

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

Current Collection Period: From 7 January 2015 To 6 February 2015
Determination Date: 17 February 2015
Payment Date: 23 February 2015

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	997,985,760.37	85.59%	0.51655578	3.4367%	30,457,580.63	3,001,862.69	\$0.00
Class B	71,000,000.00	6.09%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
Class C	97,000,000.00	8.32%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
	1,165,985,760.37	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	2,187,363.56
Unscheduled Principal Collection	34,407,422.24
Gross Principal Collections	36,594,785.80
Redraws Made This Period	-6,137,205.17
Principal Collections	30,457,580.63
Available Principal	
Principal Collections	30,457,580.63
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	30,457,580.63
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	30,457,580.63
Principal Retained	0.00
Available Funds	
Available Income	5,673,214.62
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	5,673,214.62
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

Collateral Data as at 6 February 2015

Pool Summary			
Variable Rate Housing Loans			\$927,141,697.43
Fixed Interest Rate Housing Loans			\$238,844,062.94
Total Housing Loans Outstanding			\$1,165,985,760.37
Current Threshold Rate			N/A
Delinquency Statistics		No. of Loans	Balance (AUD)
31-60 days		19	5,976,845.04
61-90 days		8	1,188,014.40
91-120 days		2	590,855.51
121+ days		7	2,097,801.59
Foreclosures		1	200,356.26
Cumulative Loss and Recovery Data (AUD)			
Losses on Sale of Property			43,722.02
LMI Claims to Date			0.00
Claims Met by LMI			0.00
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.			