

Noteholders Report
Series 2013-2 WST Trust
Coupon Period Ending 21 November 2019

Current Collection Period: From 7 October 2019 To 6 November 2019
Determination Date: 15 November 2019
Payment Date: 21 November 2019

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	422,307,660.85	81.69%	0.20401336	1.7600%	9,104,711.27	644,872.85	\$0.00
Class B	40,222,088.70	7.78%	0.52577900	Not Disclosed	867,165.19	Not Disclosed	\$0.00
Class C	54,418,120.00	10.53%	0.52577900	Not Disclosed	1,173,223.50	Not Disclosed	\$0.00
	516,947,869.55	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	1,657,015.12
Unscheduled Principal Collection	13,280,988.75
Gross Principal Collections	14,938,003.87
Redraws Made This Period	-3,792,903.91
Principal Collections	11,081,629.80
Available Principal	
Principal Collections	11,081,629.80
Principal Charge Offs	0.00
Principal Draw This Period	0.00
Excess Income reimbursing Principal Loss (Liquidation Loss-Principal)	63,470.16
Payback of Principal Draws	0.00
Total Available Principal to be distributed	11,145,099.96
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	11,145,099.96
Principal Retained	0.00
Available Funds	
Available Income	1,986,227.77
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	1,986,227.77
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	261,938.31

Collateral Data as at 6 November 2019

Pool Summary	
Variable Rate Housing Loans	\$433,024,562.63
Fixed Interest Rate Housing Loans	\$83,923,306.92
Total Housing Loans Outstanding	\$516,947,869.55
Current Threshold Rate	N/A
CPR	1 Month CPR 3 Month CPR 12 Month CPR Cumulative CPR
	19.28% 16.41% 15.00% 19.22%
	% End Period
	Pool Balance
Delinquency Statistics	
31-60 days	13 3,126,991.29 0.60%
61-90 days	6 1,654,198.38 0.32%
91-120 days	1 478,632.76 0.09%
121+ days	25 7,178,896.21 1.39%
Foreclosures	0 0.00 0.00%
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.