Noteholders Report
Series 2015-1 WST Trust
Coupon Period Ending 19 August 2019

Current Collection Period: From 6 July 2019 To 5 August 2019
Determination Date: 13 August 2019
Payment Date: 19 August 2019

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	655,898,862.85	81.00%	0.33949217	1.9250%	10,108,479.82	1,124,001.43	$0.00
Class B	65,479,027.42	8.09%	0.91579100	Not Disclosed	1,009,139.47	Not Disclosed	$0.00
Class C	88,373,792.26	10.91%	0.91579100	Not Disclosed	1,361,985.43	Not Disclosed	$0.00
	809,751,682.53	**100.00%**					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	2,201,702.25
Unscheduled Principal Collection	14,183,122.31
Gross Principal Collections	16,384,824.56
Redraws Made This Period	(3,905,219.84)
Principal Collections	12,479,604.72
Available Principal	
Principal Collections	12,479,604.72
Principal Charge Offs	0.00
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
Total Available Principal to be distributed	12,479,604.72
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	12,479,604.72
Principal Retained	0.00
Available Funds	
Available Income	3,019,822.45
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	3,019,822.45
Payment Shortfall	0.00
Redraw & Liquidity Facilities	
Redraw Shortfall	0.00
Redraw Facility Draw	0.00
Liquidity Shortfall	0.00
Remaining Liquidity Shortfall	0.00
Excess Spread	405,843.88

Collateral Data as at 5 August 2019

Pool Summary				
Variable Rate Housing Loans				$666,536,058.90
Fixed Interest Rate Housing Loans				$143,215,623.63
Total Housing Loans Outstanding				$809,751,682.53
Current Threshold Rate				N/A
CPR	1 Month CPR	3 Month CPR	12 Month CPR	Cumulative CPR
	13.80%	13.06%	12.93%	18.13%

Delinquency Statistics	No. of Loans	Balance (AUD)	% End Period Pool Balance
31-60 days	23	5,329,287.67	0.66%
61-90 days	6	1,378,827.82	0.17%
91-120 days	3	813,995.63	0.10%
121+ days	32	9,791,482.48	1.21%
Foreclosures	6	1,930,885.41	0.24%

Delinquency statistics adhere to the APRA guidance for the reporting of delinquent loans, including the treatment of loans in hardship. Reported delinquencies 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.

Cumulative Loss and Recovery Data (AUD)	
Losses on Sale of Property	281,546.16
Losses Met by LMI	38,403.94
Losses Met by Other Means	243,142.22

Capital Requirements Regulation

Westpac Banking Corporation discloses that as contemplated by Articles 404 to 410 of the Capital Requirements Regulation and Section 5 of Chapter III of the AIFMD Regulation (the "Articles") (which does not take into account any corresponding implementing rules or other measures made in any EEA state) it holds, as at the date of this report, a material net economic interest (pursuant to the provisions of the respective Articles) of not less than 5% of the nominal value of the securitisation in accordance with paragraph 1(d) of Article 405 of the Capital Requirements Regulation and paragraph 1(d) of Article 51 of the AIFMD Regulation as disclosed in the Information Memorandum.