

Noteholders Report
WST Series Trust 2013-1
Coupon Period Ending 23 November 2017

Current Collection Period: From 7 October 2017 To 6 November 2017
 Determination Date: 17 November 2017
 Payment Date: 23 November 2017

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	470,571,296.91	82.79%	0.24356692	2.4450%	8,432,052.15	994,686.54	\$0.00
Class B	41,329,073.09	7.27%	0.58209962	Not Disclosed	740,565.57	Not Disclosed	\$0.00
Class C	56,463,663.16	9.94%	0.58209962	Not Disclosed	1,011,758.59	Not Disclosed	\$0.00
	568,364,033.16	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	1,810,640.02
Unscheduled Principal Collection	12,714,131.15
Gross Principal Collections	14,524,771.17
Redraws Made This Period	-4,340,394.86
Principal Collections	10,184,376.31
Available Principal	
Principal Collections	10,184,376.31
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	10,184,376.31
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	10,184,376.31
Principal Retained	0.00
Available Funds	
Available Income	2,202,176.68
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	2,202,176.68
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	189,456.94

Collateral Data as at 6 November 2017

Pool Summary	
Variable Rate Housing Loans	\$481,365,418.74
Fixed Interest Rate Housing Loans	\$86,998,614.42
Total Housing Loans Outstanding	\$568,364,033.16
Current Threshold Rate	N/A
CPR (Monthly)	15.82%
Delinquency Statistics	
	No. of Loans Balance (AUD) % End Period Pool Balance
31-60 days	21 6,110,677.64 1.08%
61-90 days	7 1,690,386.70 0.30%
91-120 days	6 1,298,668.58 0.23%
121+ days	22 6,114,561.10 1.08%
Foreclosures	1 274,677.00 0.05%
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.	
Cumulative Loss and Recovery Data (AUD)	
Losses on Sale of Property	752,572
LMI Claims to Date	279,913
Claims Met by LMI	258,185
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.