

Noteholders Report
WST Series Trust 2012-1
Coupon Period Ending 19 November 2019

Current Collection Period: From 6 October 2019 To 5 November 2019

Determination Date: 13 November 2019

Payment Date: 19 November 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	151,329,262.17	82.51%	0.14303333	2.3100%	1,439,003.87	280,382.09	0.00	\$151,329,262.17
Class B	13,631,379.21	7.43%	0.34862862	Not Disclosed	129,622.04	Not Disclosed	0.00	\$13,631,379.21
Class C	18,442,454.22	10.06%	0.34862862	Not Disclosed	175,370.99	Not Disclosed	0.00	\$18,442,454.22
	183,403,095.60	100.00%						\$183,403,095.60

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	838,536.06
Unscheduled Principal Collection	1,868,429.36
Gross Principal Collections	2,706,965.42
Redraws Made This Period	-962,968.52
Principal Collections	1,743,996.90
Available Principal	
Principal Collections	1,743,996.90
Principal Charge Offs	0.00
Principal Draw This Period	0.00
Excess Income reimbursing Principal Loss (Liquidation Loss-Principal)	0.00
Payback of Principal Draws	0.00
Total Available Principal to be distributed	1,743,996.90
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	1,743,996.90
Principal Retained	0.00
Available Funds	
Available Income	678,848.50
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	678,848.50
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	97,188.17

Collateral Data as at 5 November 2019

Pool Summary				
Variable Rate Housing Loans				\$164,482,459.70
Fixed Interest Rate Housing Loans				\$18,920,635.90
Total Housing Loans Outstanding				\$183,403,095.60
Current Threshold Rate				N/A
CPR	1 Month CPR	3 Month CPR	12 Month CPR	Cumulative CPR
	5.63%	11.37%	13.34%	18.83%
Delinquency Statistics				
	<u>No. of Loans</u>	<u>Balance (AUD)</u>		<u>% End Period Pool Balance</u>
31-60 days	9	1,358,077.96		0.74%
61-90 days	4	888,296.66		0.48%
91-120 days	3	780,790.98		0.43%
121+ days	17	2,740,812.15		1.49%
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				1,128,060.79
Claims Met by LMI				321,020.00
Loss Met by Other Means				807,040.79

Capital Requirements Directive

Westpac Banking Corporation discloses that as contemplated by Article 122a of the Capital Requirements Directive (the "Article") (which does not take into account any corresponding implementing rules or other measures made in any EEA state) it holds, as at the date of this report, a material net economic interest (as that term is defined in the Article) of not less than 5% of the nominal value of the securitisation in accordance with paragraph 1(d) of the Article as disclosed in the Information Memorandum.