

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

Current Collection Period: From 7 March 2017 To 6 April 2017
Determination Date: 18 April 2017
Payment Date: 24 April 2017

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	536,907,215.64	82.79%	0.27790229	2.4750%	11,435,928.63	1,189,829.51	\$0.00
Class B	47,155,187.10	7.27%	0.66415756	Not Disclosed	1,004,388.35	Not Disclosed	\$0.00
Class C	64,423,283.74	9.94%	0.66415756	Not Disclosed	1,372,192.54	Not Disclosed	\$0.00
	648,485,686.48	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	1,984,799.18
Unscheduled Principal Collection	16,025,471.93
Gross Principal Collections	18,010,271.11
Redraws Made This Period	-4,197,761.59
Principal Collections	13,812,509.52
Available Principal	
Principal Collections	13,812,509.52
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	13,812,509.52
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	13,812,509.52
Principal Retained	0.00
Available Funds	
Available Income	2,562,267.14
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	2,562,267.14
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	194,068.48

Collateral Data as at 6 April 2017

Pool Summary		
Variable Rate Housing Loans		\$552,929,413.58
Fixed Interest Rate Housing Loans		\$95,556,272.90
Total Housing Loans Outstanding		\$648,485,686.48
Current Threshold Rate		N/A
CPR (Monthly)		19.17%
Delinquency Statistics		
	<u>No. of Loans</u>	<u>Balance (AUD)</u>
31-60 days	13	2,651,566.56
61-90 days	9	2,722,089.29
91-120 days	5	1,788,318.34
121+ days	33	8,525,060.64
Foreclosures	3	602,421.22
		% End Period Pool Balance
		0.41%
		0.42%
		0.28%
		1.31%
		0.09%
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		638,307
LMI Claims to Date		165,648
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.