

**Noteholders Report**  
**WST Series Trust 2013-1**  
**Coupon Period Ending 23 November 2016**

**Current Collection Period: From 7 October 2016 To 6 November 2016**  
**Determination Date: 17 November 2016**  
**Payment Date: 23 November 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>	594,923,429.05	82.79%	0.30793138	2.4650%	10,420,190.96	1,226,442.76	\$0.00
<b>Class B</b>	52,250,602.69	7.27%	0.73592398	Not Disclosed	915,178.71	Not Disclosed	\$0.00
<b>Class C</b>	71,384,626.16	9.94%	0.73592398	Not Disclosed	1,250,314.58	Not Disclosed	\$0.00
	<b>718,558,657.90</b>	<b>100.00%</b>					

**Payment Summary**

	<b>Current Collection Period (in AUD)</b>
<b>Principal Collections</b>	
Scheduled Principal Collection	2,228,410.30
Unscheduled Principal Collection	15,083,743.17
Gross Principal Collections	17,312,153.47
Redraws Made This Period	-4,726,469.22
Principal Collections	12,585,684.25
<b>Available Principal</b>	
Principal Collections	12,585,684.25
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
<b>Total Available Principal to be distributed</b>	<b>12,585,684.25</b>
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	12,585,684.25
Principal Retained	-0.00
<b>Available Funds</b>	
Available Income	2,845,777.75
Principal Draw	0.00
Liquidity Draw	0.00
<b>Total Available Funds</b>	<b>2,845,777.75</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 November 2016**

<b>Pool Summary</b>		
Variable Rate Housing Loans		\$618,525,560.72
Fixed Interest Rate Housing Loans		\$100,033,097.18
Total Housing Loans Outstanding		\$718,558,657.90
Current Threshold Rate		N/A
CPR (Monthly)		16.48%
<b>Delinquency Statistics</b>		
	<u>No. of Loans</u>	<u>Balance (AUD)</u>
31-60 days	17	4,412,201.63
61-90 days	9	2,809,305.65
91-120 days	12	3,757,184.67
121+ days	27	7,199,168.95
Foreclosures	1	214,758.80
		<b>% End Period Pool Balance</b>
		0.61%
		0.39%
		0.52%
		1.00%
		0.03%
<b>Cumulative Loss and Recovery Data (AUD)</b>		
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.