

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

Current Collection Period: From 7 June 2016 To 6 July 2016
Determination Date: 19 July 2016
Payment Date: 25 July 2016

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	643,576,483.35	82.79%	0.33311412	2.7000%	13,586,587.03	1,555,586.01	\$0.00
Class B	56,523,675.96	7.27%	0.79610811	Not Disclosed	1,193,275.18	Not Disclosed	\$0.00
Class C	77,222,486.84	9.94%	0.79610811	Not Disclosed	1,630,249.18	Not Disclosed	\$0.00
	777,322,646.15	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	2,173,006.87
Unscheduled Principal Collection	19,253,517.77
Gross Principal Collections	21,426,524.64
Redraws Made This Period	-5,016,413.25
Principal Collections	16,410,111.39
Available Principal	
Principal Collections	16,410,111.39
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	16,410,111.39
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	16,410,111.39
Principal Retained	0.00
Available Funds	
Available Income	3,318,797.80
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	3,318,797.80
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 July 2016

Pool Summary			
Variable Rate Housing Loans			\$669,591,496.23
Fixed Interest Rate Housing Loans			\$107,731,149.92
Total Housing Loans Outstanding			\$777,322,646.15
Current Threshold Rate			N/A
Delinquency Statistics		No. of Loans	Balance (AUD)
31-60 days		17	4,359,911.09
61-90 days		22	5,594,089.03
91-120 days		4	859,127.74
121+ days		22	6,258,834.04
Foreclosures		0	0.00
Cumulative Loss and Recovery Data (AUD)			
Losses on Sale of Property			419,480.54
LMI Claims to Date			165,648.00
Claims Met by LMI			143,920.51
Claims Met by Other Means			275,560.00

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.