

**Series 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Apr-24	03-Mar-24	03-Feb-24	03-Jan-24
<b>Housing Loan Summary</b>					
Number of Housing Loans		1,784	1,828	1,858	1,901
Housing Loan Pool Size (A\$)		513,576,235	527,834,936	538,378,612	556,544,172
Average Housing Loan Balance (A\$)		287,879	288,750	289,762	292,764
Maximum Housing Loan Balance (A\$)		1,710,720	1,745,390	1,749,862	1,754,327
Total Valuation of the Properties		1,300,368,857	1,327,760,674	1,348,069,205	1,374,302,205
Weighted Average Current Loan-to-Value Ratio (Unindexed)		52.85%	53.21%	53.37%	53.73%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		54.84%	55.25%	55.41%	55.68%
Weighted Average Seasoning (months)		66	65	64	63
Weighted Average Remaining Term To Maturity (months)		283	284	285	286
Maximum Current Remaining Term to Maturity (Months)		386	387	388	389
Percentage of Interest Only		7.75%	7.83%	7.97%	8.47%
Percentage of Principal and Interest Only		92.25%	92.17%	92.03%	91.53%
Percentage Owner Occupied (Product)		68.77%	68.83%	68.56%	68.49%
Percentage Owner Occupied (EFS) *		61.35%	61.41%	61.39%	61.61%
Percentage Non Australian Resident **		0.12%	0.11%	0.11%	0.07%
Weighted Average Interest Rate		5.80%	5.77%	5.74%	5.72%
** Aligned to RBA reporting methodology. Publication commenced January 2022					
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		7	4	8	4
Balance (A\$)		2,148,704	1,465,857	2,320,287	1,776,973
% of Period Pool Balance		0.42%	0.28%	0.43%	0.32%
<b>61-90 days</b>					
No. of Loans		2	3	2	2
Balance (A\$)		1,366,260	1,075,659	1,535,373	901,549
% of Period Pool Balance		0.27%	0.20%	0.29%	0.16%
<b>91-120 days</b>					
No. of Loans		2	1	2	4
Balance (A\$)		453,657	913,370	537,815	1,521,685
% of Period Pool Balance		0.09%	0.17%	0.10%	0.27%
<b>121 + days</b>					
No. of Loans		9	9	7	6
Balance (A\$)		3,640,365	3,058,636	2,521,258	2,284,795
% of Period Pool Balance		0.71%	0.58%	0.47%	0.41%
<b>Total Delinquencies</b>					
No. of Loans		20	17	19	16
Balance (A\$)		7,608,986	6,513,522	6,914,732	6,485,003
% of Period Pool Balance		1.48%	1.23%	1.28%	1.17%
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					
Previous 3 Periods average 60+ day Arrears excluding 6 months serviceability hold-out period		0.68%	0.62%	0.61%	0.61%
<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 (%)		26.65%	19.65%	31.60%	28.26%
3 Month CPR (%)		25.97%	26.50%	28.96%	28.20%
12 Month CPR (%)		28.09%	28.10%	28.81%	28.43%
Cumulative CPR (%)		26.47%	26.46%	26.71%	26.53%

\* 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 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Apr-24	03-Mar-24	03-Feb-24	03-Jan-24
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		40.79%	40.16%	39.66%	38.90%
50.01% - 55.00%		8.42%	8.45%	8.48%	8.47%
55.01% - 60.00%		9.63%	9.47%	9.59%	9.92%
60.01% - 65.00%		8.74%	8.07%	7.94%	7.92%
65.01% - 70.00%		9.01%	9.45%	9.54%	9.27%
70.01% - 75.00%		12.10%	12.04%	12.52%	12.92%
75.01% - 80.00%		7.20%	8.26%	8.07%	8.30%
80.01% - 85.00%		2.73%	2.69%	2.83%	2.89%
85.01% - 90.00%		1.26%	1.29%	1.26%	1.30%
90.01% - 95.00%		0.12%	0.12%	0.11%	0.11%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
100.01% - 105.00%		0.00%	0.00%	0.00%	0.00%
105.01% - 110.00%		0.00%	0.00%	0.00%	0.00%
> 110.00%		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 Loan Product</b>					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		102,195,886	107,937,801	114,081,420	119,779,792
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		22,378,791	23,218,006	24,730,104	25,599,698
Flexi First Option Investment Loan		5,980,370	5,997,527	6,238,536	6,857,773
IPL - First Option		-	-	-	-
IPL - Fixed Rate		23,028,720	29,080,449	33,778,957	38,829,379
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		-	-	-	-
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		-	-	-	-
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		228,601,425	232,130,198	230,316,423	235,803,806
Rocket - Variable - IPL - MSS		131,391,043	129,470,955	129,233,173	129,673,724
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>513,576,235</b>	<b>527,834,936</b>	<b>538,378,612</b>	<b>556,544,172</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 1.500%		0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%		10.68%	10.72%	10.76%	10.51%
2.01% - 2.50%		2.17%	2.42%	2.89%	3.24%
2.51% - 3.00%		1.16%	1.55%	1.85%	2.39%
3.01% - 3.50%		0.62%	0.82%	0.81%	0.78%
3.51% - 4.00%		0.79%	0.77%	0.76%	0.74%
4.01% - 4.50%		0.59%	0.58%	0.57%	0.63%
4.51% - 5.00%		0.83%	0.86%	0.85%	0.82%
5.01% - 5.50%		1.23%	1.20%	1.70%	2.11%
5.51% - 6.00%		9.95%	10.37%	10.48%	10.59%
6.01% - 6.50%		41.63%	40.19%	38.28%	36.82%
6.51% - 7.00%		15.35%	15.26%	15.34%	14.89%
7.01% - 7.50%		9.40%	9.55%	9.91%	10.21%
7.51% - 8.00%		4.39%	4.41%	4.43%	4.78%
8.01% - 8.50%		0.93%	1.05%	1.12%	1.23%
8.51% - 9.00%		0.26%	0.25%	0.25%	0.24%
9.01% - 9.50%		0.01%	0.01%	0.01%	0.01%
9.51% - 10.00%		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		2.44%	2.46%	2.94%	2.94%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		28.36%	28.36%	25.09%	24.84%
New South Wales - Nonmetropolitan		3.48%	3.54%	6.34%	6.25%
Northern Territory - Metropolitan		0.36%	0.35%	0.35%	0.34%
Northern Territory - Nonmetropolitan		0.16%	0.16%	0.16%	0.15%
Queensland - Metropolitan		16.00%	15.73%	11.16%	11.06%
Queensland - Nonmetropolitan		2.64%	2.76%	7.16%	7.16%
South Australia - Metropolitan		4.43%	4.78%	4.71%	4.63%
South Australia - Nonmetropolitan		0.53%	0.61%	0.62%	0.60%
Tasmania - Metropolitan		0.34%	0.33%	0.33%	0.32%
Tasmania - Nonmetropolitan		0.63%	0.62%	0.59%	0.61%
Victoria - Metropolitan		27.60%	27.33%	26.74%	27.35%
Victoria - Nonmetropolitan		1.71%	1.61%	2.46%	2.39%
Western Australia - Metropolitan		10.21%	10.24%	10.25%	10.29%
Western Australia - Nonmetropolitan		1.11%	1.11%	1.10%	1.07%
Others		0.00%	0.01%	0.00%	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 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Dec-23	03-Nov-23	03-Oct-23	03-Sep-23
<b>Housing Loan Summary</b>					
Number of Housing Loans		1,951	2,006	2,071	2,126
Housing Loan Pool Size (A\$)		573,037,434	589,209,605	607,458,296	624,953,267
Average Housing Loan Balance (A\$)		293,715	293,724	293,316	293,957
Maximum Housing Loan Balance (A\$)		1,758,880	1,763,330	1,767,868	1,772,303
Total Valuation of the Properties		1,394,813,415	1,434,644,597	1,470,954,867	1,502,261,255
Weighted Average Current Loan-to-Value Ratio (Unindexed)		53.93%	54.12%	54.30%	54.58%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		55.87%	56.07%	56.24%	56.47%
Weighted Average Seasoning (months)		61	60	59	58
Weighted Average Remaining Term To Maturity (months)		287	289	289	291
Maximum Current Remaining Term to Maturity (Months)		390	391	392	393
Percentage of Interest Only		8.54%	8.44%	8.66%	8.91%
Percentage of Principal and Interest Only		91.46%	91.56%	91.34%	91.09%
Percentage Owner Occupied (Product)		68.36%	68.23%	68.30%	68.18%
Percentage Owner Occupied (EFS) *		61.59%	61.54%	61.48%	61.25%
Percentage Non Australian Resident **		0.07%	0.07%	0.10%	0.10%
Weighted Average Interest Rate		5.66%	5.41%	5.34%	5.27%
** Aligned to RBA reporting methodology. Publication commenced January 2022					
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		6	4	6	5
Balance (A\$)		1,804,674	1,217,555	2,379,661	1,920,994
% of Period Pool Balance		0.31%	0.21%	0.39%	0.31%
<b>61-90 days</b>					
No. of Loans		4	4	2	3
Balance (A\$)		1,961,605	2,221,054	823,129	1,152,542
% of Period Pool Balance		0.34%	0.38%	0.14%	0.18%
<b>91-120 days</b>					
No. of Loans		2	1	4	5
Balance (A\$)		823,129	182,082	1,661,306	1,759,902
% of Period Pool Balance		0.14%	0.03%	0.27%	0.28%
<b>121 + days</b>					
No. of Loans		5	6	4	1
Balance (A\$)		1,643,819	2,436,500	1,399,948	331,077
% of Period Pool Balance		0.29%	0.41%	0.23%	0.05%
<b>Total Delinquencies</b>					
No. of Loans		17	15	16	14
Balance (A\$)		6,233,227	6,057,191	6,264,045	5,164,515
% of Period Pool Balance		1.09%	1.03%	1.03%	0.83%
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					
Previous 3 Periods average 60+ day Arrears excluding 6 months serviceability hold-out period		0.63%	0.50%	0.33%	0.23%
<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 (%)		27.03%	29.33%	27.51%	38.13%
3 Month CPR (%)		27.95%	31.66%	29.93%	30.26%
12 Month CPR (%)		28.21%	28.97%	28.92%	28.78%
Cumulative CPR (%)		26.46%	26.44%	26.32%	26.26%

\* 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 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Dec-23	03-Nov-23	03-Oct-23	03-Sep-23
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		38.79%	38.14%	38.18%	37.42%
50.01% - 55.00%		8.55%	8.85%	8.57%	8.62%
55.01% - 60.00%		10.09%	9.94%	9.91%	10.29%
60.01% - 65.00%		7.65%	7.59%	7.22%	7.10%
65.01% - 70.00%		9.06%	9.05%	8.29%	8.45%
70.01% - 75.00%		12.85%	13.07%	13.70%	13.36%
75.01% - 80.00%		8.59%	8.79%	9.26%	9.84%
80.01% - 85.00%		2.89%	2.95%	3.21%	3.22%
85.01% - 90.00%		1.42%	1.51%	1.56%	1.60%
90.01% - 95.00%		0.11%	0.11%	0.10%	0.10%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
100.01% - 105.00%		0.00%	0.00%	0.00%	0.00%
105.01% - 110.00%		0.00%	0.00%	0.00%	0.00%
> 110.00%		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 Loan Product</b>					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		127,292,353	138,044,888	150,399,480	163,561,582
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		26,967,099	28,258,929	30,409,744	32,035,259
Flexi First Option Investment Loan		7,173,435	7,838,685	8,516,107	9,511,783
IPL - First Option		-	-	-	-
IPL - Fixed Rate		44,784,355	50,046,499	55,750,146	63,640,887
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		-	-	-	-
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		-	-	-	-
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		237,489,596	235,727,125	234,070,216	230,513,101
Rocket - Variable - IPL - MSS		129,330,597	129,293,478	128,312,603	125,690,655
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>573,037,434</b>	<b>589,209,605</b>	<b>607,458,296</b>	<b>624,953,267</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 1.500%		0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%		10.48%	11.20%	11.38%	11.74%
2.01% - 2.50%		4.42%	5.82%	7.23%	8.55%
2.51% - 3.00%		2.87%	2.94%	3.40%	3.92%
3.01% - 3.50%		0.76%	0.74%	0.79%	0.77%
3.51% - 4.00%		0.72%	0.70%	0.68%	0.66%
4.01% - 4.50%		0.61%	0.61%	0.59%	0.58%
4.51% - 5.00%		0.84%	0.86%	0.85%	1.10%
5.01% - 5.50%		2.14%	2.35%	2.57%	2.65%
5.51% - 6.00%		10.52%	29.59%	27.71%	25.77%
6.01% - 6.50%		35.62%	20.83%	19.43%	17.94%
6.51% - 7.00%		14.24%	12.90%	13.63%	14.35%
7.01% - 7.50%		10.56%	8.41%	8.64%	8.88%
7.51% - 8.00%		4.77%	2.57%	2.54%	2.54%
8.01% - 8.50%		1.20%	0.45%	0.53%	0.51%
8.51% - 9.00%		0.23%	0.03%	0.03%	0.03%
9.01% - 9.50%		0.01%	0.01%	0.01%	0.01%
9.51% - 10.00%		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		2.94%	2.88%	2.97%	2.91%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		24.76%	24.56%	24.74%	24.59%
New South Wales - Nonmetropolitan		6.00%	5.90%	5.94%	5.90%
Northern Territory - Metropolitan		0.33%	0.32%	0.31%	0.30%
Northern Territory - Nonmetropolitan		0.15%	0.15%	0.14%	0.14%
Queensland - Metropolitan		10.92%	10.75%	10.81%	10.98%
Queensland - Nonmetropolitan		7.10%	7.31%	7.16%	7.28%
South Australia - Metropolitan		4.87%	4.90%	4.96%	4.85%
South Australia - Nonmetropolitan		0.62%	0.64%	0.65%	0.66%
Tasmania - Metropolitan		0.31%	0.31%	0.30%	0.29%
Tasmania - Nonmetropolitan		0.60%	0.58%	0.56%	0.55%
Victoria - Metropolitan		27.69%	27.82%	27.74%	27.55%
Victoria - Nonmetropolitan		2.33%	2.38%	2.37%	2.33%
Western Australia - Metropolitan		10.32%	10.43%	10.20%	10.54%
Western Australia - Nonmetropolitan		1.05%	1.07%	1.14%	1.13%
Others		0.01%	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 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Aug-23	03-Jul-23	03-Jun-23	03-May-23
<b>Housing Loan Summary</b>					
Number of Housing Loans		2,207	2,257	2,318	2,378
Housing Loan Pool Size (A\$)		651,496,944	667,742,401	687,793,054	706,248,295
Average Housing Loan Balance (A\$)		295,196	295,854	296,718	296,993
Maximum Housing Loan Balance (A\$)		1,776,730	1,781,246	1,785,667	1,790,169
Total Valuation of the Properties		1,552,357,394	1,580,460,188	1,618,596,505	1,649,808,113
Weighted Average Current Loan-to-Value Ratio (Unindexed)		54.85%	55.03%	55.45%	55.74%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		56.72%	56.91%	57.31%	57.59%
Weighted Average Seasoning (months)		57	56	55	54
Weighted Average Remaining Term To Maturity (months)		292	293	294	295
Maximum Current Remaining Term to Maturity (Months)		394	395	396	397
Percentage of Interest Only		8.87%	9.54%	9.83%	9.82%
Percentage of Principal and Interest Only		91.13%	90.46%	90.17%	90.18%
Percentage Owner Occupied (Product)		68.27%	67.91%	67.75%	67.78%
Percentage Owner Occupied (EFS) *		61.11%	61.18%	61.08%	60.98%
Percentage Non Australian Resident **		0.10%	0.10%	0.09%	0.09%
Weighted Average Interest Rate		5.20%	5.05%	4.85%	4.68%
** Aligned to RBA reporting methodology. Publication commenced January 2022					
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		5	4	7	6
Balance (A\$)		1,933,642	1,370,179	1,343,937	1,882,192
% of Period Pool Balance		0.30%	0.21%	0.20%	0.27%
<b>61-90 days</b>					
No. of Loans		2	4	3	1
Balance (A\$)		734,097	1,251,138	1,085,811	446,902
% of Period Pool Balance		0.11%	0.19%	0.16%	0.06%
<b>91-120 days</b>					
No. of Loans		6	3	3	3
Balance (A\$)		1,900,799	1,140,671	1,121,569	920,762
% of Period Pool Balance		0.29%	0.17%	0.16%	0.13%
<b>121 + days</b>					
No. of Loans		1	3	2	1
Balance (A\$)		331,077	750,030	418,953	175,008
% of Period Pool Balance		0.05%	0.11%	0.06%	0.02%
<b>Total Delinquencies</b>					
No. of Loans		14	14	15	11
Balance (A\$)		4,899,615	4,512,018	3,970,270	3,424,864
% of Period Pool Balance		0.75%	0.68%	0.58%	0.48%
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					
Previous 3 Periods average 60+ day Arrears excluding 6 months serviceability hold-out period		0.20%	0.18%	0.15%	0.16%
<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 (%)		24.15%	28.51%	25.76%	30.51%
3 Month CPR (%)		26.14%	28.26%	27.67%	28.47%
12 Month CPR (%)		27.58%	27.84%	27.22%	27.52%
Cumulative CPR (%)		25.72%	25.80%	25.66%	25.66%

\* 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 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Aug-23	03-Jul-23	03-Jun-23	03-May-23
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		36.79%	36.61%	35.58%	35.44%
50.01% - 55.00%		8.64%	8.25%	8.83%	8.50%
55.01% - 60.00%		10.18%	9.98%	9.60%	8.78%
60.01% - 65.00%		7.62%	8.01%	8.18%	8.65%
65.01% - 70.00%		8.46%	8.59%	8.50%	8.82%
70.01% - 75.00%		12.82%	12.94%	12.67%	12.59%
75.01% - 80.00%		10.46%	10.57%	11.30%	11.76%
80.01% - 85.00%		3.14%	3.14%	3.26%	3.37%
85.01% - 90.00%		1.79%	1.82%	1.99%	1.75%
90.01% - 95.00%		0.10%	0.09%	0.09%	0.34%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
100.01% - 105.00%		0.00%	0.00%	0.00%	0.00%
105.01% - 110.00%		0.00%	0.00%	0.00%	0.00%
> 110.00%		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 Loan Product</b>					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		174,362,999	194,081,949	206,122,618	216,021,867
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		33,816,216	35,877,775	37,487,135	40,393,176
Flexi First Option Investment Loan		10,269,838	12,409,686	13,779,450	15,027,560
IPL - First Option		-	-	-	-
IPL - Fixed Rate		69,585,497	87,080,015	92,845,043	94,924,310
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		-	-	-	-
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		-	-	-	-
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		236,609,311	223,509,136	222,388,885	222,300,647
Rocket - Variable - IPL - MSS		126,853,083	114,783,840	115,169,923	117,580,736
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>651,496,944</b>	<b>667,742,401</b>	<b>687,793,054</b>	<b>706,248,295</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 1.500%		0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%		12.37%	12.85%	13.08%	13.15%
2.01% - 2.50%		9.87%	12.42%	13.81%	14.97%
2.51% - 3.00%		4.14%	5.67%	6.03%	6.53%
3.01% - 3.50%		0.74%	0.72%	0.86%	0.93%
3.51% - 4.00%		0.63%	0.74%	1.28%	1.25%
4.01% - 4.50%		0.61%	1.22%	1.34%	1.32%
4.51% - 5.00%		1.21%	1.26%	1.30%	1.27%
5.01% - 5.50%		2.56%	2.42%	4.70%	11.49%
5.51% - 6.00%		23.44%	19.27%	20.51%	13.70%
6.01% - 6.50%		16.83%	13.74%	13.58%	20.10%
6.51% - 7.00%		14.91%	15.88%	15.48%	11.35%
7.01% - 7.50%		9.21%	9.97%	6.07%	3.36%
7.51% - 8.00%		2.88%	3.21%	1.58%	0.49%
8.01% - 8.50%		0.49%	0.53%	0.36%	0.08%
8.51% - 9.00%		0.09%	0.08%	0.01%	0.01%
9.01% - 9.50%		0.01%	0.01%	0.00%	0.00%
9.51% - 10.00%		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		3.01%	2.95%	2.95%	2.92%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		24.45%	24.67%	24.90%	25.12%
New South Wales - Nonmetropolitan		6.26%	6.02%	5.86%	6.01%
Northern Territory - Metropolitan		0.29%	0.28%	0.27%	0.27%
Northern Territory - Nonmetropolitan		0.13%	0.10%	0.10%	0.11%
Queensland - Metropolitan		11.09%	10.99%	11.04%	10.93%
Queensland - Nonmetropolitan		7.24%	7.50%	7.52%	7.55%
South Australia - Metropolitan		4.82%	4.77%	4.74%	4.70%
South Australia - Nonmetropolitan		0.68%	0.67%	0.65%	0.63%
Tasmania - Metropolitan		0.28%	0.43%	0.42%	0.49%
Tasmania - Nonmetropolitan		0.53%	0.46%	0.45%	0.44%
Victoria - Metropolitan		27.14%	27.12%	27.14%	26.88%
Victoria - Nonmetropolitan		2.28%	2.40%	2.35%	2.37%
Western Australia - Metropolitan		10.71%	10.56%	10.57%	10.56%
Western Australia - Nonmetropolitan		1.09%	1.07%	1.04%	1.02%
Others		0.00%	0.01%	0.00%	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 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Apr-23	03-Mar-23	03-Feb-23	03-Jan-23
<b>Housing Loan Summary</b>					
Number of Housing Loans		2,438	2,489	2,552	2,615
Housing Loan Pool Size (A\$)		729,195,678	749,608,654	771,862,481	793,772,520
Average Housing Loan Balance (A\$)		299,096	301,169	302,454	303,546
Maximum Housing Loan Balance (A\$)		1,794,565	1,799,248	1,803,630	1,808,004
Total Valuation of the Properties		1,698,930,133	1,725,857,172	1,768,321,410	1,802,382,937
Weighted Average Current Loan-to-Value Ratio (Unindexed)		55.94%	56.24%	56.43%	56.70%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		57.77%	58.06%	58.28%	58.54%
Weighted Average Seasoning (months)		52	52	50	49
Weighted Average Remaining Term To Maturity (months)		296	297	298	299
Maximum Current Remaining Term to Maturity (Months)		398	399	400	401
Percentage of Interest Only		9.88%	9.91%	9.97%	10.28%
Percentage of Principal and Interest Only		90.12%	90.09%	90.03%	89.72%
Percentage Owner Occupied (Product)		68.05%	67.90%	68.09%	68.38%
Percentage Owner Occupied (EFS) *		61.26%	61.25%	61.48%	61.82%
Percentage Non Australian Resident **		0.09%	0.03%	0.03%	0.03%
Weighted Average Interest Rate		4.67%	4.52%	4.40%	4.37%
** Aligned to RBA reporting methodology. Publication commenced January 2022					
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		4	3	3	6
Balance (A\$)		1,149,234	849,175	620,032	1,530,102
% of Period Pool Balance		0.16%	0.11%	0.08%	0.19%
<b>61-90 days</b>					
No. of Loans		1	3	4	1
Balance (A\$)		446,902	916,946	1,096,445	69,614
% of Period Pool Balance		0.06%	0.12%	0.14%	0.01%
<b>91-120 days</b>					
No. of Loans		3	2	0	0
Balance (A\$)		765,368	575,022	0	0
% of Period Pool Balance		0.10%	0.08%	0.00%	0.00%
<b>121 + days</b>					
No. of Loans		1	2	3	3
Balance (A\$)		331,077	321,640	689,594	689,594
% of Period Pool Balance		0.05%	0.04%	0.09%	0.09%
<b>Total Delinquencies</b>					
No. of Loans		9	10	10	10
Balance (A\$)		2,692,581	2,662,783	2,406,071	2,289,310
% of Period Pool Balance		0.37%	0.36%	0.31%	0.29%
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					
Previous 3 Periods average 60+ day Arrears excluding 6 months serviceability hold-out period		0.18%	0.16%	0.14%	0.12%
<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 (%)		26.75%	28.16%	27.07%	25.58%
3 Month CPR (%)		27.33%	26.94%	29.60%	30.15%
12 Month CPR (%)		26.82%	26.44%	25.66%	25.18%
Cumulative CPR (%)		25.39%	25.31%	25.13%	25.00%

\* 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 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Apr-23	03-Mar-23	03-Feb-23	03-Jan-23
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		34.83%	34.41%	33.93%	33.18%
50.01% - 55.00%		8.66%	8.66%	8.84%	8.91%
55.01% - 60.00%		8.66%	7.89%	7.66%	7.78%
60.01% - 65.00%		8.56%	9.20%	9.25%	9.03%
65.01% - 70.00%		8.80%	8.78%	8.46%	9.07%
70.01% - 75.00%		12.50%	12.46%	12.54%	12.36%
75.01% - 80.00%		12.51%	13.07%	13.77%	13.99%
80.01% - 85.00%		3.23%	3.21%	3.26%	3.36%
85.01% - 90.00%		1.85%	1.93%	1.91%	1.91%
90.01% - 95.00%		0.40%	0.39%	0.38%	0.41%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
100.01% - 105.00%		0.00%	0.00%	0.00%	0.00%
105.01% - 110.00%		0.00%	0.00%	0.00%	0.00%
> 110.00%		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 Loan Product</b>					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		224,206,404	232,046,286	233,554,307	238,450,938
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		44,369,797	46,871,534	52,102,970	55,472,536
Flexi First Option Investment Loan		16,200,250	16,741,235	16,806,078	17,190,680
IPL - First Option		-	-	-	-
IPL - Fixed Rate		101,073,856	107,254,782	110,232,108	117,604,189
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		-	-	-	-
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		-	-	-	-
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		227,658,121	230,071,625	239,889,209	248,891,907
Rocket - Variable - IPL - MSS		115,687,250	116,623,192	119,277,809	116,162,270
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>729,195,678</b>	<b>749,608,654</b>	<b>771,862,481</b>	<b>793,772,520</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 1.500%		0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%		13.24%	13.64%	13.42%	13.30%
2.01% - 2.50%		15.65%	16.09%	16.63%	17.77%
2.51% - 3.00%		6.73%	7.06%	6.98%	7.31%
3.01% - 3.50%		0.96%	1.06%	1.11%	1.12%
3.51% - 4.00%		1.21%	1.22%	1.18%	1.15%
4.01% - 4.50%		1.28%	1.26%	1.23%	1.20%
4.51% - 5.00%		1.23%	1.57%	5.35%	4.48%
5.01% - 5.50%		9.84%	11.90%	11.70%	11.23%
5.51% - 6.00%		12.83%	17.21%	24.74%	24.43%
6.01% - 6.50%		20.96%	20.13%	13.20%	13.33%
6.51% - 7.00%		12.01%	6.72%	3.73%	3.86%
7.01% - 7.50%		3.43%	1.83%	0.65%	0.67%
7.51% - 8.00%		0.48%	0.30%	0.07%	0.14%
8.01% - 8.50%		0.14%	0.01%	0.01%	0.01%
8.51% - 9.00%		0.01%	0.00%	0.00%	0.00%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		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		2.85%	2.84%	2.76%	2.79%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		24.96%	24.97%	25.02%	24.82%
New South Wales - Nonmetropolitan		6.05%	6.03%	6.01%	6.04%
Northern Territory - Metropolitan		0.26%	0.26%	0.25%	0.27%
Northern Territory - Nonmetropolitan		0.10%	0.10%	0.10%	0.10%
Queensland - Metropolitan		11.09%	11.12%	11.21%	11.28%
Queensland - Nonmetropolitan		7.34%	7.37%	7.26%	7.13%
South Australia - Metropolitan		4.73%	4.81%	4.77%	4.74%
South Australia - Nonmetropolitan		0.61%	0.60%	0.58%	0.57%
Tasmania - Metropolitan		0.47%	0.51%	0.49%	0.48%
Tasmania - Nonmetropolitan		0.47%	0.49%	0.48%	0.51%
Victoria - Metropolitan		27.12%	26.95%	27.08%	27.16%
Victoria - Nonmetropolitan		2.33%	2.30%	2.41%	2.43%
Western Australia - Metropolitan		10.62%	10.62%	10.50%	10.63%
Western Australia - Nonmetropolitan		0.99%	1.04%	1.07%	1.05%
Others		0.01%	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 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Dec-22	03-Nov-22	03-Oct-22	03-Sep-22
<b>Housing Loan Summary</b>					
Number of Housing Loans		2,690	2,786	2,867	2,934
Housing Loan Pool Size (A\$)		814,956,170	847,464,038	873,291,626	896,962,301
Average Housing Loan Balance (A\$)		302,958	304,187	304,601	305,713
Maximum Housing Loan Balance (A\$)		1,812,469	1,816,829	1,821,279	1,825,624
Total Valuation of the Properties		1,847,706,209	1,901,385,123	1,934,617,200	1,974,696,485
Weighted Average Current Loan-to-Value Ratio (Unindexed)		56.84%	57.09%	57.42%	57.77%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		58.68%	58.96%	59.28%	59.58%
Weighted Average Seasoning (months)		48	47	46	45
Weighted Average Remaining Term To Maturity (months)		300	301	302	303
Maximum Current Remaining Term to Maturity (Months)		402	403	404	405
Percentage of Interest Only		10.16%	9.92%	9.93%	10.26%
Percentage of Principal and Interest Only		89.84%	90.08%	90.07%	89.74%
Percentage Owner Occupied (Product)		68.53%	68.11%	68.15%	68.26%
Percentage Owner Occupied (EFS) *		61.98%	61.68%	61.75%	62.21%
Percentage Non Australian Resident **		0.03%	0.03%	0.03%	0.03%
Weighted Average Interest Rate		4.21%	4.06%	3.89%	3.62%
** Aligned to RBA reporting methodology. Publication commenced January 2022					
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		6	8	0	4
Balance (A\$)		1,389,362	1,810,344	0	1,416,615
% of Period Pool Balance		0.17%	0.21%	0.00%	0.16%
<b>61-90 days</b>					
No. of Loans		2	3	8	5
Balance (A\$)		619,225	924,436	2,271,471	1,179,044
% of Period Pool Balance		0.08%	0.11%	0.26%	0.13%
<b>91-120 days</b>					
No. of Loans		2	1	1	2
Balance (A\$)		815,010	448,887	449,034	621,019
% of Period Pool Balance		0.10%	0.05%	0.05%	0.07%
<b>121 + days</b>					
No. of Loans		2	3	3	2
Balance (A\$)		321,640	840,491	840,491	668,630
% of Period Pool Balance		0.04%	0.10%	0.10%	0.07%
<b>Total Delinquencies</b>					
No. of Loans		12	15	12	13
Balance (A\$)		3,145,237	4,024,159	3,560,996	3,885,308
% of Period Pool Balance		0.39%	0.47%	0.41%	0.43%
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					
Previous 3 Periods average 60+ day Arrears excluding 6 months serviceability hold-out period		0.17%	0.16%	0.15%	0.11%
<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 (%)		36.14%	28.74%	25.84%	23.74%
3 Month CPR (%)		30.24%	26.11%	25.63%	24.04%
12 Month CPR (%)		24.93%	24.39%	23.71%	N/A
Cumulative CPR (%)		24.96%	24.10%	23.71%	23.52%

\* 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 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Dec-22	03-Nov-22	03-Oct-22	03-Sep-22
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		32.96%	32.34%	31.66%	31.29%
50.01% - 55.00%		8.99%	8.67%	8.65%	8.11%
55.01% - 60.00%		8.21%	8.36%	8.47%	8.48%
60.01% - 65.00%		8.88%	9.44%	9.33%	9.12%
65.01% - 70.00%		9.14%	8.93%	9.01%	9.29%
70.01% - 75.00%		11.64%	12.11%	12.43%	12.28%
75.01% - 80.00%		14.50%	14.52%	14.65%	15.43%
80.01% - 85.00%		3.21%	3.06%	3.13%	3.14%
85.01% - 90.00%		2.07%	2.09%	2.09%	2.25%
90.01% - 95.00%		0.40%	0.48%	0.58%	0.61%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
100.01% - 105.00%		0.00%	0.00%	0.00%	0.00%
105.01% - 110.00%		0.00%	0.00%	0.00%	0.00%
> 110.00%		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 Loan Product</b>					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		250,406,545	260,961,761	275,979,224	285,381,484
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		57,695,053	60,930,164	63,632,579	68,166,294
Flexi First Option Investment Loan		19,045,034	21,147,506	21,406,788	22,480,099
IPL - First Option		-	-	-	-
IPL - Fixed Rate		121,109,258	127,074,324	135,179,946	140,432,460
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		-	-	-	-
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		-	-	-	-
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		250,423,091	255,343,944	255,572,587	258,728,933
Rocket - Variable - IPL - MSS		116,277,189	122,006,340	121,520,502	121,773,031
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>814,956,170</b>	<b>847,464,038</b>	<b>873,291,626</b>	<b>896,962,301</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 1.500%		0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%		13.42%	13.49%	13.38%	13.06%
2.01% - 2.50%		18.76%	19.17%	20.85%	21.83%
2.51% - 3.00%		7.27%	7.50%	7.59%	7.96%
3.01% - 3.50%		1.18%	1.20%	1.20%	1.21%
3.51% - 4.00%		1.14%	1.09%	1.06%	4.50%
4.01% - 4.50%		1.23%	2.64%	6.08%	16.31%
4.51% - 5.00%		7.82%	11.36%	16.12%	23.69%
5.01% - 5.50%		17.37%	23.84%	23.02%	8.50%
5.51% - 6.00%		21.51%	14.61%	8.05%	2.40%
6.01% - 6.50%		7.72%	4.23%	2.18%	0.52%
6.51% - 7.00%		2.15%	0.65%	0.38%	0.01%
7.01% - 7.50%		0.43%	0.21%	0.01%	0.00%
7.51% - 8.00%		0.01%	0.01%	0.08%	0.00%
8.01% - 8.50%		0.00%	0.00%	0.00%	0.00%
8.51% - 9.00%		0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		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		2.72%	2.80%	2.73%	2.74%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		24.65%	24.81%	24.78%	24.75%
New South Wales - Nonmetropolitan		6.26%	5.97%	5.98%	6.02%
Northern Territory - Metropolitan		0.35%	0.34%	0.33%	0.33%
Northern Territory - Nonmetropolitan		0.08%	0.08%	0.08%	0.08%
Queensland - Metropolitan		11.18%	11.06%	11.06%	11.00%
Queensland - Nonmetropolitan		7.13%	7.05%	7.01%	6.95%
South Australia - Metropolitan		4.80%	4.87%	4.81%	4.91%
South Australia - Nonmetropolitan		0.56%	0.58%	0.58%	0.57%
Tasmania - Metropolitan		0.47%	0.46%	0.45%	0.46%
Tasmania - Nonmetropolitan		0.54%	0.53%	0.51%	0.50%
Victoria - Metropolitan		26.92%	27.18%	27.53%	27.52%
Victoria - Nonmetropolitan		2.52%	2.54%	2.57%	2.56%
Western Australia - Metropolitan		10.82%	10.75%	10.60%	10.62%
Western Australia - Nonmetropolitan		0.98%	0.99%	0.97%	0.96%
Others		0.02%	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 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Aug-22	03-Jul-22	03-Jun-22	03-May-22
<b>Housing Loan Summary</b>					
Number of Housing Loans		2,990	3,060	3,116	3,196
Housing Loan Pool Size (A\$)		919,200,871	945,825,812	966,592,818	996,993,501
Average Housing Loan Balance (A\$)		307,425	309,093	310,203	311,950
Maximum Housing Loan Balance (A\$)		1,829,961	1,834,408	1,808,781	1,813,245
Total Valuation of the Properties		2,003,178,857	2,040,022,662	2,068,797,037	2,112,771,910
Weighted Average Current Loan-to-Value Ratio (Unindexed)		58.06%	58.40%	58.65%	58.96%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		59.86%	60.21%	60.52%	60.86%
Weighted Average Seasoning (months)		44	43	42	41
Weighted Average Remaining Term To Maturity (months)		305	306	307	308
Maximum Current Remaining Term to Maturity (Months)		406	407	408	409
Percentage of Interest Only		10.24%	10.49%	10.94%	11.30%
Percentage of Principal and Interest Only		89.76%	89.51%	89.06%	88.70%
Percentage Owner Occupied (Product)		68.47%	68.52%	68.38%	68.61%
Percentage Owner Occupied (EFS) *		62.36%	62.81%	63.12%	63.72%
Percentage Non Australian Resident **		0.03%	0.00%	0.00%	0.00%
Weighted Average Interest Rate		3.33%	3.05%	2.78%	2.66%
** Aligned to RBA reporting methodology. Publication commenced January 2022					
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		4	5	5	5
Balance (A\$)		2,191,724	1,424,356	1,254,374	1,605,855
% of Period Pool Balance		0.24%	0.15%	0.13%	0.16%
<b>61-90 days</b>					
No. of Loans		6	4	4	3
Balance (A\$)		1,655,169	847,112	1,298,428	766,208
% of Period Pool Balance		0.18%	0.09%	0.13%	0.08%
<b>91-120 days</b>					
No. of Loans		1	1	1	2
Balance (A\$)		149,778	449,158	222,614	742,447
% of Period Pool Balance		0.02%	0.05%	0.02%	0.07%
<b>121 + days</b>					
No. of Loans		1	2	2	1
Balance (A\$)		518,851	925,132	925,132	406,281
% of Period Pool Balance		0.06%	0.10%	0.10%	0.04%
<b>Total Delinquencies</b>					
No. of Loans		12	12	12	11
Balance (A\$)		4,515,523	3,645,758	3,700,549	3,520,791
% of Period Pool Balance		0.49%	0.39%	0.38%	0.35%
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					
Previous 3 Periods average 60+ day Arrears excluding 6 months serviceability hold-out period		0.12%	0.10%	0.08%	0.06%
<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 (%)		27.32%	21.05%	29.32%	22.10%
3 Month CPR (%)		25.90%	24.16%	24.53%	21.05%
12 Month CPR (%)		N/A	N/A	N/A	N/A
Cumulative CPR (%)		23.50%	23.08%	23.33%	22.47%

\* 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 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Aug-22	03-Jul-22	03-Jun-22	03-May-22
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		30.44%	29.96%	29.19%	28.78%
50.01% - 55.00%		8.55%	8.08%	8.48%	8.39%
55.01% - 60.00%		8.21%	8.40%	8.36%	8.45%
60.01% - 65.00%		9.17%	9.30%	9.33%	9.14%
65.01% - 70.00%		9.59%	9.60%	9.45%	9.64%
70.01% - 75.00%		11.81%	11.46%	11.82%	11.11%
75.01% - 80.00%		15.98%	16.33%	16.33%	16.98%
80.01% - 85.00%		3.06%	3.62%	3.83%	4.16%
85.01% - 90.00%		2.51%	2.47%	2.44%	2.47%
90.01% - 95.00%		0.68%	0.78%	0.77%	0.88%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
100.01% - 105.00%		0.00%	0.00%	0.00%	0.00%
105.01% - 110.00%		0.00%	0.00%	0.00%	0.00%
> 110.00%		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 Loan Product</b>					
First Option Home Loan		-	-	-	-
Fixed Option Home Loan		299,361,500	315,699,170	327,630,246	333,831,488
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		70,015,999	72,756,848	76,448,581	81,515,835
Flexi First Option Investment Loan		22,311,358	22,578,947	22,652,751	22,596,634
IPL - First Option		-	-	-	-
IPL - Fixed Rate		146,195,541	156,458,793	166,074,358	170,478,811
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		-	-	-	-
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		-	-	-	-
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		260,016,147	259,578,029	256,866,597	268,735,064
Rocket - Variable - IPL - MSS		121,300,326	118,754,025	116,920,285	119,835,669
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>919,200,871</b>	<b>945,825,812</b>	<b>966,592,818</b>	<b>996,993,501</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 1.500%		0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%		12.91%	12.62%	12.37%	12.26%
2.01% - 2.50%		23.21%	24.97%	29.00%	32.83%
2.51% - 3.00%		8.25%	11.37%	21.91%	31.72%
3.01% - 3.50%		4.09%	14.89%	23.52%	15.58%
3.51% - 4.00%		15.49%	23.78%	9.81%	6.30%
4.01% - 4.50%		24.23%	9.26%	2.86%	1.19%
4.51% - 5.00%		8.74%	2.61%	0.50%	0.08%
5.01% - 5.50%		2.56%	0.48%	0.03%	0.03%
5.51% - 6.00%		0.50%	0.03%	0.00%	0.00%
6.01% - 6.50%		0.03%	0.00%	0.00%	0.00%
6.51% - 7.00%		0.00%	0.00%	0.00%	0.00%
7.01% - 7.50%		0.00%	0.00%	0.00%	0.00%
7.51% - 8.00%		0.00%	0.00%	0.00%	0.00%
8.01% - 8.50%		0.00%	0.00%	0.00%	0.00%
8.51% - 9.00%		0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		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		2.71%	2.73%	2.68%	2.67%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		24.81%	24.84%	24.66%	24.61%
New South Wales - Nonmetropolitan		6.00%	6.01%	6.13%	6.13%
Northern Territory - Metropolitan		0.32%	0.31%	0.31%	0.30%
Northern Territory - Nonmetropolitan		0.08%	0.08%	0.08%	0.08%
Queensland - Metropolitan		10.87%	10.83%	10.71%	10.87%
Queensland - Nonmetropolitan		6.91%	6.89%	6.84%	6.81%
South Australia - Metropolitan		4.95%	4.96%	4.97%	4.83%
South Australia - Nonmetropolitan		0.65%	0.64%	0.63%	0.67%
Tasmania - Metropolitan		0.47%	0.46%	0.52%	0.49%
Tasmania - Nonmetropolitan		0.49%	0.48%	0.47%	0.54%
Victoria - Metropolitan		27.52%	27.45%	27.66%	27.70%
Victoria - Nonmetropolitan		2.66%	2.73%	2.81%	2.77%
Western Australia - Metropolitan		10.58%	10.66%	10.62%	10.64%
Western Australia - Nonmetropolitan		0.96%	0.93%	0.91%	0.89%
Others		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>

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 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Apr-22	03-Mar-22	03-Feb-22	03-Jan-22
<b>Housing Loan Summary</b>					
Number of Housing Loans		3,263	3,330	3,386	3,465
Housing Loan Pool Size (A\$)		1,020,027,916	1,043,644,456	1,064,136,177	1,087,752,838
Average Housing Loan Balance (A\$)		312,604	313,407	314,275	313,926
Maximum Housing Loan Balance (A\$)		1,817,603	1,822,251	1,826,594	1,830,929
Total Valuation of the Properties		2,142,430,676	2,175,003,800	2,208,452,614	2,249,950,505
Weighted Average Current Loan-to-Value Ratio (Unindexed)		59.35%	59.67%	59.87%	60.02%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		61.30%	61.64%	61.89%	62.04%
Weighted Average Seasoning (months)		40	39	38	37
Weighted Average Remaining Term To Maturity (months)		309	310	310	311
Maximum Current Remaining Term to Maturity (Months)		410	411	354	355
Percentage of Interest Only		11.77%	11.80%	12.01%	12.27%
Percentage of Principal and Interest Only		88.23%	88.20%	87.99%	87.73%
Percentage Owner Occupied (Product)		68.61%	68.57%	68.59%	68.60%
Percentage Owner Occupied (EFS) *		57.13%	57.30%	57.31%	57.66%
Percentage Non Australian Resident **		0.00%	0.00%	0.00%	0.00%
Weighted Average Interest Rate		2.67%	2.68%	2.68%	2.69%
** Aligned to RBA reporting methodology. Publication commenced January 2022					
<b>Delinquencies</b>					
<b>31-60 days</b>					
No. of Loans		3	2	7	3
Balance (A\$)		879,336	903,995	2,364,498	857,149
% of Period Pool Balance		0.09%	0.09%	0.22%	0.08%
<b>61-90 days</b>					
No. of Loans		1	3	1	0
Balance (A\$)		147,885	1,073,018	88,293	0
% of Period Pool Balance		0.01%	0.10%	0.01%	0.00%
<b>91-120 days</b>					
No. of Loans		3	2	1	2
Balance (A\$)		1,149,662	313,601	226,838	708,397
% of Period Pool Balance		0.11%	0.03%	0.02%	0.07%
<b>121 + days</b>					
No. of Loans		0	0	1	0
Balance (A\$)		0	0	481,559	0
% of Period Pool Balance		0.00%	0.00%	0.05%	0.00%
<b>Total Delinquencies</b>					
No. of Loans		7	7	10	5
Balance (A\$)		2,176,884	2,290,614	3,161,189	1,565,546
% of Period Pool Balance		0.21%	0.22%	0.30%	0.14%
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					
Previous 3 Periods average 60+ day Arrears excluding 6 months serviceability hold-out period		0.05%	0.04%	0.01%	0.01%
<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 (%)		22.16%	18.89%	21.30%	22.52%
3 Month CPR (%)		20.78%	20.90%	24.51%	24.29%
12 Month CPR (%)		N/A	N/A	N/A	N/A
Cumulative CPR (%)		22.53%	20.90%	24.51%	24.29%

\* 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 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	03-Apr-22	03-Mar-22	03-Feb-22	03-Jan-22
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>					
00.01% - 50.00%		28.10%	27.46%	27.30%	27.28%
50.01% - 55.00%		7.97%	8.06%	7.87%	7.35%
55.01% - 60.00%		8.35%	8.16%	8.39%	8.62%
60.01% - 65.00%		9.12%	9.13%	8.94%	8.55%
65.01% - 70.00%		10.03%	10.10%	10.13%	10.42%
70.01% - 75.00%		11.04%	11.37%	11.28%	11.05%
75.01% - 80.00%		17.53%	17.67%	17.77%	18.26%
80.01% - 85.00%		4.28%	4.14%	4.22%	4.30%
85.01% - 90.00%		2.68%	2.91%	2.97%	3.09%
90.01% - 95.00%		0.90%	1.00%	1.08%	1.08%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.00%
100.01% - 105.00%		0.00%	0.00%	0.00%	0.00%
105.01% - 110.00%		0.00%	0.00%	0.00%	0.00%
> 110.00%		0.00%	0.00%	0.05%	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		-	-	-	-
Fixed Option Home Loan		341,957,879	348,835,441	352,722,177	360,516,955
Fixed Option Home Loan - Low Doc		-	-	-	-
Flexi First Option Home Loan		85,776,092	89,654,432	91,995,539	95,087,486
Flexi First Option Investment Loan		22,753,385	23,653,494	24,613,202	25,422,838
IPL - First Option		-	-	-	-
IPL - Fixed Rate		178,174,647	179,739,225	183,827,348	186,672,096
IPL - Fixed Rate - Low Doc		-	-	-	-
IPL - Variable Rate		-	-	-	-
IPL - Variable Rate - Low Doc		-	-	-	-
Premium Option Home Loan		-	-	-	-
Premium Option Home Loan - Low Doc		-	-	-	-
Rocket - Housing Loan Variable - MSS		272,094,369	277,129,214	285,123,200	290,541,494
Rocket - Variable - IPL - MSS		119,271,544	124,632,649	125,854,711	129,511,969
Rocket - Housing Loan Variable - Low Doc		-	-	-	-
Rocket - Variable - IPL - Low Doc		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>1,020,027,916</b>	<b>1,043,644,456</b>	<b>1,064,136,177</b>	<b>1,087,752,838</b>
<b>Profile by Loan Rate (% of Period Pool Balance)</b>					
<= 1.500%		0.00%	0.00%	0.00%	0.00%
1.51% - 2.00%		12.17%	12.08%	11.92%	11.84%
2.01% - 2.50%		33.03%	32.80%	32.32%	32.22%
2.51% - 3.00%		30.96%	30.65%	30.99%	30.54%
3.01% - 3.50%		15.92%	15.93%	16.01%	16.21%
3.51% - 4.00%		6.68%	7.30%	7.54%	7.79%
4.01% - 4.50%		1.13%	1.17%	1.14%	1.31%
4.51% - 5.00%		0.10%	0.06%	0.08%	0.07%
5.01% - 5.50%		0.01%	0.01%	0.01%	0.01%
5.51% - 6.00%		0.00%	0.00%	0.00%	0.00%
6.01% - 6.50%		0.00%	0.00%	0.00%	0.00%
6.51% - 7.00%		0.00%	0.00%	0.00%	0.00%
7.01% - 7.50%		0.00%	0.00%	0.00%	0.00%
7.51% - 8.00%		0.00%	0.00%	0.00%	0.00%
8.01% - 8.50%		0.00%	0.00%	0.00%	0.00%
8.51% - 9.00%		0.00%	0.00%	0.00%	0.00%
9.01% - 9.50%		0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%		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		2.62%	2.66%	2.61%	2.57%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%	0.00%	0.00%
New South Wales - Metropolitan		24.42%	24.15%	24.29%	24.32%
New South Wales - Nonmetropolitan		6.06%	5.97%	6.09%	6.03%
Northern Territory - Metropolitan		0.29%	0.29%	0.28%	0.28%
Northern Territory - Nonmetropolitan		0.07%	0.07%	0.07%	0.07%
Queensland - Metropolitan		10.88%	10.92%	10.94%	10.90%
Queensland - Nonmetropolitan		6.82%	6.88%	6.93%	6.92%
South Australia - Metropolitan		4.88%	4.93%	4.92%	4.94%
South Australia - Nonmetropolitan		0.70%	0.71%	0.70%	0.68%
Tasmania - Metropolitan		0.49%	0.48%	0.47%	0.51%
Tasmania - Nonmetropolitan		0.53%	0.52%	0.51%	0.55%
Victoria - Metropolitan		27.88%	27.94%	27.73%	27.80%
Victoria - Nonmetropolitan		2.84%	2.90%	2.94%	2.97%
Western Australia - Metropolitan		10.58%	10.67%	10.57%	10.50%
Western Australia - Nonmetropolitan		0.92%	0.91%	0.94%	0.95%
Others		0.02%	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 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	
	03-Dec-21	03-Nov-21
<b>Housing Loan Summary</b>		
Number of Housing Loans	3,525	3,619
Housing Loan Pool Size (A\$)	1,113,323,701	1,148,780,835
Average Housing Loan Balance (A\$)	315,837	317,430
Maximum Housing Loan Balance (A\$)	1,835,357	1,839,678
Total Valuation of the Properties	2,284,102,938	2,337,901,229
Weighted Average Current Loan-to-Value Ratio (Unindexed)	60.25%	60.66%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)	62.24%	62.65%
Weighted Average Seasoning (months)	36	35
Weighted Average Remaining Term To Maturity (months)	312	313
Maximum Current Remaining Term to Maturity (Months)	356	357
Percentage of Interest Only	12.26%	12.59%
Percentage of Principal and Interest Only	87.74%	87.41%
Percentage Owner Occupied (Product)	68.85%	69.13%
Percentage Owner Occupied (EFS) *	57.74%	57.78%
Percentage Non Australian Resident **		
Weighted Average Interest Rate	2.69%	2.71%
** Aligned to RBA reporting methodology. Publication commenced January 2022		
<b>Delinquencies</b>		
<b>31-60 days</b>		
No. of Loans	0	4
Balance (A\$)	0	1,336,555
% of Period Pool Balance	0.00%	0.12%
<b>61-90 days</b>		
No. of Loans	2	0
Balance (A\$)	708,397	0
% of Period Pool Balance	0.06%	0.00%
<b>91-120 days</b>		
No. of Loans	0	0
Balance (A\$)	0	0
% of Period Pool Balance	0.00%	0.00%
<b>121 + days</b>		
No. of Loans	0	0
Balance (A\$)	0	0
% of Period Pool Balance	0.00%	0.00%
<b>Total Delinquencies</b>		
No. of Loans	2	4
Balance (A\$)	708,397	1,336,555
% of Period Pool Balance	0.06%	0.12%
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		
Previous 3 Periods average 60+ day Arrears excluding 6 months serviceability hold-out period	0.01%	0.00%
<b>Foreclosures</b>		
No. of Loans	-	-
Balance (A\$)	-	-
% of Period Pool Balance	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%
<b>Prepayment Information (CPR)</b>		
1 Month CPR (%)	29.72%	20.62%
3 Month CPR (%)	N/A	N/A
12 Month CPR (%)	N/A	N/A
Cumulative CPR (%)	25.17%	20.62%

\* 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 2021-1 WST Trust  
Collateral Pool Data**

	Period Ending:	
	03-Dec-21	03-Nov-21
<b>Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)</b>		
00.01% - 50.00%	26.99%	26.54%
50.01% - 55.00%	7.51%	6.77%
55.01% - 60.00%	8.39%	8.37%
60.01% - 65.00%	8.71%	9.20%
65.01% - 70.00%	10.46%	9.91%
70.01% - 75.00%	10.77%	10.61%
75.01% - 80.00%	18.57%	19.52%
80.01% - 85.00%	4.35%	4.54%
85.01% - 90.00%	3.19%	3.39%
90.01% - 95.00%	1.06%	1.15%
95.01% - 100.00%	0.00%	0.00%
100.01% - 105.00%	0.00%	0.00%
105.01% - 110.00%	0.00%	0.00%
> 110.00%	0.00%	0.00%
<b>Total</b>	100.00%	100.00%
<b>Profile by Loan Product</b>		
First Option Home Loan	-	-
Fixed Option Home Loan	370,999,849	379,883,357
Fixed Option Home Loan - Low Doc	-	-
Flexi First Option Home Loan	96,981,283	99,174,932
Flexi First Option Investment Loan	25,756,718	26,632,178
IPL - First Option	-	-
IPL - Fixed Rate	188,317,218	191,903,036
IPL - Fixed Rate - Low Doc	-	-
IPL - Variable Rate	-	-
IPL - Variable Rate - Low Doc	-	-
Premium Option Home Loan	-	-
Premium Option Home Loan - Low Doc	-	-
Rocket - Housing Loan Variable - MSS	298,515,420	315,122,834
Rocket - Variable - IPL - MSS	132,753,213	136,064,498
Rocket - Housing Loan Variable - Low Doc	-	-
Rocket - Variable - IPL - Low Doc	-	-
Other	-	-
<b>Total</b>	1,113,323,701	1,148,780,835
<b>Profile by Loan Rate (% of Period Pool Balance)</b>		
<= 1.500%	0.00%	0.00%
1.51% - 2.00%	11.78%	11.20%
2.01% - 2.50%	32.11%	31.41%
2.51% - 3.00%	30.54%	30.94%
3.01% - 3.50%	16.32%	17.19%
3.51% - 4.00%	7.76%	7.65%
4.01% - 4.50%	1.40%	1.53%
4.51% - 5.00%	0.09%	0.09%
5.01% - 5.50%	0.01%	0.01%
5.51% - 6.00%	0.00%	0.00%
6.01% - 6.50%	0.00%	0.00%
6.51% - 7.00%	0.00%	0.00%
7.01% - 7.50%	0.00%	0.00%
7.51% - 8.00%	0.00%	0.00%
8.01% - 8.50%	0.00%	0.00%
8.51% - 9.00%	0.00%	0.00%
9.01% - 9.50%	0.00%	0.00%
9.51% - 10.00%	0.00%	0.00%
<b>Total</b>	100.00%	100.00%
<b>Profile by Geographic Distribution (% of Period Pool Balance)</b>		
Australian Capital Territory - Metropolitan	2.64%	2.62%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%
New South Wales - Metropolitan	24.15%	24.11%
New South Wales - Nonmetropolitan	5.97%	6.07%
Northern Territory - Metropolitan	0.27%	0.27%
Northern Territory - Nonmetropolitan	0.07%	0.07%
Queensland - Metropolitan	10.93%	10.83%
Queensland - Nonmetropolitan	6.84%	6.96%
South Australia - Metropolitan	4.96%	4.95%
South Australia - Nonmetropolitan	0.70%	0.68%
Tasmania - Metropolitan	0.53%	0.51%
Tasmania - Nonmetropolitan	0.54%	0.52%
Victoria - Metropolitan	28.04%	28.09%
Victoria - Nonmetropolitan	2.90%	2.88%
Western Australia - Metropolitan	10.51%	10.50%
Western Australia - Nonmetropolitan	0.93%	0.91%
Others	0.02%	0.03%
<b>Total</b>	100.00%	100.00%

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.