

Noteholders Report
WST Series Trust 2013-1
Coupon Period Ending 24 January 2022

Current Collection Period: From 7 December 2021 To 6 January 2022
Determination Date: 18 January 2022
Payment Date: 24 January 2022

Note Class	Ending Invested Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)	Ending Stated Amount (AUD)
Class A	155,138,846.18	70.50%	0.08029961	0.8650%	6,577,022.12	122,638.23	\$0.00	\$155,138,846.18
Class B	27,437,359.59	12.47%	0.38644168	Not Disclosed	0.00	Not Disclosed	\$0.00	\$27,437,359.59
Class C	37,484,843.34	17.03%	0.38644168	Not Disclosed	0.00	Not Disclosed	\$0.00	\$37,484,843.34
	220,061,049.11	100.00%						220,061,049.11

The Serial Paydown Conditions (as defined in section 14 of the Information Memorandum) have not all been met for the 18 January 2022 Determination Date. As a result, the Principal Collections will be distributed sequentially (first to Class A Noteholders, then to Class B Noteholders and then to Class C Noteholders) (as described in section 7.10 (b)(i) of the Information Memorandum).

The Serial Paydown Conditions were not met as 90+ days arrears (on an average basis) for the preceding 12 Collection Periods exceed 2%.

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	791,691.23
Unscheduled Principal Collection	6,752,231.69
Total Principal Collections	7,543,922.92
Redraws Made This Period	-966,900.80
Principal Collections	6,577,022.12
Available Principal	
Principal Collections	6,577,022.12
Principal Draw This Period	0.00
Excess Income reimbursing Principal Draws	0.00
Excess Income reimbursing Principal Charge Offs this period	0.00
Excess Income reimbursing Carryover Charge Offs	0.00
Total Gross Principal to be distributed	6,577,022.12
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	6,577,022.12
Available Funds	
Available Income	711,634.62
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	711,634.62
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
Excess Spread	162,931.76

Collateral Data as at 6 January 2022

Pool Summary				
Variable Rate Housing Loans				\$176,350,000.52
Fixed Interest Rate Housing Loans				\$43,711,048.59
Total Housing Loans Outstanding				\$220,061,049.11
Current Threshold Rate				N/A
CPR		1 Month CPR	3 Month CPR	12 Month CPR
		26.88%	21.52%	20.77%
				Cumulative CPR
				19.47%
The CPR methodology has been amended to align to ABS Perpetual methodology (for 1 month, 3 month and 12 month CPR). The historical CPR figures in the Cumulative CPR have been amended from September 2021 onwards, prior to this date is based on the previous methodology.				
Delinquency Statistics				
		<u>No. of Loans</u>	<u>Balance (AUD)</u>	<u>% End Period Pool Balance</u>
31-60 days		6	2,065,642.08	0.94%
61-90 days		3	622,938.87	0.28%
91-120 days		2	459,907.77	0.21%
121+ days		23	5,583,969.35	2.54%
Foreclosures		0	0.00	0.00%
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.				
Cumulative Loss and Recovery Data (AUD)				
Losses on Sale of Property				2,516,083.80
Losses Met by LMI				454,404.86
Losses Met by Other Means				2,061,678.94

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.