

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

	Period Ending:	04-Apr-24	04-Mar-24
Housing Loan Summary			
Number of Housing Loans		7,405	7,564
Housing Loan Pool Size (A\$)		2,586,848,522	2,653,397,213
Average Housing Loan Balance (A\$)		349,338	350,793
Maximum Housing Loan Balance (A\$)		1,652,068	1,654,183
Total Valuation of the Properties		5,407,221,589	5,528,690,973
Weighted Average Current Loan-to-Value Ratio (Unindexed)		59.50%	59.67%
Weighted Average Current Limit Loan-to-Value Ratio (Unindexed)		62.16%	62.31%
Weighted Average Seasoning (months)		35	34
Weighted Average Remaining Term To Maturity (months)		316	317
Maximum Current Remaining Term to Maturity (Months)		356	357
Percentage of Interest Only		7.88%	7.97%
Percentage of Principal and Interest Only		92.12%	92.03%
Percentage Owner Occupied (Primary Security)		76.27%	76.15%
Percentage Owner Occupied (Product)		74.50%	74.28%
Percentage Owner Occupied (EFS) *		68.23%	68.32%
Percentage Non Australian Resident **		0.03%	0.03%
Weighted Average Interest Rate		6.27%	6.28%
** Aligned to RBA reporting methodology.			
Delinquencies			
31-60 days			
No. of Loans		18	3
Balance (A\$)		4,615,865	869,594
% of Period Pool Balance		0.18%	0.03%
61-90 days			
No. of Loans		1	0
Balance (A\$)		419,544	0
% of Period Pool Balance		0.02%	0.00%
91-120 days			
No. of Loans		0	0
Balance (A\$)		0	0
% of Period Pool Balance		0.00%	0.00%
121 + days			
No. of Loans		0	0
Balance (A\$)		0	0
% of Period Pool Balance		0.00%	0.00%
Total Delinquencies			
No. of Loans		19	3
Balance (A\$)		5,035,409	869,594
% of Period Pool Balance		0.19%	0.03%
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%
Foreclosures			
No. of Loans		-	-
Balance (A\$)		-	-
% of Period Pool Balance		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%
Prepayment Information (CPR)			
1 Month CPR (%)		25.25%	17.06%
3 Month CPR (%)		N/A	N/A
12 Month CPR (%)		N/A	N/A
Cumulative CPR (%)		21.15%	17.06%
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-Apr-24	04-Mar-24
Profile by Current Loan-to-Value Ratio (% of Period Pool Balance)			
00.01% - 50.00%		27.72%	27.85%
50.01% - 55.00%		6.67%	6.19%
55.01% - 60.00%		8.30%	8.12%
60.01% - 65.00%		11.03%	10.94%
65.01% - 70.00%		12.51%	12.58%
70.01% - 75.00%		11.64%	11.88%
75.01% - 80.00%		14.07%	14.15%
80.01% - 85.00%		3.73%	3.86%
85.01% - 90.00%		3.32%	3.37%
90.01% - 95.00%		1.01%	1.06%
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%
> 100.01%		0.00%	0.00%
Total		100.00%	100.00%

Profile by Loan Product			
First Option Home Loan		-	-
Fixed Option Home Loan		134,096,826	146,493,077
Fixed Option Home Loan - Low Doc		-	-
Flexi First Option Home Loan		737,500,523	762,148,807
Flexi First Option Investment Loan		152,834,682	160,345,396
IPL - First Option		-	-
IPL - Fixed Rate		72,922,583	78,915,595
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		1,055,723,220	1,062,390,770
Rocket - Variable - IPL - MSS		433,770,689	443,103,569
Rocket - Housing Loan Variable - Low Doc		-	-
Rocket - Variable - IPL - Low Doc		-	-
Other		-	-
Total		2,586,848,522	2,653,397,213

Profile by Loan Rate (% of Period Pool Balance)			
<= 1.500%		0.00%	0.00%
1.51% - 2.00%		0.00%	0.00%
2.01% - 2.50%		0.00%	0.00%
2.51% - 3.00%		0.00%	0.00%
3.01% - 3.50%		0.00%	0.00%
3.51% - 4.00%		0.00%	0.00%
4.01% - 4.50%		0.17%	0.17%
4.51% - 5.00%		0.40%	0.38%
5.01% - 5.50%		1.00%	1.21%
5.51% - 6.00%		23.96%	24.00%
6.01% - 6.50%		52.99%	52.14%
6.51% - 7.00%		14.22%	14.63%
7.01% - 7.50%		5.73%	5.90%
7.51% - 8.00%		1.10%	1.12%
8.01% - 8.50%		0.37%	0.38%
8.51% - 9.00%		0.06%	0.06%
9.01% - 9.50%		0.00%	0.00%
9.51% - 10.00%		0.00%	0.00%
Total		100.00%	100.00%

Profile by Geographic Distribution (% of Period Pool Balance)			
Australian Capital Territory - Metropolitan		1.99%	2.00%
Australian Capital Territory - Nonmetropolitan		0.00%	0.00%
New South Wales - Metropolitan		25.34%	25.28%
New South Wales - Nonmetropolitan		4.24%	4.27%
Northern Territory - Metropolitan		0.22%	0.22%
Northern Territory - Nonmetropolitan		0.09%	0.09%
Queensland - Metropolitan		15.99%	15.89%
Queensland - Nonmetropolitan		3.82%	3.80%
South Australia - Metropolitan		5.33%	5.31%
South Australia - Nonmetropolitan		0.81%	0.82%
Tasmania - Metropolitan		0.68%	0.68%
Tasmania - Nonmetropolitan		0.90%	0.90%
Victoria - Metropolitan		25.21%	25.19%
Victoria - Nonmetropolitan		3.39%	3.34%
Western Australia - Metropolitan		10.45%	10.69%
Western Australia - Nonmetropolitan		1.52%	1.52%
Others		0.02%	0.00%
Total		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.