

Series 2015-1 WST Trust Collateral Pool Data

| | Period Ending: | 05-Feb-21 | 05-Jan-21 | 05-Dec-20 | 05-Nov-20 |
|---|----------------|---------------|---------------|---------------|---------------|
| Housing Loan Summary | | | | | |
| Number of Housing Loans | | 2,626 | 2,681 | 2,720 | 2,769 |
| Housing Loan Pool Size (A\$) | | 558,363,687 | 571,678,254 | 582,397,757 | 595,658,896 |
| Average Housing Loan Balance (A\$) | | 212,629 | 213,233 | 214,117 | 215,117 |
| Maximum Housing Loan Balance (A\$) | | 1,436,000 | 1,436,000 | 1,436,000 | 1,436,000 |
| Total Valuation of the Properties | | 1,493,206,361 | 1,521,107,016 | 1,543,334,801 | 1,568,737,751 |
| Weighted Average Current Loan-to-Value Ratio (Unindexed) | | 52.06% | 52.25% | 52.25% | 52.41% |
| Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) ** | | 55.69% | 55.86% | 55.90% | 56.06% |
| Weighted Average Seasoning (months) | | 99 | 98 | 97 | 97 |
| Weighted Average Remaining Term To Maturity (months) | | 253 | 254 | 255 | 256 |
| Maximum Current Remaining Term to Maturity (Months) | | 397 | 398 | 399 | 400 |
| Percentage of Interest Only | | 12.13% | 12.36% | 12.59% | 12.80% |
| Percentage of Principal and Interest Only | | 87.87% | 87.64% | 87.41% | 87.20% |
| Percentage Owner Occupied (Product) * | | 70.35% | 70.38% | 70.42% | 70.45% |
| Percentage Owner Occupied (EFS) ** | | 61.27% | 61.56% | 61.79% | 61.65% |
| Percentage Foreign Borrower * | | 6.33% | 6.18% | 6.07% | 5.93% |
| Percentage Australian Citizens Residing Offshore (Expats)** | | 2.30% | 2.24% | 2.20% | 2.15% |
| Weighted Average Interest Rate | | 3.46% | 3.49% | 3.51% | 3.53% |
| * Publication commenced January 2019 | | | | | |
| Delinquencies | | | | | |
| 31-60 days | | | | | |
| No. of Loans | | 14 | 8 | 12 | 14 |
| Balance (A\$) | | 3,751,763 | 2,653,799 | 3,297,424 | 3,367,593 |
| % of Period Pool Balance | | 0.67% | 0.46% | 0.57% | 0.57% |
| 61-90 days | | | | | |
| No. of Loans | | 7 | 6 | 6 | 8 |
| Balance (A\$) | | 2,479,582 | 1,769,027 | 1,730,540 | 2,463,892 |
| % of Period Pool Balance | | 0.44% | 0.31% | 0.30% | 0.41% |
| 91-120 days | | | | | |
| No. of Loans | | 4 | 4 | 4 | 2 |
| Balance (A\$) | | 931,601 | 962,560 | 1,285,851 | 640,510 |
| % of Period Pool Balance | | 0.17% | 0.17% | 0.22% | 0.11% |
| 121 + days | | | | | |
| No. of Loans | | 37 | 42 | 43 | 43 |
| Balance (A\$) | | 10,656,103 | 12,664,294 | 12,652,089 | 12,475,178 |
| % of Period Pool Balance | | 1.91% | 2.22% | 2.17% | 2.09% |
| Total Delinquencies | | | | | |
| No. of Loans | | 62 | 60 | 65 | 67 |
| Balance (A\$) | | 17,819,049 | 18,049,680 | 18,965,904 | 18,947,173 |
| % of Period Pool Balance | | 3.19% | 3.16% | 3.26% | 3.18% |
| 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% | 0.16% | 0.16% | 0.16% |
| Prepayment Information (CPR) | | | | | |
| 1 Month CPR (%) | | 21.13% | 16.45% | 20.79% | 20.13% |
| 3 Month CPR (%) | | 19.43% | 19.12% | 19.15% | 18.67% |
| 12 Month CPR (%) | | 17.89% | 17.67% | 17.62% | 17.95% |
| Cumulative CPR (%) | | 18.31% | 18.27% | 18.30% | 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-Feb-21 | 05-Jan-21 | 05-Dec-20 | 05-Nov-20 |
|--|----------------|--------------------|--------------------|--------------------|--------------------|
| Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) | | | | | |
| 00.01% - 50.00% | | 41.69% | 41.75% | 41.69% | 41.37% |
| 50.01% - 55.00% | | 7.41% | 7.13% | 7.23% | 7.28% |
| 55.01% - 60.00% | | 10.12% | 9.76% | 9.53% | 9.46% |
| 60.01% - 65.00% | | 10.30% | 10.24% | 10.44% | 10.64% |
| 65.01% - 70.00% | | 11.67% | 11.80% | 12.01% | 11.53% |
| 70.01% - 75.00% | | 9.44% | 9.67% | 9.66% | 10.38% |
| 75.01% - 80.00% | | 5.92% | 6.22% | 6.27% | 5.95% |
| 80.01% - 85.00% | | 2.28% | 2.23% | 2.06% | 2.27% |
| 85.01% - 90.00% | | 0.63% | 0.67% | 0.61% | 0.63% |
| 90.01% - 95.00% | | 0.48% | 0.47% | 0.50% | 0.49% |
| 95.01% - 100.00% | | 0.00% | 0.00% | 0.00% | 0.00% |
| > 100.01% | | 0.06% | 0.06% | 0.00% | 0.00% |
| Total | | 100.00% | 100.00% | 100.00% | 100.00% |
| Profile by Loan Product | | | | | |
| First Option Home Loan | | 110,954 | 111,523 | 111,523 | 112,113 |
| Fixed Option Home Loan | | 81,334,858 | 83,485,395 | 82,767,062 | 80,850,744 |
| Fixed Option Home Loan - Low Doc | | - | - | - | - |
| Flexi First Option Home Loan | | 22,387,755 | 22,558,312 | 22,631,701 | 23,629,309 |
| Flexi First Option Investment Loan | | 3,248,513 | 3,259,577 | 3,435,110 | 3,588,666 |
| IPL - First Option | | - | - | - | - |
| IPL - Fixed Rate | | 35,364,279 | 33,775,992 | 33,697,919 | 33,616,299 |
| IPL - Fixed Rate - Low Doc | | - | - | - | - |
| IPL - Variable Rate | | 329,857 | 330,507 | 324,545 | 325,172 |
| IPL - Variable Rate - Low Doc | | - | - | - | - |
| Premium Option Home Loan | | 64,355 | 64,955 | 65,232 | 65,491 |
| Premium Option Home Loan - Low Doc | | - | - | - | - |
| Rocket - Housing Loan Variable - MSS | | 288,931,512 | 296,140,107 | 304,527,485 | 314,975,627 |
| Rocket - Variable - IPL - MSS | | 126,591,603 | 131,951,885 | 134,837,181 | 138,495,474 |
| Rocket - Housing Loan Variable - Low Doc | | - | - | - | - |
| Rocket - Variable - IPL - Low Doc | | - | - | - | - |
| Other | | - | - | - | - |
| Total | | 558,363,687 | 571,678,254 | 582,397,757 | 595,658,896 |
| Profile by Loan Rate (% of Period Pool Balance) | | | | | |
| <= 2.50% | | 6.07% | 5.15% | 4.70% | 3.77% |
| 2.51% - 3.00% | | 16.30% | 15.50% | 14.84% | 13.39% |
| 3.01% - 3.50% | | 32.19% | 31.88% | 31.69% | 32.46% |
| 3.51% - 4.00% | | 30.71% | 31.80% | 32.57% | 33.89% |
| 4.01% - 4.50% | | 12.41% | 13.17% | 13.67% | 13.99% |
| 4.51% - 5.00% | | 1.17% | 1.32% | 1.36% | 1.35% |
| 5.01% - 5.50% | | 0.13% | 0.12% | 0.12% | 0.12% |
| 5.51% - 6.00% | | 0.00% | 0.00% | 0.00% | 0.00% |
| > 6.00% | | 1.02% | 1.07% | 1.05% | 1.03% |
| Total | | 100.00% | 100.00% | 100.00% | 100.00% |
| Profile by Geographic Distribution (% of Period Pool Balance) | | | | | |
| Australian Capital Territory - Metropolitan | | 1.80% | 1.81% | 1.78% | 1.75% |
| Australian Capital Territory - Nonmetropolitan | | 0.00% | 0.00% | 0.00% | 0.00% |
| New South Wales - Metropolitan | | 23.86% | 23.89% | 23.95% | 23.83% |
| New South Wales - Nonmetropolitan | | 6.59% | 6.57% | 6.58% | 6.63% |
| Northern Territory - Metropolitan | | 0.86% | 0.85% | 0.85% | 0.84% |
| Northern Territory - Nonmetropolitan | | 0.48% | 0.52% | 0.51% | 0.50% |
| Queensland - Metropolitan | | 9.19% | 9.27% | 9.17% | 9.14% |
| Queensland - Nonmetropolitan | | 8.85% | 8.94% | 8.94% | 8.84% |
| South Australia - Metropolitan | | 4.47% | 4.37% | 4.40% | 4.55% |
| South Australia - Nonmetropolitan | | 0.58% | 0.57% | 0.56% | 0.55% |
| Tasmania - Metropolitan | | 0.20% | 0.19% | 0.19% | 0.18% |
| Tasmania - Nonmetropolitan | | 0.42% | 0.41% | 0.44% | 0.43% |
| Victoria - Metropolitan | | 25.16% | 25.09% | 25.00% | 25.02% |
| Victoria - Nonmetropolitan | | 2.57% | 2.55% | 2.51% | 2.51% |
| Western Australia - Metropolitan | | 13.27% | 13.30% | 13.44% | 13.57% |
| Western Australia - Nonmetropolitan | | 1.71% | 1.68% | 1.68% | 1.65% |
| 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-Oct-20 | 05-Sep-20 | 05-Aug-20 | 05-Jul-20 |
|---|---------------|---------------|---------------|---------------|
| Housing Loan Summary | | | | |
| Number of Housing Loans | 2,805 | 2,841 | 2,882 | 2,934 |
| Housing Loan Pool Size (A\$) | 609,136,692 | 620,182,406 | 633,659,674 | 646,231,907 |
| Average Housing Loan Balance (A\$) | 217,161 | 218,297 | 219,868 | 220,256 |
| Maximum Housing Loan Balance (A\$) | 1,436,000 | 1,436,000 | 1,436,000 | 1,436,000 |
| Total Valuation of the Properties | 1,588,683,580 | 1,608,220,080 | 1,625,474,981 | 1,653,392,301 |
| Weighted Average Current Loan-to-Value Ratio (Unidexed) | 52.65% | 52.78% | 53.06% | 53.14% |
| Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) ** | 56.28% | 56.39% | 56.60% | 56.65% |
| Weighted Average Seasoning (months) | 95 | 94 | 93 | 92 |
| Weighted Average Remaining Term To Maturity (months) | 257 | 258 | 259 | 260 |
| Maximum Current Remaining Term to Maturity (Months) | 401 | 402 | 403 | 404 |
| Percentage of Interest Only | 12.88% | 13.01% | 13.39% | 13.14% |
| Percentage of Principal and Interest Only | 87.12% | 86.99% | 86.61% | 86.86% |
| Percentage Owner Occupied (Product) * | 70.57% | 70.60% | 70.60% | 70.68% |
| Percentage Owner Occupied (EFS) ** | | | | |
| Percentage Foreign Borrower * | 5.80% | 5.70% | 5.61% | 5.61% |
| Percentage Australian Citizens Residing Offshore (Expats)** | 2.10% | 2.07% | 2.04% | 2.02% |
| Weighted Average Interest Rate | 3.56% | 3.57% | 3.59% | 3.61% |
| * Publication commenced January 2019 | | | | |
| Delinquencies | | | | |
| 31-60 days | | | | |
| No. of Loans | 10 | 10 | 10 | 15 |
| Balance (A\$) | 2,657,056 | 2,380,163 | 2,077,116 | 3,981,039 |
| % of Period Pool Balance | 0.44% | 0.38% | 0.33% | 0.62% |
| 61-90 days | | | | |
| No. of Loans | 6 | 8 | 14 | 13 |
| Balance (A\$) | 1,620,744 | 1,961,907 | 3,828,921 | 3,151,754 |
| % of Period Pool Balance | 0.27% | 0.32% | 0.60% | 0.49% |
| 91-120 days | | | | |
| No. of Loans | 6 | 9 | 7 | 10 |
| Balance (A\$) | 1,434,219 | 2,706,582 | 1,999,812 | 2,879,747 |
| % of Period Pool Balance | 0.24% | 0.44% | 0.32% | 0.45% |
| 121 + days | | | | |
| No. of Loans | 41 | 39 | 35 | 29 |
| Balance (A\$) | 12,128,221 | 11,271,347 | 10,103,505 | 8,288,786 |
| % of Period Pool Balance | 1.99% | 1.82% | 1.59% | 1.28% |
| Total Delinquencies | | | | |
| No. of Loans | 63 | 66 | 66 | 67 |
| Balance (A\$) | 17,840,240 | 18,319,998 | 18,009,354 | 18,301,326 |
| % of Period Pool Balance | 2.93% | 2.95% | 2.84% | 2.83% |
| Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months. | | | | |
| Foreclosures | | | | |
| No. of Loans | - | - | - | 2 |
| Balance (A\$) | - | - | - | 182,149 |
| % of Period Pool Balance | 0.00% | 0.00% | 0.00% | 0.03% |
| Loss and Recovery Data (Cumulative) | | | | |
| Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$) | 324,751 | 324,751 | 238,086 | 238,086 |
| Mortgage Shortfall (Net Losses) (A\$) | 802,605 | 802,605 | 755,729 | 755,729 |
| Mortgage Shortfall (Net Losses) as % of Period Pool Balance | 0.13% | 0.13% | 0.12% | 0.12% |
| Prepayment Information (CPR) | | | | |
| 1 Month CPR (%) | 16.41% | 19.34% | 17.60% | 21.31% |
| 3 Month CPR (%) | 17.81% | 19.41% | 17.77% | 18.71% |
| 12 Month CPR (%) | 17.96% | 18.19% | 18.73% | 18.42% |
| Cumulative CPR (%) | 18.23% | 18.26% | 18.24% | 18.25% |

** 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-20 | 05-Sep-20 | 05-Aug-20 | 05-Jul-20 |
|--|--------------------|--------------------|--------------------|--------------------|
| Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) | | | | |
| 00.01% - 50.00% | 40.62% | 40.32% | 39.90% | 39.28% |
| 50.01% - 55.00% | 7.87% | 8.19% | 7.89% | 8.11% |
| 55.01% - 60.00% | 9.47% | 9.11% | 9.19% | 8.85% |
| 60.01% - 65.00% | 10.36% | 10.58% | 10.49% | 10.47% |
| 65.01% - 70.00% | 11.35% | 11.06% | 11.23% | 11.67% |
| 70.01% - 75.00% | 10.46% | 10.44% | 10.63% | 11.00% |
| 75.01% - 80.00% | 6.50% | 6.97% | 7.36% | 7.21% |
| 80.01% - 85.00% | 2.25% | 2.27% | 2.24% | 2.35% |
| 85.01% - 90.00% | 0.54% | 0.53% | 0.52% | 0.55% |
| 90.01% - 95.00% | 0.58% | 0.53% | 0.52% | 0.51% |
| 95.01% - 100.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| > 100.01% | 0.00% | 0.00% | 0.03% | 0.00% |
| Total | 100.00% | 100.00% | 100.00% | 100.00% |
| Profile by Loan Product | | | | |
| First Option Home Loan | 112,113 | 112,218 | 112,218 | 112,966 |
| Fixed Option Home Loan | 83,119,568 | 84,165,687 | 83,924,074 | 80,786,455 |
| Fixed Option Home Loan - Low Doc | - | - | - | - |
| Flexi First Option Home Loan | 24,017,063 | 23,908,864 | 24,135,197 | 24,858,066 |
| Flexi First Option Investment Loan | 3,604,018 | 3,770,680 | 3,821,002 | 3,765,718 |
| IPL - First Option | - | - | - | - |
| IPL - Fixed Rate | 34,476,695 | 35,317,476 | 35,187,654 | 34,963,754 |
| IPL - Fixed Rate - Low Doc | - | - | - | - |
| IPL - Variable Rate | 325,811 | 585,918 | 646,563 | 618,918 |
| IPL - Variable Rate - Low Doc | - | - | - | - |
| Premium Option Home Loan | 65,499 | 66,024 | 66,181 | 66,792 |
| Premium Option Home Loan - Low Doc | - | - | - | - |
| Rocket - Housing Loan Variable - MSS | 322,534,566 | 329,574,372 | 339,118,669 | 350,905,465 |
| Rocket - Variable - IPL - MSS | 140,881,359 | 142,681,166 | 146,648,116 | 150,153,771 |
| Rocket - Housing Loan Variable - Low Doc | - | - | - | - |
| Rocket - Variable - IPL - Low Doc | - | - | - | - |
| Other | - | - | - | - |
| Total | 609,136,692 | 620,182,406 | 633,659,674 | 646,231,907 |
| Profile by Loan Rate (% of Period Pool Balance) | | | | |
| <= 2.50% | 3.54% | 3.30% | 2.77% | 2.06% |
| 2.51% - 3.00% | 12.01% | 10.97% | 10.17% | 9.23% |
| 3.01% - 3.50% | 31.75% | 31.59% | 31.75% | 32.38% |
| 3.51% - 4.00% | 35.33% | 36.45% | 37.42% | 38.07% |
| 4.01% - 4.50% | 14.62% | 14.85% | 15.04% | 15.40% |
| 4.51% - 5.00% | 1.48% | 1.46% | 1.49% | 1.53% |
| 5.01% - 5.50% | 0.12% | 0.12% | 0.11% | 0.11% |
| 5.51% - 6.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| > 6.00% | 1.15% | 1.27% | 1.24% | 1.22% |
| Total | 100.00% | 100.00% | 100.00% | 100.00% |
| Profile by Geographic Distribution (% of Period Pool Balance) | | | | |
| Australian Capital Territory - Metropolitan | 1.72% | 1.70% | 1.74% | 1.71% |
| Australian Capital Territory - Nonmetropolitan | 0.00% | 0.00% | 0.00% | 0.00% |
| New South Wales - Metropolitan | 24.14% | 24.41% | 24.31% | 24.30% |
| New South Wales - Nonmetropolitan | 6.72% | 6.86% | 6.89% | 7.08% |
| Northern Territory - Metropolitan | 0.84% | 0.83% | 0.82% | 0.81% |
| Northern Territory - Nonmetropolitan | 0.49% | 0.48% | 0.48% | 0.42% |
| Queensland - Metropolitan | 9.06% | 8.90% | 8.87% | 8.81% |
| Queensland - Nonmetropolitan | 8.85% | 8.74% | 8.70% | 8.77% |
| South Australia - Metropolitan | 4.65% | 4.63% | 4.72% | 4.70% |
| South Australia - Nonmetropolitan | 0.54% | 0.54% | 0.55% | 0.55% |
| Tasmania - Metropolitan | 0.18% | 0.17% | 0.17% | 0.17% |
| Tasmania - Nonmetropolitan | 0.42% | 0.41% | 0.41% | 0.45% |
| Victoria - Metropolitan | 24.82% | 24.82% | 24.98% | 24.71% |
| Victoria - Nonmetropolitan | 2.54% | 2.50% | 2.46% | 2.56% |
| Western Australia - Metropolitan | 13.42% | 13.34% | 13.21% | 13.23% |
| Western Australia - Nonmetropolitan | 1.62% | 1.66% | 1.66% | 1.70% |
| Others | -0.01% | 0.01% | 0.03% | 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-Jun-20 | 05-May-20 | 05-Apr-20 | 05-Mar-20 |
|---|----------------|---------------|---------------|---------------|---------------|
| Housing Loan Summary | | | | | |
| Number of Housing Loans | | 2,980 | 3,014 | 3,064 | 3,097 |
| Housing Loan Pool Size (A\$) | | 661,342,834 | 672,408,054 | 687,449,765 | 698,386,874 |
| Average Housing Loan Balance (A\$) | | 221,927 | 223,095 | 224,364 | 225,504 |
| Maximum Housing Loan Balance (A\$) | | 1,436,000 | 1,436,000 | 1,436,000 | 1,436,000 |
| Total Valuation of the Properties | | 1,676,057,378 | 1,695,328,473 | 1,736,903,914 | 1,745,406,117 |
| Weighted Average Current Loan-to-Value Ratio (Unidexed) | | 53.27% | 53.45% | 53.47% | 53.51% |
| Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) ** | | 56.71% | 56.80% | 56.79% | 56.89% |
| Weighted Average Seasoning (months) | | 91 | 90 | 89 | 89 |
| Weighted Average Remaining Term To Maturity (months) | | 261 | 262 | 263 | 263 |
| Maximum Current Remaining Term to Maturity (Months) | | 405 | 406 | 407 | 408 |
| Percentage of Interest Only | | 13.42% | 13.68% | 14.23% | 14.46% |
| Percentage of Principal and Interest Only | | 86.58% | 86.32% | 85.77% | 85.54% |
| Percentage Owner Occupied (Product) * | | 70.54% | 70.53% | 70.81% | 70.93% |
| Percentage Owner Occupied (EFS) ** | | | | | |
| Percentage Foreign Borrower * | | 5.49% | 5.57% | 5.44% | 5.36% |
| Percentage Australian Citizens Residing Offshore (Expats)** | | 1.98% | 1.79% | 1.75% | 1.72% |
| Weighted Average Interest Rate | | 3.63% | 3.66% | 3.68% | 3.91% |
| * Publication commenced January 2019 | | | | | |
| Delinquencies | | | | | |
| 31-60 days | | | | | |
| No. of Loans | | 23 | 30 | 22 | 11 |
| Balance (A\$) | | 5,699,090 | 7,899,521 | 4,249,239 | 3,385,699 |
| % of Period Pool Balance | | 0.86% | 1.17% | 0.62% | 0.48% |
| 61-90 days | | | | | |
| No. of Loans | | 15 | 15 | 10 | 6 |
| Balance (A\$) | | 3,816,952 | 2,960,303 | 2,864,927 | 1,705,616 |
| % of Period Pool Balance | | 0.58% | 0.44% | 0.42% | 0.24% |
| 91-120 days | | | | | |
| No. of Loans | | 14 | 5 | 4 | 11 |
| Balance (A\$) | | 3,133,670 | 1,627,876 | 1,370,663 | 2,681,309 |
| % of Period Pool Balance | | 0.47% | 0.24% | 0.20% | 0.38% |
| 121 + days | | | | | |
| No. of Loans | | 22 | 19 | 23 | 18 |
| Balance (A\$) | | 6,729,292 | 5,295,134 | 5,798,739 | 4,796,772 |
| % of Period Pool Balance | | 1.02% | 0.79% | 0.84% | 0.69% |
| Total Delinquencies | | | | | |
| No. of Loans | | 74 | 69 | 59 | 46 |
| Balance (A\$) | | 19,379,004 | 17,782,834 | 14,283,567 | 12,569,397 |
| % of Period Pool Balance | | 2.93% | 2.64% | 2.08% | 1.80% |
| 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 | | 4 | 5 | 5 | 6 |
| Balance (A\$) | | 811,054 | 1,012,364 | 1,002,693 | 1,049,621 |
| % of Period Pool Balance | | 0.12% | 0.15% | 0.15% | 0.15% |
| 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\$) | | 570,099 | 570,099 | 256,534 | 256,534 |
| Mortgage Shortfall (Net Losses) as % of Period Pool Balance | | 0.09% | 0.08% | 0.04% | 0.04% |
| Prepayment Information (CPR) | | | | | |
| 1 Month CPR (%) | | 14.37% | 20.40% | 13.51% | 12.64% |
| 3 Month CPR (%) | | 16.11% | 15.60% | 14.98% | 15.74% |
| 12 Month CPR (%) | | 17.81% | 17.59% | 17.66% | 16.77% |
| Cumulative CPR (%) | | 18.20% | 18.27% | 16.83% | 18.31% |

** 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-Jun-20 | 05-May-20 | 05-Apr-20 | 05-Mar-20 |
|--|--------------------|--------------------|--------------------|--------------------|
| Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) | | | | |
| 00.01% - 50.00% | 39.11% | 38.63% | 38.93% | 39.19% |
| 50.01% - 55.00% | 8.12% | 8.20% | 8.17% | 8.43% |
| 55.01% - 60.00% | 9.55% | 9.23% | 8.74% | 8.16% |
| 60.01% - 65.00% | 9.81% | 9.69% | 9.60% | 9.41% |
| 65.01% - 70.00% | 11.43% | 11.90% | 11.94% | 11.46% |
| 70.01% - 75.00% | 11.03% | 11.20% | 11.29% | 11.61% |
| 75.01% - 80.00% | 7.54% | 7.83% | 7.68% | 8.15% |
| 80.01% - 85.00% | 2.27% | 2.10% | 2.37% | 2.26% |
| 85.01% - 90.00% | 0.58% | 0.67% | 0.74% | 0.77% |
| 90.01% - 95.00% | 0.56% | 0.55% | 0.54% | 0.56% |
| 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 | 112,966 | 115,224 | 116,433 | 116,572 |
| Fixed Option Home Loan | 75,584,611 | 72,646,529 | 71,880,294 | 73,864,537 |
| Fixed Option Home Loan - Low Doc | - | - | - | - |
| Flexi First Option Home Loan | 25,502,395 | 25,972,106 | 26,434,067 | 26,873,001 |
| Flexi First Option Investment Loan | 3,733,152 | 3,867,424 | 3,881,499 | 4,269,872 |
| IPL - First Option | - | - | - | - |
| IPL - Fixed Rate | 33,660,568 | 33,121,020 | 31,759,997 | 33,077,342 |
| IPL - Fixed Rate - Low Doc | - | - | - | - |
| IPL - Variable Rate | 619,623 | 620,333 | 621,033 | 651,449 |
| IPL - Variable Rate - Low Doc | - | - | - | - |
| Premium Option Home Loan | 66,791 | 67,091 | 171,324 | 172,482 |
| Premium Option Home Loan - Low Doc | - | - | - | - |
| Rocket - Housing Loan Variable - MSS | 365,213,442 | 375,416,219 | 388,162,489 | 394,342,789 |
| Rocket - Variable - IPL - MSS | 156,849,286 | 160,582,108 | 164,422,628 | 165,018,830 |
| Rocket - Housing Loan Variable - Low Doc | - | - | - | - |
| Rocket - Variable - IPL - Low Doc | - | - | - | - |
| Other | - | - | - | - |
| Total | 661,342,834 | 672,408,054 | 687,449,765 | 698,386,874 |
| Profile by Loan Rate (% of Period Pool Balance) | | | | |
| <= 2.50% | 1.05% | 0.37% | 0.00% | 0.00% |
| 2.51% - 3.00% | 7.98% | 7.24% | 6.09% | 2.35% |
| 3.01% - 3.50% | 33.29% | 32.74% | 32.38% | 18.98% |
| 3.51% - 4.00% | 38.51% | 39.79% | 41.00% | 42.24% |
| 4.01% - 4.50% | 16.18% | 16.81% | 17.37% | 27.00% |
| 4.51% - 5.00% | 1.68% | 1.76% | 1.85% | 8.09% |
| 5.01% - 5.50% | 0.11% | 0.11% | 0.11% | 0.12% |
| 5.51% - 6.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| > 6.00% | 1.20% | 1.33% | 1.34% | 1.92% |
| Total | 100.00% | 100.00% | 100.00% | 100.00% |
| Profile by Geographic Distribution (% of Period Pool Balance) | | | | |
| Australian Capital Territory - Metropolitan | 1.65% | 1.71% | 1.68% | 1.67% |
| Australian Capital Territory - Nonmetropolitan | 0.00% | 0.00% | 0.00% | 0.00% |
| New South Wales - Metropolitan | 24.52% | 24.82% | 25.16% | 25.11% |
| New South Wales - Nonmetropolitan | 7.00% | 6.94% | 6.99% | 7.14% |
| Northern Territory - Metropolitan | 0.79% | 0.78% | 0.77% | 0.76% |
| Northern Territory - Nonmetropolitan | 0.41% | 0.40% | 0.40% | 0.39% |
| Queensland - Metropolitan | 8.66% | 8.58% | 8.54% | 8.55% |
| Queensland - Nonmetropolitan | 8.84% | 8.87% | 8.91% | 8.80% |
| South Australia - Metropolitan | 4.63% | 4.58% | 4.60% | 4.59% |
| South Australia - Nonmetropolitan | 0.54% | 0.53% | 0.57% | 0.65% |
| Tasmania - Metropolitan | 0.16% | 0.16% | 0.16% | 0.16% |
| Tasmania - Nonmetropolitan | 0.44% | 0.44% | 0.43% | 0.43% |
| Victoria - Metropolitan | 24.52% | 24.43% | 24.29% | 24.21% |
| Victoria - Nonmetropolitan | 2.59% | 2.57% | 2.52% | 2.51% |
| Western Australia - Metropolitan | 13.49% | 13.43% | 13.24% | 13.31% |
| Western Australia - Nonmetropolitan | 1.72% | 1.71% | 1.68% | 1.66% |
| Others | 0.04% | 0.05% | 0.06% | 0.06% |
| 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-Feb-20 | 05-Jan-20 | 05-Dec-19 | 05-Nov-19 |
|---|---------------|---------------|---------------|---------------|
| Housing Loan Summary | | | | |
| Number of Housing Loans | 3,132 | 3,185 | 3,231 | 3,302 |
| Housing Loan Pool Size (A\$) | 708,155,215 | 722,659,297 | 735,649,759 | 755,094,163 |
| Average Housing Loan Balance (A\$) | 226,103 | 226,895 | 227,685 | 228,678 |
| Maximum Housing Loan Balance (A\$) | 1,436,000 | 1,436,000 | 1,436,000 | 1,436,000 |
| Total Valuation of the Properties | 1,764,713,099 | 1,792,785,789 | 1,813,759,680 | 1,851,674,680 |
| Weighted Average Current Loan-to-Value Ratio (Unidexed) | 53.66% | 53.99% | 54.13% | 54.38% |
| Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) ** | 57.09% | 57.41% | 57.52% | 57.71% |
| Weighted Average Seasoning (months) | 87 | 86 | 85 | 84 |
| Weighted Average Remaining Term To Maturity (months) | 264 | 266 | 267 | 268 |
| Maximum Current Remaining Term to Maturity (Months) | 409 | 410 | 411 | 412 |
| Percentage of Interest Only | 14.72% | 15.21% | 15.24% | 15.78% |
| Percentage of Principal and Interest Only | 85.28% | 84.79% | 84.76% | 84.22% |
| Percentage Owner Occupied (Product) * | 71.14% | 71.03% | 70.67% | 71.01% |
| Percentage Owner Occupied (EFS) ** | | | | |
| Percentage Foreign Borrower * | 5.29% | 5.42% | 5.36% | 5.29% |
| Percentage Australian Citizens Residing Offshore (Expats)** | 1.70% | 1.75% | 1.73% | 1.69% |
| Weighted Average Interest Rate | 3.92% | 3.94% | 3.96% | 4.00% |
| * Publication commenced January 2019 | | | | |
| Delinquencies | | | | |
| 31-60 days | | | | |
| No. of Loans | 11 | 19 | 12 | 16 |
| Balance (A\$) | 3,126,342 | 4,878,506 | 3,639,734 | 4,105,255 |
| % of Period Pool Balance | 0.44% | 0.68% | 0.49% | 0.54% |
| 61-90 days | | | | |
| No. of Loans | 17 | 11 | 13 | 13 |
| Balance (A\$) | 4,363,752 | 3,114,424 | 3,486,317 | 3,578,433 |
| % of Period Pool Balance | 0.62% | 0.43% | 0.47% | 0.47% |
| 91-120 days | | | | |
| No. of Loans | 5 | 6 | 3 | 6 |
| Balance (A\$) | 1,259,560 | 1,313,751 | 800,570 | 1,223,761 |
| % of Period Pool Balance | 0.18% | 0.18% | 0.11% | 0.16% |
| 121 + days | | | | |
| No. of Loans | 20 | 21 | 22 | 24 |
| Balance (A\$) | 4,748,949 | 5,325,117 | 5,606,670 | 6,537,176 |
| % of Period Pool Balance | 0.67% | 0.74% | 0.76% | 0.87% |
| Total Delinquencies | | | | |
| No. of Loans | 53 | 57 | 50 | 59 |
| Balance (A\$) | 13,498,603 | 14,631,798 | 13,533,292 | 15,444,626 |
| % of Period Pool Balance | 1.91% | 2.02% | 1.84% | 2.05% |
| Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months. | | | | |
| Foreclosures | | | | |
| No. of Loans | 5 | 4 | 6 | 6 |
| Balance (A\$) | 1,039,773 | 503,666 | 842,389 | 773,660 |
| % of Period Pool Balance | 0.15% | 0.07% | 0.11% | 0.10% |
| Loss and Recovery Data (Cumulative) | | | | |
| Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$) | 153,209 | 153,209 | 153,209 | 38,404 |
| Mortgage Shortfall (Net Losses) (A\$) | 256,534 | 243,142 | 243,142 | 243,142 |
| Mortgage Shortfall (Net Losses) as % of Period Pool Balance | 0.04% | 0.03% | 0.03% | 0.03% |
| Prepayment Information (CPR) | | | | |
| 1 Month CPR (%) | 18.53% | 15.75% | 24.61% | 20.22% |
| 3 Month CPR (%) | 19.66% | 20.23% | 21.38% | 21.70% |
| 12 Month CPR (%) | 17.06% | 16.22% | 15.80% | 14.98% |
| Cumulative CPR (%) | 18.41% | 18.40% | 18.45% | 18.33% |

** 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-Feb-20 | 05-Jan-20 | 05-Dec-19 | 05-Nov-19 |
|--|--------------------|--------------------|--------------------|--------------------|
| Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) | | | | |
| 00.01% - 50.00% | 39.07% | 38.65% | 38.24% | 37.64% |
| 50.01% - 55.00% | 8.11% | 8.03% | 7.74% | 7.60% |
| 55.01% - 60.00% | 8.12% | 7.91% | 8.35% | 8.52% |
| 60.01% - 65.00% | 9.06% | 9.55% | 9.54% | 9.27% |
| 65.01% - 70.00% | 11.60% | 11.53% | 11.62% | 11.66% |
| 70.01% - 75.00% | 12.00% | 11.95% | 12.29% | 12.88% |
| 75.01% - 80.00% | 8.04% | 8.21% | 8.07% | 8.27% |
| 80.01% - 85.00% | 2.68% | 2.69% | 2.70% | 2.71% |
| 85.01% - 90.00% | 0.76% | 0.90% | 0.88% | 0.89% |
| 90.01% - 95.00% | 0.56% | 0.58% | 0.57% | 0.56% |
| 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 | 116,572 | 116,572 | 117,562 |
| Fixed Option Home Loan | 73,874,274 | 72,567,128 | 76,156,341 | 83,628,866 |
| Fixed Option Home Loan - Low Doc | - | - | - | - |
| Flexi First Option Home Loan | 27,187,495 | 28,404,352 | 29,199,401 | 30,362,606 |
| Flexi First Option Investment Loan | 4,400,351 | 4,478,667 | 4,514,062 | 4,390,797 |
| IPL - First Option | - | - | - | - |
| IPL - Fixed Rate | 34,039,101 | 32,532,736 | 37,048,286 | 40,798,761 |
| IPL - Fixed Rate - Low Doc | - | - | - | - |
| IPL - Variable Rate | 659,233 | 661,536 | 661,536 | 1,091,988 |
| IPL - Variable Rate - Low Doc | - | - | - | - |
| Premium Option Home Loan | 173,580 | 174,239 | 174,254 | 298,894 |
| Premium Option Home Loan - Low Doc | - | - | - | - |
| Rocket - Housing Loan Variable - MSS | 402,448,528 | 412,071,205 | 414,224,477 | 421,821,136 |
| Rocket - Variable - IPL - MSS | 165,256,082 | 171,652,863 | 173,554,831 | 172,583,553 |
| Rocket - Housing Loan Variable - Low Doc | - | - | - | - |
| Rocket - Variable - IPL - Low Doc | - | - | - | - |
| Other | - | - | - | - |
| Total | 708,155,215 | 722,659,297 | 735,649,759 | 755,094,163 |
| Profile by Loan Rate (% of Period Pool Balance) | | | | |
| <= 2.50% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2.51% - 3.00% | 2.16% | 1.28% | 0.91% | 0.46% |
| 3.01% - 3.50% | 18.60% | 17.51% | 16.58% | 15.26% |
| 3.51% - 4.00% | 42.21% | 43.47% | 42.91% | 43.04% |
| 4.01% - 4.50% | 27.45% | 27.76% | 28.03% | 28.37% |
| 4.51% - 5.00% | 8.22% | 8.53% | 10.17% | 11.38% |
| 5.01% - 5.50% | 0.16% | 0.26% | 0.24% | 0.24% |
| 5.51% - 6.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| > 6.00% | 1.90% | 1.87% | 1.84% | 2.11% |
| Total | 100.00% | 100.00% | 100.00% | 100.00% |
| Profile by Geographic Distribution (% of Period Pool Balance) | | | | |
| Australian Capital Territory - Metropolitan | 1.65% | 1.67% | 1.65% | 1.62% |
| Australian Capital Territory - Nonmetropolitan | 0.00% | 0.00% | 0.00% | 0.00% |
| New South Wales - Metropolitan | 25.22% | 25.52% | 25.57% | 25.51% |
| New South Wales - Nonmetropolitan | 7.10% | 7.08% | 7.01% | 7.02% |
| Northern Territory - Metropolitan | 0.76% | 0.74% | 0.73% | 0.74% |
| Northern Territory - Nonmetropolitan | 0.39% | 0.40% | 0.39% | 0.38% |
| Queensland - Metropolitan | 8.48% | 8.58% | 8.79% | 8.77% |
| Queensland - Nonmetropolitan | 8.70% | 8.67% | 8.69% | 8.65% |
| South Australia - Metropolitan | 4.56% | 4.47% | 4.44% | 4.41% |
| South Australia - Nonmetropolitan | 0.64% | 0.63% | 0.62% | 0.62% |
| Tasmania - Metropolitan | 0.16% | 0.16% | 0.15% | 0.19% |
| Tasmania - Nonmetropolitan | 0.42% | 0.41% | 0.41% | 0.42% |
| Victoria - Metropolitan | 24.36% | 24.16% | 24.20% | 24.30% |
| Victoria - Nonmetropolitan | 2.54% | 2.53% | 2.53% | 2.56% |
| Western Australia - Metropolitan | 13.33% | 13.34% | 13.18% | 13.22% |
| Western Australia - Nonmetropolitan | 1.64% | 1.61% | 1.60% | 1.57% |
| Others | 0.05% | 0.03% | 0.04% | 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-19 | 05-Sep-19 | 05-Aug-19 | 05-Jul-19 |
|---|---------------|---------------|---------------|---------------|
| Housing Loan Summary | | | | |
| Number of Housing Loans | 3,367 | 3,425 | 3,493 | 3,544 |
| Housing Loan Pool Size (A\$) | 771,806,974 | 787,782,088 | 809,751,683 | 822,231,287 |
| Average Housing Loan Balance (A\$) | 229,227 | 230,009 | 231,821 | 232,007 |
| Maximum Housing Loan Balance (A\$) | 1,436,000 | 1,436,000 | 1,436,000 | 1,436,000 |
| Total Valuation of the Properties | 1,879,983,721 | 1,910,540,302 | 1,953,260,961 | 1,981,705,371 |
| Weighted Average Current Loan-to-Value Ratio (Unidexed) | 54.57% | 54.78% | 54.95% | 55.10% |
| Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) ** | 57.87% | 58.06% | 58.15% | 58.34% |
| Weighted Average Seasoning (months) | 83 | 82 | 81 | 80 |
| Weighted Average Remaining Term To Maturity (months) | 269 | 269 | 271 | 271 |
| Maximum Current Remaining Term to Maturity (Months) | 413 | 414 | 415 | 416 |
| Percentage of Interest Only | 16.38% | 16.86% | 17.40% | 18.08% |
| Percentage of Principal and Interest Only | 83.62% | 83.14% | 82.60% | 81.92% |
| Percentage Owner Occupied (Product) * | 70.80% | 70.87% | 71.01% | 71.10% |
| Percentage Owner Occupied (EFS) ** | | | | |
| Percentage Foreign Borrower * | 5.27% | 5.18% | 5.13% | 5.13% |
| Percentage Australian Citizens Residing Offshore (Expats)** | 1.66% | 1.78% | 1.74% | 1.72% |
| Weighted Average Interest Rate | 4.15% | 4.17% | 4.19% | 4.37% |
| * Publication commenced January 2019 | | | | |
| Delinquencies | | | | |
| 31-60 days | | | | |
| No. of Loans | 18 | 14 | 23 | 16 |
| Balance (A\$) | 4,390,009 | 2,975,440 | 5,329,288 | 3,204,528 |
| % of Period Pool Balance | 0.57% | 0.38% | 0.66% | 0.39% |
| 61-90 days | | | | |
| No. of Loans | 10 | 16 | 6 | 9 |
| Balance (A\$) | 2,343,534 | 3,985,643 | 1,378,828 | 2,276,621 |
| % of Period Pool Balance | 0.30% | 0.51% | 0.17% | 0.28% |
| 91-120 days | | | | |
| No. of Loans | 8 | 1 | 3 | 6 |
| Balance (A\$) | 1,855,636 | 197,044 | 813,996 | 1,964,654 |
| % of Period Pool Balance | 0.24% | 0.03% | 0.10% | 0.24% |
| 121 + days | | | | |
| No. of Loans | 29 | 28 | 32 | 30 |
| Balance (A\$) | 8,824,730 | 8,627,687 | 9,791,482 | 8,699,059 |
| % of Period Pool Balance | 1.14% | 1.10% | 1.21% | 1.06% |
| Total Delinquencies | | | | |
| No. of Loans | 65 | 59 | 64 | 61 |
| Balance (A\$) | 17,413,909 | 15,785,813 | 17,313,594 | 16,144,863 |
| % of Period Pool Balance | 2.26% | 2.00% | 2.14% | 1.96% |
| 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 | 7 | 8 | 6 | 4 |
| Balance (A\$) | 1,644,782 | 1,752,976 | 1,930,885 | 969,001 |
| % of Period Pool Balance | 0.21% | 0.22% | 0.24% | 0.12% |
| 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 (%) | 19.23% | 25.42% | 13.80% | 13.86% |
| 3 Month CPR (%) | 19.63% | 17.92% | 13.06% | 12.16% |
| 12 Month CPR (%) | 14.36% | 14.11% | 12.93% | 13.03% |
| Cumulative CPR (%) | 18.30% | 18.28% | 18.13% | 18.21% |

** 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-19 | 05-Sep-19 | 05-Aug-19 | 05-Jul-19 |
|--|--------------------|--------------------|--------------------|--------------------|
| Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) | | | | |
| 00.01% - 50.00% | 37.38% | 37.02% | 37.10% | 36.84% |
| 50.01% - 55.00% | 7.49% | 7.58% | 7.12% | 6.97% |
| 55.01% - 60.00% | 8.75% | 8.33% | 8.24% | 8.35% |
| 60.01% - 65.00% | 9.43% | 9.72% | 9.91% | 10.10% |
| 65.01% - 70.00% | 10.70% | 10.27% | 10.02% | 9.90% |
| 70.01% - 75.00% | 13.66% | 14.41% | 14.64% | 14.34% |
| 75.01% - 80.00% | 8.44% | 8.43% | 8.67% | 9.14% |
| 80.01% - 85.00% | 2.57% | 2.57% | 2.52% | 2.53% |
| 85.01% - 90.00% | 0.89% | 0.99% | 1.07% | 1.14% |
| 90.01% - 95.00% | 0.69% | 0.68% | 0.71% | 0.69% |
| 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 | 517,330 | 520,337 | 664,686 | 2,817,971 |
| Fixed Option Home Loan | 87,601,773 | 91,634,819 | 93,874,063 | 98,251,406 |
| Fixed Option Home Loan - Low Doc | - | - | - | - |
| Flexi First Option Home Loan | 30,147,717 | 30,648,318 | 31,512,502 | 29,568,025 |
| Flexi First Option Investment Loan | 4,620,417 | 5,091,034 | 5,068,364 | 5,399,759 |
| IPL - First Option | - | - | 113,455 | 114,093 |
| IPL - Fixed Rate | 45,009,380 | 48,222,835 | 49,626,122 | 50,176,394 |
| IPL - Fixed Rate - Low Doc | - | - | - | - |
| IPL - Variable Rate | 2,004,527 | 2,010,603 | 3,307,544 | 3,457,150 |
| IPL - Variable Rate - Low Doc | - | - | - | - |
| Premium Option Home Loan | 983,527 | 1,225,795 | 2,886,281 | 11,315,566 |
| Premium Option Home Loan - Low Doc | - | - | - | - |
| Rocket - Housing Loan Variable - MSS | 427,180,534 | 434,261,127 | 446,038,004 | 442,664,758 |
| Rocket - Variable - IPL - MSS | 173,741,769 | 174,167,220 | 176,660,662 | 178,466,165 |
| Rocket - Housing Loan Variable - Low Doc | - | - | - | - |
| Rocket - Variable - IPL - Low Doc | - | - | - | - |
| Other | - | - | - | - |
| Total | 771,806,974 | 787,782,088 | 809,751,683 | 822,231,287 |
| Profile by Loan Rate (% of Period Pool Balance) | | | | |
| <= 2.50% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2.51% - 3.00% | 0.06% | 0.06% | 0.00% | 0.00% |
| 3.01% - 3.50% | 5.26% | 4.21% | 2.92% | 0.16% |
| 3.51% - 4.00% | 37.71% | 37.57% | 37.30% | 27.72% |
| 4.01% - 4.50% | 35.55% | 35.44% | 36.00% | 38.52% |
| 4.51% - 5.00% | 19.11% | 20.31% | 21.25% | 25.35% |
| 5.01% - 5.50% | 0.77% | 0.90% | 0.93% | 6.64% |
| 5.51% - 6.00% | 0.32% | 0.31% | 0.34% | 0.34% |
| > 6.00% | 2.31% | 2.27% | 2.36% | 2.39% |
| Total | 100.00% | 100.00% | 100.00% | 100.00% |
| Profile by Geographic Distribution (% of Period Pool Balance) | | | | |
| Australian Capital Territory - Metropolitan | 1.67% | 1.70% | 1.69% | 1.67% |
| Australian Capital Territory - Nonmetropolitan | 0.00% | 0.00% | 0.00% | 0.00% |
| New South Wales - Metropolitan | 25.31% | 25.33% | 25.40% | 25.35% |
| New South Wales - Nonmetropolitan | 7.10% | 7.17% | 7.19% | 7.26% |
| Northern Territory - Metropolitan | 0.81% | 0.79% | 0.77% | 0.76% |
| Northern Territory - Nonmetropolitan | 0.37% | 0.37% | 0.36% | 0.38% |
| Queensland - Metropolitan | 8.75% | 8.78% | 8.81% | 8.72% |
| Queensland - Nonmetropolitan | 8.60% | 8.54% | 8.57% | 8.54% |
| South Australia - Metropolitan | 4.36% | 4.43% | 4.43% | 4.44% |
| South Australia - Nonmetropolitan | 0.60% | 0.59% | 0.58% | 0.57% |
| Tasmania - Metropolitan | 0.21% | 0.21% | 0.20% | 0.20% |
| Tasmania - Nonmetropolitan | 0.41% | 0.40% | 0.39% | 0.39% |
| Victoria - Metropolitan | 24.34% | 24.21% | 24.16% | 24.37% |
| Victoria - Nonmetropolitan | 2.57% | 2.64% | 2.73% | 2.75% |
| Western Australia - Metropolitan | 13.33% | 13.31% | 13.21% | 13.12% |
| Western Australia - Nonmetropolitan | 1.54% | 1.51% | 1.48% | 1.46% |
| Others | 0.03% | 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-Jun-19 | 05-May-19 | 05-Apr-19 | 05-Mar-19 |
|---|----------------|---------------|---------------|---------------|---------------|
| Housing Loan Summary | | | | | |
| Number of Housing Loans | | 3,580 | 3,632 | 3,677 | 3,719 |
| Housing Loan Pool Size (A\$) | | 834,238,287 | 844,891,418 | 855,298,869 | 867,253,627 |
| Average Housing Loan Balance (A\$) | | 233,027 | 232,624 | 232,608 | 233,195 |
| Maximum Housing Loan Balance (A\$) | | 1,436,000 | 1,436,000 | 1,436,000 | 1,436,000 |
| Total Valuation of the Properties | | 2,002,384,579 | 2,026,782,891 | 2,047,545,276 | 2,076,506,166 |
| Weighted Average Current Loan-to-Value Ratio (Unindexed) | | 55.18% | 55.30% | 55.39% | 55.43% |
| Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) ** | | 58.38% | 58.57% | 58.67% | 58.76% |
| Weighted Average Seasoning (months) | | 79 | 78 | 77 | 76 |
| Weighted Average Remaining Term To Maturity (months) | | 272 | 273 | 273 | 274 |
| Maximum Current Remaining Term to Maturity (Months) | | 417 | 418 | 419 | 420 |
| Percentage of Interest Only | | 18.74% | 19.07% | 19.51% | 20.04% |
| Percentage of Principal and Interest Only | | 81.26% | 80.93% | 80.49% | 79.96% |
| Percentage Owner Occupied (Product) * | | 70.85% | 70.83% | 70.94% | 70.61% |
| Percentage Owner Occupied (EFS) ** | | | | | |
| Percentage Foreign Borrower * | | 5.09% | 5.06% | 5.02% | 5.04% |
| Percentage Australian Citizens Residing Offshore (Expats)** | | 1.69% | 1.74% | 1.73% | 1.71% |
| Weighted Average Interest Rate | | 4.56% | 4.57% | 4.57% | 4.58% |
| * Publication commenced January 2019 | | | | | |
| Delinquencies | | | | | |
| 31-60 days | | | | | |
| No. of Loans | | 24 | 33 | 22 | 17 |
| Balance (A\$) | | 5,541,990 | 7,714,393 | 5,203,861 | 4,430,921 |
| % of Period Pool Balance | | 0.66% | 0.91% | 0.61% | 0.51% |
| 61-90 days | | | | | |
| No. of Loans | | 17 | 7 | 10 | 13 |
| Balance (A\$) | | 4,511,152 | 1,603,543 | 2,923,333 | 3,640,816 |
| % of Period Pool Balance | | 0.54% | 0.19% | 0.34% | 0.42% |
| 91-120 days | | | | | |
| No. of Loans | | 2 | 1 | 5 | 3 |
| Balance (A\$) | | 280,233 | 448,525 | 1,277,694 | 800,832 |
| % of Period Pool Balance | | 0.03% | 0.05% | 0.15% | 0.09% |
| 121 + days | | | | | |
| No. of Loans | | 31 | 30 | 28 | 27 |
| Balance (A\$) | | 9,217,326 | 8,768,801 | 8,560,248 | 8,318,184 |
| % of Period Pool Balance | | 1.10% | 1.04% | 1.00% | 0.96% |
| Total Delinquencies | | | | | |
| No. of Loans | | 74 | 71 | 65 | 60 |
| Balance (A\$) | | 19,550,702 | 18,535,262 | 17,965,137 | 17,190,753 |
| % of Period Pool Balance | | 2.34% | 2.19% | 2.10% | 1.98% |
| 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 | 3 | 3 | 2 |
| Balance (A\$) | | 1,295,570 | 938,213 | 933,144 | 452,694 |
| % of Period Pool Balance | | 0.16% | 0.11% | 0.11% | 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 | 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 (%) | | 11.53% | 11.09% | 12.68% | 16.39% |
| 3 Month CPR (%) | | 11.78% | 13.34% | 12.41% | 11.70% |
| 12 Month CPR (%) | | 13.39% | 13.80% | 14.32% | 14.62% |
| Cumulative CPR (%) | | 18.30% | 18.44% | 18.59% | 18.72% |

** 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-Jun-19 | 05-May-19 | 05-Apr-19 | 05-Mar-19 |
|--|--------------------|--------------------|--------------------|--------------------|
| Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) | | | | |
| 00.01% - 50.00% | 37.10% | 36.75% | 36.69% | 36.72% |
| 50.01% - 55.00% | 6.75% | 6.63% | 6.59% | 6.62% |
| 55.01% - 60.00% | 8.45% | 8.59% | 8.61% | 8.49% |
| 60.01% - 65.00% | 9.71% | 9.91% | 9.81% | 9.60% |
| 65.01% - 70.00% | 9.91% | 9.82% | 9.50% | 10.00% |
| 70.01% - 75.00% | 14.43% | 14.58% | 15.00% | 14.79% |
| 75.01% - 80.00% | 9.10% | 9.20% | 9.09% | 9.03% |
| 80.01% - 85.00% | 2.60% | 2.56% | 2.75% | 2.82% |
| 85.01% - 90.00% | 1.19% | 1.21% | 1.21% | 1.18% |
| 90.01% - 95.00% | 0.76% | 0.75% | 0.75% | 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 | 2,858,790 | 2,889,212 | 2,911,149 | 2,937,158 |
| Fixed Option Home Loan | 100,343,285 | 101,222,057 | 105,283,065 | 104,256,491 |
| Fixed Option Home Loan - Low Doc | - | - | - | - |
| Flexi First Option Home Loan | 30,697,332 | 32,195,361 | 33,072,912 | 33,858,826 |
| Flexi First Option Investment Loan | 5,988,279 | 6,693,500 | 6,866,834 | 6,873,670 |
| IPL - First Option | 114,597 | 113,910 | 114,508 | 109,111 |
| IPL - Fixed Rate | 50,639,036 | 49,908,693 | 50,803,361 | 52,015,286 |
| IPL - Fixed Rate - Low Doc | - | - | - | - |
| IPL - Variable Rate | 3,551,935 | 3,569,042 | 3,577,666 | 3,834,837 |
| IPL - Variable Rate - Low Doc | - | - | - | - |
| Premium Option Home Loan | 11,589,625 | 11,657,270 | 12,119,925 | 12,177,089 |
| Premium Option Home Loan - Low Doc | - | - | - | - |
| Rocket - Housing Loan Variable - MSS | 445,590,907 | 450,467,624 | 453,373,567 | 459,159,723 |
| Rocket - Variable - IPL - MSS | 182,864,501 | 186,174,749 | 187,175,882 | 192,031,436 |
| Rocket - Housing Loan Variable - Low Doc | - | - | - | - |
| Rocket - Variable - IPL - Low Doc | - | - | - | - |
| Other | - | - | - | - |
| Total | 834,238,287 | 844,891,418 | 855,298,869 | 867,253,627 |
| Profile by Loan Rate (% of Period Pool Balance) | | | | |
| <= 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% | 0.02% | 0.00% |
| 3.51% - 4.00% | 14.08% | 13.38% | 13.13% | 12.49% |
| 4.01% - 4.50% | 39.04% | 38.98% | 39.00% | 38.76% |
| 4.51% - 5.00% | 31.01% | 31.01% | 30.99% | 31.68% |
| 5.01% - 5.50% | 11.98% | 12.60% | 12.76% | 12.84% |
| 5.51% - 6.00% | 2.58% | 2.70% | 2.78% | 2.93% |
| > 6.00% | 1.83% | 1.79% | 1.77% | 1.75% |
| Total | 100.00% | 100.00% | 100.00% | 100.00% |
| Profile by Geographic Distribution (% of Period Pool Balance) | | | | |
| Australian Capital Territory - Metropolitan | 1.67% | 1.68% | 1.72% | 1.82% |
| Australian Capital Territory - Nonmetropolitan | 0.00% | 0.00% | 0.00% | 0.00% |
| New South Wales - Metropolitan | 25.25% | 25.28% | 25.23% | 25.09% |
| New South Wales - Nonmetropolitan | 7.31% | 7.31% | 7.32% | 7.25% |
| Northern Territory - Metropolitan | 0.76% | 0.75% | 0.78% | 0.77% |
| Northern Territory - Nonmetropolitan | 0.38% | 0.38% | 0.37% | 0.36% |
| Queensland - Metropolitan | 8.67% | 8.74% | 8.67% | 8.69% |
| Queensland - Nonmetropolitan | 8.54% | 8.49% | 8.49% | 8.59% |
| South Australia - Metropolitan | 4.43% | 4.47% | 4.48% | 4.47% |
| South Australia - Nonmetropolitan | 0.56% | 0.56% | 0.56% | 0.55% |
| Tasmania - Metropolitan | 0.20% | 0.21% | 0.20% | 0.23% |
| Tasmania - Nonmetropolitan | 0.38% | 0.38% | 0.42% | 0.42% |
| Victoria - Metropolitan | 24.51% | 24.42% | 24.39% | 24.34% |
| Victoria - Nonmetropolitan | 2.76% | 2.77% | 2.79% | 2.82% |
| Western Australia - Metropolitan | 13.11% | 13.07% | 13.10% | 13.10% |
| Western Australia - Nonmetropolitan | 1.47% | 1.49% | 1.47% | 1.50% |
| Others | 0.00% | 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-Feb-19 | 04-Jan-19 | 05-Oct-18 | 05-Jul-18 |
|---|----------------|---------------|---------------|---------------|---------------|
| Housing Loan Summary | | | | | |
| Number of Housing Loans | | 3,762 | 3,798 | 3,940 | 4,095 |
| Housing Loan Pool Size (A\$) | | 881,336,571 | 890,238,330 | 927,831,620 | 971,464,495 |
| Average Housing Loan Balance (A\$) | | 234,273 | 234,397 | 235,490 | 237,232 |
| Maximum Housing Loan Balance (A\$) | | 1,436,000 | 1,436,000 | 1,436,000 | 1,436,000 |
| Total Valuation of the Properties | | 2,101,893,259 | 2,115,458,082 | 2,179,955,819 | 2,256,468,433 |
| Weighted Average Current Loan-to-Value Ratio (Unidexed) | | 55.60% | 55.72% | 56.02% | 56.44% |
| Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) ** | | 58.95% | 59.10% | | |
| Weighted Average Seasoning (months) | | 76 | 74 | 72 | 69 |
| Weighted Average Remaining Term To Maturity (months) | | 275 | 276 | 279 | 282 |
| Maximum Current Remaining Term to Maturity (Months) | | 421 | 422 | 425 | 428 |
| Percentage of Interest Only | | 20.43% | 21.31% | 23.06% | 24.86% |
| Percentage of Principal and Interest Only | | 79.57% | 78.69% | 76.94% | 75.14% |
| Percentage Owner Occupied (Product) * | | 70.37% | 70.34% | | |
| Percentage Owner Occupied (EFS) ** | | | | | |
| Percentage Foreign Borrower * | | 4.98% | 4.98% | | |
| Percentage Australian Citizens Residing Offshore (Expats)** | | 1.70% | 1.68% | | |
| Weighted Average Interest Rate | | 4.59% | 4.60% | 4.62% | 4.52% |
| * Publication commenced January 2019 | | | | | |
| Delinquencies | | | | | |
| 31-60 days | | | | | |
| No. of Loans | | 18 | 19 | 17 | 15 |
| Balance (A\$) | | 3,627,936 | 4,569,241 | 4,159,599 | 4,116,051 |
| % of Period Pool Balance | | 0.41% | 0.51% | 0.45% | 0.42% |
| 61-90 days | | | | | |
| No. of Loans | | 12 | 13 | 6 | 8 |
| Balance (A\$) | | 3,502,337 | 3,659,905 | 1,894,748 | 2,054,485 |
| % of Period Pool Balance | | 0.40% | 0.41% | 0.20% | 0.21% |
| 91-120 days | | | | | |
| No. of Loans | | 8 | 10 | 4 | 4 |
| Balance (A\$) | | 2,090,528 | 2,769,504 | 1,038,255 | 903,582 |
| % of Period Pool Balance | | 0.24% | 0.31% | 0.11% | 0.09% |
| 121 + days | | | | | |
| No. of Loans | | 24 | 16 | 21 | 26 |
| Balance (A\$) | | 7,563,569 | 5,165,301 | 6,247,440 | 6,834,427 |
| % of Period Pool Balance | | 0.86% | 0.58% | 0.67% | 0.70% |
| Total Delinquencies | | | | | |
| No. of Loans | | 62 | 58 | 48 | 53 |
| Balance (A\$) | | 16,784,369 | 16,163,951 | 13,340,041 | 13,908,545 |
| % of Period Pool Balance | | 1.90% | 1.82% | 1.44% | 1.43% |
| Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months. | | | | | |
| Foreclosures | | | | | |
| No. of Loans | | 2 | 2 | 2 | 2 |
| Balance (A\$) | | 450,104 | 447,767 | 404,582 | 450,828 |
| % of Period Pool Balance | | 0.05% | 0.05% | 0.04% | 0.05% |
| Loss and Recovery Data (Cumulative) | | | | | |
| Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$) | | 38,404 | 38,404 | 38,404 | - |
| Mortgage Shortfall (Net Losses) (A\$) | | 151,825 | 151,825 | 69,750 | 58,716 |
| Mortgage Shortfall (Net Losses) as % of Period Pool Balance | | 0.02% | 0.02% | 0.01% | 0.01% |
| Prepayment Information (CPR) | | | | | |
| 1 Month CPR (%) | | 8.51% | 10.53% | 14.57% | 18.07% |
| 3 Month CPR (%) | | 11.39% | 12.93% | 15.93% | 17.29% |
| 12 Month CPR (%) | | 14.50% | 15.53% | 17.30% | 18.60% |
| Cumulative CPR (%) | | 18.77% | 19.00% | 19.44% | 19.82% |

** 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-Feb-19 | 04-Jan-19 | 05-Oct-18 | 05-Jul-18 |
|--|----------------|--------------------|--------------------|--------------------|--------------------|
| Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) | | | | | |
| 00.01% - 50.00% | | 36.59% | 36.16% | 35.63% | 35.36% |
| 50.01% - 55.00% | | 6.60% | 7.11% | 7.24% | 6.63% |
| 55.01% - 60.00% | | 8.32% | 8.11% | 7.62% | 8.20% |
| 60.01% - 65.00% | | 9.02% | 8.97% | 8.54% | 8.04% |
| 65.01% - 70.00% | | 10.28% | 10.45% | 10.91% | 10.70% |
| 70.01% - 75.00% | | 15.29% | 15.41% | 15.47% | 14.61% |
| 75.01% - 80.00% | | 8.94% | 8.66% | 9.08% | 10.86% |
| 80.01% - 85.00% | | 3.04% | 3.04% | 3.31% | 3.43% |
| 85.01% - 90.00% | | 1.18% | 1.34% | 1.35% | 1.34% |
| 90.01% - 95.00% | | 0.74% | 0.75% | 0.85% | 0.83% |
| 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 | | 2,959,810 | 3,041,558 | 3,131,067 | 3,352,917 |
| Fixed Option Home Loan | | 106,441,174 | 108,843,922 | 115,081,338 | 117,515,970 |
| Fixed Option Home Loan - Low Doc | | - | - | - | - |
| Flexi First Option Home Loan | | 34,674,855 | 35,489,553 | 37,181,355 | 38,897,966 |
| Flexi First Option Investment Loan | | 6,961,386 | 7,491,381 | 7,671,799 | 8,565,233 |
| IPL - First Option | | 110,658 | 112,324 | 119,396 | 111,532 |
| IPL - Fixed Rate | | 52,565,575 | 52,440,235 | 55,350,029 | 55,727,711 |
| IPL - Fixed Rate - Low Doc | | - | - | - | - |
| IPL - Variable Rate | | 3,843,863 | 3,853,890 | 3,810,401 | 3,967,473 |
| IPL - Variable Rate - Low Doc | | - | - | - | - |
| Premium Option Home Loan | | 12,157,836 | 12,568,190 | 13,017,242 | 13,895,724 |
| Premium Option Home Loan - Low Doc | | - | - | - | - |
| Rocket - Housing Loan Variable - MSS | | 463,950,256 | 466,241,366 | 483,510,913 | 508,375,245 |
| Rocket - Variable - IPL - MSS | | 197,671,158 | 200,155,911 | 208,958,080 | 221,054,724 |
| Rocket - Housing Loan Variable - Low Doc | | - | - | - | - |
| Rocket - Variable - IPL - Low Doc | | - | - | - | - |
| Other | | - | - | - | - |
| Total | | 881,336,571 | 890,238,330 | 927,831,620 | 971,464,495 |
| Profile by Loan Rate (% of Period Pool Balance) | | | | | |
| <= 2.50% | | 0.00% | 0.00% | 0.00% | 0.00% |
| 2.51% - 3.00% | | 0.00% | 0.00% | 0.02% | 0.01% |
| 3.01% - 3.50% | | 0.00% | 0.00% | 0.00% | 0.00% |
| 3.51% - 4.00% | | 12.05% | 11.48% | 10.43% | 17.43% |
| 4.01% - 4.50% | | 38.74% | 38.72% | 38.04% | 35.35% |
| 4.51% - 5.00% | | 31.66% | 31.37% | 31.93% | 32.65% |
| 5.01% - 5.50% | | 13.08% | 13.68% | 14.56% | 11.21% |
| 5.51% - 6.00% | | 3.18% | 3.43% | 3.68% | 1.97% |
| > 6.00% | | 1.74% | 1.76% | 1.76% | 1.76% |
| Total | | 100.00% | 100.00% | 100.00% | 100.00% |
| Profile by Geographic Distribution (% of Period Pool Balance) | | | | | |
| Australian Capital Territory - Metropolitan | | 1.82% | 1.82% | 1.80% | 1.82% |
| Australian Capital Territory - Nonmetropolitan | | 0.00% | 0.00% | 0.00% | 0.00% |
| New South Wales - Metropolitan | | 25.07% | 25.01% | 25.19% | 25.36% |
| New South Wales - Nonmetropolitan | | 7.20% | 7.25% | 7.31% | 7.31% |
| Northern Territory - Metropolitan | | 0.80% | 0.79% | 0.74% | 0.77% |
| Northern Territory - Nonmetropolitan | | 0.39% | 0.39% | 0.38% | 0.37% |
| Queensland - Metropolitan | | 8.80% | 8.78% | 8.79% | 8.71% |
| Queensland - Nonmetropolitan | | 8.50% | 8.59% | 8.56% | 8.52% |
| South Australia - Metropolitan | | 4.47% | 4.46% | 4.61% | 4.61% |
| South Australia - Nonmetropolitan | | 0.54% | 0.54% | 0.52% | 0.55% |
| Tasmania - Metropolitan | | 0.23% | 0.23% | 0.30% | 0.34% |
| Tasmania - Nonmetropolitan | | 0.40% | 0.41% | 0.43% | 0.46% |
| Victoria - Metropolitan | | 24.17% | 24.18% | 23.98% | 23.98% |
| Victoria - Nonmetropolitan | | 2.84% | 2.89% | 2.89% | 3.02% |
| Western Australia - Metropolitan | | 13.28% | 13.18% | 12.98% | 12.69% |
| Western Australia - Nonmetropolitan | | 1.49% | 1.47% | 1.50% | 1.49% |
| Others | | 0.00% | 0.01% | 0.02% | 0.00% |
| Total | | 100.00% | 100.00% | 100.00% | 100.00% |

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

Series 2015-1 WST Trust
Collateral Pool Data

| | Period Ending: | 05-Apr-18 | 05-Jan-18 | 05-Oct-17 | 05-Jul-17 |
|---|----------------|---------------|---------------|---------------|---------------|
| Housing Loan Summary | | | | | |
| Number of Housing Loans | | 4,286 | 4,502 | 4,731 | 4,989 |
| Housing Loan Pool Size (A\$) | | 1,024,896,537 | 1,080,706,399 | 1,149,726,945 | 1,222,045,764 |
| Average Housing Loan Balance (A\$) | | 239,127 | 240,050 | 243,020 | 244,948 |
| Maximum Housing Loan Balance (A\$) | | 1,436,000 | 1,436,000 | 1,436,000 | 1,436,000 |
| Total Valuation of the Properties | | 2,356,361,834 | 2,468,590,952 | 2,591,638,114 | 2,725,015,649 |
| Weighted Average Current Loan-to-Value Ratio (Unidexed) | | 56.92% | 57.15% | 57.35% | 57.86% |
| Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) ** | | | | | |
| Weighted Average Seasoning (months) | | 66 | 62 | 59 | 56 |
| Weighted Average Remaining Term To Maturity (months) | | 285 | 288 | 290 | 276 |
| Maximum Current Remaining Term to Maturity (Months) | | 431 | 434 | 437 | 333 |
| Percentage of Interest Only | | 25.85% | 26.57% | 27.35% | 28.54% |
| Percentage of Principal and Interest Only | | 74.15% | 73.43% | 72.65% | 71.46% |
| Percentage Owner Occupied (Product) * | | | | | |
| Percentage Owner Occupied (EFS) ** | | | | | |
| Percentage Foreign Borrower * | | | | | |
| Percentage Australian Citizens Residing Offshore (Expats)** | | | | | |
| Weighted Average Interest Rate | | 4.54% | 4.56% | 4.58% | 4.60% |
| * Publication commenced January 2019 | | | | | |
| Delinquencies | | | | | |
| 31-60 days | | | | | |
| No. of Loans | | 26 | 13 | 14 | 17 |
| Balance (A\$) | | 6,940,986 | 3,365,978 | 4,174,602 | 4,481,743 |
| % of Period Pool Balance | | 0.68% | 0.31% | 0.36% | 0.37% |
| 61-90 days | | | | | |
| No. of Loans | | 6 | 9 | 6 | 13 |
| Balance (A\$) | | 1,483,130 | 1,686,585 | 1,285,744 | 3,012,587 |
| % of Period Pool Balance | | 0.14% | 0.16% | 0.11% | 0.25% |
| 91-120 days | | | | | |
| No. of Loans | | 5 | 8 | 7 | 5 |
| Balance (A\$) | | 1,574,812 | 2,054,548 | 1,883,474 | 988,421 |
| % of Period Pool Balance | | 0.15% | 0.19% | 0.16% | 0.08% |
| 121 + days | | | | | |
| No. of Loans | | 24 | 22 | 21 | 25 |
| Balance (A\$) | | 5,511,281 | 5,874,929 | 5,048,988 | 6,477,640 |
| % of Period Pool Balance | | 0.54% | 0.54% | 0.44% | 0.53% |
| Total Delinquencies | | | | | |
| No. of Loans | | 61 | 52 | 48 | 60 |
| Balance (A\$) | | 15,510,209 | 12,982,040 | 12,392,808 | 14,960,389 |
| % of Period Pool Balance | | 1.51% | 1.20% | 1.08% | 1.22% |
| 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 | 1 | 1 | - |
| Balance (A\$) | | 392,400 | 223,857 | 218,235 | - |
| % of Period Pool Balance | | 0.04% | 0.02% | 0.02% | 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% | 0.01% | 0.01% | 0.00% |
| Prepayment Information (CPR) | | | | | |
| 1 Month CPR (%) | | 16.16% | 18.70% | 20.94% | 17.18% |
| 3 Month CPR (%) | | 17.29% | 19.96% | 19.80% | 20.01% |
| 12 Month CPR (%) | | 19.28% | 20.20% | 20.61% | 20.44% |
| Cumulative CPR (%) | | 20.04% | 20.30% | 20.34% | 20.40% |

** 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-18 | 05-Jan-18 | 05-Oct-17 | 05-Jul-17 |
|--|----------------|----------------------|----------------------|----------------------|----------------------|
| Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) | | | | | |
| 00.01% - 50.00% | | 34.77% | 34.18% | 33.87% | 33.16% |
| 50.01% - 55.00% | | 6.86% | 7.27% | 7.19% | 7.11% |
| 55.01% - 60.00% | | 7.44% | 7.33% | 7.57% | 7.70% |
| 60.01% - 65.00% | | 7.76% | 7.76% | 8.10% | 7.59% |
| 65.01% - 70.00% | | 9.97% | 9.95% | 9.55% | 9.24% |
| 70.01% - 75.00% | | 15.18% | 14.08% | 13.17% | 12.94% |
| 75.01% - 80.00% | | 11.73% | 12.73% | 13.46% | 14.89% |
| 80.01% - 85.00% | | 3.88% | 4.18% | 4.37% | 4.38% |
| 85.01% - 90.00% | | 1.49% | 1.64% | 1.77% | 1.94% |
| 90.01% - 95.00% | | 0.90% | 0.86% | 0.95% | 1.05% |
| 95.01% - 100.00% | | 0.02% | 0.02% | 0.00% | 0.00% |
| > 100.01% | | 0.00% | 0.00% | 0.00% | 0.00% |
| Total | | 100.00% | 100.00% | 100.00% | 100.00% |
| Profile by Loan Product | | | | | |
| First Option Home Loan | | 3,418,861 | 3,652,909 | 3,857,730 | 3,932,888 |
| Fixed Option Home Loan | | 122,680,495 | 128,883,022 | 138,204,172 | 142,835,634 |
| Fixed Option Home Loan - Low Doc | | - | - | - | - |
| Flexi First Option Home Loan | | 42,094,784 | 45,046,852 | 47,902,038 | 52,653,155 |
| Flexi First Option Investment Loan | | 9,906,466 | 10,372,478 | 12,170,962 | 13,105,457 |
| IPL - First Option | | 115,853 | 122,867 | 127,409 | 127,266 |
| IPL - Fixed Rate | | 58,627,285 | 61,661,444 | 65,163,055 | 65,758,686 |
| IPL - Fixed Rate - Low Doc | | - | - | - | - |
| IPL - Variable Rate | | 4,294,457 | 4,841,937 | 5,186,718 | 5,720,852 |
| IPL - Variable Rate - Low Doc | | - | - | - | - |
| Premium Option Home Loan | | 15,352,578 | 15,954,907 | 18,082,377 | 19,419,484 |
| Premium Option Home Loan - Low Doc | | - | - | - | - |
| Rocket - Housing Loan Variable - MSS | | 537,747,800 | 567,830,813 | 598,356,436 | 642,089,435 |
| Rocket - Variable - IPL - MSS | | 230,657,958 | 242,339,170 | 260,676,048 | 276,402,907 |
| Rocket - Housing Loan Variable - Low Doc | | - | - | - | - |
| Rocket - Variable - IPL - Low Doc | | - | - | - | - |
| Other | | - | - | - | - |
| Total | | 1,024,896,537 | 1,080,706,399 | 1,149,726,945 | 1,222,045,764 |
| Profile by Loan Rate (% of Period Pool Balance) | | | | | |
| <= 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% | 0.07% | 0.00% | 0.00% |
| 3.51% - 4.00% | | 15.66% | 13.33% | 11.42% | 9.71% |
| 4.01% - 4.50% | | 35.72% | 36.94% | 36.46% | 36.18% |
| 4.51% - 5.00% | | 33.08% | 33.51% | 35.36% | 36.67% |
| 5.01% - 5.50% | | 11.99% | 12.48% | 13.04% | 13.54% |
| 5.51% - 6.00% | | 2.26% | 2.47% | 3.36% | 3.50% |
| > 6.00% | | 1.62% | 1.53% | 0.41% | 0.48% |
| Total | | 100.00% | 100.00% | 100.00% | 100.00% |
| Profile by Geographic Distribution (% of Period Pool Balance) | | | | | |
| Australian Capital Territory - Metropolitan | | 1.80% | 1.89% | 1.86% | 1.80% |
| Australian Capital Territory - Nonmetropolitan | | 0.00% | 0.00% | 0.00% | 0.00% |
| New South Wales - Metropolitan | | 25.09% | 25.18% | 25.37% | 25.53% |
| New South Wales - Nonmetropolitan | | 7.33% | 7.45% | 7.54% | 7.50% |
| Northern Territory - Metropolitan | | 0.74% | 0.78% | 0.79% | 0.75% |
| Northern Territory - Nonmetropolitan | | 0.36% | 0.39% | 0.37% | 0.34% |
| Queensland - Metropolitan | | 8.83% | 8.78% | 8.76% | 8.85% |
| Queensland - Nonmetropolitan | | 8.51% | 8.46% | 8.40% | 8.38% |
| South Australia - Metropolitan | | 4.56% | 4.53% | 4.46% | 4.43% |
| South Australia - Nonmetropolitan | | 0.53% | 0.51% | 0.53% | 0.53% |
| Tasmania - Metropolitan | | 0.38% | 0.41% | 0.39% | 0.42% |
| Tasmania - Nonmetropolitan | | 0.46% | 0.46% | 0.45% | 0.43% |
| Victoria - Metropolitan | | 24.26% | 24.40% | 24.53% | 24.81% |
| Victoria - Nonmetropolitan | | 3.11% | 3.10% | 3.16% | 3.16% |
| Western Australia - Metropolitan | | 12.53% | 12.14% | 11.81% | 11.58% |
| Western Australia - Nonmetropolitan | | 1.50% | 1.52% | 1.53% | 1.49% |
| Others | | 0.01% | 0.00% | 0.05% | 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-17 | 05-Jan-17 | 05-Oct-16 | 05-Jul-16 |
|---|----------------|---------------|---------------|---------------|---------------|
| Housing Loan Summary | | | | | |
| Number of Housing Loans | | 5,243 | 5,548 | 5,852 | 6,134 |
| Housing Loan Pool Size (A\$) | | 1,298,774,722 | 1,384,690,570 | 1,480,253,411 | 1,569,697,278 |
| Average Housing Loan Balance (A\$) | | 247,716 | 249,584 | 252,948 | 255,901 |
| Maximum Housing Loan Balance (A\$) | | 1,436,000 | 1,436,000 | 1,436,000 | 1,436,000 |
| Total Valuation of the Properties | | 2,860,870,455 | 3,017,519,958 | 3,155,467,887 | 3,287,060,803 |
| Weighted Average Current Loan-to-Value Ratio (Unidexed) | | 58.33% | 58.76% | 59.30% | 59.89% |
| Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) ** | | | | | |
| Weighted Average Seasoning (months) | | 53 | 50 | 47 | 44 |
| Weighted Average Remaining Term To Maturity (months) | | 278 | 282 | 285 | 287 |
| Maximum Current Remaining Term to Maturity (Months) | | 336 | 339 | 342 | 345 |
| Percentage of Interest Only | | 29.66% | 29.70% | 29.02% | 28.58% |
| Percentage of Principal and Interest Only | | 70.34% | 70.30% | 70.98% | 71.42% |
| Percentage Owner Occupied (Product) * | | | | | |
| Percentage Owner Occupied (EFS) ** | | | | | |
| Percentage Foreign Borrower * | | | | | |
| Percentage Australian Citizens Residing Offshore (Expats)** | | | | | |
| Weighted Average Interest Rate | | 4.57% | 4.48% | 4.48% | 4.61% |
| * Publication commenced January 2019 | | | | | |
| Delinquencies | | | | | |
| 31-60 days | | | | | |
| No. of Loans | | 24 | 21 | 21 | 9 |
| Balance (A\$) | | 7,095,382 | 7,191,750 | 5,988,672 | 2,704,501 |
| % of Period Pool Balance | | 0.55% | 0.52% | 0.40% | 0.17% |
| 61-90 days | | | | | |
| No. of Loans | | 9 | 13 | 10 | 14 |
| Balance (A\$) | | 2,041,000 | 2,502,801 | 2,837,335 | 3,641,277 |
| % of Period Pool Balance | | 0.16% | 0.18% | 0.19% | 0.23% |
| 91-120 days | | | | | |
| No. of Loans | | 8 | 9 | 7 | 7 |
| Balance (A\$) | | 1,645,710 | 2,714,076 | 2,728,516 | 2,215,895 |
| % of Period Pool Balance | | 0.13% | 0.20% | 0.18% | 0.14% |
| 121 + days | | | | | |
| No. of Loans | | 22 | 15 | 10 | 6 |
| Balance (A\$) | | 5,737,770 | 4,913,034 | 2,766,028 | 1,833,236 |
| % of Period Pool Balance | | 0.44% | 0.35% | 0.19% | 0.12% |
| Total Delinquencies | | | | | |
| No. of Loans | | 63 | 58 | 48 | 36 |
| Balance (A\$) | | 16,519,861 | 17,321,660 | 14,320,551 | 10,394,909 |
| % of Period Pool Balance | | 1.27% | 1.25% | 0.97% | 0.66% |
| Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months. | | | | | |
| Foreclosures | | | | | |
| No. of Loans | | - | - | - | - |
| 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\$) | | 58,716 | 58,716 | 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 (%) | | 21.29% | 23.01% | 16.38% | 13.70% |
| 3 Month CPR (%) | | 21.05% | 21.58% | 19.12% | 19.63% |
| 12 Month CPR (%) | | 20.35% | 19.74% | 18.69% | 20.00% |
| Cumulative CPR (%) | | 20.45% | 20.36% | 20.13% | 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-Apr-17 | 05-Jan-17 | 05-Oct-16 | 05-Jul-16 |
|--|----------------|----------------------|----------------------|----------------------|----------------------|
| Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) | | | | | |
| 00.01% - 50.00% | | 32.67% | 32.15% | 30.77% | 30.01% |
| 50.01% - 55.00% | | 6.76% | 6.57% | 7.00% | 6.91% |
| 55.01% - 60.00% | | 7.24% | 7.00% | 7.10% | 6.97% |
| 60.01% - 65.00% | | 7.22% | 7.27% | 7.77% | 7.44% |
| 65.01% - 70.00% | | 9.73% | 9.76% | 8.67% | 8.31% |
| 70.01% - 75.00% | | 12.16% | 11.66% | 11.64% | 11.53% |
| 75.01% - 80.00% | | 16.44% | 17.53% | 18.94% | 20.13% |
| 80.01% - 85.00% | | 4.37% | 4.30% | 3.94% | 3.96% |
| 85.01% - 90.00% | | 2.37% | 2.51% | 2.84% | 3.24% |
| 90.01% - 95.00% | | 1.04% | 1.25% | 1.33% | 1.50% |
| 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 | | 4,371,736 | 4,424,326 | 4,494,631 | 4,735,883 |
| Fixed Option Home Loan | | 149,167,807 | 155,706,147 | 175,403,685 | 199,159,694 |
| Fixed Option Home Loan - Low Doc | | - | - | - | - |
| Flexi First Option Home Loan | | 56,887,663 | 60,311,079 | 65,433,912 | 70,582,444 |
| Flexi First Option Investment Loan | | 13,348,440 | 13,752,733 | 14,511,394 | 14,678,519 |
| IPL - First Option | | 133,380 | 139,676 | 139,087 | 162,409 |
| IPL - Fixed Rate | | 66,788,450 | 69,168,869 | 80,118,523 | 97,619,444 |
| IPL - Fixed Rate - Low Doc | | - | - | - | - |
| IPL - Variable Rate | | 6,107,767 | 6,442,962 | 6,538,780 | 7,102,117 |
| IPL - Variable Rate - Low Doc | | - | - | - | - |
| Premium Option Home Loan | | 21,599,029 | 22,456,919 | 24,166,328 | 25,689,716 |
| Premium Option Home Loan - Low Doc | | - | - | - | - |
| Rocket - Housing Loan Variable - MSS | | 683,853,898 | 737,439,600 | 785,894,216 | 817,908,086 |
| Rocket - Variable - IPL - MSS | | 296,516,552 | 314,848,258 | 323,552,855 | 332,058,966 |
| Rocket - Housing Loan Variable - Low Doc | | - | - | - | - |
| Rocket - Variable - IPL - Low Doc | | - | - | - | - |
| Other | | - | - | - | - |
| Total | | 1,298,774,722 | 1,384,690,570 | 1,480,253,411 | 1,569,697,278 |
| Profile by Loan Rate (% of Period Pool Balance) | | | | | |
| <= 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% | | 5.41% | 7.04% | 5.98% | 1.14% |
| 4.01% - 4.50% | | 44.58% | 48.21% | 51.92% | 32.40% |
| 4.51% - 5.00% | | 39.84% | 41.91% | 38.81% | 62.04% |
| 5.01% - 5.50% | | 8.51% | 2.23% | 2.73% | 3.89% |
| 5.51% - 6.00% | | 1.38% | 0.47% | 0.44% | 0.41% |
| > 6.00% | | 0.36% | 0.21% | 0.12% | 0.12% |
| Total | | 100.00% | 100.00% | 100.00% | 100.00% |
| Profile by Geographic Distribution (% of Period Pool Balance) | | | | | |
| Australian Capital Territory - Metropolitan | | 1.80% | 1.74% | 1.76% | 1.75% |
| Australian Capital Territory - Nonmetropolitan | | 0.00% | 0.00% | 0.00% | 0.00% |
| New South Wales - Metropolitan | | 25.81% | 26.26% | 26.65% | 26.69% |
| New South Wales - Nonmetropolitan | | 7.50% | 7.36% | 7.33% | 7.47% |
| Northern Territory - Metropolitan | | 0.71% | 0.67% | 0.63% | 0.64% |
| Northern Territory - Nonmetropolitan | | 0.35% | 0.33% | 0.33% | 0.32% |
| Queensland - Metropolitan | | 8.89% | 8.94% | 8.88% | 8.91% |
| Queensland - Nonmetropolitan | | 8.36% | 8.18% | 8.14% | 8.08% |
| South Australia - Metropolitan | | 4.41% | 4.44% | 4.36% | 4.37% |
| South Australia - Nonmetropolitan | | 0.51% | 0.52% | 0.53% | 0.54% |
| Tasmania - Metropolitan | | 0.39% | 0.37% | 0.41% | 0.41% |
| Tasmania - Nonmetropolitan | | 0.42% | 0.41% | 0.39% | 0.40% |
| Victoria - Metropolitan | | 24.93% | 24.86% | 24.89% | 25.00% |
| Victoria - Nonmetropolitan | | 3.05% | 3.11% | 3.04% | 3.08% |
| Western Australia - Metropolitan | | 11.40% | 11.41% | 11.33% | 11.06% |
| Western Australia - Nonmetropolitan | | 1.46% | 1.38% | 1.31% | 1.26% |
| Others | | 0.01% | 0.02% | 0.02% | 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-Apr-16 | 05-Jan-16 | 05-Oct-15 | 03-Jul-15 |
|---|----------------|---------------|---------------|---------------|---------------|
| Housing Loan Summary | | | | | |
| Number of Housing Loans | | 6,457 | 6,781 | 7,086 | 7,591 |
| Housing Loan Pool Size (A\$) | | 1,665,669,903 | 1,761,253,899 | 1,856,427,112 | 2,001,992,173 |
| Average Housing Loan Balance (A\$) | | 257,963 | 259,734 | 261,985 | 263,732 |
| Maximum Housing Loan Balance (A\$) | | 1,444,318 | 1,451,459 | 1,457,882 | 1,464,290 |
| Total Valuation of the Properties | | 3,442,402,477 | 3,589,341,929 | 3,733,277,743 | 3,972,964,105 |
| Weighted Average Current Loan-to-Value Ratio (Unidexed) | | 60.53% | 61.00% | 61.48% | 62.00% |
| Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) ** | | | | | |
| Weighted Average Seasoning (months) | | 41 | 39 | 36 | 33 |
| Weighted Average Remaining Term To Maturity (months) | | 290 | 292 | 296 | 298 |
| Maximum Current Remaining Term to Maturity (Months) | | 348 | 351 | 354 | 357 |
| Percentage of Interest Only | | 28.10% | 27.33% | 26.75% | 26.77% |
| Percentage of Principal and Interest Only | | 71.90% | 72.67% | 73.25% | 73.23% |
| Percentage Owner Occupied (Product) * | | | | | |
| Percentage Owner Occupied (EFS) ** | | | | | |
| Percentage Foreign Borrower * | | | | | |
| Percentage Australian Citizens Residing Offshore (Expats)** | | | | | |
| Weighted Average Interest Rate | | 4.83% | 4.85% | 4.69% | 4.65% |
| * Publication commenced January 2019 | | | | | |
| Delinquencies | | | | | |
| 31-60 days | | | | | |
| No. of Loans | | 17 | 13 | 15 | 6 |
| Balance (A\$) | | 6,261,042 | 3,536,072 | 4,806,875 | 1,886,126 |
| % of Period Pool Balance | | 0.38% | 0.20% | 0.26% | 0.09% |
| 61-90 days | | | | | |
| No. of Loans | | 12 | 9 | 2 | 2 |
| Balance (A\$) | | 3,201,844 | 3,078,487 | 1,165,887 | 476,485 |
| % of Period Pool Balance | | 0.19% | 0.17% | 0.06% | 0.02% |
| 91-120 days | | | | | |
| No. of Loans | | 5 | 1 | 0 | 0 |
| Balance (A\$) | | 2,078,602 | 523,144 | 0 | 0 |
| % of Period Pool Balance | | 0.12% | 0.03% | 0.00% | 0.00% |
| 121 + days | | | | | |
| No. of Loans | | 5 | 1 | 0 | 0 |
| Balance (A\$) | | 1,962,921 | 294,408 | 0 | 0 |
| % of Period Pool Balance | | 0.12% | 0.02% | 0.00% | 0.00% |
| Total Delinquencies | | | | | |
| No. of Loans | | 39 | 24 | 17 | 8 |
| Balance (A\$) | | 13,504,410 | 7,432,111 | 5,972,762 | 2,362,611 |
| % of Period Pool Balance | | 0.81% | 0.42% | 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% | 0.00% | 0.00% |
| Loss and Recovery Data (Cumulative) | | | | | |
| Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$) | | - | - | - | - |
| Mortgage Shortfall (Net Losses) (A\$) | | - | - | - | - |
| Mortgage Shortfall (Net Losses) as % of Period Pool Balance | | 0.00% | 0.00% | 0.00% | 0.00% |
| Prepayment Information (CPR) | | | | | |
| 1 Month CPR (%) | | 18.68% | 16.39% | 26.41% | 24.59% |
| 3 Month CPR (%) | | 18.60% | 17.39% | 24.12% | N/A |
| 12 Month CPR (%) | | N/A | N/A | N/A | N/A |
| Cumulative CPR (%) | | 20.57% | 21.39% | 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-Apr-16 | 05-Jan-16 | 05-Oct-15 | 03-Jul-15 |
|--|----------------|----------------------|----------------------|----------------------|----------------------|
| Profile by Current Loan-to-Value Ratio (% of Period Pool Balance) | | | | | |
| 00.01% - 50.00% | | 29.14% | 28.40% | 27.61% | 27.16% |
| 50.01% - 55.00% | | 6.58% | 6.89% | 6.73% | 6.22% |
| 55.01% - 60.00% | | 6.78% | 6.54% | 6.79% | 6.51% |
| 60.01% - 65.00% | | 7.50% | 7.00% | 6.81% | 6.74% |
| 65.01% - 70.00% | | 8.33% | 8.64% | 8.20% | 7.97% |
| 70.01% - 75.00% | | 11.11% | 10.38% | 10.15% | 10.13% |
| 75.01% - 80.00% | | 21.43% | 22.76% | 24.06% | 25.13% |
| 80.01% - 85.00% | | 4.19% | 3.97% | 3.84% | 4.14% |
| 85.01% - 90.00% | | 3.35% | 3.75% | 3.99% | 4.04% |
| 90.01% - 95.00% | | 1.59% | 1.66% | 1.82% | 1.96% |
| 95.01% - 100.00% | | 0.00% | 0.00% | 0.00% | 0.00% |
| > 100.01% | | 0.00% | 0.01% | 0.00% | 0.00% |
| Total | | 100.00% | 100.00% | 100.00% | 100.00% |
| Profile by Loan Product | | | | | |
| First Option Home Loan | | 4,951,994 | 5,346,355 | 5,407,041 | 6,264,858 |
| Fixed Option Home Loan | | 214,598,511 | 225,682,392 | 240,850,812 | 259,032,961 |
| Fixed Option Home Loan - Low Doc | | - | - | - | - |
| Flexi First Option Home Loan | | 77,010,819 | 82,020,515 | 81,685,575 | 87,505,746 |
| Flexi First Option Investment Loan | | 15,525,374 | 17,687,778 | 24,529,960 | 27,123,022 |
| IPL - First Option | | 160,097 | 159,002 | 164,042 | 170,131 |
| IPL - Fixed Rate | | 105,995,800 | 114,327,040 | 126,382,041 | 135,242,492 |
| IPL - Fixed Rate - Low Doc | | - | - | - | - |
| IPL - Variable Rate | | 6,950,879 | 8,044,348 | 8,518,627 | 10,962,420 |
| IPL - Variable Rate - Low Doc | | - | - | - | - |
| Premium Option Home Loan | | 26,836,745 | 29,640,528 | 32,008,762 | 35,864,318 |
| Premium Option Home Loan - Low Doc | | - | - | - | - |
| Rocket - Housing Loan Variable - MSS | | 867,364,913 | 911,808,508 | 847,580,755 | 898,888,372 |
| Rocket - Variable - IPL - MSS | | 346,274,771 | 366,537,433 | 489,299,497 | 540,937,853 |
| Rocket - Housing Loan Variable - Low Doc | | - | - | - | - |
| Rocket - Variable - IPL - Low Doc | | - | - | - | - |
| Other | | - | - | - | - |
| Total | | 1,665,669,903 | 1,761,253,899 | 1,856,427,112 | 2,001,992,173 |
| Profile by Loan Rate (% of Period Pool Balance) | | | | | |
| <= 2.50% | | 0.00% | 0.00% | 0.00% | 0.00% |
| 2.51% - 3.00% | | 0.00% | 0.00% | 0.00% | 0.00% |
| 3.01% - 3.50% | | 0.00% | 0.00% | 0.00% | 0.00% |
| 3.51% - 4.00% | | 0.00% | 0.01% | 0.03% | 0.00% |
| 4.01% - 4.50% | | 8.94% | 6.38% | 25.35% | 31.55% |
| 4.51% - 5.00% | | 73.79% | 75.57% | 66.04% | 62.83% |
| 5.01% - 5.50% | | 16.17% | 16.91% | 7.99% | 4.75% |
| 5.51% - 6.00% | | 0.99% | 1.03% | 0.49% | 0.76% |
| > 6.00% | | 0.11% | 0.10% | 0.10% | 0.11% |
| Total | | 100.00% | 100.00% | 100.00% | 100.00% |
| Profile by Geographic Distribution (% of Period Pool Balance) | | | | | |
| Australian Capital Territory - Metropolitan | | 1.86% | 1.81% | 1.80% | 1.80% |
| Australian Capital Territory - Nonmetropolitan | | 0.00% | 0.00% | 0.00% | 0.00% |
| New South Wales - Metropolitan | | 26.49% | 26.71% | 26.94% | 27.05% |
| New South Wales - Nonmetropolitan | | 7.47% | 7.63% | 7.63% | 7.85% |
| Northern Territory - Metropolitan | | 0.64% | 0.61% | 0.65% | 0.61% |
| Northern Territory - Nonmetropolitan | | 0.30% | 0.29% | 0.30% | 0.28% |
| Queensland - Metropolitan | | 9.05% | 9.21% | 9.14% | 9.11% |
| Queensland - Nonmetropolitan | | 7.99% | 7.99% | 8.01% | 7.84% |
| South Australia - Metropolitan | | 4.29% | 4.27% | 4.23% | 4.16% |
| South Australia - Nonmetropolitan | | 0.57% | 0.56% | 0.57% | 0.58% |
| Tasmania - Metropolitan | | 0.40% | 0.39% | 0.38% | 0.38% |
| Tasmania - Nonmetropolitan | | 0.44% | 0.43% | 0.44% | 0.45% |
| Victoria - Metropolitan | | 25.26% | 25.10% | 25.00% | 25.02% |
| Victoria - Nonmetropolitan | | 3.09% | 3.04% | 3.04% | 3.15% |
| Western Australia - Metropolitan | | 10.90% | 10.75% | 10.67% | 10.49% |
| Western Australia - Nonmetropolitan | | 1.24% | 1.20% | 1.20% | 1.19% |
| Others | | 0.01% | 0.01% | 0.00% | 0.04% |
| 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.