

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

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

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	122,564,600.06	43.38%	0.06661120	2.9000%	7,948,938.32	321,456.63	\$0.00
Class B	110,000,000.00	38.93%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
Class C	50,000,000.00	17.70%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
	282,564,600.06	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	974,336.66
Unscheduled Principal Collection	10,672,782.71
Gross Principal Collections	11,647,119.37
Redraws Made This Period	-3,698,181.05
Principal Collections	7,948,938.32
Available Principal	
Principal Collections	7,948,938.32
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
Total Available Principal to be distributed	7,948,938.32
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	7,948,938.32
Principal Retained	0.00
Available Funds	
Available Income	1,260,729.43
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	1,260,729.43
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	186,501.16

Collateral Data as at 10 November 2017

Pool Summary			
Variable Rate Housing Loans			\$249,245,375.79
Fixed Interest Rate Housing Loans			\$33,319,224.27
Total Housing Loans Outstanding			\$282,564,600.06
Current Threshold Rate			N/A
CPR (Monthly)			24.96%
Delinquency Statistics	No. of Loans	Balance (AUD)	% End Period Pool Balance
31-60 days	12	2,244,708.62	0.79%
61-90 days	5	1,079,871.34	0.38%
91+ days	4	916,730.15	0.32%
121+ days	9	2,517,560.81	0.89%
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.			
Cumulative Loss and Recovery Data (AUD)			
Losses on Sale of Property			215,196.00
LMI Claims to Date			36,272.00
Claims Met by LMI			34,814.00
Claims Met by Other Means			180,382.00