

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

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

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
<b>Class A</b>	479,003,349.06	82.79%	0.24793134	2.4550%	10,256,050.37	921,416.19	\$0.00
<b>Class B</b>	42,069,638.66	7.27%	0.59253012	Not Disclosed	900,762.66	Not Disclosed	\$0.00
<b>Class C</b>	57,475,421.75	9.94%	0.59253012	Not Disclosed	1,230,619.42	Not Disclosed	\$0.00
	<b>578,548,409.47</b>	<b>100.00%</b>					

**Payment Summary**

	<b>Current Collection Period (in AUD)</b>
<b>Principal Collections</b>	
Scheduled Principal Collection	1,609,921.46
Unscheduled Principal Collection	14,519,288.49
Gross Principal Collections	16,129,209.95
Redraws Made This Period	-3,741,777.50
Principal Collections	12,387,432.45
<b>Available Principal</b>	
Principal Collections	12,387,432.45
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
<b>Total Available Principal to be distributed</b>	<b>12,387,432.45</b>
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	12,387,432.45
Principal Retained	0.00
<b>Available Funds</b>	
Available Income	2,511,214.83
Principal Draw	0.00
Liquidity Draw	0.00
<b>Total Available Funds</b>	<b>2,511,214.83</b>
Payment Shortfall	0.00
<b>Redraw &amp; Liquidity Facilities</b>	
Redraw Shortfall	0.00
Redraw Facility Draw	0.00
Liquidity Shortfall	0.00
Remaining Liquidity Shortfall	0.00
<b>Excess Spread</b>	<b>496,814.65</b>

**Collateral Data as at 6 October 2017**

<b>Pool Summary</b>			
Variable Rate Housing Loans			\$488,018,759.64
Fixed Interest Rate Housing Loans			\$90,529,649.83
Total Housing Loans Outstanding			\$578,548,409.47
Current Threshold Rate			N/A
CPR (Monthly)			20.11%
<b>Delinquency Statistics</b>		<u>No. of Loans</u>	<u>Balance (AUD)</u>
31-60 days		20	5,282,047.25
61-90 days		7	1,533,052.92
91-120 days		3	914,798.34
121+ days		23	6,849,742.02
Foreclosures		2	527,090.00
			<b>% End Period Pool Balance</b>
			0.91%
			0.26%
			0.16%
			1.18%
			0.09%
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.			
<b>Cumulative Loss and Recovery Data (AUD)</b>			
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.