

Noteholders Report
WST Series Trust 2012-1
Coupon Period Ending 19 February 2016

Current Collection Period: From 6 January 2016 To 5 February 2016
Determination Date: 15 February 2016
Payment Date: 19 February 2016

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	338,396,317.53	82.81%	0.31984529	3.4433%	5,369,507.57	1,005,324.79	\$0.00
Class B	29,851,264.10	7.31%	0.76345944	Not Disclosed	473,665.29	Not Disclosed	\$0.00
Class C	40,387,004.38	9.88%	0.76345944	Not Disclosed	640,841.27	Not Disclosed	\$0.00
	408,634,586.01	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	1,157,645.08
Unscheduled Principal Collection	7,536,808.45
Gross Principal Collections	8,694,453.53
Redraws Made This Period	-2,210,439.40
Principal Collections	6,484,014.13
Available Principal	
Principal Collections	6,484,014.13
Principal Charge Offs	0.00
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
Total Available Principal to be distributed	6,484,014.13
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	6,484,014.13
Principal Retained	0.00
Available Funds	
Available Income	1,824,582.59
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	1,824,582.59
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 February 2016

Pool Summary		
Variable Rate Housing Loans		\$369,984,053.35
Fixed Interest Rate Housing Loans		\$38,650,532.66
Total Housing Loans Outstanding		\$408,634,586.01
Current Threshold Rate		N/A
Delinquency Statistics		% End Period Pool Balance
	No. of Loans	Balance (AUD)
31-60 days	11	2,905,982.42
61-90 days	10	2,564,994.69
91-120 days	2	356,867.37
121+ days	14	2,507,760.37
Foreclosures	2	817,184.57
		0.71%
		0.63%
		0.09%
		0.61%
		0.20%
Cumulative Loss and Recovery Data (AUD)		
Losses on Sale of Property		80,268.97
LMI Claims to Date		80,268.97
Claims Met by LMI		79,902.36
Claims Met by Other Means		366.61

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.