

**Series 2015-1 WST Trust**  
**Collateral Pool Data**

	Period Ending:	05-Jul-18	05-Apr-18	05-Jan-18	05-Oct-17
<b>Housing Loan Summary</b>					
Number of Housing Loans		4,095	4,286	4,502	4,731
Housing Loan Pool Size (A\$)		971,464,495	1,024,896,537	1,080,706,399	1,149,726,945
Average Housing Loan Balance (A\$)		237,232	239,127	240,050	243,020
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		2,256,468,433	2,356,361,834	2,468,590,952	2,591,638,114
Weighted Average Current Loan-to-Value Ratio		56.44%	56.92%	57.15%	57.35%
Weighted Average Seasoning (months)		69	66	62	59
Weighted Average Remaining Term To Maturity (months)		282	285	288	290
Maximum Current Remaining Term to Maturity (Months)		428	431	434	437
Percentage of Interest Only		24.86%	25.85%	26.57%	27.35%
Percentage of Principal and Interest Only		75.14%	74.15%	73.43%	72.65%
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		15	26	13	14
Balance (A\$)		4,116,051	6,940,986	3,365,978	4,174,602
% of Period Pool Balance		0.42%	0.68%	0.31%	0.36%
<b>61-90 days</b>					
No. of Loans		8	6	9	6
Balance (A\$)		2,054,485	1,483,130	1,686,585	1,285,744
% of Period Pool Balance		0.21%	0.14%	0.16%	0.11%
<b>91-120 days</b>					
No. of Loans		4	5	8	7
Balance (A\$)		903,582	1,574,812	2,054,548	1,883,474
% of Period Pool Balance		0.09%	0.15%	0.19%	0.16%
<b>121 + days</b>					
No. of Loans		26	24	22	21
Balance (A\$)		6,834,427	5,511,281	5,874,929	5,048,988
% of Period Pool Balance		0.70%	0.54%	0.54%	0.44%
<b>Total Delinquencies</b>					
No. of Loans		53	61	52	48
Balance (A\$)		13,908,545	15,510,209	12,982,040	12,392,808
% of Period Pool Balance		1.43%	1.51%	1.20%	1.08%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
<b>Foreclosures</b>					
No. of Loans		2	2	1	1
Balance (A\$)		450,828	392,400	223,857	218,235
% of Period Pool Balance		0.05%	0.04%	0.02%	0.02%
<b>Loss and Recovery Data (Cumulative)</b>					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		-	-	-	-
Mortgage Shortfall (Net Losses) (A\$)		58,716	58,716	58,716	58,716
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.01%	0.01%	0.01%	0.01%
<b>Prepayment Information (CPR)</b>					
1 Month CPR (%)		18.07%	16.16%	18.70%	20.94%
3 Month CPR (%)		17.29%	17.29%	19.96%	19.80%
12 Month CPR (%)		18.60%	19.28%	20.20%	20.61%
Cumulative CPR (%)		19.82%	20.04%	20.30%	20.34%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool)</b>					
00.01% - 50.00%		35.36%	34.77%	34.18%	33.87%
50.01% - 55.00%		6.63%	6.86%	7.27%	7.19%
55.01% - 60.00%		8.20%	7.44%	7.33%	7.57%
60.01% - 65.00%		8.04%	7.76%	7.76%	8.10%
65.01% - 70.00%		10.70%	9.97%	9.95%	9.55%
70.01% - 75.00%		14.61%	15.18%	14.08%	13.17%
75.01% - 80.00%		10.86%	11.73%	12.73%	13.46%
80.01% - 85.00%		3.43%	3.88%	4.18%	4.37%
85.01% - 90.00%		1.34%	1.49%	1.64%	1.77%
90.01% - 95.00%		0.83%	0.90%	0.86%	0.95%
95.01% - 100.00%		0.00%	0.02%	0.02%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2015-1 WST Trust  
Collateral Pool Data**

Period Ending:	05-Jul-18	05-Apr-18	05-Jan-18	05-Oct-17
<b>Profile by Loan Product</b>				
First Option Home Loan	3,352,917	3,418,861	3,652,909	3,857,730
Fixed Option Home Loan	117,515,970	122,680,495	128,883,022	138,204,172
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	38,897,966	42,094,784	45,046,852	47,902,038
Flexi First Option Investment Loan	8,565,233	9,906,466	10,372,478	12,170,962
IPL - First Option	111,532	115,853	122,867	127,409
IPL - Fixed Rate	55,727,711	58,627,285	61,661,444	65,163,055
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	3,967,473	4,294,457	4,841,937	5,186,718
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	13,895,724	15,352,578	15,954,907	18,082,377
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	508,375,245	537,747,800	567,830,813	598,356,436
Rocket - Variable - IPL - MSS	221,054,724	230,657,958	242,339,170	260,676,048
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>971,464,495</b>	<b>1,024,896,537</b>	<b>1,080,706,399</b>	<b>1,149,726,945</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
< 4.01%	17.44%	15.66%	13.40%	11.42%
4.01% - 4.50%	35.35%	35.72%	36.94%	36.46%
4.51% - 5.00%	32.65%	33.08%	33.51%	35.36%
5.01% - 5.50%	11.21%	11.99%	12.48%	13.04%
5.51% - 6.00%	1.97%	2.26%	2.47%	3.36%
6.01% - 6.50%	0.94%	0.90%	0.83%	0.24%
6.51% - 7.00%	0.37%	0.33%	0.31%	0.06%
7.01% - 7.50%	0.05%	0.04%	0.04%	0.04%
7.51% - 8.00%	0.00%	0.00%	0.00%	0.00%
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%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Weighted Average Interest Rate</b>	<b>4.52%</b>	<b>4.54%</b>	<b>4.56%</b>	<b>4.58%</b>
<b>Profile by Geographic Distribution (% of Period Pool)</b>				
Australian Capital Territory - Metropolitan	1.82%	1.80%	1.89%	1.86%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.36%	25.09%	25.18%	25.37%
New South Wales - Nonmetropolitan	7.31%	7.33%	7.45%	7.54%
Northern Territory - Metropolitan	0.77%	0.74%	0.78%	0.79%
Northern Territory - Nonmetropolitan	0.37%	0.36%	0.39%	0.37%
Queensland - Metropolitan	8.71%	8.83%	8.78%	8.76%
Queensland - Nonmetropolitan	8.52%	8.51%	8.46%	8.40%
South Australia - Metropolitan	4.61%	4.56%	4.53%	4.46%
South Australia - Nonmetropolitan	0.55%	0.53%	0.51%	0.53%
Tasmania - Metropolitan	0.34%	0.38%	0.41%	0.39%
Tasmania - Nonmetropolitan	0.46%	0.46%	0.46%	0.45%
Victoria - Metropolitan	23.98%	24.26%	24.40%	24.53%
Victoria - Nonmetropolitan	3.02%	3.11%	3.10%	3.16%
Western Australia - Metropolitan	12.69%	12.53%	12.14%	11.81%
Western Australia - Nonmetropolitan	1.49%	1.50%	1.52%	1.53%
Others	0.00%	0.01%	0.00%	0.05%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2015-1 WST Trust  
Collateral Pool Data**

	Period Ending:	05-Jul-17	05-Apr-17	05-Jan-17	05-Oct-16
<b>Housing Loan Summary</b>					
Number of Housing Loans		4,989	5,243	5,548	5,852
Housing Loan Pool Size (A\$)		1,222,045,764	1,298,774,722	1,384,690,570	1,480,253,411
Average Housing Loan Balance (A\$)		244,948	247,716	249,584	252,948
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		2,725,015,649	2,860,870,455	3,017,519,958	3,155,467,887
Weighted Average Current Loan-to-Value Ratio		57.86%	58.33%	58.76%	59.30%
Weighted Average Seasoning (months)		56	53	50	47
Weighted Average Remaining Term To Maturity (months)		276	278	282	285
Maximum Current Remaining Term to Maturity (Months)		333	336	339	342
Percentage of Interest Only		28.54%	29.66%	29.70%	29.02%
Percentage of Principal and Interest Only		71.46%	70.34%	70.30%	70.98%
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		17	24	21	21
Balance (A\$)		4,481,743	7,095,382	7,191,750	5,988,672
% of Period Pool Balance		0.37%	0.55%	0.52%	0.40%
<b>61-90 days</b>					
No. of Loans		13	9	13	10
Balance (A\$)		3,012,587	2,041,000	2,502,801	2,837,335
% of Period Pool Balance		0.25%	0.16%	0.18%	0.19%
<b>91-120 days</b>					
No. of Loans		5	8	9	7
Balance (A\$)		988,421	1,645,710	2,714,076	2,728,516
% of Period Pool Balance		0.08%	0.13%	0.20%	0.18%
<b>121 + days</b>					
No. of Loans		25	22	15	10
Balance (A\$)		6,477,640	5,737,770	4,913,034	2,766,028
% of Period Pool Balance		0.53%	0.44%	0.35%	0.19%
<b>Total Delinquencies</b>					
No. of Loans		60	63	58	48
Balance (A\$)		14,960,389	16,519,861	17,321,660	14,320,551
% of Period Pool Balance		1.22%	1.27%	1.25%	0.97%
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.					
<b>Foreclosures</b>					
No. of Loans		-	-	-	-
Balance (A\$)		-	-	-	-
% of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
<b>Loss and Recovery Data (Cumulative)</b>					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		-	-	-	-
Mortgage Shortfall (Net Losses) (A\$)		58,716	58,716	58,716	58,718
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
<b>Prepayment Information (CPR)</b>					
1 Month CPR (%)		17.18%	21.29%	23.01%	16.38%
3 Month CPR (%)		20.01%	21.05%	21.58%	19.12%
12 Month CPR (%)		20.44%	20.35%	19.74%	18.69%
Cumulative CPR (%)		20.40%	20.45%	20.36%	20.13%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool)</b>					
00.01% - 50.00%		33.16%	32.67%	32.15%	30.77%
50.01% - 55.00%		7.11%	6.76%	6.57%	7.00%
55.01% - 60.00%		7.70%	7.24%	7.00%	7.10%
60.01% - 65.00%		7.59%	7.22%	7.27%	7.77%
65.01% - 70.00%		9.24%	9.73%	9.76%	8.67%
70.01% - 75.00%		12.94%	12.16%	11.66%	11.64%
75.01% - 80.00%		14.89%	16.44%	17.53%	18.94%
80.01% - 85.00%		4.38%	4.37%	4.30%	3.94%
85.01% - 90.00%		1.94%	2.37%	2.51%	2.84%
90.01% - 95.00%		1.05%	1.04%	1.25%	1.33%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2015-1 WST Trust**  
**Collateral Pool Data**

Period Ending:	05-Jul-17	05-Apr-17	05-Jan-17	05-Oct-16
<b>Profile by Loan Product</b>				
First Option Home Loan	3,932,888	4,371,736	4,424,326	4,494,631
Fixed Option Home Loan	142,835,634	149,167,807	155,706,147	175,403,685
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	52,653,155	56,887,663	60,311,079	65,433,912
Flexi First Option Investment Loan	13,105,457	13,348,440	13,752,733	14,511,394
IPL - First Option	127,266	133,380	139,676	139,087
IPL - Fixed Rate	65,758,686	66,788,450	69,168,869	80,118,523
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	5,720,852	6,107,767	6,442,962	6,538,780
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	19,419,484	21,599,029	22,456,919	24,166,328
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	642,089,435	683,853,898	737,439,600	785,894,216
Rocket - Variable - IPL - MSS	276,402,907	296,516,552	314,848,258	323,552,855
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>1,222,045,764</b>	<b>1,298,774,722</b>	<b>1,384,690,570</b>	<b>1,480,253,411</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
< 4.01%	9.71%	5.41%	7.04%	5.98%
4.01% - 4.50%	36.18%	44.58%	48.21%	51.92%
4.51% - 5.00%	36.67%	39.84%	41.91%	38.81%
5.01% - 5.50%	13.54%	8.51%	2.23%	2.73%
5.51% - 6.00%	3.50%	1.38%	0.47%	0.44%
6.01% - 6.50%	0.26%	0.14%	0.00%	0.00%
6.51% - 7.00%	0.08%	0.08%	0.08%	0.07%
7.01% - 7.50%	0.04%	0.04%	0.04%	0.03%
7.51% - 8.00%	0.00%	0.00%	0.00%	0.00%
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%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Weighted Average Interest Rate</b>	<b>4.60%</b>	<b>4.57%</b>	<b>4.48%</b>	<b>4.48%</b>
<b>Profile by Geographic Distribution (% of Period Pool)</b>				
Australian Capital Territory - Metropolitan	1.80%	1.80%	1.74%	1.76%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.53%	25.81%	26.26%	26.65%
New South Wales - Nonmetropolitan	7.50%	7.50%	7.36%	7.33%
Northern Territory - Metropolitan	0.75%	0.71%	0.67%	0.63%
Northern Territory - Nonmetropolitan	0.34%	0.35%	0.33%	0.33%
Queensland - Metropolitan	8.85%	8.89%	8.94%	8.88%
Queensland - Nonmetropolitan	8.38%	8.36%	8.18%	8.14%
South Australia - Metropolitan	4.43%	4.41%	4.44%	4.36%
South Australia - Nonmetropolitan	0.53%	0.51%	0.52%	0.53%
Tasmania - Metropolitan	0.42%	0.39%	0.37%	0.41%
Tasmania - Nonmetropolitan	0.43%	0.42%	0.41%	0.39%
Victoria - Metropolitan	24.81%	24.93%	24.86%	24.89%
Victoria - Nonmetropolitan	3.16%	3.05%	3.11%	3.04%
Western Australia - Metropolitan	11.58%	11.40%	11.41%	11.33%
Western Australia - Nonmetropolitan	1.49%	1.46%	1.38%	1.31%
Others	0.00%	0.01%	0.02%	0.02%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2015-1 WST Trust**  
**Collateral Pool Data**

Period Ending:	05-Jul-16	05-Apr-16	05-Jan-16	05-Oct-15
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**Housing Loan Summary**

Number of Housing Loans	6,134	6,457	6,781	7,086
Housing Loan Pool Size (A\$)	1,569,697,278	1,665,669,903	1,761,253,899	1,856,427,112
Average Housing Loan Balance (A\$)	255,901	257,963	259,734	261,985
Maximum Housing Loan Balance (A\$)	1,436,000	1,444,318	1,451,459	1,457,882
Total Valuation of the Properties	3,287,060,803	3,442,402,477	3,589,341,929	3,733,277,743
Weighted Average Current Loan-to-Value Ratio	59.89%	60.53%	61.00%	61.48%
Weighted Average Seasoning (months)	44	41	39	36
Weighted Average Remaining Term To Maturity (months)	287	290	292	296
Maximum Current Remaining Term to Maturity (Months)	345	348	351	354
Percentage of Interest Only	28.58%	28.10%	27.33%	26.75%
Percentage of Principal and Interest Only	71.42%	71.90%	72.67%	73.25%

**Delinquencies**

**31-60 days**

No. of Loans	9	17	13	15
Balance (A\$)	2,704,501	6,261,042	3,536,072	4,806,875
% of Period Pool Balance	0.17%	0.38%	0.20%	0.26%

**61-90 days**

No. of Loans	14	12	9	2
Balance (A\$)	3,641,277	3,201,844	3,078,487	1,165,887
% of Period Pool Balance	0.23%	0.19%	0.17%	0.06%

**91-120 days**

No. of Loans	7	5	1	0
Balance (A\$)	2,215,895	2,078,602	523,144	0
% of Period Pool Balance	0.14%	0.12%	0.03%	0.00%

**121 + days**

No. of Loans	6	5	1	0
Balance (A\$)	1,833,236	1,962,921	294,408	0
% of Period Pool Balance	0.12%	0.12%	0.02%	0.00%

**Total Delinquencies**

No. of Loans	36	39	24	17
Balance (A\$)	10,394,909	13,504,410	7,432,111	5,972,762
% of Period Pool Balance	0.66%	0.81%	0.42%	0.32%

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 (%)	13.70%	18.68%	16.39%	26.41%
3 Month CPR (%)	19.63%	18.60%	17.39%	24.12%
12 Month CPR (%)	20.00%	N/A	N/A	N/A
Cumulative CPR (%)	20.36%	20.57%	21.39%	24.23%

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

00.01% - 50.00%	30.01%	29.14%	28.40%	27.61%
50.01% - 55.00%	6.91%	6.58%	6.89%	6.73%
55.01% - 60.00%	6.97%	6.78%	6.54%	6.79%
60.01% - 65.00%	7.44%	7.50%	7.00%	6.81%
65.01% - 70.00%	8.31%	8.33%	8.64%	8.20%
70.01% - 75.00%	11.53%	11.11%	10.38%	10.15%
75.01% - 80.00%	20.13%	21.43%	22.76%	24.06%
80.01% - 85.00%	3.96%	4.19%	3.97%	3.84%
85.01% - 90.00%	3.24%	3.35%	3.75%	3.99%
90.01% - 95.00%	1.50%	1.59%	1.66%	1.82%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.01%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Series 2015-1 WST Trust**  
**Collateral Pool Data**

Period Ending:	05-Jul-16	05-Apr-16	05-Jan-16	05-Oct-15
<b>Profile by Loan Product</b>				
First Option Home Loan	4,735,883	4,951,994	5,346,355	5,407,041
Fixed Option Home Loan	199,159,694	214,598,511	225,682,392	240,850,812
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	70,582,444	77,010,819	82,020,515	81,685,575
Flexi First Option Investment Loan	14,678,519	15,525,374	17,687,778	24,529,960
IPL - First Option	162,409	160,097	159,002	164,042
IPL - Fixed Rate	97,619,444	105,995,800	114,327,040	126,382,041
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	7,102,117	6,950,879	8,044,348	8,518,627
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	25,689,716	26,836,745	29,640,528	32,008,762
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	817,908,086	867,364,913	911,808,508	847,580,755
Rocket - Variable - IPL - MSS	332,058,966	346,274,771	366,537,433	489,299,497
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>1,569,697,278</b>	<b>1,665,669,903</b>	<b>1,761,253,899</b>	<b>1,856,427,112</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
< 4.01%	1.14%	0.00%	0.01%	0.03%
4.01% - 4.50%	32.40%	8.94%	6.38%	25.35%
4.51% - 5.00%	62.04%	73.79%	75.57%	66.04%
5.01% - 5.50%	3.89%	16.17%	16.91%	7.99%
5.51% - 6.00%	0.41%	0.99%	1.03%	0.49%
6.01% - 6.50%	0.00%	0.00%	0.00%	0.00%
6.51% - 7.00%	0.07%	0.07%	0.06%	0.06%
7.01% - 7.50%	0.03%	0.03%	0.03%	0.03%
7.51% - 8.00%	0.00%	0.00%	0.00%	0.00%
8.01% - 8.50%	0.02%	0.01%	0.01%	0.01%
8.51% - 9.00%	0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Weighted Average Interest Rate</b>	<b>4.61%</b>	<b>4.83%</b>	<b>4.85%</b>	<b>4.69%</b>
<b>Profile by Geographic Distribution (% of Period Pool)</b>				
Australian Capital Territory - Metropolitan	1.75%	1.86%	1.81%	1.80%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	26.69%	26.49%	26.71%	26.94%
New South Wales - Nonmetropolitan	7.47%	7.47%	7.63%	7.63%
Northern Territory - Metropolitan	0.64%	0.64%	0.61%	0.65%
Northern Territory - Nonmetropolitan	0.32%	0.30%	0.29%	0.30%
Queensland - Metropolitan	8.91%	9.05%	9.21%	9.14%
Queensland - Nonmetropolitan	8.08%	7.99%	7.99%	8.01%
South Australia - Metropolitan	4.37%	4.29%	4.27%	4.23%
South Australia - Nonmetropolitan	0.54%	0.57%	0.56%	0.57%
Tasmania - Metropolitan	0.41%	0.40%	0.39%	0.38%
Tasmania - Nonmetropolitan	0.40%	0.44%	0.43%	0.44%
Victoria - Metropolitan	25.00%	25.26%	25.10%	25.00%
Victoria - Nonmetropolitan	3.08%	3.09%	3.04%	3.04%
Western Australia - Metropolitan	11.06%	10.90%	10.75%	10.67%
Western Australia - Nonmetropolitan	1.26%	1.24%	1.20%	1.20%
Others	0.02%	0.01%	0.01%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

## Series 2015-1 WST Trust Collateral Pool Data

Period Ending: 03-Jul-15

### Housing Loan Summary

Number of Housing Loans	7,591
Housing Loan Pool Size (A\$)	2,001,992,173
Average Housing Loan Balance (A\$)	263,732
Maximum Housing Loan Balance (A\$)	1,464,290
Total Valuation of the Properties	3,972,964,105

Weighted Average Current Loan-to-Value Ratio 62.00%

Weighted Average Seasoning (months)	33
Weighted Average Remaining Term To Maturity (months)	298
Maximum Current Remaining Term to Maturity (Months)	357

Percentage of Interest Only	26.77%
Percentage of Principal and Interest Only	73.23%

### Delinquencies

#### 31-60 days

No. of Loans	6
Balance (A\$)	1,886,126
% of Period Pool Balance	0.09%

#### 61-90 days

No. of Loans	2
Balance (A\$)	476,485
% of Period Pool Balance	0.02%

#### 91-120 days

No. of Loans	0
Balance (A\$)	0
% of Period Pool Balance	0.00%

#### 121 + days

No. of Loans	0
Balance (A\$)	0
% of Period Pool Balance	0.00%

### Total Delinquencies

No. of Loans	8
Balance (A\$)	2,362,611
% of Period Pool Balance	0.12%

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%

### 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%

### Prepayment Information (CPR)

1 Month CPR (%)	24.59%
3 Month CPR (%)	N/A
12 Month CPR (%)	N/A
Cumulative CPR (%)	24.59%

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

00.01% - 50.00%	27.16%
50.01% - 55.00%	6.22%
55.01% - 60.00%	6.51%
60.01% - 65.00%	6.74%
65.01% - 70.00%	7.97%
70.01% - 75.00%	10.13%
75.01% - 80.00%	25.13%
80.01% - 85.00%	4.14%
85.01% - 90.00%	4.04%
90.01% - 95.00%	1.96%
95.01% - 100.00%	0.00%
> 100.01%	0.00%
<b>Total</b>	<b>100.00%</b>

**Series 2015-1 WST Trust**  
**Collateral Pool Data**

Period Ending: 03-Jul-15

**Profile by Loan Product**

First Option Home Loan	6,264,858
Fixed Option Home Loan	259,032,961
Fixed Option Home Loan - Low Doc	-
Flexi First Option Home Loan	87,505,746
Flexi First Option Investment Loan	27,123,022
IPL - First Option	170,131
IPL - Fixed Rate	135,242,492
IPL - Fixed Rate - Low Doc	-
IPL - Variable Rate	10,962,420
IPL - Variable Rate - Low Doc	-
Premium Option Home Loan	35,864,318
Premium Option Home Loan - Low Doc	-
Rocket - Housing Loan Variable - MSS	898,888,372
Rocket - Variable - IPL - MSS	540,937,853
Rocket - Housing Loan Variable - Low Doc	-
Rocket - Variable - IPL - Low Doc	-
Other	-
<b>Total</b>	<b>2,001,992,173</b>

**Profile by Loan Rate (% of Period Pool Balance)**

< 4.01%	0.00%
4.01% - 4.50%	31.55%
4.51% - 5.00%	62.83%
5.01% - 5.50%	4.75%
5.51% - 6.00%	0.76%
6.01% - 6.50%	0.00%
6.51% - 7.00%	0.07%
7.01% - 7.50%	0.03%
7.51% - 8.00%	0.00%
8.01% - 8.50%	0.01%
8.51% - 9.00%	0.00%
9.01% - 9.50%	0.00%
9.51% - 10.00%	0.00%
<b>Total</b>	<b>100.00%</b>

**Weighted Average Interest Rate**

4.65%

**Profile by Geographic Distribution (% of Period Pool)**

Australian Capital Territory - Metropolitan	1.80%
Australian Capital Territory - Nonmetropolitan	0.00%
New South Wales - Metropolitan	27.05%
New South Wales - Nonmetropolitan	7.85%
Northern Territory - Metropolitan	0.61%
Northern Territory - Nonmetropolitan	0.28%
Queensland - Metropolitan	9.11%
Queensland - Nonmetropolitan	7.84%
South Australia - Metropolitan	4.16%
South Australia - Nonmetropolitan	0.58%
Tasmania - Metropolitan	0.38%
Tasmania - Nonmetropolitan	0.45%
Victoria - Metropolitan	25.02%
Victoria - Nonmetropolitan	3.15%
Western Australia - Metropolitan	10.49%
Western Australia - Nonmetropolitan	1.19%
Others	0.04%
<b>Total</b>	<b>100.00%</b>