

**Noteholders Report**  
**WST Series Trust 2012-1**  
**Coupon Period Ending 20 January 2014**

**Current Collection Period: From 6 December 2013 To 5 January 2014**  
**Determination Date: 14 January 2014**  
**Payment Date: 20 January 2014**

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>	631,703,286.85	87.29%	0.59707305	4.0150%	14,622,767.10	2,275,067.71	\$0.00
<b>Class B</b>	39,100,000.00	5.40%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
<b>Class C</b>	52,900,000.00	7.31%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
	<b>723,703,286.85</b>	<b>100.00%</b>					

**Payment Summary**

	<b>Current Collection Period (in AUD)</b>
<b>Principal Collections</b>	
Scheduled Principal Collection	2,044,605.23
Unscheduled Principal Collection	16,236,810.58
Gross Principal Collections	18,281,415.81
Redraws Made This Period	-3,658,648.71
Principal Collections	14,622,767.10
<b>Available Principal</b>	
Principal Collections	14,622,767.10
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>14,622,767.10</b>
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	14,622,767.10
Principal Retained	0.00
<b>Available Funds</b>	
Available Income	3,315,169.87
Principal Draw	0.00
Liquidity Draw	0.00
<b>Total Available Funds</b>	<b>3,315,169.87</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 January 2014**

<b>Pool Summary</b>		
Variable Rate Housing Loans		\$630,913,618.85
Fixed Interest Rate Housing Loans		\$92,789,668.00
Total Housing Loans Outstanding		\$723,703,286.85
Current Threshold Rate		N/A
<b>Delinquency Statistics</b>		
	<u>No. of Loans</u>	<u>Balance (AUD)</u>
31-60 days	10	2,702,802.64
61-90 days	6	1,547,219.55
91-120 days	4	514,031.77
121+ days	10	1,671,629.93
Foreclosures	0	0.00
		<u>% End Period Pool Balance</u>
		0.37%
		0.21%
		0.07%
		0.23%
		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