

Noteholders Report
WST Series Trust 2013-1
Coupon Period Ending 23 January 2014

Current Collection Period: From 7 December 2013 To 6 January 2014
Determination Date: 17 January 2014
Payment Date: 23 January 2014

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	1,438,550,647.86	89.54%	0.74459143	3.4450%	28,434,778.68	4,292,238.59	\$0.00
Class B	71,000,000.00	4.42%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
Class C	97,000,000.00	6.04%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
	1,606,550,647.86	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	3,587,961.51
Unscheduled Principal Collection	34,171,767.85
Gross Principal Collections	37,759,729.36
Redraws Made This Period	-9,324,950.68
Principal Collections	28,434,778.68
Available Principal	
Principal Collections	28,434,778.68
Principal Charge Offs	0.00
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
Total Available Principal to be distributed	28,434,778.68
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	28,434,778.68
Principal Retained	-0.00
Available Funds	
Available Income	7,362,848.74
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	7,362,848.74
Payment Shortfall	0.00
Redraw & Liquidity Facilities	
Redraw Shortfall	0.00
Redraw Facility Draw	0.00
Liquidity Shortfall	0.00
Remaining Liquidity Shortfall	0.00

Collateral Data as at 6 January 2014

Pool Summary			
Variable Rate Housing Loans			\$1,261,526,817.66
Fixed Interest Rate Housing Loans			\$345,023,830.20
Total Housing Loans Outstanding			\$1,606,550,647.86
Current Threshold Rate			N/A
			% End Period
			Pool Balance
Delinquency Statistics	<u>No. of Loans</u>	<u>Balance (AUD)</u>	
31-60 days	17	5,123,024.16	0.32%
61-90 days	8	2,176,648.79	0.14%
91-120 days	5	1,106,784.00	0.07%
121+ days	2	380,960.84	0.02%
Foreclosures	0	0.00	0.00%
Cumulative Loss and Recovery Data (AUD)			
Losses on Sale of Property			0.00
LMI Claims to Date			0.00
Claims Met by LMI			0.00
Claims Met by Other Means			0.00