

Noteholders Report  
WST SERIES 2009-1 WST TRUST  
Coupon Period Ending 20 November 2018

Current Collection Period: 11 October 2018 - 10 November 2018  
Determination Date: 14 November 2018  
Payment Date: 20 November 2018

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)
Class A	70,291,307.18	30.52%	0.03820180	3.1500%	3,760,166.77	185,331.57	0.00	\$70,291,307.18
Class B	110,000,000.00	47.77%	1.00000000	Not Disclosed	0.00	Not Disclosed	0.00	\$110,000,000.00
Class C	50,000,000.00	21.71%	1.00000000	Not Disclosed	0.00	Not Disclosed	0.00	\$50,000,000.00
	<b>230,291,307.18</b>	<b>100.00%</b>						<b>230,291,307.18</b>

**Payment Summary**

	Current Collection Period (in AUD)
<b>Principal Collections</b>	
Scheduled Principal Collection	943,867.97
Unscheduled Principal Collection	4,572,552.50
Gross Principal Collections	5,516,420.47
Redraws Made This Period	-1,756,253.70
Principal Collections	3,760,166.77
<b>Available Principal</b>	
Principal Collections	3,760,166.77
Principal Charge Offs	0.00
Excess Income reimbursing Principal Loss (Liquidation Loss-Principal)	0.00
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
<b>Total Available Principal to be distributed</b>	<b>3,760,166.77</b>
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	3,760,166.77
Principal Retained	0.00
<b>Available Funds</b>	
Available Income	947,288.37
Principal Draw	0.00
Liquidity Draw	0.00
<b>Total Available Funds</b>	<b>947,288.37</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	58,767.66

**Collateral Data as at 10 November 2018**

<b>Pool Summary</b>				
Variable Rate Housing Loans				\$204,317,010.48
Fixed Interest Rate Housing Loans				\$25,974,296.70
Total Housing Loans Outstanding				\$230,291,307.18
Current Threshold Rate				N/A
CPR	1 Month CPR	3 Month CPR	12 Month CPR	Cumulative CPR
	13.75%	16.06%	14.79%	19.49%
<b>Delinquency Statistics</b>	<u>No. of Loans</u>	<u>Balance (AUD)</u>		<u>% End Period</u> <u>Pool Balance</u>
31-60 days	4	585,172.33		0.25%
61-90 days	2	493,744.64		0.21%
91+ days	1	71,749.57		0.03%
121+ days	10	2,708,010.45		1.18%
Foreclosures	3	774,905.00		0.34%
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
Claims Met by LMI				34,814.00
Loss Met by Other Means				357,963.34