

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

	Period Ending:	05-Nov-20	05-Oct-20	05-Sep-20	05-Aug-20
<b>Housing Loan Summary</b>					
Number of Housing Loans		2,769	2,805	2,841	2,882
Housing Loan Pool Size (A\$)		595,658,896	609,136,692	620,182,406	633,659,674
Average Housing Loan Balance (A\$)		215,117	217,161	218,297	219,868
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		1,568,737,751	1,588,683,580	1,608,220,080	1,625,474,981
Weighted Average Current Loan-to-Value Ratio (Unidexed)		52.41%	52.65%	52.78%	53.06%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **		56.06%	56.28%	56.39%	56.60%
Weighted Average Seasoning (months)		97	95	94	93
Weighted Average Remaining Term To Maturity (months)		256	257	258	259
Maximum Current Remaining Term to Maturity (Months)		400	401	402	403
Percentage of Interest Only		12.80%	12.88%	13.01%	13.39%
Percentage of Principal and Interest Only		87.20%	87.12%	86.99%	86.61%
Percentage Owner Occupied (Product) *		70.45%	70.57%	70.60%	70.60%
Percentage Owner Occupied (EFS) **		61.65%			
Percentage Foreign Borrower *		5.93%	5.80%	5.70%	5.61%
Percentage Australian Citizens Residing Offshore (Expats)**		2.15%	2.10%	2.07%	2.04%
Weighted Average Interest Rate		3.53%	3.56%	3.57%	3.59%
* Publication commenced January 2019					
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		14	10	10	10
Balance (A\$)		3,367,593	2,657,056	2,380,163	2,077,116
% of Period Pool Balance		0.57%	0.44%	0.38%	0.33%
<b>61-90 days</b>					
No. of Loans		8	6	8	14
Balance (A\$)		2,463,892	1,620,744	1,961,907	3,828,921
% of Period Pool Balance		0.41%	0.27%	0.32%	0.60%
<b>91-120 days</b>					
No. of Loans		2	6	9	7
Balance (A\$)		640,510	1,434,219	2,706,582	1,999,812
% of Period Pool Balance		0.11%	0.24%	0.44%	0.32%
<b>121 + days</b>					
No. of Loans		43	41	39	35
Balance (A\$)		12,475,178	12,128,221	11,271,347	10,103,505
% of Period Pool Balance		2.09%	1.99%	1.82%	1.59%
<b>Total Delinquencies</b>					
No. of Loans		67	63	66	66
Balance (A\$)		18,947,173	17,840,240	18,319,998	18,009,354
% of Period Pool Balance		3.18%	2.93%	2.95%	2.84%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
<b>Foreclosures</b>					
No. of Loans		-	-	-	-
Balance (A\$)		-	-	-	-
% of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
<b>Loss and Recovery Data (Cumulative)</b>					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		324,751	324,751	324,751	238,086
Mortgage Shortfall (Net Losses) (A\$)		933,254	802,605	802,605	755,729
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.16%	0.13%	0.13%	0.12%
<b>Prepayment Information (CPR)</b>					
1 Month CPR (%)		20.13%	16.41%	19.34%	17.60%
3 Month CPR (%)		18.67%	17.81%	19.41%	17.77%
12 Month CPR (%)		17.95%	17.96%	18.19%	18.73%
Cumulative CPR (%)		18.26%	18.23%	18.26%	18.24%

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

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

	Period Ending:	05-Nov-20	05-Oct-20	05-Sep-20	05-Aug-20
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		41.37%	40.62%	40.32%	39.90%
50.01% - 55.00%		7.28%	7.87%	8.19%	7.89%
55.01% - 60.00%		9.46%	9.47%	9.11%	9.19%
60.01% - 65.00%		10.64%	10.36%	10.58%	10.49%
65.01% - 70.00%		11.53%	11.35%	11.06%	11.23%
70.01% - 75.00%		10.38%	10.46%	10.44%	10.63%
75.01% - 80.00%		5.95%	6.50%	6.97%	7.36%
80.01% - 85.00%		2.27%	2.25%	2.27%	2.24%
85.01% - 90.00%		0.63%	0.54%	0.53%	0.52%
90.01% - 95.00%		0.49%	0.58%	0.53%	0.52%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.03%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Loan Product</b>					
First Option Home Loan		112,113	112,113	112,218	112,218
Fixed Option Home Loan		80,850,744	83,119,568	84,165,687	83,924,074
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		23,629,309	24,017,063	23,908,864	24,135,197
Flexi First Option Investment Loan		3,588,666	3,604,018	3,770,680	3,821,002
IPL - First Option		-	-	-	-
IPL - Fixed Rate		33,616,299	34,476,695	35,317,476	35,187,654
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		325,172	325,811	585,918	646,563
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		65,491	65,499	66,024	66,181
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		314,975,627	322,534,566	329,574,372	339,118,669
Rocket - Variable - IPL - MSS		138,495,474	140,881,359	142,681,166	146,648,116
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>595,658,896</b>	<b>609,136,692</b>	<b>620,182,406</b>	<b>633,659,674</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 2.50%		3.77%	3.54%	3.30%	2.77%
2.51% - 3.00%		13.39%	12.01%	10.97%	10.17%
3.01% - 3.50%		32.46%	31.75%	31.59%	31.75%
3.51% - 4.00%		33.89%	35.33%	36.45%	37.42%
4.01% - 4.50%		13.99%	14.62%	14.85%	15.04%
4.51% - 5.00%		1.35%	1.48%	1.46%	1.49%
5.01% - 5.50%		0.12%	0.12%	0.12%	0.11%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.00%
> 6.00%		1.03%	1.15%	1.27%	1.24%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		1.75%	1.72%	1.70%	1.74%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		23.83%	24.14%	24.41%	24.31%
New South Wales - Nonmetropolitan		6.63%	6.72%	6.86%	6.89%
Northern Territory - Metropolitan		0.84%	0.84%	0.83%	0.82%
Northern Territory - Nonmetropolitan		0.50%	0.49%	0.48%	0.48%
Queensland - Metropolitan		9.14%	9.06%	8.90%	8.87%
Queensland - Nonmetropolitan		8.84%	8.85%	8.74%	8.70%
South Australia - Metropolitan		4.55%	4.65%	4.63%	4.72%
South Australia - Nonmetropolitan		0.55%	0.54%	0.54%	0.55%
Tasmania - Metropolitan		0.18%	0.18%	0.17%	0.17%
Tasmania - Nonmetropolitan		0.43%	0.42%	0.41%	0.41%
Victoria - Metropolitan		25.02%	24.82%	24.82%	24.98%
Victoria - Nonmetropolitan		2.51%	2.54%	2.50%	2.46%
Western Australia - Metropolitan		13.57%	13.42%	13.34%	13.21%
Western Australia - Nonmetropolitan		1.65%	1.62%	1.66%	1.66%
Others		0.01%	-0.01%	0.01%	0.03%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

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

Period Ending:	05-Jul-20	05-Jun-20	05-May-20	05-Apr-20
<b>Housing Loan Summary</b>				
Number of Housing Loans	2,934	2,980	3,014	3,064
Housing Loan Pool Size (A\$)	646,231,907	661,342,834	672,408,054	687,449,765
Average Housing Loan Balance (A\$)	220,256	221,927	223,095	224,364
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties	1,653,392,301	1,676,057,378	1,695,328,473	1,736,903,914
Weighted Average Current Loan-to-Value Ratio (Unidexed)	53.14%	53.27%	53.45%	53.47%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	56.65%	56.71%	56.80%	56.79%
Weighted Average Seasoning (months)	92	91	90	89
Weighted Average Remaining Term To Maturity (months)	260	261	262	263
Maximum Current Remaining Term to Maturity (Months)	404	405	406	407
Percentage of Interest Only	13.14%	13.42%	13.68%	14.23%
Percentage of Principal and Interest Only	86.86%	86.58%	86.32%	85.77%
Percentage Owner Occupied (Product) *	70.68%	70.54%	70.53%	70.81%
Percentage Owner Occupied (EFS) **				
Percentage Foreign Borrower *	5.61%	5.49%	5.57%	5.44%
Percentage Australian Citizens Residing Offshore (Expats)**	2.02%	1.98%	1.79%	1.75%
Weighted Average Interest Rate	3.61%	3.63%	3.66%	3.68%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	15	23	30	22
Balance (A\$)	3,981,039	5,699,090	7,899,521	4,249,239
% of Period Pool Balance	0.62%	0.86%	1.17%	0.62%
<b>61-90 days</b>				
No. of Loans	13	15	15	10
Balance (A\$)	3,151,754	3,816,952	2,960,303	2,864,927
% of Period Pool Balance	0.49%	0.58%	0.44%	0.42%
<b>91-120 days</b>				
No. of Loans	10	14	5	4
Balance (A\$)	2,879,747	3,133,670	1,627,876	1,370,663
% of Period Pool Balance	0.45%	0.47%	0.24%	0.20%
<b>121 + days</b>				
No. of Loans	29	22	19	23
Balance (A\$)	8,288,786	6,729,292	5,295,134	5,798,739
% of Period Pool Balance	1.28%	1.02%	0.79%	0.84%
<b>Total Delinquencies</b>				
No. of Loans	67	74	69	59
Balance (A\$)	18,301,326	19,379,004	17,782,834	14,283,567
% of Period Pool Balance	2.83%	2.93%	2.64%	2.08%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.				
<b>Foreclosures</b>				
No. of Loans	2	4	5	5
Balance (A\$)	182,149	811,054	1,012,364	1,002,693
% of Period Pool Balance	0.03%	0.12%	0.15%	0.15%
<b>Loss and Recovery Data (Cumulative)</b>				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	238,086	153,209	153,209	153,209
Mortgage Shortfall (Net Losses) (A\$)	755,729	570,099	570,099	256,534
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.12%	0.09%	0.08%	0.04%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	21.31%	14.37%	20.40%	13.51%
3 Month CPR (%)	18.71%	16.11%	15.60%	14.98%
12 Month CPR (%)	18.42%	17.81%	17.59%	17.66%
Cumulative CPR (%)	18.25%	18.20%	18.27%	16.83%

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

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

Period Ending:	05-Jul-20	05-Jun-20	05-May-20	05-Apr-20
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	39.28%	39.11%	38.63%	38.93%
50.01% - 55.00%	8.11%	8.12%	8.20%	8.17%
55.01% - 60.00%	8.85%	9.55%	9.23%	8.74%
60.01% - 65.00%	10.47%	9.81%	9.69%	9.60%
65.01% - 70.00%	11.67%	11.43%	11.90%	11.94%
70.01% - 75.00%	11.00%	11.03%	11.20%	11.29%
75.01% - 80.00%	7.21%	7.54%	7.83%	7.68%
80.01% - 85.00%	2.35%	2.27%	2.10%	2.37%
85.01% - 90.00%	0.55%	0.58%	0.67%	0.74%
90.01% - 95.00%	0.51%	0.56%	0.55%	0.54%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Loan Product</b>				
First Option Home Loan	112,966	112,966	115,224	116,433
Fixed Option Home Loan	80,786,455	75,584,611	72,646,529	71,880,294
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	24,858,066	25,502,395	25,972,106	26,434,067
Flexi First Option Investment Loan	3,765,718	3,733,152	3,867,424	3,881,499
IPL - First Option	-	-	-	-
IPL - Fixed Rate	34,963,754	33,660,568	33,121,020	31,759,997
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	618,918	619,623	620,333	621,033
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	66,792	66,791	67,091	171,324
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	350,905,465	365,213,442	375,416,219	388,162,489
Rocket - Variable - IPL - MSS	150,153,771	156,849,286	160,582,108	164,422,628
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>646,231,907</b>	<b>661,342,834</b>	<b>672,408,054</b>	<b>687,449,765</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
<= 2.50%	2.06%	1.05%	0.37%	0.00%
2.51% - 3.00%	9.23%	7.98%	7.24%	6.09%
3.01% - 3.50%	32.38%	33.29%	32.74%	32.38%
3.51% - 4.00%	38.07%	38.51%	39.79%	41.00%
4.01% - 4.50%	15.40%	16.18%	16.81%	17.37%
4.51% - 5.00%	1.53%	1.68%	1.76%	1.85%
5.01% - 5.50%	0.11%	0.11%	0.11%	0.11%
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00%
> 6.00%	1.22%	1.20%	1.33%	1.34%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>				
Australian Capital Territory - Metropolitan	1.71%	1.65%	1.71%	1.68%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	24.30%	24.52%	24.82%	25.16%
New South Wales - Nonmetropolitan	7.08%	7.00%	6.94%	6.99%
Northern Territory - Metropolitan	0.81%	0.79%	0.78%	0.77%
Northern Territory - Nonmetropolitan	0.42%	0.41%	0.40%	0.40%
Queensland - Metropolitan	8.81%	8.66%	8.58%	8.54%
Queensland - Nonmetropolitan	8.77%	8.84%	8.87%	8.91%
South Australia - Metropolitan	4.70%	4.63%	4.58%	4.60%
South Australia - Nonmetropolitan	0.55%	0.54%	0.53%	0.57%
Tasmania - Metropolitan	0.17%	0.16%	0.16%	0.16%
Tasmania - Nonmetropolitan	0.45%	0.44%	0.44%	0.43%
Victoria - Metropolitan	24.71%	24.52%	24.43%	24.29%
Victoria - Nonmetropolitan	2.56%	2.59%	2.57%	2.52%
Western Australia - Metropolitan	13.23%	13.49%	13.43%	13.24%
Western Australia - Nonmetropolitan	1.70%	1.72%	1.71%	1.68%
Others	0.03%	0.04%	0.05%	0.06%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

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

Period Ending:	05-Mar-20	05-Feb-20	05-Jan-20	05-Dec-19
<b>Housing Loan Summary</b>				
Number of Housing Loans	3,097	3,132	3,185	3,231
Housing Loan Pool Size (A\$)	698,386,874	708,155,215	722,659,297	735,649,759
Average Housing Loan Balance (A\$)	225,504	226,103	226,895	227,685
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties	1,745,406,117	1,764,713,099	1,792,785,789	1,813,759,680
Weighted Average Current Loan-to-Value Ratio (Unindexed)	53.51%	53.66%	53.99%	54.13%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed) **	56.89%	57.09%	57.41%	57.52%
Weighted Average Seasoning (months)	89	87	86	85
Weighted Average Remaining Term To Maturity (months)	263	264	266	267
Maximum Current Remaining Term to Maturity (Months)	408	409	410	411
Percentage of Interest Only	14.46%	14.72%	15.21%	15.24%
Percentage of Principal and Interest Only	85.54%	85.28%	84.79%	84.76%
Percentage Owner Occupied (Product) *	70.93%	71.14%	71.03%	70.67%
Percentage Owner Occupied (EFS) **				
Percentage Foreign Borrower *	5.36%	5.29%	5.42%	5.36%
Percentage Australian Citizens Residing Offshore (Expats)**	1.72%	1.70%	1.75%	1.73%
Weighted Average Interest Rate	3.91%	3.92%	3.94%	3.96%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	11	11	19	12
Balance (A\$)	3,385,699	3,126,342	4,878,506	3,639,734
% of Period Pool Balance	0.48%	0.44%	0.68%	0.49%
<b>61-90 days</b>				
No. of Loans	6	17	11	13
Balance (A\$)	1,705,616	4,363,752	3,114,424	3,486,317
% of Period Pool Balance	0.24%	0.62%	0.43%	0.47%
<b>91-120 days</b>				
No. of Loans	11	5	6	3
Balance (A\$)	2,681,309	1,259,560	1,313,751	800,570
% of Period Pool Balance	0.38%	0.18%	0.18%	0.11%
<b>121 + days</b>				
No. of Loans	18	20	21	22
Balance (A\$)	4,796,772	4,748,949	5,325,117	5,606,670
% of Period Pool Balance	0.69%	0.67%	0.74%	0.76%
<b>Total Delinquencies</b>				
No. of Loans	46	53	57	50
Balance (A\$)	12,569,397	13,498,603	14,631,798	13,533,292
% of Period Pool Balance	1.80%	1.91%	2.02%	1.84%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.				
<b>Foreclosures</b>				
No. of Loans	6	5	4	6
Balance (A\$)	1,049,621	1,039,773	503,666	842,389
% of Period Pool Balance	0.15%	0.15%	0.07%	0.11%
<b>Loss and Recovery Data (Cumulative)</b>				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	153,209	153,209	153,209	153,209
Mortgage Shortfall (Net Losses) (A\$)	256,534	256,534	243,142	243,142
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.04%	0.04%	0.03%	0.03%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	12.64%	18.53%	15.75%	24.61%
3 Month CPR (%)	15.74%	19.66%	20.23%	21.38%
12 Month CPR (%)	16.77%	17.06%	16.22%	15.80%
Cumulative CPR (%)	18.31%	18.41%	18.40%	18.45%

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

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

Period Ending:	05-Mar-20	05-Feb-20	05-Jan-20	05-Dec-19
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	39.19%	39.07%	38.65%	38.24%
50.01% - 55.00%	8.43%	8.11%	8.03%	7.74%
55.01% - 60.00%	8.16%	8.12%	7.91%	8.35%
60.01% - 65.00%	9.41%	9.06%	9.55%	9.54%
65.01% - 70.00%	11.46%	11.60%	11.53%	11.62%
70.01% - 75.00%	11.61%	12.00%	11.95%	12.29%
75.01% - 80.00%	8.15%	8.04%	8.21%	8.07%
80.01% - 85.00%	2.26%	2.68%	2.69%	2.70%
85.01% - 90.00%	0.77%	0.76%	0.90%	0.88%
90.01% - 95.00%	0.56%	0.56%	0.58%	0.57%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Loan Product</b>				
First Option Home Loan	116,572	116,572	116,572	116,572
Fixed Option Home Loan	73,864,537	73,874,274	72,567,128	76,156,341
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	26,873,001	27,187,495	28,404,352	29,199,401
Flexi First Option Investment Loan	4,269,872	4,400,351	4,478,667	4,514,062
IPL - First Option	-	-	-	-
IPL - Fixed Rate	33,077,342	34,039,101	32,532,736	37,048,286
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	651,449	659,233	661,536	661,536
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	172,482	173,580	174,239	174,254
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	394,342,789	402,448,528	412,071,205	414,224,477
Rocket - Variable - IPL - MSS	165,018,830	165,256,082	171,652,863	173,554,831
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>698,386,874</b>	<b>708,155,215</b>	<b>722,659,297</b>	<b>735,649,759</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
<= 2.50%	0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%	2.35%	2.16%	1.28%	0.91%
3.01% - 3.50%	18.98%	18.60%	17.51%	16.58%
3.51% - 4.00%	42.24%	42.21%	43.47%	42.91%
4.01% - 4.50%	27.00%	27.45%	27.76%	28.03%
4.51% - 5.00%	8.09%	8.22%	8.53%	10.17%
5.01% - 5.50%	0.12%	0.16%	0.26%	0.24%
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00%
> 6.00%	1.92%	1.90%	1.87%	1.84%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>				
Australian Capital Territory - Metropolitan	1.67%	1.65%	1.67%	1.65%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.11%	25.22%	25.52%	25.57%
New South Wales - Nonmetropolitan	7.14%	7.10%	7.08%	7.01%
Northern Territory - Metropolitan	0.76%	0.76%	0.74%	0.73%
Northern Territory - Nonmetropolitan	0.39%	0.39%	0.40%	0.39%
Queensland - Metropolitan	8.55%	8.48%	8.58%	8.79%
Queensland - Nonmetropolitan	8.80%	8.70%	8.67%	8.69%
South Australia - Metropolitan	4.59%	4.56%	4.47%	4.44%
South Australia - Nonmetropolitan	0.65%	0.64%	0.63%	0.62%
Tasmania - Metropolitan	0.16%	0.16%	0.16%	0.15%
Tasmania - Nonmetropolitan	0.43%	0.42%	0.41%	0.41%
Victoria - Metropolitan	24.21%	24.36%	24.16%	24.20%
Victoria - Nonmetropolitan	2.51%	2.54%	2.53%	2.53%
Western Australia - Metropolitan	13.31%	13.33%	13.34%	13.18%
Western Australia - Nonmetropolitan	1.66%	1.64%	1.61%	1.60%
Others	0.06%	0.05%	0.03%	0.04%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

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

Period Ending:	05-Nov-19	05-Oct-19	05-Sep-19	05-Aug-19
<b>Housing Loan Summary</b>				
Number of Housing Loans	3,302	3,367	3,425	3,493
Housing Loan Pool Size (A\$)	755,094,163	771,806,974	787,782,088	809,751,683
Average Housing Loan Balance (A\$)	228,678	229,227	230,009	231,821
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties	1,851,674,680	1,879,983,721	1,910,540,302	1,953,260,961
Weighted Average Current Loan-to-Value Ratio (Unidexed)	54.38%	54.57%	54.78%	54.95%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	57.71%	57.87%	58.06%	58.15%
Weighted Average Seasoning (months)	84	83	82	81
Weighted Average Remaining Term To Maturity (months)	268	269	269	271
Maximum Current Remaining Term to Maturity (Months)	412	413	414	415
Percentage of Interest Only	15.78%	16.38%	16.86%	17.40%
Percentage of Principal and Interest Only	84.22%	83.62%	83.14%	82.60%
Percentage Owner Occupied (Product) *	71.01%	70.80%	70.87%	71.01%
Percentage Owner Occupied (EFS) **				
Percentage Foreign Borrower *	5.29%	5.27%	5.18%	5.13%
Percentage Australian Citizens Residing Offshore (Expats)**	1.69%	1.66%	1.78%	1.74%
Weighted Average Interest Rate	4.00%	4.15%	4.17%	4.19%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	16	18	14	23
Balance (A\$)	4,105,255	4,390,009	2,975,440	5,329,288
% of Period Pool Balance	0.54%	0.57%	0.38%	0.66%
<b>61-90 days</b>				
No. of Loans	13	10	16	6
Balance (A\$)	3,578,433	2,343,534	3,985,643	1,378,828
% of Period Pool Balance	0.47%	0.30%	0.51%	0.17%
<b>91-120 days</b>				
No. of Loans	6	8	1	3
Balance (A\$)	1,223,761	1,855,636	197,044	813,996
% of Period Pool Balance	0.16%	0.24%	0.03%	0.10%
<b>121 + days</b>				
No. of Loans	24	29	28	32
Balance (A\$)	6,537,176	8,824,730	8,627,687	9,791,482
% of Period Pool Balance	0.87%	1.14%	1.10%	1.21%
<b>Total Delinquencies</b>				
No. of Loans	59	65	59	64
Balance (A\$)	15,444,626	17,413,909	15,785,813	17,313,594
% of Period Pool Balance	2.05%	2.26%	2.00%	2.14%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.				
<b>Foreclosures</b>				
No. of Loans	6	7	8	6
Balance (A\$)	773,660	1,644,782	1,752,976	1,930,885
% of Period Pool Balance	0.10%	0.21%	0.22%	0.24%
<b>Loss and Recovery Data (Cumulative)</b>				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	38,404	38,404	38,404	38,404
Mortgage Shortfall (Net Losses) (A\$)	243,142	243,142	243,142	243,142
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.03%	0.03%	0.03%	0.03%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	20.22%	19.23%	25.42%	13.80%
3 Month CPR (%)	21.70%	19.63%	17.92%	13.06%
12 Month CPR (%)	14.98%	14.36%	14.11%	12.93%
Cumulative CPR (%)	18.33%	18.30%	18.28%	18.13%

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

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

Period Ending:	05-Nov-19	05-Oct-19	05-Sep-19	05-Aug-19
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	37.64%	37.38%	37.02%	37.10%
50.01% - 55.00%	7.60%	7.49%	7.58%	7.12%
55.01% - 60.00%	8.52%	8.75%	8.33%	8.24%
60.01% - 65.00%	9.27%	9.43%	9.72%	9.91%
65.01% - 70.00%	11.66%	10.70%	10.27%	10.02%
70.01% - 75.00%	12.88%	13.66%	14.41%	14.64%
75.01% - 80.00%	8.27%	8.44%	8.43%	8.67%
80.01% - 85.00%	2.71%	2.57%	2.57%	2.52%
85.01% - 90.00%	0.89%	0.89%	0.99%	1.07%
90.01% - 95.00%	0.56%	0.69%	0.68%	0.71%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Loan Product</b>				
First Option Home Loan	117,562	517,330	520,337	664,686
Fixed Option Home Loan	83,628,866	87,601,773	91,634,819	93,874,063
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	30,362,606	30,147,717	30,648,318	31,512,502
Flexi First Option Investment Loan	4,390,797	4,620,417	5,091,034	5,068,364
IPL - First Option	-	-	-	113,455
IPL - Fixed Rate	40,798,761	45,009,380	48,222,835	49,626,122
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	1,091,988	2,004,527	2,010,603	3,307,544
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	298,894	983,527	1,225,795	2,886,281
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	421,821,136	427,180,534	434,261,127	446,038,004
Rocket - Variable - IPL - MSS	172,583,553	173,741,769	174,167,220	176,660,662
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>755,094,163</b>	<b>771,806,974</b>	<b>787,782,088</b>	<b>809,751,683</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
<= 2.50%	0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%	0.46%	0.06%	0.06%	0.00%
3.01% - 3.50%	15.26%	5.26%	4.21%	2.92%
3.51% - 4.00%	43.04%	37.71%	37.57%	37.30%
4.01% - 4.50%	28.37%	35.55%	35.44%	36.00%
4.51% - 5.00%	11.38%	19.11%	20.31%	21.25%
5.01% - 5.50%	0.24%	0.77%	0.90%	0.93%
5.51% - 6.00%	0.00%	0.32%	0.31%	0.34%
> 6.00%	2.11%	2.31%	2.27%	2.36%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>				
Australian Capital Territory - Metropolitan	1.62%	1.67%	1.70%	1.69%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.51%	25.31%	25.33%	25.40%
New South Wales - Nonmetropolitan	7.02%	7.10%	7.17%	7.19%
Northern Territory - Metropolitan	0.74%	0.81%	0.79%	0.77%
Northern Territory - Nonmetropolitan	0.38%	0.37%	0.37%	0.36%
Queensland - Metropolitan	8.77%	8.75%	8.78%	8.81%
Queensland - Nonmetropolitan	8.65%	8.60%	8.54%	8.57%
South Australia - Metropolitan	4.41%	4.36%	4.43%	4.43%
South Australia - Nonmetropolitan	0.62%	0.60%	0.59%	0.58%
Tasmania - Metropolitan	0.19%	0.21%	0.21%	0.20%
Tasmania - Nonmetropolitan	0.42%	0.41%	0.40%	0.39%
Victoria - Metropolitan	24.30%	24.34%	24.21%	24.16%
Victoria - Nonmetropolitan	2.56%	2.57%	2.64%	2.73%
Western Australia - Metropolitan	13.22%	13.33%	13.31%	13.21%
Western Australia - Nonmetropolitan	1.57%	1.54%	1.51%	1.48%
Others	0.02%	0.03%	0.02%	0.03%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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



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

Period Ending:	05-Jul-19	05-Jun-19	05-May-19	05-Apr-19
<b>Housing Loan Summary</b>				
Number of Housing Loans	3,544	3,580	3,632	3,677
Housing Loan Pool Size (A\$)	822,231,287	834,238,287	844,891,418	855,298,869
Average Housing Loan Balance (A\$)	232,007	233,027	232,624	232,608
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties	1,981,705,371	2,002,384,579	2,026,782,891	2,047,545,276
Weighted Average Current Loan-to-Value Ratio (Unidexed)	55.10%	55.18%	55.30%	55.39%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	58.34%	58.38%	58.57%	58.67%
Weighted Average Seasoning (months)	80	79	78	77
Weighted Average Remaining Term To Maturity (months)	271	272	273	273
Maximum Current Remaining Term to Maturity (Months)	416	417	418	419
Percentage of Interest Only	18.08%	18.74%	19.07%	19.51%
Percentage of Principal and Interest Only	81.92%	81.26%	80.93%	80.49%
Percentage Owner Occupied (Product) *	71.10%	70.85%	70.83%	70.94%
Percentage Owner Occupied (EFS) **				
Percentage Foreign Borrower *	5.13%	5.09%	5.06%	5.02%
Percentage Australian Citizens Residing Offshore (Expats)**	1.72%	1.69%	1.74%	1.73%
Weighted Average Interest Rate	4.37%	4.56%	4.57%	4.57%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	16	24	33	22
Balance (A\$)	3,204,528	5,541,990	7,714,393	5,203,861
% of Period Pool Balance	0.39%	0.66%	0.91%	0.61%
<b>61-90 days</b>				
No. of Loans	9	17	7	10
Balance (A\$)	2,276,621	4,511,152	1,603,543	2,923,333
% of Period Pool Balance	0.28%	0.54%	0.19%	0.34%
<b>91-120 days</b>				
No. of Loans	6	2	1	5
Balance (A\$)	1,964,654	280,233	448,525	1,277,694
% of Period Pool Balance	0.24%	0.03%	0.05%	0.15%
<b>121 + days</b>				
No. of Loans	30	31	30	28
Balance (A\$)	8,699,059	9,217,326	8,768,801	8,560,248
% of Period Pool Balance	1.06%	1.10%	1.04%	1.00%
<b>Total Delinquencies</b>				
No. of Loans	61	74	71	65
Balance (A\$)	16,144,863	19,550,702	18,535,262	17,965,137
% of Period Pool Balance	1.96%	2.34%	2.19%	2.10%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.				
<b>Foreclosures</b>				
No. of Loans	4	5	3	3
Balance (A\$)	969,001	1,295,570	938,213	933,144
% of Period Pool Balance	0.12%	0.16%	0.11%	0.11%
<b>Loss and Recovery Data (Cumulative)</b>				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	38,404	38,404	38,404	38,404
Mortgage Shortfall (Net Losses) (A\$)	243,142	243,142	243,142	243,142
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.03%	0.03%	0.03%	0.03%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	13.86%	11.53%	11.09%	12.68%
3 Month CPR (%)	12.16%	11.78%	13.34%	12.41%
12 Month CPR (%)	13.03%	13.39%	13.80%	14.32%
Cumulative CPR (%)	18.21%	18.30%	18.44%	18.59%

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

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

Period Ending:	05-Jul-19	05-Jun-19	05-May-19	05-Apr-19
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	36.84%	37.10%	36.75%	36.69%
50.01% - 55.00%	6.97%	6.75%	6.63%	6.59%
55.01% - 60.00%	8.35%	8.45%	8.59%	8.61%
60.01% - 65.00%	10.10%	9.71%	9.91%	9.81%
65.01% - 70.00%	9.90%	9.91%	9.82%	9.50%
70.01% - 75.00%	14.34%	14.43%	14.58%	15.00%
75.01% - 80.00%	9.14%	9.10%	9.20%	9.09%
80.01% - 85.00%	2.53%	2.60%	2.56%	2.75%
85.01% - 90.00%	1.14%	1.19%	1.21%	1.21%
90.01% - 95.00%	0.69%	0.76%	0.75%	0.75%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Loan Product</b>				
First Option Home Loan	2,817,971	2,858,790	2,889,212	2,911,149
Fixed Option Home Loan	98,251,406	100,343,285	101,222,057	105,283,065
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	29,568,025	30,697,332	32,195,361	33,072,912
Flexi First Option Investment Loan	5,399,759	5,988,279	6,693,500	6,866,834
IPL - First Option	114,093	114,597	113,910	114,508
IPL - Fixed Rate	50,176,394	50,639,036	49,908,693	50,803,361
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	3,457,150	3,551,935	3,569,042	3,577,666
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	11,315,566	11,589,625	11,657,270	12,119,925
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	442,664,758	445,590,907	450,467,624	453,373,567
Rocket - Variable - IPL - MSS	178,466,165	182,864,501	186,174,749	187,175,882
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>822,231,287</b>	<b>834,238,287</b>	<b>844,891,418</b>	<b>855,298,869</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
<= 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%	0.16%	0.00%	0.00%	0.02%
3.51% - 4.00%	27.72%	14.08%	13.38%	13.13%
4.01% - 4.50%	38.52%	39.04%	38.98%	39.00%
4.51% - 5.00%	25.35%	31.01%	31.01%	30.99%
5.01% - 5.50%	6.64%	11.98%	12.60%	12.76%
5.51% - 6.00%	0.34%	2.58%	2.70%	2.78%
> 6.00%	2.39%	1.83%	1.79%	1.77%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>				
Australian Capital Territory - Metropolitan	1.67%	1.67%	1.68%	1.72%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.35%	25.25%	25.28%	25.23%
New South Wales - Nonmetropolitan	7.26%	7.31%	7.31%	7.32%
Northern Territory - Metropolitan	0.76%	0.76%	0.75%	0.78%
Northern Territory - Nonmetropolitan	0.38%	0.38%	0.38%	0.37%
Queensland - Metropolitan	8.72%	8.67%	8.74%	8.67%
Queensland - Nonmetropolitan	8.54%	8.54%	8.49%	8.49%
South Australia - Metropolitan	4.44%	4.43%	4.47%	4.48%
South Australia - Nonmetropolitan	0.57%	0.56%	0.56%	0.56%
Tasmania - Metropolitan	0.20%	0.20%	0.21%	0.20%
Tasmania - Nonmetropolitan	0.39%	0.38%	0.38%	0.42%
Victoria - Metropolitan	24.37%	24.51%	24.42%	24.39%
Victoria - Nonmetropolitan	2.75%	2.76%	2.77%	2.79%
Western Australia - Metropolitan	13.12%	13.11%	13.07%	13.10%
Western Australia - Nonmetropolitan	1.46%	1.47%	1.49%	1.47%
Others	0.02%	0.00%	0.00%	0.01%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

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

Period Ending:	05-Mar-19	05-Feb-19	04-Jan-19	05-Oct-18
<b>Housing Loan Summary</b>				
Number of Housing Loans	3,719	3,762	3,798	3,940
Housing Loan Pool Size (A\$)	867,253,627	881,336,571	890,238,330	927,831,620
Average Housing Loan Balance (A\$)	233,195	234,273	234,397	235,490
Maximum Housing Loan Balance (A\$)	1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties	2,076,506,166	2,101,893,259	2,115,458,082	2,179,955,819
Weighted Average Current Loan-to-Value Ratio (Unidexed)	55.43%	55.60%	55.72%	56.02%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	58.76%	58.95%	59.10%	
Weighted Average Seasoning (months)	76	76	74	72
Weighted Average Remaining Term To Maturity (months)	274	275	276	279
Maximum Current Remaining Term to Maturity (Months)	420	421	422	425
Percentage of Interest Only	20.04%	20.43%	21.31%	23.06%
Percentage of Principal and Interest Only	79.96%	79.57%	78.69%	76.94%
Percentage Owner Occupied (Product) *	70.61%	70.37%	70.34%	
Percentage Owner Occupied (EFS) **				
Percentage Foreign Borrower *	5.04%	4.98%	4.98%	
Percentage Australian Citizens Residing Offshore (Expats)**	1.71%	1.70%	1.68%	
Weighted Average Interest Rate	4.58%	4.59%	4.60%	4.62%
* Publication commenced January 2019				
<b>Delinquencies</b>				
<b>31-60 days</b>				
No. of Loans	17	18	19	17
Balance (A\$)	4,430,921	3,627,936	4,569,241	4,159,599
% of Period Pool Balance	0.51%	0.41%	0.51%	0.45%
<b>61-90 days</b>				
No. of Loans	13	12	13	6
Balance (A\$)	3,640,816	3,502,337	3,659,905	1,894,748
% of Period Pool Balance	0.42%	0.40%	0.41%	0.20%
<b>91-120 days</b>				
No. of Loans	3	8	10	4
Balance (A\$)	800,832	2,090,528	2,769,504	1,038,255
% of Period Pool Balance	0.09%	0.24%	0.31%	0.11%
<b>121 + days</b>				
No. of Loans	27	24	16	21
Balance (A\$)	8,318,184	7,563,569	5,165,301	6,247,440
% of Period Pool Balance	0.96%	0.86%	0.58%	0.67%
<b>Total Delinquencies</b>				
No. of Loans	60	62	58	48
Balance (A\$)	17,190,753	16,784,369	16,163,951	13,340,041
% of Period Pool Balance	1.98%	1.90%	1.82%	1.44%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.				
<b>Foreclosures</b>				
No. of Loans	2	2	2	2
Balance (A\$)	452,694	450,104	447,767	404,582
% of Period Pool Balance	0.05%	0.05%	0.05%	0.04%
<b>Loss and Recovery Data (Cumulative)</b>				
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	38,404	38,404	38,404	38,404
Mortgage Shortfall (Net Losses) (A\$)	243,142	151,825	151,825	69,750
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.03%	0.02%	0.02%	0.01%
<b>Prepayment Information (CPR)</b>				
1 Month CPR (%)	16.39%	8.51%	10.53%	14.57%
3 Month CPR (%)	11.70%	11.39%	12.93%	15.93%
12 Month CPR (%)	14.62%	14.50%	15.53%	17.30%
Cumulative CPR (%)	18.72%	18.77%	19.00%	19.44%

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

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

Period Ending:	05-Mar-19	05-Feb-19	04-Jan-19	05-Oct-18
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>				
00.01% - 50.00%	36.72%	36.59%	36.16%	35.63%
50.01% - 55.00%	6.62%	6.60%	7.11%	7.24%
55.01% - 60.00%	8.49%	8.32%	8.11%	7.62%
60.01% - 65.00%	9.60%	9.02%	8.97%	8.54%
65.01% - 70.00%	10.00%	10.28%	10.45%	10.91%
70.01% - 75.00%	14.79%	15.29%	15.41%	15.47%
75.01% - 80.00%	9.03%	8.94%	8.66%	9.08%
80.01% - 85.00%	2.82%	3.04%	3.04%	3.31%
85.01% - 90.00%	1.18%	1.18%	1.34%	1.35%
90.01% - 95.00%	0.75%	0.74%	0.75%	0.85%
95.01% - 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Loan Product</b>				
First Option Home Loan	2,937,158	2,959,810	3,041,558	3,131,067
Fixed Option Home Loan	104,256,491	106,441,174	108,843,922	115,081,338
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	33,858,826	34,674,855	35,489,553	37,181,355
Flexi First Option Investment Loan	6,873,670	6,961,386	7,491,381	7,671,799
IPL - First Option	109,111	110,658	112,324	119,396
IPL - Fixed Rate	52,015,286	52,565,575	52,440,235	55,350,029
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	3,834,837	3,843,863	3,853,890	3,810,401
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	12,177,089	12,157,836	12,568,190	13,017,242
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	459,159,723	463,950,256	466,241,366	483,510,913
Rocket - Variable - IPL - MSS	192,031,436	197,671,158	200,155,911	208,958,080
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>867,253,627</b>	<b>881,336,571</b>	<b>890,238,330</b>	<b>927,831,620</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
<= 2.50%	0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%	0.00%	0.00%	0.00%	0.02%
3.01% - 3.50%	0.00%	0.00%	0.00%	0.00%
3.51% - 4.00%	12.49%	12.05%	11.48%	10.43%
4.01% - 4.50%	38.76%	38.74%	38.72%	38.04%
4.51% - 5.00%	31.68%	31.66%	31.37%	31.93%
5.01% - 5.50%	12.84%	13.08%	13.68%	14.56%
5.51% - 6.00%	2.93%	3.18%	3.43%	3.68%
> 6.00%	1.75%	1.74%	1.76%	1.76%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>				
Australian Capital Territory - Metropolitan	1.82%	1.82%	1.82%	1.80%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.09%	25.07%	25.01%	25.19%
New South Wales - Nonmetropolitan	7.25%	7.20%	7.25%	7.31%
Northern Territory - Metropolitan	0.77%	0.80%	0.79%	0.74%
Northern Territory - Nonmetropolitan	0.36%	0.39%	0.39%	0.38%
Queensland - Metropolitan	8.69%	8.80%	8.78%	8.79%
Queensland - Nonmetropolitan	8.59%	8.50%	8.59%	8.56%
South Australia - Metropolitan	4.47%	4.47%	4.46%	4.61%
South Australia - Nonmetropolitan	0.55%	0.54%	0.54%	0.52%
Tasmania - Metropolitan	0.23%	0.23%	0.23%	0.30%
Tasmania - Nonmetropolitan	0.42%	0.40%	0.41%	0.43%
Victoria - Metropolitan	24.34%	24.17%	24.18%	23.98%
Victoria - Nonmetropolitan	2.82%	2.84%	2.89%	2.89%
Western Australia - Metropolitan	13.10%	13.28%	13.18%	12.98%
Western Australia - Nonmetropolitan	1.50%	1.49%	1.47%	1.50%
Others	0.00%	0.00%	0.01%	0.02%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

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

	Period Ending:	05-Jul-18	05-Apr-18	05-Jan-18	05-Oct-17
<b>Housing Loan Summary</b>					
Number of Housing Loans		4,095	4,286	4,502	4,731
Housing Loan Pool Size (A\$)		971,464,495	1,024,896,537	1,080,706,399	1,149,726,945
Average Housing Loan Balance (A\$)		237,232	239,127	240,050	243,020
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		2,256,468,433	2,356,361,834	2,468,590,952	2,591,638,114
Weighted Average Current Loan-to-Value Ratio (Unidexed)		56.44%	56.92%	57.15%	57.35%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **					
Weighted Average Seasoning (months)		69	66	62	59
Weighted Average Remaining Term To Maturity (months)		282	285	288	290
Maximum Current Remaining Term to Maturity (Months)		428	431	434	437
Percentage of Interest Only		24.86%	25.85%	26.57%	27.35%
Percentage of Principal and Interest Only		75.14%	74.15%	73.43%	72.65%
Percentage Owner Occupied (Product) *					
Percentage Owner Occupied (EFS) **					
Percentage Foreign Borrower *					
Percentage Australian Citizens Residing Offshore (Expats)**					
Weighted Average Interest Rate		4.52%	4.54%	4.56%	4.58%
* Publication commenced January 2019					
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		15	26	13	14
Balance (A\$)		4,116,051	6,940,986	3,365,978	4,174,602
% of Period Pool Balance		0.42%	0.68%	0.31%	0.36%
<b>61-90 days</b>					
No. of Loans		8	6	9	6
Balance (A\$)		2,054,485	1,483,130	1,686,585	1,285,744
% of Period Pool Balance		0.21%	0.14%	0.16%	0.11%
<b>91-120 days</b>					
No. of Loans		4	5	8	7
Balance (A\$)		903,582	1,574,812	2,054,548	1,883,474
% of Period Pool Balance		0.09%	0.15%	0.19%	0.16%
<b>121 + days</b>					
No. of Loans		26	24	22	21
Balance (A\$)		6,834,427	5,511,281	5,874,929	5,048,988
% of Period Pool Balance		0.70%	0.54%	0.54%	0.44%
<b>Total Delinquencies</b>					
No. of Loans		53	61	52	48
Balance (A\$)		13,908,545	15,510,209	12,982,040	12,392,808
% of Period Pool Balance		1.43%	1.51%	1.20%	1.08%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
<b>Foreclosures</b>					
No. of Loans		2	2	1	1
Balance (A\$)		450,828	392,400	223,857	218,235
% of Period Pool Balance		0.05%	0.04%	0.02%	0.02%
<b>Loss and Recovery Data (Cumulative)</b>					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		-	-	-	-
Mortgage Shortfall (Net Losses) (A\$)		58,716	58,716	58,716	58,716
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.01%	0.01%	0.01%	0.01%
<b>Prepayment Information (CPR)</b>					
1 Month CPR (%)		18.07%	16.16%	18.70%	20.94%
3 Month CPR (%)		17.29%	17.29%	19.96%	19.80%
12 Month CPR (%)		18.60%	19.28%	20.20%	20.61%
Cumulative CPR (%)		19.82%	20.04%	20.30%	20.34%

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

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

	Period Ending:	05-Jul-18	05-Apr-18	05-Jan-18	05-Oct-17
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		35.36%	34.77%	34.18%	33.87%
50.01% - 55.00%		6.63%	6.86%	7.27%	7.19%
55.01% - 60.00%		8.20%	7.44%	7.33%	7.57%
60.01% - 65.00%		8.04%	7.76%	7.76%	8.10%
65.01% - 70.00%		10.70%	9.97%	9.95%	9.55%
70.01% - 75.00%		14.61%	15.18%	14.08%	13.17%
75.01% - 80.00%		10.86%	11.73%	12.73%	13.46%
80.01% - 85.00%		3.43%	3.88%	4.18%	4.37%
85.01% - 90.00%		1.34%	1.49%	1.64%	1.77%
90.01% - 95.00%		0.83%	0.90%	0.86%	0.95%
95.01% - 100.00%		0.00%	0.02%	0.02%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Loan Product</b>					
First Option Home Loan		3,352,917	3,418,861	3,652,909	3,857,730
Fixed Option Home Loan		117,515,970	122,680,495	128,883,022	138,204,172
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		38,897,966	42,094,784	45,046,852	47,902,038
Flexi First Option Investment Loan		8,565,233	9,906,466	10,372,478	12,170,962
IPL - First Option		111,532	115,853	122,867	127,409
IPL - Fixed Rate		55,727,711	58,627,285	61,661,444	65,163,055
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		3,967,473	4,294,457	4,841,937	5,186,718
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		13,895,724	15,352,578	15,954,907	18,082,377
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		508,375,245	537,747,800	567,830,813	598,356,436
Rocket - Variable - IPL - MSS		221,054,724	230,657,958	242,339,170	260,676,048
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>971,464,495</b>	<b>1,024,896,537</b>	<b>1,080,706,399</b>	<b>1,149,726,945</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 2.50%		0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%		0.01%	0.00%	0.00%	0.00%
3.01% - 3.50%		0.00%	0.00%	0.07%	0.00%
3.51% - 4.00%		17.43%	15.66%	13.33%	11.42%
4.01% - 4.50%		35.35%	35.72%	36.94%	36.46%
4.51% - 5.00%		32.65%	33.08%	33.51%	35.36%
5.01% - 5.50%		11.21%	11.99%	12.48%	13.04%
5.51% - 6.00%		1.97%	2.26%	2.47%	3.36%
> 6.00%		1.76%	1.62%	1.53%	0.41%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		1.82%	1.80%	1.89%	1.86%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.36%	25.09%	25.18%	25.37%
New South Wales - Nonmetropolitan		7.31%	7.33%	7.45%	7.54%
Northern Territory - Metropolitan		0.77%	0.74%	0.78%	0.79%
Northern Territory - Nonmetropolitan		0.37%	0.36%	0.39%	0.37%
Queensland - Metropolitan		8.71%	8.83%	8.78%	8.76%
Queensland - Nonmetropolitan		8.52%	8.51%	8.46%	8.40%
South Australia - Metropolitan		4.61%	4.56%	4.53%	4.46%
South Australia - Nonmetropolitan		0.55%	0.53%	0.51%	0.53%
Tasmania - Metropolitan		0.34%	0.38%	0.41%	0.39%
Tasmania - Nonmetropolitan		0.46%	0.46%	0.46%	0.45%
Victoria - Metropolitan		23.98%	24.26%	24.40%	24.53%
Victoria - Nonmetropolitan		3.02%	3.11%	3.10%	3.16%
Western Australia - Metropolitan		12.69%	12.53%	12.14%	11.81%
Western Australia - Nonmetropolitan		1.49%	1.50%	1.52%	1.53%
Others		0.00%	0.01%	0.00%	0.05%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

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

	Period Ending:	05-Jul-17	05-Apr-17	05-Jan-17	05-Oct-16
<b>Housing Loan Summary</b>					
Number of Housing Loans		4,989	5,243	5,548	5,852
Housing Loan Pool Size (A\$)		1,222,045,764	1,298,774,722	1,384,690,570	1,480,253,411
Average Housing Loan Balance (A\$)		244,948	247,716	249,584	252,948
Maximum Housing Loan Balance (A\$)		1,436,000	1,436,000	1,436,000	1,436,000
Total Valuation of the Properties		2,725,015,649	2,860,870,455	3,017,519,958	3,155,467,887
Weighted Average Current Loan-to-Value Ratio (Unidexed)		57.86%	58.33%	58.76%	59.30%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **					
Weighted Average Seasoning (months)		56	53	50	47
Weighted Average Remaining Term To Maturity (months)		276	278	282	285
Maximum Current Remaining Term to Maturity (Months)		333	336	339	342
Percentage of Interest Only		28.54%	29.66%	29.70%	29.02%
Percentage of Principal and Interest Only		71.46%	70.34%	70.30%	70.98%
Percentage Owner Occupied (Product) *					
Percentage Owner Occupied (EFS) **					
Percentage Foreign Borrower *					
Percentage Australian Citizens Residing Offshore (Expats)**					
Weighted Average Interest Rate		4.60%	4.57%	4.48%	4.48%
* Publication commenced January 2019					
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		17	24	21	21
Balance (A\$)		4,481,743	7,095,382	7,191,750	5,988,672
% of Period Pool Balance		0.37%	0.55%	0.52%	0.40%
<b>61-90 days</b>					
No. of Loans		13	9	13	10
Balance (A\$)		3,012,587	2,041,000	2,502,801	2,837,335
% of Period Pool Balance		0.25%	0.16%	0.18%	0.19%
<b>91-120 days</b>					
No. of Loans		5	8	9	7
Balance (A\$)		988,421	1,645,710	2,714,076	2,728,516
% of Period Pool Balance		0.08%	0.13%	0.20%	0.18%
<b>121 + days</b>					
No. of Loans		25	22	15	10
Balance (A\$)		6,477,640	5,737,770	4,913,034	2,766,028
% of Period Pool Balance		0.53%	0.44%	0.35%	0.19%
<b>Total Delinquencies</b>					
No. of Loans		60	63	58	48
Balance (A\$)		14,960,389	16,519,861	17,321,660	14,320,551
% of Period Pool Balance		1.22%	1.27%	1.25%	0.97%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
<b>Foreclosures</b>					
No. of Loans		-	-	-	-
Balance (A\$)		-	-	-	-
% of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
<b>Loss and Recovery Data (Cumulative)</b>					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		-	-	-	-
Mortgage Shortfall (Net Losses) (A\$)		58,716	58,716	58,716	58,718
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
<b>Prepayment Information (CPR)</b>					
1 Month CPR (%)		17.18%	21.29%	23.01%	16.38%
3 Month CPR (%)		20.01%	21.05%	21.58%	19.12%
12 Month CPR (%)		20.44%	20.35%	19.74%	18.69%
Cumulative CPR (%)		20.40%	20.45%	20.36%	20.13%

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

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

	Period Ending:	05-Jul-17	05-Apr-17	05-Jan-17	05-Oct-16
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		33.16%	32.67%	32.15%	30.77%
50.01% - 55.00%		7.11%	6.76%	6.57%	7.00%
55.01% - 60.00%		7.70%	7.24%	7.00%	7.10%
60.01% - 65.00%		7.59%	7.22%	7.27%	7.77%
65.01% - 70.00%		9.24%	9.73%	9.76%	8.67%
70.01% - 75.00%		12.94%	12.16%	11.66%	11.64%
75.01% - 80.00%		14.89%	16.44%	17.53%	18.94%
80.01% - 85.00%		4.38%	4.37%	4.30%	3.94%
85.01% - 90.00%		1.94%	2.37%	2.51%	2.84%
90.01% - 95.00%		1.05%	1.04%	1.25%	1.33%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Loan Product</b>					
First Option Home Loan		3,932,888	4,371,736	4,424,326	4,494,631
Fixed Option Home Loan		142,835,634	149,167,807	155,706,147	175,403,685
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		52,653,155	56,887,663	60,311,079	65,433,912
Flexi First Option Investment Loan		13,105,457	13,348,440	13,752,733	14,511,394
IPL - First Option		127,266	133,380	139,676	139,087
IPL - Fixed Rate		65,758,686	66,788,450	69,168,869	80,118,523
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		5,720,852	6,107,767	6,442,962	6,538,780
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		19,419,484	21,599,029	22,456,919	24,166,328
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		642,089,435	683,853,898	737,439,600	785,894,216
Rocket - Variable - IPL - MSS		276,402,907	296,516,552	314,848,258	323,552,855
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>1,222,045,764</b>	<b>1,298,774,722</b>	<b>1,384,690,570</b>	<b>1,480,253,411</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 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%		9.71%	5.41%	7.04%	5.98%
4.01% - 4.50%		36.18%	44.58%	48.21%	51.92%
4.51% - 5.00%		36.67%	39.84%	41.91%	38.81%
5.01% - 5.50%		13.54%	8.51%	2.23%	2.73%
5.51% - 6.00%		3.50%	1.38%	0.47%	0.44%
> 6.00%		0.48%	0.36%	0.21%	0.12%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		1.80%	1.80%	1.74%	1.76%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.53%	25.81%	26.26%	26.65%
New South Wales - Nonmetropolitan		7.50%	7.50%	7.36%	7.33%
Northern Territory - Metropolitan		0.75%	0.71%	0.67%	0.63%
Northern Territory - Nonmetropolitan		0.34%	0.35%	0.33%	0.33%
Queensland - Metropolitan		8.85%	8.89%	8.94%	8.88%
Queensland - Nonmetropolitan		8.38%	8.36%	8.18%	8.14%
South Australia - Metropolitan		4.43%	4.41%	4.44%	4.36%
South Australia - Nonmetropolitan		0.53%	0.51%	0.52%	0.53%
Tasmania - Metropolitan		0.42%	0.39%	0.37%	0.41%
Tasmania - Nonmetropolitan		0.43%	0.42%	0.41%	0.39%
Victoria - Metropolitan		24.81%	24.93%	24.86%	24.89%
Victoria - Nonmetropolitan		3.16%	3.05%	3.11%	3.04%
Western Australia - Metropolitan		11.58%	11.40%	11.41%	11.33%
Western Australia - Nonmetropolitan		1.49%	1.46%	1.38%	1.31%
Others		0.00%	0.01%	0.02%	0.02%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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



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

	Period Ending:	05-Jul-16	05-Apr-16	05-Jan-16	05-Oct-15
<b>Housing Loan Summary</b>					
Number of Housing Loans		6,134	6,457	6,781	7,086
Housing Loan Pool Size (A\$)		1,569,697,278	1,665,669,903	1,761,253,899	1,856,427,112
Average Housing Loan Balance (A\$)		255,901	257,963	259,734	261,985
Maximum Housing Loan Balance (A\$)		1,436,000	1,444,318	1,451,459	1,457,882
Total Valuation of the Properties		3,287,060,803	3,442,402,477	3,589,341,929	3,733,277,743
Weighted Average Current Loan-to-Value Ratio (Unidexed)		59.89%	60.53%	61.00%	61.48%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **					
Weighted Average Seasoning (months)		44	41	39	36
Weighted Average Remaining Term To Maturity (months)		287	290	292	296
Maximum Current Remaining Term to Maturity (Months)		345	348	351	354
Percentage of Interest Only		28.58%	28.10%	27.33%	26.75%
Percentage of Principal and Interest Only		71.42%	71.90%	72.67%	73.25%
Percentage Owner Occupied (Product) *					
Percentage Owner Occupied (EFS) **					
Percentage Foreign Borrower *					
Percentage Australian Citizens Residing Offshore (Expats)**					
Weighted Average Interest Rate		4.61%	4.83%	4.85%	4.69%
* Publication commenced January 2019					
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		9	17	13	15
Balance (A\$)		2,704,501	6,261,042	3,536,072	4,806,875
% of Period Pool Balance		0.17%	0.38%	0.20%	0.26%
<b>61-90 days</b>					
No. of Loans		14	12	9	2
Balance (A\$)		3,641,277	3,201,844	3,078,487	1,165,887
% of Period Pool Balance		0.23%	0.19%	0.17%	0.06%
<b>91-120 days</b>					
No. of Loans		7	5	1	0
Balance (A\$)		2,215,895	2,078,602	523,144	0
% of Period Pool Balance		0.14%	0.12%	0.03%	0.00%
<b>121 + days</b>					
No. of Loans		6	5	1	0
Balance (A\$)		1,833,236	1,962,921	294,408	0
% of Period Pool Balance		0.12%	0.12%	0.02%	0.00%
<b>Total Delinquencies</b>					
No. of Loans		36	39	24	17
Balance (A\$)		10,394,909	13,504,410	7,432,111	5,972,762
% of Period Pool Balance		0.66%	0.81%	0.42%	0.32%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.					
<b>Foreclosures</b>					
No. of Loans		-	-	-	-
Balance (A\$)		-	-	-	-
% of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
<b>Loss and Recovery Data (Cumulative)</b>					
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)		-	-	-	-
Mortgage Shortfall (Net Losses) (A\$)		-	-	-	-
Mortgage Shortfall (Net Losses) as % of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
<b>Prepayment Information (CPR)</b>					
1 Month CPR (%)		13.70%	18.68%	16.39%	26.41%
3 Month CPR (%)		19.63%	18.60%	17.39%	24.12%
12 Month CPR (%)		20.00%	N/A	N/A	N/A
Cumulative CPR (%)		20.36%	20.57%	21.39%	24.23%

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

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

	Period Ending:	05-Jul-16	05-Apr-16	05-Jan-16	05-Oct-15
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		30.01%	29.14%	28.40%	27.61%
50.01% - 55.00%		6.91%	6.58%	6.89%	6.73%
55.01% - 60.00%		6.97%	6.78%	6.54%	6.79%
60.01% - 65.00%		7.44%	7.50%	7.00%	6.81%
65.01% - 70.00%		8.31%	8.33%	8.64%	8.20%
70.01% - 75.00%		11.53%	11.11%	10.38%	10.15%
75.01% - 80.00%		20.13%	21.43%	22.76%	24.06%
80.01% - 85.00%		3.96%	4.19%	3.97%	3.84%
85.01% - 90.00%		3.24%	3.35%	3.75%	3.99%
90.01% - 95.00%		1.50%	1.59%	1.66%	1.82%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.00%	0.00%	0.01%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Loan Product</b>					
First Option Home Loan		4,735,883	4,951,994	5,346,355	5,407,041
Fixed Option Home Loan		199,159,694	214,598,511	225,682,392	240,850,812
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		70,582,444	77,010,819	82,020,515	81,685,575
Flexi First Option Investment Loan		14,678,519	15,525,374	17,687,778	24,529,960
IPL - First Option		162,409	160,097	159,002	164,042
IPL - Fixed Rate		97,619,444	105,995,800	114,327,040	126,382,041
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		7,102,117	6,950,879	8,044,348	8,518,627
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		25,689,716	26,836,745	29,640,528	32,008,762
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		817,908,086	867,364,913	911,808,508	847,580,755
Rocket - Variable - IPL - MSS		332,058,966	346,274,771	366,537,433	489,299,497
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>1,569,697,278</b>	<b>1,665,669,903</b>	<b>1,761,253,899</b>	<b>1,856,427,112</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 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%		1.14%	0.00%	0.01%	0.03%
4.01% - 4.50%		32.40%	8.94%	6.38%	25.35%
4.51% - 5.00%		62.04%	73.79%	75.57%	66.04%
5.01% - 5.50%		3.89%	16.17%	16.91%	7.99%
5.51% - 6.00%		0.41%	0.99%	1.03%	0.49%
> 6.00%		0.12%	0.11%	0.10%	0.10%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		1.75%	1.86%	1.81%	1.80%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		26.69%	26.49%	26.71%	26.94%
New South Wales - Nonmetropolitan		7.47%	7.47%	7.63%	7.63%
Northern Territory - Metropolitan		0.64%	0.64%	0.61%	0.65%
Northern Territory - Nonmetropolitan		0.32%	0.30%	0.29%	0.30%
Queensland - Metropolitan		8.91%	9.05%	9.21%	9.14%
Queensland - Nonmetropolitan		8.08%	7.99%	7.99%	8.01%
South Australia - Metropolitan		4.37%	4.29%	4.27%	4.23%
South Australia - Nonmetropolitan		0.54%	0.57%	0.56%	0.57%
Tasmania - Metropolitan		0.41%	0.40%	0.39%	0.38%
Tasmania - Nonmetropolitan		0.40%	0.44%	0.43%	0.44%
Victoria - Metropolitan		25.00%	25.26%	25.10%	25.00%
Victoria - Nonmetropolitan		3.08%	3.09%	3.04%	3.04%
Western Australia - Metropolitan		11.06%	10.90%	10.75%	10.67%
Western Australia - Nonmetropolitan		1.26%	1.24%	1.20%	1.20%
Others		0.02%	0.01%	0.01%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

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

Period Ending: 03-Jul-15	
<b>Housing Loan Summary</b>	
Number of Housing Loans	7,591
Housing Loan Pool Size (A\$)	2,001,992,173
Average Housing Loan Balance (A\$)	263,732
Maximum Housing Loan Balance (A\$)	1,464,290
Total Valuation of the Properties	3,972,964,105
Weighted Average Current Loan-to-Value Ratio (Unidexed)	62.00%
Weighted Average Current Limit Loan-to-Value Ratio (Unidexed) **	
Weighted Average Seasoning (months)	33
Weighted Average Remaining Term To Maturity (months)	298
Maximum Current Remaining Term to Maturity (Months)	357
Percentage of Interest Only	26.77%
Percentage of Principal and Interest Only	73.23%
Percentage Owner Occupied (Product) *	
Percentage Owner Occupied (EFS) **	
Percentage Foreign Borrower *	
Percentage Australian Citizens Residing Offshore (Expats)**	
Weighted Average Interest Rate	4.65%
* Publication commenced January 2019	
<b>Delinquencies</b>	
<b>31-60 days</b>	
No. of Loans	6
Balance (A\$)	1,886,126
% of Period Pool Balance	0.09%
<b>61-90 days</b>	
No. of Loans	2
Balance (A\$)	476,485
% of Period Pool Balance	0.02%
<b>91-120 days</b>	
No. of Loans	0
Balance (A\$)	0
% of Period Pool Balance	0.00%
<b>121 + days</b>	
No. of Loans	0
Balance (A\$)	0
% of Period Pool Balance	0.00%
<b>Total Delinquencies</b>	
No. of Loans	8
Balance (A\$)	2,362,611
% of Period Pool Balance	0.12%
Reported delinquencies after November 2015 include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.	
<b>Foreclosures</b>	
No. of Loans	-
Balance (A\$)	-
% of Period Pool Balance	0.00%
<b>Loss and Recovery Data (Cumulative)</b>	
Mortgage Insurance Proceeds (Claims under Mortgage Insurance)(A\$)	-
Mortgage Shortfall (Net Losses) (A\$)	-
Mortgage Shortfall (Net Losses) as % of Period Pool Balance	0.00%
<b>Prepayment Information (CPR)</b>	
1 Month CPR (%)	24.59%
3 Month CPR (%)	N/A
12 Month CPR (%)	N/A
Cumulative CPR (%)	24.59%

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

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

Period Ending: 03-Jul-15	
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>	
00.01% - 50.00%	27.16%
50.01% - 55.00%	6.22%
55.01% - 60.00%	6.51%
60.01% - 65.00%	6.74%
65.01% - 70.00%	7.97%
70.01% - 75.00%	10.13%
75.01% - 80.00%	25.13%
80.01% - 85.00%	4.14%
85.01% - 90.00%	4.04%
90.01% - 95.00%	1.96%
95.01% - 100.00%	0.00%
> 100.01%	0.00%
<b>Total</b>	<b>100.00%</b>
<b>Profile by Loan Product</b>	
First Option Home Loan	6,264,858
Fixed Option Home Loan	259,032,961
Fixed Option Home Loan - Low Doc	-
Flexi First Option Home Loan	87,505,746
Flexi First Option Investment Loan	27,123,022
IPL - First Option	170,131
IPL - Fixed Rate	135,242,492
IPL - Fixed Rate - Low Doc	-
IPL - Variable Rate	10,962,420
IPL - Variable Rate - Low Doc	-
Premium Option Home Loan	35,864,318
Premium Option Home Loan - Low Doc	-
Rocket - Housing Loan Variable - MSS	898,888,372
Rocket - Variable - IPL - MSS	540,937,853
Rocket - Housing Loan Variable - Low Doc	-
Rocket - Variable - IPL - Low Doc	-
Other	-
<b>Total</b>	<b>2,001,992,173</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>	
<= 2.50%	0.00%
2.51% - 3.00%	0.00%
3.01% - 3.50%	0.00%
3.51% - 4.00%	0.00%
4.01% - 4.50%	31.55%
4.51% - 5.00%	62.83%
5.01% - 5.50%	4.75%
5.51% - 6.00%	0.76%
> 6.00%	0.11%
<b>Total</b>	<b>100.00%</b>
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>	
Australian Capital Territory - Metropolitan	1.80%
Australian Capital Territory - Nonmetropolitan	0.00%
New South Wales - Metropolitan	27.05%
New South Wales - Nonmetropolitan	7.85%
Northern Territory - Metropolitan	0.61%
Northern Territory - Nonmetropolitan	0.28%
Queensland - Metropolitan	9.11%
Queensland - Nonmetropolitan	7.84%
South Australia - Metropolitan	4.16%
South Australia - Nonmetropolitan	0.58%
Tasmania - Metropolitan	0.38%
Tasmania - Nonmetropolitan	0.45%
Victoria - Metropolitan	25.02%
Victoria - Nonmetropolitan	3.15%
Western Australia - Metropolitan	10.49%
Western Australia - Nonmetropolitan	1.19%
Others	0.04%
<b>Total</b>	<b>100.00%</b>

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