Noteholders Report Series 2014-2 WST Trust Coupon Period Ending 22 August 2022

Current Collection Period: From 7 July 2022 To 6 August 2022

Determination Date: 16 August 2022
Payment Date: 22 August 2022

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	321,390,951.46	72.84%	0.12938444	2.3500%	12,720,563.33	666,849.97	\$0.00
Class B	51,030,712.04	11.57%	0.55468165	Not Disclosed	0.00	Not Disclosed	\$0.00
Class C	68,780,524.92	15.59%	0.55468165	Not Disclosed	0.00	Not Disclosed	\$0.00
	441,202,188.42	100.00%					i

The Serial Paydown Conditions (as defined in section 14 of the Information Memorandum) have not all been met for the 16 August 2022 Determination Date. As a result, the Prinicipal Collections will be distributed sequentially (first to Class A Noteholders, then to Class B Noteholders and then to Class C Noteholders) (as described in section 7.10 (b)(i) of the Information Memorandum).

The Serial Paydown Conditions were not met as 90+ days arrears (on an average basis) for the preceding 3 Collection Periods exceed 2%.

Payment Summary

Excess Income reimbursing Principal Draws 0.00 Excess Income reimbursing Principal Charge Offs this period 0.00 Excess Income reimbursing Carryover Charge Offs 0.00 Total Gross Principal to be distributed 12,720,563.33 Outstanding Principal Draws from Previous Period 0.00 Total Principal Draws Outstanding 0.00 Principal Distributed 12,720,563.33 Available Funds 1,607,100.40 Available Income 1,607,100.40 Principal Draw 0.00 Liquidity Draw 0.00 Total Available Funds 1,607,100.40 Payment Shortfall 0.00 Redraw & Liquidity Facilities 8 Redraw Shortfall 0.00 Redraw Facility Draw 0.00 Liquidity Shortfall 0.00	Payment Summary	Current Collection
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	Excess Spread	183,368.15

Collateral Data as at 6 August 2022

Pool Summary						
Variable Rate Housing Loans				\$347,143,028.79		
Fixed Interest Rate Housing Loans				\$94,059,159.63		
Total Housing Loans Outstanding				\$441,202,188.42		
Current Threshold Rate				N/A		
	4 Marth ODD	0 M#- ODD	40 M			
CPR	1 Month CPR	3 Month CPR	12 Month CPR	Cumulative CPR		
	26.48%	19.63%	19.96%	18.59%		
				% End Period		
<u>Delinquency Statistics</u>		No. of Loans	Balance (AUD)	Pool Balance		
31-60 days		11	2,520,774.39	0.57%		
61-90 days		10	1,738,106.68	0.39%		
91-120 days		5	1,681,026.33	0.38%		
121+ days		26	8,374,178.06	1.90%		
Foreclosures		1	865,622.90	0.20%		
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
 1,359,468.75

 Losses Met by LMI
 838,614.19

 Losses Met by Other Means
 520,854.56

Risk Retention

Westpac Banking Corporation discloses that as contemplated by (A) Article 6 of Regulation (EU) 2017/2402 (which does not take into account any corresponding implementing rules or other measures made in any EEA state) and (B) Article 6 of Regulation (EU) 2017/2402 as amended by The Securitisation (Amendment) (EU Exit) Regulation 2019 and as it forms part of the domestic laws of the UK by virtue of the European Union (Withdrawal) Act 2018, it holds, as at the date of this report, a material net economic interest of not less than 5% of the nominal value of the securitisation as disclosed in the Information Memorandum.