

Noteholders Report
WST SERIES 2009-1 WST TRUST
Coupon Period Ending 20 March 2019

Current Collection Period: 11 February 2019 - 10 March 2019
Determination Date: 14 March 2019
Payment Date: 20 March 2019

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	55,883,607.09	25.89%	0.03037153	3.1854%	3,270,426.57	144,548.47	0.00	\$55,883,607.09
Class B	110,000,000.00	50.95%	1.00000000	Not Disclosed	0.00	Not Disclosed	0.00	\$110,000,000.00
Class C	50,000,000.00	23.16%	1.00000000	Not Disclosed	0.00	Not Disclosed	0.00	\$50,000,000.00
	215,883,607.09	100.00%						215,883,607.09

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	1,009,641.58
Unscheduled Principal Collection	4,438,860.80
Gross Principal Collections	5,448,502.38
Redraws Made This Period	-2,264,332.60
Principal Collections	3,182,692.66
Available Principal	
Principal Collections	3,182,692.66
Principal Charge Offs	0.00
Excess Income reimbursing Principal Loss (Liquidation Loss-Principal)	1,477.12
Principal Draw This Period	0.00
Payback of Principal Draws	86,256.79
Total Available Principal to be distributed	3,270,426.57
Outstanding Principal Draws from Previous Period	86,256.79
Total Principal Draws Outstanding	0.00
Principal Distributed	3,270,426.57
Principal Retained	0.00
Available Funds	
Available Income	891,083.25
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	891,083.25
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
Excess spread	60,734.90

Collateral Data as at 10 March 2019

Pool Summary				
Variable Rate Housing Loans				\$190,993,231.70
Fixed Interest Rate Housing Loans				\$24,890,375.39
Total Housing Loans Outstanding				\$215,883,607.09
Current Threshold Rate				N/A
CPR	1 Month CPR	3 Month CPR	12 Month CPR	Cumulative CPR
	12.25%	10.87%	15.08%	19.28%
Delinquency Statistics	<u>No. of Loans</u>	<u>Balance (AUD)</u>		<u>% End Period</u> <u>Pool Balance</u>
31-60 days	10	1,690,012.67		0.78%
61-90 days	3	389,300.60		0.18%
91+ days	3	355,282.89		0.16%
121+ days	11	2,935,027.39		1.36%
Foreclosures	2	579,187.00		0.27%
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.				
Cumulative Loss and Recovery Data (AUD)				
Losses on Sale of Property				394,254.34
Claims Met by LMI				34,814.00
Loss Met by Other Means				359,440.34