

**Westpac Banking Corporation**  
Covered Bond Programme (Australia)  
Monthly Investor Report as at 30 April 2022

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

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

All amounts in AUD dollars

**Portfolio Loan Summary**

Reporting Date	30-Apr-2022
Period Start Date	01-Apr-2022
Period End Date	30-Apr-2022
Number of Housing Loans	123,220
Housing Loan Pool Size (AUD\$)	35,906,500,571
Other Assets (Cash/Intercompany Balances)	1,093,499,429
Average Housing Loan Balance (AUD\$)	291,402
Maximum Housing Loan Balance (AUD\$)	2,000,000
Weighted Average Current Loan-to-Value Limit	61.52%
Weighted Average Current Loan-to-Value Ratio (Unindexed)	59.39%
Weighted Average Current Loan-to-Value Ratio (Indexed) <sup>1</sup>	48.92%
Weighted Average Interest Rate (%)	2.68%
Weighted Average Seasoning (months)	48
Weighted Average Term to Maturity (months)	301
Maximum Term to Maturity (months)	359
WAL of cover pool (yrs) - Legal Term to Maturity	25.09
WAL of outstanding cover bond (yrs)	4.20
Are construction loans part of the eligible asset?	No
Are ABS allowed in the Cover pool (Yes/No)?	No
Residential Mortgages	100.00%
% of non first lien mortgages in the cover pool	0.00%
% of guaranteed loans	0.00%
% of Owner Occupied (Product) <sup>2</sup>	67.26%
% of Owner Occupied (EFS) <sup>2</sup>	62.27%
% of ECB eligible assets in cover pool	0.00%
% Eligible assets in pool	100%
Revenue Receipts for the Period	74,185,727
Principal Receipts for the Period	681,198,915

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

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

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<b>Asset Coverage Test</b>		AUD\$
A	The lower of:	32,488,883,714
	a) LTV Adjusted Outstanding Principal Balance	35,849,734,765
	b) Asset Percentage Adjusted Outstanding Principal Balance	32,488,883,714
B	Principal Receipts	1,093,499,429
C	Unutilised Advances under the Intercompany & Subordinated Loan Accounts	0
D	Aggregate amount of any Substitution Assets & Authorised Investments	0
Z	Negative Carry adjustment	0
	Adjusted Aggregate Loan Amount	33,582,383,143
	AUD equivalent of aggregate Principal Amount Outstanding of Covered Bonds	29,068,680,961
	Excess / (Shortfall) (Amount of Demand Loan)	4,513,702,182
	Asset Coverage Test Passed	YES
	Asset Percentage (Current contractual)	90.5%
	Asset Percentage (Minimum contractual)	95.0%

<b>Legislative Overcollateralisation (value of assets in cover pool / face value of covered bonds)</b>		
	Required	103.00%
	Current	127.28%

	Issuer Event of Default Occurred	NO
	Servicer Termination Event	NO
	Pre Maturity Test Breach	NO
	Notice To Pay	NO
	CB Guarantor Event of Default	NO

**Portfolio Profile Distribution**

Payment Type	Balance		Number of loans	
	AUD\$	%		%
Principal and Interest	32,069,864,672.38	89.31%	113,008	91.71%
Interest Only	3,836,635,898.66	10.69%	10,212	8.29%
Others	0.00	0.00%	0	0.00%
<b>Total</b>	<b>35,906,500,571.04</b>	<b>100.00%</b>	<b>123,220</b>	<b>100.00%</b>

Interest Rate Type	AUD\$	%	Number of loans	%
Fixed Interest Amount	18,557,591,627.48	51.68%	52,078	42.26%
Variable Interest Amount	17,348,908,943.56	48.32%	71,142	57.74%
<b>Total</b>	<b>35,906,500,571.04</b>	<b>100.00%</b>	<b>123,220</b>	<b>100.00%</b>

**Geographic Distribution**

**By States**

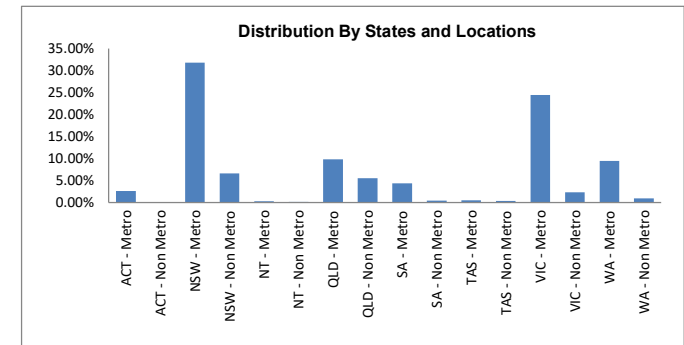
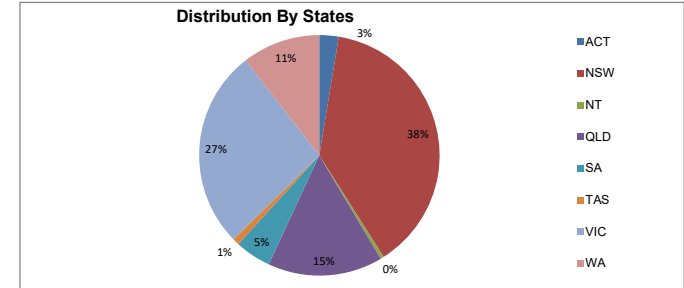
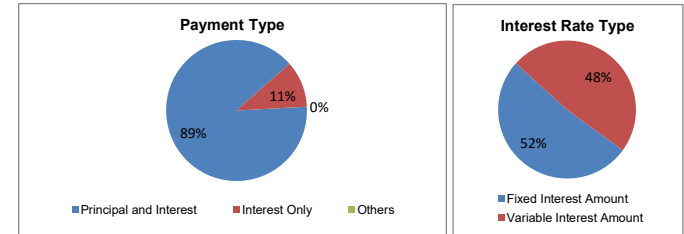
State	AUD\$	%	Number of loans	%
ACT	932,775,817.88	2.60%	3,271	2.65%
NSW	13,799,116,845.07	38.43%	41,617	33.79%
NT	155,786,293.24	0.43%	668	0.54%
QLD	5,546,823,720.88	15.45%	21,851	17.73%
SA	1,747,820,558.73	4.87%	7,670	6.22%
TAS	323,364,072.79	0.90%	1,618	1.31%
VIC	9,637,713,553.23	26.84%	31,601	25.65%
WA	3,763,099,709.22	10.48%	14,924	12.11%
<b>Total</b>	<b>35,906,500,571.04</b>	<b>100.00%</b>	<b>123,220</b>	<b>100.00%</b>

**By Location**

Location	AUD\$	%	Number of loans	%
Metropolitan	29,975,201,198.10	83.48%	96,608	78.40%
Non Metro	5,931,299,372.94	16.52%	26,612	21.60%
<b>Total</b>	<b>35,906,500,571.04</b>	<b>100.00%</b>	<b>123,220</b>	<b>100.00%</b>

**By States and Location**

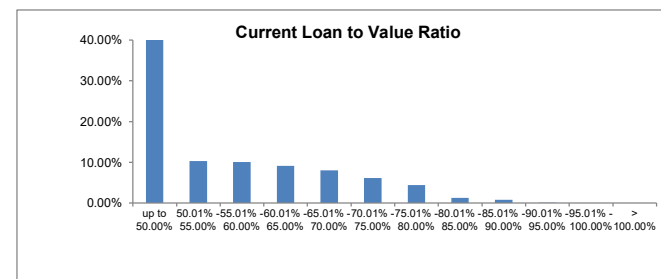
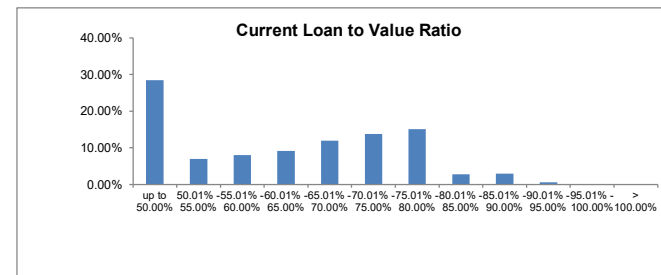
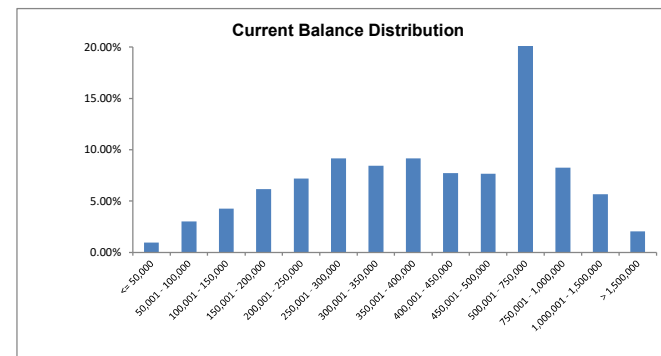
State - Location	AUD\$	%	Number of loans	%
ACT - Metro	932,775,817.88	2.60%	3,271	2.65%
ACT - Non Metro	0.00	0.00%	0	0.00%
NSW - Metro	11,407,214,791.52	31.78%	31,476	25.54%
NSW - Non Metro	2,391,902,053.55	6.66%	10,141	8.23%
NT - Metro	116,317,492.56	0.32%	467	0.38%
NT - Non Metro	39,468,800.68	0.11%	201	0.16%
QLD - Metro	3,548,142,050.49	9.88%	13,143	10.67%
QLD - Non Metro	1,998,681,670.39	5.57%	8,708	7.07%
SA - Metro	1,577,859,675.56	4.39%	6,637	5.39%
SA - Non Metro	169,960,883.17	0.47%	1,033	0.84%
TAS - Metro	187,214,908.88	0.52%	829	0.67%
TAS - Non Metro	136,149,163.91	0.38%	789	0.64%
VIC - Metro	8,789,992,517.53	24.48%	27,625	22.42%
VIC - Non Metro	847,721,035.70	2.36%	3,976	3.23%
WA - Metro	3,415,683,943.68	9.51%	13,160	10.68%
WA - Non Metro	347,415,765.54	0.97%	1,764	1.43%
<b>Total</b>	<b>35,906,500,571.04</b>	<b>100.00%</b>	<b>123,220</b>	<b>100.00%</b>



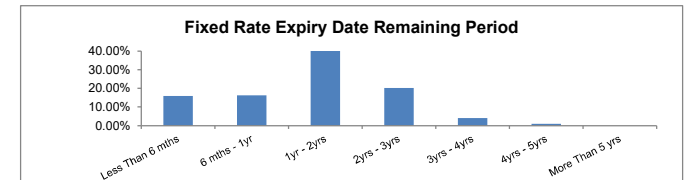
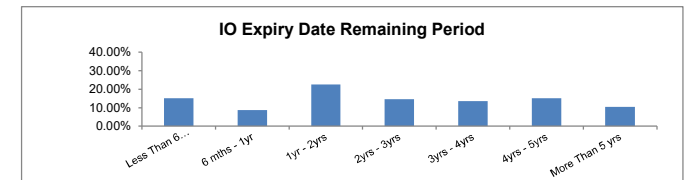
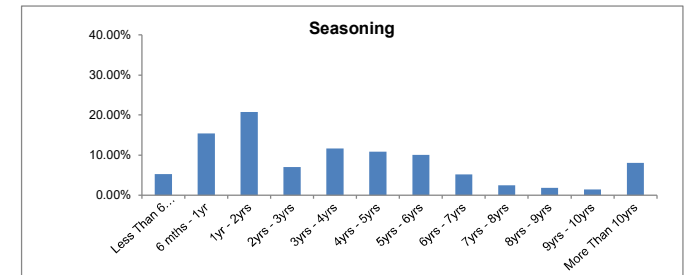
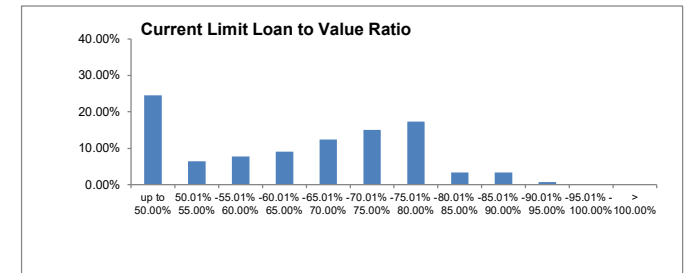
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	Balance		Number of loans	
	AUD\$	%		%
<b>Current Loan Balance</b>				
<= 50,000	341,470,686.68	0.94%	12,954	10.51%
50,001 - 100,000	1,081,359,359.69	3.01%	14,058	11.41%
100,001 - 150,000	1,537,167,005.28	4.28%	12,175	9.88%
150,001 - 200,000	2,209,622,038.03	6.15%	12,508	10.15%
200,001 - 250,000	2,588,418,902.77	7.21%	11,433	9.28%
250,001 - 300,000	3,295,708,524.65	9.18%	11,953	9.70%
300,001 - 350,000	3,028,483,414.67	8.43%	9,311	7.56%
350,001 - 400,000	3,283,764,228.45	9.15%	8,745	7.10%
400,001 - 450,000	2,767,529,247.37	7.71%	6,512	5.28%
450,001 - 500,000	2,746,604,868.70	7.65%	5,779	4.69%
500,001 - 750,000	7,295,315,354.77	20.32%	12,220	9.92%
750,001 - 1,000,000	2,964,317,443.19	8.26%	3,452	2.80%
1,000,001 - 1,500,000	2,035,936,700.93	5.67%	1,689	1.37%
> 1,500,000	730,802,795.86	2.04%	431	0.35%
<b>Total</b>	<b>35,906,500,571.04</b>	<b>100.00%</b>	<b>123,220</b>	<b>100.00%</b>
<b>Current Loan To Value Ratio (Unindexed)</b>				
up to 50.00%	10,225,124,249.64	28.47%	49,533	40.20%
50.01% - 55.00%	2,499,826,449.11	6.96%	8,189	6.65%
55.01% - 60.00%	2,886,062,376.63	8.04%	9,173	7.44%
60.01% - 65.00%	3,298,313,328.07	9.19%	10,317	8.37%
65.01% - 70.00%	4,303,552,602.40	11.99%	12,731	10.33%
70.01% - 75.00%	4,936,442,848.49	13.75%	14,100	11.44%
75.01% - 80.00%	5,428,988,197.61	15.12%	14,070	11.42%
80.01% - 85.00%	1,022,064,498.78	2.85%	2,401	1.95%
85.01% - 90.00%	1,074,904,003.63	2.99%	2,225	1.81%
90.01% - 95.00%	231,222,016.68	0.64%	481	0.39%
95.01% - 100.00%	0.00	0.00%	0	0.00%
> 100.00%	0.00	0.00%	0	0.00%
<b>Total</b>	<b>35,906,500,571.04</b>	<b>100.00%</b>	<b>123,220</b>	<b>100.00%</b>
<b>Current Loan To Value Ratio (Indexed) <sup>3</sup></b>				
up to 50.00%	17,784,016,187.13	49.54%	73,223	59.43%
50.01% - 55.00%	3,700,488,297.62	10.31%	10,762	8.73%
55.01% - 60.00%	3,624,143,653.69	10.09%	10,406	8.45%
60.01% - 65.00%	3,282,757,469.10	9.14%	9,271	7.52%
65.01% - 70.00%	2,888,451,759.53	8.04%	7,864	6.38%
70.01% - 75.00%	2,204,425,080.79	6.14%	5,836	4.74%
75.01% - 80.00%	1,594,110,995.88	4.44%	4,021	3.26%
80.01% - 85.00%	482,773,630.48	1.34%	1,081	0.88%
85.01% - 90.00%	290,670,901.26	0.81%	633	0.51%
90.01% - 95.00%	54,067,036.80	0.15%	122	0.10%
95.01% - 100.00%	0.00	0.00%	0	0.00%
> 100.00%	595,558.76	0.00%	1	0.00%
<b>Total</b>	<b>35,906,500,571.04</b>	<b>100.00%</b>	<b>123,220</b>	<b>100.00%</b>

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



	Balance		Number of loans	
	AUD\$	%		%
<b>Current Limit Loan To Value Ratio</b>				
up to 50.00%	8,791,739,578.13	24.49%	42,045	34.12%
50.01% - 55.00%	2,326,973,917.18	6.48%	7,934	6.44%
55.01% - 60.00%	2,787,458,298.75	7.76%	9,239	7.50%
60.01% - 65.00%	3,251,028,498.25	9.05%	10,548	8.56%
65.01% - 70.00%	4,466,951,559.67	12.44%	14,072	11.42%
70.01% - 75.00%	5,388,357,760.23	15.01%	16,312	13.24%
75.01% - 80.00%	6,213,759,141.28	17.31%	16,988	13.79%
80.01% - 85.00%	1,203,483,230.17	3.35%	2,932	2.38%
85.01% - 90.00%	1,200,150,280.70	3.34%	2,556	2.07%
90.01% - 95.00%	276,171,146.38	0.77%	590	0.48%
95.01% - 100.00%	427,160.30	0.00%	4	0.00%
> 100.00%	0.00	0.00%	0	0.00%
<b>Total</b>	<b>35,906,500,571.04</b>	<b>100.00%</b>	<b>123,220</b>	<b>100.00%</b>
<b>Seasoning</b>				
Less Than 6 mths	1,869,956,969.51	5.21%	4,930	4.00%
6 mths - 1yr	5,530,271,333.61	15.40%	15,599	12.66%
1yr - 2yrs	7,448,042,427.81	20.74%	22,001	17.86%
2yrs - 3yrs	2,530,316,986.13	7.05%	7,819	6.35%
3yrs - 4yrs	4,195,049,908.71	11.68%	13,617	11.05%
4yrs - 5yrs	3,904,315,772.40	10.87%	13,082	10.62%
5yrs - 6yrs	3,610,623,069.98	10.06%	12,547	10.18%
6yrs - 7yrs	1,866,096,232.06	5.20%	6,912	5.61%
7yrs - 8yrs	895,984,979.59	2.50%	3,568	2.90%
8yrs - 9yrs	663,569,376.71	1.85%	3,089	2.51%
9yrs - 10yrs	502,722,735.22	1.40%	2,535	2.06%
More Than 10yrs	2,889,550,779.31	8.05%	17,521	14.22%
<b>Total</b>	<b>35,906,500,571.04</b>	<b>100.00%</b>	<b>123,220</b>	<b>100.00%</b>
<b>Interest Only Expiry Date Remaining Period</b>				
Less Than 6 mths	577,955,676.62	15.06%	1,568	15.35%
6 mths - 1yr	337,280,553.02	8.79%	885	8.67%
1yr - 2yrs	860,756,200.61	22.44%	2,225	21.79%
2yrs - 3yrs	559,480,918.57	14.58%	1,543	15.11%
3yrs - 4yrs	520,338,931.26	13.56%	1,439	14.09%
4yrs - 5yrs	579,613,484.53	15.11%	1,483	14.52%
More Than 5 yrs	401,210,134.05	10.46%	1,069	10.47%
<b>Total</b>	<b>3,836,635,898.66</b>	<b>100.00%</b>	<b>10,212</b>	<b>100.00%</b>
<b>Fixed Rate Expiry Date Remaining Period</b>				
Less Than 6 mths	2,958,598,406.28	15.95%	8,537	16.40%
6 mths - 1yr	2,999,341,057.55	16.16%	8,761	16.82%
1yr - 2yrs	7,866,715,830.10	42.39%	22,215	42.66%
2yrs - 3yrs	3,757,860,734.61	20.25%	9,932	19.07%
3yrs - 4yrs	774,298,707.39	4.17%	2,001	3.84%
4yrs - 5yrs	200,776,891.55	1.08%	632	1.21%
More Than 5 yrs	0.00	0.00%	0	0.00%
<b>Total</b>	<b>18,557,591,627.48</b>	<b>100.00%</b>	<b>52,078</b>	<b>100.00%</b>

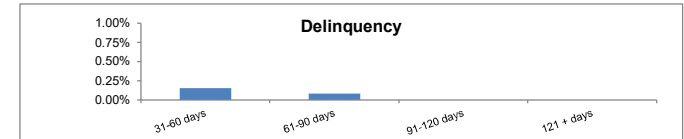
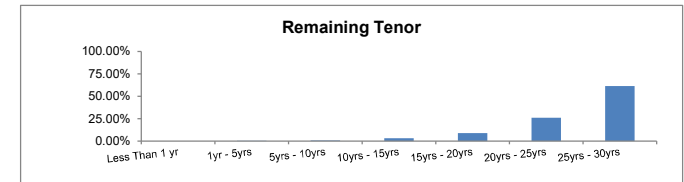
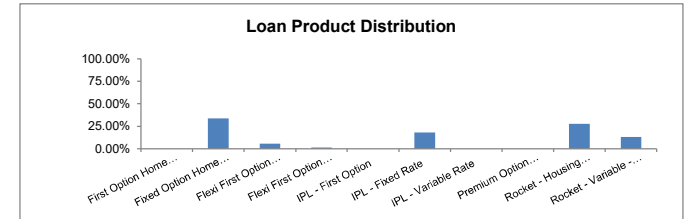


Loan Product Distribution	Balance		Number of loans	
	AUD\$	%		%
First Option Home Loan	0.00	0.00%	0	0.00%
Fixed Option Home Loan	12,128,866,541.43	33.78%	34,325	27.86%
Flexi First Option Home Loan	2,041,356,634.30	5.69%	9,458	7.68%
Flexi First Option Investment Loan	590,498,954.88	1.64%	2,238	1.82%
IPL - First Option	0.00	0.00%	0	0.00%
IPL - Fixed Rate	6,458,163,694.82	17.99%	17,827	14.47%
IPL - Variable Rate	0.00	0.00%	0	0.00%
Premium Option Home Loan	0.00	0.00%	0	0.00%
Rocket - Housing Loan Variable - MSS	9,979,557,915.94	27.79%	42,176	34.21%
Rocket - Variable - IPL - MSS	4,708,056,829.67	13.11%	17,196	13.96%
<b>Total</b>	<b>35,906,500,571.04</b>	<b>100.00%</b>	<b>123,220</b>	<b>100.00%</b>

Remaining Tenor	AUD\$	%	Number of loans	%
Less Than 1 yr	511,746.40	0.00%	63	0.05%
1yr - 5yrs	28,163,567.28	0.08%	739	0.60%
5yrs - 10yrs	226,741,833.86	0.63%	2,759	2.24%
10yrs - 15yrs	1,099,746,864.53	3.06%	7,905	6.42%
15yrs - 20yrs	3,199,327,533.12	8.91%	16,151	13.11%
20yrs - 25yrs	9,325,957,173.13	25.97%	33,235	26.97%
25yrs - 30yrs	22,026,051,852.72	61.35%	62,368	50.62%
<b>Total</b>	<b>35,906,500,571.04</b>	<b>100.00%</b>	<b>123,220</b>	<b>100.00%</b>

Delinquencies Information	AUD\$	%	Number of loans	%
31-60 days	54,620,534.83	0.15%	187	0.15%
61-90 days	30,402,313.96	0.08%	90	0.07%
91-120 days	0.00	0.00%	0	0.00%
121+ days	0.00	0.00%	0	0.00%
<b>Total</b>	<b>85,022,848.79</b>	<b>0.23%</b>	<b>277</b>	<b>0.22%</b>

Prepayment Information (CPR)	%
1 Month CPR	21.47%
3 Month CPR (%)	21.57%
12 Month CPR (%)	25.92%
Cumulative	19.03%

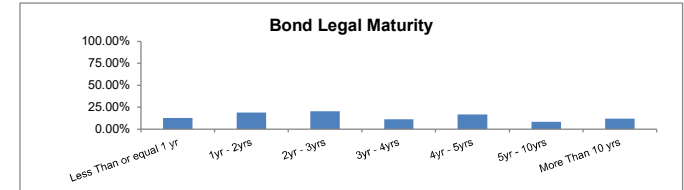


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**Bond Legal Maturity**

Series Number	ISIN	Issue Date	Currency	Issue Amount (M)	FX Rate (FXAUD)	Issue Amount AUD\$	Legal Maturity Date	Maturity Yrs	Coupon Rate
Series 2013-C4	AU3CB0216240	21/11/2013	AUD	1,125,000,000.00	1.000000000	1,125,000,000.00	21/11/2023	1.56	5.25000%
Series 2015-C3	AU3CB0230217	11/06/2015	AUD	50,000,000.00	1.000000000	50,000,000.00	4/06/2025	3.10	3.87500%
Series 2015-C6	XS1267056387	28/07/2015	EUR	263,000,000.00	1.475000000	387,925,000.00	28/07/2031	9.24	1.54600%
Series 2016-C1	XS1352986381	29/01/2016	EUR	100,000,000.00	1.579000000	157,900,000.00	29/01/2036	13.75	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	2.05	0.50000%
Series 2017-C2	XS1615085864	17/05/2017	EUR	500,000,000.00	1.473200000	736,600,000.00	17/05/2032	10.05	1.37500%
Series 2017-C3	AU3FN0036265	31/05/2017	AUD	1,600,000,000.00	1.000000000	1,600,000,000.00	31/08/2022	0.34	3mth BBSW + 0.76%
Series 2017-C4	AU3CB0244663	31/05/2017	AUD	400,000,000.00	1.000000000	400,000,000.00	31/08/2022	0.34	2.75000%
Series 2017-C5	XS1661061173	8/08/2017	GBP	500,000,000.00	1.662000000	831,000,000.00	30/06/2022	0.17	1.00000%
Series 2017-C7	XS1727850262	30/11/2017	EUR	150,000,000.00	1.553900000	233,085,000.00	30/11/2037	15.59	1.46600%
Series 2017-C6	XS1725389750	4/12/2017	EUR	100,000,000.00	1.565600000	156,560,000.00	4/12/2037	15.60	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	2.72	0.50000%
Series 2018-C2	XS1748436356	16/01/2018	EUR	500,000,000.00	1.537000000	768,500,000.00	14/01/2033	10.71	1.25000%
Series 2018-C3	XS1753807368	18/01/2018	GBP	500,000,000.00	1.711300000	855,650,000.00	18/01/2023	0.72	Compounded Daily SONIA + 0.319%
Series 2018-C4	XS1768126135	8/02/2018	EUR	100,000,000.00	1.548400000	154,840,000.00	8/02/2038	15.78	1.58000%
Series 2018-C5	XS1790955725	12/03/2018	EUR	105,000,000.00	1.586600000	166,593,000.00	12/03/2038	15.87	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	1.60	0.50000%
Series 2019-C1	US96122XAM02	16/01/2019	USD	1,146,350,000.00	1.402721279	1,608,009,538.50	16/01/2024	1.71	3.15000%
Series 2019-C1	US96122WAM29	16/01/2019	USD	853,650,000.00	1.402721279	1,197,433,020.06	16/01/2024	1.71	3.15000%
Series 2019-C2	CH0458097950	29/01/2019	CHF	400,000,000.00	1.430100000	572,040,000.00	29/01/2027	4.75	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	3.92	0.37500%
Series 2019-C4	XS1979271431	5/04/2019	EUR	110,000,000.00	1.581400000	173,954,000.00	5/04/2039	16.93	1.25300%
Series 2019-C5	AU3CB0262335	5/04/2019	AUD	50,000,000.00	1.000000000	50,000,000.00	5/04/2034	11.93	3.05000%
Series 2019-C6	AU3CB0263341	16/05/2019	AUD	50,000,000.00	1.000000000	50,000,000.00	16/05/2034	12.04	2.95000%
Series 2020-C1	US96122XAN84	16/01/2020	USD	1,360,600,000.00	1.459470504	1,985,755,567.88	16/01/2025	2.72	2.00000%
Series 2020-C1	US96122WAN02	16/01/2020	USD	389,400,000.00	1.459470504	568,317,814.30	16/01/2025	2.72	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	6.40	0.01000%
Series 2021-C2	XS2388390689	22/09/2021	EUR	500,000,000.00	1.614400000	807,200,000.00	22/09/2036	14.40	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	4.42	1.55200%
Series 2021-C3	US961214EZ26	19/11/2021	USD	540,100,000.00	1.361655773	735,430,283.22	30/09/2026	4.42	1.55200%
Series 2022-C1	XS2455983358	16/03/2022	GBP	700,000,000.00	1.801911705	1,261,338,193.50	16/03/2026	3.88	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	4.93	1.07900%
						<b>29,068,680,961.25</b>		<b>4.20</b>	

	Balance	
	AUD\$	%
Less Than or equal 1 yr	3,686,650,000.00	12.68%
1yr - 2yrs	5,495,942,558.56	18.91%
2yr - 3yrs	5,948,523,382.18	20.46%
3yr - 4yrs	3,288,088,193.50	11.31%
4yr - 5yrs	4,788,319,827.01	16.47%
5yr - 10yrs	2,405,925,000.00	8.28%
More Than 10 yrs	3,455,232,000.00	11.89%
<b>Total by Maturity</b>	<b>29,068,680,961.25</b>	<b>100.00%</b>



**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.