

Noteholders Report
Series 2013-2 WST Trust
Coupon Period Ending 21 February 2017

Current Collection Period: From 7 January 2017 To 6 February 2017
Determination Date: 15 February 2017
Payment Date: 21 February 2017

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	743,997,388.63	81.69%	0.35941903	2.4650%	9,530,697.81	1,475,779.60	\$0.00
Class B	70,860,966.37	7.78%	0.92628700	Not Disclosed	907,737.67	Not Disclosed	\$0.00
Class C	95,870,719.20	10.53%	0.92628700	Not Disclosed	1,228,115.67	Not Disclosed	\$0.00
	910,729,074.20	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	2,202,491.79
Unscheduled Principal Collection	14,884,635.17
Gross Principal Collections	17,087,126.96
Redraws Made This Period	-5,420,575.81
Principal Collections	11,666,551.15
Available Principal	
Principal Collections	11,666,551.15
Principal Charge Offs	0.00
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
Total Available Principal to be distributed	11,666,551.15
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	11,666,551.15
Principal Retained	0.00
Available Funds	
Available Income	3,490,926.19
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	3,490,926.19
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	298,457.73

Collateral Data as at 6 February 2017

Pool Summary	
Variable Rate Housing Loans	\$759,039,285.06
Fixed Interest Rate Housing Loans	\$151,689,789.14
Total Housing Loans Outstanding	\$910,729,074.20
Current Threshold Rate	N/A
CPR (Monthly)	11.46%
Delinquency Statistics	
	% End Period
	Pool Balance
31-60 days	19 4,139,397.86 0.45%
61-90 days	13 3,387,113.26 0.37%
91-120 days	8 2,243,180.58 0.25%
121+ days	18 5,193,761.79 0.57%
Foreclosures	1 348,234.44 0.04%
Cumulative Loss and Recovery Data (AUD)	
Losses on Sale of Property	65,035.00
LMI Claims to Date	65,035.00
Claims Met by LMI	0.00
Claims Met by Other Means	0.00

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.