

Noteholders Report
Series 2015-1 WST Trust
Coupon Period Ending 18 November 2022

Current Collection Period: From 6 October 2022 To 5 November 2022
Determination Date: 14 November 2022
Payment Date: 18 November 2022

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	278,978,096.56	77.56%	0.14439860	3.5239%	7,068,461.16	856,109.13	\$0.00
Class B	34,348,668.14	9.55%	0.48040100	Not Disclosed	870,291.36	Not Disclosed	\$0.00
Class C	46,358,691.92	12.89%	0.48040100	Not Disclosed	1,174,589.04	Not Disclosed	\$0.00
	359,685,456.62	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	890,902.12
Unscheduled Principal Collection	10,107,812.21
Total Principal Collections	10,998,714.33
Redraws Made This Period	(1,885,372.77)
Principal Collections	9,113,341.56
Available Principal	
Principal Collections	9,113,341.56
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	9,113,341.56
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	9,113,341.56
Available Funds	
Available Income	1,659,027.82
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	1,659,027.82
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	125,453.41

Collateral Data as at 5 November 2022

Pool Summary					
Variable Rate Housing Loans					\$265,517,857.98
Fixed Interest Rate Housing Loans					\$94,167,598.64
Total Housing Loans Outstanding					\$359,685,456.62
Current Threshold Rate					N/A
CPR	1 Month CPR	3 Month CPR	12 Month CPR	Cumulative CPR	
	23.76%	18.36%	18.68%		18.67%
Delinquency Statistics					
		<u>No. of Loans</u>	<u>Balance (AUD)</u>	<u>% End Period</u>	<u>Pool Balance</u>
31-60 days		9	2,454,960.40	0.68%	
61-90 days		5	1,136,403.87	0.32%	
91-120 days		1	329,850.54	0.09%	
121+ days		15	4,160,412.87	1.16%	
Foreclosures		1	793,185.76	0.22%	
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					1,346,474.14
Losses Met by LMI					324,750.70
Losses Met by Other Means					1,021,723.44

Risk Retention

Westpac Banking Corporation discloses that as contemplated by (A) Article 6 of Regulation (EU) 2017/2402 (which does not take into account any corresponding implementing rules or other measures made in any EEA state) and (B) Article 6 of Regulation (EU) 2017/2402 as amended by The Securitisation (Amendment) (EU Exit) Regulation 2019 and as it forms part of the domestic laws of the UK by virtue of the European Union (Withdrawal) Act 2018, it holds, as at the date of this report, a material net economic interest of not less than 5% of the nominal value of the securitisation as disclosed in the Information Memorandum.