

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

Current Collection Period: From 7 January 2017 To 6 February 2017
Determination Date: 17 February 2017
Payment Date: 23 February 2017

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	557,481,846.99	82.79%	0.28855168	2.4650%	10,833,828.24	1,189,803.90	\$0.00
Class B	48,962,204.33	7.27%	0.68960851	Not Disclosed	951,507.42	Not Disclosed	\$0.00
Class C	66,892,025.59	9.94%	0.68960851	Not Disclosed	1,299,946.75	Not Disclosed	\$0.00
	673,336,076.91	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	2,150,742.36
Unscheduled Principal Collection	14,507,174.37
Gross Principal Collections	16,657,916.73
Redraws Made This Period	-3,572,634.32
Principal Collections	13,085,282.41
Available Principal	
Principal Collections	13,085,282.41
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	13,085,282.41
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	13,085,282.41
Principal Retained	0.00
Available Funds	
Available Income	2,652,456.14
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	2,652,456.14
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	268,248.90

Collateral Data as at 6 February 2017

Pool Summary			
Variable Rate Housing Loans			\$573,690,869.54
Fixed Interest Rate Housing Loans			\$99,645,207.37
Total Housing Loans Outstanding			\$673,336,076.91
Current Threshold Rate			N/A
CPR (Monthly)			17.28%
Delinquency Statistics			
	<u>No. of Loans</u>	<u>Balance (AUD)</u>	<u>% End Period Pool Balance</u>
31-60 days	16	4,422,796.35	0.66%
61-90 days	11	3,264,998.16	0.48%
91-120 days	7	2,467,293.14	0.37%
121+ days	29	7,310,446.96	1.09%
Foreclosures	2	324,252.15	0.05%
Cumulative Loss and Recovery Data (AUD)			
Losses on Sale of Property			614,649.00
LMI Claims to Date			165,648.00
Claims Met by LMI			143,921.00
Claims Met by Other Means			470,728.00

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.