

Noteholders Report
WST Series Trust 2013-1
Coupon Period Ending 24 October 2016

Current Collection Period: From 7 September 2016 To 6 October 2016
Determination Date: 18 October 2016
Payment Date: 24 October 2016

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	605,343,620.01	82.79%	0.31332486	2.4700%	13,905,059.85	1,299,064.97	\$0.00
Class B	53,165,781.40	7.27%	0.74881382	Not Disclosed	1,221,245.83	Not Disclosed	\$0.00
Class C	72,634,940.74	9.94%	0.74881382	Not Disclosed	1,668,462.61	Not Disclosed	\$0.00
	731,144,342.15	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	2,133,301.36
Unscheduled Principal Collection	18,417,900.21
Gross Principal Collections	20,551,201.57
Redraws Made This Period	-3,756,433.28
Principal Collections	16,599,599.98
Available Principal	
Principal Collections	16,599,599.98
Principal Charge Offs	0.00
Excess Income reimbursing Principal Loss (Liquidation Loss-Principal)	195,168.31
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
Total Available Principal to be distributed	16,794,768.29
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	16,794,768.29
Principal Retained	0.00
Available Funds	
Available Income	3,044,074.63
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	3,044,074.63
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 October 2016

Pool Summary			
Variable Rate Housing Loans			\$628,037,652.25
Fixed Interest Rate Housing Loans			\$103,106,689.90
Total Housing Loans Outstanding			\$731,144,342.15
Current Threshold Rate			N/A
Delinquency Statistics		<u>No. of Loans</u>	<u>Balance (AUD)</u>
31-60 days		11	2,393,144.96
61-90 days		14	4,660,228.01
91-120 days		9	2,019,348.38
121+ days		30	8,271,228.56
Foreclosures		1	211,186.52
			% End Period Pool Balance
			0.33%
			0.64%
			0.28%
			1.13%
			0.03%
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.