

Noteholders Report
Series 2013-2 WST Trust
Coupon Period Ending 23 March 2020

Current Collection Period: From 7 February 2020 To 6 March 2020
Determination Date: 17 March 2020
Payment Date: 23 March 2020

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	389,179,457.87	81.69%	0.18800940	1.6550%	4,883,417.39	553,901.26	\$0.00
Class B	37,066,840.42	7.78%	0.48453400	Not Disclosed	465,114.10	Not Disclosed	\$0.00
Class C	50,149,254.69	10.53%	0.48453400	Not Disclosed	629,272.02	Not Disclosed	\$0.00
	476,395,552.98	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	1,686,589.54
Unscheduled Principal Collection	7,661,781.99
Gross Principal Collections	9,348,371.53
Redraws Made This Period	-3,370,568.02
Principal Collections	5,977,803.51
Available Principal	
Principal Collections	5,977,803.51
Principal Charge Offs	0.00
Principal Draw This Period	0.00
Excess Income reimbursing Principal Loss (Liquidation Loss-Principal)	0.00
Payback of Principal Draws	0.00
Total Available Principal to be distributed	5,977,803.51
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	5,977,803.51
Principal Retained	0.00
Available Funds	
Available Income	1,705,430.50
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	1,705,430.50
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	373,692.65

Collateral Data as at 6 March 2020

Pool Summary	
Variable Rate Housing Loans	\$399,647,952.78
Fixed Interest Rate Housing Loans	\$76,747,600.20
Total Housing Loans Outstanding	\$476,395,552.98
Current Threshold Rate	N/A
CPR	1 Month CPR 3 Month CPR 12 Month CPR Cumulative CPR
	10.67% 14.96% 17.44% 19.18%
Delinquency Statistics	
	<u>No. of Loans</u> <u>Balance (AUD)</u> <u>% End Period</u> <u>Pool Balance</u>
31-60 days	12 3,633,320.65 0.76%
61-90 days	4 992,733.21 0.21%
91-120 days	7 1,061,776.85 0.22%
121+ days	22 6,458,156.62 1.36%
Foreclosures	1 354,114.00 0.07%
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.	
Cumulative Loss and Recovery Data (AUD)	
Losses on Sale of Property	771,048.10
Losses Met by LMI	141,951.10
Losses Met by Other Means	629,097.00

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.