

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

Current Collection Period: From 6 October 2012 To 5 November 2012
Determination Date: 13 November 2012
Payment Date: 19 November 2012

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	914,615,984.13	90.86%	0.86447636	4.6800%	25,970,153.64	3,738,636.63	\$0.00
Class B	39,100,000.00	3.88%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
Class C	52,900,000.00	5.26%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
	1,006,615,984.13	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	2,115,293.88
Unscheduled Principal Collection	28,368,034.39
Gross Principal Collections	30,483,328.27
Redraws Made This Period	-5,149,750.43
Principal Collections	25,333,577.84
Available Principal	
Principal Collections	25,333,577.84
Principal Charge Offs	0.00
Principal Draw This Period	0.00
Payback of Principal Draws	636,575.80
Total Available Principal to be distributed	25,970,153.64
Outstanding Principal Draws from Previous Period	949,896.61
Total Principal Draws Outstanding	313,320.81
Principal Distributed	25,970,153.64
Principal Retained	0.00
Available Funds	
Available Income	5,464,749.65
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	5,464,749.65
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 2012

Pool Summary		
Variable Rate Housing Loans		\$899,486,869.84
Fixed Interest Rate Housing Loans		\$106,815,793.48
Total Housing Loans Outstanding		\$1,006,302,663.32
Current Threshold Rate		N/A
Delinquency Statistics		% End Period Pool Balance
	No. of Loans	Balance (AUD)
31-60 days	11	1,908,639.48
61-90 days	1	49,022.20
91-120 days	1	58,059.79
121+ days	0	0.00
Foreclosures	2	217,381.52
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