

Noteholders Report
Series 2019-1 WST Trust
Coupon Period Ending 20 November 2023

Current Collection Period: From 4 October 2023 To 3 November 2023
Determination Date: 14 November 2023
Payment Date: 20 November 2023

Note Class	Ending Invested/ Stated Amount (AUD)	Class %	Bond Factor	Coupon Rate	Principal Payments (AUD)	Coupon Payments (AUD)	Charge offs (AUD)
Class A	614,543,474.32	81.00%	0.22266068	5.1450%	13,338,966.91	2,920,685.48	\$0.00
Class B	144,152,172.99	19.00%	0.60063400	Not Disclosed	3,128,893.47	Not Disclosed	\$0.00
	758,695,647.31	100.00%					

Payment Summary

	Current Collection Period (in AUD)
Principal Collections	
Scheduled Principal Collection	1,461,742.59
Unscheduled Principal Collection	19,963,455.04
Total Principal Collections	21,425,197.63
Redraws Made This Period	(4,957,337.25)
Principal Collections	16,467,860.38
Available Principal	
Principal Collections	16,467,860.38
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	16,467,860.38
Outstanding Principal Draws from Previous Period	0.00
Total Principal Draws Outstanding	0.00
Principal Distributed	16,467,860.38
Available Funds	
Available Income	4,500,981.73
Principal Draw	0.00
Liquidity Draw	0.00
Total Available Funds	4,500,981.73
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	616,709.11

Collateral Data as at 3 November 2023

Pool Summary					
Variable Rate Housing Loans					\$591,283,522.41
Fixed Interest Rate Housing Loans					\$167,412,124.90
Total Housing Loans Outstanding					\$758,695,647.31
Current Threshold Rate					N/A
CPR		1 Month CPR	3 Month CPR	12 Month CPR	Cumulative CPR
		20.95%	23.63%	23.08%	22.93%
					% End Period
Delinquency Statistics			<u>No. of Loans</u>	<u>Balance (AUD)</u>	<u>Pool Balance</u>
31-60 days		13	2,809,407.14		0.37%
61-90 days		5	1,362,864.31		0.18%
91-120 days		10	1,812,130.08		0.24%
121+ days		22	6,619,499.13		0.87%
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					62,949.65
Losses Met by LMI					0.00
Losses Met by Other Means					62,949.65

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.