Noteholders Report
Series 2014-2 WST Trust
Coupon Period Ending 22 March 2024

Current Collection Period: From 7 February 2024 To 6 March 2024
Determination Date: 18 March 2024
Payment Date: 22 March 2024

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	217,602,049.55	71.07%	0.08760147	5.0456%	3,654,497.05	886,980.52	$0.00
Class B	37,733,612.07	12.32%	0.41014796	Not Disclosed	633,713.58	Not Disclosed	$0.00
Class C	50,858,346.70	16.61%	0.41014796	Not Disclosed	854,135.70	Not Disclosed	$0.00
	306,194,008.32	**100.00%**					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	745,316.15
Unscheduled Principal Collection	6,773,167.36
Total Principal Collections	7,518,483.51
Redraws Made This Period	-2,376,137.18
Principal Collections	5,142,346.33
Available Principal	
Principal Collections	5,142,346.33
Principal Draw This Period	0.00
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	5,142,346.33
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	5,142,346.33
Available Funds	
Available Income	1,870,696.41
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	1,870,696.41
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	269,298.56

Collateral Data as at 6 March 2024

Pool Summary				
Variable Rate Housing Loans				$269,196,201.80
Fixed Interest Rate Housing Loans				$36,997,806.52
Total Housing Loans Outstanding				$306,194,008.32
Current Threshold Rate				N/A
CPR	1 Month CPR	3 Month CPR	12 Month CPR	Cumulative CPR
	15.72%	17.38%	18.09%	18.52%

Delinquency Statistics	No. of Loans	Balance (AUD)	% End Period Pool Balance
31-60 days	11	2,346,852.32	0.77%
61-90 days	10	1,750,929.86	0.57%
91-120 days	7	1,646,768.92	0.54%
121+ days	14	4,159,956.09	1.36%
Foreclosures	0	0.00	0.00%

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	1,439,722.44
Losses Met by LMI	838,614.19
Losses Met by Other Means	601,108.25

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.