

**Noteholders Report**  
**WST Series Trust 2012-1**  
**Coupon Period Ending 20 July 2020**

**Current Collection Period: From 6 June 2020 To 5 July 2020**

**Determination Date: 14 July 2020**

**Payment Date: 20 July 2020**

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)
<b>Class A</b>	131,910,438.48	82.25%	0.12467905	1.4900%	2,359,677.33	169,916.07	0.00	\$131,910,438.48
<b>Class B</b>	12,094,731.96	7.54%	0.30932818	Not Disclosed	0.00	Not Disclosed	0.00	\$12,094,731.96
<b>Class C</b>	16,363,460.90	10.20%	0.30932818	Not Disclosed	0.00	Not Disclosed	-213,975.25	\$16,149,485.65
	<b>160,368,631.34</b>	<b>100.00%</b>						<b>\$160,154,656.09<sup>1</sup></b>

**Payment Summary**

	Current Collection Period (in AUD)
<b>Principal Collections</b>	
Scheduled Principal Collection	825,665.51
Unscheduled Principal Collection	2,326,662.06
Gross Principal Collections	3,152,327.57
Redraws Made This Period	-819,902.83
Principal Collections	2,332,424.74
<b>Available Principal</b>	
Principal Collections	2,332,424.74
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	27,252.59
<b>Total Available Principal to be distributed</b>	<b>2,359,677.33</b>
Outstanding Principal Draws from Previous Period	41,130.87
Total Principal Draws Outstanding	13,878.28
Principal Distributed	2,359,677.33
Principal Retained	0.00
<b>Available Funds</b>	
Available Income	462,548.16
Principal Draw	0.00
Liquidity Draw	0.00
<b>Total Available Funds</b>	<b>462,548.16</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
<b>Excess Spread</b>	<b>-</b>

**Collateral Data as at 5 July 2020**

<b>Pool Summary</b>				
Variable Rate Housing Loans				\$140,481,808.22
Fixed Interest Rate Housing Loans				\$19,658,969.59
Total Housing Loans Outstanding				\$160,140,777.81
Current Threshold Rate				N/A
CPR	1 Month CPR	3 Month CPR	12 Month CPR	Cumulative CPR
	12.19%	10.96%	12.53%	18.40%
				% End Period
	<u>No. of Loans</u>	<u>Balance (AUD)</u>		<u>Pool Balance</u>
<b>Delinquency Statistics</b>				
31-60 days	4	786,069.55		0.49%
61-90 days	0	0.00		0.00%
91-120 days	4	654,022.58		0.41%
121+ days	17	2,684,812.85		1.68%
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.				
<b>Cumulative Loss and Recovery Data (AUD)</b>				
Losses on Sale of Property				1,342,036.04
Claims Met by LMI				321,020.00
Loss Met by Other Means				1,021,016.04

**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.

<sup>1</sup> Includes carry-over Class C charge off of \$213,975.25. Credit support to Class A note of 17.64% after charge offs.