

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	05-Jan-20	05-Dec-19	05-Nov-19	05-Oct-19
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Housing Loan Summary

Number of Housing Loans	3,185	3,231	3,302	3,367
Housing Loan Pool Size (A\$)	722,659,297	735,649,759	755,094,163	771,806,974
Average Housing Loan Balance (A\$)	226,895	227,685	228,678	229,227
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties	1,792,785,789	1,813,759,680	1,851,674,680	1,879,983,721
Weighted Average Current Loan-to-Value Ratio (Unindexed)	53.99%	54.13%	54.38%	54.57%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **	57.41%	57.52%	57.71%	57.87%
Weighted Average Seasoning (months)	86	85	84	83
Weighted Average Remaining Term To Maturity (months)	266	267	268	269
Maximum Current Remaining Term to Maturity (Months)	410	411	412	413
Percentage of Interest Only	15.21%	15.24%	15.78%	16.38%
Percentage of Principal and Interest Only	84.79%	84.76%	84.22%	83.62%
Percentage Owner Occupied (Product) *	71.03%	70.67%	71.01%	70.80%
Percentage Foreign Borrower *	5.42%	5.36%	5.29%	5.27%
Percentage Australian Citizens Residing Offshore (Expats)**	1.75%	1.73%	1.69%	1.66%
Weighted Average Interest Rate	3.94%	3.96%	4.00%	4.15%

* Publication commenced January 2019

Delinquencies

31-60 days

No. of Loans	19	12	16	18
Balance (A\$)	4,878,506	3,639,734	4,105,255	4,390,009
% of Period Pool Balance	0.68%	0.49%	0.54%	0.57%

61-90 days

No. of Loans	11	13	13	10
Balance (A\$)	3,114,424	3,486,317	3,578,433	2,343,534
% of Period Pool Balance	0.43%	0.47%	0.47%	0.30%

91-120 days

No. of Loans	6	3	6	8
Balance (A\$)	1,313,751	800,570	1,223,761	1,855,636
% of Period Pool Balance	0.18%	0.11%	0.16%	0.24%

121 + days

No. of Loans	21	22	24	29
Balance (A\$)	5,325,117	5,606,670	6,537,176	8,824,730
% of Period Pool Balance	0.74%	0.76%	0.87%	1.14%

Total Delinquencies

No. of Loans	57	50	59	65
Balance (A\$)	14,631,798	13,533,292	15,444,626	17,413,909
% of Period Pool Balance	2.02%	1.84%	2.05%	2.26%

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	6	6	7
Balance (A\$)	503,666	842,389	773,660	1,644,782
% of Period Pool Balance	0.07%	0.11%	0.10%	0.21%

Loss and Recovery Data (Cumulative)

Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	153,209	153,209	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 (%)	15.75%	24.61%	20.22%	19.23%
3 Month CPR (%)	20.23%	21.38%	21.70%	19.63%
12 Month CPR (%)	16.22%	15.80%	14.98%	14.36%
Cumulative CPR (%)	18.40%	18.45%	18.33%	18.30%

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

00.01% - 50.00%	38.65%	38.24%	37.64%	37.38%
50.01% - 55.00%	8.03%	7.74%	7.60%	7.49%
55.01% - 60.00%	7.91%	8.35%	8.52%	8.75%
60.01% - 65.00%	9.55%	9.54%	9.27%	9.43%
65.01% - 70.00%	11.53%	11.62%	11.66%	10.70%
70.01% - 75.00%	11.95%	12.29%	12.88%	13.66%
75.01% - 80.00%	8.21%	8.07%	8.27%	8.44%
80.01% - 85.00%	2.69%	2.70%	2.71%	2.57%
85.01% - 90.00%	0.90%	0.88%	0.89%	0.89%
90.01% - 95.00%	0.58%	0.57%	0.56%	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%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	05-Jan-20	05-Dec-19	05-Nov-19	05-Oct-19
Profile by Loan Product					
First Option Home Loan		116,572	116,572	117,562	517,330
Fixed Option Home Loan		72,567,128	76,156,341	83,628,866	87,601,773
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		28,404,352	29,199,401	30,362,606	30,147,717
Flexi First Option Investment Loan		4,478,667	4,514,062	4,390,797	4,620,417
IPL - First Option		-	-	-	-
IPL - Fixed Rate		32,532,736	37,048,286	40,798,761	45,009,380
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		661,536	661,536	1,091,988	2,004,527
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		174,239	174,254	298,894	983,527
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		412,071,205	414,224,477	421,821,136	427,180,534
Rocket - Variable - IPL - MSS		171,652,863	173,554,831	172,583,553	173,741,769
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		722,659,297	735,649,759	755,094,163	771,806,974
Profile by Loan Rate (% of Period Pool Balance)					
<= 3.000%		1.28%	0.91%	0.46%	0.06%
3.01% - 3.50%		17.51%	16.58%	15.26%	5.26%
3.51% - 4.00%		43.47%	42.91%	43.04%	37.71%
4.01% - 4.50%		27.76%	28.03%	28.37%	35.55%
4.51% - 5.00%		8.53%	10.17%	11.38%	19.11%
5.01% - 5.50%		0.26%	0.24%	0.24%	0.77%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.32%
6.01% - 6.50%		0.47%	0.46%	0.34%	0.00%
6.51% - 7.00%		0.69%	0.68%	0.87%	1.10%
7.01% - 7.50%		0.00%	0.00%	0.00%	0.09%
7.51% - 8.00%		0.00%	0.00%	0.00%	0.00%
8.01% - 8.50%		0.03%	0.03%	0.03%	0.03%
8.51% - 9.00%		0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan		1.67%	1.65%	1.62%	1.67%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.52%	25.57%	25.51%	25.31%
New South Wales - Nonmetropolitan		7.08%	7.01%	7.02%	7.10%
Northern Territory - Metropolitan		0.74%	0.73%	0.74%	0.81%
Northern Territory - Nonmetropolitan		0.40%	0.39%	0.38%	0.37%
Queensland - Metropolitan		8.58%	8.79%	8.77%	8.75%
Queensland - Nonmetropolitan		8.67%	8.69%	8.65%	8.60%
South Australia - Metropolitan		4.47%	4.44%	4.41%	4.36%
South Australia - Nonmetropolitan		0.63%	0.62%	0.62%	0.60%
Tasmania - Metropolitan		0.16%	0.15%	0.19%	0.21%
Tasmania - Nonmetropolitan		0.41%	0.41%	0.42%	0.41%
Victoria - Metropolitan		24.16%	24.20%	24.30%	24.34%
Victoria - Nonmetropolitan		2.53%	2.53%	2.56%	2.57%
Western Australia - Metropolitan		13.34%	13.18%	13.22%	13.33%
Western Australia - Nonmetropolitan		1.61%	1.60%	1.57%	1.54%
Others		0.03%	0.04%	0.02%	0.03%
Total		100.00%	100.00%	100.00%	100.00%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	05-Sep-19	05-Aug-19	05-Jul-19	05-Jun-19
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Housing Loan Summary

Number of Housing Loans	3,425	3,493	3,544	3,580
Housing Loan Pool Size (A\$)	787,782,088	809,751,683	822,231,287	834,238,287
Average Housing Loan Balance (A\$)	230,009	231,821	232,007	233,027
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties	1,910,540,302	1,953,260,961	1,981,705,371	2,002,384,579
Weighted Average Current Loan-to-Value Ratio (Unindexed)	54.78%	54.95%	55.10%	55.18%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **	58.06%	58.15%	58.34%	58.38%
Weighted Average Seasoning (months)	82	81	80	79
Weighted Average Remaining Term To Maturity (months)	269	271	271	272
Maximum Current Remaining Term to Maturity (Months)	414	415	416	417
Percentage of Interest Only	16.86%	17.40%	18.08%	18.74%
Percentage of Principal and Interest Only	83.14%	82.60%	81.92%	81.26%
Percentage Owner Occupied (Product) *	70.87%	71.01%	71.10%	70.85%
Percentage Foreign Borrower *	5.18%	5.13%	5.13%	5.09%
Percentage Australian Citizens Residing Offshore (Expats)**	1.78%	1.74%	1.72%	1.69%
Weighted Average Interest Rate	4.17%	4.19%	4.37%	4.56%

* Publication commenced January 2019

Delinquencies

31-60 days

No. of Loans	14	23	16	24
Balance (A\$)	2,975,440	5,329,288	3,204,528	5,541,990
% of Period Pool Balance	0.38%	0.66%	0.39%	0.66%

61-90 days

No. of Loans	16	6	9	17
Balance (A\$)	3,985,643	1,378,828	2,276,621	4,511,152
% of Period Pool Balance	0.51%	0.17%	0.28%	0.54%

91-120 days

No. of Loans	1	3	6	2
Balance (A\$)	197,044	813,996	1,964,654	280,233
% of Period Pool Balance	0.03%	0.10%	0.24%	0.03%

121 + days

No. of Loans	28	32	30	31
Balance (A\$)	8,627,687	9,791,482	8,699,059	9,217,326
% of Period Pool Balance	1.10%	1.21%	1.06%	1.10%

Total Delinquencies

No. of Loans	59	64	61	74
Balance (A\$)	15,785,813	17,313,594	16,144,863	19,550,702
% of Period Pool Balance	2.00%	2.14%	1.96%	2.34%

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	8	6	4	5
Balance (A\$)	1,752,976	1,930,885	969,001	1,295,570
% of Period Pool Balance	0.22%	0.24%	0.12%	0.16%

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 (%)	25.42%	13.80%	13.86%	11.53%
3 Month CPR (%)	17.92%	13.06%	12.16%	11.78%
12 Month CPR (%)	14.11%	12.93%	13.03%	13.39%
Cumulative CPR (%)	18.28%	18.13%	18.21%	18.30%

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

00.01% - 50.00%	37.02%	37.10%	36.84%	37.10%
50.01% - 55.00%	7.58%	7.12%	6.97%	6.75%
55.01% - 60.00%	8.33%	8.24%	8.35%	8.45%
60.01% - 65.00%	9.72%	9.91%	10.10%	9.71%
65.01% - 70.00%	10.27%	10.02%	9.90%	9.91%
70.01% - 75.00%	14.41%	14.64%	14.34%	14.43%
75.01% - 80.00%	8.43%	8.67%	9.14%	9.10%
80.01% - 85.00%	2.57%	2.52%	2.53%	2.60%
85.01% - 90.00%	0.99%	1.07%	1.14%	1.19%
90.01% - 95.00%	0.68%	0.71%	0.69%	0.76%
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%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending: 05-Sep-19	05-Aug-19	05-Jul-19	05-Jun-19
Profile by Loan Product				
First Option Home Loan	520,337	664,686	2,817,971	2,858,790
Fixed Option Home Loan	91,634,819	93,874,063	98,251,406	100,343,285
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	30,648,318	31,512,502	29,568,025	30,697,332
Flexi First Option Investment Loan	5,091,034	5,068,364	5,399,759	5,988,279
IPL - First Option	-	113,455	114,093	114,597
IPL - Fixed Rate	48,222,835	49,626,122	50,176,394	50,639,036
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	2,010,603	3,307,544	3,457,150	3,551,935
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	1,225,795	2,886,281	11,315,566	11,589,625
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	434,261,127	446,038,004	442,664,758	445,590,907
Rocket - Variable - IPL - MSS	174,167,220	176,660,662	178,466,165	182,864,501
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
Total	787,782,088	809,751,683	822,231,287	834,238,287
Profile by Loan Rate (% of Period Pool Balance)				
<= 3.000%	0.06%	0.00%	0.00%	0.00%
3.01% - 3.50%	4.21%	2.92%	0.16%	0.00%
3.51% - 4.00%	37.57%	37.30%	27.72%	14.08%
4.01% - 4.50%	35.44%	36.00%	38.52%	39.04%
4.51% - 5.00%	20.31%	21.25%	25.35%	31.01%
5.01% - 5.50%	0.90%	0.93%	6.64%	11.98%
5.51% - 6.00%	0.31%	0.34%	0.34%	2.58%
6.01% - 6.50%	0.00%	0.00%	0.00%	0.00%
6.51% - 7.00%	1.08%	1.10%	1.12%	0.53%
7.01% - 7.50%	0.09%	0.13%	0.13%	0.71%
7.51% - 8.00%	0.00%	0.00%	0.00%	0.05%
8.01% - 8.50%	0.03%	0.03%	0.02%	0.02%
8.51% - 9.00%	0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance)				
Australian Capital Territory - Metropolitan	1.70%	1.69%	1.67%	1.67%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.33%	25.40%	25.35%	25.25%
New South Wales - Nonmetropolitan	7.17%	7.19%	7.26%	7.31%
Northern Territory - Metropolitan	0.79%	0.77%	0.76%	0.76%
Northern Territory - Nonmetropolitan	0.37%	0.36%	0.38%	0.38%
Queensland - Metropolitan	8.78%	8.81%	8.72%	8.67%
Queensland - Nonmetropolitan	8.54%	8.57%	8.54%	8.54%
South Australia - Metropolitan	4.43%	4.43%	4.44%	4.43%
South Australia - Nonmetropolitan	0.59%	0.58%	0.57%	0.56%
Tasmania - Metropolitan	0.21%	0.20%	0.20%	0.20%
Tasmania - Nonmetropolitan	0.40%	0.39%	0.39%	0.38%
Victoria - Metropolitan	24.21%	24.16%	24.37%	24.51%
Victoria - Nonmetropolitan	2.64%	2.73%	2.75%	2.76%
Western Australia - Metropolitan	13.31%	13.21%	13.12%	13.11%
Western Australia - Nonmetropolitan	1.51%	1.48%	1.46%	1.47%
Others	0.02%	0.03%	0.02%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	05-May-19	05-Apr-19	05-Mar-19	05-Feb-19
Housing Loan Summary					
Number of Housing Loans		3,632	3,677	3,719	3,762
Housing Loan Pool Size (A\$)		844,891,418	855,298,869	867,253,627	881,336,571
Average Housing Loan Balance (A\$)		232,624	232,608	233,195	234,273
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		2,026,782,891	2,047,545,276	2,076,506,166	2,101,893,259
Weighted Average Current Loan-to-Value Ratio (Unidexed)		55.30%	55.39%	55.43%	55.60%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **		58.57%	58.67%	58.76%	58.95%
Weighted Average Seasoning (months)		78	77	76	76
Weighted Average Remaining Term To Maturity (months)		273	273	274	275
Maximum Current Remaining Term to Maturity (Months)		418	419	420	421
Percentage of Interest Only		19.07%	19.51%	20.04%	20.43%
Percentage of Principal and Interest Only		80.93%	80.49%	79.96%	79.57%
Percentage Owner Occupied (Product) *		70.83%	70.94%	70.61%	70.37%
Percentage Foreign Borrower *		5.06%	5.02%	5.04%	4.98%
Percentage Australian Citizens Residing Offshore (Expats)**		1.74%	1.73%	1.71%	1.70%
Weighted Average Interest Rate		4.57%	4.57%	4.58%	4.59%
* Publication commenced January 2019					
Delinquencies					
31-60 days					
No. of Loans		33	22	17	18
Balance (A\$)		7,714,393	5,203,861	4,430,921	3,627,936
% of Period Pool Balance		0.91%	0.61%	0.51%	0.41%
61-90 days					
No. of Loans		7	10	13	12
Balance (A\$)		1,603,543	2,923,333	3,640,816	3,502,337
% of Period Pool Balance		0.19%	0.34%	0.42%	0.40%
91-120 days					
No. of Loans		1	5	3	8
Balance (A\$)		448,525	1,277,694	800,832	2,090,528
% of Period Pool Balance		0.05%	0.15%	0.09%	0.24%
121 + days					
No. of Loans		30	28	27	24
Balance (A\$)		8,768,801	8,560,248	8,318,184	7,563,569
% of Period Pool Balance		1.04%	1.00%	0.96%	0.86%
Total Delinquencies					
No. of Loans		71	65	60	62
Balance (A\$)		18,535,262	17,965,137	17,190,753	16,784,369
% of Period Pool Balance		2.19%	2.10%	1.98%	1.90%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
Foreclosures					
No. of Loans		3	3	2	2
Balance (A\$)		938,213	933,144	452,694	450,104
% of Period Pool Balance		0.11%	0.11%	0.05%	0.05%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		38,404	38,404	38,404	38,404
Mortgage Shortfall (Net Losses) (A\$)		243,142	243,142	243,142	151,825
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.03%	0.03%	0.03%	0.02%
Prepayment Information (CPR)					
1 Month CPR (%)		11.09%	12.68%	16.39%	8.51%
3 Month CPR (%)		13.34%	12.41%	11.70%	11.39%
12 Month CPR (%)		13.80%	14.32%	14.62%	14.50%
Cumulative CPR (%)		18.44%	18.59%	18.72%	18.77%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		36.75%	36.69%	36.72%	36.59%
50.01% - 55.00%		6.63%	6.59%	6.62%	6.60%
55.01% - 60.00%		8.59%	8.61%	8.49%	8.32%
60.01% - 65.00%		9.91%	9.81%	9.60%	9.02%
65.01% - 70.00%		9.82%	9.50%	10.00%	10.28%
70.01% - 75.00%		14.58%	15.00%	14.79%	15.29%
75.01% - 80.00%		9.20%	9.09%	9.03%	8.94%
80.01% - 85.00%		2.56%	2.75%	2.82%	3.04%
85.01% - 90.00%		1.21%	1.21%	1.18%	1.18%
90.01% - 95.00%		0.75%	0.75%	0.75%	0.74%
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%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending: 05-May-19	05-Apr-19	05-Mar-19	05-Feb-19
Profile by Loan Product				
First Option Home Loan	2,889,212	2,911,149	2,937,158	2,959,810
Fixed Option Home Loan	101,222,057	105,283,065	104,256,491	106,441,174
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	32,195,361	33,072,912	33,858,826	34,674,855
Flexi First Option Investment Loan	6,693,500	6,866,834	6,873,670	6,961,386
IPL - First Option	113,910	114,508	109,111	110,658
IPL - Fixed Rate	49,908,693	50,803,361	52,015,286	52,565,575
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	3,569,042	3,577,666	3,834,837	3,843,863
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	11,657,270	12,119,925	12,177,089	12,157,836
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	450,467,624	453,373,567	459,159,723	463,950,256
Rocket - Variable - IPL - MSS	186,174,749	187,175,882	192,031,436	197,671,158
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
Total	844,891,418	855,298,869	867,253,627	881,336,571
Profile by Loan Rate (% of Period Pool Balance)				
<= 3.000%	0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%	0.00%	0.02%	0.00%	0.00%
3.51% - 4.00%	13.38%	13.13%	12.49%	12.05%
4.01% - 4.50%	38.98%	39.00%	38.76%	38.74%
4.51% - 5.00%	31.01%	30.99%	31.68%	31.66%
5.01% - 5.50%	12.60%	12.76%	12.84%	13.08%
5.51% - 6.00%	2.70%	2.78%	2.93%	3.18%
6.01% - 6.50%	0.00%	0.00%	0.00%	0.00%
6.51% - 7.00%	0.46%	0.46%	0.45%	0.45%
7.01% - 7.50%	0.80%	0.79%	0.78%	0.73%
7.51% - 8.00%	0.05%	0.05%	0.05%	0.09%
8.01% - 8.50%	0.02%	0.02%	0.02%	0.02%
8.51% - 9.00%	0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance)				
Australian Capital Territory - Metropolitan	1.68%	1.72%	1.82%	1.82%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.28%	25.23%	25.09%	25.07%
New South Wales - Nonmetropolitan	7.31%	7.32%	7.25%	7.20%
Northern Territory - Metropolitan	0.75%	0.78%	0.77%	0.80%
Northern Territory - Nonmetropolitan	0.38%	0.37%	0.36%	0.39%
Queensland - Metropolitan	8.74%	8.67%	8.69%	8.80%
Queensland - Nonmetropolitan	8.49%	8.49%	8.59%	8.50%
South Australia - Metropolitan	4.47%	4.48%	4.47%	4.47%
South Australia - Nonmetropolitan	0.56%	0.56%	0.55%	0.54%
Tasmania - Metropolitan	0.21%	0.20%	0.23%	0.23%
Tasmania - Nonmetropolitan	0.38%	0.42%	0.42%	0.40%
Victoria - Metropolitan	24.42%	24.39%	24.34%	24.17%
Victoria - Nonmetropolitan	2.77%	2.79%	2.82%	2.84%
Western Australia - Metropolitan	13.07%	13.10%	13.10%	13.28%
Western Australia - Nonmetropolitan	1.49%	1.47%	1.50%	1.49%
Others	0.00%	0.01%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	04-Jan-19	05-Oct-18	05-Jul-18	05-Apr-18
Housing Loan Summary					
Number of Housing Loans		3,798	3,940	4,095	4,286
Housing Loan Pool Size (A\$)		890,238,330	927,831,620	971,464,495	1,024,896,537
Average Housing Loan Balance (A\$)		234,397	235,490	237,232	239,127
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		2,115,458,082	2,179,955,819	2,256,468,433	2,356,361,834
Weighted Average Current Loan-to-Value Ratio (Unindexed)		55.72%	56.02%	56.44%	56.92%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		59.10%			
Weighted Average Seasoning (months)		74	72	69	66
Weighted Average Remaining Term To Maturity (months)		276	279	282	285
Maximum Current Remaining Term to Maturity (Months)		422	425	428	431
Percentage of Interest Only		21.31%	23.06%	24.86%	25.85%
Percentage of Principal and Interest Only		78.69%	76.94%	75.14%	74.15%
Percentage Owner Occupied (Product) *		70.34%			
Percentage Foreign Borrower *		4.98%			
Percentage Australian Citizens Residing Offshore (Expats)**		1.68%			
Weighted Average Interest Rate		4.60%	4.62%	4.52%	4.54%
* Publication commenced January 2019					
Delinquencies					
31-60 days					
No. of Loans		19	17	15	26
Balance (A\$)		4,569,241	4,159,599	4,116,051	6,940,986
% of Period Pool Balance		0.51%	0.45%	0.42%	0.68%
61-90 days					
No. of Loans		13	6	8	6
Balance (A\$)		3,659,905	1,894,748	2,054,485	1,483,130
% of Period Pool Balance		0.41%	0.20%	0.21%	0.14%
91-120 days					
No. of Loans		10	4	4	5
Balance (A\$)		2,769,504	1,038,255	903,582	1,574,812
% of Period Pool Balance		0.31%	0.11%	0.09%	0.15%
121 + days					
No. of Loans		16	21	26	24
Balance (A\$)		5,165,301	6,247,440	6,834,427	5,511,281
% of Period Pool Balance		0.58%	0.67%	0.70%	0.54%
Total Delinquencies					
No. of Loans		58	48	53	61
Balance (A\$)		16,163,951	13,340,041	13,908,545	15,510,209
% of Period Pool Balance		1.82%	1.44%	1.43%	1.51%
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\$)		447,767	404,582	450,828	392,400
% of Period Pool Balance		0.05%	0.04%	0.05%	0.04%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		38,404	38,404	-	-
Mortgage Shortfall (Net Losses) (A\$)		151,825	69,750	58,716	58,716
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.02%	0.01%	0.01%	0.01%
Prepayment Information (CPR)					
1 Month CPR (%)		10.53%	14.57%	18.07%	16.16%
3 Month CPR (%)		12.93%	15.93%	17.29%	17.29%
12 Month CPR (%)		15.53%	17.30%	18.60%	19.28%
Cumulative CPR (%)		19.00%	19.44%	19.82%	20.04%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		36.16%	35.63%	35.36%	34.77%
50.01% - 55.00%		7.11%	7.24%	6.63%	6.86%
55.01% - 60.00%		8.11%	7.62%	8.20%	7.44%
60.01% - 65.00%		8.97%	8.54%	8.04%	7.76%
65.01% - 70.00%		10.45%	10.91%	10.70%	9.97%
70.01% - 75.00%		15.41%	15.47%	14.61%	15.18%
75.01% - 80.00%		8.66%	9.08%	10.86%	11.73%
80.01% - 85.00%		3.04%	3.31%	3.43%	3.88%
85.01% - 90.00%		1.34%	1.35%	1.34%	1.49%
90.01% - 95.00%		0.75%	0.85%	0.83%	0.90%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.02%
> 100.01%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	04-Jan-19	05-Oct-18	05-Jul-18	05-Apr-18
Profile by Loan Product					
First Option Home Loan		3,041,558	3,131,067	3,352,917	3,418,861
Fixed Option Home Loan		108,843,922	115,081,338	117,515,970	122,680,495
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		35,489,553	37,181,355	38,897,966	42,094,784
Flexi First Option Investment Loan		7,491,381	7,671,799	8,565,233	9,906,466
IPL - First Option		112,324	119,396	111,532	115,853
IPL - Fixed Rate		52,440,235	55,350,029	55,727,711	58,627,285
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		3,853,890	3,810,401	3,967,473	4,294,457
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		12,568,190	13,017,242	13,895,724	15,352,578
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		466,241,366	483,510,913	508,375,245	537,747,800
Rocket - Variable - IPL - MSS		200,155,911	208,958,080	221,054,724	230,657,958
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		890,238,330	927,831,620	971,464,495	1,024,896,537
Profile by Loan Rate (% of Period Pool Balance)					
<= 3.000%		0.00%	0.02%	0.01%	0.00%
3.01% - 3.50%		0.00%	0.00%	0.00%	0.00%
3.51% - 4.00%		11.48%	10.43%	17.43%	15.66%
4.01% - 4.50%		38.72%	38.04%	35.35%	35.72%
4.51% - 5.00%		31.37%	31.93%	32.65%	33.08%
5.01% - 5.50%		13.68%	14.56%	11.21%	11.99%
5.51% - 6.00%		3.43%	3.68%	1.97%	2.26%
6.01% - 6.50%		0.00%	0.01%	0.94%	0.90%
6.51% - 7.00%		0.44%	0.43%	0.37%	0.33%
7.01% - 7.50%		0.77%	0.79%	0.05%	0.04%
7.51% - 8.00%		0.09%	0.08%	0.00%	0.00%
8.01% - 8.50%		0.02%	0.02%	0.02%	0.02%
8.51% - 9.00%		0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan		1.82%	1.80%	1.82%	1.80%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.01%	25.19%	25.36%	25.09%
New South Wales - Nonmetropolitan		7.25%	7.31%	7.31%	7.33%
Northern Territory - Metropolitan		0.79%	0.74%	0.77%	0.74%
Northern Territory - Nonmetropolitan		0.39%	0.38%	0.37%	0.36%
Queensland - Metropolitan		8.78%	8.79%	8.71%	8.83%
Queensland - Nonmetropolitan		8.59%	8.56%	8.52%	8.51%
South Australia - Metropolitan		4.46%	4.61%	4.61%	4.56%
South Australia - Nonmetropolitan		0.54%	0.52%	0.55%	0.53%
Tasmania - Metropolitan		0.23%	0.30%	0.34%	0.38%
Tasmania - Nonmetropolitan		0.41%	0.43%	0.46%	0.46%
Victoria - Metropolitan		24.18%	23.98%	23.98%	24.26%
Victoria - Nonmetropolitan		2.89%	2.89%	3.02%	3.11%
Western Australia - Metropolitan		13.18%	12.98%	12.69%	12.53%
Western Australia - Nonmetropolitan		1.47%	1.50%	1.49%	1.50%
Others		0.01%	0.02%	0.00%	0.01%
Total		100.00%	100.00%	100.00%	100.00%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	05-Jan-18	05-Oct-17	05-Jul-17	05-Apr-17
Housing Loan Summary					
Number of Housing Loans		4,502	4,731	4,989	5,243
Housing Loan Pool Size (A\$)		1,080,706,399	1,149,726,945	1,222,045,764	1,298,774,722
Average Housing Loan Balance (A\$)		240,050	243,020	244,948	247,716
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		2,468,590,952	2,591,638,114	2,725,015,649	2,860,870,455
Weighted Average Current Loan-to-Value Ratio (Unindexed)		57.15%	57.35%	57.86%	58.33%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **					
Weighted Average Seasoning (months)		62	59	56	53
Weighted Average Remaining Term To Maturity (months)		288	290	276	278
Maximum Current Remaining Term to Maturity (Months)		434	437	333	336
Percentage of Interest Only		26.57%	27.35%	28.54%	29.66%
Percentage of Principal and Interest Only		73.43%	72.65%	71.46%	70.34%
Percentage Owner Occupied (Product) *					
Percentage Foreign Borrower *					
Percentage Australian Citizens Residing Offshore (Expats)**					
Weighted Average Interest Rate		4.56%	4.58%	4.60%	4.57%
* Publication commenced January 2019					
Delinquencies					
31-60 days					
No. of Loans		13	14	17	24
Balance (A\$)		3,365,978	4,174,602	4,481,743	7,095,382
% of Period Pool Balance		0.31%	0.36%	0.37%	0.55%
61-90 days					
No. of Loans		9	6	13	9
Balance (A\$)		1,686,585	1,285,744	3,012,587	2,041,000
% of Period Pool Balance		0.16%	0.11%	0.25%	0.16%
91-120 days					
No. of Loans		8	7	5	8
Balance (A\$)		2,054,548	1,883,474	988,421	1,645,710
% of Period Pool Balance		0.19%	0.16%	0.08%	0.13%
121 + days					
No. of Loans		22	21	25	22
Balance (A\$)		5,874,929	5,048,988	6,477,640	5,737,770
% of Period Pool Balance		0.54%	0.44%	0.53%	0.44%
Total Delinquencies					
No. of Loans		52	48	60	63
Balance (A\$)		12,982,040	12,392,808	14,960,389	16,519,861
% of Period Pool Balance		1.20%	1.08%	1.22%	1.27%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
Foreclosures					
No. of Loans		1	1	-	-
Balance (A\$)		223,857	218,235	-	-
% of Period Pool Balance		0.02%	0.02%	0.00%	0.00%
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		-	-	-	-
Mortgage Shortfall (Net Losses) (A\$)		58,716	58,716	58,716	58,716
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.01%	0.01%	0.00%	0.00%
Prepayment Information (CPR)					
1 Month CPR (%)		18.70%	20.94%	17.18%	21.29%
3 Month CPR (%)		19.96%	19.80%	20.01%	21.05%
12 Month CPR (%)		20.20%	20.61%	20.44%	20.35%
Cumulative CPR (%)		20.30%	20.34%	20.40%	20.45%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		34.18%	33.87%	33.16%	32.67%
50.01% - 55.00%		7.27%	7.19%	7.11%	6.76%
55.01% - 60.00%		7.33%	7.57%	7.70%	7.24%
60.01% - 65.00%		7.76%	8.10%	7.59%	7.22%
65.01% - 70.00%		9.95%	9.55%	9.24%	9.73%
70.01% - 75.00%		14.08%	13.17%	12.94%	12.16%
75.01% - 80.00%		12.73%	13.46%	14.89%	16.44%
80.01% - 85.00%		4.18%	4.37%	4.38%	4.37%
85.01% - 90.00%		1.64%	1.77%	1.94%	2.37%
90.01% - 95.00%		0.86%	0.95%	1.05%	1.04%
95.01% - 100.00%		0.02%	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%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	05-Jan-18	05-Oct-17	05-Jul-17	05-Apr-17
Profile by Loan Product					
First Option Home Loan		3,652,909	3,857,730	3,932,888	4,371,736
Fixed Option Home Loan		128,883,022	138,204,172	142,835,634	149,167,807
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		45,046,852	47,902,038	52,653,155	56,887,663
Flexi First Option Investment Loan		10,372,478	12,170,962	13,105,457	13,348,440
IPL - First Option		122,867	127,409	127,266	133,380
IPL - Fixed Rate		61,661,444	65,163,055	65,758,686	66,788,450
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		4,841,937	5,186,718	5,720,852	6,107,767
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		15,954,907	18,082,377	19,419,484	21,599,029
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		567,830,813	598,356,436	642,089,435	683,853,898
Rocket - Variable - IPL - MSS		242,339,170	260,676,048	276,402,907	296,516,552
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		1,080,706,399	1,149,726,945	1,222,045,764	1,298,774,722
Profile by Loan Rate (% of Period Pool Balance)					
<= 3.000%		0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%		0.07%	0.00%	0.00%	0.00%
3.51% - 4.00%		13.33%	11.42%	9.71%	5.41%
4.01% - 4.50%		36.94%	36.46%	36.18%	44.58%
4.51% - 5.00%		33.51%	35.36%	36.67%	39.84%
5.01% - 5.50%		12.48%	13.04%	13.54%	8.51%
5.51% - 6.00%		2.47%	3.36%	3.50%	1.38%
6.01% - 6.50%		0.83%	0.24%	0.26%	0.14%
6.51% - 7.00%		0.31%	0.06%	0.08%	0.08%
7.01% - 7.50%		0.04%	0.04%	0.04%	0.04%
7.51% - 8.00%		0.00%	0.00%	0.00%	0.00%
8.01% - 8.50%		0.02%	0.02%	0.02%	0.02%
8.51% - 9.00%		0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan		1.89%	1.86%	1.80%	1.80%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.18%	25.37%	25.53%	25.81%
New South Wales - Nonmetropolitan		7.45%	7.54%	7.50%	7.50%
Northern Territory - Metropolitan		0.78%	0.79%	0.75%	0.71%
Northern Territory - Nonmetropolitan		0.39%	0.37%	0.34%	0.35%
Queensland - Metropolitan		8.78%	8.76%	8.85%	8.89%
Queensland - Nonmetropolitan		8.46%	8.40%	8.38%	8.36%
South Australia - Metropolitan		4.53%	4.46%	4.43%	4.41%
South Australia - Nonmetropolitan		0.51%	0.53%	0.53%	0.51%
Tasmania - Metropolitan		0.41%	0.39%	0.42%	0.39%
Tasmania - Nonmetropolitan		0.46%	0.45%	0.43%	0.42%
Victoria - Metropolitan		24.40%	24.53%	24.81%	24.93%
Victoria - Nonmetropolitan		3.10%	3.16%	3.16%	3.05%
Western Australia - Metropolitan		12.14%	11.81%	11.58%	11.40%
Western Australia - Nonmetropolitan		1.52%	1.53%	1.49%	1.46%
Others		0.00%	0.05%	0.00%	0.01%
Total		100.00%	100.00%	100.00%	100.00%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	05-Jan-17	05-Oct-16	05-Jul-16	05-Apr-16
Housing Loan Summary					
Number of Housing Loans		5,548	5,852	6,134	6,457
Housing Loan Pool Size (A\$)		1,384,690,570	1,480,253,411	1,569,697,278	1,665,669,903
Average Housing Loan Balance (A\$)		249,584	252,948	255,901	257,963
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,444,318
Total Valuation of the Properties		3,017,519,958	3,155,467,887	3,287,060,803	3,442,402,477
Weighted Average Current Loan-to-Value Ratio (Unindexed)		58.76%	59.30%	59.89%	60.53%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **					
Weighted Average Seasoning (months)		50	47	44	41
Weighted Average Remaining Term To Maturity (months)		282	285	287	290
Maximum Current Remaining Term to Maturity (Months)		339	342	345	348
Percentage of Interest Only		29.70%	29.02%	28.58%	28.10%
Percentage of Principal and Interest Only		70.30%	70.98%	71.42%	71.90%
Percentage Owner Occupied (Product) *					
Percentage Foreign Borrower *					
Percentage Australian Citizens Residing Offshore (Expats)**					
Weighted Average Interest Rate		4.48%	4.48%	4.61%	4.83%
* Publication commenced January 2019					
Delinquencies					
31-60 days					
No. of Loans		21	21	9	17
Balance (A\$)		7,191,750	5,988,672	2,704,501	6,261,042
% of Period Pool Balance		0.52%	0.40%	0.17%	0.38%
61-90 days					
No. of Loans		13	10	14	12
Balance (A\$)		2,502,801	2,837,335	3,641,277	3,201,844
% of Period Pool Balance		0.18%	0.19%	0.23%	0.19%
91-120 days					
No. of Loans		9	7	7	5
Balance (A\$)		2,714,076	2,728,516	2,215,895	2,078,602
% of Period Pool Balance		0.20%	0.18%	0.14%	0.12%
121 + days					
No. of Loans		15	10	6	5
Balance (A\$)		4,913,034	2,766,028	1,833,236	1,962,921
% of Period Pool Balance		0.35%	0.19%	0.12%	0.12%
Total Delinquencies					
No. of Loans		58	48	36	39
Balance (A\$)		17,321,660	14,320,551	10,394,909	13,504,410
% of Period Pool Balance		1.25%	0.97%	0.66%	0.81%
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	58,718	-	-
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
Prepayment Information (CPR)					
1 Month CPR (%)		23.01%	16.38%	13.70%	18.68%
3 Month CPR (%)		21.58%	19.12%	19.63%	18.60%
12 Month CPR (%)		19.74%	18.69%	20.00%	N/A
Cumulative CPR (%)		20.36%	20.13%	20.36%	20.57%
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		32.15%	30.77%	30.01%	29.14%
50.01% - 55.00%		6.57%	7.00%	6.91%	6.58%
55.01% - 60.00%		7.00%	7.10%	6.97%	6.78%
60.01% - 65.00%		7.27%	7.77%	7.44%	7.50%
65.01% - 70.00%		9.76%	8.67%	8.31%	8.33%
70.01% - 75.00%		11.66%	11.64%	11.53%	11.11%
75.01% - 80.00%		17.53%	18.94%	20.13%	21.43%
80.01% - 85.00%		4.30%	3.94%	3.96%	4.19%
85.01% - 90.00%		2.51%	2.84%	3.24%	3.35%
90.01% - 95.00%		1.25%	1.33%	1.50%	1.59%
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%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	05-Jan-17	05-Oct-16	05-Jul-16	05-Apr-16
Profile by Loan Product					
First Option Home Loan		4,424,326	4,494,631	4,735,883	4,951,994
Fixed Option Home Loan		155,706,147	175,403,685	199,159,694	214,598,511
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		60,311,079	65,433,912	70,582,444	77,010,819
Flexi First Option Investment Loan		13,752,733	14,511,394	14,678,519	15,525,374
IPL - First Option		139,676	139,087	162,409	160,097
IPL - Fixed Rate		69,168,869	80,118,523	97,619,444	105,995,800
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		6,442,962	6,538,780	7,102,117	6,950,879
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		22,456,919	24,166,328	25,689,716	26,836,745
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		737,439,600	785,894,216	817,908,086	867,364,913
Rocket - Variable - IPL - MSS		314,848,258	323,552,855	332,058,966	346,274,771
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total		1,384,690,570	1,480,253,411	1,569,697,278	1,665,669,903
Profile by Loan Rate (% of Period Pool Balance)					
<= 3.000%		0.00%			
3.01% - 3.50%		0.00%			
3.51% - 4.00%		7.04%	5.98%	1.14%	0.00%
4.01% - 4.50%		48.21%	51.92%	32.40%	8.94%
4.51% - 5.00%		41.91%	38.81%	62.04%	73.79%
5.01% - 5.50%		2.23%	2.73%	3.89%	16.17%
5.51% - 6.00%		0.47%	0.44%	0.41%	0.99%
6.01% - 6.50%		0.00%	0.00%	0.00%	0.00%
6.51% - 7.00%		0.08%	0.07%	0.07%	0.07%
7.01% - 7.50%		0.04%	0.03%	0.03%	0.03%
7.51% - 8.00%		0.00%	0.00%	0.00%	0.00%
8.01% - 8.50%		0.02%	0.02%	0.02%	0.01%
8.51% - 9.00%		0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan		1.74%	1.76%	1.75%	1.86%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		26.26%	26.65%	26.69%	26.49%
New South Wales - Nonmetropolitan		7.36%	7.33%	7.47%	7.47%
Northern Territory - Metropolitan		0.67%	0.63%	0.64%	0.64%
Northern Territory - Nonmetropolitan		0.33%	0.33%	0.32%	0.30%
Queensland - Metropolitan		8.94%	8.88%	8.91%	9.05%
Queensland - Nonmetropolitan		8.18%	8.14%	8.08%	7.99%
South Australia - Metropolitan		4.44%	4.36%	4.37%	4.29%
South Australia - Nonmetropolitan		0.52%	0.53%	0.54%	0.57%
Tasmania - Metropolitan		0.37%	0.41%	0.41%	0.40%
Tasmania - Nonmetropolitan		0.41%	0.39%	0.40%	0.44%
Victoria - Metropolitan		24.86%	24.89%	25.00%	25.26%
Victoria - Nonmetropolitan		3.11%	3.04%	3.08%	3.09%
Western Australia - Metropolitan		11.41%	11.33%	11.06%	10.90%
Western Australia - Nonmetropolitan		1.38%	1.31%	1.26%	1.24%
Others		0.02%	0.02%	0.02%	0.01%
Total		100.00%	100.00%	100.00%	100.00%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	05-Jan-16	05-Oct-15	03-Jul-15
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Housing Loan Summary

Number of Housing Loans	6,781	7,086	7,591
Housing Loan Pool Size (A\$)	1,761,253,899	1,856,427,112	2,001,992,173
Average Housing Loan Balance (A\$)	259,734	261,985	263,732
Maximum Housing Loan Balance (A\$)	1,451,459	1,457,882	1,464,290
Total Valuation of the Properties	3,589,341,929	3,733,277,743	3,972,964,105
Weighted Average Current Loan-to-Value Ratio (Unindexed)	61.00%	61.48%	62.00%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **			
Weighted Average Seasoning (months)	39	36	33
Weighted Average Remaining Term To Maturity (months)	292	296	298
Maximum Current Remaining Term to Maturity (Months)	351	354	357
Percentage of Interest Only	27.33%	26.75%	26.77%
Percentage of Principal and Interest Only	72.67%	73.25%	73.23%
Percentage Owner Occupied (Product) *			
Percentage Foreign Borrower *			
Percentage Australian Citizens Residing Offshore (Expats)**			
Weighted Average Interest Rate	4.85%	4.69%	4.65%

* Publication commenced January 2019

Delinquencies

31-60 days

No. of Loans	13	15	6
Balance (A\$)	3,536,072	4,806,875	1,886,126
% of Period Pool Balance	0.20%	0.26%	0.09%

61-90 days

No. of Loans	9	2	2
Balance (A\$)	3,078,487	1,165,887	476,485
% of Period Pool Balance	0.17%	0.06%	0.02%

91-120 days

No. of Loans	1	0	0
Balance (A\$)	523,144	0	0
% of Period Pool Balance	0.03%	0.00%	0.00%

121 + days

No. of Loans	1	0	0
Balance (A\$)	294,408	0	0
% of Period Pool Balance	0.02%	0.00%	0.00%

Total Delinquencies

No. of Loans	24	17	8
Balance (A\$)	7,432,111	5,972,762	2,362,611
% of Period Pool Balance	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%

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%

Prepayment Information (CPR)

1 Month CPR (%)	16.39%	26.41%	24.59%
3 Month CPR (%)	17.39%	24.12%	N/A
12 Month CPR (%)	N/A	N/A	N/A
Cumulative CPR (%)	21.39%	24.23%	24.59%

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

00.01% - 50.00%	28.40%	27.61%	27.16%
50.01% - 55.00%	6.89%	6.73%	6.22%
55.01% - 60.00%	6.54%	6.79%	6.51%
60.01% - 65.00%	7.00%	6.81%	6.74%
65.01% - 70.00%	8.64%	8.20%	7.97%
70.01% - 75.00%	10.38%	10.15%	10.13%
75.01% - 80.00%	22.76%	24.06%	25.13%
80.01% - 85.00%	3.97%	3.84%	4.14%
85.01% - 90.00%	3.75%	3.99%	4.04%
90.01% - 95.00%	1.66%	1.82%	1.96%
95.01% - 100.00%	0.00%	0.00%	0.00%
> 100.01%	0.01%	0.00%	0.00%
Total	100.00%	100.00%	100.00%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	05-Jan-16	05-Oct-15	03-Jul-15
Profile by Loan Product				
First Option Home Loan		5,346,355	5,407,041	6,264,858
Fixed Option Home Loan		225,682,392	240,850,812	259,032,961
Fixed Option Home Loan - Low Doc		-	-	-
Flexi First Option Home Loan		82,020,515	81,685,575	87,505,746
Flexi First Option Investment Loan		17,687,778	24,529,960	27,123,022
IPL - First Option		159,002	164,042	170,131
IPL - Fixed Rate		114,327,040	126,382,041	135,242,492
IPL - Fixed Rate - Low Doc		-	-	-
IPL - Variable Rate		8,044,348	8,518,627	10,962,420
IPL - Variable Rate - Low Doc		-	-	-
Premium Option Home Loan		29,640,528	32,008,762	35,864,318
Premium Option Home Loan - Low Doc		-	-	-
Rocket - Housing Loan Variable - MSS		911,808,508	847,580,755	898,888,372
Rocket - Variable - IPL - MSS		366,537,433	489,299,497	540,937,853
Rocket - Housing Loan Variable - Low Doc		-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-
Other		-	-	-
Total		1,761,253,899	1,856,427,112	2,001,992,173
Profile by Loan Rate (% of Period Pool Balance)				
<= 3.000%				
3.01% - 3.50%				
3.51% - 4.00%	0.01%	0.03%	0.00%	
4.01% - 4.50%	6.38%	25.35%	31.55%	
4.51% - 5.00%	75.57%	66.04%	62.83%	
5.01% - 5.50%	16.91%	7.99%	4.75%	
5.51% - 6.00%	1.03%	0.49%	0.76%	
6.01% - 6.50%	0.00%	0.00%	0.00%	
6.51% - 7.00%	0.06%	0.06%	0.07%	
7.01% - 7.50%	0.03%	0.03%	0.03%	
7.51% - 8.00%	0.00%	0.00%	0.00%	
8.01% - 8.50%	0.01%	0.01%	0.01%	
8.51% - 9.00%	0.00%	0.00%	0.00%	
9.01% - 9.50%	0.00%	0.00%	0.00%	
9.51% - 10.00%	0.00%	0.00%	0.00%	
Total	100.00%	100.00%	100.00%	
Profile by Geographic Distribution (% of Period Pool Balance)				
Australian Capital Territory - Metropolitan	1.81%	1.80%	1.80%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	26.71%	26.94%	27.05%	
New South Wales - Nonmetropolitan	7.63%	7.63%	7.85%	
Northern Territory - Metropolitan	0.61%	0.65%	0.61%	
Northern Territory - Nonmetropolitan	0.29%	0.30%	0.28%	
Queensland - Metropolitan	9.21%	9.14%	9.11%	
Queensland - Nonmetropolitan	7.99%	8.01%	7.84%	
South Australia - Metropolitan	4.27%	4.23%	4.16%	
South Australia - Nonmetropolitan	0.56%	0.57%	0.58%	
Tasmania - Metropolitan	0.39%	0.38%	0.38%	
Tasmania - Nonmetropolitan	0.43%	0.44%	0.45%	
Victoria - Metropolitan	25.10%	25.00%	25.02%	
Victoria - Nonmetropolitan	3.04%	3.04%	3.15%	
Western Australia - Metropolitan	10.75%	10.67%	10.49%	
Western Australia - Nonmetropolitan	1.20%	1.20%	1.19%	
Others	0.01%	0.00%	0.04%	
Total	100.00%	100.00%	100.00%	