WESTPAC NEW ZEALAND LIMITED ("WNZL") Covered Bond Programme (New Zealand) Monthly Investor Report as at 31 May 2023 Issuer Fitch Moody's

Unsecured Rating		
Short Term	F1	P-1
Long Term	A+	A1
Outlook	Stable	Stable
Secured Rating (Covered Bond)	AAA	Aaa

Issuer	Westpac Securities NZ Limited (acting through London Branch)	Cash Manager	Westpac Securitisation Management Pty Ltd
Seller and Group Guarantor	Westpac New Zealand Limited	Administrative Agent	Westpac Securitisation Management Pty Ltd
Covered Bond Guarantor	Westpac NZ Covered Bond Limited	CB Swap Provider	Westpac Banking Corporation
Security Trustee	NZGT (WNZCB) Security Trustee Limited	GI Account Bank	Westpac New Zealand Limited
Servicer	Westpac New Zealand Limited	Stand-by Account Bank	Westpac Banking Corporation

All amounts in New Zealand dollars

Reporting Date	31-May-2023
Period Start Date	01-May-2023
Period End Date	31-May-2023
Number of Housing Loans	35,603
Housing Loan Pool Size (NZ\$)	6.505.469.611
Other Assets (Cash/Intercompany Balances) (NZ\$)	994,530,389
Average Housing Loan Balance (NZ\$)	182,723
Maximum Housing Loan Balance (NZ\$)	1,500,000
Weighted Average Current Loan-to-Value Limit	49.52%
Weighted Average Current Loan-to-Value Ratio (Unindexed)	47.60%
Weighted Average Current Loan-to-Value Ratio (Indexed) ¹	41.16%
Weighted Average Interest Rate (%)	4.68%
Weighted Average Seasoning (months) ²	52
Weighted Average Remaining Term to Maturity (months)	278
Maximum Remaining Term to Maturity (months)	360
WAL of cover pool (yrs) - Legal Term To Maturity	23
WAL of outstanding cover bond (yrs)	3.91
Are construction loans part of the eligible assets?	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 insured mortgages in the cover pool	0.00%
% of guaranteed loans	0.00%
% Eligible assets in pool	100.00%
Revenue Receipts for the Period	45,123,626
Principal Receipts for the Period	121,275,218

¹ Index used: CoreLogic House Price Index quarterly index.
 ² Calculated using the most recent restructure date of a loan where applicable.

Asset Cov	verage Test		NZ\$
A	The lower of:		5,853,823,433
	a) LTV Adjusted Outstanding Principal Balance	N/A	
	 b) Asset Percentage Adjusted Outstanding Principal Balance 	5,853,823,433	
	c) Indexed LTV Adjusted Outstanding Principal Balance	6,483,947,769	
В	Principal Receipts		994,530,389
С	Unutilised Advances under the Intercompany & Subordinated Loan Accounts		(
D	Aggregate amount of any Substitution Assets & Authorised Investments		(
Z	Negative Carry adjustment		(
	Adjusted Aggregate Loan Amount		6,848,353,822
	NZD equivalent of aggregate Principal Amount Outstanding of Covered Bonds		5,128,492,25
	Excess / (Shortfall) (Amount of Demand Loan)		1,719,861,56
	Asset Coverage Test Passed		YES
	Asset Percentage (Current contractual)		90.0%
	Asset Percentage (Maximum contractual)		90.0%
Overcollat	teralisation		
	Minimum contractual		111 119

Minimum contractual	111.11%
Current contractual (based on current Asset Percentage)	111.11%
Current (value of assets in cover pool / face value of covered bonds)	146.24%
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 Profil	e Distribution	Balance		Number of I	oans
		NZD\$	%		%
Payment Type					
	Principal and Interest	5,950,357,824.42	91.47%	34,010	95.52%
	Interest Only	554,415,138.54	8.52%	1,583	4.45%
	Others	696,648.25	0.01%	10	0.03%
	Total	6,505,469,611.21	100.00%	35,603	100.00%
Interest Rate T	vpe				
	Fixed Interest Amount	6.153.710.390.10	94.59%	30.877	86.73%
	Variable Interest Amount	351,759,221.11	5.41%	4,726	13.27%
	Capped Interest Amount	0.00	0.00%	0	0.00%
	Total	6,505,469,611.21	100.00%	35,603	100.00%
Geographic Di	-4				
Geographic Di	Auckland	2,593,332,468.99	39.87%	9,675	27.16%
	Bay of Plenty	370,576,435.72	5.70%	2,253	6.33%
	Canterbury/West Coast	831,387,108.36	12.78%	5,465	15.35%
	Gisborne/Hawkes Bay	196,461,290.25	3.02%	1,421	3.99%
	Nelson/Marlborough	199,814,287.47	3.07%	1,398	3.93%
	Otago/Southland	453,742,327.68	6.97%	3,454	9.70%
	Northland	151,757,062.81	2.33%	1.042	2.93%
	Taranaki/Wanganui	179.191.306.78	2.75%	1,483	4.17%
	Waikato	590,444,930.09	9.08%	3,567	10.02%
	Wellington	938,762,393.06	14.43%	5.845	16.42%
	Total	6,505,469,611.21	100.00%	35,603	100.00%
		-,,			
Current Loan E		010 010 051 01	0.000/	0.000	04.05%
	<= 50,000	218,343,351.34	3.36%	8,636	24.25%
	50,001 - 100,000	479,618,232.94	7.37%	6,413	18.01%
	100,001 - 150,000	584,614,290.05	8.99%	4,692	13.18%
	150,001 - 200,000	693,565,112.97	10.66%	3,965	11.14%
	200,001 - 250,000	650,805,624.41	10.00%	2,892	8.12%
	250,001 - 300,000	620,745,789.89	9.54%	2,260	6.35%
	300,001 - 350,000	522,456,716.61	8.03%	1,608	4.52%
	350,001 - 400,000	478,907,348.46	7.36%	1,279	3.59%
	400,001 - 450,000	385,008,173.20	5.92%	906	2.54%
	450,001 - 500,000	339,568,863.89	5.22%	715	2.01%
	500,001 - 750,000	989,315,694.23	15.21%	1,657	4.65%
	750,001 - 1,000,000	355,672,151.81	5.47%	419	1.18%
	1,000,001 - 1,500,000	186,848,261.41	2.87%	161	0.45%
	> 1,500,000	0.00	0.00%	0	0.00%
	Total	6,505,469,611.21	100.00%	35,603	99.99%

	Balance		Number of le	oans
	NZD\$	%		%
Current Loan To Value Ratio (Unindexed)				
Up to 50.00%	3,417,760,665.67	52.52%	24,257	68.14%
50.01% - 55.00%	624,345,774.75	9.60%	2,794	7.85%
55.01% - 60.00%	633,655,810.73	9.74%	2,525	7.09%
60.01% - 65.00%	542,412,749.03	8.34%	2,044	5.74%
65.01% - 70.00%	505,313,387.82	7.77%	1,735	4.87%
70.01% - 75.00%	392,946,239.14	6.04%	1,225	3.44%
75.01% - 80.00%	261,337,985.81	4.02%	720	2.02%
80.01% - 85.00%	75,853,259.31	1.17%	191	0.54%
85.01% - 90.00%	51,843,738.95	0.80%	112	0.31%
90.01% - 95.00%	0.00	0.00%	0	0.00%
95.01% - 100.00%	0.00	0.00%	0	0.00%
Total	6,505,469,611.21	100.00%	35,603	100.00%
Current Loan To Value Ratio (Indexed) ³				
Up to 50.00%	4,387,122,497.11	67.44%	29.011	81.48%
50.01% - 55.00%	560,994,883.15	8.62%	2,030	5.70%
55.01% - 60.00%	465,910,050.15	7.16%	1,547	4.35%
60.01% - 65.00%	350,976,253.04	5.40%	1,081	3.04%
65.01% - 70.00%	282,504,451.75	4.34%	819	2.30%
70.01% - 75.00%	189,496,704.81	2.91%	524	1.47%
75.01% - 80.00%	132,126,149.38	2.03%	305	0.86%
80.01% - 85.00%	75,843,191.61	1.17%	169	0.47%
85.01% - 90.00%	41,517,612.09	0.64%	77	0.22%
90.01% - 95.00%	13,752,591.22	0.21%	30	0.08%
95.01% - 100.00%	3,944,299.93	0.06%	8	0.02%
> 100.01%	1,280,926.97	0.02%	2	0.01%
Total	6,505,469,611.21	100.00%	35,603	100.00%
³ Index used: CoreLogic House Price Index quarterly index				
Current Limit Loan To Value Ratio				
Up to 50.00%	3,143,043,243.99	48.32%	22,309	62.67%
50.01% - 55.00%	634,512,182.84	9.75%	3,075	8.64%
55.01% - 60.00%	664,997,155.99	10.22%	2,825	7.93%
60.01% - 65.00%	570,175,979.26	8.76%	2,356	6.62%
65.01% - 70.00%	572,209,086.75	8.80%	2,174	6.11%
70.01% - 75.00%	443,519,256.58	6.82%	1,543	4.33%
75.01% - 80.00%	335,826,510.46	5.16%	966	2.71%
80.01% - 85.00%	80,431,891.34	1.24%	222	0.62%
85.01% - 90.00%	60,754,304.00	0.93%	133	0.37%
90.01% - 95.00%	0.00	0.00%	0	0.00%
95.01% - 100.00%	0.00	0.00%	0	0.00%
Total	6,505,469,611.21	100.00%	35,603	100.00%

Seasoning ⁴ NZD\$ % % Seasoning ⁴ Less Than 6 mths 144,405,033.72 2.23% 651 1.83% 6 mths - 1yr 130,355,385.71 2.00% 628 1.76% 1/r - 2yrs 1,189,498,131.84 18.28% 4,848 13.62% 2/rs - 3yrs 1,538,657,393.78 23.65% 6.325 17.77% 3yrs - 4yrs 937,728,820.01 14.41% 4,569 12.83% 4/rs - 5yrs 934,734,314.51 6.07% 2.641 7.42% 6/rs - 7/rs 394,734,314.51 6.07% 2.535 7.12% 6/rs - 7/rs 394,734,652.80 6.07% 2.535 7.12% 6/rs - 9/rs 394,734,652.80 6.07% 2.535 7.12% 6/rs - 9/rs 394,734,652.80 6.07% 2.535 7.12% 6/rs - 9/rs 394,734,652.80 6.07% 2.535 7.12% More Than 10/rs 229,678,656.97 3.53% 1.650 4.63% 9/rs - 10/rs 487,919,861.22 2.89%			Balance		Number of le	oans
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6 mBs - 1yr 130.353.38.51 2.00% 628 1.786 1,188.465,313.44 18.22% 4.546 13.52% 2yrs - 3yrs 1.158.465,303.78 23.65% 6.325 17.77% 3yrs - 4yrs 507.72% 337.84 23.65% 6.325 17.75% 4yrs - 5yrs 507.75% 50.17% 2.25% 4.56% 6.325 7.75% 597.77% 337.452.20 6.07% 2.23% 7.75% 5.91% 2.24% 6.75% 7.75% 807.75% 5.91% 2.24% 6.55% 1.521 4.27% More Than (10yrs 42.77% 42.75% 5.91% 4.25% 1.221 4.27% 100.00% 42.56% 1.321 100.00% 35.603 100.00% * Calued using he most recent restructure date of a ban where at * 100.00% 35.603 100.00% * Calued using he most recent restructure date of a ban where at * 100.00% 1.521 4.27% * Calued using he most recent restructure date of a ban where at * 100.00%	Seasoning 4					
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2yrs - 4yrs 1,538,667,333,78 23.69% 6.3.25 17.77% 3yrs - 4yrs 597,28,820.01 14.41% 545,458 6.55% 3.227 9.19% 5yrs - 6yrs 594,493,354,89 8.45% 3.227 9.19% 5yrs - 6yrs 594,724,652,80 0.07% 2.248 7.74% 7yrs - 6yrs 394,724,652,80 0.07% 2.248 7.74% 6yrs - 6yrs 220,678,66,672 3.55% 1.600 4.65% 6yrs - 6yrs 220,678,66,672 3.55% 1.600 4.65% 6yrs - 6yrs 220,678,66,672 3.55% 1.600 4.65% 77 2.22,678,66,672 3.55% 1.600 4.65% 77 2.22,678,56,672 3.55% 1.600 4.65% 77 2.22,678,56,672 3.55% 1.600 4.65% 77 2.22,678,566,672 3.55% 1.600 1.65% 77 2.246,743,983 1.60,75% 3.22,25% 1.60,75% 7100 2.2678 3.100,75%		6 mths - 1yr				1.76%
Syme - Syme 5937,728,820.01 14.41% 4.669 12.83% Syme - Syme 594,9354,89 84,9554,89 84,9554,89 3272 39.19% Syme - Syme 394,773,314,51 6.07% 2.241 7.42% Syme - Syme 394,773,314,51 6.07% 2.245 7.12% Syme - Syme 394,773,314,51 6.07% 2.245 7.12% Syme - Syme 394,773,314,51 6.07% 2.245 4.253 7.12% Nome Than 10ym 222,678,066,07 3.55% 1,650 4.65% 3.55% 100.05% 3.56,063 100.00% 3.56,063 100.00% 3.56,063 100.05%		1yr - 2yrs	1,189,498,131.84	18.28%		13.62%
4yrs - 6yrs 549,499,354,89 8.45% 3.272 9.19% 5yrs - 6yrs 394,724,652,80 6.07% 2.263 7.42% 6yrs - 7yrs 394,724,652,80 6.07% 2.235 7.12% 7yrs - 8yrs 394,724,652,80 6.07% 2.235 7.12% 7yrs - 10yrs 167,919,812,22 2.89% 1.621 4.27% 101 0.0278 2.864,81122 1.00.09% 5.863 1.029% 102 0.2278,868,61122 1.00.09% 5.863 1.00.09% 5.863 1.00.09% 102 0.2278,868,61212 1.00.09% 5.863 1.00.09% 5.863 1.00.09% 104 0.4441,466,93 1.8648 1.00.09% 5.863 1.00.09% 5.863 1.00.09% 104 1.0441,466,93 1.8648 2.0.0% 4.33 2.2.35% 3.22 2.2.44% 30r - 27rs 1.442,628,143,98 2.2.7.3% 3.22 2.2.44% 3.7.3% 3.22 2.2.24% 8.373 3.2.35% 200 rs <td></td> <td></td> <td></td> <td></td> <td></td> <td>17.77%</td>						17.77%
5/m - 5/m 5 394,734,81.51 0.07% 2.641 7.42% 5/m - 5/m 5 394,734,652.00 0.07% 2.641 7.42% 7/m - 5/m 5 394,494,377.75 5.51% 2.418 0.79% Byrs - 10/m 5 222,678,066 97 3.53% 1.650 4.63% Byrs - 10/m 5 222,678,066 97 3.53% 1.650 4.63% Byrs - 10/m 5 222,783,066 10 6.51% 4.345 12.77% Total - 6.566,469,611.21 100.00% 35.603 100.00% - Total - 6.566,469,611.21 100.00% 35.603 100.00% - Consider diagram free most neem restructure date of a loan where at - 6.566,469,611.21 100.00% 35.603 100.00% - Constant diagram free most neem restructure date of a loan where at - 6.566,469,611.21 100.00% 35.603 100.00% 35.603 100.00% 35.603 100.00% 35.603 22.23% 35.73% 352 22.23% 357.35% 352 22.23% 357.35% 352 22.23% 357.55%		3yrs - 4yrs	937,728,820.01	14.41%	4,569	12.83%
byse - fyrs 394,734,622.80 0.07% 22.535 7.12% Syrs - byrs 394,734,662.80 0.07% 22.535 7.12% Syrs - byrs 222,678,050.97 3.53% 1.660 4.63% Syrs - byrs 167,919,861.22 2.89% 1.521 4.27% More Than forms 4.23,763,068.01 0.51% 4.545 12.77% More Than 6 mins 75,467,014.94 12.69% 3.560.01 0.51% 4.545 12.77% Syrs - Ayrs 104,461,469.03 13.62% 2.49 15.73% 3.22 2.29% Syrs - Ayrs 114,461,7578.23 22.09% 4.33 22.09% 3.22 2.24% Yars - Ayrs 114,6263.31 10.69% 4.33 22.24% 3.83 22.09% 4.33 22.24% 3.83 22.24% 3.83 22.24% 3.83 22.24% 3.83 22.24% 3.83 22.24% 3.83 22.24% 3.83 22.24% 3.83 22.24% 3.83 22.24% 3.83 22.24%		4yrs - 5yrs	549,499,354.89			9.19%
Tyre - byrs 384,449,777.5 5.91% 2.418 6.79% Byre - byrs 22678,506.97 3.53% 1650 4.63% Byre - byrs 167,919,961.22 2.89% 1.521 4.27% Total 6.556.469,611.21 100.00% 35.603 100.00% Total 6.556.469,611.21 100.00% 35.603 100.00% Calculated using the most recent restructure date of a ban where at 100.00% 35.603 100.00% Less Than 6 mths 75.467.014.94 13.62% 249 15.73% G mths - Tyr 104.414.663.3 18.84% 318 20.08% 2yrs - Jyrs 142.626,143.98 25.73% 352 22.24% 3yrs - Lyrs 13.606,615.5 12.16% 18 9.6% Less Than 6 mths 165,153.53 1.000,00% 1.563 100.00% Total 554,415,138.54 100.00% 1.563 100.00% Ware Than 5 yrs 6,153,770.390.13 100.00% 3.682 2.24% Yr - 2/rs 1.366,615.52		5yrs - 6yrs	394,734,314.51	6.07%	2,641	7.42%
byrs - byrs 222678,300.07 3.53% 1.680 4.23% More Than 10yrs 423,73,068.01 6.51% 4.545 12.27% More Than 10yrs 423,73,068.01 6.51% 4.545 12.27% Total 6.556.468.011.21 100.00% 35.603 100.00% * calculated using the most recent restructure date of a kan where at 35.603 100.00% 35.603 100.00% Interest Only Expiry Date Remaining Period 5.73% 13.62% 249 15.73% Byrs - byrs 104.417.675.33 18.84% 318 20.05% Byrs - byrs 11.665.615.5 2.45% 54 36.82% 22.24% More Than 6 mths 75.447.161.78 12.85% 54 36.84% 318 20.05% Fixed Rate Expiry Date Remaining Period E E 11.600.355.668.23 100.00% 1.583 100.00% 1.583 100.00% 1.583 100.00% 1.583 100.00% 1.583 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.						7.12%
syra-type 187.019.081.22 2.8.9% 1.521 4.2.773 Total 6.505.409.611.21 100.00% 35.603 100.00% * Cabulated using the most recent restructure date of a loan where exist that the the exist than 6 mths 7.5.467.614.94 13.62% 249 15.73% Interest Only Expiry Date Remaining Period		7yrs - 8yrs	384,494,377.75	5.91%	2,418	6.79%
More Time 423783,858.01 6.51% 4.545 12.7% ¹ Calulated using the most recent restructure date of a loan where as character instructure date of there instructure date of a						4.63%
Total 6.505,469,611.21 100.00% 35,603 100.00% ¹ Cabualited using the most needent restructure date of a loan where are less Than 6 miths - 10° 104,414,660,93 13,82% 249 15,73% 6 miths - 10° 104,441,660,93 13,82% 249 15,73% 2 yrs - 3yrs 104,441,660,83 12,84% 318 20,09% 2 yrs - 3yrs 67,548,6167,81 12,14% 158 9,09% 4 yrs - 5yrs 13,606,661,55 2,45% 54 3,41% More Than 5 yrs 13,005,53 100,00% 1,583 100,00% Fixed Rate Expiry Date Remaining Pariod 1 22,61% 9,131 29,57% 2 yrs - 3yrs 237,52,113,23 9,30% 3,133 101,00% 3 yrs - 4yrs 22,618,457,89 3,62% 1,244 3,93% 4 yrs - 5yrs 23,756,115,38 0,47% 240 0,78% 4 yrs - 5yrs 22,876,113,38 0,47% 240 0,78% 4 yrs - 5yrs 23,756,115,38 0,47% 240 0,78%						4.27%
** Calculated using the most recent restructure date of a loan where ar Interest Only Expiry Date Remaining Period 75,467,614,94 13,62% 249 15,73% Less Than 6 mths 75,467,614,93 18,84% 318 20,09% 433 27,35% Lyrs - Syns 144,617,578,83 26,08% 433 27,35% 352 22,24% Ayrs - Syns 142,628,143,98 25,73% 352 22,24% Ayrs - Syns 13,060,51,55 2,45% 54 3,41% More Than 5 yns 6,105,153,83 1,00% 19 1,20% Fixed Rate Expiry Date Remaining Period 7 1,747,473,701,39 28,19% 8,179 28,49% Ayrs - Syns 572,181,221,39 9,00% 3,133 10,15% Ayrs - Syns 572,181,221,39 9,00% 3,133 10,15% Ayrs - Syns 22,0164,478 3,262% 1,214 39,85% Ayrs - Syns 572,181,221,39 9,00% 3,0877 100,00% Ayrs - Syns 22,0164,6789 3,262% 1,214 <						12.77%
Interest Only Expiry Date Remaining Period 75,467,614,94 13,62% 249 15,73% 0 mBs - 1yr 104,441,466,93 18,64% 318 20,09% 2yrs - 3yrs 144,617,578,83 26,60% 433 22,35% 2yrs - 3yrs 144,617,578,83 26,60% 433 22,35% 4yrs - 5yrs 13,606,661,85 12,18% 158 9,99% 4yrs - 5yrs 13,606,661,85 2,45% 54 3,41% Total 554,415,138,54 100,00% 1,583 100,00% Fixed Rate Expiry Date Remaining Period E E E E Less Than 6 mths 1,795,075,256,62 29,16% 9,131 22,57% 101 1,793,033,636,23 29,26% 8,980 22,06% 117 - 2yrs 1,803,310,101 100,00% 1,019% 3,133 101,15% 3yrs - 4yrs 2,278,33 9,30% 3,133 101,15% 100,00% 2yrs - 2yrs 2,183 0,017% 130,037,636,23 12,144 3,95% <			6,505,469,611.21	100.00%	35,603	100.00%
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WESTPAC NEW ZEALAND LI	IMITED		
("WNZL")			
Covered Bond Programme (N	ew Zealand)		
Monthly Investor Report as at	31 May 2023		

Bond Maturity

Series Nurr ISIN Issue Date	Currency	Issue Amount	FX Rate (FX/NZD)	Issue Amount NZD\$	Coupon Frequency	Coupon Rate	Maturity Date	Extended Due for Payment Date Note Type	Maturity Yrs
Series 201{ XS1338 29/12/2015	EUR	200,000,000.00	1.6132637850	322,652,757.00	Annual	1.5623%	29/12/2031	29/12/2032 Soft Bullet	8.58042
Series 201§ XS1936 17/01/2019	EUR	500,000,000.00	1.7004000000	850,200,000.00	Annual	0.5000%	17/01/2024	17/01/2025 Soft Bullet	0.63244
Series 2021 XS2348 8/06/2021	EUR	850,000,000.00	1.6778700000	1,426,189,500.00	Annual	0.0100%	8/06/2028	8 8/06/2029 Soft Bullet	5.02396
Series 2022 XS2500 14/07/2022	EUR	750,000,000.00	1.6487000000	1,236,525,000.00	Annual	1.7770%	14/01/2026	5 14/01/2027 Soft Bullet	2.62560
Series 202: XS2597 20/03/2023	EUR	750,000,000.00	1.7239000000	1,292,925,000.00	Annual	3.7500%	20/04/2028	20/04/2029 Soft Bullet	4.88980
				5,128,492,257.00					3.90760

	Balance	
	NZ\$	%
Less Than 1 yr	850,200,000.00	16.58%
1yr - 2yrs	-	0.00%
2yr - 3yrs	1,236,525,000.00	24.11%
3yr - 4yrs	-	0.00%
4yr - 5yrs	1,292,925,000.00	25.21%
5yr - 10yrs	1,748,842,257.00	34.10%
More Than 10 yrs	-	0.00%
Total by Maturity	5,128,492,257.00	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 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 WNZL 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'). WNZL makes no representation or warranty that the information in this report or the Base Prospectus satisfiest the requirements of Article 14 of the Directive.

The term Prospectus refers to the Westpac Securities NZ Limited Global Covered Bond Prospectus dated 21 December 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 (NZ\$) and Other Assets (Cash/Intercompany Balances) (NZ\$)] and outstanding covered bonds [page 6 of this report - Bond Maturity - Issue Amount NZD]

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 6 of this report - Bond Maturity - ISIN]

c. the geographical distribution [page 3 of this report - Geographic Distribution] and type of cover assets [page 1 of this report - Residential Mortgage and Other Assets (Cash/Intercompany Balances) (NZ\$)], their loan size [page 3 of this report - Current Loan Balance] and valuation method [page 4 of this report - Current Loan to Value Ratio (Indexed), page 331 of the Base Prospectus – definition of "Indexed Valuation", page 6 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 [263-267 of the Base Prospectus - Credit Structure, pages 254-256 of the Base Prospectus - Interest Rate Swap Agreement, page 3 256-258 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 6 of this report - Bond Maturity - Currency and Coupon Rate]

e. the maturity structure of cover assets [page 5 of this report - Remaining Tenor] and covered bonds [page 6 of this report - Bond Maturity], including an overview of the maturity extension triggers if applicable [page 19 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 5 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 €5 billion Global Covered Bond Programme of Westpac Securities NZ Limited 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 WNZL.

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 not intended for distribution in uncertaint form 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 which such distribution would be contrary to local law or regulation.