

Covered Bond Programme (Australia) Monthly Investor Report as at 31 July 2013

Issuer		Fitch	Moody's
	Unsecured Rating	-	
	Short Term	F1+	P-1
	Long Term	AA-	Aa2
	Secured Rating (Covered Bond)	AAA	Aaa
	Viability/Financial Strength Rating	aa-	B-
	Sovereign Rating	AAA	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

Partialis Lagr Commons		
Portfolio Loan Summary Reporting Date		31-Jul-2013
Period Start Date		01-Jul-2013
Period End Date		31-Jul-2013
Number of Housing Loans		119,326
Housing Loan Pool Size (AUD\$)		29,357,858,087
Other Assets (Cash/Intercompany Balances)		642,141,913
Average Housing Loan Balance (AUD\$)		246,031
Maximum Housing Loan Balance (AUD\$)		2,000,000
Weighted Average Current Loan-to-Value Limit		65.20%
Weighted Average Current Loan-to-Value Ratio (Unindexed)		62.36%
Weighted Average Current Loan-to-Value Ratio (Indexed) 1		60.35%
Weighted Average Interest Rate (%)		5.58%
Weighted Average Seasoning (months)		47
Weighted Average Term to Maturity (months)		281
Maximum Term to Maturity (months)		359
WAL of cover pool (yrs) - Legal Term to Maturity		23.46
WAL of outstanding cover bond (yrs)		4.01
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 insured mortgages in the cover pool		15.26%
% of guaranteed loans		0.00%
% of Owner Occupied		76.23%
% of self certified loans or Low Doc Loans		0.00%
% of ECB eligible assets in cover pool		0.00%
Eligible assets in pool		100%
Revenue Receipts for the Period	Page 1 of 8	105,278,329
Principal Receipts for the Period	1 450 1 01 0	398,754,510



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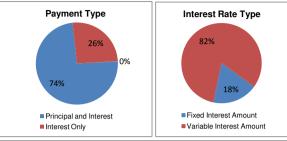
1 Index used: Australian Property Monitor quarterly index

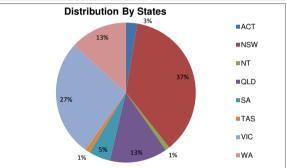


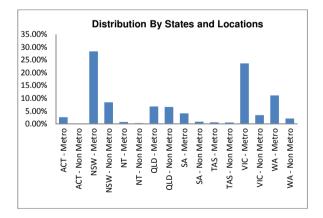
Asset C	Poverage Test		AUD\$
Α	The lower of:		25,329,288,386
	a) LTV Adjusted Outstanding Principal Balance	29,059,825,753	
	b) Asset Percentage Adjusted Outstanding Principal Balance	25,329,288,386	
В	Principal Receipts	-,,,	473,487,810
C	Unutilised Advances under the Intercompany & Subordinated Loan Accounts		168,654,103
D	Aggregate amount of any Substitution Assets & Authorised Investments		0
Z	Negative Carry adjustment		0
_	Adjusted Aggregate Loan Amount		25,971,430,300
	AUD equivalent of aggregate Principal Amount Outstanding of Covered Bonds		14,942,843,990
	Excess / (Shortfall) (Amount of Demand Loan)		11,028,586,310
		_	
	Asset Covered Test Passed		YES
	Asset Percentage		86.3%
Overcol	ateralisation, both of eligible assets and including non eligible assets.		
	Current Overcollateralisation Percentage (including Demand Loan)		173.81%
	By law		103.00%
	Minimum Contractual		105.26%
	Current Contractual		115.90%
	Demand Loan		11,028,586,310
	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
	OD Guarantor Event of Default		NO



Portfolio Profile Distribution	Balance			Number of loans	
Daymant Type	AUD\$	%		%	
Payment Type Principal and Interest	01 761 100 507 64	74 100/	02.062	78.16%	
Interest Only	21,761,182,587.64 7,583,719,861.83	74.13% 25.83%	93,263 26,023	21.81%	
Others	12,955,637.28	0.04%	20,023	0.03%	
Total by Payment Type	29,357,858,086.75	100.00%	119,326	100.00%	
Total by Fayine it Type	29,337,030,000.73	100.0076	113,320	100.0076	
Interest Rate Type					
Fixed Interest Amount	5,357,859,534.70	18.25%	20,003	16.76%	
Variable Interest Amount	23,999,998,552.05	81.75%	99,323	83.24%	
Total by Interest Type	29,357,858,086.75	100.00%	119,326	100.00%	
Geographic Distribution					
By States					
ACT	770,532,320.33	2.62%	3,151	2.64%	
NSW	10,785,309,279.45	36.74%	41,851	35.08%	
NT	289,113,543.58	0.98%	1,183	0.99%	
QLD	3,918,300,598.25	13.35%	17,851	14.96%	
SA	1,450,412,049.73	4.94%	7,413	6.21%	
TAS	339,464,036.96	1.16%	2,065	1.73%	
VIC	7,939,082,693.43	27.04%	31,368	26.29%	
WA	3,865,643,565.02	13.17%	14,444	12.10%	
Total by States	29,357,858,086.75	100.00%	119,326	100.00%	
By Location					
Metropolitan	22,847,803,443.69	77.83%	86,076	72.14%	
Non Metro	6,510,054,643.06	22.17%	33,250	27.86%	
Total by Geographic Distribution	29,357,858,086.75	100.00%	119,326	100.00%	
			,		
By States and Location					
ACT - Metro	770,532,320.33	2.62%	3,151	2.64%	
ACT - Non Metro	0.00	0.00%	0	0.00%	
NSW - Metro	8,315,333,300.70	28.32%	29,055	24.36%	
NSW - Non Metro	2,469,975,978.75	8.41%	12,796	10.72%	
NT - Metro	213,847,268.96	0.73%	840	0.70%	
NT - Non Metro	75,266,274.62	0.26%	343	0.29%	
QLD - Metro	1,990,621,228.42	6.78%	8,600	7.21%	
QLD - Non Metro	1,927,679,369.83	6.57%	9,251	7.75%	
SA - Metro	1,194,752,029.90	4.07%	5,809	4.87%	
SA - Non Metro	255,660,019.83	0.87%	1,604	1.34%	
TAS - Metro	175,597,067.75	0.60%	1,000	0.84%	
TAS - Non Metro	163,866,969.21	0.56%	1,065	0.89%	
VIC - Metro	6,930,122,642.72	23.61%	25,742	21.57%	
VIC - Non Metro	1,008,960,050.71	3.44%	5,626	4.71%	
WA - Metro	3,256,997,584.91	11.09%	11,879	9.96%	
WA - Non Metro	608,645,980.11	2.07%	2,565	2.15%	
Total by Geographic Distribution	29,357,858,086.75	100.00%	119,326	100.00%	



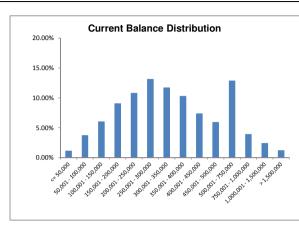


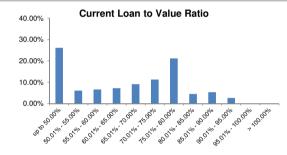


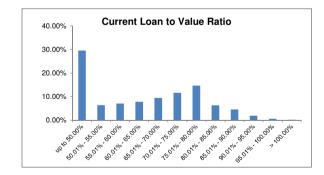


AUDS % %		Balance		Number of loans	
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50.01% - 55.00% 1,784,449,272.55 6.08% 7,041 5.90% 55.01% - 60.00% 1,935,349,156.91 6.59% 7,378 6.18% 60.01% - 65.00% 2,121,344,490.76 7,23% 7,812 6.55% 65.01% - 70.00% 2,662,450,172.84 9.07% 9,224 7.73% 70.01% - 75.00% 3,300,022,267.94 11,24% 11,338 9.50% 75.01% - 80.00% 6,221,243,710.49 21.19% 19,469 16,32% 80.01% - 85.00% 1,323,103,626.45 4.51% 4,566 3.83% 85.01% - 90.00% 1,563,028,858.97 5,329% 5,223 4,38% 90.01% - 95.00% 774,116,375.79 2,64% 2,591 2,17% 95.01% - 100.00% 648,349.51 0.00% 3 0.00% > 100.00% 546,767.34 0.00% 2 0.00% Current Loan To Value Ratio (Indexed) 2 up to 50.00% 8,669,655.926.59 29.53% 49,192 41.23% 50.01% - 70.00% 2,764,692,618 7.08% 7,636 <td>Current Loan To Value Ratio (Unindexed)</td> <td></td> <td></td> <td></td> <td></td>	Current Loan To Value Ratio (Unindexed)				
55.01% - 60.00%	,	7,671,555,037.20	26.13%	44,679	37.44%
60.01% - 65.00%	·	1,784,449,272.55	6.08%	7,041	5.90%
65.01% - 70.00% 70.01% - 75.00% 3,300,022,267.94 11.24% 11,338 9.50% 75.01% - 80.00% 6,221,243,710.49 21.19% 19,469 16.32% 80.01% - 85.00% 1,323,103,626.45 4.51% 4,566 3.83% 85.01% - 90.00% 1,563,028,858.97 5.32% 5,223 4.38% 90.01% - 95.00% 774,116,375.79 2.64% 2,591 2.17% 95.01% - 100.00% 546,767.34 0.00% 2 0.00% 70tal Current Loan To Value Ratio 29,357,858,086.75 100.00% 20.00% 50.01% - 55.00% 60.01% - 55.00% 61,1871,247,303.99 63.7% 65.01% - 60.00% 65.00% 65.00% 65.01% - 60.00% 65.00% 65.01% - 70.00% 65.00% 65.01% - 70.00% 65.00% 65.01% - 70.00% 65.01% - 55.00% 60.00% 60.01% - 55.00% 60.01% - 50.00% 60.01% - 50.00% 60.01% - 50.00% 60.01% - 50.00% 60.01% - 50.00% 60.01% - 50.00% 60.01% - 50.00% 60.01% - 50.00% 60.01% - 50.00% 60.01% - 50.	55.01% - 60.00%	1,935,349,156.91	6.59%	7,378	6.18%
70.01% - 75.00% 75.01% - 80.00% 6,221,243,710.49 21.19% 19,469 16,32% 80.01% - 85.00% 1,323,103,626.45 4.51% 4,566 3.83% 85.01% - 90.00% 1,563,028,858.97 5.32% 5,223 4.38% 90.01% - 95.00% 774,116,375.79 2.64% 2,591 2.17% 95.01% - 100.00% 648,349.51 0.00% 70tal Current Loan To Value Ratio 29,357,858,086.75 100.00% Current Loan To Value Ratio (Indexed) 2 up to 50.00% 8,669,655,926.59 29.53% 49,192 41.23% 50.01% - 55.00% 1,871,247,303.39 6.37% 7,208 60.40% 65.01% - 60.00% 65.01% - 65.00% 62,284,969,649.77 7.78% 8,207 68.8% 60.01% - 65.00% 65.01% - 70.00% 2,764,692,618.19 9,42% 9,509 7,97% 70.01% - 75.00% 11,874,238,359.50 62.8% 80.01% - 85.00% 1,844,238,359.50 62.8% 85.01% - 80.00% 85.01% - 80.00% 1,844,238,359.50 62.8% 85.01% - 90.00% 90.01% - 95.00% 1,822,595,474.07 4.51% 95.01% - 100.00% 95.01% - 100.00% 1,777,754,98.20 0.61% 95.01% - 100.00% 1,822,595,474.07 4.51% 95.01% - 100.00% 95.01% - 100.00% 1,777,754,98.20 0.61% 95.01% - 100.00% 1,822,595,474.07 1,51% 1,52% 95.01% - 100.00% 1,822,595,474.07 1,51% 1,52% 95.01% - 100.00% 1,822,595,474.07 1,51% 1,91% 1,824 1,53% 95.01% - 100.00% 1,777,754,98.20 0.61% 1,21% 1,22% 1,220 0.18%	60.01% - 65.00%	2,121,344,490.76	7.23%	7,812	6.55%
75.01% - 80.00% 80.01% - 85.00% 1,323,103,626.45 4.51% 4,566 3.83% 85.01% - 90.00% 1,563,028,858.97 5.32% 5,223 4.38% 90.01% - 95.00% 774,116,375.79 2.64% ≥ 100.00% ≥ 100.00% − 100.00%	65.01% - 70.00%	2,662,450,172.84	9.07%	9,224	7.73%
80.01% - 85.00%	70.01% - 75.00%	3,300,022,267.94	11.24%	11,338	9.50%
85.01% - 90.00% 1,563,028,858.97 5.32% 5,223 4.38% 90.01% - 95.00% 774,116,375.79 2.64% 2,591 2.17% 95.01% - 100.00% 648,349.51 0.00% 3 0.00%	75.01% - 80.00%	6,221,243,710.49	21.19%	19,469	16.32%
90.01% - 95.00% 774,116,375.79 2.64% 2,591 2.17% 95.01% - 100.00% 648,349.51 0.00% 3 0.00% > 100.00% 546,767.34 0.00% 2 0.00%	80.01% - 85.00%	1,323,103,626.45	4.51%	4,566	3.83%
95.01% - 100.00%	85.01% - 90.00%	1,563,028,858.97	5.32%	5,223	4.38%
> 100.00% 546,767.34 0.00% 2 0.00% Total Current Loan To Value Ratio 29,357,858,086.75 100.00% 119,326 100.00% Current Loan To Value Ratio (Indexed) 2 up to 50.00% 8,669,655,926.59 29.53% 49,192 41.23% 50.01% - 55.00% 1,871,247,303.39 6.37% 7,208 6.04% 55.01% - 60.00% 2,078,567,581.68 7.08% 7,636 6.40% 60.01% - 65.00% 2,284,969,649.77 7.78% 8,207 6.88% 65.01% - 70.00% 2,764,692,618.19 9.42% 9,509 7.97% 70.01% - 75.00% 3,411,043,758.33 11.62% 11,288 9.46% 75.01% - 80.00% 4,310,129,686.18 14.68% 13,574 11.38% 80.01% - 85.00% 1,844,238,359.50 6.28% 5,888 4.93% 85.01% - 90.00% 1,322,595,474.07 4.51% 4,170 3.49% 95.01% - 100.00% 177,775,498.20 0.61% 610 0.51% > 100.00% 61,862,753.34 0.21%<	90.01% - 95.00%	774,116,375.79	2.64%	2,591	2.17%
Total Current Loan To Value Ratio 29,357,858,086.75 100.00% 119,326 100.00% Current Loan To Value Ratio (Indexed) 2 up to 50.00% 8,669,655,926.59 29.53% 49,192 41.23% 50.01% - 55.00% 1,871,247,303.39 6.37% 7,208 6.04% 55.01% - 60.00% 2,078,567,581.68 7.08% 7,636 6.40% 60.01% - 65.00% 2,284,969,649.77 7.78% 8,207 6.88% 65.01% - 70.00% 2,764,692,618.19 9.42% 9,509 7.97% 70.01% - 75.00% 3,411,043,758.33 11.62% 11,288 9.46% 75.01% - 80.00% 4,310,129,686.18 14.68% 13,574 11.38% 80.01% - 85.00% 1,844,238,359.50 6.28% 5,888 4.93% 85.01% - 90.00% 1,322,595,474.07 4.51% 4,170 3.49% 95.01% - 100.00% 177,775,498.20 0.61% 610 0.51% > 100.00% 61,862,753.34 0.21% 220 0.18%	95.01% - 100.00%	648,349.51	0.00%	3	0.00%
Current Loan To Value Ratio (Indexed) 2 up to 50.00% 8,669,655,926.59 29.53% 49.192 41.23% 50.01% - 55.00% 1,871,247,303.39 6.37% 7,208 6.04% 55.01% - 60.00% 2,078,567,581.68 7.08% 7,636 6.40% 60.01% - 65.00% 2,284,969,649.77 7.78% 8,207 6.88% 65.01% - 70.00% 2,764,692,618.19 9.42% 9,509 7.97% 70.01% - 75.00% 3,411,043,758.33 11.62% 11,288 9.46% 75.01% - 80.00% 4,310,129,686.18 14.68% 13,574 11.38% 80.01% - 85.00% 1,844,238,359.50 6.28% 5,888 4.93% 85.01% - 90.00% 1,322,595,474.07 4.51% 4,170 3.49% 90.01% - 95.00% 561,079,477.51 1.91% 1,824 1.53% 95.01% - 100.00% 61,862,753.34 0.21% 220 0.18%	> 100.00%	546,767.34	0.00%	2	0.00%
up to 50.00% 8,669,655,926.59 29.53% 49,192 41.23% 50.01% - 55.00% 1,871,247,303.39 6.37% 7,208 6.04% 55.01% - 60.00% 2,078,567,581.68 7.08% 7,636 6.40% 60.01% - 65.00% 2,284,969,649.77 7.78% 8,207 6.88% 65.01% - 70.00% 2,764,692,618.19 9.42% 9,509 7.97% 70.01% - 75.00% 3,411,043,758.33 11.62% 11,288 9.46% 75.01% - 80.00% 4,310,129,686.18 14.68% 13,574 11.38% 80.01% - 85.00% 1,844,238,359.50 6.28% 5,888 4.93% 85.01% - 90.00% 1,322,595,474.07 4.51% 4,170 3.49% 90.01% - 95.00% 561,079,477.51 1.91% 1,824 1.53% 95.01% - 100.00% 177,775,498.20 0.61% 610 0.51% > 100.00% 61,862,753.34 0.21% 220 0.18%	Total Current Loan To Value Ratio	29,357,858,086.75	100.00%	119,326	100.00%
up to 50.00% 8,669,655,926.59 29.53% 49,192 41.23% 50.01% - 55.00% 1,871,247,303.39 6.37% 7,208 6.04% 55.01% - 60.00% 2,078,567,581.68 7.08% 7,636 6.40% 60.01% - 65.00% 2,284,969,649.77 7.78% 8,207 6.88% 65.01% - 70.00% 2,764,692,618.19 9.42% 9,509 7.97% 70.01% - 75.00% 3,411,043,758.33 11.62% 11,288 9.46% 75.01% - 80.00% 4,310,129,686.18 14.68% 13,574 11.38% 80.01% - 85.00% 1,844,238,359.50 6.28% 5,888 4.93% 85.01% - 90.00% 1,322,595,474.07 4.51% 4,170 3.49% 90.01% - 95.00% 561,079,477.51 1.91% 1,824 1.53% 95.01% - 100.00% 177,775,498.20 0.61% 610 0.51% > 100.00% 61,862,753.34 0.21% 220 0.18%	Current Loan To Value Ratio (Indexed) 2				
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	· · · · · · · · · · · · · · · · · · ·	8,669,655,926.59	29.53%	49,192	41.23%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	50.01% - 55.00%	1,871,247,303.39	6.37%	7,208	6.04%
65.01% - 70.00% 2,764,692,618.19 9.42% 9,509 7.97% 70.01% - 75.00% 3,411,043,758.33 11.62% 11,288 9.46% 75.01% - 80.00% 4,310,129,686.18 14.68% 13,574 11.38% 80.01% - 85.00% 1,844,238,359.50 6.28% 5,888 4.93% 85.01% - 90.00% 1,322,595,474.07 4.51% 4,170 3.49% 90.01% - 95.00% 561,079,477.51 1.91% 1,824 1.53% 95.01% - 100.00% 177,775,498.20 0.61% 610 0.51% > 100.00% 61,862,753.34 0.21% 220 0.18%	55.01% - 60.00%	2,078,567,581.68	7.08%	7,636	6.40%
70.01% - 75.00% 3,411,043,758.33 11.62% 11,288 9.46% 75.01% - 80.00% 4,310,129,686.18 14.68% 13,574 11.38% 80.01% - 85.00% 1,844,238,359.50 6.28% 5,888 4.93% 85.01% - 90.00% 1,322,595,474.07 4.51% 4,170 3.49% 90.01% - 95.00% 561,079,477.51 1.91% 1,824 1.53% 95.01% - 100.00% 177,775,498.20 0.61% 610 0.51% > 100.00% 61,862,753.34 0.21% 220 0.18%	60.01% - 65.00%	2,284,969,649.77	7.78%	8,207	6.88%
75.01% - 80.00% 4,310,129,686.18 14.68% 13,574 11.38% 80.01% - 85.00% 1,844,238,359.50 6.28% 5,888 4.93% 85.01% - 90.00% 1,322,595,474.07 4.51% 4,170 3.49% 90.01% - 95.00% 561,079,477.51 1.91% 1,824 1.53% 95.01% - 100.00% 177,775,498.20 0.61% 610 0.51% > 100.00% 61,862,753.34 0.21% 220 0.18%	65.01% - 70.00%	2,764,692,618.19	9.42%	9,509	7.97%
80.01% - 85.00% 1,844,238,359.50 6.28% 5,888 4.93% 85.01% - 90.00% 1,322,595,474.07 4.51% 4,170 3.49% 90.01% - 95.00% 561,079,477.51 1.91% 1,824 1.53% 95.01% - 100.00% 177,775,498.20 0.61% 610 0.51% > 100.00% 61,862,753.34 0.21% 220 0.18%			11.62%	11,288	9.46%
80.01% - 85.00% 1,844,238,359.50 6.28% 5,888 4.93% 85.01% - 90.00% 1,322,595,474.07 4.51% 4,170 3.49% 90.01% - 95.00% 561,079,477.51 1.91% 1,824 1.53% 95.01% - 100.00% 177,775,498.20 0.61% 610 0.51% > 100.00% 61,862,753.34 0.21% 220 0.18%	75.01% - 80.00%		14.68%		11.38%
85.01% - 90.00% 1,322,595,474.07 4.51% 4,170 3.49% 90.01% - 95.00% 561,079,477.51 1.91% 1,824 1.53% 95.01% - 100.00% 177,775,498.20 0.61% 610 0.51% > 100.00% 61,862,753.34 0.21% 220 0.18%	80.01% - 85.00%		6.28%	5,888	4.93%
90.01% - 95.00% 561,079,477.51 1.91% 1,824 1.53% 95.01% - 100.00% 177,775,498.20 0.61% 610 0.51% > 100.00% 61,862,753.34 0.21% 220 0.18%	85.01% - 90.00%		4.51%		3.49%
95.01% - 100.00% 177,775,498.20 0.61% 610 0.51% > 100.00% 61,862,753.34 0.21% 220 0.18%	90.01% - 95.00%		1.91%	1,824	1.53%
Total Current Loan To Value Ratio 29,357,858,086.75 100.00% 119,326 100.00%	> 100.00%	61,862,753.34	0.21%	220	0.18%
	Total Current Loan To Value Ratio	29,357,858,086.75	100.00%	119,326	100.00%



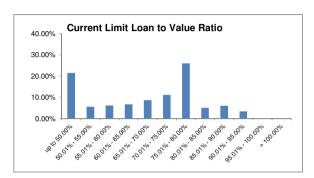


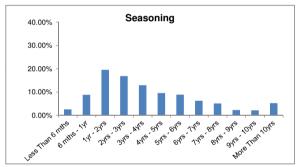


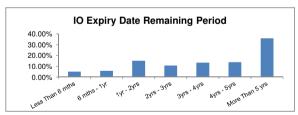


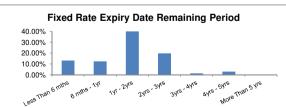


	Balance		Number of loans	
	AUD\$	%		%
Current Limit Loan To Value Ratio				
up to 50.00%	6,302,878,003.21	21.47%	36,972	30.99%
50.01% - 55.00%	1,635,958,679.26	5.57%	6,822	5.72%
55.01% - 60.00%	1,800,146,551.98	6.13%	7,294	6.11%
60.01% - 65.00%	1,963,871,559.55	6.69%	7,608	6.38%
65.01% - 70.00%	2,542,202,495.11	8.66%	9,119	7.64%
70.01% - 75.00%	3,257,616,331.80	11.10%	11,898	9.97%
75.01% - 80.00%	7,639,576,767.31	26.02%	25,069	21.01%
80.01% - 85.00%	1,476,367,898.70	5.03%	5,135	4.30%
85.01% - 90.00%	1,755,637,739.76	5.98%	6,017	5.04%
90.01% - 95.00%	978,412,476.56	3.33%	3,375	2.83%
95.01% - 100.00%	4,642,816.17	0.02%	15	0.01%
> 100.00%	546,767.34	0.00%	2	0.00%
Total Available Loan To Value Ratio	29,357,858,086.75	100.00%	119,326	100.00%
Seasoning				
Less Than 6 mths	726 272 278 00	2.52%	2,588	2.18%
6 mths - 1yr	736,272,278.90 2,577,158,568.88	8.78%	2,366 9,084	7.61%
•	5,731,973,521.07	19.52%	19,867	16.65%
1yr - 2yrs 2yrs - 3yrs	4,953,988,696.46	16.87%	17,605	14.75%
3yrs - 4yrs	* * * * * * * * * * * * * * * * * * *	12.90%	14,328	12.01%
4yrs - 5yrs	3,786,364,238.72 2,804,990,015.50	9.55%	11,246	9.42%
5yrs - 6yrs	2,597,951,960.54	9.55% 8.85%	11,246	9.42%
6yrs - 7yrs	1,836,249,741.22	6.25%	8,518	7.14%
7yrs - 8yrs	1,502,903,053.13	5.12%	7,341	6.15%
8yrs - 9yrs	661,656,057.41	2.25%	3,437	2.88%
9yrs - 10yrs	628,269,913.94	2.14%	3,362	2.82%
More Than 10yrs	1,540,080,040.98	5.25%	10,683	8.95%
Total by Seasoning	29,357,858,086.75	100.00%	119,326	100.00%
Interest Only Expiry Date Remaining Period				
Less Than 6 mths	384,455,003.15	5.07%	1,348	5.18%
6 mths - 1yr	442,645,514.88	5.84%	1,542	5.93%
1yr - 2yrs	1,152,231,191.64	15.19%	3,863	14.84%
2yrs - 3yrs	815,207,224.79	10.75%	2,736	10.51%
3yrs - 4yrs	1,019,896,308.14	13.45%	3,395	13.05%
4yrs - 5yrs	1,044,202,941.55	13.77%	3,522	13.53%
More Than 5 yrs	2,725,081,677.68	35.93%	9,617	36.96%
Total by Interest Only Remaining Term	7,583,719,861.83	100.00%	26,023	100.00%
Fixed Rate Expiry Date Remaining Period				
Less Than 6 mths	700,772,594.52	13.07%	2,785	13.93%
6 mths - 1yr	661,837,731.94	12.35%	2,602	13.01%
1yr - 2yrs	2,717,247,279.20	50.72%	9,736	48.67%
2yrs - 3yrs	1,058,659,807.24	19.76%	3,888	19.44%
3yrs - 4yrs	66,844,032.88	1.25%	344	1.72%
4yrs - 5yrs	152,470,490.71	2.85%	647	3.23%
More Than 5 yrs	27,598.21	0.00%	1	0.00%
Total by Fixed Rate Expiry Remaining Period	5,357,859,534.70	100.00%	20,003	100.00%









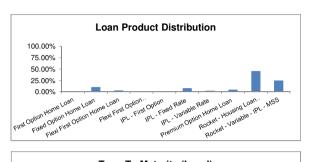


12 Month CPR (%)

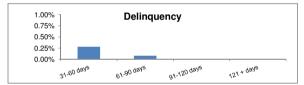
Cumulative

Covered Bond Programme (Australia) Monthly Investor Report as at 31 July 2013

	Balance		Number of loans	Number of loans	
	AUD\$	%		%	
Loan Product Distribution					
First Option Home Loan	94,430,855.49	0.32%	785	0.66%	
Fixed Option Home Loan	3,008,418,013.81	10.25%	12,052	10.10%	
Flexi First Option Home Loan	830,194,131.61	2.83%	4,792	4.02%	
Flexi First Option Investment Loan	237,067,864.41	0.81%	1,190	1.00%	
IPL - First Option	25,825,271.85	0.09%	228	0.19%	
IPL - Fixed Rate	2,349,266,921.31	8.00%	7,950	6.66%	
IPL - Variable Rate	679,136,378.31	2.31%	3,735	3.13%	
Premium Option Home Loan	1,410,073,684.37	4.80%	9,700	8.13%	
Rocket - Housing Loan Variable - MSS	13,389,412,922.67	45.61%	51,706	43.33%	
Rocket - Variable - IPL - MSS	7,334,032,042.92	24.98%	27,188	22.78%	
Total by Loan Product Distribution	29,357,858,086.75	100.00%	119,326	100.00%	
Term to Maturity (Legal)					
Less Than 1 yr	62,806,415.43	0.21%	240	0.20%	
1yr - 5yrs	1,290,613,352.90	4.40%	4,826	4.04%	
5yrs - 10yrs	1,760,540,457.31	6.00%	6,951	5.83%	
More Than 10 yrs	26,243,897,861.11	89.39%	107,309	89.93%	
Total by Maturity	29,357,858,086.75	100.00%	119,326	100.00%	
Delinquencies Information					
31-60 days	82,220,442.64	0.28%	301	0.25%	
61-90 days	23,094,493.06	0.08%	77	0.06%	
91-120 days	527,983.36	0.00%	1	0.00%	
121 + days	0.00	0.00%	0	0.00%	
Total Delinquencies	105,842,919.06	0.36%	379	0.31%	
Prepayment Information (CPR)		%			
1 Month CPR		14.17%			
3 Month CPR (%)		19.31%			







16.66% 16.73%



Covered Bond Programme (Australia) Monthly Investor Report as at 31 July 2013

Bond Legal Maturity

ISIN	Issue Date	Currency	Issue Amount (M)	FX Rate (FX/AUD)	Issue Amount AUD\$	Legal Maturity Date	Maturity Yrs
US96122WAA80	28/11/2011	USD	519,800,000.00	1.001803246	520,737,327.27	28/11/2016	3.33
US96122XAA63	28/11/2011	USD	480,200,000.00	1.001803246	481,065,918.73	28/11/2016	3.33
XS0735613373	8/02/2012	NOK	1,800,000,000.00	0.159984923	287,972,861.40	8/02/2022	8.53
XS0735794819	8/02/2012	NOK	1,000,000,000.00	0.161143734	161,143,734.00	8/02/2022	8.53
AU3CB0189322	6/02/2012	AUD	1,700,000,000.00	1.000000000	1,700,000,000.00	6/02/2017	3.52
AU3FN0014874	6/02/2012	AUD	1,900,000,000.00	1.000000000	1,900,000,000.00	6/02/2017	3.52
XS0747205101	15/02/2012	EUR	1,750,000,000.00	1.233030323	2,157,803,065.25	16/02/2016	2.55
XS0801654558	9/07/2012	EUR	1,000,000,000.00	1.232421875	1,232,421,875.00	9/07/2019	5.94
US96122WAB63	17/07/2012	USD	1,149,570,000.00	0.982318271	1,129,243,614.93	17/07/2015	1.96
US96122XAB47	17/07/2012	USD	350,430,000.00	0.982318271	344,233,791.75	17/07/2015	1.96
US96122WAC47	17/07/2012	USD	376,000,000.00	0.982318271	369,351,669.94	17/07/2015	1.96
US96122XAC20	17/07/2012	USD	124,000,000.00	0.982318271	121,807,465.62	17/07/2015	1.96
US96122WAD20	17/12/2012	USD	1,106,880,000.00	0.950570342	1,052,167,300.38	15/12/2017	4.38
US96122WAD03	17/12/2012	USD	893,120,000.00	0.950570342	848,973,384.03	15/12/2017	4.38
XS0886387868	8/02/2013	USD	100,000,000.00	0.958772771	95,877,277.09	8/02/2018	4.53
XS0918557124	17/04/2013	EUR	1,000,000,000.00	1.24658444	1,246,584,439.66	17/04/2020	6.71
US96122WAE03	30/05/2013	USD	930,700,000.00	1.034768212	963,058,774.83	30/05/2018	4.83
US96122XAE85	30/05/2013	USD	319,300,000.00	1.034768212	330,401,490.07	30/05/2018	4.83
					14,942,843,989.95		4.01

	Balance		
	AUD\$	%	
Less Than 1 yr			
1yr - 2yrs	1,964,636,542.24	13.15%	
2yr - 3yrs	2,157,803,065.25	14.44%	
3yr - 4yrs	4,601,803,246.00	30.80%	
4yr - 5yrs	3,290,478,226.40	22.02%	
5yr - 10yrs	2,928,122,910.06	19.60%	
More Than 10 yrs	0.00	0.00%	
Total by Maturity	14,942,843,989.95	100.00%	

