

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

	Period Ending:	05-Apr-24	05-Mar-24	05-Feb-24	05-Jan-24
Housing Loan Summary					
Number of Housing Loans		1,438	1,467	1,490	1,514
Housing Loan Pool Size (A\$)		259,043,340	263,640,811	268,710,168	273,753,134
Average Housing Loan Balance (A\$)		180,141	179,714	180,342	180,814
Maximum Housing Loan Balance (A\$)		1,270,533	1,275,564	1,280,410	1,285,245
Total Valuation of the Properties		845,804,521	862,702,869	876,573,313	884,644,358
Weighted Average Current Loan-to-Value Ratio (Unindexed)		45.94%	45.94%	45.98%	46.19%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		48.96%	48.99%	49.05%	49.27%
Weighted Average Seasoning (months)		136	135	134	133
Weighted Average Remaining Term To Maturity (months)		219	219	220	221
Maximum Current Remaining Term to Maturity (Months)		359	360	361	362
Percentage of Interest Only		2.06%	2.56%	2.99%	3.35%
Percentage of Principal and Interest Only		97.94%	97.44%	97.01%	96.65%
Percentage Owner Occupied (Product) *		72.06%	72.07%	72.02%	71.64%
Percentage Owner Occupied (EFS) **		64.56%	64.84%	64.75%	64.35%
Percentage Non Australian Resident ***		2.71%	2.67%	2.72%	2.88%
Weighted Average Interest Rate		6.64%	6.64%	6.63%	6.58%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		12	10	10	12
Balance (A\$)		3,059,796	2,235,114	2,318,171	2,727,802
% of Period Pool Balance		1.18%	0.85%	0.86%	1.00%
61-90 days					
No. of Loans		6	7	8	9
Balance (A\$)		976,822	1,301,906	1,672,889	2,148,572
% of Period Pool Balance		0.38%	0.49%	0.62%	0.78%
91-120 days					
No. of Loans		5	5	3	8
Balance (A\$)		1,114,852	1,006,386	857,070	1,779,606
% of Period Pool Balance		0.43%	0.38%	0.32%	0.65%
121 + days					
No. of Loans		15	15	18	17
Balance (A\$)		3,372,290	3,560,686	3,778,635	3,675,236
% of Period Pool Balance		1.30%	1.35%	1.41%	1.34%
Total Delinquencies					
No. of Loans		38	37	39	46
Balance (A\$)		8,523,760	8,104,092	8,626,766	10,331,215
% of Period Pool Balance		3.29%	3.07%	3.21%	3.77%
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\$)		324,751	324,751	324,751	324,751
Mortgage Shortfall (Net Losses) (A\$)		1,984,300	1,984,300	1,984,300	1,984,300
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.77%	0.75%	0.74%	0.72%
Prepayment Information (CPR)					
1 Month CPR (%)		16.77%	18.24%	17.80%	21.22%
3 Month CPR (%)		17.60%	19.09%	18.54%	19.36%
12 Month CPR (%)		19.25%	20.08%	20.00%	19.81%
Cumulative CPR (%)		18.62%	18.64%	18.65%	18.65%

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

	Period Ending:	05-Apr-24	05-Mar-24	05-Feb-24	05-Jan-24
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		53.63%	53.47%	53.51%	52.64%
50.01% - 55.00%		10.33%	10.19%	9.68%	9.92%
55.01% - 60.00%		9.02%	8.97%	9.33%	9.84%
60.01% - 65.00%		11.50%	12.04%	11.88%	11.39%
65.01% - 70.00%		8.90%	8.96%	9.28%	9.30%
70.01% - 75.00%		4.01%	3.69%	3.68%	3.95%
75.01% - 80.00%		2.01%	2.09%	2.06%	2.29%
80.01% - 85.00%		0.60%	0.59%	0.58%	0.67%
85.01% - 90.00%		0.00%	0.00%	0.00%	0.00%
90.01% - 95.00%		0.00%	0.00%	0.00%	0.00%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Loan Product					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		27,402,058	27,854,246	29,280,029	31,478,210
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		9,591,165	10,291,105	10,390,443	10,708,583
Flexi First Option Investment Loan		902,486	917,255	925,609	929,837
IPL - First Option		-	-	-	-
IPL - Fixed Rate		7,711,189	8,570,627	10,037,171	13,681,249
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		149,660,890	151,868,013	153,846,726	153,943,372
Rocket - Variable - IPL - MSS		63,775,552	64,139,566	64,230,189	63,011,883
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		259,043,340	263,640,811	268,710,168	273,753,134

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%		0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%		3.12%	3.29%	3.23%	3.19%
2.01% - 2.50%		1.88%	2.13%	2.25%	2.87%
2.51% - 3.00%		1.37%	1.41%	1.88%	2.90%
3.01% - 3.50%		0.36%	0.43%	0.43%	0.42%
3.51% - 4.00%		0.84%	0.83%	0.82%	0.80%
4.01% - 4.50%		0.43%	0.43%	0.42%	0.41%
4.51% - 5.00%		0.34%	0.33%	0.33%	0.32%
5.01% - 5.50%		0.52%	0.51%	0.76%	1.24%
5.51% - 6.00%		2.95%	2.72%	3.14%	3.27%
6.01% - 6.50%		32.31%	30.23%	29.13%	27.73%
6.51% - 7.00%		16.46%	16.28%	15.39%	13.90%
7.01% - 7.50%		11.43%	12.80%	13.07%	13.50%
7.51% - 8.00%		15.91%	16.44%	16.61%	16.76%
8.01% - 8.50%		8.44%	8.49%	8.76%	8.77%
8.51% - 9.00%		2.21%	2.26%	2.29%	2.36%
9.01% - 9.50%		0.07%	0.08%	0.08%	0.08%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
>10.01%		1.36%	1.34%	1.41%	1.47%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan		1.70%	1.68%	1.78%	1.75%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		26.66%	26.64%	24.18%	24.29%
New South Wales - Nonmetropolitan		4.17%	4.25%	6.35%	6.37%
Northern Territory - Metropolitan		0.58%	0.58%	0.57%	0.56%
Northern Territory - Nonmetropolitan		0.57%	0.56%	0.55%	0.54%
Queensland - Metropolitan		11.57%	11.51%	7.65%	7.45%
Queensland - Nonmetropolitan		4.53%	4.59%	8.54%	8.54%
South Australia - Metropolitan		4.02%	4.09%	4.26%	4.42%
South Australia - Nonmetropolitan		0.69%	0.71%	0.69%	0.68%
Tasmania - Metropolitan		0.12%	0.13%	0.13%	0.13%
Tasmania - Nonmetropolitan		0.38%	0.36%	0.35%	0.34%
Victoria - Metropolitan		28.29%	28.21%	28.19%	28.03%
Victoria - Nonmetropolitan		2.03%	2.00%	1.95%	1.91%
Western Australia - Metropolitan		13.00%	12.91%	13.07%	13.13%
Western Australia - Nonmetropolitan		1.69%	1.78%	1.75%	1.72%
Others		0.00%	0.00%	0.01%	0.14%
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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Dec-23	05-Nov-23	05-Oct-23	05-Sep-23
Housing Loan Summary					
Number of Housing Loans		1,538	1,561	1,583	1,609
Housing Loan Pool Size (A\$)		279,871,977	284,781,276	290,858,189	297,780,821
Average Housing Loan Balance (A\$)		181,971	182,435	183,739	185,072
Maximum Housing Loan Balance (A\$)		1,290,159	1,294,974	1,299,868	1,304,662
Total Valuation of the Properties		898,828,909	908,413,522	920,920,522	935,695,240
Weighted Average Current Loan-to-Value Ratio (Unindexed)		46.38%	46.52%	46.56%	46.90%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		49.50%	49.67%	49.71%	49.94%
Weighted Average Seasoning (months)		132	131	130	129
Weighted Average Remaining Term To Maturity (months)		222	223	224	225
Maximum Current Remaining Term to Maturity (Months)		363	364	365	366
Percentage of Interest Only		3.85%	4.07%	4.44%	4.57%
Percentage of Principal and Interest Only		96.15%	95.93%	95.56%	95.43%
Percentage Owner Occupied (Product) *		71.58%	71.52%	71.37%	71.66%
Percentage Owner Occupied (EFS) **		64.10%	63.94%	63.82%	63.56%
Percentage Non Australian Resident ***		2.83%	2.79%	2.84%	2.79%
Weighted Average Interest Rate		6.58%	6.35%	6.33%	6.27%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		15	7	10	10
Balance (A\$)		3,616,302	1,034,287	1,826,689	3,255,867
% of Period Pool Balance		1.29%	0.36%	0.63%	1.09%
61-90 days					
No. of Loans		7	8	4	9
Balance (A\$)		1,393,753	1,843,409	1,450,842	1,862,098
% of Period Pool Balance		0.50%	0.65%	0.50%	0.63%
91-120 days					
No. of Loans		8	4	7	4
Balance (A\$)		1,880,231	1,583,894	1,335,539	899,725
% of Period Pool Balance		0.67%	0.56%	0.46%	0.30%
121 + days					
No. of Loans		16	17	16	15
Balance (A\$)		3,397,863	3,069,976	3,510,701	3,356,273
% of Period Pool Balance		1.21%	1.08%	1.21%	1.13%
Total Delinquencies					
No. of Loans		46	36	37	38
Balance (A\$)		10,288,149	7,531,565	8,123,772	9,373,964
% of Period Pool Balance		3.68%	2.64%	2.79%	3.15%
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\$)		324,751	324,751	324,751	324,751
Mortgage Shortfall (Net Losses) (A\$)		1,984,300	1,984,300	1,248,208	1,248,208
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.71%	0.70%	0.43%	0.42%
Prepayment Information (CPR)					
1 Month CPR (%)		16.60%	20.26%	22.54%	20.46%
3 Month CPR (%)		19.80%	21.09%	21.20%	20.42%
12 Month CPR (%)		18.86%	18.52%	18.81%	18.27%
Cumulative CPR (%)		18.63%	18.65%	18.63%	18.59%

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

	Period Ending:			
	05-Dec-23	05-Nov-23	05-Oct-23	05-Sep-23
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)				
00.01% - 50.00%	51.92%	51.84%	51.48%	50.44%
50.01% - 55.00%	10.25%	9.90%	9.99%	9.31%
55.01% - 60.00%	10.19%	10.26%	9.99%	11.78%
60.01% - 65.00%	11.06%	11.34%	11.32%	10.61%
65.01% - 70.00%	9.29%	9.18%	9.19%	9.49%
70.01% - 75.00%	4.28%	4.43%	4.73%	5.05%
75.01% - 80.00%	2.29%	2.34%	2.41%	2.36%
80.01% - 85.00%	0.65%	0.64%	0.75%	0.74%
85.01% - 90.00%	0.00%	0.00%	0.08%	0.16%
90.01% - 95.00%	0.07%	0.07%	0.06%	0.06%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

Profile by Loan Product				
First Option Home Loan	-	-	-	-
Fixed Option Home Loan	32,168,325	33,257,965	35,935,120	40,563,107
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	11,051,217	11,694,143	11,763,687	12,131,028
Flexi First Option Investment Loan	933,436	937,254	986,219	988,650
IPL - First Option	-	-	-	-
IPL - Fixed Rate	13,819,958	14,522,492	15,896,442	17,672,491
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	157,124,384	158,728,573	159,899,248	160,707,158
Rocket - Variable - IPL - MSS	64,774,656	65,640,849	66,377,473	65,718,388
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
Total	279,871,977	284,781,276	290,858,189	297,780,821

Profile by Loan Rate (% of Period Pool Balance)				
<= 1.500%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	3.14%	3.33%	3.50%	4.83%
2.01% - 2.50%	2.92%	3.58%	4.33%	4.64%
2.51% - 3.00%	2.93%	3.16%	3.17%	3.21%
3.01% - 3.50%	0.41%	0.41%	0.40%	0.39%
3.51% - 4.00%	0.81%	0.80%	0.78%	0.77%
4.01% - 4.50%	0.41%	0.40%	0.52%	0.51%
4.51% - 5.00%	0.32%	0.31%	0.31%	0.40%
5.01% - 5.50%	1.42%	1.40%	1.43%	1.49%
5.51% - 6.00%	3.43%	16.15%	15.03%	13.95%
6.01% - 6.50%	27.50%	18.39%	17.39%	15.38%
6.51% - 7.00%	13.27%	15.53%	15.61%	16.30%
7.01% - 7.50%	14.07%	15.05%	15.71%	16.04%
7.51% - 8.00%	16.83%	14.98%	15.15%	15.08%
8.01% - 8.50%	8.66%	4.17%	4.26%	4.63%
8.51% - 9.00%	2.35%	0.84%	0.83%	0.84%
9.01% - 9.50%	0.08%	0.08%	0.08%	0.08%
9.51% - 10.00%	0.00%	0.10%	0.00%	0.00%
>10.01%	1.44%	1.33%	1.51%	1.48%
Total	100.00%	100.00%	100.00%	100.00%

Profile by Geographic Distribution (% of Period Pool Balance)				
Australian Capital Territory - Metropolitan	1.72%	1.92%	1.89%	1.85%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	24.34%	24.27%	24.17%	23.71%
New South Wales - Nonmetropolitan	6.33%	6.28%	6.28%	6.21%
Northern Territory - Metropolitan	0.55%	0.55%	0.54%	0.67%
Northern Territory - Nonmetropolitan	0.65%	0.64%	0.63%	0.62%
Queensland - Metropolitan	7.53%	7.44%	7.37%	7.69%
Queensland - Nonmetropolitan	8.45%	8.51%	8.58%	8.59%
South Australia - Metropolitan	4.40%	4.45%	4.46%	4.46%
South Australia - Nonmetropolitan	0.66%	0.69%	0.69%	0.67%
Tasmania - Metropolitan	0.12%	0.12%	0.12%	0.13%
Tasmania - Nonmetropolitan	0.34%	0.34%	0.35%	0.34%
Victoria - Metropolitan	28.06%	27.89%	27.72%	27.63%
Victoria - Nonmetropolitan	1.89%	2.01%	2.00%	2.04%
Western Australia - Metropolitan	13.23%	13.20%	13.34%	13.53%
Western Australia - Nonmetropolitan	1.73%	1.70%	1.67%	1.65%
Others	0.00%	0.01%	0.19%	0.21%
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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Aug-23	05-Jul-23	05-Jun-23	05-May-23
Housing Loan Summary					
Number of Housing Loans		1,639	1,666	1,688	1,720
Housing Loan Pool Size (A\$)		304,193,542	310,779,460	317,390,596	323,501,211
Average Housing Loan Balance (A\$)		185,597	186,542	188,028	188,082
Maximum Housing Loan Balance (A\$)		1,309,447	1,314,311	1,319,076	1,323,919
Total Valuation of the Properties		952,348,333	967,722,443	983,477,443	1,000,280,530
Weighted Average Current Loan-to-Value Ratio (Unindexed)		47.12%	47.32%	47.49%	47.48%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		50.20%	50.36%	50.48%	50.52%
Weighted Average Seasoning (months)		128	127	126	125
Weighted Average Remaining Term To Maturity (months)		226	227	228	229
Maximum Current Remaining Term to Maturity (Months)		367	368	369	370
Percentage of Interest Only		4.77%	4.79%	5.46%	5.43%
Percentage of Principal and Interest Only		95.23%	95.21%	94.54%	94.57%
Percentage Owner Occupied (Product) *		71.21%	70.84%	70.96%	70.53%
Percentage Owner Occupied (EFS) **		63.28%	63.09%	62.81%	62.64%
Percentage Non Australian Resident ***		2.70%	2.91%	2.97%	3.26%
Weighted Average Interest Rate		6.27%	6.25%	6.05%	5.83%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		12	12	8	9
Balance (A\$)		2,620,434	2,696,295	1,761,642	1,946,981
% of Period Pool Balance		0.86%	0.87%	0.56%	0.60%
61-90 days					
No. of Loans		6	5	5	11
Balance (A\$)		1,744,276	1,110,096	1,146,853	2,797,425
% of Period Pool Balance		0.57%	0.36%	0.36%	0.86%
91-120 days					
No. of Loans		3	3	9	5
Balance (A\$)		588,101	918,420	2,493,555	1,083,511
% of Period Pool Balance		0.19%	0.30%	0.79%	0.33%
121 + days					
No. of Loans		15	14	13	13
Balance (A\$)		3,538,374	3,175,962	3,035,690	3,079,152
% of Period Pool Balance		1.16%	1.02%	0.96%	0.95%
Total Delinquencies					
No. of Loans		36	34	35	38
Balance (A\$)		8,491,184	7,900,773	8,437,741	8,907,069
% of Period Pool Balance		2.79%	2.54%	2.66%	2.75%
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\$)		324,751	324,751	324,751	324,751
Mortgage Shortfall (Net Losses) (A\$)		1,248,208	1,248,208	1,248,208	1,248,208
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.41%	0.40%	0.39%	0.39%
Prepayment Information (CPR)					
1 Month CPR (%)		20.59%	20.22%	18.26%	18.10%
3 Month CPR (%)		19.69%	18.86%	21.02%	20.70%
12 Month CPR (%)		17.84%	18.19%	18.03%	17.87%
Cumulative CPR (%)		18.57%	18.55%	18.54%	18.54%

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

	Period Ending:	05-Aug-23	05-Jul-23	05-Jun-23	05-May-23
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		49.78%	49.75%	49.13%	49.05%
50.01% - 55.00%		9.25%	8.62%	8.78%	9.02%
55.01% - 60.00%		12.25%	12.27%	12.32%	11.88%
60.01% - 65.00%		10.41%	10.34%	10.48%	10.68%
65.01% - 70.00%		9.75%	10.28%	10.47%	10.55%
70.01% - 75.00%		5.18%	5.34%	5.34%	5.21%
75.01% - 80.00%		2.44%	2.37%	2.47%	2.61%
80.01% - 85.00%		0.72%	0.71%	0.69%	0.68%
85.01% - 90.00%		0.16%	0.15%	0.15%	0.15%
90.01% - 95.00%		0.06%	0.17%	0.17%	0.17%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Loan Product					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		42,615,958	45,862,270	48,419,456	52,477,596
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		12,498,227	12,679,449	12,710,633	13,382,635
Flexi First Option Investment Loan		995,155	1,028,111	1,154,293	1,172,002
IPL - First Option		-	-	-	-
IPL - Fixed Rate		19,254,445	19,586,721	20,704,427	21,718,407
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		161,512,300	161,615,432	164,083,895	162,292,805
Rocket - Variable - IPL - MSS		67,317,457	70,007,477	70,317,892	72,457,766
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		304,193,542	310,779,460	317,390,596	323,501,211

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%		0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%		5.02%	5.28%	5.76%	6.18%
2.01% - 2.50%		4.89%	5.62%	5.94%	6.55%
2.51% - 3.00%		3.29%	3.30%	3.46%	3.95%
3.01% - 3.50%		0.39%	0.38%	0.38%	0.46%
3.51% - 4.00%		0.76%	0.74%	0.99%	1.11%
4.01% - 4.50%		0.50%	0.49%	0.48%	0.47%
4.51% - 5.00%		0.82%	0.87%	0.85%	0.84%
5.01% - 5.50%		1.46%	1.44%	1.48%	6.99%
5.51% - 6.00%		12.93%	11.20%	14.98%	10.38%
6.01% - 6.50%		13.60%	12.79%	13.49%	19.22%
6.51% - 7.00%		16.72%	17.41%	18.08%	19.24%
7.01% - 7.50%		17.23%	17.72%	20.25%	16.63%
7.51% - 8.00%		15.14%	15.16%	9.53%	5.60%
8.01% - 8.50%		4.90%	5.27%	2.73%	0.81%
8.51% - 9.00%		0.83%	0.82%	0.08%	0.08%
9.01% - 9.50%		0.08%	0.08%	0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%	0.39%	1.42%
>10.01%		1.46%	1.43%	1.12%	0.07%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan		1.82%	1.86%	1.83%	1.89%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		23.76%	23.83%	23.98%	24.05%
New South Wales - Nonmetropolitan		6.30%	6.39%	6.31%	6.28%
Northern Territory - Metropolitan		0.67%	0.68%	0.76%	0.75%
Northern Territory - Nonmetropolitan		0.78%	0.77%	0.75%	0.74%
Queensland - Metropolitan		7.66%	7.63%	7.74%	7.86%
Queensland - Nonmetropolitan		8.67%	8.74%	8.66%	8.54%
South Australia - Metropolitan		4.50%	4.48%	4.40%	4.39%
South Australia - Nonmetropolitan		0.66%	0.57%	0.65%	0.64%
Tasmania - Metropolitan		0.13%	0.13%	0.13%	0.13%
Tasmania - Nonmetropolitan		0.34%	0.33%	0.33%	0.32%
Victoria - Metropolitan		27.50%	27.41%	27.33%	27.20%
Victoria - Nonmetropolitan		2.01%	2.00%	1.97%	1.96%
Western Australia - Metropolitan		13.31%	13.33%	13.34%	13.43%
Western Australia - Nonmetropolitan		1.70%	1.67%	1.65%	1.65%
Others		0.19%	0.18%	0.17%	0.17%
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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Apr-23	05-Mar-23	05-Feb-23	05-Jan-23
Housing Loan Summary					
Number of Housing Loans		1,738	1,783	1,808	1,839
Housing Loan Pool Size (A\$)		329,674,289	339,098,058	345,304,269	351,009,198
Average Housing Loan Balance (A\$)		189,686	190,184	190,987	190,870
Maximum Housing Loan Balance (A\$)		1,328,664	1,333,670	1,338,394	1,343,107
Total Valuation of the Properties		1,010,350,530	1,035,500,400	1,046,863,626	1,065,112,612
Weighted Average Current Loan-to-Value Ratio (Unindexed)		47.65%	47.78%	48.08%	48.07%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		50.67%	50.87%	51.09%	51.17%
Weighted Average Seasoning (months)		124	123	122	121
Weighted Average Remaining Term To Maturity (months)		230	230	231	232
Maximum Current Remaining Term to Maturity (Months)		371	372	373	374
Percentage of Interest Only		5.38%	5.40%	5.65%	5.65%
Percentage of Principal and Interest Only		94.62%	94.60%	94.35%	94.35%
Percentage Owner Occupied (Product) *		70.76%	70.87%	70.96%	70.62%
Percentage Owner Occupied (EFS) **		62.94%	62.96%	63.08%	62.79%
Percentage Non Australian Resident ***		3.29%	3.15%	3.11%	3.17%
Weighted Average Interest Rate		5.80%	5.62%	5.45%	5.42%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		15	8	11	7
Balance (A\$)		4,035,553	2,276,839	2,222,118	1,698,768
% of Period Pool Balance		1.22%	0.67%	0.64%	0.48%
61-90 days					
No. of Loans		1	3	5	4
Balance (A\$)		265,277	531,160	1,242,573	724,921
% of Period Pool Balance		0.08%	0.16%	0.36%	0.21%
91-120 days					
No. of Loans		5	5	3	7
Balance (A\$)		935,330	994,959	507,452	1,521,553
% of Period Pool Balance		0.28%	0.29%	0.15%	0.43%
121 + days					
No. of Loans		14	14	17	15
Balance (A\$)		3,506,952	3,803,499	4,556,450	4,341,738
% of Period Pool Balance		1.06%	1.12%	1.32%	1.24%
Total Delinquencies					
No. of Loans		35	30	36	33
Balance (A\$)		8,743,112	7,606,456	8,528,593	8,286,979
% of Period Pool Balance		2.65%	2.24%	2.47%	2.36%
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\$)		-	-	818,563	810,825
% of Period Pool Balance		0.00%	0.00%	0.24%	0.23%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		324,751	324,751	324,751	324,751
Mortgage Shortfall (Net Losses) (A\$)		1,021,723	1,021,723	1,021,723	1,021,723
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.31%	0.30%	0.30%	0.29%
Prepayment Information (CPR)					
1 Month CPR (%)		26.71%	17.29%	15.54%	9.76%
3 Month CPR (%)		19.84%	14.19%	12.60%	15.34%
12 Month CPR (%)		18.81%	18.16%	18.32%	17.94%
Cumulative CPR (%)		18.54%	18.46%	18.47%	18.50%

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

	Period Ending:			
	05-Apr-23	05-Mar-23	05-Feb-23	05-Jan-23
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)				
00.01% - 50.00%	48.73%	48.64%	47.96%	47.74%
50.01% - 55.00%	8.75%	8.90%	8.84%	9.03%
55.01% - 60.00%	11.77%	11.42%	11.52%	11.39%
60.01% - 65.00%	10.55%	10.72%	10.18%	10.36%
65.01% - 70.00%	11.09%	11.27%	11.52%	10.95%
70.01% - 75.00%	5.66%	5.26%	6.24%	6.40%
75.01% - 80.00%	2.38%	2.74%	2.47%	2.88%
80.01% - 85.00%	0.77%	0.75%	0.98%	0.96%
85.01% - 90.00%	0.14%	0.14%	0.14%	0.14%
90.01% - 95.00%	0.16%	0.16%	0.15%	0.15%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

Profile by Loan Product				
First Option Home Loan	-	-	-	-
Fixed Option Home Loan	56,564,023	60,381,166	61,040,364	63,103,843
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	13,751,032	14,394,502	14,531,464	14,704,629
Flexi First Option Investment Loan	1,251,414	1,360,970	1,374,728	1,380,283
IPL - First Option	-	-	-	-
IPL - Fixed Rate	23,936,263	24,350,863	24,255,252	25,568,247
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	162,966,707	165,546,908	169,466,597	170,076,483
Rocket - Variable - IPL - MSS	71,204,849	73,063,648	74,635,863	76,175,713
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
Total	329,674,289	339,098,058	345,304,269	351,009,198

Profile by Loan Rate (% of Period Pool Balance)				
<= 1.500%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	6.91%	7.46%	7.34%	7.26%
2.01% - 2.50%	7.26%	7.56%	7.83%	8.01%
2.51% - 3.00%	4.17%	4.20%	4.35%	5.38%
3.01% - 3.50%	0.56%	0.58%	0.57%	0.78%
3.51% - 4.00%	1.09%	1.06%	1.05%	1.09%
4.01% - 4.50%	0.56%	0.55%	0.54%	0.72%
4.51% - 5.00%	0.83%	0.92%	2.26%	1.41%
5.01% - 5.50%	5.03%	5.18%	5.38%	4.59%
5.51% - 6.00%	8.30%	12.72%	21.86%	21.90%
6.01% - 6.50%	19.52%	21.82%	22.22%	22.06%
6.51% - 7.00%	20.84%	23.17%	17.78%	17.90%
7.01% - 7.50%	16.90%	10.33%	6.38%	6.47%
7.51% - 8.00%	5.68%	2.85%	0.87%	0.88%
8.01% - 8.50%	0.81%	0.11%	0.11%	0.11%
8.51% - 9.00%	0.08%	0.00%	0.00%	0.00%
9.01% - 9.50%	0.00%	0.36%	1.40%	1.38%
9.51% - 10.00%	1.40%	1.12%	0.07%	0.07%
>10.01%	0.07%	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	1.87%	1.82%	1.80%	1.78%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	24.02%	24.20%	24.02%	24.03%
New South Wales - Nonmetropolitan	6.20%	6.19%	6.20%	6.20%
Northern Territory - Metropolitan	0.73%	0.76%	0.84%	0.83%
Northern Territory - Nonmetropolitan	0.72%	0.71%	0.69%	0.68%
Queensland - Metropolitan	7.94%	7.86%	8.17%	8.12%
Queensland - Nonmetropolitan	8.56%	8.50%	8.48%	8.58%
South Australia - Metropolitan	4.41%	4.38%	4.33%	4.30%
South Australia - Nonmetropolitan	0.63%	0.66%	0.72%	0.71%
Tasmania - Metropolitan	0.15%	0.14%	0.14%	0.14%
Tasmania - Nonmetropolitan	0.34%	0.34%	0.33%	0.33%
Victoria - Metropolitan	27.13%	27.38%	27.11%	27.17%
Victoria - Nonmetropolitan	1.99%	1.99%	2.14%	2.23%
Western Australia - Metropolitan	13.44%	13.25%	13.13%	13.03%
Western Australia - Nonmetropolitan	1.62%	1.59%	1.72%	1.71%
Others	0.25%	0.23%	0.18%	0.16%
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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Dec-22	05-Nov-22	05-Oct-22	05-Sep-22
Housing Loan Summary					
Number of Housing Loans		1,854	1,882	1,906	1,928
Housing Loan Pool Size (A\$)		354,858,979	359,685,457	368,798,798	375,147,745
Average Housing Loan Balance (A\$)		191,402	191,119	193,494	194,579
Maximum Housing Loan Balance (A\$)		1,347,903	1,352,596	1,357,372	1,362,045
Total Valuation of the Properties		1,068,315,217	1,084,492,355	1,095,058,667	1,104,524,217
Weighted Average Current Loan-to-Value Ratio (Unindexed)		48.38%	48.50%	48.68%	48.90%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		51.56%	51.73%	51.89%	52.13%
Weighted Average Seasoning (months)		120	119	118	117
Weighted Average Remaining Term To Maturity (months)		233	234	235	236
Maximum Current Remaining Term to Maturity (Months)		375	376	377	378
Percentage of Interest Only		5.61%	5.63%	5.60%	5.58%
Percentage of Principal and Interest Only		94.39%	94.37%	94.40%	94.42%
Percentage Owner Occupied (Product) *		70.76%	70.76%	71.02%	71.01%
Percentage Owner Occupied (EFS) **		62.82%	63.40%	63.43%	63.54%
Percentage Non Australian Resident ***		3.22%	3.33%	3.25%	3.20%
Weighted Average Interest Rate		5.22%	5.03%	4.85%	4.50%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		5	9	7	8
Balance (A\$)		1,254,612	2,454,960	2,225,930	2,044,559
% of Period Pool Balance		0.35%	0.68%	0.60%	0.55%
61-90 days					
No. of Loans		7	5	3	6
Balance (A\$)		1,521,553	1,136,404	748,200	1,739,215
% of Period Pool Balance		0.43%	0.32%	0.20%	0.46%
91-120 days					
No. of Loans		3	1	3	1
Balance (A\$)		750,221	329,851	1,001,087	99,339
% of Period Pool Balance		0.21%	0.09%	0.27%	0.03%
121 + days					
No. of Loans		14	15	14	15
Balance (A\$)		4,106,647	4,160,413	3,379,518	4,071,822
% of Period Pool Balance		1.16%	1.16%	0.92%	1.09%
Total Delinquencies					
No. of Loans		29	30	27	30
Balance (A\$)		7,633,034	8,081,628	7,354,735	7,954,935
% of Period Pool Balance		2.15%	2.25%	1.99%	2.12%
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		1	1	1	1
Balance (A\$)		797,694	793,186	786,098	779,181
% of Period Pool Balance		0.22%	0.22%	0.21%	0.21%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		324,751	324,751	324,751	324,751
Mortgage Shortfall (Net Losses) (A\$)		1,021,723	1,021,723	1,021,723	1,021,723
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.29%	0.28%	0.28%	0.27%
Prepayment Information (CPR)					
1 Month CPR (%)		12.49%	23.76%	16.04%	15.30%
3 Month CPR (%)		17.43%	18.36%	18.71%	19.49%
12 Month CPR (%)		18.67%	18.68%	18.55%	19.19%
Cumulative CPR (%)		18.60%	18.67%	18.61%	18.64%

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

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

	Period Ending:	05-Dec-22	05-Nov-22	05-Oct-22	05-Sep-22
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		47.04%	46.66%	46.52%	46.41%
50.01% - 55.00%		9.31%	9.41%	9.35%	9.26%
55.01% - 60.00%		11.33%	11.68%	11.28%	10.64%
60.01% - 65.00%		10.00%	9.60%	9.63%	10.40%
65.01% - 70.00%		11.19%	11.37%	11.61%	11.23%
70.01% - 75.00%		6.05%	5.83%	6.10%	6.69%
75.01% - 80.00%		3.77%	3.80%	3.90%	3.79%
80.01% - 85.00%		0.87%	1.21%	1.18%	1.16%
85.01% - 90.00%		0.29%	0.29%	0.28%	0.28%
90.01% - 95.00%		0.15%	0.15%	0.15%	0.14%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Loan Product					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		64,910,295	67,668,931	68,870,043	68,778,592
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		14,528,365	14,722,038	15,467,941	15,582,216
Flexi First Option Investment Loan		1,385,012	1,389,817	1,484,224	1,488,714
IPL - First Option		-	-	-	-
IPL - Fixed Rate		26,327,662	27,214,970	27,290,624	27,104,828
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		171,646,084	172,125,874	177,596,273	182,026,119
Rocket - Variable - IPL - MSS		76,061,562	76,563,827	78,089,693	80,167,277
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		354,858,979	359,685,457	368,798,798	375,147,745

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%		0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%		7.23%	7.17%	7.21%	7.11%
2.01% - 2.50%		8.22%	8.94%	9.00%	8.95%
2.51% - 3.00%		5.86%	5.95%	5.92%	5.84%
3.01% - 3.50%		0.89%	0.98%	0.96%	1.22%
3.51% - 4.00%		1.08%	1.07%	1.05%	1.57%
4.01% - 4.50%		0.76%	0.97%	1.61%	6.08%
4.51% - 5.00%		2.58%	2.99%	7.40%	26.39%
5.01% - 5.50%		9.95%	20.48%	25.06%	26.29%
5.51% - 6.00%		23.82%	24.24%	25.71%	11.97%
6.01% - 6.50%		24.13%	18.33%	11.50%	3.13%
6.51% - 7.00%		10.86%	6.50%	3.09%	0.09%
7.01% - 7.50%		3.09%	0.86%	0.09%	0.00%
7.51% - 8.00%		0.11%	0.09%	0.00%	0.33%
8.01% - 8.50%		0.00%	0.00%	0.34%	1.04%
8.51% - 9.00%		0.35%	1.35%	1.05%	0.00%
9.01% - 9.50%		1.08%	0.07%	0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
>10.01%		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		1.77%	1.75%	1.78%	1.76%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		23.98%	24.00%	23.84%	23.82%
New South Wales - Nonmetropolitan		6.24%	6.22%	6.17%	6.16%
Northern Territory - Metropolitan		0.83%	0.82%	0.80%	0.79%
Northern Territory - Nonmetropolitan		0.68%	0.68%	0.67%	0.66%
Queensland - Metropolitan		8.14%	8.15%	8.23%	8.40%
Queensland - Nonmetropolitan		8.58%	8.57%	8.57%	8.46%
South Australia - Metropolitan		4.30%	4.33%	4.26%	4.37%
South Australia - Nonmetropolitan		0.71%	0.71%	0.70%	0.69%
Tasmania - Metropolitan		0.14%	0.17%	0.17%	0.16%
Tasmania - Nonmetropolitan		0.32%	0.33%	0.33%	0.32%
Victoria - Metropolitan		27.13%	26.96%	27.16%	26.99%
Victoria - Nonmetropolitan		2.25%	2.29%	2.28%	2.27%
Western Australia - Metropolitan		13.06%	13.16%	13.22%	13.33%
Western Australia - Nonmetropolitan		1.71%	1.69%	1.66%	1.65%
Others		0.16%	0.17%	0.16%	0.17%
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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Aug-22	05-Jul-22	05-Jun-22	05-May-22
Housing Loan Summary					
Number of Housing Loans		1,958	2,004	2,037	2,070
Housing Loan Pool Size (A\$)		381,363,758	391,583,800	399,373,154	406,461,617
Average Housing Loan Balance (A\$)		194,772	195,401	196,059	196,358
Maximum Housing Loan Balance (A\$)		1,366,709	1,371,456	1,376,100	1,380,827
Total Valuation of the Properties		1,120,715,004	1,149,290,385	1,176,748,265	1,188,717,135
Weighted Average Current Loan-to-Value Ratio (Unindexed)		49.00%	49.23%	49.25%	49.47%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		52.20%	52.39%	52.47%	52.72%
Weighted Average Seasoning (months)		117	116	115	114
Weighted Average Remaining Term To Maturity (months)		237	238	238	239
Maximum Current Remaining Term to Maturity (Months)		379	380	381	382
Percentage of Interest Only		5.50%	5.60%	5.67%	6.03%
Percentage of Principal and Interest Only		94.50%	94.40%	94.33%	93.97%
Percentage Owner Occupied (Product) *		70.71%	70.79%	70.43%	70.19%
Percentage Owner Occupied (EFS) **		63.68%	63.87%	63.58%	63.15%
Percentage Non Australian Resident ***		3.16%	3.09%	3.04%	2.99%
Weighted Average Interest Rate		4.13%	3.76%	3.39%	3.21%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		12	11	12	10
Balance (A\$)		3,082,348	2,270,971	3,097,320	2,335,096
% of Period Pool Balance		0.81%	0.58%	0.78%	0.57%
61-90 days					
No. of Loans		1	4	3	6
Balance (A\$)		99,339	1,236,599	604,062	1,900,461
% of Period Pool Balance		0.03%	0.32%	0.15%	0.47%
91-120 days					
No. of Loans		1	1	5	3
Balance (A\$)		432,240	265,906	1,505,462	563,311
% of Period Pool Balance		0.11%	0.07%	0.38%	0.14%
121 + days					
No. of Loans		14	15	11	11
Balance (A\$)		3,640,059	4,136,176	2,898,001	3,041,465
% of Period Pool Balance		0.95%	1.06%	0.73%	0.75%
Total Delinquencies					
No. of Loans		28	31	31	30
Balance (A\$)		7,253,986	7,909,652	8,104,845	7,840,334
% of Period Pool Balance		1.90%	2.02%	2.03%	1.93%
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\$)		760,653	750,768	750,768	721,385
% of Period Pool Balance		0.20%	0.19%	0.19%	0.18%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		324,751	324,751	324,751	324,751
Mortgage Shortfall (Net Losses) (A\$)		1,021,723	1,021,723	1,021,723	1,021,723
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.27%	0.26%	0.26%	0.25%
Prepayment Information (CPR)					
1 Month CPR (%)		24.80%	18.37%	16.25%	29.45%
3 Month CPR (%)		19.81%	21.36%	21.54%	22.51%
12 Month CPR (%)		19.82%	19.72%	19.85%	19.98%
Cumulative CPR (%)		18.68%	18.61%	18.61%	18.64%

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

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

	Period Ending:	05-Aug-22	05-Jul-22	05-Jun-22	05-May-22
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		46.05%	45.56%	45.24%	44.93%
50.01% - 55.00%		9.06%	9.41%	9.67%	9.53%
55.01% - 60.00%		10.74%	10.09%	9.96%	10.00%
60.01% - 65.00%		10.33%	11.08%	10.75%	10.83%
65.01% - 70.00%		11.32%	11.24%	11.29%	11.21%
70.01% - 75.00%		6.97%	7.13%	7.41%	7.64%
75.01% - 80.00%		3.82%	3.82%	4.05%	4.15%
80.01% - 85.00%		1.24%	1.21%	1.10%	1.18%
85.01% - 90.00%		0.33%	0.32%	0.40%	0.40%
90.01% - 95.00%		0.14%	0.14%	0.13%	0.13%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%
Profile by Loan Product					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		69,292,251	70,274,470	71,337,434	71,842,626
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		15,729,844	16,092,933	16,213,362	17,088,014
Flexi First Option Investment Loan		1,616,718	1,627,638	1,691,639	1,740,998
IPL - First Option		-	-	-	-
IPL - Fixed Rate		27,168,279	27,663,250	27,935,495	29,226,725
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		184,648,621	190,821,119	193,735,857	196,368,913
Rocket - Variable - IPL - MSS		82,903,236	85,104,391	88,459,368	90,194,340
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		381,358,948	391,583,800	399,373,154	406,461,617
Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%		0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%		7.04%	6.96%	6.87%	6.89%
2.01% - 2.50%		8.93%	9.07%	9.52%	10.12%
2.51% - 3.00%		5.98%	6.05%	10.00%	22.68%
3.01% - 3.50%		1.85%	6.26%	26.28%	29.01%
3.51% - 4.00%		6.06%	26.20%	29.11%	21.46%
4.01% - 4.50%		26.34%	28.08%	13.25%	7.46%
4.51% - 5.00%		27.03%	12.56%	3.58%	1.01%
5.01% - 5.50%		12.05%	3.41%	0.09%	0.08%
5.51% - 6.00%		3.28%	0.09%	0.00%	0.00%
6.01% - 6.50%		0.09%	0.00%	0.31%	1.22%
6.51% - 7.00%		0.00%	0.32%	0.99%	0.06%
7.01% - 7.50%		0.33%	1.00%	0.00%	0.00%
7.51% - 8.00%		1.02%	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%
>10.01%		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		1.77%	1.80%	1.91%	1.88%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		23.79%	23.96%	24.00%	23.83%
New South Wales - Nonmetropolitan		6.15%	6.11%	6.00%	6.02%
Northern Territory - Metropolitan		0.78%	0.70%	0.69%	0.69%
Northern Territory - Nonmetropolitan		0.65%	0.63%	0.63%	0.62%
Queensland - Metropolitan		8.60%	8.75%	8.86%	8.97%
Queensland - Nonmetropolitan		8.65%	8.61%	8.54%	8.57%
South Australia - Metropolitan		4.34%	4.35%	4.35%	4.30%
South Australia - Nonmetropolitan		0.68%	0.63%	0.66%	0.65%
Tasmania - Metropolitan		0.16%	0.16%	0.16%	0.16%
Tasmania - Nonmetropolitan		0.32%	0.36%	0.35%	0.34%
Victoria - Metropolitan		26.75%	26.59%	26.55%	26.72%
Victoria - Nonmetropolitan		2.30%	2.26%	2.26%	2.26%
Western Australia - Metropolitan		13.25%	13.40%	13.32%	13.27%
Western Australia - Nonmetropolitan		1.66%	1.69%	1.73%	1.72%
Others		0.15%	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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Apr-22	05-Mar-22	05-Feb-22	05-Jan-22
Housing Loan Summary					
Number of Housing Loans		2,119	2,153	2,187	2,207
Housing Loan Pool Size (A\$)		419,617,516	428,191,175	437,035,401	442,507,429
Average Housing Loan Balance (A\$)		198,026	198,881	199,833	200,502
Maximum Housing Loan Balance (A\$)		1,385,451	1,390,349	1,394,953	1,399,547
Total Valuation of the Properties		1,219,671,732	1,236,713,570	1,255,390,022	1,266,347,022
Weighted Average Current Loan-to-Value Ratio (Unindexed)		49.60%	49.84%	50.03%	50.20%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		52.85%	53.14%	53.32%	53.60%
Weighted Average Seasoning (months)		113	112	111	110
Weighted Average Remaining Term To Maturity (months)		240	241	242	243
Maximum Current Remaining Term to Maturity (Months)		383	384	385	386
Percentage of Interest Only		6.58%	6.96%	7.21%	7.74%
Percentage of Principal and Interest Only		93.42%	93.04%	92.79%	92.26%
Percentage Owner Occupied (Product) *		70.16%	69.75%	69.71%	69.80%
Percentage Owner Occupied (EFS) **		61.53%	61.37%	61.32%	61.38%
Percentage Non Australian Resident ***		2.83%	2.80%	2.75%	2.73%
Weighted Average Interest Rate		3.22%	3.23%	3.24%	3.25%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		13	6	3	6
Balance (A\$)		3,530,496	1,824,782	615,189	1,471,595
% of Period Pool Balance		0.84%	0.43%	0.14%	0.33%
61-90 days					
No. of Loans		4	2	3	4
Balance (A\$)		1,171,953	387,933	536,146	517,507
% of Period Pool Balance		0.28%	0.09%	0.12%	0.12%
91-120 days					
No. of Loans		0	1	3	3
Balance (A\$)		0	74,191	637,655	609,917
% of Period Pool Balance		0.00%	0.02%	0.15%	0.14%
121 + days					
No. of Loans		16	17	16	16
Balance (A\$)		3,963,678	4,411,579	4,424,759	4,600,040
% of Period Pool Balance		0.94%	1.03%	1.01%	1.04%
Total Delinquencies					
No. of Loans		33	26	25	29
Balance (A\$)		8,666,127	6,698,485	6,213,749	7,199,059
% of Period Pool Balance		2.07%	1.56%	1.42%	1.63%
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		1	1	1	-
Balance (A\$)		718,276	710,672	704,017	-
% of Period Pool Balance		0.17%	0.17%	0.16%	0.00%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		324,751	324,751	324,751	324,751
Mortgage Shortfall (Net Losses) (A\$)		1,021,723	1,021,723	933,254	933,254
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.24%	0.24%	0.21%	0.21%
Prepayment Information (CPR)					
1 Month CPR (%)		18.92%	19.15%	11.04%	18.43%
3 Month CPR (%)		16.37%	16.21%	14.04%	17.75%
12 Month CPR (%)		19.16%	18.88%	19.21%	20.16%
Cumulative CPR (%)		18.50%	18.50%	18.49%	18.59%

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

	Period Ending:	05-Apr-22	05-Mar-22	05-Feb-22	05-Jan-22
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		44.85%	44.22%	43.95%	43.63%
50.01% - 55.00%		9.30%	9.56%	9.61%	9.74%
55.01% - 60.00%		10.36%	9.89%	9.57%	9.35%
60.01% - 65.00%		9.72%	9.63%	9.67%	9.97%
65.01% - 70.00%		11.75%	12.35%	12.53%	12.53%
70.01% - 75.00%		7.96%	8.39%	8.36%	7.99%
75.01% - 80.00%		4.02%	3.76%	4.07%	4.44%
80.01% - 85.00%		1.47%	1.44%	1.37%	1.49%
85.01% - 90.00%		0.39%	0.58%	0.57%	0.56%
90.01% - 95.00%		0.18%	0.18%	0.24%	0.24%
95.01% - 100.00%		0.00%	0.00%	0.06%	0.06%
> 100.01%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%
Profile by Loan Product					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		73,213,945	73,302,095	73,390,418	75,081,288
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		17,449,795	17,840,361	18,013,559	18,134,267
Flexi First Option Investment Loan		1,917,505	2,091,349	2,112,972	2,121,317
IPL - First Option		-	-	-	-
IPL - Fixed Rate		29,971,155	31,508,360	31,875,600	32,575,851
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		203,754,457	207,521,326	213,245,724	215,676,299
Rocket - Variable - IPL - MSS		93,310,658	95,927,684	98,397,128	98,918,406
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		419,617,516	428,191,175	437,035,401	442,507,429
Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%		0.00%	0.00%	0.02%	0.02%
1.51% - 2.00%		6.66%	6.55%	6.44%	6.40%
2.01% - 2.50%		10.30%	9.97%	9.86%	9.62%
2.51% - 3.00%		21.89%	21.53%	21.07%	20.18%
3.01% - 3.50%		29.15%	29.31%	29.19%	29.23%
3.51% - 4.00%		21.93%	22.61%	23.15%	23.60%
4.01% - 4.50%		7.79%	7.74%	8.01%	8.65%
4.51% - 5.00%		0.92%	0.94%	0.92%	0.90%
5.01% - 5.50%		0.11%	0.11%	0.12%	0.18%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.00%
6.01% - 6.50%		1.19%	1.19%	1.17%	1.16%
6.51% - 7.00%		0.06%	0.06%	0.06%	0.06%
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%
>10.01%		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		1.94%	1.91%	1.92%	1.90%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		23.77%	23.65%	23.80%	23.72%
New South Wales - Nonmetropolitan		6.04%	6.14%	6.17%	6.22%
Northern Territory - Metropolitan		0.67%	0.71%	0.73%	0.73%
Northern Territory - Nonmetropolitan		0.61%	0.60%	0.59%	0.58%
Queensland - Metropolitan		8.98%	9.01%	9.27%	9.27%
Queensland - Nonmetropolitan		8.84%	8.83%	8.70%	8.66%
South Australia - Metropolitan		4.29%	4.32%	4.30%	4.42%
South Australia - Nonmetropolitan		0.64%	0.63%	0.62%	0.62%
Tasmania - Metropolitan		0.15%	0.16%	0.16%	0.16%
Tasmania - Nonmetropolitan		0.36%	0.35%	0.35%	0.35%
Victoria - Metropolitan		26.42%	26.44%	26.15%	25.95%
Victoria - Nonmetropolitan		2.38%	2.42%	2.39%	2.38%
Western Australia - Metropolitan		13.21%	13.09%	13.05%	13.25%
Western Australia - Nonmetropolitan		1.70%	1.74%	1.80%	1.79%
Others		0.00%	0.00%	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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Dec-21	05-Nov-21	05-Oct-21	05-Sep-21
Housing Loan Summary					
Number of Housing Loans		2,252	2,284	2,337	2,376
Housing Loan Pool Size (A\$)		451,287,445	457,607,812	468,501,863	480,430,469
Average Housing Loan Balance (A\$)		200,394	200,354	200,471	202,201
Maximum Housing Loan Balance (A\$)		1,404,227	1,408,801	1,413,463	1,418,018
Total Valuation of the Properties		1,287,295,437	1,304,700,437	1,331,746,066	1,346,854,643
Weighted Average Current Loan-to-Value Ratio (Unindexed)		50.20%	50.44%	50.55%	50.83%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		53.74%	53.96%	54.11%	54.35%
Weighted Average Seasoning (months)		109	108	107	106
Weighted Average Remaining Term To Maturity (months)		244	245	246	247
Maximum Current Remaining Term to Maturity (Months)		387	388	389	390
Percentage of Interest Only		8.07%	8.20%	8.28%	8.57%
Percentage of Principal and Interest Only		91.93%	91.80%	91.72%	91.43%
Percentage Owner Occupied (Product) *		69.64%	69.64%	70.33%	70.25%
Percentage Owner Occupied (EFS) **		60.96%	61.07%	60.88%	60.83%
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		3.26%	3.27%	3.28%	3.31%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		6	5	15	9
Balance (A\$)		1,009,086	1,146,789	2,788,422	3,050,777
% of Period Pool Balance		0.22%	0.25%	0.60%	0.64%
61-90 days					
No. of Loans		3	9	4	5
Balance (A\$)		587,110	1,288,518	1,210,917	1,026,618
% of Period Pool Balance		0.13%	0.28%	0.26%	0.21%
91-120 days					
No. of Loans		8	4	6	8
Balance (A\$)		1,025,829	803,018	1,310,308	1,674,937
% of Period Pool Balance		0.23%	0.18%	0.28%	0.35%
121 + days					
No. of Loans		12	15	17	20
Balance (A\$)		4,046,855	4,990,947	5,860,189	6,407,970
% of Period Pool Balance		0.90%	1.09%	1.25%	1.33%
Total Delinquencies					
No. of Loans		29	33	42	42
Balance (A\$)		6,668,880	8,229,272	11,169,836	12,160,303
% of Period Pool Balance		1.48%	1.80%	2.38%	2.53%
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\$)		324,751	324,751	324,751	324,751
Mortgage Shortfall (Net Losses) (A\$)		933,254	933,254	933,254	933,254
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.21%	0.20%	0.20%	0.19%
Prepayment Information (CPR)					
1 Month CPR (%)		12.64%	22.19%	23.70%	22.91%
3 Month CPR (%)		19.51%	22.93%	23.41%	22.14%
12 Month CPR (%)		20.10%	20.84%	20.78%	20.24%
Cumulative CPR (%)		18.59%	18.67%	18.62%	18.55%

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

	Period Ending:			
	05-Dec-21	05-Nov-21	05-Oct-21	05-Sep-21
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)				
00.01% - 50.00%	43.69%	43.32%	43.66%	43.23%
50.01% - 55.00%	9.85%	9.82%	8.89%	8.81%
55.01% - 60.00%	9.42%	9.57%	9.93%	10.08%
60.01% - 65.00%	9.34%	9.43%	9.19%	9.58%
65.01% - 70.00%	13.00%	12.54%	12.72%	12.16%
70.01% - 75.00%	7.88%	8.12%	8.37%	8.53%
75.01% - 80.00%	4.44%	4.61%	4.36%	4.29%
80.01% - 85.00%	1.54%	1.68%	1.95%	2.30%
85.01% - 90.00%	0.56%	0.56%	0.54%	0.64%
90.01% - 95.00%	0.28%	0.28%	0.32%	0.31%
95.01% - 100.00%	0.00%	0.07%	0.07%	0.07%
> 100.01%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

Profile by Loan Product				
First Option Home Loan	-	-	-	-
Fixed Option Home Loan	76,250,171	76,954,320	80,656,685	82,312,637
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	18,550,051	19,082,025	18,933,383	19,581,824
Flexi First Option Investment Loan	2,132,246	2,190,656	2,540,746	2,553,846
IPL - First Option	-	-	-	-
IPL - Fixed Rate	32,664,767	32,284,438	33,556,555	33,656,485
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	219,496,994	222,656,804	229,911,377	235,608,084
Rocket - Variable - IPL - MSS	102,193,218	104,439,569	102,903,117	106,717,592
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
Total	451,287,445	457,607,812	468,501,863	480,430,469

Profile by Loan Rate (% of Period Pool Balance)				
<= 1.500%	0.03%	0.02%	0.02%	0.02%
1.51% - 2.00%	6.33%	6.09%	5.78%	5.09%
2.01% - 2.50%	9.34%	8.90%	8.25%	7.63%
2.51% - 3.00%	19.82%	19.70%	19.75%	19.06%
3.01% - 3.50%	29.06%	29.39%	30.23%	31.14%
3.51% - 4.00%	24.35%	24.75%	24.73%	25.33%
4.01% - 4.50%	8.81%	8.89%	8.99%	9.48%
4.51% - 5.00%	0.90%	0.89%	0.90%	0.93%
5.01% - 5.50%	0.20%	0.17%	0.17%	0.17%
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00%
6.01% - 6.50%	1.12%	1.13%	1.11%	1.09%
6.51% - 7.00%	0.06%	0.06%	0.06%	0.06%
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%
>10.01%	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	1.88%	1.86%	1.92%	1.98%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	23.55%	23.36%	23.45%	23.60%
New South Wales - Nonmetropolitan	6.22%	6.26%	6.24%	6.31%
Northern Territory - Metropolitan	0.73%	0.73%	0.73%	0.71%
Northern Territory - Nonmetropolitan	0.57%	0.57%	0.55%	0.54%
Queensland - Metropolitan	9.04%	9.00%	8.89%	8.93%
Queensland - Nonmetropolitan	8.87%	8.94%	8.98%	8.83%
South Australia - Metropolitan	4.51%	4.48%	4.39%	4.43%
South Australia - Nonmetropolitan	0.65%	0.64%	0.63%	0.65%
Tasmania - Metropolitan	0.16%	0.15%	0.15%	0.19%
Tasmania - Nonmetropolitan	0.37%	0.37%	0.36%	0.40%
Victoria - Metropolitan	26.00%	25.89%	25.84%	25.80%
Victoria - Nonmetropolitan	2.35%	2.36%	2.47%	2.44%
Western Australia - Metropolitan	13.22%	13.55%	13.58%	13.39%
Western Australia - Nonmetropolitan	1.87%	1.85%	1.82%	1.81%
Others	0.01%	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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Aug-21	05-Jul-21	05-Jun-21	05-May-21
Housing Loan Summary					
Number of Housing Loans		2,415	2,443	2,479	2,516
Housing Loan Pool Size (A\$)		492,222,113	504,363,243	515,366,454	525,149,286
Average Housing Loan Balance (A\$)		203,819	206,452	207,893	208,724
Maximum Housing Loan Balance (A\$)		1,422,563	1,427,197	1,431,722	1,436,000
Total Valuation of the Properties		1,370,116,531	1,387,401,900	1,406,248,307	1,427,095,284
Weighted Average Current Loan-to-Value Ratio (Unindexed)		51.08%	51.50%	51.63%	51.64%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		54.55%	54.91%	55.12%	55.17%
Weighted Average Seasoning (months)		105	104	103	102
Weighted Average Remaining Term To Maturity (months)		248	249	250	251
Maximum Current Remaining Term to Maturity (Months)		391	392	393	394
Percentage of Interest Only		8.99%	9.82%	10.74%	11.09%
Percentage of Principal and Interest Only		91.01%	90.18%	89.26%	88.91%
Percentage Owner Occupied (Product) *		70.15%	70.56%	70.45%	70.23%
Percentage Owner Occupied (EFS) **		60.84%	61.32%	61.17%	60.77%
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		3.32%	3.33%	3.35%	3.37%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		6	6	9	13
Balance (A\$)		1,679,096	2,114,373	2,424,962	4,080,648
% of Period Pool Balance		0.34%	0.42%	0.47%	0.78%
61-90 days					
No. of Loans		6	4	8	6
Balance (A\$)		1,394,626	733,100	2,332,791	1,420,982
% of Period Pool Balance		0.28%	0.15%	0.45%	0.27%
91-120 days					
No. of Loans		5	6	4	1
Balance (A\$)		835,960	1,657,093	1,210,930	370,311
% of Period Pool Balance		0.17%	0.33%	0.23%	0.07%
121 + days					
No. of Loans		21	27	29	33
Balance (A\$)		6,647,568	8,102,964	8,344,923	9,841,900
% of Period Pool Balance		1.35%	1.61%	1.62%	1.87%
Total Delinquencies					
No. of Loans		38	43	50	53
Balance (A\$)		10,557,249	12,607,531	14,313,606	15,713,841
% of Period Pool Balance		2.14%	2.50%	2.78%	2.99%
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\$)		324,751	324,751	324,751	324,751
Mortgage Shortfall (Net Losses) (A\$)		933,254	933,254	933,254	933,254
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.19%	0.19%	0.18%	0.18%
Prepayment Information (CPR)					
1 Month CPR (%)		21.65%	19.44%	16.42%	19.20%
3 Month CPR (%)		19.20%	18.34%	16.45%	18.84%
12 Month CPR (%)		19.00%	18.65%	18.82%	18.69%
Cumulative CPR (%)		18.37%	18.32%	18.31%	18.34%

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

	Period Ending:			
	05-Aug-21	05-Jul-21	05-Jun-21	05-May-21
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)				
00.01% - 50.00%	42.98%	42.25%	42.21%	42.34%
50.01% - 55.00%	8.20%	7.98%	7.61%	7.43%
55.01% - 60.00%	10.34%	10.57%	10.15%	10.23%
60.01% - 65.00%	9.53%	9.62%	10.23%	10.30%
65.01% - 70.00%	12.16%	12.21%	12.37%	12.10%
70.01% - 75.00%	8.78%	8.97%	8.93%	8.99%
75.01% - 80.00%	4.55%	4.71%	4.76%	4.66%
80.01% - 85.00%	2.35%	2.51%	2.53%	2.76%
85.01% - 90.00%	0.73%	0.81%	0.70%	0.69%
90.01% - 95.00%	0.31%	0.30%	0.44%	0.43%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.07%	0.07%	0.07%	0.07%
Total	100.00%	100.00%	100.00%	100.00%

Profile by Loan Product				
First Option Home Loan	-	-	-	109,773
Fixed Option Home Loan	85,348,508	85,522,728	85,458,458	85,136,915
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	20,433,493	20,976,377	21,181,151	21,445,220
Flexi First Option Investment Loan	2,566,468	2,733,869	2,977,723	3,228,609
IPL - First Option	-	-	-	-
IPL - Fixed Rate	34,593,636	35,621,718	36,578,926	37,644,648
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	-	-	253,765	248,165
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	-	-	-	63,876
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	239,512,575	249,381,684	256,446,759	262,064,872
Rocket - Variable - IPL - MSS	109,767,432	110,126,867	112,469,673	115,207,208
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
Total	492,222,113	504,363,243	515,366,454	525,149,286

Profile by Loan Rate (% of Period Pool Balance)				
<= 1.500%	0.02%	0.03%	0.06%	0.07%
1.51% - 2.00%	4.73%	4.40%	3.87%	3.11%
2.01% - 2.50%	7.35%	6.99%	6.82%	6.70%
2.51% - 3.00%	18.69%	19.01%	18.17%	17.72%
3.01% - 3.50%	31.57%	31.52%	31.84%	32.00%
3.51% - 4.00%	25.92%	26.04%	26.91%	27.60%
4.01% - 4.50%	9.52%	9.78%	10.15%	10.59%
4.51% - 5.00%	0.91%	0.97%	0.92%	1.01%
5.01% - 5.50%	0.16%	0.16%	0.19%	0.13%
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00%
6.01% - 6.50%	1.06%	1.04%	1.02%	0.95%
6.51% - 7.00%	0.06%	0.05%	0.05%	0.11%
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%
>10.01%	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	1.98%	1.94%	1.90%	1.88%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	23.61%	23.65%	23.52%	23.70%
New South Wales - Nonmetropolitan	6.29%	6.41%	6.35%	6.49%
Northern Territory - Metropolitan	0.80%	0.80%	0.84%	0.83%
Northern Territory - Nonmetropolitan	0.53%	0.52%	0.51%	0.51%
Queensland - Metropolitan	8.99%	9.04%	9.16%	9.22%
Queensland - Nonmetropolitan	8.81%	8.79%	8.85%	8.71%
South Australia - Metropolitan	4.40%	4.45%	4.51%	4.49%
South Australia - Nonmetropolitan	0.63%	0.62%	0.61%	0.60%
Tasmania - Metropolitan	0.18%	0.18%	0.18%	0.17%
Tasmania - Nonmetropolitan	0.43%	0.42%	0.41%	0.41%
Victoria - Metropolitan	25.73%	25.75%	25.42%	25.25%
Victoria - Nonmetropolitan	2.41%	2.43%	2.50%	2.52%
Western Australia - Metropolitan	13.36%	13.33%	13.50%	13.44%
Western Australia - Nonmetropolitan	1.77%	1.74%	1.74%	1.77%
Others	0.08%	0.07%	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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Apr-21	05-Mar-21	05-Feb-21	05-Jan-21
Housing Loan Summary					
Number of Housing Loans		2,549	2,585	2,626	2,681
Housing Loan Pool Size (A\$)		536,091,992	544,959,537	558,363,687	571,678,254
Average Housing Loan Balance (A\$)		210,315	210,816	212,629	213,233
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		1,449,574,537	1,464,842,197	1,493,206,361	1,521,107,016
Weighted Average Current Loan-to-Value Ratio (Unindexed)		51.71%	51.89%	52.06%	52.25%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		55.28%	55.49%	55.69%	55.86%
Weighted Average Seasoning (months)		101	100	99	98
Weighted Average Remaining Term To Maturity (months)		251	252	253	254
Maximum Current Remaining Term to Maturity (Months)		395	396	397	398
Percentage of Interest Only		11.61%	12.02%	12.13%	12.36%
Percentage of Principal and Interest Only		88.39%	87.98%	87.87%	87.64%
Percentage Owner Occupied (Product) *		70.19%	70.18%	70.35%	70.38%
Percentage Owner Occupied (EFS) **		61.32%	61.23%	61.27%	61.56%
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		3.40%	3.44%	3.46%	3.49%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		10	6	14	8
Balance (A\$)		3,384,256	2,190,420	3,751,763	2,653,799
% of Period Pool Balance		0.63%	0.40%	0.67%	0.46%
61-90 days					
No. of Loans		4	8	7	6
Balance (A\$)		950,817	2,043,622	2,479,582	1,769,027
% of Period Pool Balance		0.18%	0.38%	0.44%	0.31%
91-120 days					
No. of Loans		6	3	4	4
Balance (A\$)		1,727,712	1,123,103	931,601	962,560
% of Period Pool Balance		0.32%	0.21%	0.17%	0.17%
121 + days					
No. of Loans		32	36	37	42
Balance (A\$)		9,682,617	10,375,282	10,656,103	12,664,294
% of Period Pool Balance		1.81%	1.90%	1.91%	2.22%
Total Delinquencies					
No. of Loans		52	53	62	60
Balance (A\$)		15,745,402	15,732,427	17,819,049	18,049,680
% of Period Pool Balance		2.94%	2.89%	3.19%	3.16%
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\$)		324,751	324,751	324,751	324,751
Mortgage Shortfall (Net Losses) (A\$)		933,254	933,254	933,254	933,254
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.17%	0.17%	0.17%	0.16%
Prepayment Information (CPR)					
1 Month CPR (%)		13.74%	23.77%	21.13%	16.45%
3 Month CPR (%)		19.52%	20.40%	19.43%	19.12%
12 Month CPR (%)		18.77%	18.75%	17.89%	17.67%
Cumulative CPR (%)		18.32%	18.39%	18.31%	18.27%

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

	Period Ending:	05-Apr-21	05-Mar-21	05-Feb-21	05-Jan-21
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		42.41%	42.40%	41.69%	41.75%
50.01% - 55.00%		7.18%	6.97%	7.41%	7.13%
55.01% - 60.00%		10.13%	10.20%	10.12%	9.76%
60.01% - 65.00%		10.04%	9.84%	10.30%	10.24%
65.01% - 70.00%		12.54%	12.65%	11.67%	11.80%
70.01% - 75.00%		8.85%	8.71%	9.44%	9.67%
75.01% - 80.00%		5.38%	5.62%	5.92%	6.22%
80.01% - 85.00%		2.31%	2.41%	2.28%	2.23%
85.01% - 90.00%		0.68%	0.68%	0.63%	0.67%
90.01% - 95.00%		0.42%	0.46%	0.48%	0.47%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.06%	0.06%	0.06%	0.06%
Total		100.00%	100.00%	100.00%	100.00%
Profile by Loan Product					
First Option Home Loan		109,844	110,334	110,954	111,523
Fixed Option Home Loan		84,297,379	83,231,514	81,334,858	83,485,395
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		21,984,221	21,910,276	22,387,755	22,558,312
Flexi First Option Investment Loan		3,235,432	3,231,765	3,248,513	3,259,577
IPL - First Option		-	-	-	-
IPL - Fixed Rate		36,702,985	35,499,361	35,364,279	33,775,992
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		243,153	329,224	329,857	330,507
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		63,875	64,352	64,355	64,955
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		269,838,949	277,122,750	288,931,512	296,140,107
Rocket - Variable - IPL - MSS		119,616,154	123,459,960	126,591,603	131,951,885
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		536,091,992	544,959,537	558,363,687	571,678,254
Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%		0.07%	0.07%	0.07%	0.07%
1.51% - 2.00%		2.08%	1.49%	1.01%	0.52%
2.01% - 2.50%		5.98%	5.67%	4.99%	4.56%
2.51% - 3.00%		17.66%	16.67%	16.30%	15.50%
3.01% - 3.50%		32.11%	31.81%	32.19%	31.88%
3.51% - 4.00%		28.79%	30.08%	30.71%	31.80%
4.01% - 4.50%		11.09%	11.82%	12.41%	13.17%
4.51% - 5.00%		1.05%	1.21%	1.17%	1.32%
5.01% - 5.50%		0.13%	0.13%	0.13%	0.12%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.00%
6.01% - 6.50%		0.95%	0.94%	0.92%	0.97%
6.51% - 7.00%		0.11%	0.11%	0.10%	0.10%
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%
>10.01%		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		1.85%	1.83%	1.80%	1.81%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		23.71%	23.66%	23.86%	23.89%
New South Wales - Nonmetropolitan		6.58%	6.58%	6.59%	6.57%
Northern Territory - Metropolitan		0.82%	0.88%	0.86%	0.85%
Northern Territory - Nonmetropolitan		0.50%	0.49%	0.48%	0.52%
Queensland - Metropolitan		9.08%	9.10%	9.19%	9.27%
Queensland - Nonmetropolitan		8.73%	8.76%	8.85%	8.94%
South Australia - Metropolitan		4.47%	4.49%	4.47%	4.37%
South Australia - Nonmetropolitan		0.60%	0.59%	0.58%	0.57%
Tasmania - Metropolitan		0.21%	0.20%	0.20%	0.19%
Tasmania - Nonmetropolitan		0.41%	0.40%	0.42%	0.41%
Victoria - Metropolitan		25.41%	25.29%	25.16%	25.09%
Victoria - Nonmetropolitan		2.64%	2.61%	2.57%	2.55%
Western Australia - Metropolitan		13.25%	13.36%	13.27%	13.30%
Western Australia - Nonmetropolitan		1.74%	1.75%	1.71%	1.68%
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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Dec-20	05-Nov-20	05-Oct-20	05-Sep-20
Housing Loan Summary					
Number of Housing Loans		2,720	2,769	2,805	2,841
Housing Loan Pool Size (A\$)		582,397,757	595,658,896	609,136,692	620,182,406
Average Housing Loan Balance (A\$)		214,117	215,117	217,161	218,297
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		1,543,334,801	1,568,737,751	1,588,683,580	1,608,220,080
Weighted Average Current Loan-to-Value Ratio (Unindexed)		52.25%	52.41%	52.65%	52.78%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		55.90%	56.06%	56.28%	56.39%
Weighted Average Seasoning (months)		97	97	95	94
Weighted Average Remaining Term To Maturity (months)		255	256	257	258
Maximum Current Remaining Term to Maturity (Months)		399	400	401	402
Percentage of Interest Only		12.59%	12.80%	12.88%	13.01%
Percentage of Principal and Interest Only		87.41%	87.20%	87.12%	86.99%
Percentage Owner Occupied (Product) *		70.42%	70.45%	70.57%	70.60%
Percentage Owner Occupied (EFS) **		61.79%	61.65%		
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		3.51%	3.53%	3.56%	3.57%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		12	14	10	10
Balance (A\$)		3,297,424	3,367,593	2,657,056	2,380,163
% of Period Pool Balance		0.57%	0.57%	0.44%	0.38%
61-90 days					
No. of Loans		6	8	6	8
Balance (A\$)		1,730,540	2,463,892	1,620,744	1,961,907
% of Period Pool Balance		0.30%	0.41%	0.27%	0.32%
91-120 days					
No. of Loans		4	2	6	9
Balance (A\$)		1,285,851	640,510	1,434,219	2,706,582
% of Period Pool Balance		0.22%	0.11%	0.24%	0.44%
121 + days					
No. of Loans		43	43	41	39
Balance (A\$)		12,652,089	12,475,178	12,128,221	11,271,347
% of Period Pool Balance		2.17%	2.09%	1.99%	1.82%
Total Delinquencies					
No. of Loans		65	67	63	66
Balance (A\$)		18,965,904	18,947,173	17,840,240	18,319,998
% of Period Pool Balance		3.26%	3.18%	2.93%	2.95%
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\$)		324,751	324,751	324,751	324,751
Mortgage Shortfall (Net Losses) (A\$)		933,254	933,254	802,605	802,605
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.16%	0.16%	0.13%	0.13%
Prepayment Information (CPR)					
1 Month CPR (%)		20.79%	20.13%	16.41%	19.34%
3 Month CPR (%)		19.15%	18.67%	17.81%	19.41%
12 Month CPR (%)		17.62%	17.95%	17.96%	18.19%
Cumulative CPR (%)		18.30%	18.26%	18.23%	18.26%

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

	Period Ending:	05-Dec-20	05-Nov-20	05-Oct-20	05-Sep-20
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		41.69%	41.37%	40.62%	40.32%
50.01% - 55.00%		7.23%	7.28%	7.87%	8.19%
55.01% - 60.00%		9.53%	9.46%	9.47%	9.11%
60.01% - 65.00%		10.44%	10.64%	10.36%	10.58%
65.01% - 70.00%		12.01%	11.53%	11.35%	11.06%
70.01% - 75.00%		9.66%	10.38%	10.46%	10.44%
75.01% - 80.00%		6.27%	5.95%	6.50%	6.97%
80.01% - 85.00%		2.06%	2.27%	2.25%	2.27%
85.01% - 90.00%		0.61%	0.63%	0.54%	0.53%
90.01% - 95.00%		0.50%	0.49%	0.58%	0.53%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Loan Product					
First Option Home Loan		111,523	112,113	112,113	112,218
Fixed Option Home Loan		82,767,062	80,850,744	83,119,568	84,165,687
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		22,631,701	23,629,309	24,017,063	23,908,864
Flexi First Option Investment Loan		3,435,110	3,588,666	3,604,018	3,770,680
IPL - First Option		-	-	-	-
IPL - Fixed Rate		33,697,919	33,616,299	34,476,695	35,317,476
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		324,545	325,172	325,811	585,918
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		65,232	65,491	65,499	66,024
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		304,527,485	314,975,627	322,534,566	329,574,372
Rocket - Variable - IPL - MSS		134,837,181	138,495,474	140,881,359	142,681,166
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		582,397,757	595,658,896	609,136,692	620,182,406

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%		0.07%	0.06%	0.06%	0.06%
1.51% - 2.00%		0.21%	0.00%	0.00%	0.00%
2.01% - 2.50%		4.42%	3.70%	3.47%	3.23%
2.51% - 3.00%		14.84%	13.39%	12.01%	10.97%
3.01% - 3.50%		31.69%	32.46%	31.75%	31.59%
3.51% - 4.00%		32.57%	33.89%	35.33%	36.45%
4.01% - 4.50%		13.67%	13.99%	14.62%	14.85%
4.51% - 5.00%		1.36%	1.35%	1.48%	1.46%
5.01% - 5.50%		0.12%	0.12%	0.12%	0.12%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.00%
6.01% - 6.50%		0.95%	0.93%	1.05%	1.12%
6.51% - 7.00%		0.10%	0.10%	0.10%	0.15%
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%
>10.01%		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		1.78%	1.75%	1.72%	1.70%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		23.95%	23.83%	24.14%	24.41%
New South Wales - Nonmetropolitan		6.58%	6.63%	6.72%	6.86%
Northern Territory - Metropolitan		0.85%	0.84%	0.84%	0.83%
Northern Territory - Nonmetropolitan		0.51%	0.50%	0.49%	0.48%
Queensland - Metropolitan		9.17%	9.14%	9.06%	8.90%
Queensland - Nonmetropolitan		8.94%	8.84%	8.85%	8.74%
South Australia - Metropolitan		4.40%	4.55%	4.65%	4.63%
South Australia - Nonmetropolitan		0.56%	0.55%	0.54%	0.54%
Tasmania - Metropolitan		0.19%	0.18%	0.18%	0.17%
Tasmania - Nonmetropolitan		0.44%	0.43%	0.42%	0.41%
Victoria - Metropolitan		25.00%	25.02%	24.82%	24.82%
Victoria - Nonmetropolitan		2.51%	2.51%	2.54%	2.50%
Western Australia - Metropolitan		13.44%	13.57%	13.42%	13.34%
Western Australia - Nonmetropolitan		1.68%	1.65%	1.62%	1.66%
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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Aug-20	05-Jul-20	05-Jun-20	05-May-20
Housing Loan Summary					
Number of Housing Loans		2,882	2,934	2,980	3,014
Housing Loan Pool Size (A\$)		633,659,674	646,231,907	661,342,834	672,408,054
Average Housing Loan Balance (A\$)		219,868	220,256	221,927	223,095
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		1,625,474,981	1,653,392,301	1,676,057,378	1,695,328,473
Weighted Average Current Loan-to-Value Ratio (Unindexed)		53.06%	53.14%	53.27%	53.45%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		56.60%	56.65%	56.71%	56.80%
Weighted Average Seasoning (months)		93	92	91	90
Weighted Average Remaining Term To Maturity (months)		259	260	261	262
Maximum Current Remaining Term to Maturity (Months)		403	404	405	406
Percentage of Interest Only		13.39%	13.14%	13.42%	13.68%
Percentage of Principal and Interest Only		86.61%	86.86%	86.58%	86.32%
Percentage Owner Occupied (Product) *		70.60%	70.68%	70.54%	70.53%
Percentage Owner Occupied (EFS) **					
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		3.59%	3.61%	3.63%	3.66%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		10	15	23	30
Balance (A\$)		2,077,116	3,981,039	5,699,090	7,899,521
% of Period Pool Balance		0.33%	0.62%	0.86%	1.17%
61-90 days					
No. of Loans		14	13	15	15
Balance (A\$)		3,828,921	3,151,754	3,816,952	2,960,303
% of Period Pool Balance		0.60%	0.49%	0.58%	0.44%
91-120 days					
No. of Loans		7	10	14	5
Balance (A\$)		1,999,812	2,879,747	3,133,670	1,627,876
% of Period Pool Balance		0.32%	0.45%	0.47%	0.24%
121 + days					
No. of Loans		35	29	22	19
Balance (A\$)		10,103,505	8,288,786	6,729,292	5,295,134
% of Period Pool Balance		1.59%	1.28%	1.02%	0.79%
Total Delinquencies					
No. of Loans		66	67	74	69
Balance (A\$)		18,009,354	18,301,326	19,379,004	17,782,834
% of Period Pool Balance		2.84%	2.83%	2.93%	2.64%
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	4	5
Balance (A\$)		-	182,149	811,054	1,012,364
% of Period Pool Balance		0.00%	0.03%	0.12%	0.15%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		238,086	238,086	153,209	153,209
Mortgage Shortfall (Net Losses) (A\$)		755,729	755,729	570,099	570,099
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.12%	0.12%	0.09%	0.08%
Prepayment Information (CPR)					
1 Month CPR (%)		17.60%	21.31%	14.37%	20.40%
3 Month CPR (%)		17.77%	18.71%	16.11%	15.60%
12 Month CPR (%)		18.73%	18.42%	17.81%	17.59%
Cumulative CPR (%)		18.24%	18.25%	18.20%	18.27%

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

	Period Ending:	05-Aug-20	05-Jul-20	05-Jun-20	05-May-20
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		39.90%	39.28%	39.11%	38.63%
50.01% - 55.00%		7.89%	8.11%	8.12%	8.20%
55.01% - 60.00%		9.19%	8.85%	9.55%	9.23%
60.01% - 65.00%		10.49%	10.47%	9.81%	9.69%
65.01% - 70.00%		11.23%	11.67%	11.43%	11.90%
70.01% - 75.00%		10.63%	11.00%	11.03%	11.20%
75.01% - 80.00%		7.36%	7.21%	7.54%	7.83%
80.01% - 85.00%		2.24%	2.35%	2.27%	2.10%
85.01% - 90.00%		0.52%	0.55%	0.58%	0.67%
90.01% - 95.00%		0.52%	0.51%	0.56%	0.55%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.03%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Loan Product					
First Option Home Loan		112,218	112,966	112,966	115,224
Fixed Option Home Loan		83,924,074	80,786,455	75,584,611	72,646,529
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		24,135,197	24,858,066	25,502,395	25,972,106
Flexi First Option Investment Loan		3,821,002	3,765,718	3,733,152	3,867,424
IPL - First Option		-	-	-	-
IPL - Fixed Rate		35,187,654	34,963,754	33,660,568	33,121,020
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		646,563	618,918	619,623	620,333
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		66,181	66,792	66,791	67,091
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		339,118,669	350,905,465	365,213,442	375,416,219
Rocket - Variable - IPL - MSS		146,648,116	150,153,771	156,849,286	160,582,108
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		633,659,674	646,231,907	661,342,834	672,408,054

Profile by Loan Rate (% of Period Pool Balance)					
<= 1.500%		0.06%	0.06%	0.06%	0.06%
1.51% - 2.00%		0.00%	0.00%	0.00%	0.02%
2.01% - 2.50%		2.71%	2.00%	0.99%	0.29%
2.51% - 3.00%		10.17%	9.23%	7.98%	7.24%
3.01% - 3.50%		31.75%	32.38%	33.29%	32.74%
3.51% - 4.00%		37.42%	38.07%	38.51%	39.79%
4.01% - 4.50%		15.04%	15.40%	16.18%	16.81%
4.51% - 5.00%		1.49%	1.53%	1.68%	1.76%
5.01% - 5.50%		0.11%	0.11%	0.11%	0.11%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.00%
6.01% - 6.50%		1.10%	1.08%	1.06%	1.04%
6.51% - 7.00%		0.15%	0.15%	0.14%	0.14%
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%
>10.01%		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		1.74%	1.71%	1.65%	1.71%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		24.31%	24.30%	24.52%	24.82%
New South Wales - Nonmetropolitan		6.89%	7.08%	7.00%	6.94%
Northern Territory - Metropolitan		0.82%	0.81%	0.79%	0.78%
Northern Territory - Nonmetropolitan		0.48%	0.42%	0.41%	0.40%
Queensland - Metropolitan		8.87%	8.81%	8.66%	8.58%
Queensland - Nonmetropolitan		8.70%	8.77%	8.84%	8.87%
South Australia - Metropolitan		4.72%	4.70%	4.63%	4.58%
South Australia - Nonmetropolitan		0.55%	0.55%	0.54%	0.53%
Tasmania - Metropolitan		0.17%	0.17%	0.16%	0.16%
Tasmania - Nonmetropolitan		0.41%	0.45%	0.44%	0.44%
Victoria - Metropolitan		24.98%	24.71%	24.52%	24.43%
Victoria - Nonmetropolitan		2.46%	2.56%	2.59%	2.57%
Western Australia - Metropolitan		13.21%	13.23%	13.49%	13.43%
Western Australia - Nonmetropolitan		1.66%	1.70%	1.72%	1.71%
Others		0.03%	0.03%	0.04%	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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Apr-20	05-Mar-20	05-Feb-20	05-Jan-20
Housing Loan Summary					
Number of Housing Loans		3,064	3,097	3,132	3,185
Housing Loan Pool Size (A\$)		687,449,765	698,386,874	708,155,215	722,659,297
Average Housing Loan Balance (A\$)		224,364	225,504	226,103	226,895
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		1,736,903,914	1,745,406,117	1,764,713,099	1,792,785,789
Weighted Average Current Loan-to-Value Ratio (Unindexed)		53.47%	53.51%	53.66%	53.99%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		56.79%	56.89%	57.09%	57.41%
Weighted Average Seasoning (months)		89	89	87	86
Weighted Average Remaining Term To Maturity (months)		263	263	264	266
Maximum Current Remaining Term to Maturity (Months)		407	408	409	410
Percentage of Interest Only		14.23%	14.46%	14.72%	15.21%
Percentage of Principal and Interest Only		85.77%	85.54%	85.28%	84.79%
Percentage Owner Occupied (Product) *		70.81%	70.93%	71.14%	71.03%
Percentage Owner Occupied (EFS) **					
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		3.68%	3.91%	3.92%	3.94%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		22	11	11	19
Balance (A\$)		4,249,239	3,385,699	3,126,342	4,878,506
% of Period Pool Balance		0.62%	0.48%	0.44%	0.68%
61-90 days					
No. of Loans		10	6	17	11
Balance (A\$)		2,864,927	1,705,616	4,363,752	3,114,424
% of Period Pool Balance		0.42%	0.24%	0.62%	0.43%
91-120 days					
No. of Loans		4	11	5	6
Balance (A\$)		1,370,663	2,681,309	1,259,560	1,313,751
% of Period Pool Balance		0.20%	0.38%	0.18%	0.18%
121 + days					
No. of Loans		23	18	20	21
Balance (A\$)		5,798,739	4,796,772	4,748,949	5,325,117
% of Period Pool Balance		0.84%	0.69%	0.67%	0.74%
Total Delinquencies					
No. of Loans		59	46	53	57
Balance (A\$)		14,283,567	12,569,397	13,498,603	14,631,798
% of Period Pool Balance		2.08%	1.80%	1.91%	2.02%
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		5	6	5	4
Balance (A\$)		1,002,693	1,049,621	1,039,773	503,666
% of Period Pool Balance		0.15%	0.15%	0.15%	0.07%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		153,209	153,209	153,209	153,209
Mortgage Shortfall (Net Losses) (A\$)		256,534	256,534	256,534	243,142
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.04%	0.04%	0.04%	0.03%
Prepayment Information (CPR)					
1 Month CPR (%)		13.51%	12.64%	18.53%	15.75%
3 Month CPR (%)		14.98%	15.74%	19.66%	20.23%
12 Month CPR (%)		17.66%	16.77%	17.06%	16.22%
Cumulative CPR (%)		16.83%	18.31%	18.41%	18.40%

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

	Period Ending:			
	05-Apr-20	05-Mar-20	05-Feb-20	05-Jan-20
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)				
00.01% - 50.00%	38.93%	39.19%	39.07%	38.65%
50.01% - 55.00%	8.17%	8.43%	8.11%	8.03%
55.01% - 60.00%	8.74%	8.16%	8.12%	7.91%
60.01% - 65.00%	9.60%	9.41%	9.06%	9.55%
65.01% - 70.00%	11.94%	11.46%	11.60%	11.53%
70.01% - 75.00%	11.29%	11.61%	12.00%	11.95%
75.01% - 80.00%	7.68%	8.15%	8.04%	8.21%
80.01% - 85.00%	2.37%	2.26%	2.68%	2.69%
85.01% - 90.00%	0.74%	0.77%	0.76%	0.90%
90.01% - 95.00%	0.54%	0.56%	0.56%	0.58%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

Profile by Loan Product				
First Option Home Loan	116,433	116,572	116,572	116,572
Fixed Option Home Loan	71,880,294	73,864,537	73,874,274	72,567,128
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	26,434,067	26,873,001	27,187,495	28,404,352
Flexi First Option Investment Loan	3,881,499	4,269,872	4,400,351	4,478,667
IPL - First Option	-	-	-	-
IPL - Fixed Rate	31,759,997	33,077,342	34,039,101	32,532,736
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	621,033	651,449	659,233	661,536
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	171,324	172,482	173,580	174,239
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	388,162,489	394,342,789	402,448,528	412,071,205
Rocket - Variable - IPL - MSS	164,422,628	165,018,830	165,256,082	171,652,863
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
Total	687,449,765	698,386,874	708,155,215	722,659,297

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%	6.09%	2.35%	2.16%	1.28%
3.01% - 3.50%	32.38%	18.98%	18.60%	17.51%
3.51% - 4.00%	41.00%	42.24%	42.21%	43.47%
4.01% - 4.50%	17.37%	27.00%	27.45%	27.76%
4.51% - 5.00%	1.85%	8.09%	8.22%	8.53%
5.01% - 5.50%	0.11%	0.12%	0.16%	0.26%
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00%
6.01% - 6.50%	1.07%	0.48%	0.48%	0.47%
6.51% - 7.00%	0.14%	0.70%	0.70%	0.69%
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%	0.03%	0.03%	0.03%
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%
>10.01%	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	1.68%	1.67%	1.65%	1.67%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.16%	25.11%	25.22%	25.52%
New South Wales - Nonmetropolitan	6.99%	7.14%	7.10%	7.08%
Northern Territory - Metropolitan	0.77%	0.76%	0.76%	0.74%
Northern Territory - Nonmetropolitan	0.40%	0.39%	0.39%	0.40%
Queensland - Metropolitan	8.54%	8.55%	8.48%	8.58%
Queensland - Nonmetropolitan	8.91%	8.80%	8.70%	8.67%
South Australia - Metropolitan	4.60%	4.59%	4.56%	4.47%
South Australia - Nonmetropolitan	0.57%	0.65%	0.64%	0.63%
Tasmania - Metropolitan	0.16%	0.16%	0.16%	0.16%
Tasmania - Nonmetropolitan	0.43%	0.43%	0.42%	0.41%
Victoria - Metropolitan	24.29%	24.21%	24.36%	24.16%
Victoria - Nonmetropolitan	2.52%	2.51%	2.54%	2.53%
Western Australia - Metropolitan	13.24%	13.31%	13.33%	13.34%
Western Australia - Nonmetropolitan	1.68%	1.66%	1.64%	1.61%
Others	0.06%	0.06%	0.05%	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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Dec-19	05-Nov-19	05-Oct-19	05-Sep-19
Housing Loan Summary					
Number of Housing Loans		3,231	3,302	3,367	3,425
Housing Loan Pool Size (A\$)		735,649,759	755,094,163	771,806,974	787,782,088
Average Housing Loan Balance (A\$)		227,685	228,678	229,227	230,009
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		1,813,759,680	1,851,674,680	1,879,983,721	1,910,540,302
Weighted Average Current Loan-to-Value Ratio (Unindexed)		54.13%	54.38%	54.57%	54.78%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		57.52%	57.71%	57.87%	58.06%
Weighted Average Seasoning (months)		85	84	83	82
Weighted Average Remaining Term To Maturity (months)		267	268	269	269
Maximum Current Remaining Term to Maturity (Months)		411	412	413	414
Percentage of Interest Only		15.24%	15.78%	16.38%	16.86%
Percentage of Principal and Interest Only		84.76%	84.22%	83.62%	83.14%
Percentage Owner Occupied (Product) *		70.67%	71.01%	70.80%	70.87%
Percentage Owner Occupied (EFS) **					
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		3.96%	4.00%	4.15%	4.17%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		12	16	18	14
Balance (A\$)		3,639,734	4,105,255	4,390,009	2,975,440
% of Period Pool Balance		0.49%	0.54%	0.57%	0.38%
61-90 days					
No. of Loans		13	13	10	16
Balance (A\$)		3,486,317	3,578,433	2,343,534	3,985,643
% of Period Pool Balance		0.47%	0.47%	0.30%	0.51%
91-120 days					
No. of Loans		3	6	8	1
Balance (A\$)		800,570	1,223,761	1,855,636	197,044
% of Period Pool Balance		0.11%	0.16%	0.24%	0.03%
121 + days					
No. of Loans		22	24	29	28
Balance (A\$)		5,606,670	6,537,176	8,824,730	8,627,687
% of Period Pool Balance		0.76%	0.87%	1.14%	1.10%
Total Delinquencies					
No. of Loans		50	59	65	59
Balance (A\$)		13,533,292	15,444,626	17,413,909	15,785,813
% of Period Pool Balance		1.84%	2.05%	2.26%	2.00%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
Foreclosures					
No. of Loans		6	6	7	8
Balance (A\$)		842,389	773,660	1,644,782	1,752,976
% of Period Pool Balance		0.11%	0.10%	0.21%	0.22%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		153,209	38,404	38,404	38,404
Mortgage Shortfall (Net Losses) (A\$)		243,142	243,142	243,142	243,142
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.03%	0.03%	0.03%	0.03%
Prepayment Information (CPR)					
1 Month CPR (%)		24.61%	20.22%	19.23%	25.42%
3 Month CPR (%)		21.38%	21.70%	19.63%	17.92%
12 Month CPR (%)		15.80%	14.98%	14.36%	14.11%
Cumulative CPR (%)		18.45%	18.33%	18.30%	18.28%

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

	Period Ending:			
	05-Dec-19	05-Nov-19	05-Oct-19	05-Sep-19
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)				
00.01% - 50.00%	38.24%	37.64%	37.38%	37.02%
50.01% - 55.00%	7.74%	7.60%	7.49%	7.58%
55.01% - 60.00%	8.35%	8.52%	8.75%	8.33%
60.01% - 65.00%	9.54%	9.27%	9.43%	9.72%
65.01% - 70.00%	11.62%	11.66%	10.70%	10.27%
70.01% - 75.00%	12.29%	12.88%	13.66%	14.41%
75.01% - 80.00%	8.07%	8.27%	8.44%	8.43%
80.01% - 85.00%	2.70%	2.71%	2.57%	2.57%
85.01% - 90.00%	0.88%	0.89%	0.89%	0.99%
90.01% - 95.00%	0.57%	0.56%	0.69%	0.68%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

Profile by Loan Product				
First Option Home Loan	116,572	117,562	517,330	520,337
Fixed Option Home Loan	76,156,341	83,628,866	87,601,773	91,634,819
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	29,199,401	30,362,606	30,147,717	30,648,318
Flexi First Option Investment Loan	4,514,062	4,390,797	4,620,417	5,091,034
IPL - First Option	-	-	-	-
IPL - Fixed Rate	37,048,286	40,798,761	45,009,380	48,222,835
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	661,536	1,091,988	2,004,527	2,010,603
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	174,254	298,894	983,527	1,225,795
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	414,224,477	421,821,136	427,180,534	434,261,127
Rocket - Variable - IPL - MSS	173,554,831	172,583,553	173,741,769	174,167,220
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
Total	735,649,759	755,094,163	771,806,974	787,782,088

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%	0.91%	0.46%	0.06%	0.06%
3.01% - 3.50%	16.58%	15.26%	5.26%	4.21%
3.51% - 4.00%	42.91%	43.04%	37.71%	37.57%
4.01% - 4.50%	28.03%	28.37%	35.55%	35.44%
4.51% - 5.00%	10.17%	11.38%	19.11%	20.31%
5.01% - 5.50%	0.24%	0.24%	0.77%	0.90%
5.51% - 6.00%	0.00%	0.00%	0.32%	0.31%
6.01% - 6.50%	0.46%	0.34%	0.00%	0.00%
6.51% - 7.00%	0.68%	0.87%	1.10%	1.08%
7.01% - 7.50%	0.00%	0.00%	0.09%	0.09%
7.51% - 8.00%	0.00%	0.00%	0.00%	0.00%
8.01% - 8.50%	0.03%	0.03%	0.03%	0.03%
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%
>10.01%	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	1.65%	1.62%	1.67%	1.70%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.57%	25.51%	25.31%	25.33%
New South Wales - Nonmetropolitan	7.01%	7.02%	7.10%	7.17%
Northern Territory - Metropolitan	0.73%	0.74%	0.81%	0.79%
Northern Territory - Nonmetropolitan	0.39%	0.38%	0.37%	0.37%
Queensland - Metropolitan	8.79%	8.77%	8.75%	8.78%
Queensland - Nonmetropolitan	8.69%	8.65%	8.60%	8.54%
South Australia - Metropolitan	4.44%	4.41%	4.36%	4.43%
South Australia - Nonmetropolitan	0.62%	0.62%	0.60%	0.59%
Tasmania - Metropolitan	0.15%	0.19%	0.21%	0.21%
Tasmania - Nonmetropolitan	0.41%	0.42%	0.41%	0.40%
Victoria - Metropolitan	24.20%	24.30%	24.34%	24.21%
Victoria - Nonmetropolitan	2.53%	2.56%	2.57%	2.64%
Western Australia - Metropolitan	13.18%	13.22%	13.33%	13.31%
Western Australia - Nonmetropolitan	1.60%	1.57%	1.54%	1.51%
Others	0.04%	0.02%	0.03%	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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Aug-19	05-Jul-19	05-Jun-19	05-May-19
Housing Loan Summary					
Number of Housing Loans		3,493	3,544	3,580	3,632
Housing Loan Pool Size (A\$)		809,751,683	822,231,287	834,238,287	844,891,418
Average Housing Loan Balance (A\$)		231,821	232,007	233,027	232,624
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		1,953,260,961	1,981,705,371	2,002,384,579	2,026,782,891
Weighted Average Current Loan-to-Value Ratio (Unindexed)		54.95%	55.10%	55.18%	55.30%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		58.15%	58.34%	58.38%	58.57%
Weighted Average Seasoning (months)		81	80	79	78
Weighted Average Remaining Term To Maturity (months)		271	271	272	273
Maximum Current Remaining Term to Maturity (Months)		415	416	417	418
Percentage of Interest Only		17.40%	18.08%	18.74%	19.07%
Percentage of Principal and Interest Only		82.60%	81.92%	81.26%	80.93%
Percentage Owner Occupied (Product) *		71.01%	71.10%	70.85%	70.83%
Percentage Owner Occupied (EFS) **					
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		4.19%	4.37%	4.56%	4.57%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		23	16	24	33
Balance (A\$)		5,329,288	3,204,528	5,541,990	7,714,393
% of Period Pool Balance		0.66%	0.39%	0.66%	0.91%
61-90 days					
No. of Loans		6	9	17	7
Balance (A\$)		1,378,828	2,276,621	4,511,152	1,603,543
% of Period Pool Balance		0.17%	0.28%	0.54%	0.19%
91-120 days					
No. of Loans		3	6	2	1
Balance (A\$)		813,996	1,964,654	280,233	448,525
% of Period Pool Balance		0.10%	0.24%	0.03%	0.05%
121 + days					
No. of Loans		32	30	31	30
Balance (A\$)		9,791,482	8,699,059	9,217,326	8,768,801
% of Period Pool Balance		1.21%	1.06%	1.10%	1.04%
Total Delinquencies					
No. of Loans		64	61	74	71
Balance (A\$)		17,313,594	16,144,863	19,550,702	18,535,262
% of Period Pool Balance		2.14%	1.96%	2.34%	2.19%
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		6	4	5	3
Balance (A\$)		1,930,885	969,001	1,295,570	938,213
% of Period Pool Balance		0.24%	0.12%	0.16%	0.11%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		38,404	38,404	38,404	38,404
Mortgage Shortfall (Net Losses) (A\$)		243,142	243,142	243,142	243,142
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.03%	0.03%	0.03%	0.03%
Prepayment Information (CPR)					
1 Month CPR (%)		13.80%	13.86%	11.53%	11.09%
3 Month CPR (%)		13.06%	12.16%	11.78%	13.34%
12 Month CPR (%)		12.93%	13.03%	13.39%	13.80%
Cumulative CPR (%)		18.13%	18.21%	18.30%	18.44%

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

	Period Ending:	05-Aug-19	05-Jul-19	05-Jun-19	05-May-19
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		37.10%	36.84%	37.10%	36.75%
50.01% - 55.00%		7.12%	6.97%	6.75%	6.63%
55.01% - 60.00%		8.24%	8.35%	8.45%	8.59%
60.01% - 65.00%		9.91%	10.10%	9.71%	9.91%
65.01% - 70.00%		10.02%	9.90%	9.91%	9.82%
70.01% - 75.00%		14.64%	14.34%	14.43%	14.58%
75.01% - 80.00%		8.67%	9.14%	9.10%	9.20%
80.01% - 85.00%		2.52%	2.53%	2.60%	2.56%
85.01% - 90.00%		1.07%	1.14%	1.19%	1.21%
90.01% - 95.00%		0.71%	0.69%	0.76%	0.75%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Loan Product					
First Option Home Loan		664,686	2,817,971	2,858,790	2,889,212
Fixed Option Home Loan		93,874,063	98,251,406	100,343,285	101,222,057
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		31,512,502	29,568,025	30,697,332	32,195,361
Flexi First Option Investment Loan		5,068,364	5,399,759	5,988,279	6,693,500
IPL - First Option		113,455	114,093	114,597	113,910
IPL - Fixed Rate		49,626,122	50,176,394	50,639,036	49,908,693
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		3,307,544	3,457,150	3,551,935	3,569,042
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		2,886,281	11,315,566	11,589,625	11,657,270
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		446,038,004	442,664,758	445,590,907	450,467,624
Rocket - Variable - IPL - MSS		176,660,662	178,466,165	182,864,501	186,174,749
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		809,751,683	822,231,287	834,238,287	844,891,418

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%		2.92%	0.16%	0.00%	0.00%
3.51% - 4.00%		37.30%	27.72%	14.08%	13.38%
4.01% - 4.50%		36.00%	38.52%	39.04%	38.98%
4.51% - 5.00%		21.25%	25.35%	31.01%	31.01%
5.01% - 5.50%		0.93%	6.64%	11.98%	12.60%
5.51% - 6.00%		0.34%	0.34%	2.58%	2.70%
6.01% - 6.50%		0.00%	0.00%	0.00%	0.00%
6.51% - 7.00%		1.10%	1.12%	0.53%	0.46%
7.01% - 7.50%		0.13%	0.13%	0.71%	0.80%
7.51% - 8.00%		0.00%	0.00%	0.05%	0.05%
8.01% - 8.50%		0.03%	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%
>10.01%		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		1.69%	1.67%	1.67%	1.68%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.40%	25.35%	25.25%	25.28%
New South Wales - Nonmetropolitan		7.19%	7.26%	7.31%	7.31%
Northern Territory - Metropolitan		0.77%	0.76%	0.76%	0.75%
Northern Territory - Nonmetropolitan		0.36%	0.38%	0.38%	0.38%
Queensland - Metropolitan		8.81%	8.72%	8.67%	8.74%
Queensland - Nonmetropolitan		8.57%	8.54%	8.54%	8.49%
South Australia - Metropolitan		4.43%	4.44%	4.43%	4.47%
South Australia - Nonmetropolitan		0.58%	0.57%	0.56%	0.56%
Tasmania - Metropolitan		0.20%	0.20%	0.20%	0.21%
Tasmania - Nonmetropolitan		0.39%	0.39%	0.38%	0.38%
Victoria - Metropolitan		24.16%	24.37%	24.51%	24.42%
Victoria - Nonmetropolitan		2.73%	2.75%	2.76%	2.77%
Western Australia - Metropolitan		13.21%	13.12%	13.11%	13.07%
Western Australia - Nonmetropolitan		1.48%	1.46%	1.47%	1.49%
Others		0.03%	0.02%	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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Apr-19	05-Mar-19	05-Feb-19	04-Jan-19
Housing Loan Summary					
Number of Housing Loans		3,677	3,719	3,762	3,798
Housing Loan Pool Size (A\$)		855,298,869	867,253,627	881,336,571	890,238,330
Average Housing Loan Balance (A\$)		232,608	233,195	234,273	234,397
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		2,047,545,276	2,076,506,166	2,101,893,259	2,115,458,082
Weighted Average Current Loan-to-Value Ratio (Unindexed)		55.39%	55.43%	55.60%	55.72%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		58.67%	58.76%	58.95%	59.10%
Weighted Average Seasoning (months)		77	76	76	74
Weighted Average Remaining Term To Maturity (months)		273	274	275	276
Maximum Current Remaining Term to Maturity (Months)		419	420	421	422
Percentage of Interest Only		19.51%	20.04%	20.43%	21.31%
Percentage of Principal and Interest Only		80.49%	79.96%	79.57%	78.69%
Percentage Owner Occupied (Product) *		70.94%	70.61%	70.37%	70.34%
Percentage Owner Occupied (EFS) **					
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		4.57%	4.58%	4.59%	4.60%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
No. of Loans		22	17	18	19
Balance (A\$)		5,203,861	4,430,921	3,627,936	4,569,241
% of Period Pool Balance		0.61%	0.51%	0.41%	0.51%
61-90 days					
No. of Loans		10	13	12	13
Balance (A\$)		2,923,333	3,640,816	3,502,337	3,659,905
% of Period Pool Balance		0.34%	0.42%	0.40%	0.41%
91-120 days					
No. of Loans		5	3	8	10
Balance (A\$)		1,277,694	800,832	2,090,528	2,769,504
% of Period Pool Balance		0.15%	0.09%	0.24%	0.31%
121 + days					
No. of Loans		28	27	24	16
Balance (A\$)		8,560,248	8,318,184	7,563,569	5,165,301
% of Period Pool Balance		1.00%	0.96%	0.86%	0.58%
Total Delinquencies					
No. of Loans		65	60	62	58
Balance (A\$)		17,965,137	17,190,753	16,784,369	16,163,951
% of Period Pool Balance		2.10%	1.98%	1.90%	1.82%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
Foreclosures					
No. of Loans		3	2	2	2
Balance (A\$)		933,144	452,694	450,104	447,767
% of Period Pool Balance		0.11%	0.05%	0.05%	0.05%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		38,404	38,404	38,404	38,404
Mortgage Shortfall (Net Losses) (A\$)		243,142	243,142	151,825	151,825
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.03%	0.03%	0.02%	0.02%
Prepayment Information (CPR)					
1 Month CPR (%)		12.68%	16.39%	8.51%	10.53%
3 Month CPR (%)		12.41%	11.70%	11.39%	12.93%
12 Month CPR (%)		14.32%	14.62%	14.50%	15.53%
Cumulative CPR (%)		18.59%	18.72%	18.77%	19.00%

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

	Period Ending:	05-Apr-19	05-Mar-19	05-Feb-19	04-Jan-19
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		36.69%	36.72%	36.59%	36.16%
50.01% - 55.00%		6.59%	6.62%	6.60%	7.11%
55.01% - 60.00%		8.61%	8.49%	8.32%	8.11%
60.01% - 65.00%		9.81%	9.60%	9.02%	8.97%
65.01% - 70.00%		9.50%	10.00%	10.28%	10.45%
70.01% - 75.00%		15.00%	14.79%	15.29%	15.41%
75.01% - 80.00%		9.09%	9.03%	8.94%	8.66%
80.01% - 85.00%		2.75%	2.82%	3.04%	3.04%
85.01% - 90.00%		1.21%	1.18%	1.18%	1.34%
90.01% - 95.00%		0.75%	0.75%	0.74%	0.75%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Loan Product					
First Option Home Loan	2,911,149	2,937,158	2,959,810	3,041,558	
Fixed Option Home Loan	105,283,065	104,256,491	106,441,174	108,843,922	
Fixed Option Home Loan - Low Doc	-	-	-	-	
Flexi First Option Home Loan	33,072,912	33,858,826	34,674,855	35,489,553	
Flexi First Option Investment Loan	6,866,834	6,873,670	6,961,386	7,491,381	
IPL - First Option	114,508	109,111	110,658	112,324	
IPL - Fixed Rate	50,803,361	52,015,286	52,565,575	52,440,235	
IPL - Fixed Rate - Low Doc	-	-	-	-	
IPL - Variable Rate	3,577,666	3,834,837	3,843,863	3,853,890	
IPL - Variable Rate - Low Doc	-	-	-	-	
Premium Option Home Loan	12,119,925	12,177,089	12,157,836	12,568,190	
Premium Option Home Loan - Low Doc	-	-	-	-	
Rocket - Housing Loan Variable - MSS	453,373,567	459,159,723	463,950,256	466,241,366	
Rocket - Variable - IPL - MSS	187,175,882	192,031,436	197,671,158	200,155,911	
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	
Rocket - Variable - IPL - Low Doc	-	-	-	-	
Other	-	-	-	-	
Total	855,298,869	867,253,627	881,336,571	890,238,330	

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%	0.00%	0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%	0.02%	0.00%	0.00%	0.00%	0.00%
3.51% - 4.00%	13.13%	12.49%	12.05%	11.48%	
4.01% - 4.50%	39.00%	38.76%	38.74%	38.72%	
4.51% - 5.00%	30.99%	31.68%	31.66%	31.37%	
5.01% - 5.50%	12.76%	12.84%	13.08%	13.68%	
5.51% - 6.00%	2.78%	2.93%	3.18%	3.43%	
6.01% - 6.50%	0.00%	0.00%	0.00%	0.00%	
6.51% - 7.00%	0.46%	0.45%	0.45%	0.44%	
7.01% - 7.50%	0.79%	0.78%	0.73%	0.77%	
7.51% - 8.00%	0.05%	0.05%	0.09%	0.09%	
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%	
>10.01%	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	1.72%	1.82%	1.82%	1.82%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	25.23%	25.09%	25.07%	25.01%	
New South Wales - Nonmetropolitan	7.32%	7.25%	7.20%	7.25%	
Northern Territory - Metropolitan	0.78%	0.77%	0.80%	0.79%	
Northern Territory - Nonmetropolitan	0.37%	0.36%	0.39%	0.39%	
Queensland - Metropolitan	8.67%	8.69%	8.80%	8.78%	
Queensland - Nonmetropolitan	8.49%	8.59%	8.50%	8.59%	
South Australia - Metropolitan	4.48%	4.47%	4.47%	4.46%	
South Australia - Nonmetropolitan	0.56%	0.55%	0.54%	0.54%	
Tasmania - Metropolitan	0.20%	0.23%	0.23%	0.23%	
Tasmania - Nonmetropolitan	0.42%	0.42%	0.40%	0.41%	
Victoria - Metropolitan	24.39%	24.34%	24.17%	24.18%	
Victoria - Nonmetropolitan	2.79%	2.82%	2.84%	2.89%	
Western Australia - Metropolitan	13.10%	13.10%	13.28%	13.18%	
Western Australia - Nonmetropolitan	1.47%	1.50%	1.49%	1.47%	
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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Oct-18	05-Jul-18	05-Apr-18	05-Jan-18
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 (Unindexed)		56.02%	56.44%	56.92%	57.15%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **					
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%
Percentage Owner Occupied (Product) *					
Percentage Owner Occupied (EFS) **					
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		4.62%	4.52%	4.54%	4.56%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
Delinquencies					
31-60 days					
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%
61-90 days					
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%
91-120 days					
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%
121 + days					
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\$)		38,404	-	-	-
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%

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

	Period Ending:	05-Oct-18	05-Jul-18	05-Apr-18	05-Jan-18
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
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%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Loan Product					
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		-	-	-	-
Total		927,831,620	971,464,495	1,024,896,537	1,080,706,399

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%		0.02%	0.01%	0.00%	0.00%
3.01% - 3.50%		0.00%	0.00%	0.00%	0.07%
3.51% - 4.00%		10.43%	17.43%	15.66%	13.33%
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%
>10.01%		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		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%
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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Oct-17	05-Jul-17	05-Apr-17	05-Jan-17
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 (Unindexed)		57.35%	57.86%	58.33%	58.76%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **					
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%
Percentage Owner Occupied (Product) *					
Percentage Owner Occupied (EFS) **					
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		4.58%	4.60%	4.57%	4.48%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
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%

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

	Period Ending:			
	05-Oct-17	05-Jul-17	05-Apr-17	05-Jan-17
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)				
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%
Total	100.00%	100.00%	100.00%	100.00%

Profile by Loan Product				
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	-	-	-	-
Total	1,149,726,945	1,222,045,764	1,298,774,722	1,384,690,570

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%	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%
>10.01%	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	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%
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 2015-1 WST Trust
Collateral Pool Data**

	Period Ending:	05-Oct-16	05-Jul-16	05-Apr-16	05-Jan-16
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 (Unindexed)		59.30%	59.89%	60.53%	61.00%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **					
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%
Percentage Owner Occupied (Product) *					
Percentage Owner Occupied (EFS) **					
Percentage Non Australian Resident ***					
Weighted Average Interest Rate		4.48%	4.61%	4.83%	4.85%
* Publication commenced January 2019					
*** Aligned to RBA reporting methodology. Publication commenced January 2022					
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%

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

	Period Ending:			
	05-Oct-16	05-Jul-16	05-Apr-16	05-Jan-16
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)				
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%
Total	100.00%	100.00%	100.00%	100.00%

Profile by Loan Product				
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	-	-	-	-
Total	1,480,253,411	1,569,697,278	1,665,669,903	1,761,253,899

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%	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%
>10.01%	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	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%
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 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 (Unindexed)	61.48%	62.00%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		
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%
Percentage Owner Occupied (Product) *		
Percentage Owner Occupied (EFS) **		
Percentage Non Australian Resident ***		
Weighted Average Interest Rate	4.69%	4.65%
* Publication commenced January 2019		
*** Aligned to RBA reporting methodology. Publication commenced January 2022		
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%

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

	Period Ending:	
	05-Oct-15	03-Jul-15
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)		
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%
Total	100.00%	100.00%

Profile by Loan Product		
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	-	-
Total	1,856,427,112	2,001,992,173

Profile by Loan Rate (% of Period Pool Balance)		
<= 1.500%	0.00%	0.00%
1.51% - 2.00%	0.00%	0.00%
2.01% - 2.50%	0.00%	0.00%
2.51% - 3.00%	0.00%	0.00%
3.01% - 3.50%	0.00%	0.00%
3.51% - 4.00%	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%
>10.01%	0.00%	0.00%
Total	100.00%	100.00%

Profile by Geographic Distribution (% of Period Pool Balance)		
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%
Total	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.