

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

	Period Ending:	05-Aug-19	05-Jul-19	05-Jun-19	05-May-19
<b>Housing Loan Summary</b>					
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 (Primary Security) *		74.88%	74.83%	74.73%	74.63%
Percentage Owner Occupied (Product) *		71.01%	71.10%	70.85%	70.83%
Percentage Foreign Borrower *		5.13%	5.13%	5.09%	5.06%
Percentage Australian Citizens Residing Offshore (Expats)**		1.74%	1.72%	1.69%	1.74%
Weighted Average Interest Rate		4.19%	4.37%	4.56%	4.57%
* Publication commenced January 2019					
<b>Delinquencies</b>					
<b>31-60 days</b>					
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%
<b>61-90 days</b>					
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%
<b>91-120 days</b>					
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%
<b>121 + days</b>					
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%
<b>Total Delinquencies</b>					
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.					
<b>Foreclosures</b>					
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%
<b>Loss and Recovery Data (Cumulative)</b>					
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%
<b>Prepayment Information (CPR)</b>					
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%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
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%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

	Period Ending: 05-Aug-19	05-Jul-19	05-Jun-19	05-May-19
<b>Profile by Loan Product</b>				
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	-	-	-	-
<b>Total</b>	<b>809,751,683</b>	<b>822,231,287</b>	<b>834,238,287</b>	<b>844,891,418</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
<= 3.000%	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%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>				
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%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

	Period Ending:	05-Apr-19	05-Mar-19	05-Feb-19	04-Jan-19
<b>Housing Loan Summary</b>					
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 (Primary Security) *		74.63%	74.53%	74.56%	74.49%
Percentage Owner Occupied (Product) *		70.94%	70.61%	70.37%	70.34%
Percentage Foreign Borrower *		5.02%	5.04%	4.98%	4.98%
Percentage Australian Citizens Residing Offshore (Expats)**		1.73%	1.71%	1.70%	1.68%
Weighted Average Interest Rate		4.57%	4.58%	4.59%	4.60%
* Publication commenced January 2019					
<b>Delinquencies</b>					
<b>31-60 days</b>					
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%
<b>61-90 days</b>					
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%
<b>91-120 days</b>					
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%
<b>121 + days</b>					
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%
<b>Total Delinquencies</b>					
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.					
<b>Foreclosures</b>					
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%
<b>Loss and Recovery Data (Cumulative)</b>					
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%
<b>Prepayment Information (CPR)</b>					
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%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
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%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

	Period Ending:	05-Apr-19	05-Mar-19	05-Feb-19	04-Jan-19
<b>Profile by Loan Product</b>					
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		-	-	-	-
<b>Total</b>		<b>855,298,869</b>	<b>867,253,627</b>	<b>881,336,571</b>	<b>890,238,330</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 3.000%		0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%		0.02%	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%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
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%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

	Period Ending:	05-Oct-18	05-Jul-18	05-Apr-18	05-Jan-18
<b>Housing Loan Summary</b>					
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 (Primary Security) *					
Percentage Owner Occupied (Product) *					
Percentage Foreign Borrower *					
Percentage Australian Citizens Residing Offshore (Expats)**					
Weighted Average Interest Rate		4.62%	4.52%	4.54%	4.56%
* Publication commenced January 2019					
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		17	15	26	13
Balance (A\$)		4,159,599	4,116,051	6,940,986	3,365,978
% of Period Pool Balance		0.45%	0.42%	0.68%	0.31%
<b>61-90 days</b>					
No. of Loans		6	8	6	9
Balance (A\$)		1,894,748	2,054,485	1,483,130	1,686,585
% of Period Pool Balance		0.20%	0.21%	0.14%	0.16%
<b>91-120 days</b>					
No. of Loans		4	4	5	8
Balance (A\$)		1,038,255	903,582	1,574,812	2,054,548
% of Period Pool Balance		0.11%	0.09%	0.15%	0.19%
<b>121 + days</b>					
No. of Loans		21	26	24	22
Balance (A\$)		6,247,440	6,834,427	5,511,281	5,874,929
% of Period Pool Balance		0.67%	0.70%	0.54%	0.54%
<b>Total Delinquencies</b>					
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.					
<b>Foreclosures</b>					
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%
<b>Loss and Recovery Data (Cumulative)</b>					
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%
<b>Prepayment Information (CPR)</b>					
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%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		35.63%	35.36%	34.77%	34.18%
50.01% - 55.00%		7.24%	6.63%	6.86%	7.27%
55.01% - 60.00%		7.62%	8.20%	7.44%	7.33%
60.01% - 65.00%		8.54%	8.04%	7.76%	7.76%
65.01% - 70.00%		10.91%	10.70%	9.97%	9.95%
70.01% - 75.00%		15.47%	14.61%	15.18%	14.08%
75.01% - 80.00%		9.08%	10.86%	11.73%	12.73%
80.01% - 85.00%		3.31%	3.43%	3.88%	4.18%
85.01% - 90.00%		1.35%	1.34%	1.49%	1.64%
90.01% - 95.00%		0.85%	0.83%	0.90%	0.86%
95.01% - 100.00%		0.00%	0.00%	0.02%	0.02%
> 100.01%		0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

	Period Ending:	05-Oct-18	05-Jul-18	05-Apr-18	05-Jan-18
<b>Profile by Loan Product</b>					
First Option Home Loan		3,131,067	3,352,917	3,418,861	3,652,909
Fixed Option Home Loan		115,081,338	117,515,970	122,680,495	128,883,022
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		37,181,355	38,897,966	42,094,784	45,046,852
Flexi First Option Investment Loan		7,671,799	8,565,233	9,906,466	10,372,478
IPL - First Option		119,396	111,532	115,853	122,867
IPL - Fixed Rate		55,350,029	55,727,711	58,627,285	61,661,444
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		3,810,401	3,967,473	4,294,457	4,841,937
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		13,017,242	13,895,724	15,352,578	15,954,907
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		483,510,913	508,375,245	537,747,800	567,830,813
Rocket - Variable - IPL - MSS		208,958,080	221,054,724	230,657,958	242,339,170
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>927,831,620</b>	<b>971,464,495</b>	<b>1,024,896,537</b>	<b>1,080,706,399</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 3.000%		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%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		1.80%	1.82%	1.80%	1.89%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.19%	25.36%	25.09%	25.18%
New South Wales - Nonmetropolitan		7.31%	7.31%	7.33%	7.45%
Northern Territory - Metropolitan		0.74%	0.77%	0.74%	0.78%
Northern Territory - Nonmetropolitan		0.38%	0.37%	0.36%	0.39%
Queensland - Metropolitan		8.79%	8.71%	8.83%	8.78%
Queensland - Nonmetropolitan		8.56%	8.52%	8.51%	8.46%
South Australia - Metropolitan		4.61%	4.61%	4.56%	4.53%
South Australia - Nonmetropolitan		0.52%	0.55%	0.53%	0.51%
Tasmania - Metropolitan		0.30%	0.34%	0.38%	0.41%
Tasmania - Nonmetropolitan		0.43%	0.46%	0.46%	0.46%
Victoria - Metropolitan		23.98%	23.98%	24.26%	24.40%
Victoria - Nonmetropolitan		2.89%	3.02%	3.11%	3.10%
Western Australia - Metropolitan		12.98%	12.69%	12.53%	12.14%
Western Australia - Nonmetropolitan		1.50%	1.49%	1.50%	1.52%
Others		0.02%	0.00%	0.01%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

	Period Ending:	05-Oct-17	05-Jul-17	05-Apr-17	05-Jan-17
<b>Housing Loan Summary</b>					
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 (Primary Security) *					
Percentage Owner Occupied (Product) *					
Percentage Foreign Borrower *					
Percentage Australian Citizens Residing Offshore (Expats)**					
Weighted Average Interest Rate		4.58%	4.60%	4.57%	4.48%
* Publication commenced January 2019					
<b>Delinquencies</b>					
<b>31-60 days</b>					
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%
<b>61-90 days</b>					
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%
<b>91-120 days</b>					
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%
<b>121 + days</b>					
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%
<b>Total Delinquencies</b>					
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.					
<b>Foreclosures</b>					
No. of Loans		1	-	-	-
Balance (A\$)		218,235	-	-	-
% of Period Pool Balance		0.02%	0.00%	0.00%	0.00%
<b>Loss and Recovery Data (Cumulative)</b>					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		-	-	-	-
Mortgage Shortfall (Net Losses) (A\$)		58,716	58,716	58,716	58,716
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.01%	0.00%	0.00%	0.00%
<b>Prepayment Information (CPR)</b>					
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%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		33.87%	33.16%	32.67%	32.15%
50.01% - 55.00%		7.19%	7.11%	6.76%	6.57%
55.01% - 60.00%		7.57%	7.70%	7.24%	7.00%
60.01% - 65.00%		8.10%	7.59%	7.22%	7.27%
65.01% - 70.00%		9.55%	9.24%	9.73%	9.76%
70.01% - 75.00%		13.17%	12.94%	12.16%	11.66%
75.01% - 80.00%		13.46%	14.89%	16.44%	17.53%
80.01% - 85.00%		4.37%	4.38%	4.37%	4.30%
85.01% - 90.00%		1.77%	1.94%	2.37%	2.51%
90.01% - 95.00%		0.95%	1.05%	1.04%	1.25%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

	Period Ending:	05-Oct-17	05-Jul-17	05-Apr-17	05-Jan-17
<b>Profile by Loan Product</b>					
First Option Home Loan		3,857,730	3,932,888	4,371,736	4,424,326
Fixed Option Home Loan		138,204,172	142,835,634	149,167,807	155,706,147
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		47,902,038	52,653,155	56,887,663	60,311,079
Flexi First Option Investment Loan		12,170,962	13,105,457	13,348,440	13,752,733
IPL - First Option		127,409	127,266	133,380	139,676
IPL - Fixed Rate		65,163,055	65,758,686	66,788,450	69,168,869
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		5,186,718	5,720,852	6,107,767	6,442,962
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		18,082,377	19,419,484	21,599,029	22,456,919
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		598,356,436	642,089,435	683,853,898	737,439,600
Rocket - Variable - IPL - MSS		260,676,048	276,402,907	296,516,552	314,848,258
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>1,149,726,945</b>	<b>1,222,045,764</b>	<b>1,298,774,722</b>	<b>1,384,690,570</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 3.000%		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%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		1.86%	1.80%	1.80%	1.74%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.37%	25.53%	25.81%	26.26%
New South Wales - Nonmetropolitan		7.54%	7.50%	7.50%	7.36%
Northern Territory - Metropolitan		0.79%	0.75%	0.71%	0.67%
Northern Territory - Nonmetropolitan		0.37%	0.34%	0.35%	0.33%
Queensland - Metropolitan		8.76%	8.85%	8.89%	8.94%
Queensland - Nonmetropolitan		8.40%	8.38%	8.36%	8.18%
South Australia - Metropolitan		4.46%	4.43%	4.41%	4.44%
South Australia - Nonmetropolitan		0.53%	0.53%	0.51%	0.52%
Tasmania - Metropolitan		0.39%	0.42%	0.39%	0.37%
Tasmania - Nonmetropolitan		0.45%	0.43%	0.42%	0.41%
Victoria - Metropolitan		24.53%	24.81%	24.93%	24.86%
Victoria - Nonmetropolitan		3.16%	3.16%	3.05%	3.11%
Western Australia - Metropolitan		11.81%	11.58%	11.40%	11.41%
Western Australia - Nonmetropolitan		1.53%	1.49%	1.46%	1.38%
Others		0.05%	0.00%	0.01%	0.02%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>



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

	Period Ending:	05-Oct-16	05-Jul-16	05-Apr-16	05-Jan-16
<b>Housing Loan Summary</b>					
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 (Primary Security) *					
Percentage Owner Occupied (Product) *					
Percentage Foreign Borrower *					
Percentage Australian Citizens Residing Offshore (Expats)**					
Weighted Average Interest Rate		4.48%	4.61%	4.83%	4.85%
* Publication commenced January 2019					
<b>Delinquencies</b>					
<b>31-60 days</b>					
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%
<b>61-90 days</b>					
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%
<b>91-120 days</b>					
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%
<b>121 + days</b>					
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%
<b>Total Delinquencies</b>					
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.					
<b>Foreclosures</b>					
No. of Loans		-	-	-	-
Balance (A\$)		-	-	-	-
% of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
<b>Loss and Recovery Data (Cumulative)</b>					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		-	-	-	-
Mortgage Shortfall (Net Losses) (A\$)		58,718	-	-	-
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
<b>Prepayment Information (CPR)</b>					
1 Month CPR (%)		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%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		30.77%	30.01%	29.14%	28.40%
50.01% - 55.00%		7.00%	6.91%	6.58%	6.89%
55.01% - 60.00%		7.10%	6.97%	6.78%	6.54%
60.01% - 65.00%		7.77%	7.44%	7.50%	7.00%
65.01% - 70.00%		8.67%	8.31%	8.33%	8.64%
70.01% - 75.00%		11.64%	11.53%	11.11%	10.38%
75.01% - 80.00%		18.94%	20.13%	21.43%	22.76%
80.01% - 85.00%		3.94%	3.96%	4.19%	3.97%
85.01% - 90.00%		2.84%	3.24%	3.35%	3.75%
90.01% - 95.00%		1.33%	1.50%	1.59%	1.66%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.01%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

	Period Ending:	05-Oct-16	05-Jul-16	05-Apr-16	05-Jan-16
<b>Profile by Loan Product</b>					
First Option Home Loan		4,494,631	4,735,883	4,951,994	5,346,355
Fixed Option Home Loan		175,403,685	199,159,694	214,598,511	225,682,392
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		65,433,912	70,582,444	77,010,819	82,020,515
Flexi First Option Investment Loan		14,511,394	14,678,519	15,525,374	17,687,778
IPL - First Option		139,087	162,409	160,097	159,002
IPL - Fixed Rate		80,118,523	97,619,444	105,995,800	114,327,040
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		6,538,780	7,102,117	6,950,879	8,044,348
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		24,166,328	25,689,716	26,836,745	29,640,528
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		785,894,216	817,908,086	867,364,913	911,808,508
Rocket - Variable - IPL - MSS		323,552,855	332,058,966	346,274,771	366,537,433
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>1,480,253,411</b>	<b>1,569,697,278</b>	<b>1,665,669,903</b>	<b>1,761,253,899</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 3.000%					
3.01% - 3.50%					
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%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		1.76%	1.75%	1.86%	1.81%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		26.65%	26.69%	26.49%	26.71%
New South Wales - Nonmetropolitan		7.33%	7.47%	7.47%	7.63%
Northern Territory - Metropolitan		0.63%	0.64%	0.64%	0.61%
Northern Territory - Nonmetropolitan		0.33%	0.32%	0.30%	0.29%
Queensland - Metropolitan		8.88%	8.91%	9.05%	9.21%
Queensland - Nonmetropolitan		8.14%	8.08%	7.99%	7.99%
South Australia - Metropolitan		4.36%	4.37%	4.29%	4.27%
South Australia - Nonmetropolitan		0.53%	0.54%	0.57%	0.56%
Tasmania - Metropolitan		0.41%	0.41%	0.40%	0.39%
Tasmania - Nonmetropolitan		0.39%	0.40%	0.44%	0.43%
Victoria - Metropolitan		24.89%	25.00%	25.26%	25.10%
Victoria - Nonmetropolitan		3.04%	3.08%	3.09%	3.04%
Western Australia - Metropolitan		11.33%	11.06%	10.90%	10.75%
Western Australia - Nonmetropolitan		1.31%	1.26%	1.24%	1.20%
Others		0.02%	0.02%	0.01%	0.01%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

Period Ending: 05-Oct-15 03-Jul-15

**Housing Loan Summary**

Number of Housing Loans	7,086	7,591
Housing Loan Pool Size (A\$)	1,856,427,112	2,001,992,173
Average Housing Loan Balance (A\$)	261,985	263,732
Maximum Housing Loan Balance (A\$)	1,457,882	1,464,290
Total Valuation of the Properties	3,733,277,743	3,972,964,105
Weighted Average Current Loan-to-Value Ratio (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 (Primary Security) *		
Percentage Owner Occupied (Product) *		
Percentage Foreign Borrower *		
Percentage Australian Citizens Residing Offshore (Expats)**		
Weighted Average Interest Rate	4.69%	4.65%

\* Publication commenced January 2019

**Delinquencies**

**31-60 days**

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

**61-90 days**

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

**91-120 days**

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

**121 + days**

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

**Total Delinquencies**

No. of Loans	17	8
Balance (A\$)	5,972,762	2,362,611
% of Period Pool Balance	0.32%	0.12%

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

**Foreclosures**

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

**Loss and Recovery Data (Cumulative)**

Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	-	-
Mortgage Shortfall (Net Losses) (A\$)	-	-
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.00%	0.00%

**Prepayment Information (CPR)**

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

**Profile by Current Loan-to-Value Ratio (% of Period Pool 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%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

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

	Period Ending: 05-Oct-15	03-Jul-15
<b>Profile by Loan Product</b>		
First Option Home Loan	5,407,041	6,264,858
Fixed Option Home Loan	240,850,812	259,032,961
Fixed Option Home Loan - Low Doc	-	-
Flexi First Option Home Loan	81,685,575	87,505,746
Flexi First Option Investment Loan	24,529,960	27,123,022
IPL - First Option	164,042	170,131
IPL - Fixed Rate	126,382,041	135,242,492
IPL - Fixed Rate - Low Doc	-	-
IPL - Variable Rate	8,518,627	10,962,420
IPL - Variable Rate - Low Doc	-	-
Premium Option Home Loan	32,008,762	35,864,318
Premium Option Home Loan - Low Doc	-	-
Rocket - Housing Loan Variable - MSS	847,580,755	898,888,372
Rocket - Variable - IPL - MSS	489,299,497	540,937,853
Rocket - Housing Loan Variable - Low Doc	-	-
Rocket - Variable - IPL - Low Doc	-	-
Other	-	-
<b>Total</b>	<b>1,856,427,112</b>	<b>2,001,992,173</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>		
<= 3.000%		
3.01% - 3.50%		
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%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>		
Australian Capital Territory - Metropolitan	1.80%	1.80%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%
New South Wales - Metropolitan	26.94%	27.05%
New South Wales - Nonmetropolitan	7.63%	7.85%
Northern Territory - Metropolitan	0.65%	0.61%
Northern Territory - Nonmetropolitan	0.30%	0.28%
Queensland - Metropolitan	9.14%	9.11%
Queensland - Nonmetropolitan	8.01%	7.84%
South Australia - Metropolitan	4.23%	4.16%
South Australia - Nonmetropolitan	0.57%	0.58%
Tasmania - Metropolitan	0.38%	0.38%
Tasmania - Nonmetropolitan	0.44%	0.45%
Victoria - Metropolitan	25.00%	25.02%
Victoria - Nonmetropolitan	3.04%	3.15%
Western Australia - Metropolitan	10.67%	10.49%
Western Australia - Nonmetropolitan	1.20%	1.19%
Others	0.00%	0.04%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>