

**Noteholders Report**  
**WST SERIES 2009-1 WST TRUST**  
**Coupon Period Ending 20 December 2017**

Current Collection Period: 11 November 2017 - 10 December 2017  
Determination Date: 14 December 2017  
Payment Date: 20 December 2017

Note Class	Ending Invested Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Carryover Charge-offs (AUD)	Ending Stated Amount (AUD)
<b>Class A</b>	117,804,516.81	42.41%	0.06402419	2.9300%	4,760,083.25	295,162.42	0.00	\$117,804,516.81
<b>Class B</b>	110,000,000.00	39.60%	1.00000000	Not Disclosed	0.00	Not Disclosed	0.00	\$110,000,000.00
<b>Class C</b>	50,000,000.00	18.00%	1.00000000	Not Disclosed	0.00	Not Disclosed	70,699.44	\$49,929,300.56
	<b>277,804,516.81</b>	<b>100.00%</b>						<b>277,733,817.37<sup>1</sup></b>

**Payment Summary**

	Current Collection Period (in AUD)
<b>Principal Collections</b>	
Scheduled Principal Collection	1,063,377.07
Unscheduled Principal Collection	5,777,270.97
Gross Principal Collections	6,840,648.04
Redraws Made This Period	-2,080,564.79
Principal Collections	4,760,083.25
<b>Available Principal</b>	
Principal Collections	4,760,083.25
Principal Charge Offs	0.00
Excess Income reimbursing Principal Loss (Liquidation Loss-Principal)	106,881.90
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
<b>Total Available Principal to be distributed</b>	<b>4,760,083.25</b>
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	4,760,083.25
Principal Retained	0.00
<b>Available Funds</b>	
Available Income	1,119,427.72
Principal Draw	0.00
Liquidity Draw	0.00
<b>Total Available Funds</b>	<b>1,119,427.72</b>
Payment Shortfall	0.00
<b>Redraw &amp; Liquidity Facilities</b>	
Redraw Shortfall	0.00
Redraw Facility Draw	0.00
Liquidity Shortfall	0.00
Remaining Liquidity Shortfall	0.00
Excess spread	-

**Collateral Data as at 10 December 2017**

<b>Pool Summary</b>			
Variable Rate Housing Loans			\$244,561,941.45
Fixed Interest Rate Housing Loans			\$33,171,875.92
Total Housing Loans Outstanding			\$277,733,817.37
Current Threshold Rate			N/A
CPR (Monthly)			16.11%
<b>Delinquency Statistics</b>	<b>No. of Loans</b>	<b>Balance (AUD)</b>	<b>% End Period Pool Balance</b>
31-60 days	10	1,711,801.12	0.62%
61-90 days	6	965,177.55	0.35%
91+ days	0	0.00	0.00%
121+ days	12	3,042,855.23	1.10%
Foreclosures	0	0.00	0.00%
Delinquency statistics adhere to the APRA guidance for the reporting of delinquent loans, including the treatment of loans in hardship. Reported delinquencies include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.			
<b>Cumulative Loss and Recovery Data (AUD)</b>			
Losses on Sale of Property			392,777.34
LMI Claims to Date			36,272.00
Claims Met by LMI			34,814.00
Claims Met by Other Means			357,963.34

<sup>1</sup> Includes carry-over Class C charge off of \$ 70,699.44. Credit support to Class A note of 57.58% after charge offs.