

Noteholders Report
WST SERIES 2009-1 WST TRUST
Coupon Period Ending 20 November 2015

Current Collection Period: 11 October 2015 - 10 November 2015
Determination Date: 16 November 2015
Payment Date: 20 November 2015

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	286,524,291.65	64.17%	0.15571972	3.3350%	9,337,307.59	838,017.85	\$0.00
Class B	110,000,000.00	24.63%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
Class C	50,000,000.00	11.20%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
	446,524,291.65	100.00%					

Payment Summary

	Current Collection Period (in AUD)
<u>Principal Collections</u>	
Scheduled Principal Collection	1,275,165.05
Unscheduled Principal Collection	12,126,919.18
Gross Principal Collections	13,402,084.23
Redraws Made This Period	-4,064,776.64
Principal Collections	9,337,307.59
<u>Available Principal</u>	
Principal Collections	9,337,307.59
Principal Charge Offs	0.00
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
Total Available Principal to be distributed	9,337,307.59
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	9,337,307.59
Principal Retained	0.00
<u>Available Funds</u>	
Available Income	1,946,734.99
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	1,946,734.99
Payment Shortfall	0.00
<u>Redraw & Liquidity Facilities</u>	
Redraw Shortfall	0.00
Redraw Facility Draw	0.00
Liquidity Shortfall	0.00
Remaining Liquidity Shortfall	0.00

Collateral Data as at 10 November 2015

<u>Pool Summary</u>			
Variable Rate Housing Loans			\$397,741,299.23
Fixed Interest Rate Housing Loans			\$48,782,992.42
Total Housing Loans Outstanding			\$446,524,291.65
Current Threshold Rate			N/A
<u>Delinquency Statistics</u>	<u>No. of Loans</u>	<u>Balance (AUD)</u>	<u>% End Period Pool Balance</u>
31-60 days	7	1,176,537.87	0.26%
61-90 days	2	222,770.48	0.05%
91+ days	3	255,560.62	0.06%
121+ days	13	2,521,495.35	0.56%
Foreclosures	1	137,275.00	0.03%
<u>Cumulative Loss and Recovery Data (AUD)</u>			
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