

**Noteholders Report**  
**WST Series Trust 2013-1**  
**Coupon Period Ending 25 January 2016**

**Current Collection Period: From 7 December 2015 To 6 January 2016**  
**Determination Date: 19 January 2016**  
**Payment Date: 25 January 2016**

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>	730,878,625.32	82.79%	0.37830157	2.9150%	17,090,169.70	1,971,256.39	\$0.00
<b>Class B</b>	64,191,199.72	7.27%	0.90410140	Not Disclosed	1,500,985.88	Not Disclosed	\$0.00
<b>Class C</b>	87,697,836.22	9.94%	0.90410140	Not Disclosed	2,050,642.68	Not Disclosed	\$0.00
	<b>882,767,661.26</b>	<b>100.00%</b>					

**Payment Summary**

	<b>Current Collection Period (in AUD)</b>
<b>Principal Collections</b>	
Scheduled Principal Collection	2,109,011.83
Unscheduled Principal Collection	23,629,969.40
Gross Principal Collections	25,738,981.23
Redraws Made This Period	-5,097,182.97
Principal Collections	20,552,415.68
<b>Available Principal</b>	
Principal Collections	20,552,415.68
Principal Charge Offs	0.00
Excess Income reimbursing Principal Loss (Liquidation Loss-Principal)	89,382.58
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
<b>Total Available Principal to be distributed</b>	<b>20,641,798.26</b>
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	20,641,798.26
Principal Retained	-0.00
<b>Available Funds</b>	
Available Income	3,952,738.21
Principal Draw	0.00
Liquidity Draw	0.00
<b>Total Available Funds</b>	<b>3,952,738.21</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 January 2016**

<b>Pool Summary</b>			
Variable Rate Housing Loans			\$767,281,790.43
Fixed Interest Rate Housing Loans			\$115,485,870.83
Total Housing Loans Outstanding			\$882,767,661.26
Current Threshold Rate			N/A
<b>Delinquency Statistics</b>		<b>No. of Loans</b>	<b>Balance (AUD)</b>
31-60 days		20	6,246,449.22
61-90 days		11	2,689,222.69
91-120 days		5	1,296,715.83
121+ days		18	4,656,085.93
Foreclosures		2	693,375.14
<b>Cumulative Loss and Recovery Data (AUD)</b>			
Losses on Sale of Property			298,752.32
LMI Claims to Date			165,648.00
Claims Met by LMI			143,921.00
Claims Met by Other Means			133,104.60

**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.