

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

Current Collection Period: From 7 December 2016 To 6 January 2017
Determination Date: 17 January 2017
Payment Date: 23 January 2017

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	568,315,675.23	82.79%	0.29415925	2.4750%	12,789,056.92	1,221,513.99	\$0.00
Class B	49,913,711.75	7.27%	0.70301002	Not Disclosed	1,123,230.15	Not Disclosed	\$0.00
Class C	68,191,972.34	9.94%	0.70301002	Not Disclosed	1,534,553.86	Not Disclosed	\$0.00
	686,421,359.32	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	2,030,663.77
Unscheduled Principal Collection	17,917,823.74
Gross Principal Collections	19,948,487.51
Redraws Made This Period	-4,501,646.58
Principal Collections	15,446,840.93
Available Principal	
Principal Collections	15,446,840.93
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	15,446,840.93
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	15,446,840.93
Principal Retained	0.00
Available Funds	
Available Income	2,883,936.95
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	2,883,936.95
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 January 2017

Pool Summary		
Variable Rate Housing Loans		\$586,146,950.50
Fixed Interest Rate Housing Loans		\$100,274,408.82
Total Housing Loans Outstanding		\$686,421,359.32
Current Threshold Rate		N/A
CPR (Monthly)		20.38%
Delinquency Statistics		
	<u>No. of Loans</u>	<u>Balance (AUD)</u>
31-60 days	18	4,569,636.87
61-90 days	7	2,360,982.33
91-120 days	4	1,189,906.11
121+ days	31	7,910,640.33
Foreclosures	2	316,751.44
		% End Period Pool Balance
		0.67%
		0.34%
		0.17%
		1.15%
		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.