

Noteholders Report
Series 2013-2 WST Trust
Coupon Period Ending 22 May 2017

Current Collection Period: From 7 April 2017 To 6 May 2017
Determination Date: 16 May 2017
Payment Date: 22 May 2017

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	706,926,819.23	81.69%	0.34151054	2.4650%	10,828,215.38	1,502,664.41	\$0.00
Class B	67,330,233.05	7.78%	0.88013400	Not Disclosed	1,031,317.87	Not Disclosed	\$0.00
Class C	91,093,844.71	10.53%	0.88013400	Not Disclosed	1,395,312.42	Not Disclosed	\$0.00
	865,350,896.99	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	1,947,972.75
Unscheduled Principal Collection	16,266,159.39
Gross Principal Collections	18,214,132.14
Redraws Made This Period	-4,959,286.47
Principal Collections	13,254,845.67
Available Principal	
Principal Collections	13,254,845.67
Principal Charge Offs	0.00
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
Total Available Principal to be distributed	13,254,845.67
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	13,254,845.67
Principal Retained	0.00
Available Funds	
Available Income	3,380,771.31
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	3,380,771.31
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	427,248.55

Collateral Data as at 6 May 2017

Pool Summary			
Variable Rate Housing Loans			\$730,825,228.77
Fixed Interest Rate Housing Loans			\$134,525,668.22
Total Housing Loans Outstanding			\$865,350,896.99
Current Threshold Rate			N/A
CPR (Monthly)			15.07%
Delinquency Statistics		<u>No. of Loans</u>	<u>Balance (AUD)</u>
31-60 days		12	2,924,073.10
61-90 days		11	2,662,418.71
91-120 days		7	1,614,597.78
121+ days		24	6,309,915.70
Foreclosures		0	0.00
Reported 90+ day delinquencies include accounts in hardship that continue to be reported as delinquent until the hardship period has ended and the customer has maintained full repayments for an additional 6 months			
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.