

**Westpac Banking Corporation**  
 Covered Bond Programme (Australia)  
 Monthly Investor Report as at 31 October 2022

<i>Issuer</i>		<i>Fitch</i>	<i>Moody's</i>
	<b>Unsecured Rating</b>		
	Short Term	F1	P-1
	Long Term	A+	Aa3
		Stable	Stable
	<b>Secured Rating (Covered Bond)</b>	AAA	Aaa

<b>Issuer</b>	Westpac Banking Corporation	<b>Cash Manager</b>	Westpac Securitisation Management Pty Ltd
<b>Seller and Group Guarantor</b>	Westpac Banking Corporation	<b>Administrative Agent</b>	Westpac Securitisation Management Pty Ltd
<b>Covered Bond Guarantor</b>	BNY Trust Company of Australia Limited	<b>CB Swap Provider</b>	Westpac Banking Corporation
<b>Security Trustee</b>	BTA Institutional Services Australia Limited	<b>GI Account Bank</b>	Westpac Banking Corporation
<b>Servicer</b>	Westpac Banking Corporation	<b>Stand-by Account Bank</b>	Westpac Banking Corporation

All amounts in AUD dollars

**Portfolio Loan Summary**

Reporting Date	31-Oct-2022
Period Start Date	01-Oct-2022
Period End Date	31-Oct-2022
Number of Housing Loans	131,256
Housing Loan Pool Size (AUD\$)	38,247,988,876
Other Assets (Cash/Intercompany Balances)	752,011,124
Average Housing Loan Balance (AUD\$)	291,400
Maximum Housing Loan Balance (AUD\$)	2,000,000
Weighted Average Current Loan-to-Value Limit	60.71%
Weighted Average Current Loan-to-Value Ratio (Unindexed)	58.46%
Weighted Average Current Loan-to-Value Ratio (Indexed) <sup>1</sup>	49.16%
Weighted Average Interest Rate (%)	3.86%
Weighted Average Seasoning (months)	48
Weighted Average Term to Maturity (months)	300
Maximum Term to Maturity (months)	359
WAL of cover pool (yrs) - Legal Term to Maturity	25.04
WAL of outstanding cover bond (yrs)	4.06
Are construction loans part of the eligible asset?	No
Are ABS allowed in the Cover pool (Yes/No)?	No
Residential Mortgages	100.00%
% of non first lien mortgages in the cover pool	0.00%
% of guaranteed loans	0.00%
% of Owner Occupied (Product) <sup>2</sup>	69.01%
% of Owner Occupied (EFS) <sup>2</sup>	63.03%
% of ECB eligible assets in cover pool	0.00%
% Eligible assets in pool	100%
Revenue Receipts for the Period	165,587,029
Principal Receipts for the Period	558,246,770

<sup>1</sup> Index used: Australian Property Monitor quarterly index

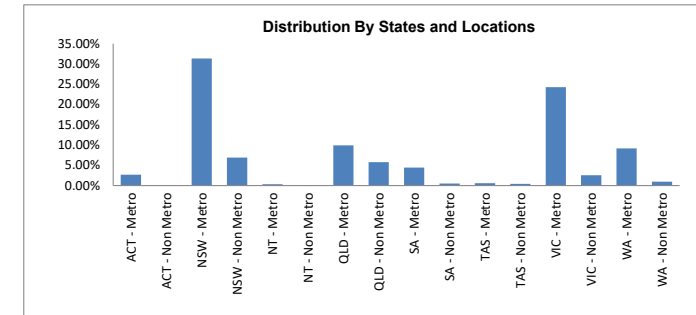
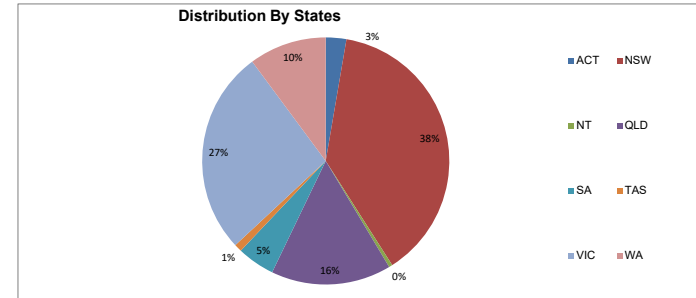
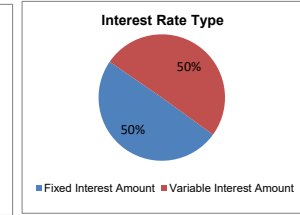
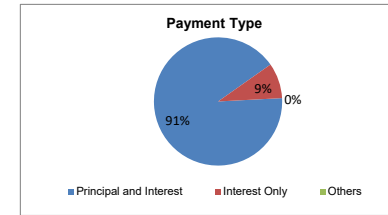
<sup>2</sup> Owner Occupied % (Product) is based on the Westpac loan product that the borrower has received. Owner Occupied % (EFS) aligns to the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds were intended to be used.

Asset Coverage Test		AUD\$
A	The lower of:	35,377,608,794
	a) LTV Adjusted Outstanding Principal Balance	38,183,353,297
	b) Asset Percentage Adjusted Outstanding Principal Balance	35,377,608,794
B	Principal Receipts	752,011,124
C	Unutilised Advances under the Intercompany & Subordinated Loan Accounts	0
D	Aggregate amount of any Substitution Assets & Authorised Investments	0
Z	Negative Carry adjustment	0
	Adjusted Aggregate Loan Amount	36,129,619,918
	AUD equivalent of aggregate Principal Amount Outstanding of Covered Bonds	30,400,409,224
	Excess / (Shortfall) (Amount of Demand Loan)	<u>5,729,210,694</u>
	Asset Coverage Test Passed	YES
	Asset Percentage (Current contractual)	92.5%
	Asset Percentage (Maximum contractual)	95.0%

Overcollateralisation		
	Legislative	3.00%
	Minimum Contractual	5.26%
	Current contractual (based on current Asset Percentage)	8.11%
	Current (value of assets in cover pool / face value of covered bonds)	28.29%
	Issuer Event of Default Occurred	NO
	Servicer Termination Event	NO
	Pre Maturity Test Breach	NO
	Notice To Pay	NO
	CB Guarantor Event of Default	NO

**Portfolio Profile Distribution**

	Balance		Number of loans	
	AUD\$	%		%
<b>Payment Type</b>				
Principal and Interest	34,830,605,820.81	91.07%	122,319	93.19%
Interest Only	3,417,383,055.18	8.93%	8,937	6.81%
Others	0.00	0.00%	0	0.00%
<b>Total</b>	<b>38,247,988,875.99</b>	<b>100.00%</b>	<b>131,256</b>	<b>100.00%</b>
<b>Interest Rate Type</b>				
Fixed Interest Amount	18,961,002,717.42	49.57%	53,391	40.68%
Variable Interest Amount	19,286,986,158.57	50.43%	77,865	59.32%
<b>Total</b>	<b>38,247,988,875.99</b>	<b>100.00%</b>	<b>131,256</b>	<b>100.00%</b>
<b>Geographic Distribution</b>				
<b>By States</b>				
ACT	1,028,885,500.37	2.69%	3,570	2.72%
NSW	14,637,890,808.15	38.27%	44,038	33.56%
NT	174,457,699.21	0.46%	722	0.55%
QLD	6,012,258,088.81	15.72%	23,599	17.98%
SA	1,885,272,163.57	4.93%	8,231	6.27%
TAS	384,258,738.52	1.00%	1,849	1.41%
VIC	10,245,581,594.35	26.79%	33,608	25.60%
WA	3,879,384,283.01	10.14%	15,639	11.91%
<b>Total</b>	<b>38,247,988,875.99</b>	<b>100.00%</b>	<b>131,256</b>	<b>100.00%</b>
<b>By Location</b>				
Metropolitan	31,649,462,943.27	82.75%	102,229	77.89%
Non Metro	6,598,525,932.72	17.25%	29,027	22.11%
<b>Total</b>	<b>38,247,988,875.99</b>	<b>100.00%</b>	<b>131,256</b>	<b>100.00%</b>
<b>By States and Location</b>				
ACT - Metro	1,028,885,500.37	2.69%	3,570	2.72%
ACT - Non Metro	0.00	0.00%	0	0.00%
NSW - Metro	11,993,640,202.86	31.36%	33,171	25.27%
NSW - Non Metro	2,644,250,605.29	6.91%	10,867	8.28%
NT - Metro	126,195,040.99	0.33%	497	0.38%
NT - Non Metro	48,262,658.22	0.13%	225	0.17%
QLD - Metro	3,796,835,219.37	9.93%	13,990	10.66%
QLD - Non Metro	2,215,422,869.44	5.79%	9,609	7.32%
SA - Metro	1,698,013,421.76	4.44%	7,111	5.42%
SA - Non Metro	187,258,741.81	0.49%	1,120	0.85%
TAS - Metro	221,998,028.45	0.58%	941	0.72%
TAS - Non Metro	162,260,710.07	0.42%	908	0.69%
VIC - Metro	9,275,770,328.55	24.25%	29,188	22.24%
VIC - Non Metro	969,811,265.80	2.54%	4,420	3.37%
WA - Metro	3,508,125,200.92	9.17%	13,761	10.48%
WA - Non Metro	371,259,082.09	0.97%	1,878	1.43%
<b>Total</b>	<b>38,247,988,875.99</b>	<b>100.00%</b>	<b>131,256</b>	<b>100.00%</b>

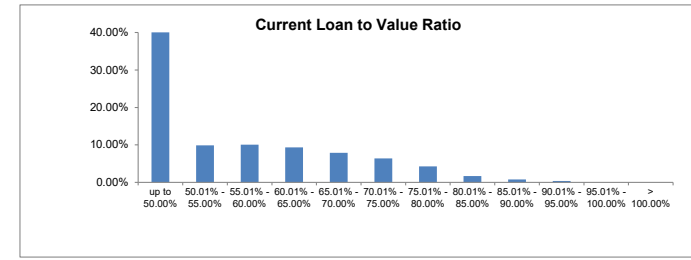
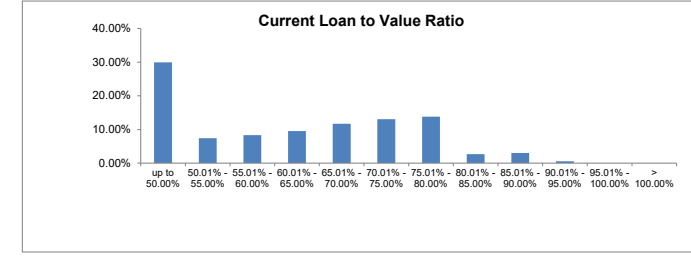
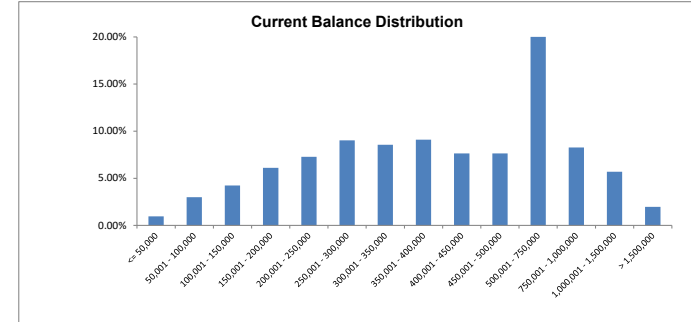


Current Loan Balance	Balance		Number of loans	
	AUD\$	%		%
<= 50,000	365,730,962.79	0.95%	13,897	10.57%
50,001 - 100,000	1,146,888,931.18	3.00%	14,946	11.39%
100,001 - 150,000	1,618,128,913.55	4.23%	12,839	9.78%
150,001 - 200,000	2,336,500,188.62	6.11%	13,257	10.10%
200,001 - 250,000	2,780,094,415.53	7.27%	12,288	9.36%
250,001 - 300,000	3,454,246,914.42	9.03%	12,543	9.56%
300,001 - 350,000	3,273,958,286.66	8.56%	10,067	7.67%
350,001 - 400,000	3,477,251,781.35	9.09%	9,275	7.07%
400,001 - 450,000	2,921,779,452.87	7.64%	6,877	5.24%
450,001 - 500,000	2,920,238,166.79	7.64%	6,154	4.69%
500,001 - 750,000	7,864,889,130.04	20.56%	13,160	10.03%
750,001 - 1,000,000	3,161,708,144.74	8.27%	3,693	2.81%
1,000,001 - 1,500,000	2,177,270,213.60	5.69%	1,818	1.39%
> 1,500,000	749,303,373.85	1.96%	442	0.34%
<b>Total</b>	<b>38,247,988,875.99</b>	<b>100.00%</b>	<b>131,256</b>	<b>100.00%</b>

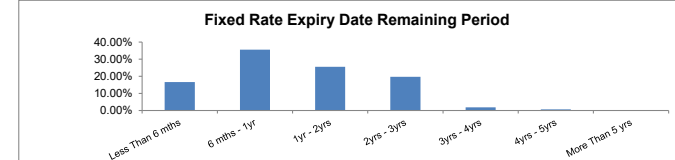
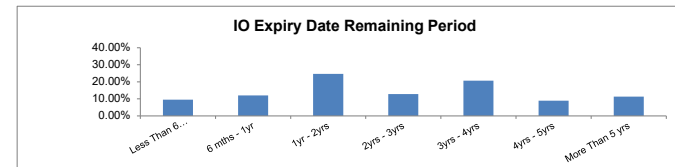
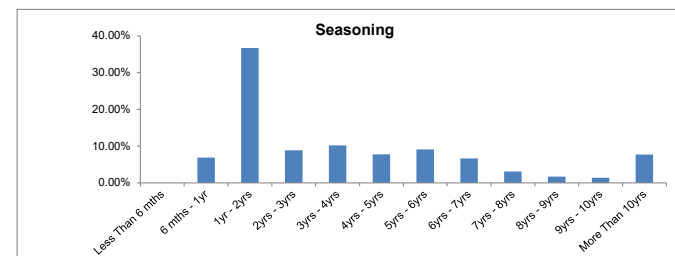
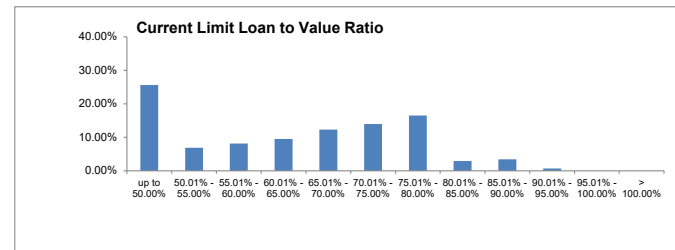
Current Loan To Value Ratio (Unindexed)				
up to 50.00%	11,453,543,017.43	29.95%	55,012	41.91%
50.01% - 55.00%	2,841,963,653.65	7.43%	9,193	7.00%
55.01% - 60.00%	3,178,427,477.92	8.31%	9,963	7.59%
60.01% - 65.00%	3,650,682,488.12	9.54%	11,273	8.59%
65.01% - 70.00%	4,470,948,638.41	11.69%	13,049	9.94%
70.01% - 75.00%	4,998,285,353.14	13.07%	14,133	10.77%
75.01% - 80.00%	5,279,101,382.24	13.80%	13,461	10.26%
80.01% - 85.00%	1,021,083,881.08	2.67%	2,352	1.79%
85.01% - 90.00%	1,146,960,392.17	3.00%	2,367	1.80%
90.01% - 95.00%	206,992,591.83	0.54%	453	0.35%
95.01% - 100.00%	0.00	0.00%	0	0.00%
> 100.00%	0.00	0.00%	0	0.00%
<b>Total</b>	<b>38,247,988,875.99</b>	<b>100.00%</b>	<b>131,256</b>	<b>100.00%</b>

Current Loan To Value Ratio (Indexed) <sup>3</sup>				
up to 50.00%	18,868,118,131.10	49.33%	79,336	60.43%
50.01% - 55.00%	3,785,402,151.03	9.90%	11,060	8.43%
55.01% - 60.00%	3,856,351,107.59	10.08%	10,964	8.35%
60.01% - 65.00%	3,575,891,969.31	9.35%	9,866	7.52%
65.01% - 70.00%	3,008,404,456.09	7.87%	7,855	5.98%
70.01% - 75.00%	2,438,472,252.87	6.38%	6,189	4.72%
75.01% - 80.00%	1,625,982,337.61	4.25%	3,776	2.88%
80.01% - 85.00%	651,903,659.37	1.70%	1,365	1.04%
85.01% - 90.00%	297,967,441.45	0.78%	598	0.46%
90.01% - 95.00%	139,495,369.57	0.36%	247	0.19%
95.01% - 100.00%	0.00	0.00%	0	0.00%
> 100.00%	0.00	0.00%	0	0.00%
<b>Total</b>	<b>38,247,988,875.99</b>	<b>100.00%</b>	<b>131,256</b>	<b>100.00%</b>

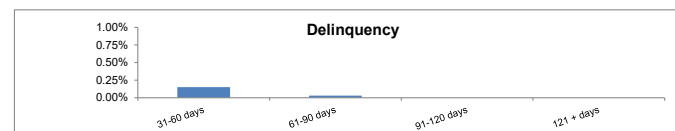
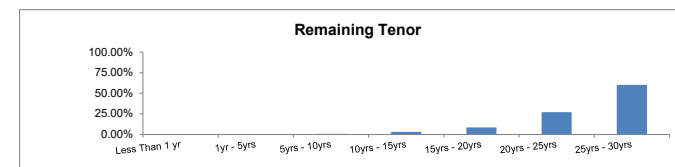
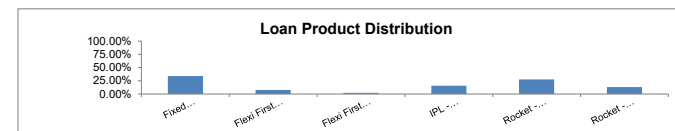
<sup>3</sup> Index used: Australian Property Monitor quarterly index



	Balance		Number of loans	
	AUD\$	%		%
<b>Current Limit Loan To Value Ratio</b>				
up to 50.00%	9,803,150,473.54	25.62%	46,473	35.41%
50.01% - 55.00%	2,624,555,441.56	6.86%	8,831	6.73%
55.01% - 60.00%	3,112,897,848.87	8.14%	10,244	7.80%
60.01% - 65.00%	3,643,718,051.90	9.53%	11,852	9.03%
65.01% - 70.00%	4,707,536,545.82	12.31%	14,679	11.18%
70.01% - 75.00%	5,342,390,869.77	13.97%	16,016	12.20%
75.01% - 80.00%	6,317,811,925.56	16.52%	17,103	13.03%
80.01% - 85.00%	1,126,904,253.01	2.95%	2,688	2.05%
85.01% - 90.00%	1,306,769,836.27	3.42%	2,798	2.13%
90.01% - 95.00%	261,831,278.92	0.68%	571	0.44%
95.01% - 100.00%	422,350.77	0.00%	1	0.00%
> 100.00%	0.00	0.00%	0	0.00%
<b>Total</b>	<b>38,247,988,875.99</b>	<b>100.00%</b>	<b>131,256</b>	<b>100.00%</b>
<b>Seasoning</b>				
Less Than 6 mths	0.00	0.00%	0	0.00%
6 mths - 1yr	2,625,109,290.92	6.86%	7,111	5.42%
1yr - 2yrs	14,032,162,486.91	36.69%	41,169	31.37%
2yrs - 3yrs	3,388,062,275.86	8.86%	10,362	7.89%
3yrs - 4yrs	3,896,721,483.44	10.19%	12,763	9.72%
4yrs - 5yrs	2,963,567,740.29	7.75%	10,056	7.66%
5yrs - 6yrs	3,487,419,980.24	9.12%	11,953	9.11%
6yrs - 7yrs	2,539,193,030.71	6.64%	9,362	7.13%
7yrs - 8yrs	1,182,783,262.16	3.09%	4,644	3.54%
8yrs - 9yrs	657,233,783.90	1.72%	2,931	2.23%
9yrs - 10yrs	532,287,438.49	1.39%	2,619	2.00%
More Than 10yrs	2,943,448,103.07	7.70%	18,286	13.93%
<b>Total</b>	<b>38,247,988,875.99</b>	<b>100.00%</b>	<b>131,256</b>	<b>100.00%</b>
<b>Interest Only Expiry Date Remaining Period</b>				
Less Than 6 mths	327,304,378.13	9.57%	849	9.51%
6 mths - 1yr	410,632,810.48	12.02%	1,042	11.66%
1yr - 2yrs	842,225,292.31	24.65%	2,218	24.82%
2yrs - 3yrs	439,411,514.90	12.86%	1,204	13.47%
3yrs - 4yrs	706,360,116.75	20.67%	1,828	20.45%
4yrs - 5yrs	303,889,398.08	8.89%	825	9.23%
More Than 5 yrs	387,559,544.53	11.34%	971	10.86%
<b>Total</b>	<b>3,417,383,055.18</b>	<b>100.00%</b>	<b>8,937</b>	<b>100.00%</b>
<b>Fixed Rate Expiry Date Remaining Period</b>				
Less Than 6 mths	3,151,652,304.05	16.63%	9,217	17.27%
6 mths - 1yr	6,747,885,253.78	35.59%	19,495	36.51%
1yr - 2yrs	4,840,966,252.57	25.53%	13,058	24.46%
2yrs - 3yrs	3,739,794,156.32	19.72%	10,024	18.77%
3yrs - 4yrs	359,076,286.47	1.89%	1,159	2.17%
4yrs - 5yrs	121,628,464.23	0.64%	438	0.82%
More Than 5 yrs	0.00	0.00%	0	0.00%
<b>Total</b>	<b>18,961,002,717.42</b>	<b>100.00%</b>	<b>53,391</b>	<b>100.00%</b>

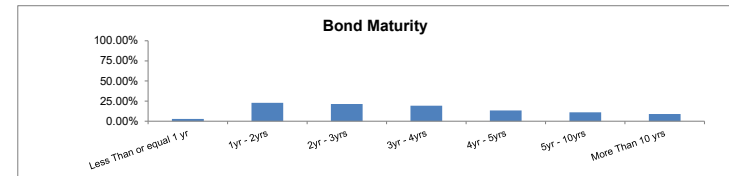


	Balance		Number of loans	
	AUD\$	%		%
<b>Loan Product Distribution</b>				
Fixed Option Home Loan	12,952,324,795.55	33.86%	36,720	27.98%
Flexi First Option Home Loan	2,880,586,294.35	7.53%	12,744	9.71%
Flexi First Option Investment Loan	821,029,566.62	2.15%	2,987	2.28%
IPL - Fixed Rate	6,009,551,624.91	15.71%	16,674	12.70%
Rocket - Housing Loan Variable - MSS	10,561,486,618.49	27.61%	44,138	33.62%
Rocket - Variable - IPL - MSS	5,023,009,976.07	13.13%	17,993	13.71%
<b>Total</b>	<b>38,247,988,875.99</b>	<b>100.00%</b>	<b>131,256</b>	<b>100.00%</b>
<b>Remaining Tenor</b>				
Less Than 1 yr	396,837.28	0.00%	64	0.05%
1yr - 5yrs	28,892,866.08	0.08%	760	0.58%
5yrs - 10yrs	261,810,754.73	0.68%	3,193	2.43%
10yrs - 15yrs	1,230,809,882.40	3.22%	8,773	6.68%
15yrs - 20yrs	3,302,038,283.00	8.63%	16,841	12.83%
20yrs - 25yrs	10,348,512,514.92	27.06%	36,499	27.81%
25yrs - 30yrs	23,075,527,737.58	60.33%	65,126	49.62%
<b>Total</b>	<b>38,247,988,875.99</b>	<b>100.00%</b>	<b>131,256</b>	<b>100.00%</b>
<b>Delinquencies Information</b>				
31-60 days	57,630,810.54	0.15%	181	0.14%
61-90 days	9,745,855.22	0.03%	37	0.03%
91-120 days	0.00	0.00%	0	0.00%
121 + days	0.00	0.00%	0	0.00%
<b>Total</b>	<b>67,376,665.76</b>	<b>0.18%</b>	<b>218</b>	<b>0.17%</b>
<b>Prepayment Information (CPR)</b>				
		%		
1 Month CPR (%)		21.96%		
3 Month CPR (%)		22.38%		
12 Month CPR (%)		22.84%		
Cumulative		19.19%		



Bond Maturity	Series Number	ISIN	Issue Date	Currency	Issue Amount	FX Rate (FX/AUD)	Issue Amount AUD\$	Maturity Date	Maturity Yrs	Extended Due for Payment Date	Note Type	Coupon Rate
	Series 2013-C4	AU3CB0216240	21/11/2013	AUD	1,125,000,000.00	1.00000000	1,125,000,000.00	21/11/2023	1.06	21/11/2024	Soft Bullet	5.25000%
	Series 2015-C3	AU3CB0230217	11/06/2015	AUD	50,000,000.00	1.00000000	50,000,000.00	4/06/2025	2.59	4/06/2026	Soft Bullet	3.87500%
	Series 2015-C6	XS1267056387	28/07/2015	EUR	263,000,000.00	1.47500000	387,925,000.00	28/07/2031	8.74	28/07/2032	Soft Bullet	1.54600%
	Series 2016-C1	XS1352986381	29/01/2016	EUR	100,000,000.00	1.57900000	157,900,000.00	29/01/2036	13.25	29/01/2037	Soft Bullet	1.61500%
	Series 2017-C1	XS1615085781	17/05/2017	EUR	1,000,000,000.00	1.47320000	1,473,200,000.00	17/05/2024	1.54	17/05/2025	Soft Bullet	0.50000%
	Series 2017-C2	XS1615085864	17/05/2017	EUR	500,000,000.00	1.47320000	736,600,000.00	17/05/2032	9.54	17/05/2033	Soft Bullet	1.37500%
	Series 2017-C7	XS1727850262	30/11/2017	EUR	150,000,000.00	1.55390000	233,085,000.00	30/11/2037	15.08	30/11/2038	Soft Bullet	1.46600%
	Series 2017-C6	XS1725389750	4/12/2017	EUR	100,000,000.00	1.56560000	156,560,000.00	4/12/2037	15.09	4/12/2038	Soft Bullet	1.52000%
	Series 2018-C1	XS1748436190	16/01/2018	EUR	1,250,000,000.00	1.53700000	1,921,250,000.00	16/01/2025	2.21	16/01/2026	Soft Bullet	0.50000%
	Series 2018-C2	XS1748436356	16/01/2018	EUR	500,000,000.00	1.53700000	768,500,000.00	14/01/2033	10.21	14/01/2034	Soft Bullet	1.25000%
	Series 2018-C3	XS1753807368	18/01/2018	GBP	500,000,000.00	1.71130000	855,650,000.00	18/01/2023	0.22	18/01/2024	Soft Bullet	Compounded Daily SONIA + 0.319%
	Series 2018-C4	XS1768126135	8/02/2018	EUR	100,000,000.00	1.54840000	154,840,000.00	8/02/2038	15.27	8/02/2039	Soft Bullet	1.58000%
	Series 2018-C5	XS1790955725	12/03/2018	EUR	105,000,000.00	1.58660000	166,593,000.00	12/03/2038	15.36	12/03/2039	Soft Bullet	1.59400%
	Series 2018-C6	XS1917808922	4/12/2018	EUR	1,000,000,000.00	1.56550000	1,565,500,000.00	4/12/2023	1.09	4/12/2024	Soft Bullet	0.50000%
	Series 2019-C1	US96122XAM02	16/01/2019	USD	1,146,350,000.00	1.402721279	1,608,009,538.50	16/01/2024	1.21	16/01/2025	Soft Bullet	3.15000%
	Series 2019-C1	US96122WAM29	16/01/2019	USD	853,650,000.00	1.402721279	1,197,433,020.06	16/01/2024	1.21	16/01/2025	Soft Bullet	3.15000%
	Series 2019-C2	CH0458097950	29/01/2019	CHF	400,000,000.00	1.43010000	572,040,000.00	29/01/2027	4.25	29/01/2028	Soft Bullet	0.25000%
	Series 2019-C3	XS1978200472	5/04/2019	EUR	1,250,000,000.00	1.58140000	1,976,750,000.00	2/04/2026	3.42	2/04/2027	Soft Bullet	0.37500%
	Series 2019-C4	XS1979271431	5/04/2019	EUR	110,000,000.00	1.58140000	173,954,000.00	5/04/2039	16.43	5/04/2040	Soft Bullet	1.25300%
	Series 2019-C5	AU3CB0262335	5/04/2019	AUD	50,000,000.00	1.00000000	50,000,000.00	5/04/2034	11.43	5/04/2035	Soft Bullet	3.05000%
	Series 2019-C6	AU3CB0262334	16/05/2019	AUD	50,000,000.00	1.00000000	50,000,000.00	16/05/2034	11.54	16/05/2035	Soft Bullet	2.95000%
	Series 2020-C1	US96122XAN84	16/01/2020	USD	1,360,600,000.00	1.459470504	1,985,755,567.88	16/01/2025	2.21	16/01/2026	Soft Bullet	2.00000%
	Series 2020-C1	US96122WAN02	16/01/2020	USD	389,400,000.00	1.459470504	568,317,814.30	16/01/2025	2.21	16/01/2026	Soft Bullet	2.00000%
	Series 2021-C1	XS2388390507	22/09/2021	EUR	1,250,000,000.00	1.61440000	2,018,000,000.00	22/09/2028	5.89	22/09/2029	Soft Bullet	0.01000%
	Series 2021-C2	XS2388390689	22/09/2021	EUR	500,000,000.00	1.61440000	807,200,000.00	22/09/2036	13.89	22/09/2037	Soft Bullet	0.37500%
	Series 2021-C3	USQ97417FA49	19/11/2021	USD	1,209,900,000.00	1.361655773	1,647,467,320.26	30/09/2026	3.92	30/09/2027	Soft Bullet	1.55200%
	Series 2021-C3	US961214E226	19/11/2021	USD	540,100,000.00	1.361655773	735,430,283.22	30/09/2026	3.92	30/09/2027	Soft Bullet	1.55200%
	Series 2022-C1	XS2455983358	16/03/2022	GBP	700,000,000.00	1.801911705	1,261,338,193.50	16/03/2026	3.37	16/03/2027	Soft Bullet	Compounded Daily SONIA + 1.00000%
	Series 2022-C2	XS2463967286	5/04/2022	EUR	1,250,000,000.00	1.466705779	1,833,382,223.53	5/04/2027	4.43	5/04/2028	Soft Bullet	1.07900%
	Series 2022-C3	AU3FN0069209	20/05/2022	AUD	1,200,000,000.00	1.00000000	1,200,000,000.00	20/05/2025	2.55	20/05/2026	Soft Bullet	3mth BBSW + 0.73%
	Series 2022-C4	AU3CB0289452	20/05/2022	AUD	800,000,000.00	1.00000000	800,000,000.00	20/05/2025	2.55	20/05/2026	Soft Bullet	3.80000%
	Series 2022-C5	US96122XAP33	7/06/2022	USD	694,400,000.00	1.391982183	966,592,427.62	7/06/2027	4.60	7/06/2028	Soft Bullet	3.37100%
	Series 2022-C5	US96122WAP59	7/06/2022	USD	505,600,000.00	1.391982183	703,786,191.54	7/06/2027	4.60	7/06/2028	Soft Bullet	3.37100%
	Series 2022-C6	CH1212189166	21/09/2022	CHF	175,000,000.00	1.514921982	265,111,346.77	21/09/2026	3.89	21/09/2027	Soft Bullet	1.48000%
	Series 2022-C7	CH1213243871	21/09/2022	CHF	150,000,000.00	1.514921982	227,238,297.23	21/09/2029	6.89	21/09/2030	Soft Bullet	1.80250%
							30,400,409,224.41		4.06			

	AUD\$	%
Less Than or equal 1 yr	855,650,000.00	2.81%
1yr - 2yrs	6,969,142,558.56	22.92%
2yr - 3yrs	6,525,323,382.18	21.46%
3yr - 4yrs	5,886,097,143.75	19.36%
4yr - 5yrs	4,075,800,842.69	13.41%
5yr - 10yrs	3,369,763,297.23	11.08%
More Than 10 yrs	2,718,632,000.00	8.94%
Total by Maturity	30,400,409,224.41	100.00%



#### Certain information regarding the Loans

The statistical and other information contained in the tables above regarding the Loans in the Portfolio has been compiled as at the Reporting Date. The information relating to a Loan and/or the Portfolio may change after that date, including as a result of actions by the Seller, Servicer, Covered Bond Guarantor and/or the Borrower. Columns stating percentage amounts may not add up to 100% due to rounding. This information is provided for information purposes only.

#### Additional Information

##### Indexed Valuation

The Reference Indexed Valuation means the valuation of the property increased or decreased as appropriate by the increase or decrease in the Reference Index since the date of that valuation. The Reference Index is currently the Australian Property Monitor quarterly index. Therefore, the underlying property values used in relation to the covered bond pool of residential mortgages is updated to reflect current property market values at least quarterly. In the Asset Coverage Test and the Amortisation Test, the Indexed Valuation means where:

- the Reference Indexed Valuation is less than the valuation of the property, then the Reference Indexed Valuation is used
- the Reference Indexed Valuation is greater than the valuation of the property, then only 85% of the increase is applied

Below is an outline of information that Westpac has made available that may relate to categories of information noted in Article 14 "Investor Information" of the Directive (EU) 2019/2162 of the European Parliament and of the Council of 27 November 2019 on the issue of covered bonds and covered bond public supervision and amending Directives 2009/65/EC and 2014/59/EU (the "Directive"). Westpac makes no representation or warranty that the information in this report or the Base Prospectus satisfies the requirements of the Directive. Investors should make their own determination and obtain professional advice as to the satisfaction of the requirements of Article 14 of the Directive.

The term Prospectus refers to the Westpac Banking Corporation Global Covered Bond Prospectus dated 11 November 2022 (the "Base Prospectus"), as supplemented from time to time.

**Article 14 Investor information**

- a. the value of the cover pool [page 1 of this report - Housing Loan Pool Size (AUD\$) and Other Assets (Cash/Intercompany Balances)] and outstanding covered bonds [page 7 of this report - Bond Maturity - Issue Amount AUD\$]
- b. a list of the International Securities Identification Numbers (ISINs) for all covered bond issues under that programme, to which an ISIN has been attributed [page 7 of this report - Bond Maturity - ISIN]
- c. the geographical distribution [page 3 of this report - Geographic Distribution By States and Location] and type of cover assets [page 1 of this report - Residential Mortgages and Other Assets (Cash/Intercompany Balances), page 6 of this report - Loan Product Distribution], their loan size [page 4 of this report - Current Loan Balance] and valuation method [page 4 of this report - Current Loan to Value Ratio (Indexed), pages 303-304 of the Base Prospectus - Approval and Underwriting Process, page 451 of the Base Prospectus - definition of "Indexed Valuation", page 7 of this report - Additional Information - Indexed Valuation]
- d. details in relation to market risk, including interest rate risk and currency risk, and credit and liquidity risks [pages 361-364 of the Base Prospectus - Credit Structure, pages 352-353 of the Base Prospectus - Interest Rate Swap Agreement, pages 353-356 of the Base Prospectus - Covered Bond Swap Agreement, page 3 of this report - Payment Type and Interest Rate Type, page 4 of this report - Current Loan to Value Ratio (Unindexed), page 7 of this report - Bond Maturity - Currency and Coupon Rate]
- e. the maturity structure of cover assets [page 6 of this report - Remaining Tenor] and covered bonds [page 7 of this report - Bond Maturity], including an overview of the maturity extension triggers if applicable [page 27 of the Base Prospectus - Extendable obligations under the Covered Bond Guarantee]
- f. the levels of required and available coverage, and the levels of statutory, contractual and voluntary overcollateralisation [page 2 of this report - Asset Coverage Test and Overcollateralisation]
- g. the percentage of loans where a default is considered to have occurred pursuant to Article 178 of Regulation (EU) No 575/2013 and in any case where the loans are more than 90 days due [page 6 of this report - Delinquencies Information]



**Disclaimer**

The information contained in this report is intended solely for investors who have acquired covered bonds issued under the U.S.\$40 billion Global Covered Bond Programme of Westpac Banking Corporation ABN 33 007 457 141 ("Westpac") after reviewing the Prospectus, (or prior prospectus at the time the covered bonds were offered), in compliance with any selling restrictions in the relevant prospectus, and after obtaining their own professional advice. This report is not to be provided to any other person without the prior written consent of Westpac.

This report does not constitute, in any jurisdiction, a recommendation, invitation, offer, or solicitation or inducement to buy or sell any financial instrument or product, or to engage in or refrain from engaging in any transaction. It is not a prospectus, information memorandum or offering circular (in whole or in part) and the information contained in this report has been prepared solely for information purposes and is not intended, in any jurisdiction, to be a recommendation, invitation, offer or solicitation or inducement to buy or sell any financial instrument or product, or to engage in or refrain from engaging in any transaction, and is not intended to be a complete summary or statement of the covered bonds. It is not intended for distribution in any jurisdiction in which such distribution would be contrary to local law or regulation.

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