

Noteholders Report
Series 2015-1 WST Trust
Coupon Period Ending 18 November 2021

Current Collection Period: From 6 October 2021 To 5 November 2021
Determination Date: 12 November 2021
Payment Date: 18 November 2021

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	354,928,324.59	77.56%	0.18371031	0.8117%	8,449,608.84	250,508.77	\$0.00
Class B	43,699,901.11	9.55%	0.61118700	Not Disclosed	1,040,342.64	Not Disclosed	\$0.00
Class C	58,979,586.79	12.89%	0.61118700	Not Disclosed	1,404,098.81	Not Disclosed	\$0.00
	457,607,812.49	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	1,227,925.29
Unscheduled Principal Collection	12,620,531.28
Total Principal Collections	13,848,456.57
Redraws Made This Period	(2,954,406.28)
Principal Collections	10,894,050.29
Available Principal	
Principal Collections	10,894,050.29
Principal Draw This Period	0.00
Other Amounts Received from Approved Seller or Servicer in nature of principal	0.00
Excess Income reimbursing Principal Draws	0.00
Excess Income reimbursing Principal Charge Offs this period	0.00
Excess Income reimbursing Carryover Charge Offs	0.00
Total Gross Principal to be distributed	10,894,050.29
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	10,894,050.29
Available Funds	
Available Income	1,404,505.92
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	1,404,505.92
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	330,649.90

Collateral Data as at 5 November 2021

Pool Summary					
Variable Rate Housing Loans					\$348,369,053.97
Fixed Interest Rate Housing Loans					\$109,238,758.52
Total Housing Loans Outstanding					\$457,607,812.49
Current Threshold Rate					N/A
CPR		1 Month CPR	3 Month CPR	12 Month CPR	Cumulative CPR
		22.19%	22.93%	20.84%	18.67%
The CPR methodology has been amended to align to ABS Perpetual methodology (for 1 month, 3 month and 12 month CPR). The historical CPR figures in the Cumulative CPR have been amended from September 2021 onwards, prior to this date is based on the previous methodology.					
Delinquency Statistics					
		<u>No. of Loans</u>	<u>Balance (AUD)</u>		<u>% End Period Pool Balance</u>
31-60 days		5	1,146,788.96		0.25%
61-90 days		9	1,288,518.13		0.28%
91-120 days		4	803,018.40		0.18%
121+ days		15	4,990,946.60		1.09%
Foreclosures		0	0.00		0.00%
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					1,258,004.39
Losses Met by LMI					324,750.70
Losses Met by Other Means					933,253.69

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.