

**Noteholders Report**  
**WST Series Trust 2013-1**  
**Coupon Period Ending 23 December 2015**

**Current Collection Period: From 7 November 2015 To 6 December 2015**  
**Determination Date: 17 December 2015**  
**Payment Date: 23 December 2015**

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>	747,968,795.02	82.79%	0.38714741	2.8950%	18,534,645.72	1,823,858.19	\$0.00
<b>Class B</b>	65,692,185.60	7.27%	0.92524205	Not Disclosed	1,627,850.51	Not Disclosed	\$0.00
<b>Class C</b>	89,748,478.90	9.93%	0.92524205	Not Disclosed	2,223,964.79	Not Disclosed	\$0.00
	<b>903,409,459.52</b>	<b>100.00%</b>					

**Payment Summary**

	<b>Current Collection Period (in AUD)</b>
<b>Principal Collections</b>	
Scheduled Principal Collection	2,467,359.56
Unscheduled Principal Collection	25,009,367.65
Gross Principal Collections	27,476,727.21
Redraws Made This Period	-5,090,266.19
Principal Collections	22,386,461.02
<b>Available Principal</b>	
Principal Collections	22,386,461.02
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>22,386,461.02</b>
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	22,386,461.02
Principal Retained	-0.00
<b>Available Funds</b>	
Available Income	3,746,741.98
Principal Draw	0.00
Liquidity Draw	0.00
<b>Total Available Funds</b>	<b>3,746,741.98</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

**Collateral Data as at 6 December 2015**

<b>Pool Summary</b>		
Variable Rate Housing Loans		\$783,301,719.09
Fixed Interest Rate Housing Loans		\$120,107,740.43
Total Housing Loans Outstanding		\$903,409,459.52
Current Threshold Rate		N/A
<b>Delinquency Statistics</b>		% End Period Pool Balance
	No. of Loans	Balance (AUD)
31-60 days	17	4,059,342.65
61-90 days	12	2,953,873.46
91-120 days	2	722,867.38
121+ days	13	3,243,110.75
Foreclosures	2	683,755.00
		0.45%
		0.33%
		0.08%
		0.36%
		0.08%
<b>Cumulative Loss and Recovery Data (AUD)</b>		
Losses on Sale of Property		43,722.02
LMI Claims to Date		165,648.00
Claims Met by LMI		143,921.00
Claims Met by Other Means		43,722.02

**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.