

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

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

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	548,343,144.27	82.79%	0.28382150	2.4750%	9,138,702.72	1,058,451.84	\$0.00
Class B	48,159,575.45	7.27%	0.67830388	Not Disclosed	802,628.88	Not Disclosed	\$0.00
Class C	65,795,476.28	9.94%	0.67830388	Not Disclosed	1,096,549.31	Not Disclosed	\$0.00
	662,298,196.00	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	2,141,793.68
Unscheduled Principal Collection	12,470,533.91
Gross Principal Collections	14,612,327.59
Redraws Made This Period	-3,574,446.68
Principal Collections	11,014,223.03
Available Principal	
Principal Collections	11,014,223.03
Principal Charge Offs	0.00
Excess Income reimbursing Principal Loss (Liquidation Loss-Principal)	23,657.88
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
Total Available Principal to be distributed	11,037,880.91
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	11,037,880.91
Principal Retained	-0.00
Available Funds	
Available Income	2,573,642.12
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	2,573,642.12
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	368,703.74

Collateral Data as at 6 March 2017

Pool Summary		
Variable Rate Housing Loans		\$565,596,797.35
Fixed Interest Rate Housing Loans		\$96,701,398.65
Total Housing Loans Outstanding		\$662,298,196.00
Current Threshold Rate		N/A
CPR (Monthly)		15.96%
Delinquency Statistics		% End Period Pool Balance
	No. of Loans	Balance (AUD)
31-60 days	19	4,859,927.29
61-90 days	6	2,297,600.41
91-120 days	9	2,338,933.38
121+ days	30	7,890,270.22
Foreclosures	2	331,639.16
Cumulative Loss and Recovery Data (AUD)		
Losses on Sale of Property		638,307.00
LMI Claims to Date		165,648.00
Claims Met by LMI		143,921.00
Claims Met by Other Means		494,386.00

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.