

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

Current Collection Period: From 6 October 2013 To 5 November 2013
Determination Date: 13 November 2013
Payment Date: 19 November 2013

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	669,092,924.53	87.91%	0.63241297	3.9500%	17,331,613.51	2,154,244.68	\$0.00
Class B	39,100,000.00	5.14%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
Class C	52,900,000.00	6.95%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
	761,092,924.53	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	1,958,026.66
Unscheduled Principal Collection	19,225,809.31
Gross Principal Collections	21,183,835.97
Redraws Made This Period	-3,852,222.46
Principal Collections	17,331,613.51
Available Principal	
Principal Collections	17,331,613.51
Principal Charge Offs	0.00
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
Total Available Principal to be distributed	17,331,613.51
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	17,331,613.51
Principal Retained	0.00
Available Funds	
Available Income	3,671,344.23
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	3,671,344.23
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

Collateral Data as at 5 November 2013

Pool Summary		
Variable Rate Housing Loans		\$665,408,103.22
Fixed Interest Rate Housing Loans		\$95,684,821.31
Total Housing Loans Outstanding		\$761,092,924.53
Current Threshold Rate		N/A
Delinquency Statistics		
	<u>No. of Loans</u>	<u>Balance (AUD)</u>
31-60 days	16	3,311,312.82
61-90 days	3	813,793.93
91-120 days	6	653,772.20
121+ days	4	622,739.58
Foreclosures	0	0.00
		% End Period Pool Balance
		0.44%
		0.11%
		0.09%
		0.08%
		0.00%
Cumulative Loss and Recovery Data (AUD)		
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