

Noteholders Report
Series 2019-1 WST Trust
Coupon Period Ending 18 November 2020

Current Collection Period: From 4 October 2020 To 3 November 2020
Determination Date: 12 November 2020
Payment Date: 18 November 2020

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	1,644,668,906.85	87.27%	0.59589453	1.1650%	37,389,114.64	1,610,628.16	\$0.00
Class B	240,000,000.00	12.73%	1.00000000	Not Disclosed	0.00	Not Disclosed	\$0.00
	1,884,668,906.85	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	4,941,862.63
Unscheduled Principal Collection	40,573,201.91
Total Principal Collections	45,515,064.54
Redraws Made This Period	(8,125,949.90)
Principal Collections	37,389,114.64
Available Principal	
Principal Collections	37,389,114.64
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	37,389,114.64
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	37,389,114.64
Available Funds	
Available Income	5,510,384.26
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	5,510,384.26
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	1,155,784.36

Collateral Data as at 3 November 2020

Pool Summary					
Variable Rate Housing Loans					\$1,322,211,425.29
Fixed Interest Rate Housing Loans					\$562,457,481.56
Total Housing Loans Outstanding					\$1,884,668,906.85
Current Threshold Rate					N/A
CPR		1 Month CPR	3 Month CPR	12 Month CPR	Cumulative CPR
		18.21%	20.30%	21.32%	20.41%
Delinquency Statistics					
		<u>No. of Loans</u>	<u>Balance (AUD)</u>		<u>% End Period Pool Balance</u>
31-60 days		10	2,153,993.16		0.11%
61-90 days		10	2,581,837.11		0.14%
91-120 days		6	1,488,121.51		0.08%
121+ days		58	15,501,440.45		0.82%
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					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.