

**Series 2019-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Jun-21	03-May-21	03-Apr-21	03-Mar-21
<b>Housing Loan Summary</b>					
Number of Housing Loans		6,803	6,967	7,106	7,259
Housing Loan Pool Size (A\$)		1,598,370,398	1,649,801,915	1,686,752,336	1,728,953,619
Average Housing Loan Balance (A\$)		234,951	236,802	237,370	238,181
Maximum Housing Loan Balance (A\$)		1,400,000	1,400,000	1,400,000	1,400,000
Total Valuation of the Properties		3,955,910,338	4,052,883,755	4,124,937,334	4,213,243,935
Weighted Average Current Loan-to-Value Ratio (Unindexed)		56.98%	57.15%	57.32%	57.48%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		59.41%	59.66%	59.83%	59.99%
Weighted Average Seasoning (months)		65	64	63	62
Weighted Average Remaining Term To Maturity (months)		285	286	287	288
Maximum Current Remaining Term to Maturity (Months)		336	337	338	339
Percentage of Interest Only		12.67%	13.30%	13.97%	14.36%
Percentage of Principal and Interest Only		87.33%	86.70%	86.03%	85.64%
Percentage Owner Occupied (Product)		73.09%	73.11%	72.96%	72.96%
Percentage Owner Occupied (EFS) *		60.95%	61.13%	61.24%	61.52%
Percentage Foreign Borrower		0.00%	0.00%	0.00%	0.00%
Percentage Australian Citizens Residing Offshore (Expats)		0.05%	0.05%	0.05%	0.05%
Weighted Average Interest Rate		3.12%	3.16%	3.18%	3.21%
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		26	20	28	13
Balance (A\$)		6,161,237	4,784,571	6,949,240	3,575,371
% of Period Pool Balance		0.39%	0.29%	0.41%	0.21%
<b>61-90 days</b>					
No. of Loans		13	15	8	15
Balance (A\$)		3,495,468	4,084,023	2,140,166	4,051,306
% of Period Pool Balance		0.22%	0.25%	0.13%	0.23%
<b>91-120 days</b>					
No. of Loans		7	5	8	7
Balance (A\$)		1,728,084	1,340,077	2,472,246	1,587,808
% of Period Pool Balance		0.11%	0.08%	0.15%	0.09%
<b>121 + days</b>					
No. of Loans		29	32	36	42
Balance (A\$)		8,730,040	9,381,143	9,635,611	11,412,685
% of Period Pool Balance		0.55%	0.57%	0.57%	0.66%
<b>Total Delinquencies</b>					
No. of Loans		75	72	80	77
Balance (A\$)		20,114,830	19,589,814	21,197,263	20,627,171
% of Period Pool Balance		1.26%	1.19%	1.26%	1.19%
Reported 90+ day delinquencies include accounts in hardship that continue to be reported as delinquent until the hardship period has ended and the customer has maintained full repayments for an additional 6 months					
<b>Foreclosures</b>					
No. of Loans		3	2	1	1
Balance (A\$)		1,104,091	992,901	331,210	330,243
% of Period Pool Balance		0.07%	0.06%	0.02%	0.02%
<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 (%)		28.91%	21.26%	22.69%	17.48%
3 Month CPR (%)		24.39%	20.60%	21.18%	20.13%
12 Month CPR (%)		22.38%	22.15%	22.08%	21.71%
Cumulative CPR (%)		20.88%	20.56%	20.53%	20.44%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		34.12%	33.84%	33.73%	33.72%
50.01% - 55.00%		6.35%	6.40%	6.24%	6.08%
55.01% - 60.00%		6.60%	6.49%	6.59%	6.41%
60.01% - 65.00%		7.60%	7.49%	7.37%	7.40%
65.01% - 70.00%		9.14%	9.16%	9.18%	9.13%
70.01% - 75.00%		16.55%	16.66%	16.05%	15.71%
75.01% - 80.00%		13.00%	11.58%	14.04%	14.63%
80.01% - 85.00%		4.51%	6.03%	4.42%	4.49%
85.01% - 90.00%		1.74%	2.03%	2.08%	2.12%
90.01% - 95.00%		0.34%	0.30%	0.28%	0.29%
95.01% - 100.00%		0.03%	0.00%	0.00%	0.00%
> 100.01%		0.02%	0.02%	0.02%	0.02%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

\* 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 2019-1 WST Trust  
Collateral Pool Data**

	Period Ending:			
	03-Jun-21	03-May-21	03-Apr-21	03-Mar-21
<b>Profile by Loan Product</b>				
First Option Home Loan	-	-	-	-
Fixed Option Home Loan	350,424,084	353,788,864	353,939,564	357,743,740
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	161,998,277	169,611,208	176,503,399	183,386,903
Flexi First Option Investment Loan	16,110,328	16,504,737	17,431,055	18,404,654
IPL - First Option	-	-	-	-
IPL - Fixed Rate	194,809,040	195,324,660	197,353,102	201,931,797
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	-	13,901	13,948	14,000
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	-	416,520	415,508	417,790
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	655,798,646	682,416,753	699,751,666	719,826,743
Rocket - Variable - IPL - MSS	219,230,023	231,725,272	241,344,093	247,227,993
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>1,598,370,398</b>	<b>1,649,801,915</b>	<b>1,686,752,336</b>	<b>1,728,953,619</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
<= 1.500%	0.01%	0.01%	0.01%	0.01%
1.51% - 2.00%	4.61%	3.33%	2.36%	1.58%
2.01% - 2.50%	11.80%	11.48%	11.22%	10.59%
2.51% - 3.00%	27.59%	27.04%	26.48%	25.65%
3.01% - 3.50%	31.83%	32.50%	33.11%	33.91%
3.51% - 4.00%	19.00%	20.01%	20.71%	21.66%
4.01% - 4.50%	4.26%	4.67%	5.06%	5.59%
4.51% - 5.00%	0.68%	0.77%	0.88%	0.82%
5.01% - 5.50%	0.21%	0.18%	0.18%	0.17%
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00%
> 6.00%	0.01%	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 Geographic Distribution (% of Period Pool Balance)</b>				
Australian Capital Territory - Metropolitan	2.22%	2.21%	2.20%	2.17%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.86%	25.99%	25.96%	25.89%
New South Wales - Nonmetropolitan	7.17%	7.29%	7.26%	7.26%
Northern Territory - Metropolitan	0.31%	0.30%	0.30%	0.29%
Northern Territory - Nonmetropolitan	0.29%	0.28%	0.27%	0.27%
Queensland - Metropolitan	11.07%	11.17%	11.24%	11.35%
Queensland - Nonmetropolitan	7.03%	7.01%	7.02%	7.08%
South Australia - Metropolitan	4.81%	4.76%	4.75%	4.78%
South Australia - Nonmetropolitan	0.63%	0.65%	0.69%	0.69%
Tasmania - Metropolitan	0.42%	0.41%	0.43%	0.42%
Tasmania - Nonmetropolitan	0.73%	0.72%	0.71%	0.73%
Victoria - Metropolitan	24.51%	24.40%	24.38%	24.36%
Victoria - Nonmetropolitan	3.18%	3.17%	3.15%	3.13%
Western Australia - Metropolitan	10.36%	10.26%	10.24%	10.18%
Western Australia - Nonmetropolitan	1.41%	1.38%	1.39%	1.39%
Others	0.00%	0.00%	0.01%	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 2019-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Feb-21	03-Jan-21	03-Dec-20	03-Nov-20
<b>Housing Loan Summary</b>					
Number of Housing Loans		7,348	7,493	7,618	7,760
Housing Loan Pool Size (A\$)		1,759,412,858	1,802,955,064	1,841,993,822	1,884,668,907
Average Housing Loan Balance (A\$)		239,441	240,619	241,795	242,870
Maximum Housing Loan Balance (A\$)		1,400,000	1,400,000	1,400,000	1,400,000
Total Valuation of the Properties		4,271,816,472	4,355,150,635	4,418,398,305	4,496,328,830
Weighted Average Current Loan-to-Value Ratio (Unindexed)		57.61%	57.77%	58.01%	58.15%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		60.14%	60.27%	60.51%	60.66%
Weighted Average Seasoning (months)		61	60	59	58
Weighted Average Remaining Term To Maturity (months)		289	290	292	293
Maximum Current Remaining Term to Maturity (Months)		340	341	342	343
Percentage of Interest Only		14.77%	15.26%	15.39%	15.63%
Percentage of Principal and Interest Only		85.23%	84.74%	84.61%	84.37%
Percentage Owner Occupied (Product)		72.68%	72.60%	72.63%	72.52%
Percentage Owner Occupied (EFS) *		61.41%	61.49%	61.56%	61.50%
Percentage Foreign Borrower		0.00%	0.00%	0.00%	0.00%
Percentage Australian Citizens Residing Offshore (Expats)		0.05%	0.05%	0.04%	0.04%
Weighted Average Interest Rate		3.24%	3.27%	3.29%	3.32%
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		18	14	6	10
Balance (A\$)		5,269,121	3,483,646	1,528,562	2,153,993
% of Period Pool Balance		0.30%	0.19%	0.08%	0.11%
<b>61-90 days</b>					
No. of Loans		10	9	11	10
Balance (A\$)		2,228,218	2,386,048	2,506,171	2,581,837
% of Period Pool Balance		0.13%	0.13%	0.14%	0.14%
<b>91-120 days</b>					
No. of Loans		7	9	5	6
Balance (A\$)		1,454,156	1,863,581	1,248,023	1,488,122
% of Period Pool Balance		0.08%	0.10%	0.07%	0.08%
<b>121 + days</b>					
No. of Loans		45	51	56	58
Balance (A\$)		11,988,075	13,743,731	15,022,876	15,501,440
% of Period Pool Balance		0.68%	0.76%	0.82%	0.82%
<b>Total Delinquencies</b>					
No. of Loans		80	83	78	84
Balance (A\$)		20,939,570	21,477,005	20,305,632	21,725,392
% of Period Pool Balance		1.19%	1.19%	1.10%	1.15%
Reported 90+ day delinquencies include accounts in hardship that continue to be reported as delinquent until the hardship period has ended and the customer has maintained full repayments for an additional 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 (%)		22.90%	19.66%	21.97%	18.21%
3 Month CPR (%)		21.52%	19.94%	20.42%	20.30%
12 Month CPR (%)		21.69%	21.28%	21.42%	21.32%
Cumulative CPR (%)		20.55%	20.44%	20.48%	20.41%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		33.49%	33.28%	32.89%	32.90%
50.01% - 55.00%		6.12%	6.05%	6.02%	5.89%
55.01% - 60.00%		6.21%	6.20%	6.26%	6.31%
60.01% - 65.00%		7.69%	7.82%	7.57%	7.48%
65.01% - 70.00%		9.07%	8.98%	9.05%	8.83%
70.01% - 75.00%		15.31%	15.06%	14.87%	14.19%
75.01% - 80.00%		15.07%	15.43%	15.87%	16.73%
80.01% - 85.00%		4.58%	4.59%	4.81%	4.99%
85.01% - 90.00%		2.10%	2.19%	2.23%	2.28%
90.01% - 95.00%		0.34%	0.38%	0.37%	0.34%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.02%	0.02%	0.06%	0.06%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

\* 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 2019-1 WST Trust  
Collateral Pool Data

	Period Ending:	03-Feb-21	03-Jan-21	03-Dec-20	03-Nov-20
<b>Profile by Loan Product</b>					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		351,929,098	348,312,002	346,226,220	342,367,942
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		189,560,204	197,841,380	205,055,548	214,435,395
Flexi First Option Investment Loan		20,292,394	21,399,613	22,993,674	23,674,428
IPL - First Option		-	-	-	-
IPL - Fixed Rate		208,513,610	214,228,005	216,917,968	220,089,539
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		14,047	14,094	14,142	14,189
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		420,361	422,413	420,401	419,127
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		736,862,128	762,361,572	786,068,259	809,577,086
Rocket - Variable - IPL - MSS		251,821,016	258,375,985	264,297,609	274,091,200
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>1,759,412,858</b>	<b>1,802,955,064</b>	<b>1,841,993,822</b>	<b>1,884,668,907</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 1.500%		0.04%	0.02%	0.02%	0.02%
1.51% - 2.00%		1.16%	0.84%	0.48%	0.00%
2.01% - 2.50%		9.72%	8.81%	8.29%	7.74%
2.51% - 3.00%		24.71%	24.08%	23.23%	21.81%
3.01% - 3.50%		34.64%	35.19%	35.80%	36.69%
3.51% - 4.00%		22.44%	23.35%	24.29%	25.33%
4.01% - 4.50%		6.24%	6.63%	6.81%	7.22%
4.51% - 5.00%		0.87%	0.90%	0.92%	1.03%
5.01% - 5.50%		0.17%	0.18%	0.16%	0.16%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.00%
> 6.00%		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 Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		2.17%	2.18%	2.17%	2.15%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.87%	25.96%	25.86%	25.73%
New South Wales - Nonmetropolitan		7.28%	7.32%	7.40%	7.45%
Northern Territory - Metropolitan		0.30%	0.29%	0.29%	0.28%
Northern Territory - Nonmetropolitan		0.27%	0.26%	0.26%	0.27%
Queensland - Metropolitan		11.51%	11.53%	11.50%	11.54%
Queensland - Nonmetropolitan		7.11%	7.14%	7.25%	7.32%
South Australia - Metropolitan		4.83%	4.77%	4.92%	4.94%
South Australia - Nonmetropolitan		0.67%	0.66%	0.65%	0.66%
Tasmania - Metropolitan		0.41%	0.43%	0.44%	0.44%
Tasmania - Nonmetropolitan		0.73%	0.72%	0.71%	0.74%
Victoria - Metropolitan		24.27%	24.32%	24.28%	24.25%
Victoria - Nonmetropolitan		3.09%	3.07%	3.04%	3.06%
Western Australia - Metropolitan		10.12%	10.00%	9.88%	9.84%
Western Australia - Nonmetropolitan		1.37%	1.35%	1.34%	1.33%
Others		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>

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 2019-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Oct-20	03-Sep-20	03-Aug-20	03-Jul-20
<b>Housing Loan Summary</b>					
Number of Housing Loans		7,890	8,031	8,181	8,331
Housing Loan Pool Size (A\$)		1,922,058,021	1,965,135,041	2,011,274,442	2,063,750,737
Average Housing Loan Balance (A\$)		243,607	244,694	245,847	247,719
Maximum Housing Loan Balance (A\$)		1,400,000	1,400,471	1,402,894	1,405,459
Total Valuation of the Properties		4,558,017,989	4,637,783,159	4,724,147,185	4,806,250,474
Weighted Average Current Loan-to-Value Ratio (Unindexed)		58.32%	58.44%	58.63%	58.77%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		60.84%	60.96%	61.12%	61.25%
Weighted Average Seasoning (months)		56	56	55	53
Weighted Average Remaining Term To Maturity (months)		294	295	295	296
Maximum Current Remaining Term to Maturity (Months)		344	345	346	347
Percentage of Interest Only		15.72%	15.61%	15.79%	16.01%
Percentage of Principal and Interest Only		84.28%	84.39%	84.21%	83.99%
Percentage Owner Occupied (Product)		72.50%	72.45%	72.69%	72.90%
Percentage Owner Occupied (EFS) *					
Percentage Foreign Borrower		0.00%	0.00%	0.00%	0.00%
Percentage Australian Citizens Residing Offshore (Expats)		0.04%	0.04%	0.04%	0.07%
Weighted Average Interest Rate		3.34%	3.37%	3.39%	3.42%
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		5	12	12	25
Balance (A\$)		1,264,299	2,967,077	3,337,234	7,083,325
% of Period Pool Balance		0.07%	0.15%	0.17%	0.34%
<b>61-90 days</b>					
No. of Loans		11	8	18	21
Balance (A\$)		2,950,258	2,306,994	5,324,715	5,920,981
% of Period Pool Balance		0.15%	0.12%	0.26%	0.29%
<b>91-120 days</b>					
No. of Loans		6	11	16	13
Balance (A\$)		1,663,625	3,019,620	4,262,156	3,526,615
% of Period Pool Balance		0.09%	0.15%	0.21%	0.17%
<b>121 + days</b>					
No. of Loans		64	62	51	40
Balance (A\$)		17,589,515	16,986,931	13,861,781	10,548,446
% of Period Pool Balance		0.92%	0.86%	0.69%	0.51%
<b>Total Delinquencies</b>					
No. of Loans		86	93	97	99
Balance (A\$)		23,467,698	25,280,623	26,785,887	27,079,367
% of Period Pool Balance		1.22%	1.29%	1.33%	1.31%
Reported 90+ day delinquencies include accounts in hardship that continue to be reported as delinquent until the hardship period has ended and the customer has maintained full repayments for an additional 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 (%)		21.12%	21.57%	23.81%	27.80%
3 Month CPR (%)		22.19%	24.40%	26.00%	24.95%
12 Month CPR (%)		21.40%	21.40%	21.33%	20.98%
Cumulative CPR (%)		20.52%	20.49%	20.42%	20.21%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		32.63%	32.53%	32.09%	31.71%
50.01% - 55.00%		5.89%	5.66%	5.70%	5.92%
55.01% - 60.00%		6.53%	6.57%	6.69%	6.64%
60.01% - 65.00%		7.07%	7.17%	7.05%	7.07%
65.01% - 70.00%		8.84%	8.77%	8.47%	8.48%
70.01% - 75.00%		13.96%	13.80%	13.69%	13.30%
75.01% - 80.00%		17.22%	17.65%	18.40%	18.97%
80.01% - 85.00%		5.11%	4.89%	4.86%	4.73%
85.01% - 90.00%		2.37%	2.58%	2.65%	2.74%
90.01% - 95.00%		0.33%	0.33%	0.35%	0.39%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
> 100.01%		0.05%	0.05%	0.05%	0.05%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

\* 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 2019-1 WST Trust  
Collateral Pool Data

	Period Ending:	03-Oct-20	03-Sep-20	03-Aug-20	03-Jul-20
<b>Profile by Loan Product</b>					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		344,278,158	342,209,843	345,724,659	337,039,413
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		222,809,564	229,124,103	235,314,750	251,095,078
Flexi First Option Investment Loan		24,249,595	25,732,072	26,365,018	26,795,953
IPL - First Option		-	-	-	-
IPL - Fixed Rate		221,462,865	222,116,287	220,692,413	214,937,152
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		14,237	14,283	14,329	14,412
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		416,791	412,332	410,109	409,477
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		825,928,685	852,017,981	880,553,404	915,902,527
Rocket - Variable - IPL - MSS		282,898,126	293,508,139	302,199,760	317,556,725
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>1,922,058,021</b>	<b>1,965,135,041</b>	<b>2,011,274,442</b>	<b>2,063,750,737</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 1.500%		0.02%	0.02%	0.02%	0.02%
1.51% - 2.00%		0.00%	0.00%	0.00%	0.00%
2.01% - 2.50%		6.88%	5.98%	5.34%	4.33%
2.51% - 3.00%		21.10%	19.80%	18.35%	16.63%
3.01% - 3.50%		36.73%	37.00%	37.60%	38.87%
3.51% - 4.00%		26.41%	27.76%	28.91%	29.73%
4.01% - 4.50%		7.63%	8.09%	8.27%	8.71%
4.51% - 5.00%		1.07%	1.19%	1.36%	1.58%
5.01% - 5.50%		0.16%	0.16%	0.15%	0.13%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.00%
> 6.00%		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 Geographic Distribution (% of Period Pool Balance)</b>					
Australian Capital Territory - Metropolitan		2.15%	2.17%	2.19%	2.24%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		25.55%	25.67%	25.74%	25.81%
New South Wales - Nonmetropolitan		7.48%	7.49%	7.56%	7.57%
Northern Territory - Metropolitan		0.28%	0.27%	0.27%	0.27%
Northern Territory - Nonmetropolitan		0.27%	0.26%	0.26%	0.25%
Queensland - Metropolitan		11.70%	11.71%	11.71%	11.64%
Queensland - Nonmetropolitan		7.33%	7.31%	7.21%	7.20%
South Australia - Metropolitan		5.02%	5.03%	5.08%	5.09%
South Australia - Nonmetropolitan		0.65%	0.67%	0.68%	0.66%
Tasmania - Metropolitan		0.45%	0.45%	0.44%	0.44%
Tasmania - Nonmetropolitan		0.72%	0.72%	0.71%	0.74%
Victoria - Metropolitan		24.14%	24.00%	24.03%	24.03%
Victoria - Nonmetropolitan		3.06%	3.04%	3.00%	3.01%
Western Australia - Metropolitan		9.83%	9.81%	9.76%	9.68%
Western Australia - Nonmetropolitan		1.37%	1.37%	1.37%	1.36%
Others		0.00%	0.03%	-0.01%	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 2019-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Jun-20	03-May-20	03-Apr-20	03-Mar-20
<b>Housing Loan Summary</b>					
Number of Housing Loans		8,535	8,719	8,851	9,008
Housing Loan Pool Size (A\$)		2,125,252,902	2,187,187,452	2,235,085,330	2,279,130,300
Average Housing Loan Balance (A\$)		249,004	250,853	252,523	253,012
Maximum Housing Loan Balance (A\$)		1,407,862	1,410,414	1,412,922	1,414,152
Total Valuation of the Properties		4,913,916,218	5,007,788,830	5,087,587,945	5,163,318,938
Weighted Average Current Loan-to-Value Ratio (Unindexed)		58.91%	59.10%	59.23%	59.38%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		61.39%	61.57%	61.69%	61.86%
Weighted Average Seasoning (months)		52	51	50	49
Weighted Average Remaining Term To Maturity (months)		298	299	300	301
Maximum Current Remaining Term to Maturity (Months)		344	345	346	347
Percentage of Interest Only		16.31%	16.67%	17.06%	17.79%
Percentage of Principal and Interest Only		83.69%	83.33%	82.94%	82.21%
Percentage Owner Occupied (Product)		73.20%	73.07%	72.98%	72.89%
Percentage Owner Occupied (EFS) *					
Percentage Foreign Borrower		0.00%	0.00%	0.00%	0.00%
Percentage Australian Citizens Residing Offshore (Expats)		0.07%	0.00%	0.00%	0.00%
Weighted Average Interest Rate		3.45%	3.49%	3.51%	3.73%
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		40	34	28	22
Balance (A\$)		11,503,152	8,889,853	6,879,915	5,468,481
% of Period Pool Balance		0.54%	0.41%	0.31%	0.24%
<b>61-90 days</b>					
No. of Loans		20	17	13	7
Balance (A\$)		5,298,234	3,990,891	3,402,445	2,003,868
% of Period Pool Balance		0.25%	0.18%	0.15%	0.09%
<b>91-120 days</b>					
No. of Loans		15	13	6	7
Balance (A\$)		3,464,715	3,431,089	1,498,688	1,533,497
% of Period Pool Balance		0.16%	0.16%	0.07%	0.07%
<b>121 + days</b>					
No. of Loans		31	24	24	19
Balance (A\$)		9,109,171	7,139,027	6,756,028	5,730,366
% of Period Pool Balance		0.43%	0.33%	0.30%	0.25%
<b>Total Delinquencies</b>					
No. of Loans		106	88	71	55
Balance (A\$)		29,375,273	23,450,859	18,537,076	14,736,211
% of Period Pool Balance		1.38%	1.07%	0.83%	0.65%
Reported 90+ day delinquencies include accounts in hardship that continue to be reported as delinquent until the hardship period has ended and the customer has maintained full repayments for an additional 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 (%)		26.40%	20.40%	18.20%	17.33%
3 Month CPR (%)		21.76%	18.66%	17.86%	18.95%
12 Month CPR (%)		20.25%	19.57%	19.25%	19.19%
Cumulative CPR (%)		19.70%	19.20%	19.11%	19.19%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		31.55%	31.19%	31.06%	30.68%
50.01% - 55.00%		6.01%	6.01%	5.95%	5.93%
55.01% - 60.00%		6.55%	6.63%	6.34%	6.46%
60.01% - 65.00%		6.92%	7.01%	7.24%	7.11%
65.01% - 70.00%		8.45%	8.42%	8.16%	8.16%
70.01% - 75.00%		13.11%	12.59%	12.58%	12.49%
75.01% - 80.00%		19.43%	19.94%	20.23%	20.75%
80.01% - 85.00%		4.68%	4.86%	4.92%	4.56%
85.01% - 90.00%		2.76%	2.72%	2.88%	3.19%
90.01% - 95.00%		0.47%	0.61%	0.62%	0.65%
95.01% - 100.00%		0.02%	0.00%	0.00%	0.00%
> 100.01%		0.05%	0.02%	0.02%	0.02%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

\* 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 2019-1 WST Trust  
Collateral Pool Data**

	Period Ending:			
	03-Jun-20	03-May-20	03-Apr-20	03-Mar-20
<b>Profile by Loan Product</b>				
First Option Home Loan	-	-	-	-
Fixed Option Home Loan	324,934,578	290,650,502	279,348,801	284,708,107
Fixed Option Home Loan - Low Doc	-	-	-	-
Flexi First Option Home Loan	268,731,565	289,178,793	301,028,189	311,723,658
Flexi First Option Investment Loan	28,405,014	29,495,324	29,792,856	31,231,749
IPL - First Option	-	-	-	-
IPL - Fixed Rate	209,430,005	207,445,388	216,217,496	241,854,768
IPL - Fixed Rate - Low Doc	-	-	-	-
IPL - Variable Rate	14,412	14,412	14,412	14,556
IPL - Variable Rate - Low Doc	-	-	-	-
Premium Option Home Loan	407,524	404,143	398,217	396,849
Premium Option Home Loan - Low Doc	-	-	-	-
Rocket - Housing Loan Variable - MSS	961,574,141	1,017,918,734	1,050,485,278	1,064,517,711
Rocket - Variable - IPL - MSS	331,755,663	352,080,156	357,800,081	344,682,901
Rocket - Housing Loan Variable - Low Doc	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>2,125,252,902</b>	<b>2,187,187,452</b>	<b>2,235,085,330</b>	<b>2,279,130,300</b>

<b>Profile by Loan Rate (% of Period Pool Balance)</b>				
<= 1.500%	0.02%	0.07%	0.00%	0.00%
1.51% - 2.00%	0.00%	0.02%	0.00%	0.00%
2.01% - 2.50%	3.11%	1.03%	0.00%	0.00%
2.51% - 3.00%	15.25%	14.02%	12.73%	1.87%
3.01% - 3.50%	39.86%	41.52%	42.45%	35.26%
3.51% - 4.00%	30.57%	31.36%	32.26%	35.37%
4.01% - 4.50%	9.34%	10.01%	10.52%	23.39%
4.51% - 5.00%	1.73%	1.81%	1.92%	3.97%
5.01% - 5.50%	0.12%	0.16%	0.12%	0.13%
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00%
> 6.00%	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 Geographic Distribution (% of Period Pool Balance)</b>				
Australian Capital Territory - Metropolitan	2.23%	2.20%	2.28%	2.30%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.94%	26.06%	26.17%	26.11%
New South Wales - Nonmetropolitan	7.54%	7.49%	7.50%	7.49%
Northern Territory - Metropolitan	0.27%	0.26%	0.26%	0.25%
Northern Territory - Nonmetropolitan	0.25%	0.24%	0.24%	0.23%
Queensland - Metropolitan	11.60%	11.57%	11.50%	11.46%
Queensland - Nonmetropolitan	7.19%	7.13%	7.18%	7.12%
South Australia - Metropolitan	5.05%	5.08%	5.04%	5.06%
South Australia - Nonmetropolitan	0.64%	0.63%	0.64%	0.63%
Tasmania - Metropolitan	0.48%	0.48%	0.47%	0.49%
Tasmania - Nonmetropolitan	0.73%	0.73%	0.73%	0.77%
Victoria - Metropolitan	24.12%	24.18%	24.14%	24.24%
Victoria - Nonmetropolitan	2.99%	3.10%	3.12%	3.14%
Western Australia - Metropolitan	9.62%	9.47%	9.39%	9.37%
Western Australia - Nonmetropolitan	1.35%	1.36%	1.33%	1.33%
Others	0.00%	0.02%	0.01%	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 2019-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Feb-20	03-Jan-20	03-Dec-19	03-Nov-19	03-Oct-19
<b>Housing Loan Summary</b>						
Number of Housing Loans		9,155	9,295	9,461	9,643	9,807
Housing Loan Pool Size (A\$)		2,319,592,766	2,364,847,769	2,419,090,516	2,471,265,514	2,522,178,249
Average Housing Loan Balance (A\$)		253,369	254,421	255,691	256,276	257,181
Maximum Housing Loan Balance (A\$)		1,414,152	1,414,152	1,414,152	1,414,152	1,417,501
Total Valuation of the Properties		5,250,051,649	5,326,839,760	5,415,322,817	5,514,517,154	5,610,964,644
Weighted Average Current Loan-to-Value Ratio (Unindexed)		59.50%	59.67%	59.92%	60.02%	60.13%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		62.00%	62.18%	62.39%	62.51%	62.62%
Weighted Average Seasoning (months)		48	47	46	45	44
Weighted Average Remaining Term To Maturity (months)		302	303	304	305	306
Maximum Current Remaining Term to Maturity (Months)		348	349	350	351	352
Percentage of Interest Only		18.62%	19.18%	19.56%	19.69%	19.97%
Percentage of Principal and Interest Only		81.38%	80.82%	80.44%	80.31%	80.03%
Percentage Owner Occupied (Product)		72.72%	72.60%	72.54%	73.52%	73.52%
Percentage Owner Occupied (EFS) *						
Percentage Foreign Borrower		0.00%	0.00%	0.00%	0.00%	0.00%
Percentage Australian Citizens Residing Offshore (Expats)		0.00%	0.00%	0.00%	0.00%	0.00%
Weighted Average Interest Rate		3.74%	3.75%	3.76%	3.76%	3.88%
<b>Delinquencies</b>						
<b>31-60 days</b>						
No. of Loans		16	10	10	15	20
Balance (A\$)		4,662,232	2,035,949	2,764,733	4,154,622	4,957,389
% of Period Pool Balance		0.20%	0.09%	0.11%	0.17%	0.20%
<b>61-90 days</b>						
No. of Loans		8	12	13	14	8
Balance (A\$)		1,565,361	3,434,977	3,260,520	3,793,281	2,618,527
% of Period Pool Balance		0.07%	0.15%	0.13%	0.15%	0.10%
<b>91-120 days</b>						
No. of Loans		7	8	10	7	8
Balance (A\$)		1,949,368	2,096,793	2,534,301	1,996,226	2,516,410
% of Period Pool Balance		0.08%	0.09%	0.10%	0.08%	0.10%
<b>121 + days</b>						
No. of Loans		18	15	12	11	10
Balance (A\$)		5,198,164	4,049,074	3,619,936	3,147,276	3,575,616
% of Period Pool Balance		0.22%	0.17%	0.15%	0.13%	0.14%
<b>Total Delinquencies</b>						
No. of Loans		49	45	45	47	46
Balance (A\$)		13,375,124	11,616,793	12,179,490	13,091,405	13,667,942
% of Period Pool Balance		0.58%	0.49%	0.50%	0.53%	0.54%
Reported 90+ day delinquencies include accounts in hardship that continue to be reported as delinquent until the hardship period has ended and the customer has maintained full repayments for an additional 6 months						
<b>Foreclosures</b>						
No. of Loans		-	-	-	-	-
Balance (A\$)		-	-	-	-	-
% of Period Pool Balance		0.00%	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%	0.00%
<b>Prepayment Information (CPR)</b>						
1 Month CPR (%)		18.02%	21.35%	20.76%	19.14%	21.10%
3 Month CPR (%)		20.05%	20.42%	20.33%	20.35%	20.55%
12 Month CPR (%)		N/A	N/A	N/A	N/A	N/A
Cumulative CPR (%)		19.34%	19.47%	19.26%	19.08%	19.07%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>						
00.01% - 50.00%		30.34%	30.08%	29.83%	29.68%	29.40%
50.01% - 55.00%		5.99%	6.05%	6.04%	6.00%	6.19%
55.01% - 60.00%		6.60%	6.60%	6.51%	6.64%	6.76%
60.01% - 65.00%		6.95%	6.90%	6.75%	6.70%	6.46%
65.01% - 70.00%		8.10%	8.00%	8.05%	7.92%	7.70%
70.01% - 75.00%		12.36%	12.08%	11.84%	11.64%	11.58%
75.01% - 80.00%		21.22%	21.82%	22.23%	22.69%	23.02%
80.01% - 85.00%		4.51%	4.32%	4.53%	4.30%	4.32%
85.01% - 90.00%		3.26%	3.41%	3.33%	3.51%	3.63%
90.01% - 95.00%		0.65%	0.72%	0.87%	0.90%	0.92%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%	0.00%
> 100.01%		0.02%	0.02%	0.02%	0.02%	0.02%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

\* 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 2019-1 WST Trust  
Collateral Pool Data**

	Period Ending:				
	03-Feb-20	03-Jan-20	03-Dec-19	03-Nov-19	03-Oct-19
<b>Profile by Loan Product</b>					
First Option Home Loan	-	-	-	-	65,733
Fixed Option Home Loan	282,370,564	283,859,409	282,996,649	287,672,412	298,412,966
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	321,804,225	332,473,863	346,782,527	362,542,252	374,897,910
Flexi First Option Investment Loan	35,012,471	35,745,123	36,921,004	32,033,233	33,742,636
IPL - First Option	-	-	-	-	-
IPL - Fixed Rate	254,340,643	270,372,219	274,997,254	282,466,392	292,842,526
IPL - Fixed Rate - Low Doc	-	-	-	-	-
IPL - Variable Rate	14,556	14,556	14,556	14,556	333,322
IPL - Variable Rate - Low Doc	-	-	-	-	-
Premium Option Home Loan	394,467	388,450	377,597	376,849	1,576,916
Premium Option Home Loan - Low Doc	-	-	-	-	-
Rocket - Housing Loan Variable - MSS	1,082,334,391	1,100,110,047	1,124,615,363	1,166,172,212	1,179,232,583
Rocket - Variable - IPL - MSS	343,321,449	341,884,102	352,385,565	339,987,608	341,073,656
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
<b>Total</b>	<b>2,319,592,766</b>	<b>2,364,847,769</b>	<b>2,419,090,516</b>	<b>2,471,265,514</b>	<b>2,522,178,249</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 1.500%	0.00%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2.01% - 2.50%	0.00%	0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%	1.41%	1.05%	0.65%	0.21%	0.01%
3.01% - 3.50%	33.91%	33.62%	33.53%	34.01%	15.83%
3.51% - 4.00%	35.80%	35.44%	35.56%	35.68%	47.81%
4.01% - 4.50%	24.75%	25.58%	25.81%	25.64%	29.42%
4.51% - 5.00%	3.99%	4.17%	4.32%	4.32%	6.51%
5.01% - 5.50%	0.13%	0.13%	0.13%	0.12%	0.40%
5.51% - 6.00%	0.00%	0.00%	0.00%	0.00%	0.03%
> 6.00%	0.00%	0.00%	0.01%	0.01%	0.01%
<b>Total</b>	<b>100.00%</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	2.30%	2.31%	2.34%	2.35%	2.35%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.89%	25.91%	25.75%	25.72%	25.68%
New South Wales - Nonmetropolitan	7.52%	7.51%	7.48%	7.49%	7.50%
Northern Territory - Metropolitan	0.27%	0.26%	0.29%	0.28%	0.28%
Northern Territory - Nonmetropolitan	0.23%	0.23%	0.22%	0.22%	0.21%
Queensland - Metropolitan	11.58%	11.68%	11.70%	11.65%	11.65%
Queensland - Nonmetropolitan	7.15%	7.12%	7.12%	7.18%	7.11%
South Australia - Metropolitan	5.03%	4.97%	4.99%	5.01%	4.94%
South Australia - Nonmetropolitan	0.65%	0.65%	0.64%	0.64%	0.64%
Tasmania - Metropolitan	0.48%	0.47%	0.47%	0.48%	0.47%
Tasmania - Nonmetropolitan	0.79%	0.79%	0.78%	0.76%	0.77%
Victoria - Metropolitan	24.29%	24.31%	24.38%	24.48%	24.72%
Victoria - Nonmetropolitan	3.14%	3.16%	3.21%	3.24%	3.24%
Western Australia - Metropolitan	9.36%	9.31%	9.30%	9.22%	9.15%
Western Australia - Nonmetropolitan	1.31%	1.30%	1.33%	1.28%	1.29%
Others	0.01%	0.02%	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>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 2019-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Sep-19	03-Aug-19	03-Jul-19	03-Jun-19	03-May-19	03-Apr-19
<b>Housing Loan Summary</b>							
Number of Housing Loans		9,974	10,163	10,352	10,530	10,698	10,868
Housing Loan Pool Size (A\$)		2,577,332,566	2,634,532,080	2,689,687,737	2,742,312,598	2,796,602,349	2,843,085,367
Average Housing Loan Balance (A\$)		258,405	259,228	259,823	260,429	261,414	261,602
Maximum Housing Loan Balance (A\$)		1,424,782	1,428,751	1,432,675	1,436,387	1,440,162	1,447,008
Total Valuation of the Properties		5,700,586,697	5,795,179,139	5,905,820,165	6,019,081,296	6,111,039,017	6,193,750,791
Weighted Average Current Loan-to-Value Ratio (Unindexed)		60.32%	60.45%	60.60%	60.69%	60.84%	60.99%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		62.80%	62.94%	63.08%	63.36%	63.30%	63.47%
Weighted Average Seasoning (months)		43	42	41	40	39	38
Weighted Average Remaining Term To Maturity (months)		307	308	309	310	311	311
Maximum Current Remaining Term to Maturity (Months)		353	354	355	356	357	358
Percentage of Interest Only		20.27%	20.32%	20.37%	20.68%	20.82%	21.19%
Percentage of Principal and Interest Only		79.73%	79.68%	79.63%	79.32%	79.18%	78.81%
Percentage Owner Occupied (Product)		73.40%	73.41%	73.60%	73.39%	73.40%	73.45%
Percentage Owner Occupied (EFS) *							
Percentage Foreign Borrower		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Percentage Australian Citizens Residing Offshore (Expats)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Weighted Average Interest Rate		3.89%	3.90%	4.07%	4.22%	4.23%	4.23%
<b>Delinquencies</b>							
<b>31-60 days</b>							
No. of Loans		13	16	22	13	19	21
Balance (A\$)		3,690,194	4,322,989	5,666,574	4,169,056	4,392,129	5,331,324
% of Period Pool Balance		0.14%	0.16%	0.21%	0.15%	0.16%	0.19%
<b>61-90 days</b>							
No. of Loans		11	10	5	11	9	4
Balance (A\$)		3,005,620	2,568,566	2,467,446	2,676,174	2,804,012	1,196,194
% of Period Pool Balance		0.12%	0.10%	0.09%	0.10%	0.10%	0.04%
<b>91-120 days</b>							
No. of Loans		7	3	3	8	2	0
Balance (A\$)		1,953,986	1,469,708	643,334	2,574,659	775,795	0
% of Period Pool Balance		0.08%	0.06%	0.02%	0.09%	0.03%	0.00%
<b>121 + days</b>							
No. of Loans		9	9	5	1	0	0
Balance (A\$)		3,183,666	2,504,152	1,274,326	380,876	0	0
% of Period Pool Balance		0.12%	0.10%	0.05%	0.01%	0.00%	0.00%
<b>Total Delinquencies</b>							
No. of Loans		40	38	35	33	30	25
Balance (A\$)		11,833,465	10,865,415	10,051,679	9,800,765	7,971,936	6,527,518
% of Period Pool Balance		0.46%	0.41%	0.37%	0.36%	0.29%	0.23%
Reported 90+ day delinquencies include accounts in hardship that continue to be reported as delinquent until the hardship period has ended and the customer has maintained full repayments for an additional 6 months							
<b>Foreclosures</b>							
No. of Loans		1	1	2	2	1	1
Balance (A\$)		135,704	135,704	393,439	393,439	133,236	132,589
% of Period Pool Balance		0.01%	0.01%	0.01%	0.01%	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%	0.00%	0.00%
<b>Prepayment Information (CPR)</b>							
1 Month CPR (%)		20.83%	19.74%	19.12%	18.72%	16.35%	17.94%
3 Month CPR (%)		19.91%	19.20%	18.08%	18.36%	N/A	N/A
12 Month CPR (%)		N/A	N/A	N/A	N/A	N/A	N/A
Cumulative CPR (%)		18.76%	18.36%	18.04%	17.72%	17.28%	17.94%
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>							
00.01% - 50.00%		29.16%	28.98%	28.59%	28.36%	27.93%	27.83%
50.01% - 55.00%		6.19%	6.24%	6.30%	6.36%	6.38%	6.37%
55.01% - 60.00%		6.74%	6.81%	6.77%	6.60%	6.81%	6.41%
60.01% - 65.00%		6.45%	6.17%	6.27%	6.45%	6.41%	6.64%
65.01% - 70.00%		7.67%	7.68%	7.78%	7.82%	7.80%	7.69%
70.01% - 75.00%		11.19%	11.13%	10.97%	10.97%	10.76%	10.54%
75.01% - 80.00%		23.58%	23.88%	24.06%	24.07%	24.51%	25.05%
80.01% - 85.00%		4.16%	4.10%	4.16%	4.27%	4.28%	4.14%
85.01% - 90.00%		3.80%	3.87%	3.97%	3.91%	3.86%	4.01%
90.01% - 95.00%		1.02%	1.10%	1.09%	1.13%	1.26%	1.32%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.04%	0.00%	0.00%
> 100.01%		0.04%	0.04%	0.04%	0.02%	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

\* 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 2019-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Sep-19	03-Aug-19	03-Jul-19	03-Jun-19	03-May-19	03-Apr-19
<b>Profile by Loan Product</b>							
First Option Home Loan		65,939	66,168	715,976	717,723	715,022	718,724
Fixed Option Home Loan		303,879,058	315,290,310	342,345,622	374,256,136	377,661,242	384,443,767
Fixed Option Home Loan - Low Doc		-	-	-	-	-	-
Flexi First Option Home Loan		385,500,968	396,773,503	409,297,184	417,615,283	428,940,122	435,841,770
Flexi First Option Investment Loan		34,089,388	35,381,758	35,521,453	36,275,156	38,188,807	38,600,655
IPL - First Option		-	228,511	229,646	230,526	231,535	232,302
IPL - Fixed Rate		303,665,549	319,775,894	342,422,353	356,659,143	362,353,651	367,212,973
IPL - Fixed Rate - Low Doc		-	-	-	-	-	-
IPL - Variable Rate		334,320	1,655,842	1,663,991	1,774,663	1,870,414	1,869,350
IPL - Variable Rate - Low Doc		-	-	-	-	-	-
Premium Option Home Loan		1,574,085	2,939,003	15,373,311	15,488,153	15,841,507	15,959,278
Premium Option Home Loan - Low Doc		-	-	-	-	-	-
Rocket - Housing Loan Variable - MSS		1,200,630,991	1,218,974,859	1,211,933,159	1,204,430,366	1,229,517,199	1,251,273,493
Rocket - Variable - IPL - MSS		347,592,267	343,446,232	330,185,043	334,865,449	341,282,850	346,933,055
Rocket - Housing Loan Variable - Low Doc		-	-	-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-	-	-
Other		-	-	-	-	-	-
<b>Total</b>		<b>2,577,332,566</b>	<b>2,634,532,080</b>	<b>2,689,687,737</b>	<b>2,742,312,598</b>	<b>2,796,602,349</b>	<b>2,843,085,367</b>

<b>Profile by Loan Rate (% of Period Pool Balance)</b>							
<= 1.500%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2.01% - 2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2.51% - 3.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%	14.76%	13.12%	0.04%	0.04%	0.02%	0.02%	0.02%
3.51% - 4.00%	48.59%	50.57%	59.36%	37.05%	36.64%	35.87%	35.87%
4.01% - 4.50%	29.26%	28.54%	26.28%	39.19%	39.61%	40.12%	40.12%
4.51% - 5.00%	6.84%	7.29%	12.14%	17.42%	17.26%	17.38%	17.38%
5.01% - 5.50%	0.45%	0.44%	2.11%	5.43%	5.53%	5.62%	5.62%
5.51% - 6.00%	0.03%	0.02%	0.05%	0.87%	0.91%	0.96%	0.96%
> 6.00%	0.01%	0.01%	0.02%	0.02%	0.04%	0.04%	0.04%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</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	2.41%	2.43%	2.40%	2.44%	2.44%	2.45%	2.45%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.71%	25.58%	25.66%	25.69%	25.59%	25.68%	25.68%
New South Wales - Nonmetropolitan	7.52%	7.58%	7.59%	7.63%	7.69%	7.68%	7.68%
Northern Territory - Metropolitan	0.27%	0.28%	0.28%	0.29%	0.29%	0.30%	0.30%
Northern Territory - Nonmetropolitan	0.23%	0.23%	0.23%	0.20%	0.21%	0.20%	0.20%
Queensland - Metropolitan	11.54%	11.54%	11.61%	11.53%	11.49%	11.50%	11.50%
Queensland - Nonmetropolitan	7.06%	7.01%	7.02%	6.94%	6.95%	6.97%	6.97%
South Australia - Metropolitan	4.96%	5.03%	5.07%	5.07%	5.05%	5.02%	5.02%
South Australia - Nonmetropolitan	0.63%	0.62%	0.61%	0.59%	0.59%	0.58%	0.58%
Tasmania - Metropolitan	0.47%	0.46%	0.46%	0.48%	0.48%	0.49%	0.49%
Tasmania - Nonmetropolitan	0.76%	0.76%	0.76%	0.75%	0.75%	0.74%	0.74%
Victoria - Metropolitan	24.74%	24.81%	24.78%	24.76%	24.87%	24.85%	24.85%
Victoria - Nonmetropolitan	3.28%	3.30%	3.29%	3.30%	3.35%	3.33%	3.33%
Western Australia - Metropolitan	9.14%	9.09%	8.99%	9.05%	9.00%	8.94%	8.94%
Western Australia - Nonmetropolitan	1.27%	1.28%	1.26%	1.28%	1.26%	1.26%	1.26%
Others	0.01%	0.00%	-0.01%	0.00%	-0.01%	0.01%	0.01%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</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.