

**Noteholders Report**  
**Series 2013-2 WST Trust**  
**Coupon Period Ending 22 February 2021**

**Current Collection Period: From 7 January 2021 To 6 February 2021**  
**Determination Date: 16 February 2021**  
**Payment Date: 22 February 2021**

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>	311,185,037.17	80.29%	0.15033094	0.8600%	6,200,562.36	239,300.05	\$0.00
<b>Class B</b>	32,466,370.79	8.38%	0.42439700	Not Disclosed	646,913.36	Not Disclosed	\$0.00
<b>Class C</b>	43,925,089.91	11.33%	0.42439700	Not Disclosed	875,235.71	Not Disclosed	\$0.00
	<b>387,576,497.87</b>	<b>100.00%</b>					

**Payment Summary**

	<b>Current Collection Period (in AUD)</b>
<b>Principal Collections</b>	
Scheduled Principal Collection	1,552,139.43
Unscheduled Principal Collection	8,723,190.45
Total Principal Collections	10,275,329.88
Redraws Made This Period	-2,552,618.45
Principal Collections	7,722,711.43
<b>Available Principal</b>	
Principal Collections	7,722,711.43
Principal Draw This Period	0.00
Other Amounts Received from Approved Seller or Servicer in nature of principal	0.00
Excess Income reimbursing Principal Draws	0.00
Excess Income reimbursing Principal Charge Offs this period	0.00
Excess Income reimbursing Carryover Charge Offs	0.00
<b>Total Gross Principal to be distributed</b>	<b>7,722,711.43</b>
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	7,722,711.43
<b>Available Funds</b>	
Available Income	1,212,040.37
Principal Draw	0.00
Liquidity Draw	0.00
<b>Total Available Funds</b>	<b>1,212,040.37</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
<b>Excess Spread</b>	<b>207,161.48</b>

**Collateral Data as at 6 February 2021**

<b>Pool Summary</b>				
Variable Rate Housing Loans				\$307,579,122.23
Fixed Interest Rate Housing Loans				\$79,997,375.64
Total Housing Loans Outstanding				\$387,576,497.87
Current Threshold Rate				N/A
CPR	1 Month CPR	3 Month CPR	12 Month CPR	Cumulative CPR
	16.97%	15.74%	15.88%	18.83%
<b>Delinquency Statistics</b>				
	<u>No. of Loans</u>	<u>Balance (AUD)</u>		<u>% End Period Pool Balance</u>
31-60 days	3	1,822,977.38		0.47%
61-90 days	2	476,286.61		0.12%
91-120 days	1	273,754.58		0.07%
121+ days	22	5,819,207.72		1.50%
Foreclosures	1	136,942.20		0.04%
Delinquency statistics adhere to the APRA guidance for the reporting of delinquent loans, including the treatment of loans in hardship. Reported delinquencies include accounts that are in the serviceability hold out period i.e. performing loans in hardship that continue to be reported as delinquent until the customer has maintained full repayments for 6 months.				
<b>Cumulative Loss and Recovery Data (AUD)</b>				
Losses on Sale of Property				892,045.87
Losses Met by LMI				141,951.10
Losses Met by Other Means				750,094.77

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.