

**Noteholders Report**  
**WST Series Trust 2012-1**  
**Coupon Period Ending 19 February 2013**

Current Collection Period: From 6 January 2013 To 5 February 2013  
Determination Date: 13 February 2013  
Payment Date: 19 February 2013

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
<b>Class A</b>	849,432,265.20	90.23%	0.80286604	4.4100%	19,434,349.42	3,044,365.79	\$0.00
<b>Class B</b>	39,100,000.00	4.15%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
<b>Class C</b>	52,900,000.00	5.62%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
	<b>941,432,265.20</b>	<b>100.00%</b>					

**Payment Summary**

	<b>Current Collection Period (in AUD)</b>
<b>Principal Collections</b>	
Scheduled Principal Collection	2,062,561.97
Unscheduled Principal Collection	22,081,959.70
Gross Principal Collections	24,144,521.67
Redraws Made This Period	-4,710,172.25
Principal Collections	19,434,349.42
<b>Available Principal</b>	
Principal Collections	19,434,349.42
Principal Charge Offs	0.00
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
<b>Total Available Principal to be distributed</b>	<b>19,434,349.42</b>
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	19,434,349.42
Principal Retained	0.00
<b>Available Funds</b>	
Available Income	5,009,502.41
Principal Draw	0.00
Liquidity Draw	0.00
<b>Total Available Funds</b>	<b>5,009,502.41</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

**Collateral Data as at 5 February 2013**

<b>Pool Summary</b>		
Variable Rate Housing Loans		\$843,766,304.25
Fixed Interest Rate Housing Loans		\$97,665,960.95
Total Housing Loans Outstanding		\$941,432,265.20
Current Threshold Rate		N/A
<b>Delinquency Statistics</b>		
	<u>No. of Loans</u>	<u>Balance (AUD)</u>
31-60 days	11	2,452,110.43
61-90 days	7	1,074,291.12
91-120 days	0	0.00
121+ days	3	249,676.00
Foreclosures	0	0.00
		<u>% End Period Pool Balance</u>
		0.26%
		0.11%
		0.00%
		0.03%
		0.00%
<b>Cumulative Loss and Recovery Data (AUD)</b>		
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