

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 (Primary Security) *		74.73%	74.63%	74.63%	74.53%
Percentage Owner Occupied (Product) *		70.85%	70.83%	70.94%	70.61%
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%
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%

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	Period Ending:	05-Jun-19	05-May-19	05-Apr-19	05-Mar-19
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)					
< 4.01%		14.08%	13.38%	13.15%	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%
6.01% - 6.50%		0.00%	0.00%	0.00%	0.00%
6.51% - 7.00%		0.53%	0.46%	0.46%	0.45%
7.01% - 7.50%		0.71%	0.80%	0.79%	0.78%
7.51% - 8.00%		0.05%	0.05%	0.05%	0.05%
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		1.67%	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%

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	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 (Unindexed)		55.60%	55.72%	56.02%	56.44%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **		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 (Primary Security) *		74.56%	74.49%		
Percentage Owner Occupied (Product) *		70.37%	70.34%		
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%
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%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	05-Feb-19	04-Jan-19	05-Oct-18	05-Jul-18
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)					
< 4.01%		12.05%	11.48%	10.46%	17.44%
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%
6.01% - 6.50%		0.00%	0.00%	0.01%	0.94%
6.51% - 7.00%		0.45%	0.44%	0.43%	0.37%
7.01% - 7.50%		0.73%	0.77%	0.79%	0.05%
7.51% - 8.00%		0.09%	0.09%	0.08%	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%	1.82%	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%

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 (Unindexed)		56.92%	57.15%	57.35%	57.86%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **					
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 (Primary Security) *					
Percentage Owner Occupied (Product) *					
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%
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%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	05-Apr-18	05-Jan-18	05-Oct-17	05-Jul-17
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)					
< 4.01%		15.66%	13.40%	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%
6.01% - 6.50%		0.90%	0.83%	0.24%	0.26%
6.51% - 7.00%		0.33%	0.31%	0.06%	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		1.80%	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%

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 (Unindexed)		58.33%	58.76%	59.30%	59.89%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **					
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 (Primary Security) *					
Percentage Owner Occupied (Product) *					
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%
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%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	05-Apr-17	05-Jan-17	05-Oct-16	05-Jul-16
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)					
< 4.01%		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%
6.01% - 6.50%		0.14%	0.00%	0.00%	0.00%
6.51% - 7.00%		0.08%	0.08%	0.07%	0.07%
7.01% - 7.50%		0.04%	0.04%	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%	0.02%
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		1.80%	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%

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 (Unindexed)		60.53%	61.00%	61.48%	62.00%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **					
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 (Primary Security) *					
Percentage Owner Occupied (Product) *					
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%
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%

Series 2015-1 WST Trust
Collateral Pool Data

	Period Ending:	05-Apr-16	05-Jan-16	05-Oct-15	03-Jul-15
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)					
< 4.01%		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%
6.01% - 6.50%		0.00%	0.00%	0.00%	0.00%
6.51% - 7.00%		0.07%	0.06%	0.06%	0.07%
7.01% - 7.50%		0.03%	0.03%	0.03%	0.03%
7.51% - 8.00%		0.00%	0.00%	0.00%	0.00%
8.01% - 8.50%		0.01%	0.01%	0.01%	0.01%
8.51% - 9.00%		0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%	0.00%	0.00%
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%