

Noteholders Report
Series 2019-1 WST Trust
Coupon Period Ending 18 March 2021

Current Collection Period: From 4 February 2021 To 3 March 2021
Determination Date: 12 March 2021
Payment Date: 18 March 2021

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	1,488,953,619.19	86.12%	0.53947595	1.0848%	30,459,238.77	1,264,417.91	\$0.00
Class B	240,000,000.00	13.88%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
	1,728,953,619.19	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	4,781,546.57
Unscheduled Principal Collection	35,188,591.42
Total Principal Collections	39,970,137.99
Redraws Made This Period	(9,510,899.22)
Principal Collections	30,459,238.77
Available Principal	
Principal Collections	30,459,238.77
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	30,459,238.77
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	30,459,238.77
Available Funds	
Available Income	4,894,340.54
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	4,894,340.54
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	1,308,356.22

Collateral Data as at 3 March 2021

Pool Summary	
Variable Rate Housing Loans	\$1,169,278,082.74
Fixed Interest Rate Housing Loans	\$559,675,536.45
Total Housing Loans Outstanding	\$1,728,953,619.19
Current Threshold Rate	N/A
CPR	Cumulative CPR
	20.44%
	% End Period
	Pool Balance
Delinquency Statistics	
	<u>No. of Loans</u>
	<u>Balance (AUD)</u>
31-60 days	13
	3,575,371.32
61-90 days	15
	4,051,305.87
91-120 days	7
	1,587,808.26
121+ days	42
	11,412,685.30
Foreclosures	1
	330,242.95
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	0.00
Losses Met by LMI	0.00
Losses Met by Other Means	0.00

Capital Requirements Regulation

Westpac Banking Corporation discloses that as contemplated by Article 6 of Regulation (EU) 2017/2402 (as amended, the Securitisation Regulation)(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 of not less than 5% of the nominal value of the securitisation as disclosed in the Information Memorandum.