

Noteholders Report
Series 2013-2 WST Trust
Coupon Period Ending 22 February 2016

Current Collection Period: From 7 January 2016 To 6 February 2016
Determination Date: 16 February 2016
Payment Date: 22 February 2016

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	995,772,350.37	84.69%	0.48104944	2.8900%	30,128,445.64	2,599,323.44	\$0.00
Class B	76,500,000.00	6.51%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
Class C	103,500,000.00	8.80%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
	1,175,772,350.37	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	2,036,386.71
Unscheduled Principal Collection	34,684,664.30
Gross Principal Collections	36,721,051.01
Redraws Made This Period	-6,592,605.37
Principal Collections	30,128,445.64
Available Principal	
Principal Collections	30,128,445.64
Principal Charge Offs	0.00
Principal Draw This Period	0.00
Payback of Principal Draws	0.00
Total Available Principal to be distributed	30,128,445.64
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	30,128,445.64
Principal Retained	0.00
Available Funds	
Available Income	5,262,011.56
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	5,262,011.56
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 February 2016

Pool Summary			
Variable Rate Housing Loans			\$987,096,626.78
Fixed Interest Rate Housing Loans			\$188,675,723.59
Total Housing Loans Outstanding			\$1,175,772,350.37
Current Threshold Rate			N/A
		% End Period	
		Pool Balance	
Delinquency Statistics	No. of Loans	Balance (AUD)	
31-60 days	24	6,860,147.38	0.58%
61-90 days	10	2,310,336.26	0.20%
91-120 days	3	318,118.86	0.03%
121+ days	19	5,394,682.89	0.46%
Foreclosures	3	824,094.00	0.07%
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.