# **W**estpac

# Westpac Banking Corporation

Covered Bond Programme (Australia)

Monthly Investor Report as at 30 April 2023

Issuer Unsecured Rating	Fitch	Moody's
Short Term Long Term	F1 A+ Stable	P-1 Aa3 Stable
Secured Rating (Covered Bond)	ААА	Aaa

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

## All amounts in AUD dollars

Reporting Date30-Apr-2023Period Start Date01-Apr-2023Period End Date30-Apr-2023Number of Housing Loans137,529Housing Loan Pool Size (AUD\$)41,673,191,768Other Assets (Cash/Intercompany Balances)1,326,808,232Average Housing Loan Balance (AUD\$)303,014Maximum Housing Loan Balance (AUD\$)2,000,000Weighted Average Current Loan-to-Value Limit62,07%Weighted Average Current Loan-to-Value Ratio (Unindexed)56,83%Weighted Average Sasoning (months)4,56%Weighted Average Seasoning (months)4,56%Weighted Average Seasoning (months)303Waking Cover pool (yrs) - Legal Term to Maturity (months)336WAL of cover pool (yrs) - Legal Term to Maturity (months)36Are construction Loans part of the eligible asset?NoAre construction Loans part of the eligible asset?NoAre ABS allowed in the Cover pool (Yes/No)?0,00%% of on Grist liem mort gages in the cover pool0,00%% of Cower Occupied (EFS) <sup>2</sup> 66,37%% of Cower Occupied (EFS) <sup>2</sup> 0,00%% of Cower Occupied (EFS) <sup>2</sup> 0,00%% of Cower Occupied (EFS) <sup>2</sup> 0,00%% of Cower Occupied (EFS) <sup>2</sup> 66,37%% of Cower Occupied (EFS) <sup>2</sup> 0,00%% of EdS eligible assets in pool0,00%% of EdS eligible assets in pool0,00%	Portfolio Loan Summary	
Period End Date30-Åpr-2023Number of Housing Loans137,529Housing Loan Pool Size (AUD\$)41,673,191,768Other Assets (Cash/Intercompany Balances)1,326,808,232Average Housing Loan Balance (AUD\$)303,014Maximum Housing Loan Balance (AUD\$)303,014Maximum Housing Loan Balance (AUD\$)2,000,000Weighted Average Current Loan-to-Value Limit62,07%Weighted Average Current Loan-to-Value Ratio (Unindexed)59,89%Weighted Average Current Loan-to-Value Ratio (Indexed)56,83%Weighted Average Current Loan-to-Value Ratio (Indexed)466Weighted Average Current Loan-to-Value Ratio (Indexed)303Maximum Term to Maturity (months)303Maximum Term to Maturity (months)303Maximum Term to Maturity (months)359WAL of cover pool (yrs) - Legal Term to Maturity25,27WAL of outstanding cover bond (yrs)NoAre ABS allowed in the Cover pool (Yes/No)?NoResidential Mortgages0,00%% of Owner Occupied (Product) <sup>2</sup> 68,78%% of Owner Occupied (Product) <sup>2</sup> 68,78%% of CD were Occupied (Product) <sup>2</sup> 68,78%% of CD were Occupied (Product) <sup>2</sup> 68,78%% of EDB eligible assets in novor pool000%% of EDB eligible assets in novor pool00%% of	Reporting Date	30-Apr-2023
Number of Housing Loans137,529Housing Loan Pool Size (AUD\$)41,673,191,768Other Assets (Cash/Intercompany Balances)1,326,808,232Average Housing Loan Balance (AUD\$)303,014Maximum Housing Loan Balance (AUD\$)2,000,000Weighted Average Current Loan-to-Value Limit62.07%Weighted Average Current Loan-to-Value Ratio (Unindexed)59.89%Weighted Average Current Loan-to-Value Ratio (Indexed) <sup>1</sup> 56.83%Weighted Average Current Loan-to-Value Ratio (Indexed)4.56%Weighted Average Interest Rate (%)4.56%Weighted Average Interest Rate (%)303Maximum Term to Maturity (months)303Maximum Term to Maturity (months)303Maximum Term to Maturity (months)305WAL of cover pool (yrs) - Legal Term to Maturity25.27WAL of cover pool (yrs) - Legal Term to MaturityNoAre ABS allowed in the Cover pool (Yes/No)?NoResidential Mortgages0.00%% of Owner Occupied (Product) <sup>2</sup> 63.78%% of COwner Occupied (Product) <sup>2</sup> 63.78%% of ECB eligible assets in pool0.00%% of ECB eligible assets in pool0.00%% of ECB eligible assets in pool0.00%% biligible assets in pool100.00%% of EVB eligible assets in pool100.00%% of EVB eligible assets in pool0.00%% of EVB eligible assets in pool100%% of EVB eligible assets in pool100%% of EVB eligible assets in pool100%% of EVB eligible assets in pool	Period Start Date	01-Apr-2023
Housing Loan Pool Size (AUD\$)41,673,191,768Other Assets (Cash/Intercompany Balances)1,326,808,232Average Housing Loan Balance (AUD\$)303,014Maximum Housing Loan Balance (AUD\$)2,000,000Weighted Average Current Loan-to-Value Limit62.07%Weighted Average Current Loan-to-Value Ratio (Unindexed)59.89%Weighted Average Current Loan-to-Value Ratio (Indexed) 165.83%Weighted Average Interest Rate (%)4.56%Weighted Average Interest Rate (%)4.56%Weighted Average Easoning (months)303Maximum Term to Maturity (months)303Maximum Term to Maturity (months)3.59WAL of cover pool (yrs) - Legal Term to Maturity25.27WAL of outstanding cover bond (yrs)NoAre construction loans part of the eligible asset?NoAre construction loans part of the eligible asset?NoNoResidential Mortgages0.00%% of guaranteed loans0.00%% of Owner Occupied (Product)269.60%% of Owner Occupied (Product)269.60%% of Comer Occupied (EFS)263.78%% of ECB eligible assets in cover pool0.00%% of ECB eligible assets in cover pool0.00%% of ECB eligible assets in pool0.00%% of ECB eligible assets in cover pool0.00%% o	Period End Date	30-Apr-2023
Other Assets (Cash/Intercompany Balances)1,326,808,232Average Housing Loan Balance (AUD\$)303,014Maximum Housing Loan Balance (AUD\$)2,000,000Weighted Average Current Loan-to-Value Limit62,07%Weighted Average Current Loan-to-Value Ratio (Indexed)59,89%Weighted Average Current Loan-to-Value Ratio (Indexed)56,83%Weighted Average Basoning (months)4,56%Weighted Average Seasoning (months)303Maximum Term to Maturity (months)303Maximum Term to Maturity (months)359WAL of over pool (yrs) - Legal Term to Maturity25,27WAL of outstanding cover bond (yrs)3,64Are construction loans part of the eligible asset?NoAre ABS allowed in the Cover pool (Yes/No)?0,00%% of puaranteed loans0,00%% of owner Occupied (Product) <sup>2</sup> 69,60%% of Owner Occupied (Product) <sup>2</sup> 63,78%% of ECB eligible assets in pool0,00%% of ECB eligible assets in pool100%% of ECB eligible assets in pool10%% of	Number of Housing Loans	137,529
Average Housing Loan Balance (AUD\$)303,014Maximum Housing Loan Balance (AUD\$)2,000,000Weighted Average Current Loan-to-Value Limit62.07%Weighted Average Current Loan-to-Value Ratio (Unindexed)59.89%Weighted Average Current Loan-to-Value Ratio (Indexed) <sup>1</sup> 66.83%Weighted Average Current Loan-to-Value Ratio (Indexed)45%Weighted Average Interest Rate (%)46Weighted Average Seasoning (months)46Weighted Average Term to Maturity (months)303Maximum Term to Maturity (months)359WAL of cover pool (yrs) - Legal Term to Maturity25.27WAL of outstanding cover bond (yrs)3.64Are construction loans part of the eligible asset?NoAre ABS allowed in the Cover poolNo% of non first lien mortgages in the cover pool0.00%% of Owner Occupied (Product) <sup>2</sup> 69.60%% of Owner Occupied (EFS) <sup>2</sup> 63.78%% of CCB eligible assets in nover pool0.00%% of ECB eligible assets in pool0.00%% of ECB eligible assets in pool0.00%% of ECB eligible assets in pool100%% of ECB eligible assets in pool100%% of ECB eligible assets in pool100%% of the Period174,198,011	Housing Loan Pool Size (AUD\$)	41,673,191,768
Maximum Housing Loan Balance (AUD\$)2,000,000Weighted Average Current Loan-to-Value Limit62.07%Weighted Average Current Loan-to-Value Ratio (Unidexed)59.89%Weighted Average Current Loan-to-Value Ratio (Indexed)56.83%Weighted Average Interest Rate (%)4.56%Weighted Average Interest Rate (%)46Weighted Average Seasoning (months)46Weighted Average Term to Maturity (months)303Maximum Term to Maturity (months)359WAL of cover pool (yrs) - Legal Term to Maturity25.27WAL of cover pool (yrs))3.64Are construction loans part of the eligible asset?NoAre construction loans part of the eligible asset?No% of on first lien mortgages in the cover pool0.00%% of Quere Occupied (Product) <sup>2</sup> 69.60%% of Owner Occupied (Product) <sup>2</sup> 69.60%% of Owner Occupied (EFS) <sup>2</sup> 0.00%% of GEB eligible assets in pool0.00%% of ECB eligible assets in pool0.00%% of ECB eligible assets in pool100%	Other Assets (Cash/Intercompany Balances)	1,326,808,232
Weighted Average Current Loan-to-Value Limit62.07%Weighted Average Current Loan-to-Value Ratio (Unindexed)59.89%Weighted Average Current Loan-to-Value Ratio (Indexed)56.83%Weighted Average Current Loan-to-Value Ratio (Indexed)56.83%Weighted Average Interest Rate (%)4.56%Weighted Average Interest Rate (%)46Weighted Average Term to Maturity (months)303Maximum Term to Maturity (months)303MAXimum Term to Maturity (months)359WAL of cover pool (yrs) - Legal Term to Maturity3.64Are construction loans part of the eligible asset?NoAre caBS allowed in the Cover pool (Yes/No)?NoResidential Mortgages100.00%% of non first lien mortgages in the cover pool0.00%% of Owner Occupied (Product) <sup>2</sup> 69.60%% of Owner Occupied (EFS) <sup>2</sup> 63.78%% of ECB eligible assets in cover pool0.00%% of ECB eligible assets in pool100%% Eligible assets in pool100%	Average Housing Loan Balance (AUD\$)	303,014
Weighted Average Current Loan-to-Value Ratio (Unindexed)59.89%Weighted Average Current Loan-to-Value Ratio (Indexed)56.83%Weighted Average Interest Rate (%)4.56%Weighted Average Interest Rate (%)4.56%Weighted Average Seasoning (months)46Weighted Average Term to Maturity (months)303Maximum Term to Maturity (months)359WAL of cover pool (yrs) - Legal Term to Maturity25.27WAL of cover pool (yrs) - Legal Term to Maturity3.64Are construction loans part of the eligible asset?NoAre construction loans part of the eligible asset?NoResidential Mortgages100.00%% of non first lien mortgages in the cover pool0.00%% of Owner Occupied (Product)69.60%% of Owner Occupied (EFGS)63.78%% of ECB eligible assets in cover pool0.00%% eligible assets in pool0.00%% eligible assets in pool100%Revenue Receipts for the Period174,198,011	Maximum Housing Loan Balance (AUD\$)	2,000,000
Weighted Average Current Loan-to-Value Ratio (Indexed) 156.83%Weighted Average Interest Rate (%)4.56%Weighted Average Interest Rate (%)4.56%Weighted Average Seasoning (months)46Weighted Average Term to Maturity (months)303Maximum Term to Maturity (months)359WAL of cover pool (yrs) - Legal Term to Maturity25.27WAL of outstanding cover bond (yrs)3.64Are construction loans part of the eligible asset?NoAre ABS allowed in the Cover pool (Yes/No)?NoResidential Mortgages100.00%% of non first lien mortgages in the cover pool0.00%% of Owner Occupied (Product)269.60%% of Owner Occupied (EFS)263.78%% of ECB eligible assets in cover pool0.00%% of ECB eligible assets in pool100%Revenue Receipts for the Period174,198,011	Weighted Average Current Loan-to-Value Limit	62.07%
Weighted Average Interest Rate (%)4.56%Weighted Average Seasoning (months)46Weighted Average Term to Maturity (months)303Maximum Term to Maturity (months)359WAL of cover pool (yrs) - Legal Term to Maturity25.27WAL of outstanding cover bond (yrs)3.64Are construction loans part of the eligible asset?NoAre ABS allowed in the Cover pool (Yes/No)?NoResidential Mortgages100.00%% of non first lien mortgages in the cover pool0.00%% of Owner Occupied (Produt) <sup>2</sup> 69.60%% of Owner Occupied (EFS) <sup>2</sup> 63.78%% of ECB eligible assets in pool0.00%% Eligible assets in pool100%Revenue Receipts for the Period174,198,011	Weighted Average Current Loan-to-Value Ratio (Unindexed)	59.89%
Weighted Average Seasoning (months)46Weighted Average Term to Maturity (months)303Maximum Term to Maturity (months)359WAL of cover pool (yrs) - Legal Term to Maturity25.27WAL of outstanding cover bond (yrs)3.64Are construction loans part of the eligible asset?NoAre ABS allowed in the Cover pool (Yes/No)?NoResidential Mortgages100.00%% of non first lien mortgages in the cover pool0.00%% of owner Occupied (Product) <sup>2</sup> 69.60%% of Owner Occupied (EFS) <sup>2</sup> 63.78%% of ECB eligible assets in cover pool0.00%% Eligible assets in pool100%Revenue Receipts for the Period174,198,011	Weighted Average Current Loan-to-Value Ratio (Indexed) <sup>1</sup>	56.83%
Weighted Average Term to Maturity (months)303Maximum Term to Maturity (months)359WAL of cover pool (yrs) - Legal Term to Maturity25.27WAL of outstanding cover bond (yrs)3.64Are construction loans part of the eligible asset?NoAre ABS allowed in the Cover pool (Yes/No)?NoResidential Mortgages100.00%% of non first lien mortgages in the cover pool0.00%% of guaranteed loans0.00%% of Owner Occupied (Product) <sup>2</sup> 69.60%% of Owner Occupied (EFS) <sup>2</sup> 63.78%% of ECB eligible assets in cover pool0.00%% Eligible assets in pool100%Revenue Receipts for the Period174,198,011	Weighted Average Interest Rate (%)	4.56%
Maximum Term to Maturity (months)359WAL of cover pool (yrs) - Legal Term to Maturity25.27WAL of outstanding cover bond (yrs)3.64Are construction loans part of the eligible asset?NoAre ABS allowed in the Cover pool (Yes/No)?NoResidential Mortgages100.00%% of non first lien mortgages in the cover pool0.00%% of Owner Occupied (Product) <sup>2</sup> 69.60%% of Owner Occupied (EFS) <sup>2</sup> 63.78%% of ECB eligible assets in cover pool0.00%% Eligible assets in pool100%Revenue Receipts for the Period174,198,011	Weighted Average Seasoning (months)	46
WAL of cover pool (yrs) - Legal Term to Maturity25.27WAL of outstanding cover bond (yrs)3.64Are construction loans part of the eligible asset?NoAre ABS allowed in the Cover pool (Yes/No)?NoResidential Mortgages100.00%% of non first lien mortgages in the cover pool0.00%% of Quaranteed loans0.00%% of Owner Occupied (Product) <sup>2</sup> 69.60%% of Cover opol (EFS) <sup>2</sup> 63.78%% of ECB eligible assets in cover pool0.00%% Eligible assets in pool100%Revenue Receipts for the Period174,198,011	Weighted Average Term to Maturity (months)	303
WAL of outstanding cover bond (yrs)3.64Are construction loans part of the eligible asset?NoAre ABS allowed in the Cover pool (Yes/No)?NoResidential Mortgages100.00%% of non first lien mortgages in the cover pool0.00%% of guaranteed loans0.00%% of Owner Occupied (Product)²69.60%% of Owner Occupied (EFS)²63.78%% of ECB eligible assets in cover pool0.00%% Eligible assets in pool100%Revenue Receipts for the Period174,198,011	Maximum Term to Maturity (months)	359
Are construction loans part of the eligible asset?NoAre ABS allowed in the Cover pool (Yes/No)?NoResidential Mortgages100.00%% of non first lien mortgages in the cover pool0.00%% of on first lien mortgages in the cover pool0.00%% of or Owner Occupied (Product)²69.60%% of Owner Occupied (EFS)²63.78%% of ECB eligible assets in cover pool0.00%% Eligible assets in pool100%Revenue Receipts for the Period174,198,011	WAL of cover pool (yrs) - Legal Term to Maturity	25.27
Are ABS allowed in the Cover pool (Yes/No)?NoResidential Mortgages100.00%% of non first lien mortgages in the cover pool0.00%% of guaranteed loans0.00%% of Owner Occupied (Product)²69.60%% of Owner Occupied (EFS)²63.78%% of ECB eligible assets in cover pool0.00%% Eligible assets in pool100%Revenue Receipts for the Period174,198,011	WAL of outstanding cover bond (yrs)	3.64
Residential Mortgages100.00%% of non first lien mortgages in the cover pool0.00%% of guaranteed loans0.00%% of Owner Occupied (Product) <sup>2</sup> 69.60%% of Owner Occupied (EFS) <sup>2</sup> 63.78%% of ECB eligible assets in cover pool0.00%% Eligible assets in pool100%Revenue Receipts for the Period174,198,011	Are construction loans part of the eligible asset?	No
% of non first lien mortgages in the cover pool0.00%% of guaranteed loans0.00%% of Owner Occupied (Product)²69.60%% of Owner Occupied (EFS)²63.78%% of ECB eligible assets in cover pool0.00%% Eligible assets in pool100%Revenue Receipts for the Period174,198,011	Are ABS allowed in the Cover pool (Yes/No)?	No
% of guaranteed loans0.00%% of Owner Occupied (Product)269.60%% of Owner Occupied (EFS)263.78%% of ECB eligible assets in cover pool0.00%% Eligible assets in pool100%Revenue Receipts for the Period174,198,011	Residential Mortgages	100.00%
% of Owner Occupied (Product)269.60%% of Owner Occupied (EFS)263.78%% of ECB eligible assets in cover pool0.00%% Eligible assets in pool100%Revenue Receipts for the Period174,198,011	% of non first lien mortgages in the cover pool	0.00%
% of Owner Occupied (EFS)263.78%% of ECB eligible assets in cover pool0.00%% Eligible assets in pool100%Revenue Receipts for the Period174,198,011	% of guaranteed loans	0.00%
% of ECB eligible assets in cover pool0.00%% Eligible assets in pool100%Revenue Receipts for the Period174,198,011	% of Owner Occupied (Product) <sup>2</sup>	69.60%
% of ECB eligible assets in cover pool0.00%% Eligible assets in pool100%Revenue Receipts for the Period174,198,011	% of Owner Occupied (EFS) <sup>2</sup>	63.78%
Revenue Receipts for the Period 174,198,011		0.00%
	% Eligible assets in pool	100%
Principal Receipts for the Period 1,117,913,750	Revenue Receipts for the Period	174,198,011
	Principal Receipts for the Period	1,117,913,750

1. Index used: CoreLogic House Price 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.

Covered Bond Programme (Australia) Monthly Investor Report as at 30 April 2023

Asset	Coverage Test		AUD\$
A	The lower of:		38,919,609,055
	a) LTV Adjusted Outstanding Principal Balance	41,281,234,023	
	<ul> <li>b) Asset Percentage Adjusted Outstanding Principal Balance</li> </ul>	38,919,609,055	
В	Principal Receipts		1,326,808,232
С	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		40,246,417,287
	AUD equivalent of aggregate Principal Amount Outstanding of Covered Bonds		34,058,742,887
	Excess / (Shortfall) (Amount of Demand Loan)		6,187,674,400
	Asset Coverage Test Passed		YES
	Asset Percentage (Current contractual)		93.4%
	Asset Percentage (Maximum contractual)		95.0%
Overco	ollateralisation		
	Legislative		103.00%
	Minimum Contractual		105.26%

Current contractual (based on current Asset Percentage)

Issuer Event of Default Occurred

Servicer Termination Event

Notice To Pay CB Guarantor Event of Default

Pre Maturity Test Breach

Current (value of assets in cover pool / face value of covered bonds)

107.07%

126.25%

NO

NO

NO

NO NO

Covered Bond Programme (Australia) Monthly Investor Report as at 30 April 2023

> Portfolio Profile Distribution Balance Number of loans AUD\$ % % Payment Type 90.92% 93.03% Principal and Interest 37,891,323,949.80 127,941 Interest Only 9.08% 9,588 6.97% 3,781,867,818.08 Others 0.00 0.00% 0 0.00% Total 41,673,191,767.88 100.00% 137,529 100.00% Interest Rate Type 42.80% Fixed Interest Amount 17,834,313,522.85 50,318 36.59% Variable Interest Amount 23,838,878,245.03 57.20% 87,211 63.41% 41,673,191,767.88 100.00% Total 100.00% 137,529 Geographic Distribution By States ACT 1,184,664,312.01 2.84% 3,808 2.77% NSW 15.532.656.484.23 37.27% 45.180 32.86% NT 190,210,772.00 0.46% 0.55% 760 QLD 6,674,193,774.56 16.02% 25,047 18.21% 2,106,071,375.38 SA 5.05% 8,719 6.34% TAS 441,497,579.73 1.06% 1.985 1.44% VIC 11,286,484,957.51 27.08% 35,419 25.75% 4,257,412,512.46 12.08% WA 10.22% 16,611 Total 41,673,191,767.88 100.00% 137,529 100.00% By Location Metropolitan 34,285,099,629.06 82.27% 106,675 77.57% Non Metro 7,388,092,138.82 17.73% 30,854 22.43% 41,673,191,767.88 Total 100.00% 137,529 100.00% By States and Location ACT - Metro 1,184,664,312.01 2.84% 2.77% 3,808 ACT - Non Metro 0.00 0.00% 0 0.00% NSW - Metro 12,631,213,500.42 30.31% 33,801 24.57% NSW - Non Metro 2,901,442,983.81 6.96% 11,379 8.27% NT - Metro 140,377,875.30 0.34% 533 0.39% NT - Non Metro 49,832,896.70 0.12% 227 0.17% QLD - Metro 4,208,916,919.36 10.10% 14,854 10.80% QLD - Non Metro 2,465,276,855.20 5.92% 10,193 7.41% SA - Metro 1,883,791,648.61 4.52% 7,515 5.46% SA - Non Metro 222,279,726.77 0.53% 1,204 0.88% TAS - Metro 238,262,227.53 0.57% 971 0.71% TAS - Non Metro 203,235,352.20 0.49% 1,014 0.74% 24.38% 22.26% VIC - Metro 10,161,374,121.39 30,616 VIC - Non Metro 2.70% 3.49% 1,125,110,836.12 4,803 WA - Metro 3,836,499,024.44 9.21% 14,577 10.60% WA - Non Metro 420,913,488.02 1.01% 2,034 1.48% Total 41,673,191,767.88 100.00% 137,529 100.00%

Covered Bond Programme (Australia) Monthly Investor Report as at 30 April 2023

	Balanc	e.	Numb	Number of loans		
	AUD\$	%	Wulliber of Ioans			
Current Loan Balance	1.024			<i>,</i> ,,		
< = 100.000	1,536,721,754.32	3.68%	29,232	21.25%		
100,001 - 200,000	3,994,883,769.86	9.59%	26,429	19.22%		
200,001 - 300,000	6,318,492,929.72	15.16%	25,181	18.31%		
300.001 - 400.000	7,103,999,132.40	17.05%	20,361	14.81%		
400,001 - 500,000	6,347,722,783.12	15.23%	14,165	10.30%		
500.001 - 600.000	4,652,059,279.19	11.16%	8.510	6.19%		
600,001 - 700,000	3,156,349,692.64	7.57%	4,880	3.55%		
700,001 - 800,000	2,179,038,248.80	5.23%	2,921	2.12%		
800,001 - 900,000	1,408,949,227.44	3.38%	1,661	1.21%		
900,001 - 1,000,000	1,264,010,791.84	3.03%	1,331	0.97%		
1,000,001 - 1,250,000	1,677,690,903.56	4.03%	1,509	1.10%		
1,250,001 - 1,500,000	1,057,791,720.09	2.54%	775	0.56%		
1,500,001 - 1,750,000	598,484,226.16	1.44%	372	0.27%		
1,750,001 - 2,000,000	376,997,308.74	0.90%	202	0.15%		
>2,000,000	0.00	0.00%	0	0.00%		
Total	41,673,191,767.88	100.00%	137.529	100.00%		
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Current Loan To Value Ratio (Unindexed)						
up to 50.00%	11,421,519,871.60	27.42%	54,344	39.52%		
50.01% - 55.00%	2,806,111,261.90	6.73%	9,191	6.68%		
55.01% - 60.00%	3,227,528,584.10	7.74%	10,054	7.319		
60.01% - 65.00%	3,733,155,594.21	8.96%	11,362	8.26%		
65.01% - 70.00%	5,350,567,740.51	12.84%	15,084	10.97%		
70.01% - 75.00%	5,521,043,918.88	13.25%	15,173	11.03%		
75.01% - 80.00%	6,919,446,582.72	16.60%	16,610	12.08%		
80.01% - 85.00%	1,175,919,662.79	2.82%	2,585	1.889		
85.01% - 90.00%	1,358,565,020.35	3.26%	2,793	2.03%		
90.01% - 95.00%	159,333,530.82	0.38%	333	0.24%		
95.01% - 100.00%	0.00	0.00%	0	0.00%		
> 100.00%	0.00	0.00%	0	0.00%		
Total	41,673,191,767.88	100.00%	137,529	100.00%		
Current Loan To Value Ratio (Indexed) <sup>3</sup>						
up to 50.00%	14,712,112,526.05	35.31%	66,991	48.71%		
50.01% - 55.00%	3,441,561,196.07	8.26%	10,726	7.80%		
55.01% - 60.00%	3,702,653,979.11	8.88%	10,997	8.00%		
60.01% - 65.00%	3,803,994,438.84	9.13%	10,774	7.83%		
65.01% - 70.00%	3,815,071,476.38	9.15%	10,294	7.48%		
70.01% - 75.00%	3,693,651,662.06	8.86%	9,414	6.85%		
75.01% - 80.00%	3,204,109,022.38	7.69%	7,663	5.57%		
80.01% - 85.00%	2,470,369,017.31	5.93%	5,486	3.99%		
85.01% - 90.00%	1,603,107,442.34	3.85%	3,133	2.28%		
90.01% - 95.00%	812,548,484.14	1.95%	1,403	1.02%		
95.01% - 100.00%	414,012,523.20	0.99%	648	0.47%		
> 100.00%	0.00	0.00%	0	0.00%		
Total	41,673,191,767.88	100.00%	137,529	100.00%		

<sup>3.</sup> Index used: CoreLogic House Price index

Covered Bond Programme (Australia) Monthly Investor Report as at 30 April 2023

> 100.00% Total 41,673,191,76 Seasoning	.91         6.38%           .53         7.44%           .11         9.05%           .15         12.92%           .62         13.84%           .40         19.77%           .18         2.91%           .99         3.85%           .68         0.53%           .00         0.00%	9,039 10,247 12,213 16,117 16,725 20,869 2,790 3,346 466 0 0 0 137,529	% 33.25% 6.57% 7.45% 8.88% 11.72% 12.16% 15.17% 2.03% 2.43% 0.34% 0.34% 0.00% 0.00%
up to 50.00%         9,715,346,600           50.01% - 55.00%         2,659,485,400           55.01% - 60.00%         3,700,744,590           65.01% - 70.00%         5,385,346,560           70.01% - 75.00%         5,769,528,37           75.01% - 80.00%         8,238,050,900           80.01% - 85.00%         1,211,709,144           85.01% - 90.00%         1,602,379,283           90.01% - 95.00%         219,775,053           95.01% - 100.00%         219,775,053           95.01% - 100.00%         219,775,053           95.01% - 100.00%         0           > 100.00%         0           Total         41,673,191,76           Seasoning         0           Less Than 6 mths         0           6 mths - 1yr         4,960,046,067           1yr - 2yrs         12,355,325,172           2yrs - 3yrs         7,751,025,527           3yrs - 4yrs         1,964,051,466           4yrs - 5yrs         3,214,452,743           5yrs - 6yrs         3,023,180,203,180	.91         6.38%           .53         7.44%           .11         9.05%           .15         12.92%           .62         13.84%           .40         19.77%           .18         2.91%           .99         3.85%           .68         0.53%           .00         0.00%           .88         100.00%	9,039 10,247 12,213 16,117 16,725 20,869 2,790 3,346 466 0 0 0 137,529	6.57% 7.45% 8.88% 11.72% 12.16% 15.17% 2.03% 2.43% 0.34% 0.34% 0.00%
50.01% - 55.00%         2,659,485,403           55.01% - 60.00%         3,100,825,843           60.01% - 65.00%         5,769,528,37           75.01% - 80.00%         8,238,050,903           80.01% - 85.00%         1,211,709,144           85.01% - 90.00%         8,238,050,903           90.01% - 85.00%         1,211,709,144           85.01% - 90.00%         2,19,775,053           90.01% - 95.00%         2,19,775,053           95.01% - 100.00%         2           >100.00%         1           7.75.1         2,975,325,172           2yrs - 3yrs         12,355,325,177           2yrs - 3yrs         3,214,452,742           5yrs - 6yrs         3,023,180,533           6yrs - 7yrs         2,866,939,955           7yrs - 8yrs         1,944,915,122           8yrs - 9yrs         1,494,915,122           8yrs - 9yrs         7,711,326,083           9yrs - 10yrs         539,767,956           More Than 10yrs         2,812,161,133           Total         41,673,191,765           Interest Only Expiry Date Remaining Period         408,020,555           6 mths - 1yr         522,140,793           1yr - 2yrs         675,048,333           3yrs - 4yrs	.91         6.38%           .53         7.44%           .11         9.05%           .15         12.92%           .62         13.84%           .40         19.77%           .18         2.91%           .99         3.85%           .68         0.53%           .00         0.00%           .88         100.00%	9,039 10,247 12,213 16,117 16,725 20,869 2,790 3,346 466 0 0 0 137,529	6.57% 7.45% 8.88% 11.72% 12.16% 15.17% 2.03% 2.43% 0.34% 0.34% 0.00%
55.01% - 60.00%       3,100,825,843         60.01% - 65.00%       3,770,744,599         65.01% - 70.00%       5,365,560         70.01% - 75.00%       5,769,528,37         75.01% - 80.00%       8,238,050,903         80.01% - 85.00%       1,211,709,144         85.01% - 90.00%       219,775,053         90.01% - 95.00%       219,775,053         90.01% - 90.00%       219,775,053         95.01% - 100.00%       2         100.00%       0         Total       41,673,191,76         Seasoning       12,355,325,177         2yrs - 3yrs       7,751,025,522         3yrs - 4yrs       1,964,061,464         4yrs - 5yrs       3,214,452,742         5yrs - 6yrs       3,023,180,533         6yrs - 7yrs       3,284,452,742         5yrs - 6yrs       3,023,180,533         6yrs - 7yrs       2,846,939,951         7yrs - 8yrs       1,494,915,122         8yrs - 9yrs       711,326,088         9yrs - 10yrs       539,767,956         More Than 10yrs       2,812,161,131         Total       41,673,191,76         Interest Only Expiry Date Remaining Period       408,020,555         6 mths - 1yr       522,140,793	1.53         7.44%           1.1         9.05%           1.5         12.92%           .62         13.84%           .40         19.77%           .18         2.91%           .99         3.85%           .68         0.53%           .00         0.00%           .88         100.00%	10,247 12,213 16,117 16,725 20,869 2,790 3,346 466 0 0 137,529	7.459 8.889 11.729 12.169 15.179 2.039 2.439 0.349 0.009
60.01% - 65.00%         3,770,744,590           65.01% - 70.00%         5,385,346,566           70.01% - 75.00%         5,769,528,37           75.01% - 80.00%         8,238,050,900           80.01% - 85.00%         1,211,709,144           85.01% - 90.00%         1,602,379,283           90.01% - 95.00%         219,775,053           95.01% - 100.00%         219,775,053           95.01% - 100.00%         0           > 100.00%         0           Total         41,673,191,765           Seasoning         0           Less Than 6 mths         0           6 mths - 1yr         4,960,046,066           1yr - 2yrs         12,355,325,172           2yrs - 3yrs         7,751,025,522           3yrs - 4yrs         1,964,051,466           4yrs - 5yrs         3,214,452,744           5yrs - 6yrs         3,023,180,53           6yrs - 7yrs         2,846,939,955           7yrs - 8yrs         7,714,326,088           9yrs - 10yrs         539,767,956           More Than 10yrs         2,812,161,133           Total         41,673,191,76           Interest Only Expiry Date Remaining Period         408,020,557           6 mths - 1yr         522,140,79	11         9.05%           15         12.92%           .62         13.84%           .40         19.77%           .18         2.91%           .99         3.85%           .68         0.53%           .00         0.00%           .88         100.00%	12,213 16,117 16,725 20,869 2,790 3,346 466 0 0 137,529	8.889 11.729 12.169 15.179 2.039 2.439 0.349 0.349 0.009
65.01% - 70.00%         5,385,346,566           70.01% - 75.00%         5,769,528,37           75.01% - 80.00%         8,238,050,90           80.01% - 95.00%         1,211,709,14           85.01% - 90.00%         219,775,053           90.01% - 95.00%         219,775,053           95.01% - 100.00%         219,775,053           95.01% - 100.00%         219,775,053           95.01% - 100.00%         219,775,053           95.01% - 100.00%         219,775,053           95.01% - 100.00%         219,775,053           95.01% - 100.00%         219,775,053           95.01% - 100.00%         219,775,053           95.01% - 100.00%         219,775,053           95.01% - 100.00%         219,775,053           95.01% - 100.00%         219,775,053           95.7 Syrs         1,246,014,606           1yr - 2yrs         1,246,014,606           4yrs - 5yrs         3,023,180,53           6yrs - 7yrs         3,24,452,743           5yrs - 6yrs         3,023,180,53           6yrs - 7yrs         2,846,939,953           7yrs - 8yrs         1,494,915,122           8yrs - 9yrs         741,326,088           9yrs - 10yrs         539,767,956           More Than	1.15         12.92%           .62         13.84%           .40         19.77%           .18         2.91%           .99         3.85%           .68         0.53%           .00         0.00%           .88         100.00%	16,117 16,725 20,869 2,790 3,346 466 0 0 137,529	11.729 12.169 15.179 2.039 0.349 0.009 0.009
70.01% - 75.00%         5,769,528,37           75.01% - 80.00%         8,238,050,90           80.01% - 85.00%         1,211,709,14           85.01% - 90.00%         219,775,05           90.01% - 95.00%         219,775,05           95.01% - 100.00%         219,775,05           95.01% - 100.00%         0           70.10%         219,775,05           95.01% - 100.00%         0           70.00%         0           Total         41,673,191,76           Seasoning           Less Than 6 mths         0           6 mths - 1yr         4,960,046,06           1yr - 2yrs         12,947,52,525,325,17           2yrs - 3yrs         3,214,452,74           5yrs - 6yrs         3,023,180,53           6yrs - 7yrs         2,846,939,95           7yrs - 8yrs         1,494,915,12           8yrs - 9yrs         711,326,08           9yrs - 10yrs         2,812,161,134           Total         41,673,191,76           Interest Only Expiry Date Remaining Period         408,020,55           6 mths - 1yr         522,140,790           1yr - 2yrs         673,407,900           2yrs - 3yrs         565,018,833           3yrs - 4yrs </td <td>.62         13.84%           .40         19.77%           .18         2.91%           .99         3.85%           .68         0.53%           .00         0.00%           .88         100.00%</td> <td>16,725 20,869 2,790 3,346 466 0 0 137,529</td> <td>12.169 15.179 2.039 2.439 0.349 0.009 0.009</td>	.62         13.84%           .40         19.77%           .18         2.91%           .99         3.85%           .68         0.53%           .00         0.00%           .88         100.00%	16,725 20,869 2,790 3,346 466 0 0 137,529	12.169 15.179 2.039 2.439 0.349 0.009 0.009
75.01% - 80.00%       8,238,050,903         80.01% - 85.00%       1,211,709,144         85.01% - 90.00%       219,775,053         90.01% - 100.00%       219,775,053         95.01% - 100.00%       219,775,053         95.01% - 100.00%       219,775,053         200.00%       41,673,191,765         Total         Less Than 6 mths         6 mths - 1yr       4,960,046,065         1yr - 2yrs       12,355,325,177         2yrs - 3yrs       7,751,025,527         3yrs - 4yrs       1,964,051,464         4yrs - 5yrs       3,214,452,742         5yrs - 6yrs       3,023,180,533         6yrs - 7yrs       2,846,939,957         7yrs - 8yrs       1,494,915,122         8yrs - 9yrs       7,711,326,088         9yrs - 10yrs       539,767,956         More Than 10yrs       2,812,161,133         Total       41,673,191,765         Interest Only Expiry Date Remaining Period       408,020,557         6 mths - 1yr       522,140,793         1yr - 2yrs       673,407,903         2yrs - 3yrs       565,018,833         3yrs - 4yrs       777,560,211         4yrs - 5yrs       3,781,867,811	40         19.77%           18         2.91%           .99         3.85%           .68         0.53%           .00         0.00%           .88         100.00%	20,869 2,790 3,346 466 0 0 137,529	15.179 2.039 2.439 0.349 0.009 0.009
80.01% - 85.00%         1,211,709,144           85.01% - 90.00%         1,602,379,28           90.01% - 95.00%         219,775,05           95.01% - 100.00%         0           > 100.00%         0           Total         41,673,191,76           Seasoning         12,355,325,17           2yrs - 3yrs         12,355,325,17           2yrs - 3yrs         7,751,025,52           3yrs - 4yrs         1,964,051,46           4yrs - 5yrs         3,214,452,74           5yrs - 6yrs         3,023,180,53           6yrs - 7yrs         2,846,939,957           7yrs - 8yrs         1,494,915,122           8yrs - 9yrs         1,494,915,122           8yrs - 9yrs         1,494,915,122           8yrs - 9yrs         539,767,956           More Than 10yrs         2,812,161,133           Total         41,673,191,76           Interest Only Expiry Date Remaining Period         408,020,557           6 mths - 1yr         522,140,793           1yr - 2yrs         673,407,903           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,211           4yrs - 5yrs         450,748,791           More Than 5 yrs         3,781,867,811 </td <td>1.18         2.91%           .99         3.85%           .68         0.53%           .00         0.00%           .88         100.00%</td> <td>2,790 3,346 466 0 0 137,529</td> <td>2.039 2.439 0.349 0.009 0.009</td>	1.18         2.91%           .99         3.85%           .68         0.53%           .00         0.00%           .88         100.00%	2,790 3,346 466 0 0 137,529	2.039 2.439 0.349 0.009 0.009
85.01% - 90.00%         1,602,379,28           90.01% - 95.00%         219,775,05           95.01% - 100.00%         219,775,05           > 100.00%         41,673,191,76           Total           Less Than 6 mths           6 mths - 1yr         4,960,046,06           1yr - 2yrs         12,355,325,17           2yrs - 3yrs         7,751,025,52           3yrs - 4yrs         1,964,051,46           4yrs - 5yrs         3,214,452,74           5yrs - 6yrs         3,214,452,74           5yrs - 6yrs         3,023,180,53           6yrs - 7yrs         2,846,939,95           7yrs - 8yrs         1,494,915,122           8yrs - 9yrs         711,326,088           9yrs - 10yrs         539,767,956           More Than 10yrs         2,812,161,133           Total         41,673,191,76           Interest Only Expiry Date Remaining Period         408,020,557           6 mths - 1yr         522,140,79           1yr - 2yrs         673,407,900           2yrs - 3yrs         565,018,833           3yrs - 4yrs         450,748,79           4yrs - 5yrs         450,748,79           More Than 5 yrs         3,781,867,814	.99         3.85%           .68         0.53%           .00         0.00%           .88         100.00%	3,346 466 0 0 137,529	2.439 0.349 0.009 0.009
90.01% - 95.00%         219,775,053           95.01% - 100.00%         0           Total         41,673,191,76           Seasoning         12,355,325,177           2yrs - 3yrs         12,355,325,177           2yrs - 3yrs         7,751,025,527           3yrs - 4yrs         1,964,051,466           4yrs - 5yrs         3,214,452,745           5yrs - 6yrs         3,214,452,745           5yrs - 10yrs         2,846,939,955           7yrs - 8yrs         7,11,326,083           9yrs - 10yrs         2,812,161,133           Total         41,673,191,765           More Than 10yrs         2,812,161,133           Total         41,673,191,765           1yr - 2yrs         673,407,900           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,211           4yrs - 5yrs         450,748,791           More Than 5 yrs         384,970,722	3.68         0.53%           0.00         0.00%           0.00         0.00%           3.88         100.00%	466 0 0 137,529	0.349 0.009 0.009
95.01% - 100.00%         (1)           > 100.00%         (1)           Total         41,673,191,76           Seasoning         (1)           Less Than 6 mths         (1)           6 mths - 1yr         4,960,046,06           1 yr - 2yrs         12,355,325,17           2 yrs - 3yrs         7,751,025,52           3 yrs - 4yrs         1,964,051,46           4 yrs - 5yrs         3,023,180,53           6 yrs - 7yrs         2,846,939,957           7 yrs - 8yrs         1,494,915,122           8 yrs - 9yrs         7,713,26,08           9 yrs - 10yrs         539,767,956           More Than 10yrs         2,812,161,133           Total         41,673,191,76           Interest Only Expiry Date Remaining Period         408,020,557           6 mths - 1yr         522,140,790           2 yrs - 3yrs         565,018,833           3 yrs - 4yrs         777,560,211           4 yrs - 5yrs         450,748,791           More Than 5 yrs         384,970,722           Total         3,781,867,811           Fixed Rate Expiry Date Remaining Period         3,781,867,811	0.00 0.00% 0.00 0.00% 1.88 100.00%	0 0 137,529	0.00%
> 100.00%         41,673,191,76           Total         41,673,191,76           Seasoning         6 mths - 1yr         4,960,046,06           1yr - 2yrs         12,355,325,17           2yrs - 3yrs         7,751,025,52           3yrs - 4yrs         1,964,051,46           4yrs - 5yrs         3,023,180,53           6yrs - 6yrs         3,023,180,53           6yrs - 7yrs         2,846,939,95           7yrs - 8yrs         1,494,915,122           8yrs - 9yrs         7,711,326,08           9yrs - 10yrs         539,767,956           More Than 10yrs         2,812,161,133           Total         41,673,191,76           Interest Only Expiry Date Remaining Period         408,020,557           6 mths - 1yr         522,140,793           1yr - 2yrs         673,407,903           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,217           4yrs - 5yrs         450,748,793           More Than 5 yrs         3,781,867,811           Fixed Rate Expiry Date Remaining Period         3,781,867,811	0.00 0.00% 0.88 100.00%	0 137,529	0.00%
Total         41,673,191,76           Seasoning         Less Than 6 mths         4,960,046,06           1yr - 2yrs         12,355,325,17           2yrs - 3yrs         7,751,025,52           3yrs - 4yrs         1,964,051,46           4yrs - 5yrs         3,214,452,74           5yrs - 6yrs         3,214,452,74           5yrs - 6yrs         3,023,180,53           6yrs - 7yrs         2,846,939,957           7yrs - 8yrs         1,494,915,122           8yrs - 9yrs         7,11,326,088           9yrs - 10yrs         539,767,951           More Than 10yrs         2,812,161,133           Total         41,673,191,761           Interest Only Expiry Date Remaining Period         408,020,557           6 mths - 1yr         522,140,793           1yr - 2yrs         673,407,901           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,211           4yrs - 5yrs         450,748,793           More Than 5 yrs         384,970,721           Total         3,781,867,811           Fixed Rate Expiry Date Remaining Period         3,781,867,811	.88 100.00%	137,529	
Seasoning         Less Than 6 mths         4,960,046,06           1yr - 2yrs         12,355,325,17           2yrs - 3yrs         7,751,025,52           3yrs - 4yrs         1,964,051,46           4yrs - 5yrs         3,214,452,74           5yrs - 6yrs         3,023,180,53           6yrs - 7yrs         2,846,939,953           7yrs - 8yrs         1,494,915,122           8yrs - 10yrs         2,812,161,134           Total         41,673,191,763           Interest Only Expiry Date Remaining Period         408,020,553           6 mths - 1yr         522,140,793           1yr - 2yrs         673,407,901           2yrs - 3yrs         565,018,833           3yrs - 4yrs         450,748,793           4yrs - 5yrs         450,748,793           More Than 5 yrs         3,781,867,811           Fixed Rate Expiry Date Remaining Period         3,781,867,811			100.00%
Less Than 6 mths         4,960,046,067           1yr         2yrs         12,355,325,177           2yrs - 3yrs         7,751,025,527           3yrs - 4yrs         1,964,051,461           4yrs - 5yrs         3,023,180,537           6yrs - 6yrs         3,023,180,537           6yrs - 7yrs         2,846,939,957           7yrs - 8yrs         1,494,915,122           8yrs - 9yrs         711,326,081           9yrs - 10yrs         539,767,956           More Than 10yrs         2,812,161,133           Total         41,673,191,767           Interest Only Expiry Date Remaining Period         408,020,552           6 mths - 1yr         522,140,790           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,212           4yrs - 5yrs         450,748,791           More Than 5 yrs         384,970,722           Total         3,781,867,811           Fixed Rate Expiry Date Remaining Period         3,781,867,811	.00 0.00%		
Less Than 6 mths         4,960,046,067           1yr         2,953,325,177           2yrs - 3yrs         7,751,025,527           3yrs - 4yrs         1,964,051,461           4yrs - 5yrs         3,023,180,537           6yrs - 6yrs         3,023,180,537           6yrs - 7yrs         2,846,939,957           7yrs - 8yrs         1,494,915,122           8yrs - 9yrs         7,11,326,081           9yrs - 10yrs         539,767,956           More Than 10yrs         2,812,161,133           Total         41,673,191,767           Interest Only Expiry Date Remaining Period         408,020,552           6 mths - 1yr         522,140,790           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,212           4yrs - 5yrs         450,748,791           More Than 5 yrs         384,970,722           Total         3,781,867,811           Fixed Rate Expiry Date Remaining Period         3,781,867,811	.00 0.00%	0	
6 mths - 1yr         4,960,046,06           1yr - 2yrs         12,355,325,17           2yrs - 3yrs         7,751,025,52           3yrs - 4yrs         1,964,051,46           4yrs - 5yrs         3,214,452,74           5yrs - 6yrs         3,023,180,53           6yrs - 7yrs         2,846,939,952           7yrs - 8yrs         1,496,939,952           8yrs - 9yrs         1,711,326,08           9yrs - 10yrs         539,767,956           More Than 10yrs         2,812,161,133           Total         41,673,191,76           Interest Only Expiry Date Remaining Period         408,020,552           6 mths - 1yr         522,140,793           1yr - 2yrs         673,407,903           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,212           4yrs - 5yrs         450,748,793           More Than 5 yrs         384,970,722           Total         3,781,867,811           Fixed Rate Expiry Date Remaining Period         577,560,211	0.00 /0	0	0.00%
1yr - 2yrs         12,355,325,172           2yrs - 3yrs         7,751,025,522           3yrs - 4yrs         1,964,051,461           4yrs - 5yrs         3,214,452,742           5yrs - 6yrs         3,023,180,53           6yrs - 7yrs         2,846,939,952           7yrs - 8yrs         7,11,326,082           9yrs - 10yrs         539,767,951           More Than 10yrs         2,812,161,132           Total         41,673,191,762           Interest Only Expiry Date Remaining Period         408,020,552           6 mths - 1yr         522,140,793           1yr - 2yrs         673,407,901           2yrs - 3yrs         565,018,833           3yrs - 4yrs         450,748,793           More Than 5 yrs         384,970,722           Total         3,781,867,814	.32 11.90%		8.81%
2yrs - 3yrs         7,751,025,52           3yrs - 4yrs         1,964,051,46i           4yrs - 5yrs         3,214,452,74i           5yrs - 6yrs         3,023,180,53i           6yrs - 7yrs         2,846,939,95i           7yrs - 8yrs         1,494,915,12i           8yrs - 9yrs         711,326,08i           9yrs - 10yrs         539,767,95i           More Than 10yrs         2,812,161,13i           Total         41,673,191,76i           Interest Only Expiry Date Remaining Period         408,020,55i           6 mths - 1yr         522,140,79i           1yr - 2yrs         673,407,90i           2yrs - 3yrs         565,018,83i           3yrs - 4yrs         777,560,21i           4yrs - 5yrs         450,748,79i           More Than 5 yrs         384,970,72i           Total         3,781,867,811           Fixed Rate Expiry Date Remaining Period         575		, -	25.169
3yrs - 4yrs         1,964,051,464           4yrs - 5yrs         3,214,452,74           5yrs - 6yrs         3,023,180,53           6yrs - 7yrs         2,846,939,953           7yrs - 8yrs         1,494,915,122           8yrs - 9yrs         711,326,083           9yrs - 10yrs         539,767,956           More Than 10yrs         2,812,161,133           Total         41,673,191,765           Interest Only Expiry Date Remaining Period         408,020,555           6 mths - 1yr         522,140,793           1yr - 2yrs         673,407,903           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,212           4yrs - 5yrs         450,748,794           More Than 5 yrs         384,970,72           Total         3,781,867,814		- ,	17.349
4yrs - 5yrs       3,214,452,743         5yrs - 6yrs       3,023,180,533         6yrs - 7yrs       2,846,939,955         7yrs - 8yrs       1,494,915,122         8yrs - 9yrs       711,326,084         9yrs - 10yrs       539,767,956         More Than 10yrs       2,812,161,133         Total       41,673,191,765         Interest Only Expiry Date Remaining Period       408,020,555         6 mths - 1yr       522,140,793         1yr - 2yrs       673,407,903         2yrs - 3yrs       565,018,833         3yrs - 4yrs       777,560,213         4yrs - 5yrs       450,748,794         More Than 5 yrs       384,970,722         Total       3,781,867,814			4.63
5yrs - 6yrs         3,023,180,53           6yrs - 7yrs         2,846,939,95           7yrs - 8yrs         1,494,915,12           8yrs - 9yrs         711,326,088           9yrs - 10yrs         539,767,956           More Than 10yrs         2,812,161,138           Total         41,673,191,766           Interest Only Expiry Date Remaining Period         408,020,552           6 mths - 1yr         522,140,793           1yr - 2yrs         673,407,903           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,212           4yrs - 5yrs         450,748,794           More Than 5 yrs         384,970,72           Total         3,781,867,814		· · · · · · · · · · · · · · · · · · ·	
6yrs - 7yrs         2,846,939,953           7yrs - 8yrs         1,494,915,122           8yrs - 9yrs         711,326,083           9yrs - 10yrs         539,767,956           More Than 10yrs         2,812,161,133           Total         41,673,191,765           Interest Only Expiry Date Remaining Period         408,020,555           6 mths - 1yr         522,140,790           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,212           4yrs - 5yrs         450,748,790           More Than 5 yrs         384,970,722           Total         3,781,867,811           Fixed Rate Expiry Date Remaining Period         578,781,867,811		-,	7.879
7yrs - Øyrs         1,494,915,122           8yrs - 9yrs         711,326,08           9yrs - 10yrs         539,767,95           More Than 10yrs         2,812,161,133           Total         41,673,191,76           Interest Only Expiry Date Remaining Period         408,020,555           6 mths - 1yr         522,140,793           1yr - 2yrs         673,407,900           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,212           4yrs - 5yrs         450,748,799           More Than 5 yrs         384,970,72           Total         3,781,867,814		-,	7.689
8yrs - 9yrs         711,326,083           9yrs - 10yrs         539,767,956           More Than 10yrs         2,812,161,133           Total         41,673,191,765           Interest Only Expiry Date Remaining Period         408,020,555           6 mths - 1yr         522,140,793           1yr - 2yrs         673,407,903           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,212           4yrs - 5yrs         450,748,794           More Than 5 yrs         384,970,72           Total         3,781,867,814		-,	7.499
9yrs - 10yrs         539,767,950           More Than 10yrs         2,812,161,131           Total         41,673,191,761           Interest Only Expiry Date Remaining Period         408,020,552           6 mths - 1yr         522,140,793           1yr - 2yrs         673,407,900           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,212           4yrs - 5yrs         450,748,799           More Than 5 yrs         384,970,722           Total         3,781,867,814		-,	4.189
More Than 10yrs         2,812,161,133           Total         41,673,191,763           Interest Only Expiry Date Remaining Period         408,020,553           6 mths - 1yr         522,140,793           1yr - 2yrs         673,407,903           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,213           4yrs - 5yrs         450,748,793           More Than 5 yrs         384,970,723           Total         3,781,867,814		<i>,</i> -	2.169
Total         41,673,191,76           Interest Only Expiry Date Remaining Period         408,020,55           Less Than 6 mths         408,020,55           6 mths - 1yr         522,140,79           1yr - 2yrs         673,407,90           2yrs - 3yrs         565,018,83           3yrs - 4yrs         777,560,21           4yrs - 5yrs         450,748,79           More Than 5 yrs         384,970,72           Total         3,781,867,813           Fixed Rate Expiry Date Remaining Period         5710,000		· · · · · · · · · · · · · · · · · · ·	1.92%
Interest Only Expiry Date Remaining Period         408,020,555           6 mths - 1yr         522,140,793           1yr - 2yrs         673,407,900           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,213           4yrs - 5yrs         450,748,799           More Than 5 yrs         384,970,722           Total         3,781,867,814			12.789
Less Than 6 mths         408,020,552           6 mths - 1yr         522,140,793           1yr - 2yrs         673,407,903           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,212           4yrs - 5yrs         450,748,793           More Than 5 yrs         384,970,72°           Total         3,781,867,813	.00 100.00%	137,529	100.007
6 mths - 1yr         522,140,793           1yr - 2yrs         673,407,903           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,213           4yrs - 5yrs         450,748,799           More Than 5 yrs         384,970,723           Total         3,781,867,813			
1yr - 2yrs         673,407,900           2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,213           4yrs - 5yrs         450,748,790           More Than 5 yrs         384,970,722           Total         3,781,867,811           Fixed Rate Expiry Date Remaining Period         573,407,900	2.01 10.78%	1,030	10.749
2yrs - 3yrs         565,018,833           3yrs - 4yrs         777,560,213           4yrs - 5yrs         450,748,793           More Than 5 yrs         384,970,722           Total         3,781,867,813           Fixed Rate Expiry Date Remaining Period         500,000,000	.16 13.81%	1,302	13.589
3yrs - 4yrs         777,560,212           4yrs - 5yrs         450,748,791           More Than 5 yrs         384,970,722           Total         3,781,867,811           Fixed Rate Expiry Date Remaining Period         710,000	8.75 17.81%	1,734	18.099
4yrs - 5yrs         450,748,790           More Than 5 yrs         384,970,72°           Total         3,781,867,810           Fixed Rate Expiry Date Remaining Period         3,781,867,810		1,497	15.619
More Than 5 yrs         384,970,72'           Total         3,781,867,818           Fixed Rate Expiry Date Remaining Period         3,781,867,818	.33 20.56%	1,926	20.099
Total 3,781,867,818 Fixed Rate Expiry Date Remaining Period	.38 11.92%	1,159	12.09
Total 3,781,867,818 Fixed Rate Expiry Date Remaining Period			9.80
	.08 100.00%	9,588	100.00
	100.00%		
		19,416	38.59%
6 mths - 1yr 4,295,309,823		,	23.40%
1yr - 2yrs 5,246,629,743	3.51 37.24%	,	28.189
2yrs - 3yrs 5,240,029,74	3.51 37.24% 3.50 24.08%	•••,••=	6.27
3yrs - 4yrs 455,283,536	351         37.24%           350         24.08%           397         29.42%	3,137	3.109
	37.24%           50         24.08%           .97         29.42%           .58         6.39%	1 559	
4yrs - 5yrs 56,779,54	3.51         37.24%           3.50         24.08%           9.97         29.42%           58         6.39%           3.36         2.55%	,	0.46% 0.00%
More Than 5 yrs         0           Total         17,834,313,522	3.51         37.24%           3.50         24.08%           9.97         29.42%           58         6.39%           3.36         2.55%	231	

Covered Bond Programme (Australia) Monthly Investor Report as at 30 April 2023

	Balance		Number of loans	
	AUD\$	%		%
Loan Product Distribution				
Fixed Option Home Loan	12,389,661,770.63	29.73%	35,283	25.65%
Flexi First Option Home Loan	4,545,298,493.51	10.91%	16,784	12.20%
Flexi First Option Investment Loan	1,237,498,452.85	2.97%	4,042	2.94%
IPL - Fixed Rate	5,505,921,433.60	13.21%	15,199	11.05%
Rocket - Housing Loan Variable - MSS	12,068,489,313.97	28.96%	46,404	33.75%
Rocket - Variable - IPL - MSS	5,926,322,303.32	14.22%	19,817	14.41%
Total	41,673,191,767.88	100.00%	137,529	100.00%
Remaining Tenor				
Less Than 1 yr	1,050,593.26	0.00%	89	0.06%
1yr - 5yrs	27,441,184.44	0.07%	757	0.55%
5yrs - 10yrs	272,439,906.60	0.65%	3,302	2.40%
10yrs - 15yrs	1,260,083,351.31	3.02%	8,888	6.46%
15yrs - 20yrs	3,190,373,913.77	7.66%	16,110	11.71%
20yrs - 25yrs	10,801,510,276.09	25.92%	37,761	27.46%
25yrs - 30yrs	26,120,292,542.41	62.68%	70,622	51.35%
Total	41,673,191,767.88	100.00%	137,529	100.00%
Delinquencies Information				
31-60 days	95,845,322.64	0.23%	320	0.23%
61-90 days	40,110,449.86	0.10%	128	0.09%
91-120 days	173,399.69	0.00%	1	0.00%
121 + days	0.00	0.00%	0	0.00%
Total	136,129,172.19	0.33%	449	0.32%
Prepayment Information (CPR)		%		
1 Month CPR (%)		23.57%		
3 Month CPR (%)		23.95%		
12 Month CPR (%)	23.337			
Cumulative				
Cumulative		19.35%		

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### Westpac Banking Corporation

Covered Bond Programme (Australia)

Monthly Investor Report as at 30 April 2023

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	0.56	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	2.10	4/06/2026	Soft Bullet	3.87500%
Series 2015-C6	XS1267056387	28/07/2015	EUR	263,000,000.00	1.475000000	387,925,000.00	28/07/2031	8.24	28/07/2032	Soft Bullet	1.54600%
Series 2016-C1	XS1352986381	29/01/2016	EUR	100,000,000.00	1.579000000	157,900,000.00	29/01/2036	12.75	29/01/2037	Soft Bullet	1.61500%
Series 2017-C1	XS1615085781	17/05/2017	EUR	1,000,000,000.00	1.473200000	1,473,200,000.00	17/05/2024	1.05	17/05/2025	Soft Bullet	0.50000%
Series 2017-C2	XS1615085864	17/05/2017	EUR	500,000,000.00	1.473200000	736,600,000.00	17/05/2032	9.05	17/05/2033	Soft Bullet	1.37500%
Series 2017-C7	XS1727850262	30/11/2017	EUR	150,000,000.00	1.553900000	233,085,000.00	30/11/2037	14.59	30/11/2038	Soft Bullet	1.46600%
Series 2017-C6	XS1725389750	4/12/2017	EUR	100,000,000.00	1.565600000	156,560,000.00	4/12/2037	14.60	4/12/2038	Soft Bullet	1.52000%
Series 2018-C1	XS1748436190	16/01/2018	EUR	1,250,000,000.00	1.537000000	1,921,250,000.00	16/01/2025	1.72	16/01/2026	Soft Bullet	0.50000%
Series 2018-C2	XS1748436356	16/01/2018	EUR	500,000,000.00	1.537000000	768,500,000.00	14/01/2033	9.71	14/01/2034	Soft Bullet	1.25000%
Series 2018-C4	XS1768126135	8/02/2018	EUR	100,000,000.00	1.548400000	154,840,000.00	8/02/2038	14.78	8/02/2039	Soft Bullet	1.58000%
Series 2018-C5	XS1790955725	12/03/2018	EUR	105,000,000.00	1.586600000	166,593,000.00	12/03/2038	14.87	12/03/2039	Soft Bullet	1.59400%
Series 2018-C6	XS1917808922	4/12/2018	EUR	1,000,000,000.00	1.565500000	1,565,500,000.00	4/12/2023	0.60	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	0.71	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	0.71	16/01/2025	Soft Bullet	3.15000%
Series 2019-C2	CH0458097950	29/01/2019	CHF	400,000,000.00	1.430100000	572,040,000.00	29/01/2027	3.75	29/01/2028	Soft Bullet	0.25000%
Series 2019-C3	XS1978200472	5/04/2019	EUR	1,250,000,000.00	1.581400000	1,976,750,000.00	2/04/2026	2.92	2/04/2027	Soft Bullet	0.37500%
Series 2019-C4	XS1979271431	5/04/2019	EUR	110,000,000.00	1.581400000	173,954,000.00	5/04/2039	15.93	5/04/2040	Soft Bullet	1.25300%
Series 2019-C5	AU3CB0262335	5/04/2019	AUD	50,000,000.00	1.000000000	50,000,000.00	5/04/2034	10.93	5/04/2035	Soft Bullet	3.05000%
Series 2019-C6	AU3CB0263341	16/05/2019	AUD	50,000,000.00	1.000000000	50,000,000.00	16/05/2034	11.04	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	1.72	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	1.72	16/01/2026	Soft Bullet	2.00000%
Series 2021-C1	XS2388390507	22/09/2021	EUR	1,250,000,000.00	1.614400000	2,018,000,000.00	22/09/2028	5.40	22/09/2029	Soft Bullet	0.01000%
Series 2021-C2	XS2388390689	22/09/2021	EUR	500,000,000.00	1.614400000	807,200,000.00	22/09/2036	13.40	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	3.42	30/09/2027	Soft Bullet	1.55200%
Series 2021-C3	US961214EZ26	19/11/2021	USD	540,100,000.00	1.361655773	735,430,283.22	30/09/2026	3.42	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	2.88	16/03/2027	Soft Bullet	Compounded Daily SONIA + 1.0000%
Series 2022-C2	XS2463967286	5/04/2022	EUR	1,250,000,000.00	1.466705779	1,833,382,223.53	5/04/2027	3.93	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	2.06	20/05/2026	Soft Bullet	3mth BBSW + 0.73%
Series 2022-C4	AU3CB0289452	20/05/2022	AUD	800,000,000.00	1.000000000	800,000,000.00	20/05/2025	2.06	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	4.10	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	4.10	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	3.39	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	6.40	21/09/2030	Soft Bullet	1.80250%
Series 2022-C8	XS2558574104	23/11/2022	EUR	750,000,000.00	1.543209877	1,157,407,407.41	23/11/2027	4.57	23/11/2028	Soft Bullet	3.10600%
Series 2023-C1	XS2573686883	11/01/2023	GBP	750,000,000.00			11/01/2028	4.70	11/01/2029	Soft Bullet	Compounded Daily SONIA + 0.7500%
Series 2023-C2	XS2606993694	4/04/2023	EUR	1,250,000,000.00		2,032,189,887.82	4/04/2025	1.93	4/04/2026	Soft Bullet	3.45700%
						34,058,742,887.29		3.64			
				-			Balar	ice			

	Balance		
	AUD\$	%	
Less Than or equal 1 yr	5,495,942,558.56	16.14%	
1yr - 2yrs	7,980,713,270.00	23.43%	
2yr - 3yrs	5,288,088,193.50	15.53%	
3yr - 4yrs	5,053,431,173.78	14.84%	
4yr - 5yrs	4,152,172,394.22	12.19%	
5yr - 10yrs	4,138,263,297.23	12.15%	
More Than 10 yrs	1,950,132,000.00	5.73%	
Total by Maturity	34,058,742,887.29	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 CoreLogic House Price 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

Westpac Banking Corporation Covered Bond Programme (Australia) Monthly Investor Report as at 30 April 2023

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 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.

#### 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 353-355 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 [pages 27-28 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]

Westpac Banking Corporation Covered Bond Programme (Australia) Monthly Investor Report as at 30 April 2023

#### 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. It is not a prospectus, information 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.

None of Westpac (in any capacity) or any of its subsidiaries, affiliates, officers, employees, agents, advisers or contractors (including Westpac Securitisation Management Pty Limited (ABN 73 081 709 211) as Administrative Agent) (Westpac and each such person each being a "Relevant Person") makes any representation as to the accuracy or completeness of, or has any responsibility or liability for, any information contained in this report and this report must not be construed as creating any form of legal or other obligation on any of them. Each Relevant Person, to the fullest extent permitted by law, disclaims any and all responsibility for and will not be liable in any way whatsoever (whether in negligence or otherwise) for any loss, damage, costs or expenses of any nature which may be suffered by any person relying upon this report.