

**Series 2024-1 WST Trust
Collateral Pool Data**

	Period Ending:	04-Jan-25	04-Dec-24	04-Nov-24	04-Oct-24
Housing Loan Summary					
Number of Housing Loans		5,994	6,137	6,289	6,446
Housing Loan Pool Size (A\$)		2,048,553,722	2,104,207,254	2,166,145,782	2,224,964,205
Average Housing Loan Balance (A\$)		341,767	342,872	344,434	345,170
Maximum Housing Loan Balance (A\$)		1,650,000	1,650,000	1,650,000	1,650,000
Total Valuation of the Properties		4,464,642,360	4,558,872,550	4,661,536,689	4,764,577,249
Weighted Average Current Loan-to-Value Ratio (Unindexed)		57.83%	58.00%	58.28%	58.56%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		60.53%	60.71%	61.00%	61.25%
Weighted Average Seasoning (months)		45	44	42	41
Weighted Average Remaining Term To Maturity (months)		307	308	309	310
Maximum Current Remaining Term to Maturity (Months)		347	348	349	350
Percentage of Interest Only		7.36%	7.43%	7.52%	7.45%
Percentage of Principal and Interest Only		92.64%	92.57%	92.48%	92.55%
Percentage Owner Occupied (Product)		74.84%	74.90%	74.64%	74.70%
Percentage Owner Occupied (EFS) *		69.20%	69.13%	68.97%	69.12%
Percentage Non Australian Resident **		0.10%	0.02%	0.02%	0.02%
Weighted Average Interest Rate		6.30%	6.29%	6.29%	6.28%
** Aligned to RBA reporting methodology.					
Delinquencies					
31-60 days					
No. of Loans		18	9	12	7
Balance (A\$)		6,564,207	5,303,774	7,089,061	3,124,355
% of Period Pool Balance		0.32%	0.25%	0.33%	0.14%
61-90 days					
No. of Loans		8	13	12	16
Balance (A\$)		4,129,567	5,869,997	5,393,473	7,785,385
% of Period Pool Balance		0.20%	0.28%	0.25%	0.35%
91-120 days					
No. of Loans		8	6	3	5
Balance (A\$)		3,229,476	2,212,372	724,584	1,860,435
% of Period Pool Balance		0.16%	0.11%	0.03%	0.08%
121 + days					
No. of Loans		13	14	17	14
Balance (A\$)		7,060,773	6,275,747	7,159,936	5,817,284
% of Period Pool Balance		0.34%	0.30%	0.33%	0.26%
Total Delinquencies					
No. of Loans		47	42	44	42
Balance (A\$)		20,984,023	19,661,889	20,367,054	18,587,459
% of Period Pool Balance		1.02%	0.93%	0.94%	0.84%
In line with APS 220, reported delinquencies will no longer include loans on commercial concessions at the completion of a period of hardship for new hardship arrangements entered into from October 2024. Hardship arrangements entered into prior to October 2024 will continue to be included in reported delinquencies at the completion of a period of hardship until 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		0.30%	0.29%	0.29%	0.30%
Foreclosures					
No. of Loans		-	-	-	-
Balance (A\$)		-	-	-	-
% of Period Pool Balance		0.00%	0.00%	0.00%	0.00%
Loss and Recovery Data (Cumulative)					
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%
Prepayment Information (CPR)					
1 Month CPR (%)		26.43%	28.36%	26.43%	24.36%
3 Month CPR (%)		27.07%	26.39%	24.56%	24.32%
12 Month CPR (%)		N/A	N/A	N/A	N/A
Cumulative CPR (%)		24.84%	24.68%	24.27%	24.00%
The CPR methodology aligns to the ABS Perpetual methodology.					

* 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 2024-1 WST Trust
Collateral Pool Data**

	Period Ending:	04-Jan-25	04-Dec-24	04-Nov-24	04-Oct-24
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)					
00.01% - 50.00%		30.47%	30.20%	29.77%	29.20%
50.01% - 55.00%		7.37%	7.22%	7.02%	7.09%
55.01% - 60.00%		8.55%	8.48%	8.45%	8.23%
60.01% - 65.00%		12.02%	11.96%	11.74%	11.63%
65.01% - 70.00%		11.34%	11.65%	11.98%	12.17%
70.01% - 75.00%		11.80%	11.59%	11.52%	11.58%
75.01% - 80.00%		11.67%	12.10%	12.44%	12.87%
80.01% - 85.00%		3.57%	3.62%	3.75%	3.65%
85.01% - 90.00%		2.63%	2.59%	2.71%	2.88%
90.01% - 95.00%		0.58%	0.59%	0.62%	0.67%
95.01% - 100.00%		0.00%	0.00%	0.00%	0.03%
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%
> 100.01%		0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

Profile by Loan Product					
First Option Home Loan	-	-	-	-	-
Fixed Option Home Loan	79,762,928	83,592,699	85,901,665	87,975,226	
Fixed Option Home Loan - Low Doc	-	-	-	-	-
Flexi First Option Home Loan	522,622,922	549,319,405	576,009,258	605,202,756	
Flexi First Option Investment Loan	105,435,207	111,634,313	118,147,470	126,101,274	
IPL - First Option	-	-	-	-	-
IPL - Fixed Rate	35,633,432	36,524,853	38,591,535	40,010,563	
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	930,799,173	943,038,082	954,794,503	968,958,180	
Rocket - Variable - IPL - MSS	374,300,061	380,097,901	392,701,351	396,716,207	
Rocket - Housing Loan Variable - Low Doc	-	-	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-	-	-
Other	-	-	-	-	-
Total	2,048,553,722	2,104,207,254	2,166,145,782	2,224,964,205	

Profile by Loan Rate (% of Period Pool Balance)					
<= 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%	0.00%	0.00%	0.00%	0.00%	0.00%
3.01% - 3.50%	0.00%	0.00%	0.00%	0.00%	0.00%
3.51% - 4.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4.01% - 4.50%	0.11%	0.11%	0.11%	0.10%	0.10%
4.51% - 5.00%	0.25%	0.25%	0.24%	0.24%	0.24%
5.01% - 5.50%	0.70%	0.70%	0.70%	0.71%	0.71%
5.51% - 6.00%	20.76%	22.01%	22.76%	23.49%	23.49%
6.01% - 6.50%	55.66%	54.46%	53.79%	52.84%	52.84%
6.51% - 7.00%	17.04%	16.90%	16.75%	16.71%	16.71%
7.01% - 7.50%	4.21%	4.30%	4.37%	4.59%	4.59%
7.51% - 8.00%	0.78%	0.80%	0.81%	0.86%	0.86%
8.01% - 8.50%	0.40%	0.39%	0.38%	0.37%	0.37%
8.51% - 9.00%	0.08%	0.07%	0.08%	0.08%	0.08%
9.01% - 9.50%	0.00%	0.00%	0.00%	0.00%	0.00%
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%	100.00%

Profile by Geographic Distribution (% of Period Pool Balance)					
Australian Capital Territory - Metropolitan	1.87%	1.87%	1.96%	1.98%	
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%	0.00%	
New South Wales - Metropolitan	25.73%	25.65%	25.64%	25.49%	
New South Wales - Nonmetropolitan	4.27%	4.30%	4.27%	4.25%	
Northern Territory - Metropolitan	0.28%	0.27%	0.27%	0.26%	
Northern Territory - Nonmetropolitan	0.07%	0.11%	0.11%	0.11%	
Queensland - Metropolitan	15.46%	15.54%	15.61%	15.83%	
Queensland - Nonmetropolitan	3.87%	3.84%	3.82%	3.87%	
South Australia - Metropolitan	5.19%	5.19%	5.16%	5.17%	
South Australia - Nonmetropolitan	0.82%	0.83%	0.82%	0.80%	
Tasmania - Metropolitan	0.65%	0.63%	0.63%	0.66%	
Tasmania - Nonmetropolitan	0.91%	0.94%	0.93%	0.90%	
Victoria - Metropolitan	25.94%	25.80%	25.73%	25.52%	
Victoria - Nonmetropolitan	3.51%	3.55%	3.49%	3.50%	
Western Australia - Metropolitan	9.97%	10.03%	10.10%	10.14%	
Western Australia - Nonmetropolitan	1.45%	1.44%	1.46%	1.51%	
Others	0.01%	0.01%	0.00%	0.01%	
Total	100.00%	100.00%	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.

**Series 2024-1 WST Trust
Collateral Pool Data**

	Period Ending:	04-Sep-24	04-Aug-24	04-Jul-24
Housing Loan Summary				
Number of Housing Loans		6,587	6,729	6,885
Housing Loan Pool Size (A\$)		2,280,094,701	2,332,793,764	2,394,108,178
Average Housing Loan Balance (A\$)		346,151	346,678	347,728
Maximum Housing Loan Balance (A\$)		1,650,000	1,650,000	1,650,000
Total Valuation of the Properties		4,861,096,983	4,955,020,584	5,062,123,818
Weighted Average Current Loan-to-Value Ratio (Unindexed)		58.70%	58.86%	59.01%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		61.39%	61.53%	61.65%
Weighted Average Seasoning (months)		40	39	38
Weighted Average Remaining Term To Maturity (months)		311	312	314
Maximum Current Remaining Term to Maturity (Months)		351	352	353
Percentage of Interest Only		7.47%	7.52%	7.69%
Percentage of Principal and Interest Only		92.53%	92.48%	92.31%
Percentage Owner Occupied (Product)		74.68%	74.65%	74.58%
Percentage Owner Occupied (EFS) *		69.02%	69.05%	68.80%
Percentage Non Australian Resident **		0.02%	0.00%	0.00%
Weighted Average Interest Rate		6.28%	6.28%	6.27%
** Aligned to RBA reporting methodology.				
Delinquencies				
31-60 days				
No. of Loans		16	14	24
Balance (A\$)		6,340,944	5,653,483	9,082,859
% of Period Pool Balance		0.28%	0.24%	0.38%
61-90 days				
No. of Loans		16	20	9
Balance (A\$)		7,036,832	7,565,967	4,367,108
% of Period Pool Balance		0.31%	0.32%	0.18%
91-120 days				
No. of Loans		8	4	1
Balance (A\$)		2,277,367	3,201,147	71,127
% of Period Pool Balance		0.10%	0.14%	0.00%
121 + days				
No. of Loans		8	4	4
Balance (A\$)		4,086,133	1,156,854	1,737,098
% of Period Pool Balance		0.18%	0.05%	0.07%
Total Delinquencies				
No. of Loans		48	42	38
Balance (A\$)		19,741,275	17,577,450	15,258,191
% of Period Pool Balance		0.87%	0.75%	0.64%
In line with APS 220, reported delinquencies will no longer include loans on commercial concessions at the completion of a period of hardship for new hardship arrangements entered into from October 2024. Hardship arrangements entered into prior to October 2024 will continue to be included in reported delinquencies at the completion of a period of hardship until 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		0.23%	0.15%	0.09%
Foreclosures				
No. of Loans		-	-	-
Balance (A\$)		-	-	-
% of Period Pool Balance		0.00%	0.00%	0.00%
Loss and Recovery Data (Cumulative)				
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%
Prepayment Information (CPR)				
1 Month CPR (%)		22.88%	25.70%	27.82%
3 Month CPR (%)		25.47%	26.48%	25.57%
12 Month CPR (%)		N/A	N/A	N/A
Cumulative CPR (%)		23.94%	24.12%	23.80%
The CPR methodology aligns to the ABS Perpetual methodology.				

* 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 2024-1 WST Trust
Collateral Pool Data**

	Period Ending:		
	04-Sep-24	04-Aug-24	04-Jul-24
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)			
00.01% - 50.00%	29.10%	28.71%	28.51%
50.01% - 55.00%	6.93%	7.02%	6.77%
55.01% - 60.00%	8.20%	8.14%	8.28%
60.01% - 65.00%	11.46%	11.47%	11.40%
65.01% - 70.00%	12.29%	12.43%	12.26%
70.01% - 75.00%	11.50%	11.43%	11.62%
75.01% - 80.00%	13.08%	13.31%	13.60%
80.01% - 85.00%	3.76%	3.72%	3.69%
85.01% - 90.00%	2.95%	3.04%	3.07%
90.01% - 95.00%	0.70%	0.70%	0.77%
95.01% - 100.00%	0.03%	0.03%	0.03%
100.01% - 105.00%	0.00%	0.00%	0.00%
105.01% - 110.00%	0.00%	0.00%	0.00%
> 110.00%	0.00%	0.00%	0.00%
> 100.01%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%

Profile by Loan Product			
First Option Home Loan	-	-	-
Fixed Option Home Loan	90,544,720	96,292,068	103,303,394
Fixed Option Home Loan - Low Doc	-	-	-
Flexi First Option Home Loan	627,012,327	649,413,722	673,353,967
Flexi First Option Investment Loan	131,443,457	135,892,184	138,596,293
IPL - First Option	-	-	-
IPL - Fixed Rate	42,043,108	43,838,948	47,431,509
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	985,290,300	995,749,470	1,008,777,670
Rocket - Variable - IPL - MSS	403,760,789	411,607,372	422,645,345
Rocket - Housing Loan Variable - Low Doc	-	-	-
Rocket - Variable - IPL - Low Doc	-	-	-
Other	-	-	-
Total	2,280,094,701	2,332,793,764	2,394,108,178

Profile by Loan Rate (% of Period Pool Balance)			
<= 1.500%	0.00%	0.00%	0.00%
1.51% - 2.00%	0.00%	0.00%	0.00%
2.01% - 2.50%	0.00%	0.00%	0.00%
2.51% - 3.00%	0.00%	0.00%	0.00%
3.01% - 3.50%	0.00%	0.00%	0.00%
3.51% - 4.00%	0.00%	0.00%	0.00%
4.01% - 4.50%	0.10%	0.13%	0.13%
4.51% - 5.00%	0.24%	0.35%	0.39%
5.01% - 5.50%	0.76%	0.80%	0.84%
5.51% - 6.00%	23.66%	23.52%	23.39%
6.01% - 6.50%	53.06%	53.96%	54.64%
6.51% - 7.00%	16.07%	15.12%	14.31%
7.01% - 7.50%	4.72%	4.69%	4.87%
7.51% - 8.00%	0.92%	0.98%	0.96%
8.01% - 8.50%	0.38%	0.38%	0.37%
8.51% - 9.00%	0.08%	0.08%	0.08%
9.01% - 9.50%	0.00%	0.00%	0.03%
9.51% - 10.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%

Profile by Geographic Distribution (% of Period Pool Balance)			
Australian Capital Territory - Metropolitan	1.96%	1.97%	1.98%
Australian Capital Territory - Nonmetropolitan	0.00%	0.00%	0.00%
New South Wales - Metropolitan	25.43%	25.29%	25.36%
New South Wales - Nonmetropolitan	4.35%	4.34%	4.28%
Northern Territory - Metropolitan	0.26%	0.25%	0.25%
Northern Territory - Nonmetropolitan	0.11%	0.10%	0.10%
Queensland - Metropolitan	15.85%	15.98%	16.00%
Queensland - Nonmetropolitan	3.92%	3.88%	3.86%
South Australia - Metropolitan	5.22%	5.23%	5.15%
South Australia - Nonmetropolitan	0.81%	0.81%	0.81%
Tasmania - Metropolitan	0.67%	0.65%	0.64%
Tasmania - Nonmetropolitan	0.88%	0.90%	0.88%
Victoria - Metropolitan	25.33%	25.47%	25.39%
Victoria - Nonmetropolitan	3.46%	3.47%	3.41%
Western Australia - Metropolitan	10.24%	10.18%	10.37%
Western Australia - Nonmetropolitan	1.50%	1.48%	1.49%
Others	0.01%	0.00%	0.03%
Total	100.00%	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.