

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

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

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

All amounts in AUD dollars

**Portfolio Loan Summary**

|   |                |
|---|----------------|
| Reporting Date  | 31-Jul-2022    |
| Period Start Date   | 01-Jul-2022    |
| Period End Date   | 31-Jul-2022    |
| Number of Housing Loans   | 115,737        |
| Housing Loan Pool Size (AUD\$)                                      | 33,435,787,872 |
| Other Assets (Cash/Intercompany Balances)                           | 5,564,212,128  |
| Average Housing Loan Balance (AUD\$)                                | 288,895        |
| Maximum Housing Loan Balance (AUD\$)                                | 2,000,000      |
| Weighted Average Current Loan-to-Value Limit                        | 60.64%         |
| Weighted Average Current Loan-to-Value Ratio (Unindexed)            | 58.54%         |
| Weighted Average Current Loan-to-Value Ratio (Indexed) <sup>1</sup> | 48.05%         |
| Weighted Average Interest Rate (%)                                  | 3.28%          |
| Weighted Average Seasoning (months)                                 | 50             |
| Weighted Average Term to Maturity (months)                          | 298            |
| Maximum Term to Maturity (months)                                   | 356            |
| WAL of cover pool (yrs) - Legal Term to Maturity                    | 24.87          |
| WAL of outstanding cover bond (yrs)                                 | 4.03           |
| 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>                          | 67.57%         |
| % of Owner Occupied (EFS) <sup>2</sup>                              | 62.05%         |
| % of ECB eligible assets in cover pool                              | 0.00%          |
| % Eligible assets in pool   | 100%           |
| Revenue Receipts for the Period                                     | 95,546,677     |
| Principal Receipts for the Period                                   | 777,231,975    |

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

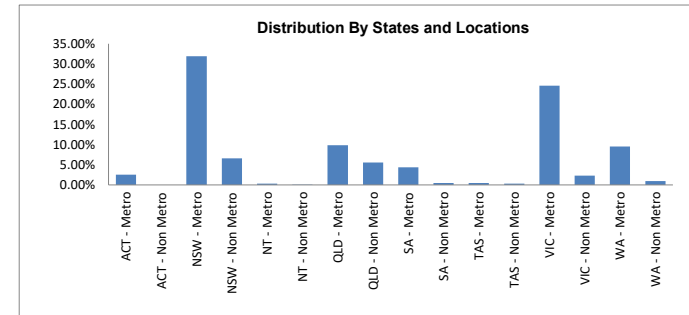
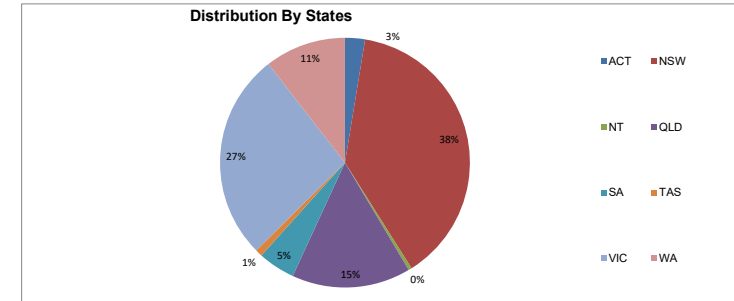
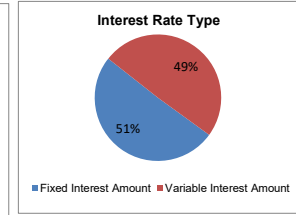
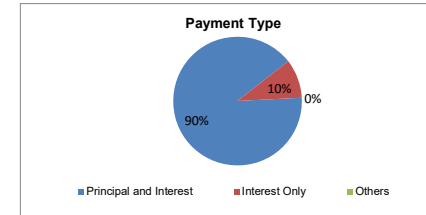
<sup>2</sup> Owner Occupied % (Product) is based on the Westpac loan product that the borrower has received. Owner Occupied % (EFS) aligns to the Economic and Financial Statistics collection i.e. reported according to the predominant purpose for which the funds were intended to be used.

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

| <b>Asset Coverage Test</b>   |   | AUD\$                |
|------------------------------|---|----------------------|
| A                            | The lower of:   | 30,925,744,646       |
|                              | a) LTV Adjusted Outstanding Principal Balance                             | 33,387,091,765       |
|                              | b) Asset Percentage Adjusted Outstanding Principal Balance                | 30,925,744,646       |
| B                            | Principal Receipts  | 5,564,212,128        |
| C                            | Unutilised Advances under the Intercompany & Subordinated Loan Accounts   | 0                    |
| D                            | Aggregate amount of any Substitution Assets & Authorised Investments      | 0                    |
| Z                            | Negative Carry adjustment   | 0                    |
|                              | Adjusted Aggregate Loan Amount  | 36,489,956,774       |
|                              | AUD equivalent of aggregate Principal Amount Outstanding of Covered Bonds | 31,908,059,580       |
|                              | Excess / (Shortfall) (Amount of Demand Loan)                              | <u>4,581,897,194</u> |
|                              | Asset Coverage Test Passed  | YES                  |
|                              | Asset Percentage (Current contractual)                                    | 92.5%                |
|                              | Asset Percentage (Minimum contractual)                                    | 95.0%                |
| <b>Overcollateralisation</b> |   |                      |
|                              | Legislative   | 103.00%              |
|                              | Contractual Minimum   | 105.26%              |
|                              | Current Contractual Minimum (based on current Asset percentage)           | 108.11%              |
|                              | Current (value of assets in cover pool / face value of covered bonds)     | 122.23%              |
|                              | Issuer Event of Default Occurred  | NO                   |
|                              | Servicer Termination Event  | NO                   |
|                              | Pre Maturity Test Breach  | NO                   |
|                              | Notice To Pay   | NO                   |
|                              | CB Guarantor Event of Default   | NO                   |

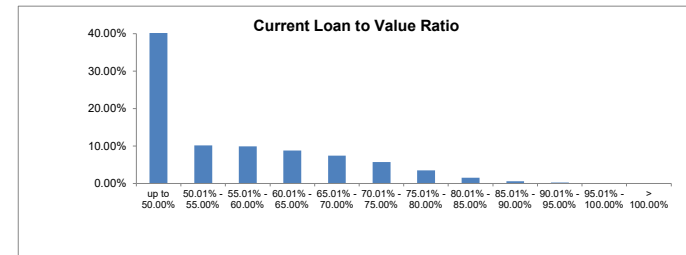
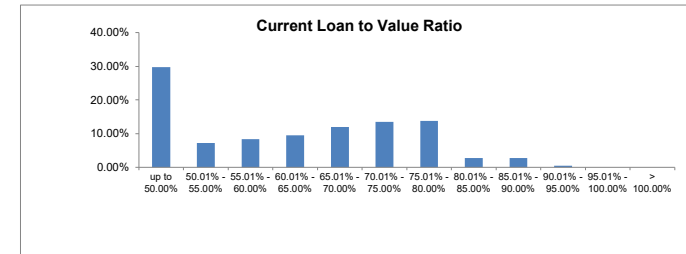
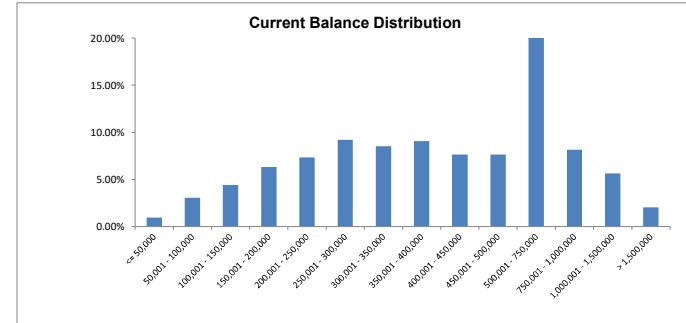
**Portfolio Profile Distribution**

|                                | Balance                  |                | Number of loans |                |
|--------------------------------|--------------------------|----------------|-----------------|----------------|
|                                | AUD\$                    | %              |                 | %              |
| <b>Payment Type</b>            |                          |                |                 |                |
| Principal and Interest         | 30,173,703,257.67        | 90.24%         | 107,087         | 92.53%         |
| Interest Only                  | 3,262,084,614.41         | 9.76%          | 8,650           | 7.47%          |
| Others                         | 0.00                     | 0.00%          | 0               | 0.00%          |
| <b>Total</b>                   | <b>33,435,787,872.08</b> | <b>100.00%</b> | <b>115,737</b>  | <b>100.00%</b> |
| <b>Interest Rate Type</b>      |                          |                |                 |                |
| Fixed Interest Amount          | 16,919,678,989.12        | 50.60%         | 48,069          | 41.53%         |
| Variable Interest Amount       | 16,516,108,882.96        | 49.40%         | 67,668          | 58.47%         |
| <b>Total</b>                   | <b>33,435,787,872.08</b> | <b>100.00%</b> | <b>115,737</b>  | <b>100.00%</b> |
| <b>Geographic Distribution</b> |                          |                |                 |                |
| <b>By States</b>               |                          |                |                 |                |
| ACT                            | 863,214,509.62           | 2.58%          | 3,041           | 2.63%          |
| NSW                            | 12,858,852,901.55        | 38.46%         | 39,096          | 33.78%         |
| NT                             | 147,032,003.52           | 0.44%          | 638             | 0.55%          |
| QLD                            | 5,134,280,515.36         | 15.36%         | 20,478          | 17.69%         |
| SA                             | 1,616,090,822.16         | 4.83%          | 7,145           | 6.17%          |
| TAS                            | 304,524,640.22           | 0.91%          | 1,525           | 1.32%          |
| VIC                            | 8,997,963,800.73         | 26.91%         | 29,718          | 25.68%         |
| WA                             | 3,513,828,678.92         | 10.51%         | 14,096          | 12.18%         |
| <b>Total</b>                   | <b>33,435,787,872.08</b> | <b>100.00%</b> | <b>115,737</b>  | <b>100.00%</b> |
| <b>By Location</b>             |                          |                |                 |                |
| Metropolitan                   | 27,941,885,210.85        | 83.57%         | 90,819          | 78.47%         |
| Non Metro                      | 5,493,902,661.23         | 16.43%         | 24,918          | 21.53%         |
| <b>Total</b>                   | <b>33,435,787,872.08</b> | <b>100.00%</b> | <b>115,737</b>  | <b>100.00%</b> |
| <b>By States and Location</b>  |                          |                |                 |                |
| ACT - Metro                    | 863,214,509.62           | 2.58%          | 3,041           | 2.63%          |
| ACT - Non Metro                | 0.00                     | 0.00%          | 0               | 0.00%          |
| NSW - Metro                    | 10,654,530,942.42        | 31.86%         | 29,669          | 25.64%         |
| NSW - Non Metro                | 2,204,321,959.13         | 6.59%          | 9,427           | 8.15%          |
| NT - Metro                     | 109,125,513.42           | 0.33%          | 442             | 0.38%          |
| NT - Non Metro                 | 37,906,490.10            | 0.11%          | 196             | 0.17%          |
| QLD - Metro                    | 3,282,475,447.49         | 9.82%          | 12,284          | 10.61%         |
| QLD - Non Metro                | 1,851,805,067.87         | 5.54%          | 8,194           | 7.08%          |
| SA - Metro                     | 1,456,544,911.16         | 4.36%          | 6,174           | 5.33%          |
| SA - Non Metro                 | 159,545,911.00           | 0.48%          | 971             | 0.84%          |
| TAS - Metro                    | 177,502,781.31           | 0.53%          | 785             | 0.68%          |
| TAS - Non Metro                | 127,021,858.91           | 0.38%          | 740             | 0.64%          |
| VIC - Metro                    | 8,208,044,790.81         | 24.55%         | 25,986          | 22.45%         |
| VIC - Non Metro                | 789,919,009.92           | 2.36%          | 3,732           | 3.22%          |
| WA - Metro                     | 3,190,446,314.62         | 9.54%          | 12,438          | 10.75%         |
| WA - Non Metro                 | 323,382,364.30           | 0.97%          | 1,658           | 1.43%          |
| <b>Total</b>                   | <b>33,435,787,872.08</b> | <b>100.00%</b> | <b>115,737</b>  | <b>100.00%</b> |

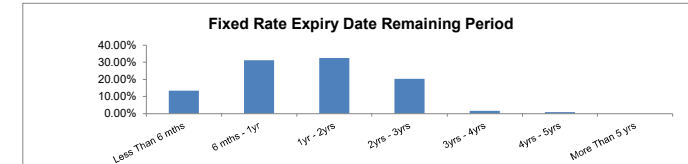
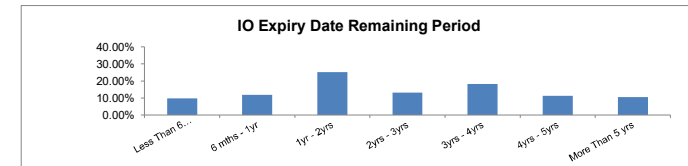
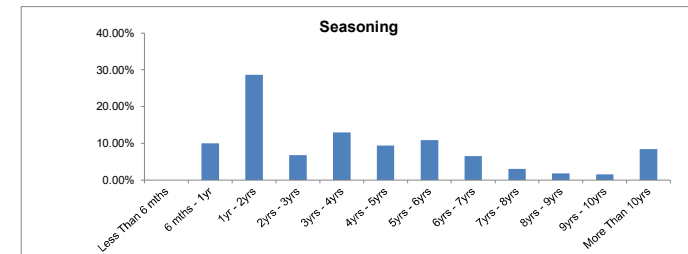
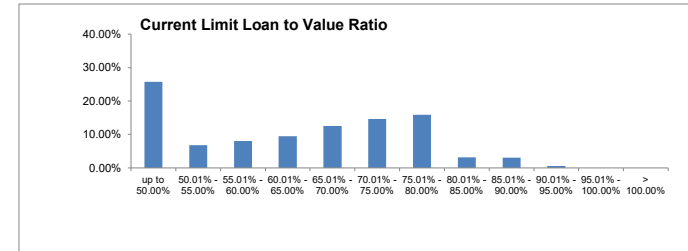


|   | Balance                  |                | Number of loans |                |
|---|--------------------------|----------------|-----------------|----------------|
|   | AUD\$                    | %              |                 | %              |
| <b>Current Loan Balance</b>                               |                          |                |                 |                |
| <= 50,000   | 322,773,212.27           | 0.96%          | 12,267          | 10.60%         |
| 50,001 - 100,000  | 1,014,811,284.74         | 3.04%          | 13,221          | 11.42%         |
| 100,001 - 150,000   | 1,468,289,924.94         | 4.39%          | 11,658          | 10.07%         |
| 150,001 - 200,000   | 2,106,720,011.04         | 6.30%          | 11,947          | 10.32%         |
| 200,001 - 250,000   | 2,456,574,420.74         | 7.35%          | 10,851          | 9.38%          |
| 250,001 - 300,000   | 3,074,599,921.01         | 9.20%          | 11,159          | 9.64%          |
| 300,001 - 350,000   | 2,853,683,425.78         | 8.53%          | 8,774           | 7.58%          |
| 350,001 - 400,000   | 3,030,632,845.46         | 9.06%          | 8,077           | 6.98%          |
| 400,001 - 450,000   | 2,550,882,976.58         | 7.63%          | 6,003           | 5.19%          |
| 450,001 - 500,000   | 2,550,784,215.17         | 7.63%          | 5,372           | 4.64%          |
| 500,001 - 750,000   | 6,726,046,151.54         | 20.12%         | 11,268          | 9.74%          |
| 750,001 - 1,000,000                                       | 2,724,303,242.17         | 8.15%          | 3,177           | 2.75%          |
| 1,000,001 - 1,500,000                                     | 1,879,581,940.36         | 5.62%          | 1,564           | 1.35%          |
| > 1,500,000   | 676,104,300.28           | 2.02%          | 399             | 0.34%          |
| <b>Total</b>  | <b>33,435,787,872.08</b> | <b>100.00%</b> | <b>115,737</b>  | <b>100.00%</b> |
| <b>Current Loan To Value Ratio (Unindexed)</b>            |                          |                |                 |                |
| up to 50.00%  | 9,953,384,544.11         | 29.77%         | 48,177          | 41.64%         |
| 50.01% - 55.00%   | 2,427,119,095.03         | 7.26%          | 7,955           | 6.87%          |
| 55.01% - 60.00%   | 2,781,544,280.62         | 8.32%          | 8,832           | 7.63%          |
| 60.01% - 65.00%   | 3,180,609,646.88         | 9.51%          | 9,876           | 8.53%          |
| 65.01% - 70.00%   | 4,013,043,141.07         | 12.00%         | 11,861          | 10.25%         |
| 70.01% - 75.00%   | 4,500,272,597.98         | 13.46%         | 12,826          | 11.08%         |
| 75.01% - 80.00%   | 4,593,213,519.43         | 13.74%         | 11,878          | 10.26%         |
| 80.01% - 85.00%   | 903,713,587.67           | 2.70%          | 2,091           | 1.81%          |
| 85.01% - 90.00%   | 912,352,235.96           | 2.73%          | 1,891           | 1.63%          |
| 90.01% - 95.00%   | 169,949,963.32           | 0.51%          | 349             | 0.30%          |
| 95.01% - 100.00%  | 585,260.01               | 0.00%          | 1               | 0.00%          |
| > 100.00%   | 0.00                     | 0.00%          | 0               | 0.00%          |
| <b>Total</b>  | <b>33,435,787,872.08</b> | <b>100.00%</b> | <b>115,737</b>  | <b>100.00%</b> |
| <b>Current Loan To Value Ratio (Indexed) <sup>3</sup></b> |                          |                |                 |                |
| up to 50.00%  | 17,342,385,171.66        | 51.87%         | 71,698          | 61.96%         |
| 50.01% - 55.00%   | 3,407,071,646.42         | 10.19%         | 9,933           | 8.58%          |
| 55.01% - 60.00%   | 3,296,190,397.04         | 9.86%          | 9,460           | 8.17%          |
| 60.01% - 65.00%   | 2,946,922,202.28         | 8.81%          | 8,251           | 7.13%          |
| 65.01% - 70.00%   | 2,498,524,452.52         | 7.47%          | 6,635           | 5.73%          |
| 70.01% - 75.00%   | 1,932,859,360.70         | 5.78%          | 5,068           | 4.38%          |
| 75.01% - 80.00%   | 1,186,502,009.71         | 3.55%          | 2,896           | 2.50%          |
| 80.01% - 85.00%   | 508,464,563.47           | 1.52%          | 1,144           | 0.99%          |
| 85.01% - 90.00%   | 219,249,408.00           | 0.66%          | 469             | 0.41%          |
| 90.01% - 95.00%   | 89,507,013.11            | 0.27%          | 167             | 0.14%          |
| 95.01% - 100.00%  | 7,026,743.76             | 0.02%          | 14              | 0.01%          |
| > 100.00%   | 292,903.41               | 0.00%          | 1               | 0.00%          |
| <b>Total</b>  | <b>33,434,995,872.08</b> | <b>100.00%</b> | <b>115,736</b>  | <b>100.00%</b> |

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



|   | Balance                  |                | Number of loans |                |
|---|--------------------------|----------------|-----------------|----------------|
|   | AUD\$                    | %              |                 | %              |
| <b>Current Limit Loan To Value Ratio</b>          |                          |                |                 |                |
| up to 50.00%                                      | 8,607,546,974.86         | 25.74%         | 41,135          | 35.55%         |
| 50.01% - 55.00%                                   | 2,268,781,380.03         | 6.79%          | 7,729           | 6.68%          |
| 55.01% - 60.00%                                   | 2,695,688,348.30         | 8.06%          | 8,881           | 7.67%          |
| 60.01% - 65.00%                                   | 3,164,242,504.70         | 9.46%          | 10,277          | 8.88%          |
| 65.01% - 70.00%                                   | 4,201,753,993.95         | 12.57%         | 13,264          | 11.46%         |
| 70.01% - 75.00%                                   | 4,914,487,122.56         | 14.70%         | 14,891          | 12.87%         |
| 75.01% - 80.00%                                   | 5,312,700,008.97         | 15.89%         | 14,459          | 12.49%         |
| 80.01% - 85.00%                                   | 1,046,709,548.03         | 3.13%          | 2,489           | 2.15%          |
| 85.01% - 90.00%                                   | 1,015,844,433.21         | 3.04%          | 2,170           | 1.87%          |
| 90.01% - 95.00%                                   | 206,899,212.19           | 0.62%          | 439             | 0.38%          |
| 95.01% - 100.00%                                  | 549,085.27               | 0.00%          | 2               | 0.00%          |
| > 100.00%   | 585,260.01               | 0.00%          | 1               | 0.00%          |
| <b>Total</b>                                      | <b>33,435,787,872.08</b> | <b>100.00%</b> | <b>115,737</b>  | <b>100.00%</b> |
| <b>Seasoning</b>                                  |                          |                |                 |                |
| Less Than 6 mths                                  | 0.00                     | 0.00%          | 0               | 0.00%          |
| 6 mths - 1yr                                      | 3,339,022,235.29         | 9.99%          | 9,075           | 7.84%          |
| 1yr - 2yrs  | 9,594,544,103.66         | 28.70%         | 28,070          | 24.25%         |
| 2yrs - 3yrs                                       | 2,275,766,751.48         | 6.81%          | 6,911           | 5.97%          |
| 3yrs - 4yrs                                       | 4,324,221,974.58         | 12.93%         | 13,975          | 12.07%         |
| 4yrs - 5yrs                                       | 3,151,544,240.19         | 9.43%          | 10,770          | 9.31%          |
| 5yrs - 6yrs                                       | 3,625,514,657.49         | 10.84%         | 12,434          | 10.74%         |
| 6yrs - 7yrs                                       | 2,164,738,346.06         | 6.47%          | 7,940           | 6.86%          |
| 7yrs - 8yrs                                       | 1,024,949,008.42         | 3.07%          | 4,076           | 3.52%          |
| 8yrs - 9yrs                                       | 606,847,496.20           | 1.81%          | 2,766           | 2.39%          |
| 9yrs - 10yrs                                      | 517,665,746.83           | 1.55%          | 2,566           | 2.22%          |
| More Than 10yrs                                   | 2,810,973,311.88         | 8.41%          | 17,154          | 14.82%         |
| <b>Total</b>                                      | <b>33,435,787,872.08</b> | <b>100.00%</b> | <b>115,737</b>  | <b>100.00%</b> |
| <b>Interest Only Expiry Date Remaining Period</b> |                          |                |                 |                |
| Less Than 6 mths                                  | 317,659,433.06           | 9.74%          | 873             | 10.10%         |
| 6 mths - 1yr                                      | 387,577,995.76           | 11.88%         | 998             | 11.54%         |
| 1yr - 2yrs  | 821,521,455.96           | 25.18%         | 2,148           | 24.83%         |
| 2yrs - 3yrs                                       | 427,131,497.81           | 13.09%         | 1,181           | 13.65%         |
| 3yrs - 4yrs                                       | 593,863,356.48           | 18.21%         | 1,565           | 18.09%         |
| 4yrs - 5yrs                                       | 366,218,993.43           | 11.23%         | 982             | 11.35%         |
| More Than 5 yrs                                   | 348,111,881.91           | 10.67%         | 903             | 10.44%         |
| <b>Total</b>                                      | <b>3,262,084,614.41</b>  | <b>100.00%</b> | <b>8,650</b>    | <b>100.00%</b> |
| <b>Fixed Rate Expiry Date Remaining Period</b>    |                          |                |                 |                |
| Less Than 6 mths                                  | 2,278,315,730.42         | 13.46%         | 6,684           | 13.91%         |
| 6 mths - 1yr                                      | 5,277,104,322.81         | 31.19%         | 15,384          | 32.00%         |
| 1yr - 2yrs  | 5,501,347,594.48         | 32.51%         | 15,430          | 32.10%         |
| 2yrs - 3yrs                                       | 3,430,548,272.92         | 20.28%         | 9,187           | 19.11%         |
| 3yrs - 4yrs                                       | 283,883,149.58           | 1.68%          | 886             | 1.84%          |
| 4yrs - 5yrs                                       | 148,479,918.91           | 0.88%          | 498             | 1.04%          |
| More Than 5 yrs                                   | 0.00                     | 0.00%          | 0               | 0.00%          |
| <b>Total</b>                                      | <b>16,919,678,989.12</b> | <b>100.00%</b> | <b>48,069</b>   | <b>100.00%</b> |

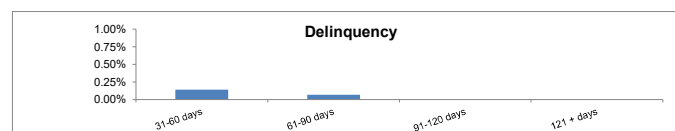
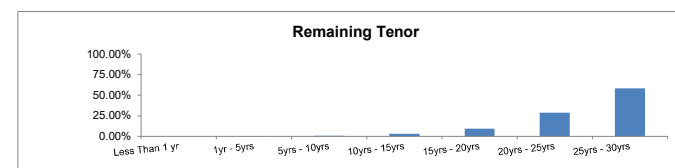
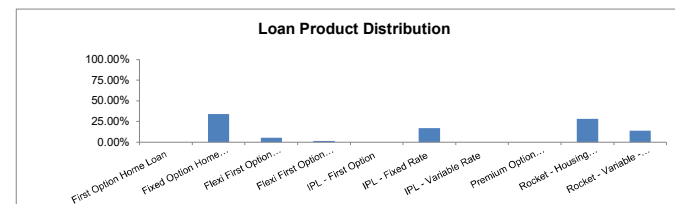


| Loan Product Distribution            | Balance                  |                | Number of loans |                |
|--------------------------------------|--------------------------|----------------|-----------------|----------------|
|                                      | AUD\$                    | %              |                 | %              |
| First Option Home Loan               | 0.00                     | 0.00%          | 0               | 0.00%          |
| Fixed Option Home Loan               | 11,295,327,954.97        | 33.78%         | 32,325          | 27.93%         |
| Flexi First Option Home Loan         | 1,844,742,263.39         | 5.52%          | 8,702           | 7.52%          |
| Flexi First Option Investment Loan   | 533,884,812.05           | 1.60%          | 2,051           | 1.77%          |
| IPL - First Option                   | 0.00                     | 0.00%          | 0               | 0.00%          |
| IPL - Fixed Rate                     | 5,656,772,721.08         | 16.92%         | 15,833          | 13.68%         |
| 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 | 9,452,372,607.47         | 28.27%         | 40,044          | 34.60%         |
| Rocket - Variable - IPL - MSS        | 4,652,687,513.12         | 13.92%         | 16,782          | 14.50%         |
| <b>Total</b>                         | <b>33,435,787,872.08</b> | <b>100.00%</b> | <b>115,737</b>  | <b>100.00%</b> |

| Remaining Tenor | AUD\$                    | %              | Number of loans | %              |
|-----------------|--------------------------|----------------|-----------------|----------------|
| Less Than 1 yr  | 559,789.23               | 0.00%          | 72              | 0.06%          |
| 1yr - 5yrs      | 27,115,300.33            | 0.08%          | 704             | 0.61%          |
| 5yrs - 10yrs    | 228,548,330.78           | 0.68%          | 2,747           | 2.37%          |
| 10yrs - 15yrs   | 1,091,027,228.77         | 3.26%          | 7,786           | 6.73%          |
| 15yrs - 20yrs   | 3,048,806,108.81         | 9.12%          | 15,507          | 13.40%         |
| 20yrs - 25yrs   | 9,629,561,878.79         | 28.80%         | 33,976          | 29.36%         |
| 25yrs - 30yrs   | 19,410,169,235.37        | 58.06%         | 54,945          | 47.47%         |
| <b>Total</b>    | <b>33,435,787,872.08</b> | <b>100.00%</b> | <b>115,737</b>  | <b>100.00%</b> |

| Delinquencies Information | AUD\$                | %            | Number of loans | %            |
|---------------------------|----------------------|--------------|-----------------|--------------|
| 31-60 days                | 46,948,575.62        | 0.14%        | 155             | 0.13%        |
| 61-90 days                | 24,584,787.26        | 0.07%        | 86              | 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>71,533,362.88</b> | <b>0.21%</b> | <b>241</b>      | <b>0.20%</b> |

| Prepayment Information (CPR) | %      |
|------------------------------|--------|
| 1 Month CPR                  | 22.21% |
| 3 Month CPR (%)              | 22.90% |
| 12 Month CPR (%)             | 24.44% |
| Cumulative                   | 19.12% |

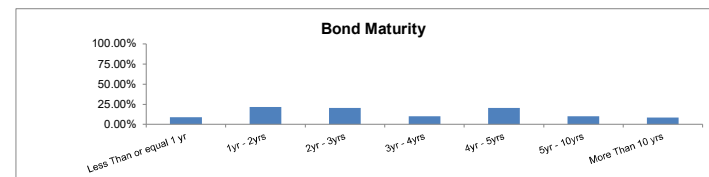


**Westpac Banking Corporation**  
 Covered Bond Programme (Australia)  
 Monthly Investor Report as at 31 July 2022

**Bond Maturity**

| Series Number  | ISIN         | Issue Date | Currency | Issue Amount (M) | FX Rate (FX/AUD) | Issue Amount AUD\$ | Maturity Date            | Maturity Yrs | Extended Due for Payment Date | Note Type   | Coupon Rate                      |
|----------------|--------------|------------|----------|------------------|------------------|--------------------|--------------------------|--------------|-------------------------------|-------------|----------------------------------|
| Series 2013-C4 | AU3CB0216240 | 21/11/2013 | AUD      | 1,125,000,000.00 | 1.00000000       | 1,125,000,000.00   | 21/11/2023               | 1.31         | 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                | 2.84         | 4/06/2026                     | Soft Bullet | 3.87500%                         |
| Series 2015-C6 | XS1267056387 | 28/07/2015 | EUR      | 263,000,000.00   | 1.47500000       | 387,925,000.00     | 28/07/2031               | 8.99         | 28/07/2032                    | Soft Bullet | 1.54600%                         |
| Series 2016-C1 | XS1352986381 | 29/01/2016 | EUR      | 100,000,000.00   | 1.57900000       | 157,900,000.00     | 29/01/2036               | 13.50        | 29/01/2037                    | Soft Bullet | 1.61500%                         |
| Series 2017-C1 | XS1615085781 | 17/05/2017 | EUR      | 1,000,000,000.00 | 1.47320000       | 1,473,200,000.00   | 17/05/2024               | 1.80         | 17/05/2025                    | Soft Bullet | 0.50000%                         |
| Series 2017-C2 | XS1615085864 | 17/05/2017 | EUR      | 500,000,000.00   | 1.47320000       | 736,600,000.00     | 17/05/2032               | 9.80         | 17/05/2033                    | Soft Bullet | 1.37500%                         |
| Series 2017-C3 | AU3FN0036265 | 31/05/2017 | AUD      | 1,600,000,000.00 | 1.00000000       | 1,600,000,000.00   | 31/08/2022               | 0.08         | 31/08/2023                    | Soft Bullet | 3mth BBSW + 0.76%                |
| Series 2017-C4 | AU3CB0244663 | 31/05/2017 | AUD      | 400,000,000.00   | 1.00000000       | 400,000,000.00     | 31/08/2022               | 0.08         | 31/08/2023                    | Soft Bullet | 2.75000%                         |
| Series 2017-C7 | XS1727850262 | 30/11/2017 | EUR      | 150,000,000.00   | 1.55390000       | 233,085,000.00     | 30/11/2037               | 15.33        | 30/11/2038                    | Soft Bullet | 1.46600%                         |
| Series 2017-C6 | XS1725389750 | 4/12/2017  | EUR      | 100,000,000.00   | 1.56560000       | 156,560,000.00     | 4/12/2037                | 15.35        | 4/12/2038                     | Soft Bullet | 1.52000%                         |
| Series 2018-C1 | XS1748436190 | 16/01/2018 | EUR      | 1,250,000,000.00 | 1.53700000       | 1,921,250,000.00   | 16/01/2025               | 2.46         | 16/01/2026                    | Soft Bullet | 0.50000%                         |
| Series 2018-C2 | XS1748436356 | 16/01/2018 | EUR      | 500,000,000.00   | 1.53700000       | 768,500,000.00     | 14/01/2033               | 10.46        | 14/01/2034                    | Soft Bullet | 1.25000%                         |
| Series 2018-C3 | XS1753807368 | 18/01/2018 | GBP      | 500,000,000.00   | 1.71130000       | 855,650,000.00     | 18/01/2023               | 0.47         | 18/01/2024                    | Soft Bullet | Compounded Daily SONIA + 0.319%  |
| Series 2018-C4 | XS1768126135 | 8/02/2018  | EUR      | 100,000,000.00   | 1.54840000       | 154,840,000.00     | 8/02/2038                | 15.53        | 8/02/2039                     | Soft Bullet | 1.58000%                         |
| Series 2018-C5 | XS1790955725 | 12/03/2018 | EUR      | 105,000,000.00   | 1.58660000       | 166,593,000.00     | 12/03/2038               | 15.61        | 12/03/2039                    | Soft Bullet | 1.59400%                         |
| Series 2018-C6 | XS1917808922 | 4/12/2018  | EUR      | 1,000,000,000.00 | 1.56550000       | 1,565,500,000.00   | 4/12/2023                | 1.34         | 4/12/2024                     | Soft Bullet | 0.50000%                         |
| Series 2019-C1 | US96122XAM02 | 16/01/2019 | USD      | 1,146,350,000.00 | 1.402721279      | 1,608,009,538.50   | 16/01/2024               | 1.46         | 16/01/2025                    | Soft Bullet | 3.15000%                         |
| Series 2019-C1 | US96122WAM29 | 16/01/2019 | USD      | 853,650,000.00   | 1.402721279      | 1,197,433,020.06   | 16/01/2024               | 1.46         | 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               | 4.50         | 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                | 3.67         | 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                | 16.68        | 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                | 11.68        | 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               | 11.79        | 16/05/2035                    | Soft Bullet | 2.95000%                         |
| Series 2020-C1 | US96122XAN84 | 16/01/2020 | USD      | 1,360,600,000.00 | 1.459470504      | 1,985,755,567.88   | 16/01/2025               | 2.46         | 16/01/2026                    | Soft Bullet | 2.00000%                         |
| Series 2020-C1 | US96122WAN02 | 16/01/2020 | USD      | 389,400,000.00   | 1.459470504      | 568,317,814.30     | 16/01/2025               | 2.46         | 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               | 6.15         | 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               | 14.15        | 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               | 4.17         | 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               | 4.17         | 30/09/2027                    | Soft Bullet | 1.55200%                         |
| Series 2022-C1 | XS2455983358 | 16/03/2022 | GBP      | 700,000,000.00   | 1.801911705      | 1,261,338,193.50   | 16/03/2026               | 3.62         | 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                | 4.68         | 5/04/2028                     | Soft Bullet | 1.07900%                         |
| Series 2022-C3 | AU3FN0069209 | 20/05/2022 | AUD      | 1,200,000,000.00 | 1.000000000      | 1,200,000,000.00   | 20/05/2025               | 2.80         | 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               | 2.80         | 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                | 4.85         | 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                | 4.85         | 7/06/2028                     | Soft Bullet | 3.37100%                         |
|                |              |            |          |                  |                  |                    | <b>31,908,059,580.41</b> | <b>4.03</b>  |                               |             |                                  |

|                          | Balance                  | AUD\$          | % |
|--------------------------|--------------------------|----------------|---|
| Less Than or equal 1 yr  | 2,855,650,000.00         | 8.95%          |   |
| 1yr - 2yrs               | 6,969,142,558.56         | 21.84%         |   |
| 2yr - 3yrs               | 6,525,323,382.18         | 20.45%         |   |
| 3yr - 4yrs               | 3,238,088,193.50         | 10.15%         |   |
| 4yr - 5yrs               | 6,458,698,446.17         | 20.24%         |   |
| 5yr - 10yrs              | 3,142,525,000.00         | 9.85%          |   |
| More Than 10 yrs         | 2,718,632,000.00         | 8.52%          |   |
| <b>Total by Maturity</b> | <b>31,908,059,580.41</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.