

Noteholders Report
WST Series Trust 2013-1
Coupon Period Ending 24 July 2017

Current Collection Period: From 7 June 2017 To 6 July 2017
Determination Date: 18 July 2017
Payment Date: 24 July 2017

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	506,191,841.71	82.79%	0.26200406	2.4650%	8,956,575.52	1,078,494.97	\$0.00
Class B	44,457,534.40	7.27%	0.62616246	Not Disclosed	786,633.11	Not Disclosed	\$0.00
Class C	60,737,758.20	9.94%	0.62616246	Not Disclosed	1,074,695.95	Not Disclosed	\$0.00
	611,387,134.31	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	1,766,307.28
Unscheduled Principal Collection	13,653,372.98
Gross Principal Collections	15,419,680.26
Redraws Made This Period	-4,601,775.68
Principal Collections	10,817,904.58
Available Principal	
Principal Collections	10,817,904.58
Principal Charge Offs	0.00
Excess Income reimbursing Principal Loss (Liquidation Loss-Principal)	0.00
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
Total Available Principal to be distributed	10,817,904.58
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	10,817,904.58
Principal Retained	0.00
Available Funds	
Available Income	2,497,897.71
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	2,497,897.71
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
Excess Spread	388,508.88

Collateral Data as at 6 July 2017

Pool Summary			
Variable Rate Housing Loans			\$518,283,951.03
Fixed Interest Rate Housing Loans			\$93,103,183.28
Total Housing Loans Outstanding			\$611,387,134.31
Current Threshold Rate			N/A
CPR (Monthly)			16.37%
Delinquency Statistics		<u>No. of Loans</u>	<u>Balance (AUD)</u>
31-60 days		18	4,105,058.09
61-90 days		9	2,596,272.64
91-120 days		4	641,417.03
121+ days		25	7,508,256.44
Foreclosures		1	240,632.55
			% End Period Pool Balance
			0.67%
			0.42%
			0.10%
			1.23%
			0.04%
Reported 90+ day delinquencies include accounts in hardship that continue to be reported as delinquent until the hardship period has ended and the customer has maintained full repayments for an additional 6 months			
Cumulative Loss and Recovery Data (AUD)			
Losses on Sale of Property			817,186
LMI Claims to Date			344,527
Claims Met by LMI			143,921
Claims Met by Other Means			494,386

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.