

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

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

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	304,501,797.01	80.29%	0.14710232	0.8550%	6,683,240.16	204,103.28	\$0.00
Class B	31,769,098.98	8.38%	0.41528200	Not Disclosed	697,271.81	Not Disclosed	\$0.00
Class C	42,981,722.17	11.33%	0.41528200	Not Disclosed	943,367.74	Not Disclosed	\$0.00
	379,252,618.16	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	1,513,561.71
Unscheduled Principal Collection	10,038,461.13
Total Principal Collections	11,552,022.84
Redraws Made This Period	-3,228,143.13
Principal Collections	8,323,879.71
Available Principal	
Principal Collections	8,323,879.71
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
Total Gross Principal to be distributed	8,323,879.71
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	8,323,879.71
Available Funds	
Available Income	1,233,512.96
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	1,233,512.96
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	347,622.73

Collateral Data as at 6 March 2021

Pool Summary				
Variable Rate Housing Loans				\$299,143,994.36
Fixed Interest Rate Housing Loans				\$80,108,623.80
Total Housing Loans Outstanding				\$379,252,618.16
Current Threshold Rate				N/A
CPR	1 Month CPR	3 Month CPR	12 Month CPR	Cumulative CPR
	20.71%	17.50%	16.66%	18.85%
Delinquency Statistics				
	<u>No. of Loans</u>	<u>Balance (AUD)</u>		<u>% End Period Pool Balance</u>
31-60 days	2	578,187.31		0.15%
61-90 days	1	274,831.24		0.07%
91-120 days	1	201,455.37		0.05%
121+ days	19	5,223,663.72		1.38%
Foreclosures	1	136,764.53		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.				
Cumulative Loss and Recovery Data (AUD)				
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.