

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

Period Ending:	05-Oct-18	05-Jul-18	05-Apr-18	05-Jan-18
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**Housing Loan Summary**

Number of Housing Loans	3,940	4,095	4,286	4,502
Housing Loan Pool Size (A\$)	927,831,620	971,464,495	1,024,896,537	1,080,706,399
Average Housing Loan Balance (A\$)	235,490	237,232	239,127	240,050
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties	2,179,955,819	2,256,468,433	2,356,361,834	2,468,590,952
Weighted Average Current Loan-to-Value Ratio	56.02%	56.44%	56.92%	57.15%
Weighted Average Seasoning (months)	72	69	66	62
Weighted Average Remaining Term To Maturity (months)	279	282	285	288
Maximum Current Remaining Term to Maturity (Months)	425	428	431	434
Percentage of Interest Only	23.06%	24.86%	25.85%	26.57%
Percentage of Principal and Interest Only	76.94%	75.14%	74.15%	73.43%

**Delinquencies**

<b>31-60 days</b>				
No. of Loans	17	15	26	13
Balance (A\$)	4,159,599	4,116,051	6,940,986	3,365,978
% of Period Pool Balance	0.45%	0.42%	0.68%	0.31%
<b>61-90 days</b>				
No. of Loans	6	8	6	9
Balance (A\$)	1,894,748	2,054,485	1,483,130	1,686,585
% of Period Pool Balance	0.20%	0.21%	0.14%	0.16%
<b>91-120 days</b>				
No. of Loans	4	4	5	8
Balance (A\$)	1,038,255	903,582	1,574,812	2,054,548
% of Period Pool Balance	0.11%	0.09%	0.15%	0.19%
<b>121 + days</b>				
No. of Loans	21	26	24	22
Balance (A\$)	6,247,440	6,834,427	5,511,281	5,874,929
% of Period Pool Balance	0.67%	0.70%	0.54%	0.54%

**Total Delinquencies**

No. of Loans	48	53	61	52
Balance (A\$)	13,340,041	13,908,545	15,510,209	12,982,040
% of Period Pool Balance	1.44%	1.43%	1.51%	1.20%

Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.

**Foreclosures**

No. of Loans	2	2	2	1
Balance (A\$)	404,582	450,828	392,400	223,857
% of Period Pool Balance	0.04%	0.05%	0.04%	0.02%

**Loss and Recovery Data (Cumulative)**

Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	-	-	-	-
Mortgage Shortfall (Net Losses) (A\$)	69,750	58,716	58,716	58,716
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.01%	0.01%	0.01%	0.01%

**Prepayment Information (CPR)**

1 Month CPR (%)	14.57%	18.07%	16.16%	18.70%
3 Month CPR (%)	15.93%	17.29%	17.29%	19.96%
12 Month CPR (%)	17.30%	18.60%	19.28%	20.20%
Cumulative CPR (%)	19.44%	19.82%	20.04%	20.30%

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

00.01% - 50.00%	35.63%	35.36%	34.77%	34.18%
50.01% - 55.00%	7.24%	6.63%	6.86%	7.27%
55.01% - 60.00%	7.62%	8.20%	7.44%	7.33%
60.01% - 65.00%	8.54%	8.04%	7.76%	7.76%
65.01% - 70.00%	10.91%	10.70%	9.97%	9.95%
70.01% - 75.00%	15.47%	14.61%	15.18%	14.08%
75.01% - 80.00%	9.08%	10.86%	11.73%	12.73%
80.01% - 85.00%	3.31%	3.43%	3.88%	4.18%
85.01% - 90.00%	1.35%	1.34%	1.49%	1.64%
90.01% - 95.00%	0.85%	0.83%	0.90%	0.86%
95.01% - 100.00%	0.00%	0.00%	0.02%	0.02%
> 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-Oct-18	05-Jul-18	05-Apr-18	05-Jan-18
<b>Profile by Loan Product</b>				
First Option Home Loan	3,131,067	3,352,917	3,418,861	3,652,909
Fixed Option Home Loan	115,081,338	117,515,970	122,680,495	128,883,022
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	37,181,355	38,897,966	42,094,784	45,046,852
Flexi First Option Investment Loan	7,671,799	8,565,233	9,906,466	10,372,478
IPL - First Option	119,396	111,532	115,853	122,867
IPL - Fixed Rate	55,350,029	55,727,711	58,627,285	61,661,444
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	3,810,401	3,967,473	4,294,457	4,841,937
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	13,017,242	13,895,724	15,352,578	15,954,907
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	483,510,913	508,375,245	537,747,800	567,830,813
Rocket - Variable - IPL - MSS	208,958,080	221,054,724	230,657,958	242,339,170
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>927,831,620</b>	<b>971,464,495</b>	<b>1,024,896,537</b>	<b>1,080,706,399</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
< 4.01%	10.46%	17.44%	15.66%	13.40%
4.01% - 4.50%	38.04%	35.35%	35.72%	36.94%
4.51% - 5.00%	31.93%	32.65%	33.08%	33.51%
5.01% - 5.50%	14.56%	11.21%	11.99%	12.48%
5.51% - 6.00%	3.68%	1.97%	2.26%	2.47%
6.01% - 6.50%	0.01%	0.94%	0.90%	0.83%
6.51% - 7.00%	0.43%	0.37%	0.33%	0.31%
7.01% - 7.50%	0.79%	0.05%	0.04%	0.04%
7.51% - 8.00%	0.08%	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>4.62%</b>	<b>4.52%</b>	<b>4.54%</b>	<b>4.56%</b>
<b>Profile by Geographic Distribution (% of Period Pool)</b>				
Australian Capital Territory - Metropolitan	1.80%	1.82%	1.80%	1.89%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.19%	25.36%	25.09%	25.18%
New South Wales - Nonmetropolitan	7.31%	7.31%	7.33%	7.45%
Northern Territory - Metropolitan	0.74%	0.77%	0.74%	0.78%
Northern Territory - Nonmetropolitan	0.38%	0.37%	0.36%	0.39%
Queensland - Metropolitan	8.79%	8.71%	8.83%	8.78%
Queensland - Nonmetropolitan	8.56%	8.52%	8.51%	8.46%
South Australia - Metropolitan	4.61%	4.61%	4.56%	4.53%
South Australia - Nonmetropolitan	0.52%	0.55%	0.53%	0.51%
Tasmania - Metropolitan	0.30%	0.34%	0.38%	0.41%
Tasmania - Nonmetropolitan	0.43%	0.46%	0.46%	0.46%
Victoria - Metropolitan	23.98%	23.98%	24.26%	24.40%
Victoria - Nonmetropolitan	2.89%	3.02%	3.11%	3.10%
Western Australia - Metropolitan	12.98%	12.69%	12.53%	12.14%
Western Australia - Nonmetropolitan	1.50%	1.49%	1.50%	1.52%
Others	0.02%	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-Oct-17	05-Jul-17	05-Apr-17	05-Jan-17
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### Housing Loan Summary

Number of Housing Loans	4,731	4,989	5,243	5,548
Housing Loan Pool Size (A\$)	1,149,726,945	1,222,045,764	1,298,774,722	1,384,690,570
Average Housing Loan Balance (A\$)	243,020	244,948	247,716	249,584
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties	2,591,638,114	2,725,015,649	2,860,870,455	3,017,519,958

Weighted Average Current Loan-to-Value Ratio	57.35%	57.86%	58.33%	58.76%
Weighted Average Seasoning (months)	59	56	53	50
Weighted Average Remaining Term To Maturity (months)	290	276	278	282
Maximum Current Remaining Term to Maturity (Months)	437	333	336	339
Percentage of Interest Only	27.35%	28.54%	29.66%	29.70%
Percentage of Principal and Interest Only	72.65%	71.46%	70.34%	70.30%

### Delinquencies

#### 31-60 days

No. of Loans	14	17	24	21
Balance (A\$)	4,174,602	4,481,743	7,095,382	7,191,750
% of Period Pool Balance	0.36%	0.37%	0.55%	0.52%

#### 61-90 days

No. of Loans	6	13	9	13
Balance (A\$)	1,285,744	3,012,587	2,041,000	2,502,801
% of Period Pool Balance	0.11%	0.25%	0.16%	0.18%

#### 91-120 days

No. of Loans	7	5	8	9
Balance (A\$)	1,883,474	988,421	1,645,710	2,714,076
% of Period Pool Balance	0.16%	0.08%	0.13%	0.20%

#### 121 + days

No. of Loans	21	25	22	15
Balance (A\$)	5,048,988	6,477,640	5,737,770	4,913,034
% of Period Pool Balance	0.44%	0.53%	0.44%	0.35%

### Total Delinquencies

No. of Loans	48	60	63	58
Balance (A\$)	12,392,808	14,960,389	16,519,861	17,321,660
% of Period Pool Balance	1.08%	1.22%	1.27%	1.25%

Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.

### Foreclosures

No. of Loans	1	-	-	-
Balance (A\$)	218,235	-	-	-
% of Period Pool Balance	0.02%	0.00%	0.00%	0.00%

### Loss and Recovery Data (Cumulative)

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%	0.00%	0.00%	0.00%

### Prepayment Information (CPR)

1 Month CPR (%)	20.94%	17.18%	21.29%	23.01%
3 Month CPR (%)	19.80%	20.01%	21.05%	21.58%
12 Month CPR (%)	20.61%	20.44%	20.35%	19.74%
Cumulative CPR (%)	20.34%	20.40%	20.45%	20.36%

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

00.01% - 50.00%	33.87%	33.16%	32.67%	32.15%
50.01% - 55.00%	7.19%	7.11%	6.76%	6.57%
55.01% - 60.00%	7.57%	7.70%	7.24%	7.00%
60.01% - 65.00%	8.10%	7.59%	7.22%	7.27%
65.01% - 70.00%	9.55%	9.24%	9.73%	9.76%
70.01% - 75.00%	13.17%	12.94%	12.16%	11.66%
75.01% - 80.00%	13.46%	14.89%	16.44%	17.53%
80.01% - 85.00%	4.37%	4.38%	4.37%	4.30%
85.01% - 90.00%	1.77%	1.94%	2.37%	2.51%
90.01% - 95.00%	0.95%	1.05%	1.04%	1.25%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

Period Ending:	05-Oct-17	05-Jul-17	05-Apr-17	05-Jan-17
<b>Profile by Loan Product</b>				
First Option Home Loan	3,857,730	3,932,888	4,371,736	4,424,326
Fixed Option Home Loan	138,204,172	142,835,634	149,167,807	155,706,147
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	47,902,038	52,653,155	56,887,663	60,311,079
Flexi First Option Investment Loan	12,170,962	13,105,457	13,348,440	13,752,733
IPL - First Option	127,409	127,266	133,380	139,676
IPL - Fixed Rate	65,163,055	65,758,686	66,788,450	69,168,869
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	5,186,718	5,720,852	6,107,767	6,442,962
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	18,082,377	19,419,484	21,599,029	22,456,919
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	598,356,436	642,089,435	683,853,898	737,439,600
Rocket - Variable - IPL - MSS	260,676,048	276,402,907	296,516,552	314,848,258
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>1,149,726,945</b>	<b>1,222,045,764</b>	<b>1,298,774,722</b>	<b>1,384,690,570</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
< 4.01%	11.42%	9.71%	5.41%	7.04%
4.01% - 4.50%	36.46%	36.18%	44.58%	48.21%
4.51% - 5.00%	35.36%	36.67%	39.84%	41.91%
5.01% - 5.50%	13.04%	13.54%	8.51%	2.23%
5.51% - 6.00%	3.36%	3.50%	1.38%	0.47%
6.01% - 6.50%	0.24%	0.26%	0.14%	0.00%
6.51% - 7.00%	0.06%	0.08%	0.08%	0.08%
7.01% - 7.50%	0.04%	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>4.58%</b>	<b>4.60%</b>	<b>4.57%</b>	<b>4.48%</b>
<b>Profile by Geographic Distribution (% of Period Pool)</b>				
Australian Capital Territory - Metropolitan	1.86%	1.80%	1.80%	1.74%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.37%	25.53%	25.81%	26.26%
New South Wales - Nonmetropolitan	7.54%	7.50%	7.50%	7.36%
Northern Territory - Metropolitan	0.79%	0.75%	0.71%	0.67%
Northern Territory - Nonmetropolitan	0.37%	0.34%	0.35%	0.33%
Queensland - Metropolitan	8.76%	8.85%	8.89%	8.94%
Queensland - Nonmetropolitan	8.40%	8.38%	8.36%	8.18%
South Australia - Metropolitan	4.46%	4.43%	4.41%	4.44%
South Australia - Nonmetropolitan	0.53%	0.53%	0.51%	0.52%
Tasmania - Metropolitan	0.39%	0.42%	0.39%	0.37%
Tasmania - Nonmetropolitan	0.45%	0.43%	0.42%	0.41%
Victoria - Metropolitan	24.53%	24.81%	24.93%	24.86%
Victoria - Nonmetropolitan	3.16%	3.16%	3.05%	3.11%
Western Australia - Metropolitan	11.81%	11.58%	11.40%	11.41%
Western Australia - Nonmetropolitan	1.53%	1.49%	1.46%	1.38%
Others	0.05%	0.00%	0.01%	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-Oct-16	05-Jul-16	05-Apr-16	05-Jan-16
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**Housing Loan Summary**

Number of Housing Loans	5,852	6,134	6,457	6,781
Housing Loan Pool Size (A\$)	1,480,253,411	1,569,697,278	1,665,669,903	1,761,253,899
Average Housing Loan Balance (A\$)	252,948	255,901	257,963	259,734
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000	1,444,318	1,451,459
Total Valuation of the Properties	3,155,467,887	3,287,060,803	3,442,402,477	3,589,341,929
Weighted Average Current Loan-to-Value Ratio	59.30%	59.89%	60.53%	61.00%
Weighted Average Seasoning (months)	47	44	41	39
Weighted Average Remaining Term To Maturity (months)	285	287	290	292
Maximum Current Remaining Term to Maturity (Months)	342	345	348	351
Percentage of Interest Only	29.02%	28.58%	28.10%	27.33%
Percentage of Principal and Interest Only	70.98%	71.42%	71.90%	72.67%

**Delinquencies**

**31-60 days**

No. of Loans	21	9	17	13
Balance (A\$)	5,988,672	2,704,501	6,261,042	3,536,072
% of Period Pool Balance	0.40%	0.17%	0.38%	0.20%

**61-90 days**

No. of Loans	10	14	12	9
Balance (A\$)	2,837,335	3,641,277	3,201,844	3,078,487
% of Period Pool Balance	0.19%	0.23%	0.19%	0.17%

**91-120 days**

No. of Loans	7	7	5	1
Balance (A\$)	2,728,516	2,215,895	2,078,602	523,144
% of Period Pool Balance	0.18%	0.14%	0.12%	0.03%

**121 + days**

No. of Loans	10	6	5	1
Balance (A\$)	2,766,028	1,833,236	1,962,921	294,408
% of Period Pool Balance	0.19%	0.12%	0.12%	0.02%

**Total Delinquencies**

No. of Loans	48	36	39	24
Balance (A\$)	14,320,551	10,394,909	13,504,410	7,432,111
% of Period Pool Balance	0.97%	0.66%	0.81%	0.42%

Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.

**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\$)	58,718	-	-	-
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.00%	0.00%	0.00%	0.00%

**Prepayment Information (CPR)**

1 Month CPR (%)	16.38%	13.70%	18.68%	16.39%
3 Month CPR (%)	19.12%	19.63%	18.60%	17.39%
12 Month CPR (%)	18.69%	20.00%	N/A	N/A
Cumulative CPR (%)	20.13%	20.36%	20.57%	21.39%

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

00.01% - 50.00%	30.77%	30.01%	29.14%	28.40%
50.01% - 55.00%	7.00%	6.91%	6.58%	6.89%
55.01% - 60.00%	7.10%	6.97%	6.78%	6.54%
60.01% - 65.00%	7.77%	7.44%	7.50%	7.00%
65.01% - 70.00%	8.67%	8.31%	8.33%	8.64%
70.01% - 75.00%	11.64%	11.53%	11.11%	10.38%
75.01% - 80.00%	18.94%	20.13%	21.43%	22.76%
80.01% - 85.00%	3.94%	3.96%	4.19%	3.97%
85.01% - 90.00%	2.84%	3.24%	3.35%	3.75%
90.01% - 95.00%	1.33%	1.50%	1.59%	1.66%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.01%
<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-Oct-16	05-Jul-16	05-Apr-16	05-Jan-16
<b>Profile by Loan Product</b>				
First Option Home Loan	4,494,631	4,735,883	4,951,994	5,346,355
Fixed Option Home Loan	175,403,685	199,159,694	214,598,511	225,682,392
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	65,433,912	70,582,444	77,010,819	82,020,515
Flexi First Option Investment Loan	14,511,394	14,678,519	15,525,374	17,687,778
IPL - First Option	139,087	162,409	160,097	159,002
IPL - Fixed Rate	80,118,523	97,619,444	105,995,800	114,327,040
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	6,538,780	7,102,117	6,950,879	8,044,348
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	24,166,328	25,689,716	26,836,745	29,640,528
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	785,894,216	817,908,086	867,364,913	911,808,508
Rocket - Variable - IPL - MSS	323,552,855	332,058,966	346,274,771	366,537,433
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>1,480,253,411</b>	<b>1,569,697,278</b>	<b>1,665,669,903</b>	<b>1,761,253,899</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
< 4.01%	5.98%	1.14%	0.00%	0.01%
4.01% - 4.50%	51.92%	32.40%	8.94%	6.38%
4.51% - 5.00%	38.81%	62.04%	73.79%	75.57%
5.01% - 5.50%	2.73%	3.89%	16.17%	16.91%
5.51% - 6.00%	0.44%	0.41%	0.99%	1.03%
6.01% - 6.50%	0.00%	0.00%	0.00%	0.00%
6.51% - 7.00%	0.07%	0.07%	0.07%	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%	0.02%	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>4.48%</b>	<b>4.61%</b>	<b>4.83%</b>	<b>4.85%</b>
<b>Profile by Geographic Distribution (% of Period Pool)</b>				
Australian Capital Territory - Metropolitan	1.76%	1.75%	1.86%	1.81%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	26.65%	26.69%	26.49%	26.71%
New South Wales - Nonmetropolitan	7.33%	7.47%	7.47%	7.63%
Northern Territory - Metropolitan	0.63%	0.64%	0.64%	0.61%
Northern Territory - Nonmetropolitan	0.33%	0.32%	0.30%	0.29%
Queensland - Metropolitan	8.88%	8.91%	9.05%	9.21%
Queensland - Nonmetropolitan	8.14%	8.08%	7.99%	7.99%
South Australia - Metropolitan	4.36%	4.37%	4.29%	4.27%
South Australia - Nonmetropolitan	0.53%	0.54%	0.57%	0.56%
Tasmania - Metropolitan	0.41%	0.41%	0.40%	0.39%
Tasmania - Nonmetropolitan	0.39%	0.40%	0.44%	0.43%
Victoria - Metropolitan	24.89%	25.00%	25.26%	25.10%
Victoria - Nonmetropolitan	3.04%	3.08%	3.09%	3.04%
Western Australia - Metropolitan	11.33%	11.06%	10.90%	10.75%
Western Australia - Nonmetropolitan	1.31%	1.26%	1.24%	1.20%
Others	0.02%	0.02%	0.01%	0.01%
<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-Oct-15 03-Jul-15

**Housing Loan Summary**

Number of Housing Loans	7,086	7,591
Housing Loan Pool Size (A\$)	1,856,427,112	2,001,992,173
Average Housing Loan Balance (A\$)	261,985	263,732
Maximum Housing Loan Balance (A\$)	1,457,882	1,464,290
Total Valuation of the Properties	3,733,277,743	3,972,964,105

Weighted Average Current Loan-to-Value Ratio 61.48% 62.00%

Weighted Average Seasoning (months)	36	33
Weighted Average Remaining Term To Maturity (months)	296	298
Maximum Current Remaining Term to Maturity (Months)	354	357

Percentage of Interest Only 26.75% 26.77%  
Percentage of Principal and Interest Only 73.25% 73.23%

**Delinquencies**

**31-60 days**

No. of Loans	15	6
Balance (A\$)	4,806,875	1,886,126
% of Period Pool Balance	0.26%	0.09%

**61-90 days**

No. of Loans	2	2
Balance (A\$)	1,165,887	476,485
% of Period Pool Balance	0.06%	0.02%

**91-120 days**

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

**121 + days**

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

**Total Delinquencies**

No. of Loans	17	8
Balance (A\$)	5,972,762	2,362,611
% of Period Pool Balance	0.32%	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%	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%

**Prepayment Information (CPR)**

1 Month CPR (%)	26.41%	24.59%
3 Month CPR (%)	24.12%	N/A
12 Month CPR (%)	N/A	N/A
Cumulative CPR (%)	24.23%	24.59%

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

00.01% - 50.00%	27.61%	27.16%
50.01% - 55.00%	6.73%	6.22%
55.01% - 60.00%	6.79%	6.51%
60.01% - 65.00%	6.81%	6.74%
65.01% - 70.00%	8.20%	7.97%
70.01% - 75.00%	10.15%	10.13%
75.01% - 80.00%	24.06%	25.13%
80.01% - 85.00%	3.84%	4.14%
85.01% - 90.00%	3.99%	4.04%
90.01% - 95.00%	1.82%	1.96%
95.01% - 100.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

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

	Period Ending: 05-Oct-15	03-Jul-15
<b>Profile by Loan Product</b>		
First Option Home Loan	5,407,041	6,264,858
Fixed Option Home Loan	240,850,812	259,032,961
Fixed Option Home Loan - Low Doc	-	-
Flexi First Option Home Loan	81,685,575	87,505,746
Flexi First Option Investment Loan	24,529,960	27,123,022
IPL - First Option	164,042	170,131
IPL - Fixed Rate	126,382,041	135,242,492
IPL - Fixed Rate - Low Doc	-	-
IPL - Variable Rate	8,518,627	10,962,420
IPL - Variable Rate - Low Doc	-	-
Premium Option Home Loan	32,008,762	35,864,318
Premium Option Home Loan - Low Doc	-	-
Rocket - Housing Loan Variable - MSS	847,580,755	898,888,372
Rocket - Variable - IPL - MSS	489,299,497	540,937,853
Rocket - Housing Loan Variable - Low Doc	-	-
Rocket - Variable - IPL - Low Doc	-	-
Other	-	-
<b>Total</b>	<b>1,856,427,112</b>	<b>2,001,992,173</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>		
< 4.01%	0.03%	0.00%
4.01% - 4.50%	25.35%	31.55%
4.51% - 5.00%	66.04%	62.83%
5.01% - 5.50%	7.99%	4.75%
5.51% - 6.00%	0.49%	0.76%
6.01% - 6.50%	0.00%	0.00%
6.51% - 7.00%	0.06%	0.07%
7.01% - 7.50%	0.03%	0.03%
7.51% - 8.00%	0.00%	0.00%
8.01% - 8.50%	0.01%	0.01%
8.51% - 9.00%	0.00%	0.00%
9.01% - 9.50%	0.00%	0.00%
9.51% - 10.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Weighted Average Interest Rate</b>	<b>4.69%</b>	<b>4.65%</b>
<b>Profile by Geographic Distribution (% of Period Pool)</b>		
Australian Capital Territory - Metropolitan	1.80%	1.80%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%
New South Wales - Metropolitan	26.94%	27.05%
New South Wales - Nonmetropolitan	7.63%	7.85%
Northern Territory - Metropolitan	0.65%	0.61%
Northern Territory - Nonmetropolitan	0.30%	0.28%
Queensland - Metropolitan	9.14%	9.11%
Queensland - Nonmetropolitan	8.01%	7.84%
South Australia - Metropolitan	4.23%	4.16%
South Australia - Nonmetropolitan	0.57%	0.58%
Tasmania - Metropolitan	0.38%	0.38%
Tasmania - Nonmetropolitan	0.44%	0.45%
Victoria - Metropolitan	25.00%	25.02%
Victoria - Nonmetropolitan	3.04%	3.15%
Western Australia - Metropolitan	10.67%	10.49%
Western Australia - Nonmetropolitan	1.20%	1.19%
Others	0.00%	0.04%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>