06%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Nov-18	06-Aug-18	04-May-18	06-Feb-18
Housing Loan Summary					
Number of Housing Loans		4,556	4,775	5,014	5,202
Housing Loan Pool Size (A\$)		1,030,250,039	1,091,585,283	1,156,188,946	1,203,941,799
Average Housing Loan Balance (A\$)		226,130	228,604	230,592	231,438
Maximum Housing Loan Balance (A\$)		1,448,115	1,428,773	1,435,685	1,444,277
Total Valuation of the Properties		2,524,545,302	2,624,192,515	2,749,680,161	2,840,981,438
Weighted Average Current Loan-to-Value Ratio (Unindexed)		55.59%	56.17%	56.53%	56.80%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *					
Weighted Average Seasoning (months)		83	80	77	75
Weighted Average Remaining Term To Maturity (months)		268	271	274	276
Maximum Current Remaining Term to Maturity (Months)		375	378	381	384
Percentage of Interest Only		21.94%	23.22%	24.74%	25.72%
Percentage of Principal and Interest Only		78.06%	76.78%	75.26%	74.28%
Percentage Owner Occupied (Product) *					
Percentage Owner Occupied (EFS) **					
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		4.61%	4.50%	4.53%	4.55%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		21	23	26	21
Balance (A\$)		6,222,551	6,680,514	7,761,509	7,192,316
% of Period Pool Balance		0.60%	0.61%	0.67%	0.60%
61-90 days					
No. of Loans		15	19	26	17
Balance (A\$)		4,678,543	6,446,659	7,412,434	3,987,875
% of Period Pool Balance		0.45%	0.59%	0.64%	0.33%
91-120 days					
No. of Loans		7	5	9	7
Balance (A\$)		1,608,695	2,481,191	2,869,557	2,636,980
% of Period Pool Balance		0.16%	0.23%	0.25%	0.22%
121 + days					
No. of Loans		16	20	14	22
Balance (A\$)		6,372,738	5,984,457	3,718,756	6,222,701
% of Period Pool Balance		0.62%	0.55%	0.32%	0.52%
Total Delinquencies					
No. of Loans		59	67	75	67
Balance (A\$)		18,882,527	21,592,821	21,762,256	20,039,871
% of Period Pool Balance		1.83%	1.98%	1.88%	1.66%
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	2	1	-
Balance (A\$)		248,449	300,653	233,076	-
% of Period Pool Balance		0.02%	0.03%	0.02%	0.00%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		621,769	621,769	446,514	446,514
Mortgage Shortfall (Net Losses) (A\$)		36,258	36,258	25,251	19,101
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
Prepayment Information (CPR)					
1 Month CPR (%)		16.67%	15.94%	11.92%	15.11%
3 Month CPR (%)		18.21%	17.94%	13.09%	18.14%
12 Month CPR (%)		16.93%	17.23%	18.00%	19.74%
Cumulative CPR (%)		19.81%	19.91%	20.06%	20.56%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		36.54%	35.62%	35.03%	34.37%
50.01% - 55.00%		7.23%	7.10%	6.72%	7.14%
55.01% - 60.00%		8.70%	8.52%	8.79%	8.21%
60.01% - 65.00%		8.34%	7.87%	8.14%	8.37%
65.01% - 70.00%		9.73%	9.64%	9.49%	9.34%
70.01% - 75.00%		12.53%	13.78%	13.89%	14.09%
75.01% - 80.00%		10.18%	10.38%	10.70%	11.33%
80.01% - 85.00%		4.47%	4.70%	4.60%	4.50%
85.01% - 90.00%		1.39%	1.55%	1.81%	1.82%
90.01% - 95.00%		0.79%	0.76%	0.75%	0.74%
95.01% - 100.00%		0.04%	0.03%	0.08%	0.04%
> 100.01%		0.06%	0.05%	0.00%	0.05%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Nov-18	06-Aug-18	04-May-18	06-Feb-18
Profile by Loan Product					
First Option Home Loan		3,029,356	3,344,176	3,453,727	3,623,695
Fixed Option Home Loan		91,213,214	100,283,010	104,914,118	112,792,114
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		35,500,408	37,697,257	40,269,996	42,786,379
Flexi First Option Investment Loan		6,155,184	6,490,479	6,860,554	7,557,040
IPL - First Option		574,805	581,801	588,456	595,033
IPL - Fixed Rate		38,829,812	39,451,558	41,851,578	47,566,068
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		9,208,516	10,003,311	11,057,920	12,217,976
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		21,115,805	22,782,292	24,928,818	26,664,549
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		591,595,309	625,044,564	662,187,835	684,582,005
Rocket - Variable - IPL - MSS		233,027,630	245,906,835	260,075,944	265,556,940
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		1,030,250,039	1,091,585,283	1,156,188,946	1,203,941,799

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%	0.01%	0.01%	0.01%
3.51% - 4.00%		9.79%	17.77%	16.02%	13.75%
4.01% - 4.50%		41.10%	38.20%	38.09%	38.72%
4.51% - 5.00%		28.75%	28.80%	29.00%	30.13%
5.01% - 5.50%		15.69%	11.56%	12.52%	12.96%
5.51% - 6.00%		3.65%	2.68%	3.40%	3.51%
6.01% - 6.50%		0.11%	0.42%	0.38%	0.37%
6.51% - 7.00%		0.21%	0.48%	0.46%	0.44%
7.01% - 7.50%		0.53%	0.04%	0.07%	0.06%
7.51% - 8.00%		0.16%	0.02%	0.02%	0.02%
8.01% - 8.50%		0.02%	0.02%	0.02%	0.02%
8.51% - 9.00%		0.00%	0.00%	0.01%	0.01%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
>10.00%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan		2.59%	2.63%	2.59%	2.57%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		23.86%	23.83%	23.39%	23.45%
New South Wales - Nonmetropolitan		6.47%	6.46%	6.56%	6.62%
Northern Territory - Metropolitan		0.56%	0.53%	0.51%	0.52%
Northern Territory - Nonmetropolitan		0.25%	0.29%	0.27%	0.29%
Queensland - Metropolitan		9.03%	8.98%	9.08%	9.22%
Queensland - Nonmetropolitan		9.69%	9.71%	9.63%	9.61%
South Australia - Metropolitan		3.25%	3.28%	3.29%	3.21%
South Australia - Nonmetropolitan		0.70%	0.67%	0.66%	0.68%
Tasmania - Metropolitan		0.44%	0.44%	0.44%	0.45%
Tasmania - Nonmetropolitan		0.55%	0.57%	0.60%	0.59%
Victoria - Metropolitan		23.70%	23.89%	24.39%	24.28%
Victoria - Nonmetropolitan		2.94%	2.96%	3.02%	3.07%
Western Australia - Metropolitan		14.16%	13.95%	13.73%	13.53%
Western Australia - Nonmetropolitan		1.82%	1.79%	1.84%	1.90%
Others		0.01%	0.02%	0.00%	0.01%
Total		100.00%	100.00%	100.00%	100.00%

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

**Series 2014-2 WST Trust
Collateral Pool Data**

Period Ending:	06-Nov-17	04-Aug-17	05-May-17	06-Feb-17
Housing Loan Summary				
Number of Housing Loans	5,450	5,744	6,060	6,389
Housing Loan Pool Size (A\$)	1,274,164,872	1,354,716,320	1,444,887,842	1,536,492,533
Average Housing Loan Balance (A\$)	233,792	235,849	238,430	240,490
Maximum Housing Loan Balance (A\$)	1,451,831	1,451,831	1,451,831	1,451,831
Total Valuation of the Properties	2,980,935,041	3,141,655,180	3,305,177,728	3,468,524,395
Weighted Average Current Loan-to-Value Ratio (Unidexed)	56.97%	57.28%	57.71%	58.11%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) *				
Weighted Average Seasoning (months)	72	69	66	63
Weighted Average Remaining Term To Maturity (months)	279	261	264	266
Maximum Current Remaining Term to Maturity (Months)	387	390	329	332
Percentage of Interest Only	27.42%	28.52%	28.96%	29.01%
Percentage of Principal and Interest Only	72.58%	71.48%	71.04%	70.99%
Percentage Owner Occupied (Product) *				
Percentage Owner Occupied (EFS) **				
Percentage Non Australian Resident ***				
Weighted Average Interest Rate	4.57%	4.59%	4.56%	4.49%
* Publication commenced January 2019				
*** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies				
31-60 days				
No. of Loans	17	18	26	23
Balance (A\$)	6,357,983	5,712,199	7,980,114	6,522,923
% of Period Pool Balance	0.50%	0.42%	0.55%	0.42%
61-90 days				
No. of Loans	19	12	17	14
Balance (A\$)	4,907,202	3,124,869	3,958,324	3,370,441
% of Period Pool Balance	0.39%	0.23%	0.27%	0.22%
91-120 days				
No. of Loans	6	10	8	9
Balance (A\$)	1,078,595	3,049,238	2,658,371	2,425,509
% of Period Pool Balance	0.08%	0.23%	0.18%	0.16%
121 + days				
No. of Loans	22	30	31	32
Balance (A\$)	6,235,575	8,383,876	9,264,619	10,179,554
% of Period Pool Balance	0.49%	0.62%	0.64%	0.66%
Total Delinquencies				
No. of Loans	64	70	82	78
Balance (A\$)	18,579,355	20,270,183	23,861,427	22,498,427
% of Period Pool Balance	1.46%	1.50%	1.65%	1.46%
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	3	2	-
Balance (A\$)	189,731	967,633	555,227	-
% of Period Pool Balance	0.01%	0.07%	0.04%	0.00%
Loss and Recovery Data (Cumulative)				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	173,932	173,932	173,932	173,932
Mortgage Shortfall (Net Losses) (A\$)	5,475	5,475	5,475	5,475
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.00%	0.00%	0.00%	0.00%
Prepayment Information (CPR)				
1 Month CPR (%)	17.74%	18.94%	19.73%	16.94%
3 Month CPR (%)	19.35%	20.96%	20.55%	18.89%
12 Month CPR (%)	19.92%	19.92%	19.77%	19.41%
Cumulative CPR (%)	20.77%	20.91%	20.90%	20.94%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)				
00.01% - 50.00%	34.13%	33.49%	32.81%	32.37%
50.01% - 55.00%	7.38%	7.41%	7.13%	6.98%
55.01% - 60.00%	7.63%	7.39%	7.61%	7.80%
60.01% - 65.00%	8.74%	8.51%	8.11%	7.71%
65.01% - 70.00%	9.38%	9.39%	9.55%	9.35%
70.01% - 75.00%	13.05%	12.89%	12.35%	11.79%
75.01% - 80.00%	12.42%	13.09%	14.31%	15.52%
80.01% - 85.00%	4.58%	4.89%	4.67%	4.53%
85.01% - 90.00%	1.86%	2.04%	2.53%	2.92%
90.01% - 95.00%	0.81%	0.88%	0.93%	1.03%
95.01% - 100.00%	0.02%	0.02%	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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Nov-17	04-Aug-17	05-May-17	06-Feb-17
Profile by Loan Product					
First Option Home Loan		3,715,782	4,094,819	4,283,637	4,711,800
Fixed Option Home Loan		119,490,374	123,361,504	126,453,213	142,431,984
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		44,958,879	47,494,405	51,550,074	55,391,143
Flexi First Option Investment Loan		8,072,356	9,303,154	9,976,184	10,382,304
IPL - First Option		669,753	682,075	694,807	710,862
IPL - Fixed Rate		49,412,330	50,018,251	54,274,819	62,148,164
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		13,347,463	13,787,872	15,683,011	16,086,634
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		29,653,932	32,072,666	34,107,692	37,029,091
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		722,898,908	773,079,044	831,469,348	878,688,716
Rocket - Variable - IPL - MSS		281,945,095	300,822,530	316,395,057	328,911,835
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		1,274,164,872	1,354,716,320	1,444,887,842	1,536,492,533

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%		0.01%	0.02%	0.00%	0.00%
3.51% - 4.00%		11.91%	9.88%	5.19%	7.26%
4.01% - 4.50%		38.74%	39.87%	47.04%	49.03%
4.51% - 5.00%		30.91%	31.16%	36.43%	38.68%
5.01% - 5.50%		13.85%	14.20%	9.17%	3.81%
5.51% - 6.00%		3.80%	4.08%	1.59%	0.93%
6.01% - 6.50%		0.48%	0.48%	0.29%	0.00%
6.51% - 7.00%		0.06%	0.05%	0.06%	0.05%
7.01% - 7.50%		0.10%	0.10%	0.10%	0.09%
7.51% - 8.00%		0.08%	0.10%	0.09%	0.09%
8.01% - 8.50%		0.05%	0.05%	0.05%	0.06%
8.51% - 9.00%		0.01%	0.01%	0.00%	0.00%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
>10.00%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan		2.58%	2.49%	2.58%	2.58%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		23.60%	23.85%	23.71%	23.77%
New South Wales - Nonmetropolitan		6.91%	6.89%	6.84%	6.95%
Northern Territory - Metropolitan		0.49%	0.51%	0.51%	0.50%
Northern Territory - Nonmetropolitan		0.19%	0.18%	0.17%	0.17%
Queensland - Metropolitan		9.11%	9.18%	9.27%	9.24%
Queensland - Nonmetropolitan		9.57%	9.54%	9.44%	9.54%
South Australia - Metropolitan		3.14%	3.20%	3.22%	3.19%
South Australia - Nonmetropolitan		0.76%	0.75%	0.74%	0.73%
Tasmania - Metropolitan		0.41%	0.43%	0.44%	0.46%
Tasmania - Nonmetropolitan		0.59%	0.55%	0.58%	0.56%
Victoria - Metropolitan		24.42%	24.38%	24.61%	24.62%
Victoria - Nonmetropolitan		2.97%	2.97%	2.97%	2.94%
Western Australia - Metropolitan		13.36%	13.23%	13.11%	12.97%
Western Australia - Nonmetropolitan		1.85%	1.82%	1.81%	1.78%
Others		0.05%	0.03%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

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

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	04-Nov-16	05-Aug-16	06-May-16	05-Feb-16
Housing Loan Summary					
Number of Housing Loans		6,701	7,055	7,444	7,818
Housing Loan Pool Size (A\$)		1,631,425,603	1,731,182,055	1,842,205,245	1,951,571,135
Average Housing Loan Balance (A\$)		243,460	245,384	247,475	249,625
Maximum Housing Loan Balance (A\$)		1,476,523	1,459,508	1,466,259	1,472,511
Total Valuation of the Properties		3,633,076,522	3,791,668,893	3,974,595,369	4,155,506,168
Weighted Average Current Loan-to-Value Ratio (Unidexed)		59.60%	59.08%	59.66%	60.16%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) *					
Weighted Average Seasoning (months)		60	56	53	50
Weighted Average Remaining Term To Maturity (months)		269	272	275	278
Maximum Current Remaining Term to Maturity (Months)		335	338	341	344
Percentage of Interest Only		28.96%	28.61%	27.78%	27.38%
Percentage of Principal and Interest Only		71.04%	71.39%	72.22%	72.62%
Percentage Owner Occupied (Product) *					
Percentage Owner Occupied (EFS) **					
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		4.48%	4.62%	4.86%	4.88%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		29	28	21	20
Balance (A\$)		9,286,047	8,197,106	6,247,649	6,275,773
% of Period Pool Balance		0.57%	0.47%	0.34%	0.32%
61-90 days					
No. of Loans		11	14	18	9
Balance (A\$)		2,662,635	5,282,197	5,140,540	1,966,326
% of Period Pool Balance		0.16%	0.31%	0.28%	0.10%
91-120 days					
No. of Loans		7	11	9	5
Balance (A\$)		1,816,555	2,452,550	3,358,492	1,379,921
% of Period Pool Balance		0.11%	0.14%	0.18%	0.07%
121 + days					
No. of Loans		26	18	15	10
Balance (A\$)		7,804,342	5,305,182	3,069,640	1,925,827
% of Period Pool Balance		0.48%	0.31%	0.17%	0.10%
Total Delinquencies					
No. of Loans		73	71	63	44
Balance (A\$)		21,569,579	21,237,035	17,816,320	11,547,847
% of Period Pool Balance		1.32%	1.23%	0.97%	0.59%
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	-
Balance (A\$)		-	-	285,709	-
% of Period Pool Balance		0.00%	0.00%	0.02%	0.00%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		173,932	-	-	-
Mortgage Shortfall (Net Losses) (A\$)		4,658	-	-	-
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
Prepayment Information (CPR)					
1 Month CPR (%)		18.33%	24.27%	19.67%	22.30%
3 Month CPR (%)		19.32%	20.35%	19.08%	22.34%
12 Month CPR (%)		20.28%	21.29%	21.65%	22.70%
Cumulative CPR (%)		21.21%	21.49%	21.70%	22.25%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		32.06%	31.01%	30.08%	29.54%
50.01% - 55.00%		6.63%	6.72%	6.57%	6.36%
55.01% - 60.00%		7.54%	7.80%	7.69%	7.50%
60.01% - 65.00%		7.61%	7.24%	7.21%	6.93%
65.01% - 70.00%		8.99%	8.82%	8.60%	8.60%
70.01% - 75.00%		11.71%	11.68%	11.53%	11.13%
75.01% - 80.00%		16.69%	17.60%	18.79%	20.21%
80.01% - 85.00%		4.67%	4.84%	4.77%	4.81%
85.01% - 90.00%		2.95%	3.03%	3.28%	3.40%
90.01% - 95.00%		1.15%	1.26%	1.48%	1.50%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.02%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	04-Nov-16	05-Aug-16	06-May-16	05-Feb-16
Profile by Loan Product					
First Option Home Loan		5,268,929	5,493,009	5,839,283	6,449,302
Fixed Option Home Loan		159,730,177	186,561,323	218,753,074	239,248,358
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		58,353,036	62,784,568	67,036,860	72,937,573
Flexi First Option Investment Loan		11,207,997	12,074,039	13,162,639	13,687,820
IPL - First Option		730,631	866,037	889,274	907,180
IPL - Fixed Rate		66,733,550	77,210,052	91,521,912	103,482,620
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		17,752,728	18,067,832	19,595,269	19,876,730
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		39,160,046	41,918,944	45,476,946	48,201,006
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		928,243,935	970,839,873	1,013,230,149	1,064,458,614
Rocket - Variable - IPL - MSS		344,244,574	355,366,377	366,699,839	382,321,932
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		1,631,425,603	1,731,182,055	1,842,205,245	1,951,571,135
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%		6.65%	0.87%	0.00%	0.00%
4.01% - 4.50%		51.00%	31.81%	10.19%	7.08%
4.51% - 5.00%		37.64%	60.92%	69.28%	71.87%
5.01% - 5.50%		3.53%	5.19%	18.48%	19.04%
5.51% - 6.00%		0.90%	0.90%	1.70%	1.67%
6.01% - 6.50%		0.00%	0.00%	0.00%	0.00%
6.51% - 7.00%		0.05%	0.05%	0.08%	0.08%
7.01% - 7.50%		0.09%	0.11%	0.11%	0.10%
7.51% - 8.00%		0.08%	0.10%	0.10%	0.10%
8.01% - 8.50%		0.06%	0.05%	0.05%	0.05%
8.51% - 9.00%		0.00%	0.00%	0.01%	0.01%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
>10.00%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan		2.55%	2.50%	2.49%	2.42%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		23.99%	23.84%	24.05%	24.08%
New South Wales - Nonmetropolitan		7.03%	6.90%	7.00%	7.23%
Northern Territory - Metropolitan		0.50%	0.49%	0.49%	0.48%
Northern Territory - Nonmetropolitan		0.17%	0.18%	0.18%	0.17%
Queensland - Metropolitan		9.36%	9.45%	9.36%	9.51%
Queensland - Nonmetropolitan		9.33%	9.51%	9.40%	9.20%
South Australia - Metropolitan		3.34%	3.34%	3.36%	3.31%
South Australia - Nonmetropolitan		0.69%	0.70%	0.71%	0.73%
Tasmania - Metropolitan		0.44%	0.43%	0.46%	0.49%
Tasmania - Nonmetropolitan		0.57%	0.59%	0.58%	0.57%
Victoria - Metropolitan		24.55%	24.66%	24.77%	24.86%
Victoria - Nonmetropolitan		2.99%	3.05%	3.08%	3.09%
Western Australia - Metropolitan		12.77%	12.68%	12.46%	12.27%
Western Australia - Nonmetropolitan		1.72%	1.67%	1.59%	1.59%
Others		0.00%	0.01%	0.02%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

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

**Series 2014-2 WST Trust
Collateral Pool Data**

Period Ending:	06-Nov-15	06-Aug-15	06-May-15	06-Feb-15
Housing Loan Summary				
Number of Housing Loans	8,257	8,748	9,291	9,832
Housing Loan Pool Size (A\$)	2,088,823,647	2,244,110,232	2,398,813,530	2,569,328,999
Average Housing Loan Balance (A\$)	252,976	256,528	258,187	261,323
Maximum Housing Loan Balance (A\$)	1,478,356	1,484,673	1,490,896	1,564,869
Total Valuation of the Properties	4,380,061,990	4,661,468,233	4,891,815,527	5,165,619,633
Weighted Average Current Loan-to-Value Ratio (Unindexed)	60.55%	61.09%	61.73%	62.23%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) *				
Weighted Average Seasoning (months)	47	44	41	38
Weighted Average Remaining Term To Maturity (months)	281	284	287	290
Maximum Current Remaining Term to Maturity (Months)	347	350	353	356
Percentage of Interest Only	26.82%	26.09%	25.52%	25.11%
Percentage of Principal and Interest Only	73.18%	73.91%	74.48%	74.89%
Percentage Owner Occupied (Product) *				
Percentage Owner Occupied (EFS) **				
Percentage Non Australian Resident ***				
Weighted Average Interest Rate	4.73%	4.68%	4.88%	5.11%
* Publication commenced January 2019				
*** Aligned to RBA reporting methodology. Publication commenced January 2022				
Delinquencies				
31-60 days				
No. of Loans	16	17	18	11
Balance (A\$)	4,767,793	4,177,868	5,405,527	3,022,451
% of Period Pool Balance	0.23%	0.19%	0.23%	0.12%
61-90 days				
No. of Loans	5	6	9	5
Balance (A\$)	1,528,368	1,606,865	2,701,686	1,241,034
% of Period Pool Balance	0.07%	0.07%	0.11%	0.05%
91-120 days				
No. of Loans	0	1	3	0
Balance (A\$)	0	182,681	1,106,866	0
% of Period Pool Balance	0.00%	0.01%	0.05%	0.00%
121 + days				
No. of Loans	7	6	3	0
Balance (A\$)	1,236,394	1,429,703	938,382	0
% of Period Pool Balance	0.06%	0.06%	0.04%	0.00%
Total Delinquencies				
No. of Loans	28	30	33	16
Balance (A\$)	7,532,555	7,397,117	10,152,461	4,263,485
% of Period Pool Balance	0.36%	0.33%	0.42%	0.17%
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\$)	-	-	-	-
Mortgage Shortfall (Net Losses) (A\$)	-	-	-	-
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.00%	0.00%	0.00%	0.00%
Prepayment Information (CPR)				
1 Month CPR (%)	22.70%	20.79%	23.61%	20.45%
3 Month CPR (%)	23.30%	21.80%	N/A	N/A
12 Month CPR (%)	N/A	N/A	N/A	N/A
Cumulative CPR (%)	22.22%	21.80%	21.81%	19.42%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)				
00.01% - 50.00%	28.77%	28.14%	27.12%	26.38%
50.01% - 55.00%	6.34%	6.22%	6.04%	5.83%
55.01% - 60.00%	7.65%	7.43%	7.35%	7.18%
60.01% - 65.00%	6.79%	6.32%	6.52%	6.68%
65.01% - 70.00%	8.57%	8.27%	7.72%	7.53%
70.01% - 75.00%	10.88%	11.14%	10.95%	10.45%
75.01% - 80.00%	20.78%	21.98%	23.41%	24.95%
80.01% - 85.00%	4.86%	4.60%	4.65%	4.47%
85.01% - 90.00%	3.89%	4.31%	4.56%	4.92%
90.01% - 95.00%	1.47%	1.59%	1.68%	1.59%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.02%
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.

**Series 2014-2 WST Trust
Collateral Pool Data**

	Period Ending:	06-Nov-15	06-Aug-15	06-May-15	06-Feb-15
Profile by Loan Product					
First Option Home Loan		6,802,947	7,214,373	7,503,789	8,374,773
Fixed Option Home Loan		259,922,151	277,284,996	302,400,216	348,321,848
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		77,021,775	77,377,977	85,080,876	93,375,624
Flexi First Option Investment Loan		15,608,944	23,844,719	27,222,795	28,510,072
IPL - First Option		935,247	965,079	1,184,241	1,355,184
IPL - Fixed Rate		114,948,685	127,483,703	140,611,973	169,776,014
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		21,020,950	22,415,414	25,074,476	25,561,339
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		52,107,256	57,117,770	61,492,572	65,437,786
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		1,130,591,137	1,086,328,402	1,153,131,368	1,215,466,098
Rocket - Variable - IPL - MSS		409,864,555	564,077,799	595,111,224	613,150,261
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		2,088,823,647	2,244,110,232	2,398,813,530	2,569,328,999

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%		0.04%	0.00%	0.00%	0.00%
4.01% - 4.50%		21.59%	27.35%	2.77%	0.00%
4.51% - 5.00%		65.67%	64.79%	86.18%	37.71%
5.01% - 5.50%		11.50%	6.44%	8.70%	58.59%
5.51% - 6.00%		0.89%	1.12%	1.98%	3.13%
6.01% - 6.50%		0.00%	0.00%	0.02%	0.23%
6.51% - 7.00%		0.07%	0.08%	0.10%	0.09%
7.01% - 7.50%		0.10%	0.09%	0.09%	0.09%
7.51% - 8.00%		0.09%	0.08%	0.10%	0.10%
8.01% - 8.50%		0.04%	0.04%	0.04%	0.04%
8.51% - 9.00%		0.01%	0.01%	0.01%	0.01%
9.01% - 9.50%		0.00%	0.00%	0.01%	0.01%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
>10.00%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan		2.43%	2.44%	2.43%	2.39%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		24.79%	25.06%	25.23%	25.54%
New South Wales - Nonmetropolitan		7.23%	7.28%	7.36%	7.42%
Northern Territory - Metropolitan		0.44%	0.45%	0.42%	0.45%
Northern Territory - Nonmetropolitan		0.17%	0.17%	0.19%	0.18%
Queensland - Metropolitan		9.28%	9.37%	9.35%	9.37%
Queensland - Nonmetropolitan		9.00%	8.91%	8.88%	8.77%
South Australia - Metropolitan		3.41%	3.38%	3.35%	3.26%
South Australia - Nonmetropolitan		0.74%	0.73%	0.77%	0.77%
Tasmania - Metropolitan		0.48%	0.47%	0.46%	0.48%
Tasmania - Nonmetropolitan		0.56%	0.52%	0.54%	0.51%
Victoria - Metropolitan		24.64%	24.67%	24.67%	24.64%
Victoria - Nonmetropolitan		3.04%	2.95%	2.95%	3.01%
Western Australia - Metropolitan		12.25%	12.06%	11.86%	11.70%
Western Australia - Nonmetropolitan		1.53%	1.47%	1.51%	1.51%
Others		0.01%	0.07%	0.03%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

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