

Noteholders Report
Series 2013-2 WST Trust
Coupon Period Ending 21 November 2016

Current Collection Period: From 7 October 2016 To 6 November 2016
Determination Date: 15 November 2016
Payment Date: 21 November 2016

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	789,397,655.01	81.69%	0.38135152	2.4650%	13,806,184.16	1,681,556.75	\$0.00
Class B	75,185,049.75	7.78%	0.98281100	Not Disclosed	1,314,950.25	Not Disclosed	\$0.00
Class C	101,720,949.67	10.53%	0.98281100	Not Disclosed	1,779,050.33	Not Disclosed	\$0.00
	966,303,654.43	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	2,279,275.87
Unscheduled Principal Collection	20,530,024.18
Gross Principal Collections	22,809,300.05
Redraws Made This Period	-5,909,115.31
Principal Collections	16,900,184.74
Available Principal	
Principal Collections	16,900,184.74
Principal Charge Offs	0.00
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
Total Available Principal to be distributed	16,900,184.74
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	16,900,184.74
Principal Retained	0.00
Available Funds	
Available Income	3,710,108.75
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	3,710,108.75
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

Collateral Data as at 6 November 2016

Pool Summary		
Variable Rate Housing Loans		\$814,685,365.40
Fixed Interest Rate Housing Loans		\$151,618,289.03
Total Housing Loans Outstanding		\$966,303,654.43
Current Threshold Rate		N/A
CPR (Monthly)		18.61%
Delinquency Statistics		% End Period Pool Balance
	No. of Loans	Balance (AUD)
31-60 days	13	3,043,989.15
61-90 days	10	2,240,519.55
91-120 days	6	2,205,607.05
121+ days	23	5,907,472.76
Foreclosures	1	340,917.62
		0.32%
		0.23%
		0.23%
		0.61%
		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.