

Noteholders Report
Series 2013-2 WST Trust
Coupon Period Ending 21 December 2018

Current Collection Period: From 7 November 2018 To 6 December 2018
Determination Date: 17 December 2018
Payment Date: 21 December 2018

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	506,584,303.98	81.69%	0.24472672	2.7193%	7,716,692.20	1,149,483.86	\$0.00
Class B	48,248,896.95	7.78%	0.63070500	Not Disclosed	734,965.30	Not Disclosed	\$0.00
Class C	65,277,919.37	10.53%	0.63070500	Not Disclosed	994,364.83	Not Disclosed	\$0.00
	620,111,120.30	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	1,630,174.06
Unscheduled Principal Collection	12,666,449.30
Gross Principal Collections	14,296,623.36
Redraws Made This Period	-4,850,601.03
Principal Collections	9,446,022.33
Available Principal	
Principal Collections	9,446,022.33
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	9,446,022.33
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	9,446,022.33
Principal Retained	0.00
Available Funds	
Available Income	2,546,493.13
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	2,546,493.13
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	358,882.92

Collateral Data as at 6 December 2018

Pool Summary	
Variable Rate Housing Loans	\$518,618,789.44
Fixed Interest Rate Housing Loans	\$101,492,330.86
Total Housing Loans Outstanding	\$620,111,120.30
Current Threshold Rate	N/A
CPR	1 Month CPR 3 Month CPR 12 Month CPR Cumulative CPR
	14.13% 15.94% 15.55% 19.94%
	% End Period
	Pool Balance
Delinquency Statistics	
31-60 days	12 4,163,598.88 0.67%
61-90 days	8 1,693,012.28 0.27%
91-120 days	7 2,390,276.67 0.39%
121+ days	21 5,565,657.33 0.90%
Foreclosures	2 166,478.29 0.03%
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	399,168.88
Losses Met by LMI	65,035.00
Losses Met by Other Means	334,133.88

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.