Collateral Pool Data	05.4			05 1 2:
Period Ending:	05-Apr-21	05-Mar-21	05-Feb-21	05-Jan-21
Housing Loan Summary				
Number of Housing Loops	2,549	2,585	2,626	2,681
Number of Housing Loans	,	544,959,537	,	,
Housing Loan Pool Size (A\$)	536,091,992		558,363,687	571,678,254
Average Housing Loan Balance (A\$)	210,315	210,816	212,629	213,233
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties	1,449,574,537	1,464,842,197	1,493,206,361	1,521,107,016
Weighted Average Current Loan-to-Value Ratio (Unidexed)	51.71%	51.89%	52.06%	52.25%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	55.28%	55.49%	55.69%	55.86%
Weighted Average Seasoning (months)	101	100	99	98
Weighted Average Remaining Term To Maturity (months)	251	252	253	254
Maximum Current Remaining Term to Maturity (Months)	395	396	397	398
Percentage of Interest Only	11.61%	12.02%	12.13%	12.36%
Percentage of Principal and Interest Only	88.39%	87.98%	87.87%	87.64%
Percentage Owner Occupied (Product) *	70.19%	70.18%	70.35%	70.38%
Percentage Owner Occupied (EFS) **	61.32%	61.23%	61.27%	61.56%
Percentage Foreign Borrower *	6.59%	6.48%	6.33%	6.18%
Percentage Australian Citizens Residing Offshore (Expats)**	2.39%	2.35%	2.30%	2.24%
Weighted Average Interest Rate	3.40%	3.44%	3.46%	3.49%
* Publication commenced January 2019			211270	
Delinquencies				
31-60 days				
No. of Loans	10	6	14	8
Balance (A\$)	3,384,256	2,190,420	3,751,763	2,653,799
% of Period Pool Balance	0.63%	0.40%	0.67%	0.46%
61-90 days				
No. of Loans	4	8	7	6
Balance (A\$)	950,817	2,043,622	2,479,582	1,769,027
% of Period Pool Balance	0.18%	0.38%	0.44%	0.31%
91-120 days				
No. of Loans	6	3	4	4
Balance (A\$)	1,727,712	1,123,103	931,601	962,560
% of Period Pool Balance	0.32%	0.21%	0.17%	0.17%
121 + days	0.0270	0.2.70	0,0	0,0
No. of Loans	32	36	37	42
Balance (A\$)	9,682,617	10,375,282	10,656,103	12,664,294
% of Period Pool Balance	1.81%	1.90%	1.91%	2.22%
Total Delinquencies				
No. of Loans	52	53	62	60
Balance (A\$)	15,745,402	15,732,427	17,819,049	18,049,680
% of Period Pool Balance	2.94%	2.89%	3.19%	3.16%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer				
has maintained full repayments for 6 months.				
Foreclosures				
No. of Loans	-	-	-	-
Balance (A\$)	-	-	-	-
% of Period Pool Balance	0.00%	0.00%	0.00%	0.00%
Loss and Recovery Data (Cumulative)				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	324,751	324,751	324,751	324,751
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$) Mortgage Shortfall (Net Losses) (A\$)	933,254	933,254	933,254	933,254
Mortgage Shortfall (Net Losses) (A\$) Mortgage Shortfall (Net Losses) as % of Period Pool Balance	933,254	933,254	933,254	933,254 0.16%
Prepayment Information (CPR)				
1 Month CPR (%)	13.74%	23.77%	21.13%	16.45%
\				
3 Month CPR (%) 12 Month CPR (%)	19.52%	20.40%	19.43%	19.12%
	18.77%	18.75%	17.89%	17.67%
Cumulative CPR (%)	18.32%	18.39%	18.31%	18.27%

[&]quot;* 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 late.

Collateral Pool Data Perio	d Ending:	05-Apr-21	05-Mar-21	05-Feb-21	05-Jan-21
Profile by Current Loan-to-Value Ratio (% of Period Pool Bal	ance)				
00.01% - 50.00%	,	42.41%	42.40%	41.69%	41.75%
50.01% - 55.00%		7.18%	6.97%	7.41%	7.13%
55.01% - 60.00%		10.13%	10.20%	10.12%	9.76%
60.01% - 65.00%		10.04%	9.84%	10.30%	10.24%
65.01% - 70.00%		12.54%	12.65%	11.67%	11.80%
70.01% - 75.00%		8.85%	8.71%	9.44%	9.67%
75.01% - 80.00%		5.38%	5.62%	5.92%	6.22%
80.01% - 85.00%		2.31%	2.41%	2.28%	2.23%
85.01% - 90.00%		0.68%	0.68%	0.63%	0.67%
90.01% - 95.00%		0.42%	0.46%	0.48%	0.47%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%	_	0.06%	0.06%	0.06%	0.06%
Total	_	100.00%	100.00%	100.00%	100.00%
Profile by Loan Product					
First Option Home Loan		109,844	110,334	110,954	111,523
Fixed Option Home Loan		84,297,379	83,231,514	81,334,858	83,485,395
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		21,984,221	21,910,276	22,387,755	22,558,312
Flexi First Option Investment Loan		3,235,432	3,231,765	3,248,513	3,259,577
IPL - First Option		-	-	-	-
IPL - Fixed Rate		36,702,985	35,499,361	35,364,279	33,775,992
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		243,153	329,224	329,857	330,507
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		63,875	64,352	64,355	64,955
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		269,838,949	277,122,750	288,931,512	296,140,107
Rocket - Variable - IPL - MSS		119,616,154	123,459,960	126,591,603	131,951,885
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other Total	_	536,091,992	544,959,537	558,363,687	571,678,254
		000,001,002	011,000,001	000,000,00	01 1,01 0,20 1
Profile by Loan Rate (% of Period Pool Balance)					
<= 2.50%		8.13%	7.23%	6.07%	5.15%
2.51% - 3.00%		17.66%	16.67%	16.30%	15.50%
3.01% - 3.50%		32.11%	31.81%	32.19%	31.88%
3.51% - 4.00%		28.79%	30.08%	30.71%	31.80%
4.01% - 4.50%		11.09%	11.82%	12.41%	13.17%
4.51% - 5.00%		1.05%	1.21%	1.17%	1.32%
5.01% - 5.50%		0.13%	0.13%	0.13%	0.12%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.00%
> 6.00%			4 0 40/	4 000/	
T-1-1	_	1.06%	1.04%	1.02%	1.07%
Total	_	1.06% 100.00%	1.04% 100.00%	1.02% 100.00%	1.07%
Total Profile by Geographic Distribution (% of Period Pool Balance	<u> </u>				1.07%
	 				1.07% 100.00%
Profile by Geographic Distribution (% of Period Pool Balance	<u> </u>	100.00%	100.00%	100.00%	1.07% 100.00% 1.81%
Profile by Geographic Distribution (% of Period Pool Balance Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan	<u>-</u> e)	1.85%	1.83%	1.80%	1.07% 100.00% 1.81% 0.00% 23.89%
Profile by Geographic Distribution (% of Period Pool Balance Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan	<u>-</u> 	1.85% 0.00%	1.83% 0.00%	1.80% 0.00%	1.07% 100.00% 1.81% 0.00% 23.89%
Profile by Geographic Distribution (% of Period Pool Balance Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan	 e)	1.85% 0.00% 23.71%	1.83% 0.00% 23.66%	1.80% 0.00% 23.86% 6.59% 0.86%	1.07% 100.00% 1.81% 0.00% 23.89% 6.57%
Profile by Geographic Distribution (% of Period Pool Balance Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan	<u> </u>	1.85% 0.00% 23.71% 6.58% 0.82% 0.50%	1.83% 0.00% 23.66% 6.58% 0.88% 0.49%	1.80% 0.00% 23.86% 6.59% 0.86% 0.48%	1.07% 100.00% 1.81% 0.00% 23.89% 6.57% 0.85% 0.52%
Profile by Geographic Distribution (% of Period Pool Balance Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan	<u> </u>	1.85% 0.00% 23.71% 6.58% 0.82% 0.50% 9.08%	1.83% 0.00% 23.66% 6.58% 0.88% 0.49% 9.10%	1.80% 0.00% 23.86% 6.59% 0.86% 0.48% 9.19%	1.07% 100.00% 1.81% 0.00% 23.89% 6.57% 0.85% 0.52% 9.27%
Profile by Geographic Distribution (% of Period Pool Balance Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Metropolitan Queensland - Nonmetropolitan	<u>-</u>	1.85% 0.00% 23.71% 6.58% 0.82% 0.50% 9.08% 8.73%	1.83% 0.00% 23.66% 6.58% 0.88% 0.49% 9.10% 8.76%	1.80% 0.00% 23.86% 6.59% 0.86% 0.48% 9.19% 8.85%	1.07% 100.00% 1.81% 0.00% 23.89% 6.57% 0.85% 0.52% 9.27% 8.94%
Profile by Geographic Distribution (% of Period Pool Balance Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan	<u>-</u>	1.85% 0.00% 23.71% 6.58% 0.82% 0.50% 9.08% 8.73% 4.47%	1.83% 0.00% 23.66% 6.58% 0.88% 0.49% 9.10% 8.76% 4.49%	1.80% 0.00% 23.86% 6.59% 0.86% 0.48% 9.19% 8.85% 4.47%	1.07% 100.00% 1.81% 0.00% 23.89% 6.57% 0.85% 0.52% 9.27% 8.94% 4.37%
Profile by Geographic Distribution (% of Period Pool Balance Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan	<u>-</u>	1.85% 0.00% 23.71% 6.58% 0.82% 0.50% 9.08% 8.73% 4.47% 0.60%	1.83% 0.00% 23.66% 6.58% 0.88% 0.49% 9.10% 8.76% 4.49% 0.59%	1.80% 0.00% 23.86% 6.59% 0.86% 0.48% 9.19% 8.85% 4.47% 0.58%	1.07% 100.00% 1.81% 0.00% 23.89% 6.57% 0.85% 0.52% 9.27% 8.94% 4.37% 0.57%
Profile by Geographic Distribution (% of Period Pool Balance Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan South Australia - Nonmetropolitan	<u>-</u>	100.00% 1.85% 0.00% 23.71% 6.58% 0.82% 0.50% 9.08% 8.73% 4.47% 0.60% 0.21%	1.83% 0.00% 23.66% 6.58% 0.88% 0.49% 9.10% 8.76% 4.49% 0.59% 0.20%	1.80% 0.00% 23.86% 6.59% 0.86% 0.48% 9.19% 8.85% 4.47% 0.58% 0.20%	1.07% 100.00% 1.81% 0.00% 23.89% 6.57% 0.85% 0.52% 9.27% 8.94% 4.37% 0.57% 0.19%
Profile by Geographic Distribution (% of Period Pool Balance Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan Northern Territory - Metropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan	<u>-</u>	1.85% 0.00% 23.71% 6.58% 0.82% 0.50% 9.08% 8.73% 4.47% 0.60% 0.21% 0.41%	1.83% 0.00% 23.66% 6.58% 0.88% 0.49% 9.10% 8.76% 4.49% 0.59% 0.20% 0.40%	1.80% 0.00% 23.86% 6.59% 0.86% 0.48% 9.19% 8.85% 4.47% 0.58% 0.20% 0.42%	1.07% 100.00% 1.81% 0.00% 23.89% 6.57% 0.85% 0.52% 9.27% 8.94% 4.37% 0.57% 0.19%
Profile by Geographic Distribution (% of Period Pool Balance Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan Tasmania - Metropolitan Tasmania - Metropolitan	<u>-</u> 3)	1.85% 0.00% 23.71% 6.58% 0.82% 0.50% 9.08% 8.73% 4.47% 0.60% 0.21% 0.41% 25.41%	1.83% 0.00% 23.66% 6.58% 0.88% 0.49% 9.10% 8.76% 4.49% 0.59% 0.20% 0.40% 25.29%	1.80% 0.00% 23.86% 6.59% 0.86% 0.48% 9.19% 8.85% 4.47% 0.58% 0.20% 0.42% 25.16%	1.07% 100.00% 1.81% 0.00% 23.89% 6.57% 0.85% 0.52% 9.27% 8.94% 4.37% 0.57% 0.19% 0.41% 25.09%
Profile by Geographic Distribution (% of Period Pool Balance Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan Victoria - Metropolitan Victoria - Metropolitan	<u>-</u>	100.00% 1.85% 0.00% 23.71% 6.58% 0.82% 0.50% 9.08% 8.73% 4.47% 0.60% 0.21% 0.41% 25.41% 2.64%	1.83% 0.00% 23.66% 6.58% 0.49% 9.10% 8.76% 4.49% 0.59% 0.20% 0.40% 25.29% 2.61%	1.80% 0.00% 23.86% 6.59% 0.48% 9.19% 8.85% 4.47% 0.58% 0.20% 0.42% 25.16% 2.57%	1.07% 100.00% 1.81% 0.00% 23.89% 6.57% 0.85% 0.52% 9.27% 8.94% 4.37% 0.15% 0.19% 0.41% 25.09% 2.55%
Profile by Geographic Distribution (% of Period Pool Balance Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan Northern Territory - Metropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Metropolitan Victoria - Nonmetropolitan Western Australia - Metropolitan	<u>-</u>	100.00% 1.85% 0.00% 23.71% 6.58% 0.82% 0.50% 9.08% 8.73% 4.47% 0.60% 0.21% 0.41% 25.41% 2.64% 13.25%	1.83% 0.00% 23.66% 6.58% 0.88% 0.49% 9.10% 8.76% 4.49% 0.59% 0.20% 0.40% 25.29% 2.61% 13.36%	1.80% 0.00% 23.86% 6.59% 0.86% 0.48% 9.19% 8.85% 4.47% 0.58% 0.20% 0.42% 25.16% 2.57% 13.27%	1.07% 100.00% 1.81% 0.00% 23.89% 6.57% 0.85% 0.52% 9.27% 8.94% 4.37% 0.57% 0.19% 0.41% 25.09% 2.55% 13.30%
Profile by Geographic Distribution (% of Period Pool Balance Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan Northern Territory - Metropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Metropolitan Western Australia - Metropolitan Western Australia - Metropolitan Western Australia - Nonmetropolitan	<u>-</u>	100.00% 1.85% 0.00% 23.71% 6.58% 0.82% 0.50% 9.08% 8.73% 4.47% 0.60% 0.21% 0.41% 25.41% 2.64% 13.25% 1.74%	1.83% 0.00% 23.66% 6.58% 0.88% 0.49% 9.10% 8.76% 4.49% 0.59% 0.20% 0.40% 25.29% 2.61% 13.36% 1.75%	1.80% 0.00% 23.86% 6.59% 0.86% 0.48% 9.19% 8.85% 4.47% 0.58% 0.20% 0.42% 25.16% 2.57% 13.27%	1.07% 100.00% 1.81% 0.00% 23.89% 6.57% 0.85% 0.52% 9.27% 8.94% 4.37% 0.57% 0.19% 0.41% 25.09% 2.55% 13.30% 1.68%
Profile by Geographic Distribution (% of Period Pool Balance Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Metropolitan Victoria - Nonmetropolitan Western Australia - Metropolitan	<u>-</u> -	100.00% 1.85% 0.00% 23.71% 6.58% 0.82% 0.50% 9.08% 8.73% 4.47% 0.60% 0.21% 0.41% 25.41% 2.64% 13.25%	1.83% 0.00% 23.66% 6.58% 0.88% 0.49% 9.10% 8.76% 4.49% 0.59% 0.20% 0.40% 25.29% 2.61% 13.36%	1.80% 0.00% 23.86% 6.59% 0.86% 0.48% 9.19% 8.85% 4.47% 0.58% 0.20% 0.42% 25.16% 2.57% 13.27%	1.07% 100.00% 1.81% 0.00% 23.89% 6.57% 0.85% 0.52% 9.27% 8.94% 4.37% 0.19% 0.41% 25.09% 2.55% 13.30% 1.68% -0.01%

Collateral Pool Data	Period Ending:	05-Dec-20	05-Nov-20	05-Oct-20	05-Sep-20
Housing Loan Summary					
Number of Housing Loans		2.720	2,769	2,805	2,841
Housing Loan Pool Size (A\$)		582,397,757	595,658,896	609,136,692	620,182,406
Average Housing Loan Balance (A\$)		214,117	215,117	217,161	218,297
• • • • • • • • • • • • • • • • • • • •					
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		1,543,334,801	1,568,737,751	1,588,683,580	1,608,220,080
Weighted Average Current Loan-to-Value Ratio (Unidex	ed)	52.25%	52.41%	52.65%	52.78%
Weighted Average Current Limit Loan-to-Value Ratio (U	nidexed) **	55.90%	56.06%	56.28%	56.39%
Weighted Average Seasoning (months)		97	97	95	94
Weighted Average Remaining Term To Maturity (months	;)	255	256	257	258
Maximum Current Remaining Term to Maturity (Months)		399	400	401	402
Percentage of Interest Only		12.59%	12.80%	12.88%	13.01%
Percentage of Interest Only Percentage of Principal and Interest Only		87.41%	87.20%	87.12%	86.99%
Percentage Owner Occupied (Product) *		70.42%	70.45%	70.57%	70.60%
Percentage Owner Occupied (EFS) **		61.79%	61.65%		
Percentage Foreign Borrower *		6.07%	5.93%	5.80%	5.70%
Percentage Australian Citizens Residing Offshore (Expa	te**	2.20%	2.15%	2.10%	2.07%
Weighted Average Interest Rate	13)	3.51%	3.53%	3.56%	3.57%
-		3.5176	3.55/6	3.50 /6	3.37 /
* Publication commenced January 2019 Delinquencies					
31-60 days					
No. of Loans		12	14	10	10
Balance (A\$)		3,297,424	3,367,593	2,657,056	2,380,163
% of Period Pool Balance		0.57%	0.57%	0.44%	0.38%
61-90 days		0.57 70	0.57 70	0.4470	0.507
•		6	8	6	
No. of Loans		4 720 540		6	
Balance (A\$)		1,730,540	2,463,892	1,620,744	1,961,907
% of Period Pool Balance		0.30%	0.41%	0.27%	0.32%
91-120 days			_	_	
No. of Loans		4	2	6	(
Balance (A\$)		1,285,851	640,510	1,434,219	2,706,582
% of Period Pool Balance		0.22%	0.11%	0.24%	0.44%
121 + days					
No. of Loans		43	43	41	39
Balance (A\$)		12,652,089	12,475,178	12,128,221	11,271,347
% of Period Pool Balance		2.17%	2.09%	1.99%	1.82%
Total Delinquencies					
No. of Loans		65	67	63	66
Balance (A\$)		18,965,904	18,947,173	17,840,240	18,319,998
% of Period Pool Balance		3.26%	3.18%	2.93%	2.95%
Reported delinquencies after November 2015 include accounts that are in the se					
period i.e. performing loans in hardship that continue to be reported as delinquer has maintained full repayments for 6 months.	nt until the customer				
Foreclosures					
No. of Loans		-	-	-	-
Balance (A\$)		-	-	-	-
% of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
Detailed the					
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortgage	Insurance)(A\$)	324,751	324,751	324,751	324,751
	, , ,	933,254	933,254	802,605	802,605
Mortgage Shortfall (Net Losses) (A\$)			0.16%	0.13%	0.13%
Mortgage Shortfall (Net Losses) (A\$) Mortgage Shortfall (Net Losses) as % of Period Pool Bal	ance	0.16%	0070		
Mortgage Shortfall (Net Losses) as % of Period Pool Bal	ance	0.16%			
Mortgage Shortfall (Net Losses) as % of Period Pool Bai Prepayment Information (CPR)	ance				
Mortgage Shortfall (Net Losses) as % of Period Pool Bai Prepayment Information (CPR) 1 Month CPR (%)	ance	20.79%	20.13%	16.41%	19.34%
Mortgage Shortfall (Net Losses) as % of Period Pool Bal Prepayment Information (CPR) 1 Month CPR (%) 3 Month CPR (%)	ance	20.79% 19.15%	20.13% 18.67%	16.41% 17.81%	19.34% 19.41%
Mortgage Shortfall (Net Losses) as % of Period Pool Bai Prepayment Information (CPR) 1 Month CPR (%)	ance	20.79%	20.13%	16.41%	19.34% 19.41% 18.19% 18.26%

[&]quot;* 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 late.

Collateral Pool Data Perior	l Ending:	05-Dec-20	05-Nov-20	05-Oct-20	05-Sep-20
Profile by Current Loan-to-Value Ratio (% of Period Pool Bala	nce)				
00.01% - 50.00%	1100)	41.69%	41.37%	40.62%	40.32%
50.01% - 55.00%		7.23%	7.28%	7.87%	8.19%
55.01% - 60.00%		9.53%	9.46%	9.47%	9.11%
60.01% - 65.00%		10.44%	10.64%	10.36%	10.58%
65.01% - 70.00%		12.01%	11.53%	11.35%	11.06%
70.01% - 75.00%		9.66%	10.38%	10.46%	10.44%
75.01% - 80.00%		6.27%	5.95%	6.50%	6.97%
80.01% - 85.00%		2.06%	2.27%	2.25%	2.27%
85.01% - 90.00%		0.61%	0.63%	0.54%	0.53%
90.01% - 95.00%		0.50%	0.49%	0.58%	0.53%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
Total	_	100.00%	100.00%	100.00%	100.00%
Profile by Loan Product					
First Option Home Loan		111,523	112,113	112,113	112,218
Fixed Option Home Loan		82,767,062	80,850,744	83,119,568	84,165,687
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		22,631,701	23,629,309	24,017,063	23,908,864
Flexi First Option Investment Loan		3,435,110	3,588,666	3,604,018	3,770,680
IPL - First Option		-	-	-	-
IPL - Fixed Rate		33,697,919	33,616,299	34,476,695	35,317,476
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		324,545	325,172	325,811	585,918
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		65,232	65,491	65,499	66,024
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		304,527,485	314,975,627	322,534,566	329,574,372
Rocket - Variable - IPL - MSS		134,837,181	138,495,474	140,881,359	142,681,166
Rocket - Housing Loan Variable - Low Doc		-	-	-	2,001,100
Rocket - Variable - IPL - Low Doc		_	_	_	_
Other					
Total	_	582,397,757	595,658,896	609,136,692	620,182,406
Profile by Loan Rate (% of Period Pool Balance)					
<= 2.50%		4.70%	3.77%	3.54%	3.30%
2.51% - 3.00%		14.84%	13.39%	12.01%	10.97%
3.01% - 3.50%		31.69%	32.46%	31.75%	31.59%
3.51% - 4.00%		32.57%	33.89%	35.33%	36.45%
4.01% - 4.50%		13.67%	13.99%	14.62%	14.85%
4.51% - 5.00%		1.36%	1.35%	1.48%	1.46%
5.01% - 5.50%		0.12%	0.12%	0.12%	0.12%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.00%
> 6.00%		1.05%	1.03%	1.15%	1.27%
Total	_	100.00%	100.00%	100.00%	100.00%
Total	_	100.0070	100.0076	100.0070	100.0070
Profile by Geographic Distribution (% of Period Pool Balance)	4 7001	. 750:	1 7001	4 7621
Australian Capital Territory - Metropolitan		1.78%	1.75%	1.72%	1.70%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
		23.95%	23.83%	24.14%	24.41%
New South Wales - Metropolitan					
New South Wales - Nonmetropolitan		6.58%	6.63%	6.72%	
New South Wales - Nonmetropolitan Northern Territory - Metropolitan		0.85%	6.63% 0.84%	0.84%	0.83%
New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan		0.85% 0.51%	6.63% 0.84% 0.50%	0.84% 0.49%	0.83% 0.48%
New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan		0.85% 0.51% 9.17%	6.63% 0.84% 0.50% 9.14%	0.84% 0.49% 9.06%	0.83% 0.48% 8.90%
New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan		0.85% 0.51% 9.17% 8.94%	6.63% 0.84% 0.50% 9.14% 8.84%	0.84% 0.49% 9.06% 8.85%	0.83% 0.48% 8.90% 8.74%
New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan		0.85% 0.51% 9.17% 8.94% 4.40%	6.63% 0.84% 0.50% 9.14% 8.84% 4.55%	0.84% 0.49% 9.06% 8.85% 4.65%	0.83% 0.48% 8.90% 8.74% 4.63%
New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan		0.85% 0.51% 9.17% 8.94% 4.40% 0.56%	6.63% 0.84% 0.50% 9.14% 8.84% 4.55% 0.55%	0.84% 0.49% 9.06% 8.85% 4.65% 0.54%	0.83% 0.48% 8.90% 8.74% 4.63% 0.54%
New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Monmetropolitan Tasmania - Metropolitan		0.85% 0.51% 9.17% 8.94% 4.40% 0.56% 0.19%	6.63% 0.84% 0.50% 9.14% 8.84% 4.55% 0.55% 0.18%	0.84% 0.49% 9.06% 8.85% 4.65% 0.54% 0.18%	0.83% 0.48% 8.90% 8.74% 4.63% 0.54% 0.17%
New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan		0.85% 0.51% 9.17% 8.94% 4.40% 0.56% 0.19% 0.44%	6.63% 0.84% 0.50% 9.14% 8.84% 4.55% 0.55% 0.18%	0.84% 0.49% 9.06% 8.85% 4.65% 0.54% 0.18% 0.42%	0.83% 0.48% 8.90% 8.74% 4.63% 0.54% 0.17% 0.41%
New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan Victoria - Metropolitan		0.85% 0.51% 9.17% 8.94% 4.40% 0.56% 0.19% 0.44% 25.00%	6.63% 0.84% 0.50% 9.14% 8.84% 4.55% 0.55% 0.18% 0.43% 25.02%	0.84% 0.49% 9.06% 8.85% 4.65% 0.54% 0.18% 0.42% 24.82%	0.83% 0.48% 8.90% 8.74% 4.63% 0.54% 0.17% 0.41% 24.82%
New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Metropolitan		0.85% 0.51% 9.17% 8.94% 4.40% 0.56% 0.19% 0.44% 25.00% 2.51%	6.63% 0.84% 0.50% 9.14% 8.84% 4.55% 0.55% 0.18% 0.43% 25.02% 2.51%	0.84% 0.49% 9.06% 8.85% 4.65% 0.54% 0.18% 0.42% 24.82% 2.54%	0.83% 0.48% 8.90% 8.74% 4.63% 0.54% 0.17% 0.41% 24.82% 2.50%
New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Metropolitan Victoria - Nonmetropolitan Western Australia - Metropolitan		0.85% 0.51% 9.17% 8.94% 4.40% 0.56% 0.19% 0.44% 25.00% 2.51% 13.44%	6.63% 0.84% 0.50% 9.14% 8.84% 4.55% 0.55% 0.18% 0.43% 25.02% 2.51%	0.84% 0.49% 9.06% 8.85% 4.65% 0.54% 0.18% 0.42% 24.82% 2.54% 13.42%	0.83% 0.48% 8.90% 8.74% 4.63% 0.54% 0.17% 0.41% 24.82% 2.50% 13.34%
New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan Victoria - Nonmetropolitan Victoria - Nonmetropolitan Western Australia - Metropolitan Western Australia - Nonmetropolitan		0.85% 0.51% 9.17% 8.94% 4.40% 0.56% 0.19% 0.44% 25.00% 2.51% 13.44% 1.68%	6.63% 0.84% 0.50% 9.14% 8.84% 4.55% 0.55% 0.18% 0.43% 25.02% 2.51% 13.57% 1.65%	0.84% 0.49% 9.06% 8.85% 4.65% 0.54% 0.18% 0.42% 24.82% 2.54% 13.42% 1.62%	0.83% 0.48% 8.90% 8.74% 4.63% 0.54% 0.17% 0.41% 24.82% 2.50% 13.34%
New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Metropolitan Victoria - Nonmetropolitan Western Australia - Metropolitan	_	0.85% 0.51% 9.17% 8.94% 4.40% 0.56% 0.19% 0.44% 25.00% 2.51% 13.44%	6.63% 0.84% 0.50% 9.14% 8.84% 4.55% 0.55% 0.18% 0.43% 25.02% 2.51%	0.84% 0.49% 9.06% 8.85% 4.65% 0.54% 0.18% 0.42% 24.82% 2.54% 13.42%	6.86% 0.83% 0.48% 8.90% 8.74% 4.63% 0.54% 0.17% 0.41% 24.82% 2.50% 13.34% 1.66% 0.01%

Collateral Pool Data	eriod Ending:	05-Aug-20	05-Jul-20	05-Jun-20	05-May-20
<u> </u>	criou Enamy.	00-Aug-20	05-041-20	03-0411-20	05-May-20
Housing Loan Summary					
Number of Housing Loans		2,882	2,934	2,980	3,014
•		,	,	,	,
Housing Loan Pool Size (A\$)		633,659,674	646,231,907	661,342,834	672,408,054
Average Housing Loan Balance (A\$)		219,868	220,256	221,927	223,095
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		1,625,474,981	1,653,392,301	1,676,057,378	1,695,328,473
Weighted Average Current Loan-to-Value Ratio (Unidexe	d)	53.06%	53.14%	53.27%	53.45%
Weighted Average Current Limit Loan-to-Value Ratio (Un	idexed) **	56.60%	56.65%	56.71%	56.80%
Weighted Average Seasoning (months)		93	92	91	90
Weighted Average Remaining Term To Maturity (months))	259	260	261	26
Maximum Current Remaining Term to Maturity (Months)		403	404	405	400
Percentage of Interest Only		13.39%	13.14%	13.42%	13.68%
Percentage of Principal and Interest Only		86.61%	86.86%	86.58%	86.32%
-					
Percentage Owner Occupied (Product) *		70.60%	70.68%	70.54%	70.53%
Percentage Owner Occupied (EFS) **					
Percentage Foreign Borrower *		5.61%	5.61%	5.49%	5.57%
Percentage Australian Citizens Residing Offshore (Expat	s)**	2.04%	2.02%	1.98%	1.79%
Weighted Average Interest Rate		3.59%	3.61%	3.63%	3.66%
* Publication commenced January 2019					
Delinquencies					
31-60 days					
No. of Loans		10	15	23	3
Balance (A\$)		2,077,116	3,981,039	5,699,090	7,899,52
% of Period Pool Balance		0.33%	0.62%	0.86%	1.179
61-90 days					
No. of Loans		14	13	15	15
Balance (A\$)		3,828,921	3,151,754	3,816,952	2,960,303
% of Period Pool Balance		0.60%	0.49%	0.58%	0.44%
91-120 days					
No. of Loans		7	10	14	
Balance (A\$)		1,999,812	2,879,747	3,133,670	1,627,87
% of Period Pool Balance		0.32%	0.45%	0.47%	0.249
121 + days		0.32 /6	0.4376	0.47 /0	0.247
•		25	20	22	10
No. of Loans		35	29	22	19
Balance (A\$)		10,103,505	8,288,786	6,729,292	5,295,134
% of Period Pool Balance		1.59%	1.28%	1.02%	0.79%
Fotal Delinquencies No. of Loans		66	67	74	6:
Balance (A\$)		18,009,354	18,301,326	19,379,004	17,782,834
% of Period Pool Balance		2.84%	2.83%	2.93%	2.64%
78 OF FERIOUS GOT BAILANCE		2.0470	2.0370	2.3370	2.04/
Reported delinquencies after November 2015 include accounts that are in the ser period i.e. performing loans in hardship that continue to be reported as delinquen has maintained full repayments for 6 months.					
Foreclosures					
No. of Loans		-	2	4	5
Balance (A\$)		_	182.149	811,054	1.012.364
% of Period Pool Balance		0.00%	0.03%	0.12%	0.15%
Loss and Recovery Data (Cumulative)					
, ,					
Mortgage Insurance Proceeds (Claims under Mortgage In	nsurance)(A\$)	238,086	238,086	153,209	153,209
Mortgage Shortfall (Net Losses) (A\$)		755,729	755,729	570,099	570,099
	ince	0.12%	0.12%	0.09%	0.08%
Mortgage Shortfall (Net Losses) as % of Period Pool Bala					
Prepayment Information (CPR)		47.000/	04.040/	44.070/	20.400
Prepayment Information (CPR) 1 Month CPR (%)		17.60%	21.31%	14.37%	
Prepayment Information (CPR) 1 Month CPR (%) 3 Month CPR (%)		17.77%	18.71%	16.11%	15.60%
Prepayment Information (CPR) 1 Month CPR (%)					20.40% 15.60% 17.59% 18.27%

[&]quot;* 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 late.

Collateral Pool Data	Period Ending:	05-Aug-20	05-Jul-20	05-Jun-20	05-May-20
Profile by Current Loan-to-Value Ratio (% of Period Po	ool Balance)				
00.01% - 50.00%	or Bulunoo,	39.90%	39.28%	39.11%	38.63%
50.01% - 55.00%		7.89%	8.11%	8.12%	8.20%
55.01% - 60.00%		9.19%	8.85%	9.55%	9.23%
60.01% - 65.00%		10.49%	10.47%	9.81%	9.69%
65.01% - 70.00%		11.23%	11.67%	11.43%	11.90%
70.01% - 75.00%		10.63%	11.00%	11.03%	11.20%
75.01% - 80.00%		7.36%	7.21%	7.54%	7.83%
80.01% - 85.00%		2.24%	2.35%	2.27%	2.10%
85.01% - 90.00%		0.52%	0.55%	0.58%	0.67%
90.01% - 95.00%		0.52%	0.51%	0.56%	0.55%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.03%	0.00%	0.00%	0.00%
Total	_	100.00%	100.00%	100.00%	100.00%
Profile by Loan Product					
First Option Home Loan		112,218	112,966	112,966	115,224
Fixed Option Home Loan		83,924,074	80,786,455	75,584,611	72,646,529
Fixed Option Home Loan - Low Doc		-	-	-	72,010,020
Flexi First Option Home Loan		24,135,197	24,858,066	25,502,395	25,972,106
Flexi First Option Investment Loan		3,821,002	3,765,718	3,733,152	3,867,424
IPL - First Option		5,021,002	5,705,710	5,755,152	3,007,424
IPL - Fixed Rate		35,187,654	34,963,754	33,660,568	33,121,020
IPL - Fixed Rate - Low Doc		33,107,004	04,500,704	30,000,000	55,121,020
IPL - Variable Rate		646,563	618,918	619,623	620,333
IPL - Variable Rate - Low Doc		0-10,500	010,510	010,020	020,000
Premium Option Home Loan		66,181	66,792	66,791	67,091
Premium Option Home Loan - Low Doc		-	-	-	07,001
Rocket - Housing Loan Variable - MSS		339,118,669	350,905,465	365,213,442	375,416,219
Rocket - Variable - IPL - MSS		146,648,116	150,153,771	156,849,286	160,582,108
Rocket - Housing Loan Variable - Low Doc		140,040,110	100,100,771	100,040,200	100,302,100
Rocket - Variable - IPL - Low Doc		_	_	_	_
Other					
Total	-	633,659,674	646,231,907	661,342,834	672,408,054
Profile by Lean Pate (% of Period Peel Palance)					
Profile by Loan Rate (% of Period Pool Balance) <= 2.50%		2.77%	2.06%	1.05%	0.37%
<= 2.50% 2.51% - 3.00%		10.17%	9.23%	7.98%	7.24%
3.01% - 3.50%		31.75%	32.38%	33.29%	32.74%
		37.42%			
3.51% - 4.00% 4.01% - 4.50%		15.04%	38.07% 15.40%	38.51% 16.18%	39.79% 16.81%
4.51% - 5.00%		1.49%	1.53%	1.68%	1.76%
		0.11%	0.11%	0.11%	0.11%
5.01% - 5.50%		0.00%		0.00%	0.11%
5.51% - 6.00%			0.00%	0.00%	0.00%
> 6.00%		1 2/0/	1 220/	1 200/	
	_	1.24%	1.22%	1.20%	1.33%
Total	-	1.24% 100.00%	1.22% 100.00%	1.20% 100.00%	1.33%
Total Profile by Geographic Distribution (% of Period Pool B	- Balance)	100.00%	100.00%	100.00%	1.33% 100.00%
Total Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan	Balance)	100.00%	1.71%	1.65%	1.33% 100.00% 1.71%
Total Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan	alance)	1.74% 0.00%	1.71% 0.00%	1.65% 0.00%	1.33% 100.00% 1.71% 0.00%
Total Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan	alance)	1.74% 0.00% 24.31%	1.71% 0.00% 24.30%	1.65% 0.00% 24.52%	1.33% 100.00% 1.71% 0.00% 24.82%
Total Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan	alance)	1.74% 0.00% 24.31% 6.89%	1.71% 0.00% 24.30% 7.08%	1.65% 0.00% 24.52% 7.00%	1.33% 100.00% 1.71% 0.00% 24.82% 6.94%
Total Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan	alance)	1.74% 0.00% 24.31%	1.71% 0.00% 24.30%	1.65% 0.00% 24.52%	1.33% 100.00% 1.71% 0.00% 24.82% 6.94%
Total Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan	alance)	1.74% 0.00% 24.31% 6.89%	1.71% 0.00% 24.30% 7.08%	1.65% 0.00% 24.52% 7.00% 0.79% 0.41%	1.33% 100.00% 1.71% 0.00% 24.82% 6.94% 0.78%
Total Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan	alance)	1.74% 0.00% 24.31% 6.89% 0.82% 0.48% 8.87%	1.71% 0.00% 24.30% 7.08% 0.81%	1.65% 0.00% 24.52% 7.00% 0.79% 0.41% 8.66%	1.33% 100.00% 1.71% 0.00% 24.82% 6.94% 0.78% 0.40%
Total Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan Queensland - Nonmetropolitan	alance)	1.74% 0.00% 24.31% 6.89% 0.82% 0.48% 8.87% 8.70%	1.71% 0.00% 24.30% 7.08% 0.81% 0.42%	1.65% 0.00% 24.52% 7.00% 0.79% 0.41% 8.66% 8.84%	1.33% 100.00% 1.71% 0.00% 24.82% 6.94% 0.78% 0.40% 8.58%
Total Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan	alance)	1.74% 0.00% 24.31% 6.89% 0.82% 0.48% 8.87%	1.71% 0.00% 24.30% 7.08% 0.81% 0.42% 8.81%	1.65% 0.00% 24.52% 7.00% 0.79% 0.41% 8.66%	1.33% 100.00% 1.71% 0.00% 24.82% 6.94% 0.78% 0.40% 8.58% 8.87%
Total Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan Queensland - Nonmetropolitan	alance)	1.74% 0.00% 24.31% 6.89% 0.82% 0.48% 8.87% 8.70%	1.71% 0.00% 24.30% 7.08% 0.81% 0.42% 8.81% 8.77%	1.65% 0.00% 24.52% 7.00% 0.79% 0.41% 8.66% 8.84%	1.33% 100.00% 1.71% 0.00% 24.82% 6.94% 0.78% 0.40% 8.58% 8.87% 4.58%
Total Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Metropolitan South Australia - Metropolitan	alance)	1.74% 0.00% 24.31% 6.89% 0.82% 0.48% 8.87% 8.70% 4.72%	1.71% 0.00% 24.30% 7.08% 0.81% 0.42% 8.81% 8.77% 4.70%	1.65% 0.00% 24.52% 7.00% 0.79% 0.41% 8.66% 8.84% 4.63%	1.33% 100.00% 1.71% 0.00% 24.82% 6.94% 0.78% 0.40% 8.58% 8.87% 4.58% 0.53%
Total Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan	alance)	1.74% 0.00% 24.31% 6.89% 0.82% 0.48% 8.87% 8.70% 4.72% 0.55%	1.71% 0.00% 24.30% 7.08% 0.81% 0.42% 8.81% 8.77% 4.70% 0.55%	1.65% 0.00% 24.52% 7.00% 0.79% 0.41% 8.66% 8.84% 4.63% 0.54%	1.33% 100.00% 1.71% 0.00% 24.82% 6.94% 0.78% 0.40% 8.58% 4.58% 0.53% 0.16%
Total Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Metropolitan Tasmania - Metropolitan	alance)	1.74% 0.00% 24.31% 6.89% 0.82% 0.48% 8.87% 8.70% 4.72% 0.55% 0.17%	1.71% 0.00% 24.30% 7.08% 0.81% 0.42% 8.81% 4.70% 0.55% 0.17%	1.65% 0.00% 24.52% 7.00% 0.79% 0.41% 8.66% 8.84% 4.63% 0.54% 0.16%	1.33% 100.00% 1.71% 0.00% 24.82% 6.94% 0.78% 0.40% 8.58% 8.87% 4.58% 0.53% 0.16% 0.44%
Total Profile by Geographic Distribution (% of Period Pool E Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan	alance)	1.74% 0.00% 24.31% 6.89% 0.82% 0.48% 8.87% 4.72% 0.55% 0.17% 0.41%	1.71% 0.00% 24.30% 7.08% 0.81% 0.42% 8.81% 8.77% 4.70% 0.55% 0.17% 0.45%	1.65% 0.00% 24.52% 7.00% 0.79% 0.41% 8.66% 8.84% 4.63% 0.54% 0.16% 0.44%	1.33% 100.00% 1.71% 0.00% 24.82% 6.94% 0.78% 0.40% 8.58% 8.87% 4.58% 0.153% 0.16% 0.44% 24.43%
Total Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Tasmania - Monmetropolitan	alance)	1.74% 0.00% 24.31% 6.89% 0.82% 0.48% 8.87% 8.70% 4.72% 0.55% 0.17% 0.41% 24.98%	1.71% 0.00% 24.30% 7.08% 0.81% 0.42% 8.81% 8.77% 4.70% 0.55% 0.17% 0.45% 24.71%	1.65% 0.00% 24.52% 7.00% 0.79% 0.41% 8.66% 8.84% 4.63% 0.54% 0.16% 0.44% 24.52%	1.33% 100.00% 1.71% 0.00% 24.82% 6.94% 0.78% 0.40% 8.58% 8.87% 4.58% 0.53% 0.16% 0.44% 24.43% 2.57%
Total Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan Victoria - Metropolitan Victoria - Metropolitan	alance)	1.74% 0.00% 24.31% 6.89% 0.82% 0.48% 8.87% 4.72% 0.55% 0.17% 0.41% 24.98% 2.46%	1.71% 0.00% 24.30% 7.08% 0.81% 0.42% 8.81% 8.77% 4.70% 0.55% 0.17% 0.45% 24.71% 2.56%	1.65% 0.00% 24.52% 7.00% 0.79% 0.41% 8.66% 8.84% 4.63% 0.54% 0.16% 0.44% 24.52% 2.59%	1.33% 100.00% 1.71% 0.00% 24.82% 6.94% 0.78% 0.40% 8.58% 8.87% 4.58% 0.53% 0.16% 0.44% 24.43% 2.57% 13.43%
Profile by Geographic Distribution (% of Period Pool B Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Metropolitan South Australia - Metropolitan South Australia - Metropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Metropolitan Victoria - Nonmetropolitan	alance)	1.74% 0.00% 24.31% 6.89% 0.82% 0.48% 8.87% 4.72% 0.55% 0.17% 0.41% 24.98% 2.46% 13.21%	1.71% 0.00% 24.30% 7.08% 0.81% 0.42% 8.81% 8.77% 4.70% 0.55% 0.17% 0.45% 24.71% 2.56% 13.23%	1.65% 0.00% 24.52% 7.00% 0.79% 0.41% 8.66% 8.84% 4.63% 0.54% 0.16% 0.44% 24.52% 2.59% 13.49%	1.33% 100.00% 1.71% 0.00% 24.82% 6.94% 0.78% 0.40% 8.58% 8.87% 4.58% 0.16% 0.16% 0.44% 24.43% 2.57% 13.43%

Collateral Pool Data Period Ending:	05-Apr-20	05-Mar-20	05-Feb-20	05-Jan-20
T endu Ending.	03-Apr-20	03-IVIAI -20	03-1 65-20	05-5411-20
Housing Loan Summary				
Number of Housing Loans	3,064	3,097	3,132	3,185
Housing Loan Pool Size (A\$)	687,449,765	698,386,874	708,155,215	722,659,297
Average Housing Loan Balance (A\$)	224,364	225,504	226,103	226,895
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties	1,736,903,914	1,745,406,117	1,764,713,099	1,792,785,789
Weighted Average Current Loan-to-Value Ratio (Unidexed)	53.47%	53.51%	53.66%	53.99%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	56.79%	56.89%	57.09%	57.41%
Weighted Average Seasoning (months)	89	89	87	86
Weighted Average Remaining Term To Maturity (months)	263	263	264	266
Maximum Current Remaining Term to Maturity (Months)	407	408	409	410
Percentage of Interest Only	14.23%	14.46%	14.72%	15.21%
Percentage of Principal and Interest Only	85.77%	85.54%	85.28%	84.79%
Percentage Owner Occupied (Product) * Percentage Owner Occupied (EFS) **	70.81%	70.93%	71.14%	71.03%
Percentage Foreign Borrower *	5.44%	5.36%	5.29%	5.42%
Percentage Australian Citizens Residing Offshore (Expats)**	1.75%	1.72%	1.70%	1.75%
Weighted Average Interest Rate	3.68%	3.91%	3.92%	3.94%
* Publication commenced January 2019	0.0070	0.0170	0.0270	0.017
elinquencies				
31-60 days				
No. of Loans	22	11	11	1
Balance (A\$)	4,249,239	3,385,699	3,126,342	4,878,50
% of Period Pool Balance	0.62%	0.48%	0.44%	0.68%
61-90 days				
No. of Loans	10	6	17	1.
Balance (A\$)	2,864,927	1,705,616	4,363,752	3,114,42
% of Period Pool Balance	0.42%	0.24%	0.62%	0.43%
91-120 days				
No. of Loans	4	11	5	
Balance (A\$)	1,370,663	2,681,309	1,259,560	1,313,75
% of Period Pool Balance	0.20%	0.38%	0.18%	0.189
121 + days				
No. of Loans	23	18	20	2
Balance (A\$)	5,798,739	4,796,772	4,748,949	5,325,11
% of Period Pool Balance	0.84%	0.69%	0.67%	0.74%
otal Delinquencies		10		
No. of Loans	59	46	53	5
Balance (A\$)	14,283,567	12,569,397	13,498,603	14,631,79
% of Period Pool Balance	2.08%	1.80%	1.91%	2.02%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.				
preciosures				
No. of Loans	5	6	5	4
Balance (A\$)	1,002,693	1,049,621	1,039,773	503,666
% of Period Pool Balance	0.15%	0.15%	0.15%	0.07%
oss 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\$) Mortgage Shortfall (Net Losses) as % of Period Pool Balance	256,534	256,534	256,534	243,142
	0.04%	0.04%	0.04%	0.03%
epayment Information (CPR)	40.540/	40.040/	40.5007	45 750
1 Month CPR (%)	13.51%	12.64%	18.53%	15.75%
3 Month CPR (%)	14.98%	15.74%	19.66%	20.23%
12 Month CPR (%)	17.66%	16.77%	17.06%	16.22%
Cumulative CPR (%)	16.83%	18.31%	18.41%	18.40%

[&]quot;* 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

Collateral Pool Data	riod Ending:	05-Apr-20	05-Mar-20	05-Feb-20	05-Jan-20
Profile by Current Loan-to-Value Ratio (% of Period Pool B	alanco)				
00.01% - 50.00%	alancej	38.93%	39.19%	39.07%	38.65%
50.01% - 55.00%		8.17%	8.43%	8.11%	8.03%
55.01% - 60.00%		8.74%	8.16%	8.12%	7.91%
60.01% - 65.00%		9.60%	9.41%	9.06%	9.55%
65.01% - 70.00%		11.94%	11.46%	11.60%	11.53%
70.01% - 75.00%		11.29%	11.61%	12.00%	11.95%
75.01% - 80.00%		7.68%	8.15%	8.04%	8.21%
80.01% - 85.00%		2.37%	2.26%	2.68%	2.69%
85.01% - 90.00%		0.74%	0.77%	0.76%	0.90%
90.01% - 95.00%		0.54%	0.56%	0.56%	0.58%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
Total	_	100.00%	100.00%	100.00%	100.00%
	_				
Profile by Loan Product					
First Option Home Loan		116,433	116,572	116,572	116,572
Fixed Option Home Loan		71,880,294	73,864,537	73,874,274	72,567,128
Fixed Option Home Loan - Low Doc		<u>-</u>	-	<u>-</u>	
Flexi First Option Home Loan		26,434,067	26,873,001	27,187,495	28,404,352
Flexi First Option Investment Loan		3,881,499	4,269,872	4,400,351	4,478,667
IPL - First Option		-	-	-	-
IPL - Fixed Rate		31,759,997	33,077,342	34,039,101	32,532,736
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		621,033	651,449	659,233	661,536
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		171,324	172,482	173,580	174,239
Premium Option Home Loan - Low Doc		-	-	-	
Rocket - Housing Loan Variable - MSS		388,162,489	394,342,789	402,448,528	412,071,205
Rocket - Variable - IPL - MSS		164,422,628	165,018,830	165,256,082	171,652,863
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other					
Total	_	687,449,765	698,386,874	708,155,215	722,659,297
Profile by Loan Rate (% of Period Pool Balance)					
<= 2.50%		0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%		6.09%	2.35%	2.16%	1.28%
3.01% - 3.50%		32.38%	18.98%	18.60%	17.519
3.51% - 4.00%		41.00%	42.24%	42.21%	43.479
4.01% - 4.50%		17.37%	27.00%	27.45%	27.76%
4.51% - 5.00%		1.85%	8.09%	8.22%	8.53%
5.01% - 5.50%		0.11%	0.12%	0.16%	0.26%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.00%
> 6.00%		1.34%	1.92%	1.90%	1.87%
Total	_	100.00%	100.00%	100.00%	100.00%
	_				
Profile by Geographic Distribution (% of Period Pool Balar	ice)				
Australian Capital Territory - Metropolitan		1.68%	1.67%	1.65%	1.67%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.16%	25.11%	25.22%	25.529
New South Wales - Nonmetropolitan		6.99%	7.14%	7.10%	7.08%
Northern Territory - Metropolitan		0.77%	0.76%	0.76%	0.749
Northern Territory - Nonmetropolitan		0.40%	0.39%	0.39%	0.409
Queensland - Metropolitan		8.54%	8.55%	8.48%	8.589
Queensland - Nonmetropolitan		8.91%	8.80%	8.70%	8.679
South Australia - Metropolitan		4.60%	4.59%	4.56%	4.47%
South Australia - Nonmetropolitan		0.57%	0.65%	0.64%	0.639
Tasmania - Metropolitan		0.16%	0.16%	0.16%	0.169
·		0.43%	0.43%	0.42%	0.419
Tasmania - Nonmetropolitan			24.21%	24.36%	24.169
Tasmania - Nonmetropolitan Victoria - Metropolitan		24.29%			
Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Nonmetropolitan		2.52%	2.51%	2.54%	
Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Nonmetropolitan Western Australia - Metropolitan					2.53%
Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Nonmetropolitan		2.52%	2.51%	2.54%	2.53% 13.34%
Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Nonmetropolitan Western Australia - Metropolitan		2.52% 13.24%	2.51% 13.31%	2.54% 13.33%	2.53% 13.34% 1.61% 0.03%

Collateral Pool Data Period Endi	ng: 05-Dec-19	05-Nov-19	05-Oct-19	05-Sep-19
Housing Loan Summary				
Number of Housing Loans	3,231	3,302	3,367	3,425
Housing Loan Pool Size (A\$)	735,649,759	755,094,163	771,806,974	787,782,088
Average Housing Loan Balance (A\$)	227,685	228,678	229,227	230,009
		,	1,436,000	
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000		1,436,000
Total Valuation of the Properties	1,813,759,680	1,851,674,680	1,879,983,721	1,910,540,302
Weighted Average Current Loan-to-Value Ratio (Unidexed)	54.13%	54.38%	54.57%	54.78%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	57.52%	57.71%	57.87%	58.06%
Weighted Average Seasoning (months)	85	84	83	82
Weighted Average Remaining Term To Maturity (months)	267	268	269	269
Maximum Current Remaining Term to Maturity (Months)	411	412	413	414
Percentage of Interest Only	15.24%	15.78%	16.38%	16.86%
Percentage of Principal and Interest Only	84.76%	84.22%	83.62%	83.14%
-				
Percentage Owner Occupied (Product) *	70.67%	71.01%	70.80%	70.87%
Percentage Owner Occupied (EFS) **	5.00 0/	5 000/	5.07 0/	5 400/
Percentage Foreign Borrower *	5.36%	5.29%	5.27%	5.18%
Percentage Australian Citizens Residing Offshore (Expats)**	1.73%	1.69%	1.66%	1.78%
Weighted Average Interest Rate	3.96%	4.00%	4.15%	4.17%
* Publication commenced January 2019				
Delinquencies 31-60 days				
No. of Loans	12	16	18	14
Balance (A\$)	3,639,734	4,105,255	4,390,009	2,975,440
	0.49%	4,105,255 0.54%	4,390,009	
% of Period Pool Balance	0.49%	0.54%	0.57%	0.38%
61-90 days				
No. of Loans	13	13	10	16
Balance (A\$)	3,486,317	3,578,433	2,343,534	3,985,643
% of Period Pool Balance	0.47%	0.47%	0.30%	0.51%
91-120 days				
No. of Loans	3	6	8	1
Balance (A\$)	800,570	1,223,761	1,855,636	197,044
% of Period Pool Balance	0.11%	0.16%	0.24%	0.03%
121 + days				
No. of Loans	22	24	29	28
Balance (A\$)	5,606,670	6,537,176	8,824,730	8,627,687
% of Period Pool Balance	0.76%	0.87%	1.14%	1.10%
Total Delinquencies				
No. of Loans	50	59	65	59
Balance (A\$)	13,533,292	15,444,626	17,413,909	15,785,813
% of Period Pool Balance	1.84%	2.05%	2.26%	2.00%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold of period i.e. performing loans in hardship that continue to be reported as delinquent until the custon has maintained full repayments for 6 months.				
Foreclosures				
No. of Loans	6	6	7	8
Balance (A\$)	842,389	773,660	1,644,782	1,752,976
% of Period Pool Balance	0.11%	0.10%	0.21%	0.22%
Loss and Recovery Data (Cumulative)				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A	A\$) 153,209	38,404	38,404	38,404
Mortgage Shortfall (Net Losses) (A\$)	243,142	243,142	243,142	243,142
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.03%	0.03%	0.03%	0.03%
Prepayment Information (CPR)				
1 Month CPR (%)	24.61%	20.22%	19.23%	25.42%
3 Month CPR (%)	21.38%	21.70%	19.63%	17.92%
12 Month CPR (%)	15.80%	14.98%	14.36%	14.11%
Cumulative CPR (%)				
Cumulative CFR (70)	18.45%	18.33%	18.30%	18.28%

[&]quot;* 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

Collateral Pool Data	Period Ending:	05-Dec-19	05-Nov-19	05-Oct-19	05-Sep-19
Profile by Current Loan-to-Value Ratio (% of Period Poo	al Balanco)				
00.01% - 50.00%	n balance)	38.24%	37.64%	37.38%	37.02%
50.01% - 55.00%		7.74%	7.60%	7.49%	7.58%
55.01% - 60.00%		8.35%	8.52%	8.75%	8.33%
60.01% - 65.00%		9.54%	9.27%	9.43%	9.72%
65.01% - 70.00%		11.62%	11.66%	10.70%	10.27%
70.01% - 75.00%		12.29%	12.88%	13.66%	14.41%
75.01% - 80.00%		8.07%	8.27%	8.44%	8.43%
80.01% - 85.00%		2.70%	2.71%	2.57%	2.57%
85.01% - 90.00%		0.88%	0.89%	0.89%	0.99%
90.01% - 95.00%		0.57%	0.56%	0.69%	0.68%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
Total	_	100.00%	100.00%	100.00%	100.00%
Profile by Loan Product					
First Option Home Loan		116,572	117,562	517,330	520,337
Fixed Option Home Loan		76,156,341	83,628,866	87,601,773	91,634,819
Fixed Option Home Loan - Low Doc		-	-	-	
Flexi First Option Home Loan		29,199,401	30,362,606	30,147,717	30,648,318
Flexi First Option Investment Loan		4,514,062	4,390,797	4,620,417	5,091,034
IPL - First Option		-	-	-	-,,
IPL - Fixed Rate		37,048,286	40,798,761	45,009,380	48,222,835
IPL - Fixed Rate - Low Doc		-	· · ·	, , , ₋	· · · · -
IPL - Variable Rate		661,536	1,091,988	2,004,527	2,010,603
IPL - Variable Rate - Low Doc		· -	-	-	-
Premium Option Home Loan		174,254	298,894	983,527	1,225,795
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		414,224,477	421,821,136	427,180,534	434,261,127
Rocket - Variable - IPL - MSS		173,554,831	172,583,553	173,741,769	174,167,220
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other					
Total	_	735,649,759	755,094,163	771,806,974	787,782,088
Profile by Loan Rate (% of Period Pool Balance)					
<= 2.50%		0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%		0.91%	0.46%	0.06%	0.06%
3.01% - 3.50%		16.58%	15.26%	5.26%	4.219
3.51% - 4.00%		42.91%	43.04%	37.71%	37.57%
4.01% - 4.50%		28.03%	28.37%	35.55%	35.44%
4.51% - 5.00%		10.17%	11.38%	19.11%	20.31%
5.01% - 5.50%		0.24%	0.24%	0.77%	0.90%
5.51% - 6.00%		0.00%	0.00%	0.32%	0.319
> 6.00%	_	1.84%	2.11%	2.31%	2.27%
Total	_	100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Ba	lance)				
Australian Capital Territory - Metropolitan		1.65%	1.62%	1.67%	1.70%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.57%	25.51%	25.31%	25.33%
New South Wales - Nonmetropolitan		7.01%	7.02%	7.10%	7.179
Northern Territory - Metropolitan		0.73%	0.74%	0.81%	0.79%
Northern Territory - Nonmetropolitan		0.39%	0.38%	0.37%	0.37%
Queensland - Metropolitan		8.79%	8.77%	8.75%	8.78%
Queensland - Nonmetropolitan		8.69%	8.65%	8.60%	8.549
South Australia - Metropolitan		4.44%	4.41%	4.36%	4.439
South Australia - Nonmetropolitan		0.62%	0.62%	0.60%	0.59%
Tasmania - Metropolitan		0.15%	0.19%	0.21%	0.219
Tasmania - Nonmetropolitan		0.41%	0.42%	0.41%	0.40%
Victoria - Metropolitan		24.20%	24.30%	24.34%	24.219
Victoria - Nonmetropolitan		2.53%	2.56%	2.57%	2.649
		13.18%	13.22%	13.33%	13.319
Western Australia - Metropolitan					
Western Australia - Nonmetropolitan		1.60%	1.57%	1.54%	
•				1.54% 0.03% 100.00%	1.51% 0.02% 100.00%

Collateral Pool Data	Period Ending:	05-Aug-10	05-Jul-19	05-Jun-19	05-May-19
	renou Enaing:	05-Aug-19	05-Jul-19	05-Jun-19	US-IVIAY-19
Housing Loan Summary					
Number of Housing Loans		3,493	3,544	3,580	3,63
Housing Loan Pool Size (A\$)		809,751,683	822,231,287	834,238,287	844,891,41
· ','			, ,	, ,	
Average Housing Loan Balance (A\$)		231,821	232,007	233,027	232,62
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,00
Total Valuation of the Properties		1,953,260,961	1,981,705,371	2,002,384,579	2,026,782,89
Weighted Average Current Loan-to-Value Ratio (Uni	dexed)	54.95%	55.10%	55.18%	55.30%
Weighted Average Current Limit Loan-to-Value Ration	(Unidexed) **	58.15%	58.34%	58.38%	58.57%
Weighted Average Seasoning (months)		81	80	79	7
Weighted Average Remaining Term To Maturity (mo	nths)	271	271	272	27
Maximum Current Remaining Term to Maturity (Mon	ths)	415	416	417	41
Percentage of Interest Only		17.40%	18.08%	18.74%	19.07%
Percentage of Principal and Interest Only		82.60%	81.92%	81.26%	80.93%
Percentage Owner Occupied (Product) *		71.01%	71.10%	70.85%	70.83%
Percentage Owner Occupied (FFS) **		71.0170	71.1076	70.0570	70.007
,		E 120/	E 120/	E 000/	E 060
Percentage Foreign Borrower *	· · · · · · · · · · · · · · · · · · ·	5.13%	5.13%	5.09%	5.069
Percentage Australian Citizens Residing Offshore (E	expats)***	1.74%	1.72%	1.69%	1.749
Weighted Average Interest Rate		4.19%	4.37%	4.56%	4.57%
* Publication commenced January 2019					
Delinquencies 31-60 days					
		22	4.0	24	3
No. of Loans		23	16	24	
Balance (A\$)		5,329,288	3,204,528	5,541,990	7,714,39
% of Period Pool Balance		0.66%	0.39%	0.66%	0.919
61-90 days					
No. of Loans		6	9	17	
Balance (A\$)		1,378,828	2,276,621	4,511,152	1,603,54
% of Period Pool Balance		0.17%	0.28%	0.54%	0.19%
91-120 days					
No. of Loans		3	6	2	
Balance (A\$)		813,996	1,964,654	280,233	448,52
% of Period Pool Balance		0.10%	0.24%	0.03%	0.059
121 + days					
No. of Loans		32	30	31	3
Balance (A\$)		9,791,482	8,699,059	9,217,326	8,768,80
% of Period Pool Balance		1.21%	1.06%	1.10%	1.049
Fotal Delinquencies		1.2170	1.0078	1.1078	1.047
No. of Loans		64	61	74	7
Balance (A\$)		17,313,594	16,144,863	19,550,702	18,535,26
% of Period Pool Balance		2.14%	1.96%	2.34%	2.199
		2	1.0070	2.0 170	2,
Reported delinquencies after November 2015 include accounts that are in period i.e. performing loans in hardship that continue to be reported as dell has maintained full repayments for 6 months.					
Foreclosures					
No. of Loans		6	4	5	3
Balance (A\$)		1,930,885	969,001	1,295,570	938,213
% of Period Pool Balance		0.24%	0.12%	0.16%	0.119
D					
Loss and Recovery Data (Cumulative)					
Mortgage Insurance Proceeds (Claims under Mortga	ge 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%	0.039
3.3					
Prepayment Information (CPR)		13 800/	12 260/	11 520/	11 000
Prepayment Information (CPR) 1 Month CPR (%)		13.80%	13.86%	11.53%	
Prepayment Information (CPR) 1 Month CPR (%) 3 Month CPR (%)		13.06%	12.16%	11.78%	13.34%
Prepayment Information (CPR) 1 Month CPR (%)					11.09% 13.34% 13.80% 18.44%

[&]quot;* 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

Collateral Pool Data Period Endin	g: 05-Aug-19	05-Jul-19	05-Jun-19	05-May-19
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)				
00.01% - 50.00%	37.10%	36.84%	37.10%	36.75%
50.01% - 55.00%	7.12%	6.97%	6.75%	6.63%
55.01% - 60.00%	8.24%	8.35%	8.45%	8.59%
60.01% - 65.00%	9.91%	10.10%	9.71%	9.91%
65.01% - 70.00%	10.02%	9.90%	9.91%	9.82%
70.01% - 75.00%	14.64%	14.34%	14.43%	14.58%
75.01% - 80.00%	8.67%	9.14%	9.10%	9.20%
80.01% - 85.00%	2.52%	2.53%	2.60%	2.56%
85.01% - 90.00%	1.07%	1.14%	1.19%	1.21%
90.01% - 95.00%	0.71%	0.69%	0.76%	0.75%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%
Profile by Loan Product				
First Option Home Loan	664,686	2,817,971	2,858,790	2,889,212
Fixed Option Home Loan	93,874,063	98,251,406	100,343,285	101,222,057
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	31,512,502	29,568,025	30,697,332	32,195,361
Flexi First Option Investment Loan	5,068,364	5,399,759	5,988,279	6,693,500
IPL - First Option	113,455	114,093	114,597	113,910
IPL - Fixed Rate	49,626,122	50,176,394	50,639,036	49,908,693
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	3,307,544	3,457,150	3,551,935	3,569,042
IPL - Variable Rate - Low Doc	-	-, - ,	-	-
Premium Option Home Loan	2,886,281	11,315,566	11,589,625	11,657,270
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	446,038,004	442,664,758	445,590,907	450,467,624
Rocket - Variable - IPL - MSS	176,660,662	178,466,165	182,864,501	186,174,749
Rocket - Housing Loan Variable - Low Doc	-	-,,	- , ,	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other				
Total	809,751,683	822,231,287	834,238,287	844,891,418
Profile by Loan Rate (% of Period Pool Balance)				
<= 2.50%	0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%	0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%	2.92%	0.16%	0.00%	0.00%
3.51% - 4.00%	37.30%	27.72%	14.08%	13.38%
4.01% - 4.50%	36.00%	38.52%	39.04%	38.98%
4.51% - 5.00%	21.25%	25.35%	31.01%	31.01%
5.01% - 5.50%	0.93%	6.64%	11.98%	12.60%
5.51% - 6.00%	0.34%	0.34%	2.58%	2.70%
> 6.00%	2.36%	2.39%	1.83%	1.79%
Total	100.00%	100.00%	100.00%	100.00%
Destite to Common the Distribution (0) of Desired Dest Delever				
Profile by Geographic Distribution (% of Period Pool Balance) Australian Capital Territory - Metropolitan	1.69%	1.67%	1.67%	1.68%
Australian Capital Territory - Interropolitan Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.40%	25.35%	25.25%	25.28%
New South Wales - Nonmetropolitan	7.19%	7.26%	7.31%	7.31%
Northern Territory - Metropolitan	0.77%	0.76%	0.76%	0.75%
Northern Territory - Metropolitan	0.36%	0.38%	0.38%	0.38%
Queensland - Metropolitan	8.81%	8.72%	8.67%	8.74%
Queensland - Metropolitan Queensland - Nonmetropolitan	8.81% 8.57%	8.72% 8.54%	8.54%	8.49%
South Australia - Metropolitan	4.43%	4.44%	4.43%	4.47%
South Australia - Metropolitan	0.58%	0.57%	0.56%	0.56%
Tasmania - Metropolitan	0.36%	0.20%	0.20%	0.36%
Tasmania - Metropolitan Tasmania - Nonmetropolitan	0.20%	0.20%	0.20%	0.21%
Victoria - Metropolitan		24.37%		
Victoria - Metropolitan Victoria - Nonmetropolitan	24.16%		24.51%	24.42%
·	2.73%	2.75%	2.76%	2.77%
Western Australia - Metropolitan	13.21%	13.12%	13.11%	13.07%
Western Australia - Nonmetropolitan	1.48%	1.46%	1.47%	1.49%
Others	0.03%	0.02%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

Collateral Pool Data	05.4	0.514		04.1
Period Ending:	: 05-Apr-19	05-Mar-19	05-Feb-19	04-Jan-19
Housing Loan Summary				
Number of Housing Loans	3,677	3,719	3,762	3,798
•	,	867,253,627	,	,
Housing Loan Pool Size (A\$)	855,298,869		881,336,571	890,238,330
Average Housing Loan Balance (A\$)	232,608	233,195	234,273	234,397
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties	2,047,545,276	2,076,506,166	2,101,893,259	2,115,458,082
Weighted Average Current Loan-to-Value Ratio (Unidexed)	55.39%	55.43%	55.60%	55.72%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	58.67%	58.76%	58.95%	59.10%
Weighted Average Seasoning (months)	77	76	76	7-
Weighted Average Remaining Term To Maturity (months)	273	274	275	27
Maximum Current Remaining Term to Maturity (Months)	419	420	421	42:
	40 540/	20.040/	20.420/	24.240
Percentage of Interest Only	19.51%	20.04%	20.43%	21.31%
Percentage of Principal and Interest Only	80.49%	79.96%	79.57%	78.69%
Percentage Owner Occupied (Product) *	70.94%	70.61%	70.37%	70.34%
Percentage Owner Occupied (EFS) **				
Percentage Foreign Borrower *	5.02%	5.04%	4.98%	4.98%
Percentage Australian Citizens Residing Offshore (Expats)**	1.73%	1.71%	1.70%	1.68%
Weighted Average Interest Rate	4.57%	4.58%	4.59%	4.60%
	4.01 /0	4.5070	4.5570	4.007
* Publication commenced January 2019 Delinquencies				
31-60 days				
No. of Loans	22	17	18	1:
Balance (A\$)	5,203,861	4,430,921	3,627,936	4,569,24
% of Period Pool Balance	0.61%	0.51%	0.41%	0.519
	0.0176	0.51/6	0.41/0	0.517
61-90 days	4.0	40	40	
No. of Loans	10	13	12	1;
Balance (A\$)	2,923,333	3,640,816	3,502,337	3,659,90
% of Period Pool Balance	0.34%	0.42%	0.40%	0.41%
91-120 days				
No. of Loans	5	3	8	10
Balance (A\$)	1,277,694	800,832	2,090,528	2,769,50
% of Period Pool Balance	0.15%	0.09%	0.24%	0.319
121 + days				
No. of Loans	28	27	24	10
Balance (A\$)	8,560,248	8,318,184	7,563,569	5,165,30
% of Period Pool Balance	1.00%	0.96%	0.86%	0.58%
Total Delinquencies	1.0070	0.0070	0.0070	0.007
No. of Loans	65	60	62	58
Balance (A\$)	17,965,137	17,190,753	16,784,369	16,163,95
% of Period Pool Balance	2.10%	1.98%	1.90%	1.82%
	2.1070	1.0070	1.0070	
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.				
Foreclosures				
No. of Loans	3	2	2	2
Balance (A\$)	933,144	452,694	450,104	447,767
% of Period Pool Balance	0.11%	0.05%	0.05%	0.05%
Loss and Recovery Data (Cumulative)				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	38,404	38,404	38,404	38,404
Mortgage Shortfall (Net Losses) (A\$)	243,142	243,142	151,825	151,825
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.03%	0.03%	0.02%	0.02%
Prepayment Information (CPR)				
1 7	10 600/	16 200/	0 540/	10.500
1 Month CPR (%)	12.68%	16.39%	8.51%	10.53%
3 Month CPR (%)	12.41%	11.70%	11.39%	12.93%
12 Month CPR (%)	14.32%	14.62%	14.50%	15.53%
Cumulative CPR (%)	18.59%	18.72%	18.77%	19.00%
• •				

[&]quot;* 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

Collateral Pool Data Period Enc	ding: 05-Apr-19	05-Mar-19	05-Feb-19	04-Jan-19
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)		00.700/	00.500/	00.400/
00.01% - 50.00%	36.69%	36.72%	36.59%	36.16%
50.01% - 55.00% 55.01% - 60.00%	6.59%	6.62%	6.60%	7.11% 8.11%
	8.61% 9.81%	8.49% 9.60%	8.32% 9.02%	8.11%
60.01% - 65.00% 65.01% - 70.00%	9.50%	10.00%	10.28%	
70.01% - 75.00%	15.00%	14.79%	15.29%	10.45% 15.41%
75.01% - 80.00%	9.09%	9.03%	8.94%	8.66%
80.01% - 85.00%	2.75%	2.82%	3.04%	3.04%
85.01% - 90.00%	1.21%	1.18%	1.18%	1.34%
90.01% - 95.00%	0.75%	0.75%	0.74%	0.75%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%
Total	100.0070	100.0070	100.0070	100.007
Profile by Loan Product				
First Option Home Loan	2,911,149	2,937,158	2,959,810	3,041,558
Fixed Option Home Loan	105,283,065	104,256,491	106,441,174	108,843,922
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	33,072,912	33,858,826	34,674,855	35,489,553
Flexi First Option Investment Loan	6,866,834	6,873,670	6,961,386	7,491,381
IPL - First Option	114,508	109,111	110,658	112,324
IPL - Fixed Rate	50,803,361	52,015,286	52,565,575	52,440,235
IPL - Fixed Rate - Low Doc			-	
IPL - Variable Rate	3,577,666	3,834,837	3,843,863	3,853,890
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	12,119,925	12,177,089	12,157,836	12,568,190
Premium Option Home Loan - Low Doc	450 070 507	450 450 700	400.050.050	400 044 000
Rocket - Housing Loan Variable - MSS	453,373,567	459,159,723	463,950,256	466,241,366
Rocket - Variable - IPL - MSS	187,175,882	192,031,436	197,671,158	200,155,911
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other Total	855,298,869	867,253,627	881,336,571	890,238,330
		, ,	, ,	, ,
Profile by Loan Rate (% of Period Pool Balance)	0.000/	0.000/	0.000/	0.000/
<= 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%	0.02%	0.00%	0.00%	0.00%
3.51% - 4.00%	13.13%	12.49%	12.05%	11.48%
4.01% - 4.50%	39.00%	38.76%	38.74%	38.72%
4.51% - 5.00%	30.99%	31.68%	31.66%	31.37%
5.01% - 5.50%	12.76%	12.84%	13.08%	13.68%
5.51% - 6.00%	2.78%	2.93%	3.18%	3.43%
> 6.00% Total	1.77%	1.75%	1.74%	1.76%
lotai	100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Balance)				
Profile by Geographic Distribution (% of Period Pool Balance) Australian Capital Territory - Metropolitan	1.72%	1.82%	1.82%	1.82%
	1.72% 0.00%	1.82% 0.00%	1.82% 0.00%	
Australian Capital Territory - Metropolitan				0.00%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00% 25.01%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan	0.00% 25.23%	0.00% 25.09%	0.00% 25.07%	0.00% 25.01% 7.25%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan	0.00% 25.23% 7.32%	0.00% 25.09% 7.25%	0.00% 25.07% 7.20%	0.00% 25.01% 7.25% 0.79%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan	0.00% 25.23% 7.32% 0.78%	0.00% 25.09% 7.25% 0.77%	0.00% 25.07% 7.20% 0.80%	0.00% 25.01% 7.25% 0.79% 0.39%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan	0.00% 25.23% 7.32% 0.78% 0.37%	0.00% 25.09% 7.25% 0.77% 0.36%	0.00% 25.07% 7.20% 0.80% 0.39%	0.00% 25.01% 7.25% 0.79% 0.39% 8.78%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan	0.00% 25.23% 7.32% 0.78% 0.37% 8.67%	0.00% 25.09% 7.25% 0.77% 0.36% 8.69%	0.00% 25.07% 7.20% 0.80% 0.39% 8.80%	0.00% 25.01% 7.25% 0.79% 0.39% 8.78% 8.59%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan	0.00% 25.23% 7.32% 0.78% 0.37% 8.67% 8.49%	0.00% 25.09% 7.25% 0.77% 0.36% 8.69% 8.59%	0.00% 25.07% 7.20% 0.80% 0.39% 8.80% 8.50%	0.00% 25.01% 7.25% 0.79% 0.39% 8.78% 8.59% 4.46%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan	0.00% 25.23% 7.32% 0.78% 0.37% 8.67% 8.49% 4.48%	0.00% 25.09% 7.25% 0.77% 0.36% 8.69% 8.59% 4.47%	0.00% 25.07% 7.20% 0.80% 0.39% 8.80% 8.50% 4.47%	0.00% 25.01% 7.25% 0.79% 0.39% 8.78% 8.59% 4.46% 0.54%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Metropolitan South Australia - Metropolitan South Australia - Metropolitan	0.00% 25.23% 7.32% 0.78% 0.37% 8.67% 8.49% 4.48% 0.56%	0.00% 25.09% 7.25% 0.77% 0.36% 8.69% 8.59% 4.47% 0.55%	0.00% 25.07% 7.20% 0.80% 0.39% 8.80% 8.50% 4.47% 0.54%	0.00% 25.01% 7.25% 0.79% 0.39% 8.78% 8.59% 4.46% 0.54%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan South Australia - Nonmetropolitan	0.00% 25.23% 7.32% 0.78% 0.37% 8.67% 8.49% 4.48% 0.56% 0.20%	0.00% 25.09% 7.25% 0.77% 0.36% 8.69% 8.59% 4.47% 0.55% 0.23%	0.00% 25.07% 7.20% 0.80% 0.39% 8.80% 8.50% 4.47% 0.54% 0.23%	0.00% 25.01% 7.25% 0.79% 0.39% 8.78% 8.59% 4.46% 0.54% 0.23% 0.41%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Metropolitan	0.00% 25.23% 7.32% 0.78% 0.37% 8.67% 8.49% 4.48% 0.56% 0.20% 0.42%	0.00% 25.09% 7.25% 0.77% 0.36% 8.69% 8.59% 4.47% 0.55% 0.23%	0.00% 25.07% 7.20% 0.80% 0.39% 8.80% 8.50% 4.47% 0.54% 0.23% 0.40%	0.00% 25.01% 7.25% 0.79% 0.39% 8.78% 8.59% 4.46% 0.54% 0.23% 0.41% 24.18%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Metropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan	0.00% 25.23% 7.32% 0.78% 0.37% 8.67% 8.49% 4.48% 0.56% 0.20% 0.42% 24.39%	0.00% 25.09% 7.25% 0.77% 0.36% 8.69% 8.59% 4.47% 0.55% 0.23% 0.42% 24.34%	0.00% 25.07% 7.20% 0.80% 0.39% 8.80% 4.47% 0.54% 0.23% 0.40% 24.17%	0.00% 25.01% 7.25% 0.79% 0.39% 8.78% 8.59% 4.46% 0.54% 0.23% 0.41% 24.18% 2.89%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Metropolitan	0.00% 25.23% 7.32% 0.78% 0.37% 8.67% 8.49% 4.48% 0.56% 0.20% 0.42% 24.39% 2.79%	0.00% 25.09% 7.25% 0.77% 0.36% 8.69% 4.47% 0.55% 0.23% 0.42% 24.34% 2.82%	0.00% 25.07% 7.20% 0.80% 0.39% 8.80% 4.47% 0.54% 0.23% 0.40% 24.17% 2.84%	0.00% 25.01% 7.25% 0.79% 0.39% 8.78% 8.59% 4.46% 0.54% 0.23% 0.41% 24.18% 2.89%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan New South Wales - Metropolitan New South Wales - Nonmetropolitan Northern Territory - Metropolitan Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan Victoria - Nonmetropolitan Victoria - Nonmetropolitan Victoria - Nonmetropolitan Victoria - Nonmetropolitan Victoria - Metropolitan Victoria - Metropolitan Victoria - Metropolitan	0.00% 25.23% 7.32% 0.78% 0.37% 8.67% 8.49% 4.48% 0.56% 0.20% 0.42% 24.39% 2.79% 13.10%	0.00% 25.09% 7.25% 0.77% 0.36% 8.69% 4.47% 0.55% 0.23% 0.42% 24.34% 2.82% 13.10%	0.00% 25.07% 7.20% 0.80% 0.39% 8.80% 4.47% 0.54% 0.23% 0.40% 24.17% 2.84% 13.28%	1.82% 0.00% 25.01% 7.25% 0.79% 0.39% 8.78% 8.59% 4.46% 0.54% 0.23% 0.41% 24.18% 2.89% 13.18%

Collateral Pool Data				
Period Ending:	05-Oct-18	05-Jul-18	05-Apr-18	05-Jan-18
Housing Loan Summary				
Number of Housing Loans	3,940	4,095	4,286	4,502
Housing Loan Pool Size (A\$)	927,831,620	971,464,495	1,024,896,537	1,080,706,399
. ,				
Average Housing Loan Balance (A\$)	235,490	237,232	239,127	240,050
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties	2,179,955,819	2,256,468,433	2,356,361,834	2,468,590,952
Weighted Average Current Loan-to-Value Ratio (Unidexed) Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	56.02%	56.44%	56.92%	57.15%
Weighted Average Seasoning (months)	72	69	66	62
Weighted Average Remaining Term To Maturity (months)	279	282	285	288
Maximum Current Remaining Term to Maturity (Months)	425	428	431	434
• • • • • • • • • • • • • • • • • • • •				
Percentage of Interest Only	23.06%	24.86%	25.85%	26.57%
Percentage of Principal and Interest Only	76.94%	75.14%	74.15%	73.43%
Percentage Owner Occupied (Product) * Percentage Owner Occupied (EFS) ** Percentage Foreign Borrower *				
Percentage Australian Citizens Residing Offshore (Expats)**				
Weighted Average Interest Rate	4.62%	4.52%	4.54%	4.56%
* Publication commenced January 2019				
Delinquencies				
31-60 days				
No. of Loans	17	15	26	13
Balance (A\$)	4,159,599	4,116,051	6,940,986	3,365,978
% of Period Pool Balance	0.45%	0.42%	0.68%	0.31%
61-90 days				
No. of Loans	6	8	6	9
Balance (A\$)	1,894,748	2,054,485	1,483,130	1,686,585
% of Period Pool Balance	0.20%	0.21%	0.14%	0.16%
91-120 days			_	•
No. of Loans	4	4	5	8
Balance (A\$)	1,038,255	903,582	1,574,812	2,054,548
% of Period Pool Balance	0.11%	0.09%	0.15%	0.19%
121 + days				
No. of Loans	21	26	24	22
Balance (A\$)	6,247,440	6,834,427	5,511,281	5,874,929
% of Period Pool Balance	0.67%	0.70%	0.54%	0.54%
Total Delinquencies				
No. of Loans	48	53	61	52
Balance (A\$)	13,340,041	13,908,545	15,510,209	12,982,040
% of Period Pool Balance	1.44%	1.43%	1.51%	1.20%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.				
Foreclosures				
No. of Loans	2	2	2	1
Balance (A\$)	404,582	450,828	392,400	223,857
% of Period Pool Balance	0.04%	0.05%	0.04%	0.02%
Loss and Recovery Data (Cumulative)				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	38,404	-	_	_
Mortgage Shortfall (Net Losses) (A\$)	69,750	58.716	58,716	58.716
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.01%	0.01%	0.01%	0.01%
Drangument Information (CDD)				
Prepayment Information (CPR)	44 570/	10.070/	16 160/	10 700/
1 Month CPR (%)	14.57%	18.07%	16.16%	18.70%
3 Month CPR (%)	15.93%	17.29%	17.29%	19.96%
12 Month CPR (%)	17.30%	18.60%	19.28%	20.20%
Cumulative CPR (%)	19.44%	19.82%	20.04%	20.30%

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

Collateral Pool Data	riod Ending:	05-Oct-18	05-Jul-18	05-Apr-18	05-Jan-18
	iloa Ellallig.	03-001-10	05-041-10	00-Apr-10	03-0411-10
Profile by Current Loan-to-Value Ratio (% of Period Pool I	Balance)				
00.01% - 50.00%		35.63%	35.36%	34.77%	34.18%
50.01% - 55.00%		7.24%	6.63%	6.86%	7.27%
55.01% - 60.00%		7.62%	8.20%	7.44%	7.33%
60.01% - 65.00%		8.54%	8.04%	7.76%	7.76%
65.01% - 70.00%		10.91%	10.70%	9.97%	9.95%
70.01% - 75.00%		15.47%	14.61%	15.18%	14.08%
75.01% - 80.00%		9.08%	10.86%	11.73%	12.73%
80.01% - 85.00%		3.31%	3.43%	3.88%	4.18%
85.01% - 90.00% 90.01% - 95.00%		1.35%	1.34%	1.49%	1.64%
95.01% - 100.00%		0.85%	0.83%	0.90%	0.86%
> 100.01% > 100.01%		0.00% 0.00%	0.00% 0.00%	0.02% 0.00%	0.02% 0.00%
Total	_	100.00%	100.00%	100.00%	100.00%
Total	_	100.0078	100.0078	100.0076	100.0078
Profile by Loan Product					
First Option Home Loan		3,131,067	3,352,917	3,418,861	3,652,909
Fixed Option Home Loan		115,081,338	117,515,970	122,680,495	128,883,022
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		37,181,355	38,897,966	42,094,784	45,046,852
Flexi First Option Investment Loan		7,671,799	8,565,233	9,906,466	10,372,478
IPL - First Option		119,396	111,532	115,853	122,867
IPL - Fixed Rate		55,350,029	55,727,711	58,627,285	61,661,444
IPL - Fixed Rate - Low Doc		-	-	.	
IPL - Variable Rate		3,810,401	3,967,473	4,294,457	4,841,937
IPL - Variable Rate - Low Doc			.	·	.
Premium Option Home Loan		13,017,242	13,895,724	15,352,578	15,954,907
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		483,510,913	508,375,245	537,747,800	567,830,813
Rocket - Variable - IPL - MSS		208,958,080	221,054,724	230,657,958	242,339,170
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc Other		-	-	-	-
Total	_	927,831,620	971,464,495	1,024,896,537	1,080,706,399
	_	, , , , , , , , , , , , , , , , , , , ,	, , , , , ,	,- ,,	,,
Profile by Loan Rate (% of Period Pool Balance)					
<= 2.50%		0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%		0.02%	0.01%	0.00%	0.00%
3.01% - 3.50%		0.00%	0.00%	0.00%	0.07%
3.51% - 4.00%		10.43%	17.43%	15.66%	13.33%
4.01% - 4.50%		38.04%	35.35%	35.72%	36.94%
4.51% - 5.00%		31.93%	32.65%	33.08%	33.51%
5.01% - 5.50% 5.51% - 6.00%		14.56%	11.21%	11.99% 2.26%	12.48%
		3.68%	1.97%		2.47%
> 6.00% Total	_	1.76%	1.76%	1.62% 100.00%	1.53%
iotai	_	100.00%	100.00%	100.00%	100.00%
Profile by Geographic Distribution (% of Period Pool Bala	nce)				
Australian Capital Territory - Metropolitan		1.80%	1.82%	1.80%	1.89%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.19%	25.36%	25.09%	25.18%
New South Wales - Nonmetropolitan		7.31%	7.31%	7.33%	7.45%
Northern Territory - Metropolitan		0.74%	0.77%	0.74%	0.78%
Northern Territory - Nonmetropolitan		0.38%	0.37%	0.36%	0.39%
Queensland - Metropolitan		8.79%	8.71%	8.83%	8.78%
Queensland - Nonmetropolitan		8.56%	8.52%	8.51%	8.46%
South Australia - Metropolitan		4.61%	4.61%	4.56%	4.53%
South Australia - Nonmetropolitan		0.52%	0.55%	0.53%	0.51%
Tasmania - Metropolitan		0.30%	0.34%	0.38%	0.41%
Tasmania - Nonmetropolitan		0.43%	0.46%	0.46%	0.46%
Victoria - Metropolitan		23.98%	23.98%	24.26%	24.40%
Victoria - Nonmetropolitan		2.89%	3.02%	3.11%	3.10%
Western Australia - Metropolitan		12.98%	12.69%	12.53%	12.14%
Western Australia - Nonmetropolitan		1.50%	1.49%	1.50%	1.52%
Others	_	0.02%	0.00%	0.01%	0.00%
Total	_	100.00%	100.00%	100.00%	100.00%

Collateral Pool Data Period Ending:	: 05-Oct-17	05-Jul-17	05-Apr-17	05-Jan-17
•				
Housing Loan Summary				
Number of Housing Loans	4,731	4,989	5,243	5,548
Housing Loan Pool Size (A\$)	1,149,726,945	1,222,045,764	1,298,774,722	1,384,690,570
Average Housing Loan Balance (A\$)	243,020	244,948	247,716	249,584
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties	2,591,638,114	2,725,015,649	2,860,870,455	3,017,519,958
Weighted Average Current Loan-to-Value Ratio (Unidexed) Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	57.35%	57.86%	58.33%	58.76%
Weighted Average Seasoning (months)	59	56	53	50
Weighted Average Remaining Term To Maturity (months)	290	276	278	282
Maximum Current Remaining Term to Maturity (Months)	437	333	336	339
Percentage of Interest Only	27.35%	28.54%	29.66%	29.70%
Percentage of Principal and Interest Only	72.65%	71.46%	70.34%	70.30%
Percentage Owner Occupied (Product) * Percentage Owner Occupied (EFS) ** Percentage Foreign Borrower *				
Percentage Australian Citizens Residing Offshore (Expats)**	4 E00/	4.609/	4 570/	4 400/
Weighted Average Interest Rate * Publication commenced January 2019	4.58%	4.60%	4.57%	4.48%
Delinquencies				
31-60 days				
No. of Loans	14	17	24	21
Balance (A\$)	4,174,602	4,481,743	7,095,382	7,191,750
% of Period Pool Balance	0.36%	0.37%	0.55%	0.52%
61-90 days	0.5070	0.07 70	0.0070	0.527
No. of Loans	6	13	9	13
	1,285,744	3,012,587	2,041,000	
Balance (A\$)		, ,		2,502,801
% of Period Pool Balance	0.11%	0.25%	0.16%	0.18%
91-120 days	7	_	0	g
No. of Loans	7	5	8	
Balance (A\$)	1,883,474	988,421	1,645,710	2,714,076
% of Period Pool Balance	0.16%	0.08%	0.13%	0.20%
121 + days				
No. of Loans	21	25	22	15
Balance (A\$)	5,048,988	6,477,640	5,737,770	4,913,034
% of Period Pool Balance	0.44%	0.53%	0.44%	0.35%
Total Delinquencies No. of Loans	48	60	63	58
Balance (A\$)	12,392,808	14,960,389	16,519,861	17,321,660
% of Period Pool Balance	1.08%	1.22%	1.27%	1.25%
% of Feriou Fooi Balance	1.00/0	1.22/0	1.27 /0	1.25/6
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.				
Foreclosures				
No. of Loans	1	-	-	-
Balance (A\$)	218,235	. .		- -
% of Period Pool Balance	0.02%	0.00%	0.00%	0.00%
Loss and Recovery Data (Cumulative)				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	_	-	_	_
Mortgage insurance i rocceds (chains under wortgage insurance)(//w/) Mortgage Shortfall (Net Losses) (A\$)	58.716	58,716	58,716	58,716
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.01%	0.00%	0.00%	0.00%
Drangument Information (CDD)				
Prepayment Information (CPR) 1 Month CPR (%)	20.94%	17.18%	21.29%	23.01%
3 Month CPR (%)	19.80%	20.01%	21.05%	21.58%
12 Month CPR (%)	20.61%	20.44%	20.35%	
, ,				19.74%
Cumulative CPR (%)	20.34%	20.40%	20.45%	20.36%

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

Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)	Collateral Pool Data	ariod Ending	05-Oct-17	05-Jul-17	05-Apr 17	05- lan 17
0.001% - 50.00% 33.87% 33.16% 3.267% 32.267% 55.00% 50.00% 7.19% 7.11% 5.67% 6.57% 55.01% - 50.00% 7.59% 7.72% 7.72% 7.72% 7.72% 55.00% 8.10% 7.59% 7.22% 7.27% 65.00% 8.10% 7.59% 7.22% 7.27% 65.00% 8.10% 7.59% 7.22% 7.27% 65.00% 9.55% 9.24% 9.24% 9.12% 9.11 1.60% 7.00% 9.55% 9.24% 9.24% 9.12% 9.11 1.60% 7.00% 9.55% 9.24% 9.24% 9.12% 9.11 1.60% 7.00% 9.50% 9.24% 9.24% 9.24% 9.12% 9.12% 9.00%	P	enou Enaing:	05-Oct-17	05-Jul-17	05-Apr-17	05-Jan-17
0.001% - 50.00% 33.87% 33.16% 3.267% 32.267% 55.00% 50.00% 7.19% 7.11% 5.67% 6.57% 55.01% - 50.00% 7.59% 7.72% 7.72% 7.72% 7.72% 55.00% 8.10% 7.59% 7.22% 7.27% 65.00% 8.10% 7.59% 7.22% 7.27% 65.00% 8.10% 7.59% 7.22% 7.27% 65.00% 9.55% 9.24% 9.24% 9.12% 9.11 1.60% 7.00% 9.55% 9.24% 9.24% 9.12% 9.11 1.60% 7.00% 9.55% 9.24% 9.24% 9.12% 9.11 1.60% 7.00% 9.50% 9.24% 9.24% 9.24% 9.12% 9.12% 9.00%	Profile by Current Loan-to-Value Ratio (% of Period Pool	Balance)				
Section 1.5	•	,	33.87%	33.16%	32.67%	32.15%
60.01% - 65.00%	50.01% - 55.00%		7.19%	7.11%	6.76%	6.57%
65.01% - 70.00%	55.01% - 60.00%		7.57%	7.70%	7.24%	7.00%
1.17% 1.294% 1.216% 1.169% 1.69% 1.69% 1.69% 1.500% 1.69% 1.69% 1.69% 1.69% 1.69% 1.00%	60.01% - 65.00%		8.10%	7.59%	7.22%	7.27%
T.S.19% - 80.00%	65.01% - 70.00%		9.55%	9.24%	9.73%	9.76%
80.01% - 85.00%	70.01% - 75.00%		13.17%	12.94%	12.16%	11.66%
85.01% - 90.00% 90.01% 90.00% 0.00%	75.01% - 80.00%		13.46%	14.89%	16.44%	17.53%
9.01% - 95.00% 0.09% 0.09% 0.00	80.01% - 85.00%		4.37%	4.38%	4.37%	4.30%
\$\frac{9}{100,000} \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	85.01% - 90.00%			1.94%	2.37%	2.51%
Total	90.01% - 95.00%			1.05%	1.04%	1.25%
Profile by Loan Product Profile by Loan Product 100.00% 100.00% 100.00% 100.00% First Option Home Loan 138,204,172 142,835,634 149,167,807 155,706,147 Fixed Option Home Loan 138,204,172 142,835,634 149,167,807 155,706,147 Flexi First Option Investment Loan 127,109,62 13,106,457 133,340 03,311,079 Flexi First Option Investment Loan 127,409 127,266 133,330 139,676 Flexi First Option Home Loan 65,163,055 66,788,460 66,788,460 69,168,869 IPL- Fixed Rate 65,163,055 66,788,460 66,788,460 69,168,869 IPL- Fixed Rate 51,867,18 5,720,852 6,107,767 6,442,962 IPL- Variable Rate 18,082,377 19,419,484 21,599,029 22,456,919 Premium Option Home Loan 18,082,377 19,419,484 21,599,029 22,456,919 Premium Option Home Loan 18,082,377 19,419,484 21,599,029 22,456,919 Premium Option Home Loan 18,082,377 19,419,484 21,599,0						
Profile by Loan Product		_				
First Option Home Loan	Total	-	100.00%	100.00%	100.00%	100.00%
First Option Home Loan	Profile by Loan Product					
Fixed Option Home Loan 138,204,172 142,836,634 149,167,807 155,706,147 Fixed Option Home Loan 47,902,038 52,655,155 56,887,63 60,311,079 75,706,147 71,727,727 71,727			3.857.730	3.932.888	4.371.736	4.424.326
Fixed Option Home Loan - Low Doc 1,790,2038 52,653,155 56,887,663 60,311,079 Flexi First Option Inwestment Loan 12,170,962 13,105,457 13,348,440 13,752,733 Fl. First Option Inwestment Loan 12,170,962 13,105,457 13,348,440 13,752,733 Fl. First Option 127,409 127,266 133,380 139,676 Fl. Fixed Rate Low Doc 127,409 127,268 66,788,450 69,168,869 Fl. Fixed Rate - Low Doc 15,186,718 5,720,852 6,107,767 6,442,962 Fl. Variable Rate - Low Doc 18,082,377 19,419,484 21,599,029 22,456,919 Premium Option Home Loan - Low Doc 18,082,377 19,419,484 21,599,029 22,456,919 Premium Option Home Loan - Low Doc 642,089,435 683,853,889 737,439,600 Rocket - Variable - IPL - MSS 260,676,048 276,402,907 296,516,552 314,848,258 Rocket - Housing Loan Variable - Low Doc 200,676,048 276,402,907 296,516,552 314,848,258 Rocket - Housing Loan Variable - Low Doc 200,676,048 276,402,907 296,516,552 314,849,258 Rocket - Housing Loan Variable - Low Doc 200,676,048 222,045,764 1,298,774,722 1,384,690,570 Profile by Loan Rate (% of Period Pool Balance) 22,256,404 23,407,407,407,407,407,407,407,407,407,407	·					
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PI. First Option 127,409 127,266 133,380 139,676 PIP. Firsted Rate 65,163,055 65,758,686 66,788,486 69,168,896 PIP. Fixed Rate - Low Doc 6,442,962 PIP. Variable Rate 18,082,377 19,419,484 21,599,029 22,456,919 Premium Option Home Loan - Low Doc 18,082,377 19,419,484 21,599,029 22,456,919 Premium Option Home Loan - Low Doc 60,676,048 276,402,907 296,516,552 314,848,285 260,676,048 276,402,907 296,516,552 314,848,285 260,676,048 276,402,907 296,516,552 314,848,285 260,676,048 276,402,907 296,516,552 314,848,285 260,676,048 276,402,907 296,516,552 314,848,285 260,676,048 276,402,907 296,516,552 314,848,285 260,676,048 276,402,907 296,516,552 314,848,285 260,676,048 276,402,907 296,516,552 314,848,285 260,676,048 276,402,907 296,516,552 314,848,285 260,676,048 276,402,907 296,516,552 314,848,285 276,402,907 296,516,552 314,848,285 276,402,907 296,516,552 314,848,285 276,402,907 296,516,552 276,408,297 276,408,297 276,408,297 276,408,297 276,408,297 276,408,297 276,408,297 276,408,297 276,408,297 276,408	•					
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Other Total 1,149,726,945 1,222,045,764 1,298,774,722 1,384,690,570 Profile by Loan Rate (% of Period Pool Balance) 0.00% 3.51% 4.51%	Rocket - Housing Loan Variable - Low Doc		-	-	-	-
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Profile by Loan Rate (% of Period Pool Balance)	Other					
<= 2.50%	Total	-	1,149,726,945	1,222,045,764	1,298,774,722	1,384,690,570
<= 2.50%	Profile by Loan Rate (% of Period Pool Balance)					
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4.51% - 5.00% 35.36% 36.67% 39.84% 41.91% 5.01% - 5.50% 13.04% 13.54% 8.51% 2.23% 5.51% - 6.00% 3.36% 3.50% 1.38% 0.47% > 6.00% 0.41% 0.48% 0.36% 0.21% Total 100.00% 100.00% 100.00% 100.00% 100.00% Profile by Geographic Distribution (% of Period Pool Balance) Frofile by Geographic Distribution (% of Period Pool Balance) Australian Capital Territory - Metropolitan 1.86% 1.80% 1.80% 1.74% Australian Capital Territory - Nonmetropolitan 0.00%						
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Northern Territory - Nonmetropolitan 0.37% 0.34% 0.35% 0.33% Queensland - Metropolitan 8.76% 8.85% 8.89% 8.94% Queensland - Nonmetropolitan 8.40% 8.38% 8.36% 8.18% South Australia - Metropolitan 4.46% 4.43% 4.41% 4.44% South Australia - Nonmetropolitan 0.53% 0.53% 0.51% 0.52% Tasmania - Metropolitan 0.39% 0.42% 0.39% 0.37% Tasmania - Nonmetropolitan 0.45% 0.43% 0.42% 0.41% Victoria - Netropolitan 24.53% 24.81% 24.93% 24.86% Victoria - Nonmetropolitan 3.16% 3.16% 3.05% 3.11% Western Australia - Metropolitan 11.81% 11.58% 11.40% 11.41% Western Australia - Nonmetropolitan 1.53% 1.49% 1.46% 1.38% Others 0.05% 0.00% 0.01% 0.02%						
Queensland - Metropolitan 8.76% 8.85% 8.89% 8.94% Queensland - Nonmetropolitan 8.40% 8.38% 8.36% 8.18% South Australia - Metropolitan 4.46% 4.43% 4.41% 4.44% South Australia - Nonmetropolitan 0.53% 0.53% 0.51% 0.52% Tasmania - Metropolitan 0.39% 0.42% 0.39% 0.37% Tasmania - Nonmetropolitan 0.45% 0.43% 0.42% 0.41% Victoria - Metropolitan 24.53% 24.81% 24.93% 24.86% Victoria - Nonmetropolitan 3.16% 3.16% 3.05% 3.11% Western Australia - Metropolitan 11.81% 11.58% 11.40% 11.41% Western Australia - Nonmetropolitan 1.53% 1.49% 1.46% 1.38% Others 0.05% 0.00% 0.01% 0.02%						
Queensland - Nonmetropolitan 8.40% 8.38% 8.36% 8.18% South Australia - Metropolitan 4.46% 4.43% 4.41% 4.44% South Australia - Nonmetropolitan 0.53% 0.53% 0.51% 0.52% Tasmania - Metropolitan 0.39% 0.42% 0.39% 0.37% Tasmania - Nonmetropolitan 0.45% 0.43% 0.42% 0.41% Victoria - Metropolitan 24.53% 24.81% 24.93% 24.86% Victoria - Nonmetropolitan 3.16% 3.16% 3.05% 3.11% Western Australia - Metropolitan 11.81% 11.58% 11.40% 11.41% Western Australia - Nonmetropolitan 1.53% 1.49% 1.46% 1.38% Others 0.05% 0.00% 0.01% 0.02%	, ,		0.37%	0.34%	0.35%	0.33%
South Australia - Metropolitan 4.46% 4.43% 4.41% 4.44% South Australia - Nonmetropolitan 0.53% 0.53% 0.51% 0.52% Tasmania - Metropolitan 0.39% 0.42% 0.39% 0.37% Tasmania - Nonmetropolitan 0.45% 0.43% 0.42% 0.41% Victoria - Metropolitan 24.53% 24.81% 24.93% 24.86% Victoria - Nonmetropolitan 3.16% 3.16% 3.05% 3.11% Western Australia - Metropolitan 11.81% 11.58% 11.40% 11.41% Western Australia - Nonmetropolitan 1.53% 1.49% 1.46% 1.38% Others 0.05% 0.00% 0.01% 0.02%						
South Australia - Nonmetropolitan 0.53% 0.53% 0.51% 0.52% Tasmania - Metropolitan 0.39% 0.42% 0.39% 0.37% Tasmania - Nonmetropolitan 0.45% 0.43% 0.42% 0.41% Victoria - Metropolitan 24.53% 24.81% 24.93% 24.86% Victoria - Nonmetropolitan 3.16% 3.16% 3.05% 3.11% Western Australia - Metropolitan 11.81% 11.58% 11.40% 11.41% Western Australia - Nonmetropolitan 1.53% 1.49% 1.46% 1.38% Others 0.05% 0.00% 0.01% 0.02%	•					
Tasmania - Metropolitan 0.39% 0.42% 0.39% 0.37% Tasmania - Nonmetropolitan 0.45% 0.43% 0.42% 0.41% Victoria - Metropolitan 24.53% 24.81% 24.93% 24.86% Victoria - Nonmetropolitan 3.16% 3.16% 3.05% 3.11% Western Australia - Metropolitan 11.81% 11.58% 11.40% 11.41% Western Australia - Nonmetropolitan 1.53% 1.49% 1.46% 1.38% Others 0.05% 0.00% 0.01% 0.02%						
Tasmania - Nonmetropolitan 0.45% 0.43% 0.42% 0.41% Victoria - Metropolitan 24.53% 24.81% 24.93% 24.86% Victoria - Nonmetropolitan 3.16% 3.16% 3.05% 3.11% Western Australia - Metropolitan 11.81% 11.58% 11.40% 11.41% Western Australia - Nonmetropolitan 1.53% 1.49% 1.46% 1.38% Others 0.05% 0.00% 0.01% 0.02%						
Victoria - Metropolitan 24.53% 24.81% 24.93% 24.86% Victoria - Nonmetropolitan 3.16% 3.16% 3.05% 3.11% Western Australia - Metropolitan 11.81% 11.58% 11.40% 11.41% Western Australia - Nonmetropolitan 1.53% 1.49% 1.46% 1.38% Others 0.05% 0.00% 0.01% 0.02%	•					
Victoria - Nonmetropolitan 3.16% 3.16% 3.05% 3.11% Western Australia - Metropolitan 11.81% 11.58% 11.40% 11.41% Western Australia - Nonmetropolitan 1.53% 1.49% 1.46% 1.38% Others 0.05% 0.00% 0.01% 0.02%						
Western Australia - Metropolitan 11.81% 11.58% 11.40% 11.41% Western Australia - Nonmetropolitan 1.53% 1.49% 1.46% 1.38% Others 0.05% 0.00% 0.01% 0.02%						
Western Australia - Nonmetropolitan 1.53% 1.49% 1.46% 1.38% Others 0.05% 0.00% 0.01% 0.02%	•					
Others <u>0.05%</u> 0.00% 0.01% 0.02%	·		11.81%		11.40%	11.41%
	Western Australia - Nonmetropolitan		1.53%	1.49%	1.46%	1.38%
Total 100.00% 100.00% 100.00% 100.00% 100.00%		_				0.02%
	Total	_	100.00%	100.00%	100.00%	100.00%

Number of Housing Loan Summary Number of Housing Loans (AS) 1,480,258,411 1,569,697,278 1,66,5689,093 1,761,258,000 1,761,258,000 1,761,258,000 1,761,258,000 1,761,258,000 1,761,258,000 1,761,258,000 1,761,258,000 1,761,258,000 1,761,258,000 1,761,258,000 1,761,258,000 1,761,258,000 1,761,258,000 1,761,258,000 1,761,258,000 1,761,258,000 1,761,258,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,000 1,7444,318 1,7451,458,318,318,318,318,318,318,318,318,318,31	Collateral Pool Data Period Ending	g: 05-Oct-16	05-Jul-16	05-Apr-16	05-Jan-16
Number of Housing Loans Housing Loan Pool Size (AS) Average Housing Loan Balance (AS) 2,529,48 2,559,687 Maximum Housing Loan Balance (AS) 1,480,008 1,480,008 1,480,008 3,155,467,887 3,287,008,008 3,442,402,477 3,589,341,322 Weighted Average Current Loan-to-Value Ratio (Unidexed) Weighted Average Seasoning (nonths) 328 Event and the season of the properties Weighted Average Seasoning (nonths) 329 Percentage of Interest Only Percentage of Interest Only Percentage Outer Cocupied (EFS) Percentage of Interest Only Percentage Outer Cocupied (EFS) Percentage Outer Cocupied (Product) Percentage Outer Cocupied (Product) Percentage Outer Cocupied (Product) Percentage Outer Cocupied (Product) Percentage Outer Cocupied (EFS) Percentage Outer Cocupied (Product) Pe					
Housing Loan Pool Size (AS)	Housing Loan Summary				
Average Housing Loan Balance (AS)	Number of Housing Loans	5,852	6,134	6,457	6,781
Maximum Housing Loan Balance (AS)	Housing Loan Pool Size (A\$)	1,480,253,411	1,569,697,278	1,665,669,903	1,761,253,899
Maximum Housing Loan Balance (A\$)	• ,	252.948			
Total valuation of the Properties		,			
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) ** Weighted Average Seasoning (months) 47 44 41 31 Weighted Average Remaining Term to Maturity (Months) 342 345 348 35 Percentage of Interest Only 29,02% 28,58% 28,10% 27,33% Percentage of Interest Only 70,98% 71,42% 71,90% 72,67% Percentage of Principal and Interest Only 70,98% 71,42% 71,90% 72,67% Percentage of Principal and Interest Only 70,98% 71,42% 71,90% 72,67% Percentage Owner Occupied (Product) * Percentage Foreign Borrower * Publication commenced January 2019 Pelinquencies	• • • • • • • • • • • • • • • • • • • •	, ,	, ,	, ,	3,589,341,929
Weighted Average Remaining Term to Maturity (months)		59.30%	59.89%	60.53%	61.00%
Maximum Current Remaining Term to Maturity (Months) 342 345 348 35* Percentage of Interest Only 29.02% 28.58% 28.10% 27.33% Percentage of Principal and Interest Only 70.98% 71.42% 71.90% 72.57% Percentage Owner Occupied (EFS)** Percentage Foreign Borrower* Percentage Foreign Borrower* Percentage Foreign Borrower* 4.48% 4.61% 4.83% 4.85% Percentage Vaustralian Citizens Residing Offshore (Expats)** Weighted Average Interest Rate *4.48% 4.61% 4.83% 4.85% **Publication commenced January 2019 ***Definition of Commenced January 2018 ***Definition	Weighted Average Seasoning (months)	47	44	41	39
Percentage of Interest Only Percentage of Principal and Interest Only 70.98% 71.42% 71.90% 72.339 Percentage Owner Occupied (Product) * Percentage Owner Occupied (EFS) ** Percentage Foreign Borrower * Percentage Foreign Borrower * Percentage Foreign Borrower * Percentage Foreign Borrower * Percentage Australian Citizens Residing Offshore (Expats) ** Weighted Average Interest Rate	Weighted Average Remaining Term To Maturity (months)	285	287	290	292
Percentage Omer Occupied (Product)	Maximum Current Remaining Term to Maturity (Months)	342	345	348	351
Percentage Omer Occupied (Product)	Percentage of Interest Only	20 02%	28 58%	28 10%	27 33%
Percentage Coverer Occupied (EFS)** Percentage Foreign Borrowe*	,				72.67%
Weighted Average Interest Rate	Percentage Owner Occupied (EFS) **				
Peublication commenced January 2019 Delinquencies 31-60 days No. of Loans Salance (A\$) Sp8,672 Sp8		4 400/	4.040/	4.000/	4.050/
Delinquencies 31-60 days No. of Loans 21 9 17 15 15 15 15 15 16 16 16		4.48%	4.61%	4.83%	4.85%
No. of Loans					
No. of Loans	•				
Balance (A\$)	•	24	0	47	40
## of Period Pool Balance 61-90 days					
No. of Loans	· · /				
No. of Loans		0.40%	0.17%	0.38%	0.20%
Balance (A\$)	•				
% of Period Pool Balance 0.19% 0.23% 0.19% 0.17% 91-120 days No. of Loans 7 7 7 5 Balance (A\$) 2,728,516 2,215,895 2,078,602 523,144 % of Period Pool Balance 0.18% 0.14% 0.12% 0.039 121 + days No. of Loans 10 6 5 9 2,766,028 1,833,236 1,962,921 294,400 0.02% 0.12% 0.02% 0.02% 0.12% 0.02% 0.02% 0.02% 0.02% 0.12% 0.0	No. of Loans	10	14		9
91-120 days No. of Loans	Balance (A\$)	2,837,335	3,641,277	3,201,844	3,078,487
No. of Loans	% of Period Pool Balance	0.19%	0.23%	0.19%	0.17%
Balance (A\$)	91-120 days				
% of Period Pool Balance 0.18% 0.14% 0.12% 0.03% 121 + days No. of Loans 10 6 5 6 Balance (A\$) 2,766,028 1,833,236 1,962,921 294,408 % of Period Pool Balance 0.19% 0.12% 0.12% 0.02% Total Delinquencies No. of Loans 48 36 39 2e Balance (A\$) 14,320,551 10,394,909 13,504,410 7,432,11* % of Period Pool Balance 0.97% 0.66% 0.81% 0.42% Reported delinquenties after November 2015 include accounts that are in the serviceability hold out period 1e, performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months. - <td>No. of Loans</td> <td>7</td> <td>7</td> <td>5</td> <td>1</td>	No. of Loans	7	7	5	1
% of Period Pool Balance 0.18% 0.14% 0.12% 0.03% 121 + days No. of Loans 10 6 5 6 Balance (A\$) 2,766,028 1,833,236 1,962,921 294,408 % of Period Pool Balance 0.19% 0.12% 0.12% 0.02% Total Delinquencies No. of Loans 48 36 39 2e Balance (A\$) 14,320,551 10,394,909 13,504,410 7,432,11* % of Period Pool Balance 0.97% 0.66% 0.81% 0.42% Reported delinquenties after November 2015 include accounts that are in the serviceability hold out period 1e, performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months. - <td>Balance (A\$)</td> <td>2.728.516</td> <td>2.215.895</td> <td>2.078.602</td> <td>523.144</td>	Balance (A\$)	2.728.516	2.215.895	2.078.602	523.144
121 + days			, ,	, ,	,
No. of Loans Balance (A\$) 9, of Period Pool Balance No. of Loans Balance (A\$) 9, of Period Pool Balance No. of Loans Balance (A\$) No. of Period Pool Balance No. of Period Pool Balance No. of Period Pool Balance 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\$) No. of Period Pool Balance No. of Period Pool Pool Pool Pool Balance No. of Period Pool Pool		0.1070	0.1.70	01.1270	0.0070
Balance (A\$)	· · · · · · · · · · · · · · · · · · ·	10	6	Б	1
% of Period Pool Balance 0.19% 0.12% 0.12% 0.02% Total Delinquencies No. of Loans 48 36 39 24 Balance (A\$) 14,320,551 10,394,909 13,504,410 7,432,117 % of Period Pool Balance 0.97% 0.66% 0.81% 0.42% Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months. -					
No. of Loans					,
No. of Loans		0.19%	0.12%	0.12%	0.02%
Balance (A\$)		48	36	39	24
% of Period Pool Balance 0.97% 0.66% 0.81% 0.42% Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months. Foreclosures No. of Loans -					
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		, ,			0.42%
No. of Loans	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				J. 1270
Balance (A\$)	Foreclosures				
% 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\$) - <		-	-	-	-
% 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\$) - <	Balance (A\$)	_	_	_	_
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		0.00%	0.00%	0.00%	0.00%
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)					
Mortgage Shortfall (Net Losses) (A\$) 58,718	Loss and Recovery Data (Cumulative)				
Mortgage Shortfall (Net Losses) as % of Period Pool Balance 0.00% 0.00% 0.00% 0.00% Prepayment Information (CPR) 1 Month CPR (%) 16.38% 13.70% 18.68% 16.39% 3 Month CPR (%) 19.12% 19.63% 18.60% 17.39% 12 Month CPR (%) 18.69% 20.00% N/A N/A	Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$) -	-	-	-
Mortgage Shortfall (Net Losses) as % of Period Pool Balance 0.00% 0.00% 0.00% 0.00% Prepayment Information (CPR) 1 Month CPR (%) 16.38% 13.70% 18.68% 16.39% 3 Month CPR (%) 19.12% 19.63% 18.60% 17.39% 12 Month CPR (%) 18.69% 20.00% N/A N/A	Mortgage Shortfall (Net Losses) (A\$)	58,718	-	-	-
1 Month CPR (%) 16.38% 13.70% 18.68% 16.39% 3 Month CPR (%) 19.12% 19.63% 18.60% 17.39% 12 Month CPR (%) 18.69% 20.00% N/A N/A	3 3 3 4 4 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	,	0.00%	0.00%	0.00%
1 Month CPR (%) 16.38% 13.70% 18.68% 16.39% 3 Month CPR (%) 19.12% 19.63% 18.60% 17.39% 12 Month CPR (%) 18.69% 20.00% N/A N/A	Prenayment Information (CPR)				
3 Month CPR (%) 19.12% 19.63% 18.60% 17.39% 12 Month CPR (%) 18.69% 20.00% N/A N/A		16 200/	12 700/	10 600/	16 200/
12 Month CPR (%) 18.69% 20.00% N/A N/A	()				
Cumulative CPK (%) 20.13% 20.36% 20.57% 21.39%					
	Cumulative CPR (%)	20.13%	20.36%	20.57%	21.39%

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

Collateral Pool Data	Period Ending: 05-Oc	t-16	05-Jul-16	05-Apr-16	05-Jan-16
Profile by Current Loan-to-Value Ratio (% of Period	ool Balance)				
00.01% - 50.00%	•	30.77%	30.01%	29.14%	28.40%
50.01% - 55.00%		7.00%	6.91%	6.58%	6.89%
55.01% - 60.00%		7.10%	6.97%	6.78%	6.54%
60.01% - 65.00%		7.77%	7.44%	7.50%	7.00%
65.01% - 70.00%		8.67%	8.31%	8.33%	8.64%
70.01% - 75.00%	•	11.64%	11.53%	11.11%	10.38%
75.01% - 80.00%	•	18.94%	20.13%	21.43%	22.76%
80.01% - 85.00%		3.94%	3.96%	4.19%	3.97%
85.01% - 90.00%		2.84%	3.24%	3.35%	3.75%
90.01% - 95.00%		1.33%	1.50%	1.59%	1.66%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.01%
Total	10	00.00%	100.00%	100.00%	100.00%
Profile by Loan Product					
First Option Home Loan	4,49	94,631	4,735,883	4,951,994	5,346,355
Fixed Option Home Loan	175,40	03,685	199,159,694	214,598,511	225,682,392
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan	65,43	33,912	70,582,444	77,010,819	82,020,515
Flexi First Option Investment Loan		11,394	14,678,519	15,525,374	17,687,778
IPL - First Option		39,087	162,409	160,097	159,002
IPL - Fixed Rate	80,1	18,523	97,619,444	105,995,800	114,327,040
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate	6,53	38,780	7,102,117	6,950,879	8,044,348
IPL - Variable Rate - Low Doc					
Premium Option Home Loan	24,16	66,328	25,689,716	26,836,745	29,640,528
Premium Option Home Loan - Low Doc	705.00	-	- 047,000,000	-	044 000 500
Rocket - Housing Loan Variable - MSS		94,216	817,908,086	867,364,913	911,808,508
Rocket - Variable - IPL - MSS	323,50	52,855	332,058,966	346,274,771	366,537,433
Rocket - Housing Loan Variable - Low Doc Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
Total	1,480,25	53,411	1,569,697,278	1,665,669,903	1,761,253,899
Profile by Lean Pote (9) of Period Poel Polence					
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%		5.98%	1.14%	0.00%	0.01%
4.01% - 4.50%		51.92%	32.40%	8.94%	6.38%
4.51% - 5.00%		38.81%	62.04%	73.79%	75.57%
5.01% - 5.50%	·	2.73%	3.89%	16.17%	16.91%
5.51% - 6.00%		0.44%	0.41%	0.99%	1.03%
> 6.00%		0.12%	0.12%	0.11%	0.10%
Total	10	00.00%	100.00%	100.00%	100.00%
Destile has One amount in Distribution (0) of Desired Death)-l\				
Profile by Geographic Distribution (% of Period Pool I Australian Capital Territory - Metropolitan	salance)	1.76%	1.75%	1.86%	1.81%
Australian Capital Territory - Metropolitan Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		26.65%	26.69%	26.49%	26.71%
New South Wales - Nonmetropolitan	•	7.33%	7.47%	7.47%	7.63%
					0.61%
Northern Territory - Metropolitan		U h.3%	1164%		
Northern Territory - Metropolitan Northern Territory - Nonmetropolitan		0.63%	0.64% 0.32%	0.64% 0.30%	
Northern Territory - Nonmetropolitan		0.33%	0.32%	0.30%	0.29%
		0.33% 8.88%	0.32% 8.91%	0.30% 9.05%	0.29% 9.21%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan		0.33%	0.32%	0.30%	0.29% 9.21% 7.99%
Northern Territory - Nonmetropolitan Queensland - Metropolitan		0.33% 8.88% 8.14%	0.32% 8.91% 8.08%	0.30% 9.05% 7.99%	0.29% 9.21% 7.99% 4.27%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan		0.33% 8.88% 8.14% 4.36%	0.32% 8.91% 8.08% 4.37%	0.30% 9.05% 7.99% 4.29%	0.29% 9.21% 7.99% 4.27% 0.56%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan		0.33% 8.88% 8.14% 4.36% 0.53%	0.32% 8.91% 8.08% 4.37% 0.54%	0.30% 9.05% 7.99% 4.29% 0.57% 0.40%	0.29% 9.21% 7.99% 4.27% 0.56% 0.39%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan		0.33% 8.88% 8.14% 4.36% 0.53% 0.41%	0.32% 8.91% 8.08% 4.37% 0.54% 0.41%	0.30% 9.05% 7.99% 4.29% 0.57%	0.29% 9.21% 7.99% 4.27% 0.56% 0.39% 0.43%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan	,	0.33% 8.88% 8.14% 4.36% 0.53% 0.41% 0.39%	0.32% 8.91% 8.08% 4.37% 0.54% 0.41%	0.30% 9.05% 7.99% 4.29% 0.57% 0.40% 0.44%	0.29% 9.21% 7.99% 4.27% 0.56% 0.39% 0.43% 25.10%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Metropolitan Tasmania - Metropolitan Victoria - Metropolitan		0.33% 8.88% 8.14% 4.36% 0.53% 0.41% 0.39% 24.89%	0.32% 8.91% 8.08% 4.37% 0.54% 0.41% 0.40% 25.00%	0.30% 9.05% 7.99% 4.29% 0.57% 0.40% 0.44% 25.26%	0.29% 9.21% 7.99% 4.27% 0.56% 0.39% 0.43% 25.10% 3.04%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Metropolitan		0.33% 8.88% 8.14% 4.36% 0.53% 0.41% 0.39% 24.89% 3.04%	0.32% 8.91% 8.08% 4.37% 0.54% 0.41% 0.40% 25.00% 3.08%	0.30% 9.05% 7.99% 4.29% 0.57% 0.40% 0.44% 25.26% 3.09%	0.29% 9.21% 7.99% 4.27% 0.56% 0.39% 0.43% 25.10% 3.04% 10.75%
Northern Territory - Nonmetropolitan Queensland - Metropolitan Queensland - Nonmetropolitan South Australia - Metropolitan South Australia - Nonmetropolitan Tasmania - Metropolitan Tasmania - Nonmetropolitan Victoria - Metropolitan Victoria - Metropolitan Victoria - Nonmetropolitan Western Australia - Metropolitan		0.33% 8.88% 8.14% 4.36% 0.53% 0.41% 0.39% 24.89% 3.04% 11.33%	0.32% 8.91% 8.08% 4.37% 0.54% 0.41% 0.40% 25.00% 3.08% 11.06%	0.30% 9.05% 7.99% 4.29% 0.57% 0.40% 0.44% 25.26% 3.09% 10.90%	0.29% 9.21% 7.99% 4.27% 0.56% 0.39% 0.43% 25.10% 3.04% 10.75% 1.20%

Collateral Pool Data			
P	eriod Ending:	05-Oct-15	03-Jul-15
Housing Loan Summary			
, , ,			
Number of Housing Loans		7,086	7,591
Housing Loan Pool Size (A\$)		1,856,427,112	2,001,992,173
Average Housing Loan Balance (A\$)		261,985	263,732
Maximum Housing Loan Balance (A\$)		1,457,882	1,464,290
Total Valuation of the Properties		3,733,277,743	3,972,964,105
Weighted Average Current Loan-to-Value Ratio (Unidexe Weighted Average Current Limit Loan-to-Value Ratio (Un		61.48%	62.00%
Weighted Average Seasoning (months)		36	33
Weighted Average Remaining Term To Maturity (months)		296	298
Maximum Current Remaining Term to Maturity (Months)		354	357
Percentage of Interest Only		26.75%	26.77%
Percentage of Principal and Interest Only		73.25%	73.23%
Percentage Owner Occupied (Product) * Percentage Owner Occupied (EFS) ** Percentage Foreign Borrower *			
Percentage Australian Citizens Residing Offshore (Expats	s)**		
Weighted Average Interest Rate		4.69%	4.65%
* Publication commenced January 2019			
Delinquencies			
31-60 days			
No. of Loans		15	6
Balance (A\$)		4,806,875	1,886,126
% of Period Pool Balance		0.26%	0.09%
61-90 days		0.2070	0.0570
No. of Loans		2	2
		2	470.405
Balance (A\$)		1,165,887	476,485
% of Period Pool Balance		0.06%	0.02%
91-120 days			
No. of Loans		0	0
Balance (A\$)		0	0
% of Period Pool Balance		0.00%	0.00%
121 + days			
No. of Loans		0	0
Balance (A\$)		0	0
% of Period Pool Balance		0.00%	0.00%
Total Delinquencies			
No. of Loans		17	8
Balance (A\$)		5,972,762	2,362,611
% of Period Pool Balance		0.32%	0.12%
Reported delinquencies after November 2015 include accounts that are in the ser period i.e. performing loans in hardship that continue to be reported as delinquent has maintained full repayments for 6 months.			
Foreclosures			
No. of Loans		-	-
Balance (A\$)		-	-
% of Period Pool Balance		0.00%	0.00%
Loss and Recovery Data (Cumulative)			
Mortgage Insurance Proceeds (Claims under Mortgage In	nsurance)(A\$)	-	-
Mortgage Shortfall (Net Losses) (A\$) Mortgage Shortfall (Net Losses) as % of Period Pool Bala	ince	0.00%	0.00%
Prepayment Information (CPR)			
1 Month CPR (%)		26.41%	24.59%
3 Month CPR (%)		24.12%	N/A
, ,			
12 Month CPR (%)		N/A	N/A
Cumulative CPR (%)		24.23%	24.59%

[&]quot;* 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 late.

Collateral Pool Data	Period Ending:	05-Oct-15	03-Jul-15
Profile by Current Loan-to-Value Ratio (% of Period	Pool Balance)		
00.01% - 50.00%	Fooi Balance)	27.61%	27.16%
50.01% - 55.00%		6.73%	6.22%
55.01% - 60.00%		6.79%	6.51%
60.01% - 65.00%		6.81%	6.74%
65.01% - 70.00%		8.20%	7.97%
70.01% - 75.00%		10.15%	10.13%
75.01% - 80.00%		24.06%	25.13%
80.01% - 85.00%		3.84%	4.14%
85.01% - 90.00%		3.99%	4.04%
90.01% - 95.00%		1.82%	1.96%
95.01% - 100.00%		0.00%	0.00%
> 100.01%		0.00%	0.00%
Total		100.00%	100.00%
Profile by Loan Product			
First Option Home Loan		5,407,041	6,264,858
Fixed Option Home Loan		240,850,812	259,032,961
Fixed Option Home Loan - Low Doc		- 10,000,012	200,002,001
Flexi First Option Home Loan		81,685,575	87,505,746
Flexi First Option Investment Loan		24,529,960	27,123,022
IPL - First Option		164,042	170,131
IPL - Fixed Rate		126,382,041	135,242,492
IPL - Fixed Rate - Low Doc		120,302,041	155,242,452
IPL - Variable Rate		8,518,627	10,962,420
IPL - Variable Rate - Low Doc		0,310,021	10,302,420
Premium Option Home Loan		22 000 762	25 064 210
Premium Option Home Loan - Low Doc		32,008,762	35,864,318
Rocket - Housing Loan Variable - MSS		847,580,755	898,888,372
Rocket - Variable - IPL - MSS		489,299,497	540,937,853
Rocket - Housing Loan Variable - Low Doc		409,299,491	540,957,655
Rocket - Variable - IPL - Low Doc		-	-
Other		_	_
Total		1,856,427,112	2,001,992,173
Profile by Loan Rate (% of Period Pool Balance)			
<= 2.50%		0.00%	0.00%
2.51% - 3.00%		0.00%	0.00%
3.01% - 3.50%		0.00%	0.00%
3.51% - 4.00%		0.03%	0.00%
4.01% - 4.50%		25.35%	31.55%
4.51% - 5.00%		66.04%	62.83%
5.01% - 5.50%		7.99%	4.75%
5.51% - 6.00%		0.49%	0.76%
> 6.00%		0.10%	0.11%
Total		100.00%	100.00%
Total		100.00 /8	100.00 /8
Profile by Geographic Distribution (% of Period Poo	ol Balance)	4.0001	1.000
Australian Capital Territory - Metropolitan		1.80%	1.80%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%
New South Wales - Metropolitan		26.94%	27.05%
New South Wales - Nonmetropolitan		7.63%	7.85%
Northern Territory - Metropolitan		0.65%	0.61%
Northern Territory - Nonmetropolitan		0.30%	0.28%
Queensland - Metropolitan		9.14%	9.11%
Queensland - Nonmetropolitan		8.01%	7.84%
South Australia - Metropolitan		4.23%	4.16%
South Australia - Nonmetropolitan		0.57%	0.58%
Tasmania - Metropolitan		0.38%	0.38%
Tasmania - Nonmetropolitan		0.44%	0.45%
Victoria - Metropolitan		25.00%	25.02%
Victoria - Nonmetropolitan		3.04%	3.15%
Western Australia - Metropolitan		10.67%	10.49%
Western Australia - Nonmetropolitan		1.20%	1.19%
Others		0.00%	0.04%
Total		100.00%	100.00%