

**Westpac Banking Corporation**  
Covered Bond Programme (Australia)  
Monthly Investor Report as at 31 May 2020

<i>Issuer</i>	<i>Unsecured Rating</i>	<i>Fitch</i>	<i>Moody's</i>
	Short Term	F1	P-1
	Long Term	A+	Aa3
		Negative	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-May-2020
Period Start Date	01-May-2020
Period End Date	31-May-2020
Number of Housing Loans	117,956
Housing Loan Pool Size (AUD\$)	35,131,801,342
Other Assets (Cash/Intercompany Balances)	1,368,198,658
Average Housing Loan Balance (AUD\$)	297,838
Maximum Housing Loan Balance (AUD\$)	2,413,301
Weighted Average Current Loan-to-Value Limit	63.44%
Weighted Average Current Loan-to-Value Ratio (Unindexed)	61.36%
Weighted Average Current Loan-to-Value Ratio (Indexed) <sup>1</sup>	57.90%
Weighted Average Interest Rate (%)	3.52%
Weighted Average Seasoning (months)	47
Weighted Average Term to Maturity (months)	305
Maximum Term to Maturity (months)	357
WAL of cover pool (yrs) - Legal Term to Maturity	25.40
WAL of outstanding cover bond (yrs)	4.14
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)	65.19%
% of ECB eligible assets in cover pool	0.00%
Eligible assets in pool	100%
Revenue Receipts for the Period	98,255,213
Principal Receipts for the Period	806,487,750

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

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<b>Asset Coverage Test</b>		AUD\$
A	The lower of:	31,969,590,982
	a) LTV Adjusted Outstanding Principal Balance	34,919,558,698
	b) Asset Percentage Adjusted Outstanding Principal Balance	31,969,590,982
B	Principal Receipts	1,368,198,658
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	33,337,789,639
	AUD equivalent of aggregate Principal Amount Outstanding of Covered Bonds	29,346,656,709
	Excess / (Shortfall) (Amount of Demand Loan)	<u>3,991,132,930</u>
	Asset Covered Test Passed	YES
	Asset Percentage	91.0%
<b>Overcollateralisation</b>		
	Current Total Overcollateralisation (Total Assets / Covered Bonds Outstanding)	124.38%
	Minimum Overcollateralisation	
	By law	103.00%
	Minimum Contractual	105.26%
	Current Contractual	109.89%
	Demand Loan	<u>3,991,132,930</u>
	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	28,938,297,406.64	82.37%	101,389	85.95%
Interest Only	6,193,503,935.71	17.63%	16,567	14.05%
Others	0.00	0.00%	0	0.00%
<b>Total</b>	<b>35,131,801,342.35</b>	<b>100.00%</b>	<b>117,956</b>	<b>100.00%</b>

**Interest Rate Type**

Fixed Interest Amount	12,370,736,812.02	35.21%	35,311	29.94%
Variable Interest Amount	22,761,064,530.33	64.79%	82,645	70.06%
<b>Total</b>	<b>35,131,801,342.35</b>	<b>100.00%</b>	<b>117,956</b>	<b>100.00%</b>

**Geographic Distribution**

**By States**

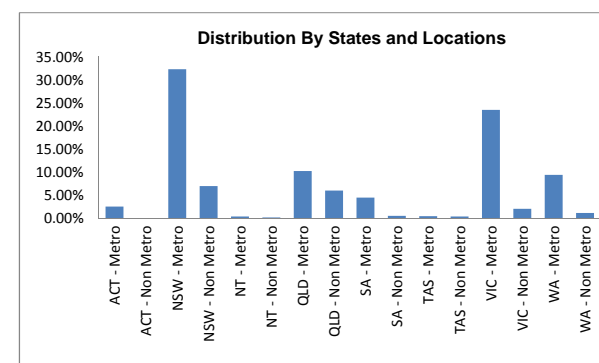
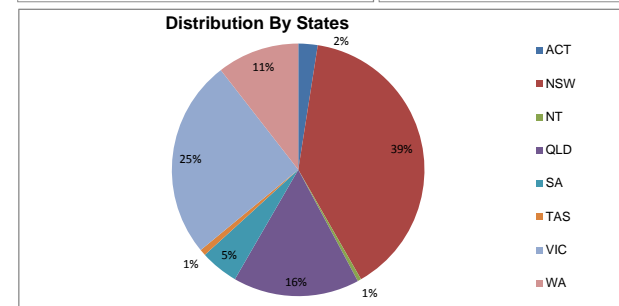
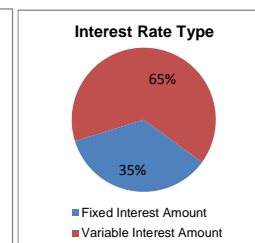
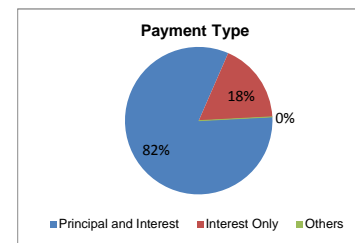
ACT	868,179,672.42	2.47%	3,099	2.63%
NSW	13,778,226,298.65	39.22%	40,424	34.28%
NT	169,161,258.20	0.48%	699	0.59%
QLD	5,683,220,765.87	16.18%	21,892	18.56%
SA	1,727,075,911.31	4.92%	7,506	6.36%
TAS	271,851,128.21	0.77%	1,508	1.28%
VIC	8,948,330,488.60	25.47%	29,045	24.62%
WA	3,685,755,819.09	10.49%	13,783	11.68%
<b>Total</b>	<b>35,131,801,342.35</b>	<b>100.00%</b>	<b>117,956</b>	<b>100.00%</b>

**By Location**

Metropolitan	29,174,990,314.51	83.04%	91,018	77.16%
Non Metro	5,956,811,027.84	16.96%	26,938	22.84%
<b>Total</b>	<b>35,131,801,342.35</b>	<b>100.00%</b>	<b>117,956</b>	<b>100.00%</b>

**By States and Location**

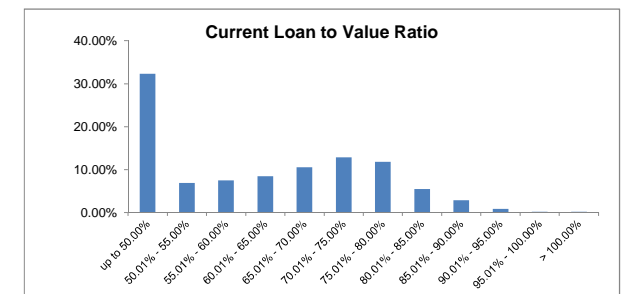
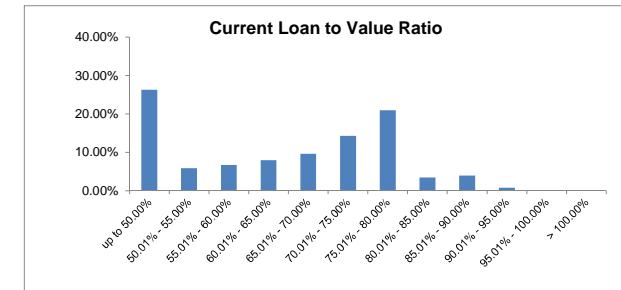
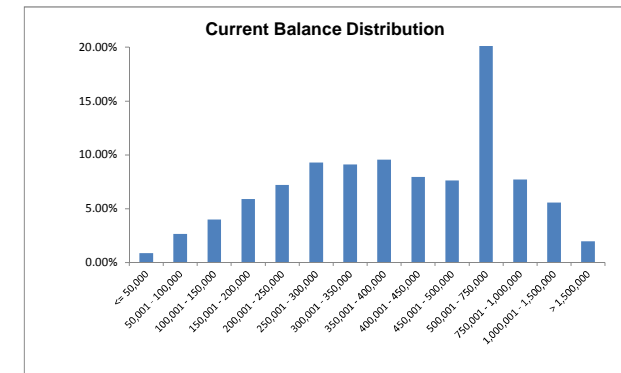
ACT - Metro	868,179,672.42	2.47%	3,099	2.63%
ACT - Non Metro	0.00	0.00%	0	0.00%
NSW - Metro	11,348,421,284.29	32.31%	29,949	25.40%
NSW - Non Metro	2,429,805,014.36	6.92%	10,475	8.88%
NT - Metro	116,834,311.56	0.33%	462	0.39%
NT - Non Metro	52,326,946.64	0.15%	237	0.20%
QLD - Metro	3,594,497,114.99	10.23%	12,957	10.98%
QLD - Non Metro	2,088,723,650.88	5.95%	8,935	7.57%
SA - Metro	1,557,700,684.87	4.43%	6,452	5.47%
SA - Non Metro	169,375,226.44	0.48%	1,054	0.89%
TAS - Metro	150,960,362.42	0.43%	734	0.62%
TAS - Non Metro	120,890,765.79	0.34%	774	0.66%
VIC - Metro	8,234,809,559.17	23.44%	25,432	21.56%
VIC - Non Metro	713,520,929.43	2.03%	3,613	3.06%
WA - Metro	3,303,587,324.79	9.40%	11,933	10.12%
WA - Non Metro	382,168,494.30	1.09%	1,850	1.57%
<b>Total</b>	<b>35,131,801,342.35</b>	<b>100.00%</b>	<b>117,956</b>	<b>100.00%</b>



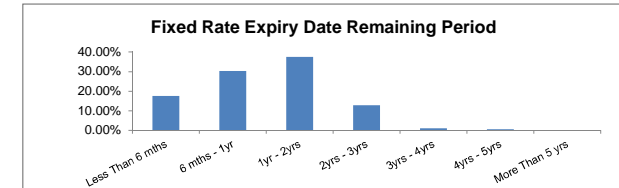
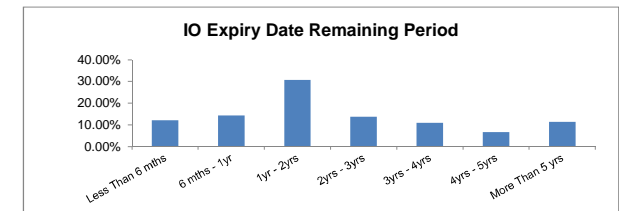
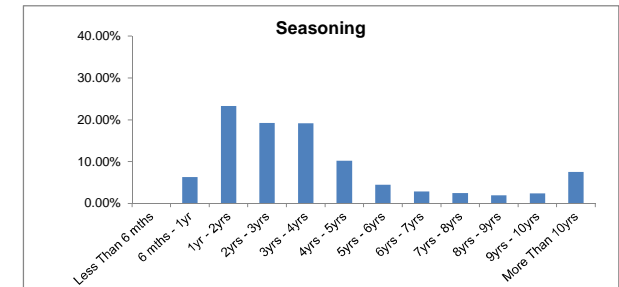
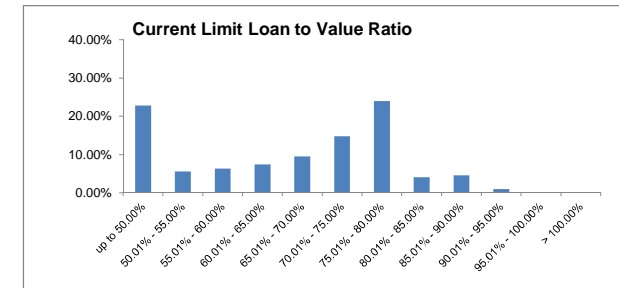
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	Balance		Number of loans	
	AUD\$	%		%
<b>Current Loan Balance</b>				
<= 50,000	309,929,659.45	0.88%	11,558	9.79%
50,001 - 100,000	936,726,985.49	2.67%	12,237	10.37%
100,001 - 150,000	1,408,359,299.78	4.01%	11,142	9.45%
150,001 - 200,000	2,068,417,027.06	5.89%	11,710	9.93%
200,001 - 250,000	2,537,538,044.15	7.22%	11,203	9.50%
250,001 - 300,000	3,261,754,487.55	9.28%	11,822	10.02%
300,001 - 350,000	3,207,890,573.91	9.13%	9,862	8.36%
350,001 - 400,000	3,354,676,244.73	9.55%	8,936	7.58%
400,001 - 450,000	2,791,550,561.16	7.95%	6,568	5.57%
450,001 - 500,000	2,681,384,073.93	7.63%	5,645	4.79%
500,001 - 750,000	7,201,668,236.17	20.50%	12,057	10.22%
750,001 - 1,000,000	2,708,959,574.87	7.71%	3,161	2.68%
1,000,001 - 1,500,000	1,963,787,422.75	5.59%	1,639	1.39%
> 1,500,000	699,159,151.35	1.99%	416	0.35%
<b>Total</b>	<b>35,131,801,342.35</b>	<b>100.00%</b>	<b>117,956</b>	<b>100.00%</b>
<b>Current Loan To Value Ratio (Unindexed)</b>				
up to 50.00%	9,227,778,614.77	26.26%	45,737	38.77%
50.01% - 55.00%	2,076,344,092.08	5.91%	6,662	5.65%
55.01% - 60.00%	2,375,284,860.63	6.76%	7,373	6.25%
60.01% - 65.00%	2,786,264,967.32	7.93%	8,596	7.29%
65.01% - 70.00%	3,383,551,199.35	9.63%	10,070	8.54%
70.01% - 75.00%	5,018,946,370.33	14.29%	14,176	12.02%
75.01% - 80.00%	7,349,245,521.92	20.92%	18,791	15.93%
80.01% - 85.00%	1,220,217,748.17	3.47%	2,951	2.50%
85.01% - 90.00%	1,400,130,318.33	3.99%	2,992	2.54%
90.01% - 95.00%	293,674,266.32	0.84%	607	0.51%
95.01% - 100.00%	0.00	0.00%	0	0.00%
> 100.00%	363,383.13	0.00%	1	0.00%
<b>Total</b>	<b>35,131,801,342.35</b>	<b>100.00%</b>	<b>117,956</b>	<b>100.00%</b>
<b>Current Loan To Value Ratio (Indexed) <sup>2</sup></b>				
up to 50.00%	11,344,723,467.92	32.29%	52,793	44.75%
50.01% - 55.00%	2,414,370,224.80	6.87%	7,502	6.36%
55.01% - 60.00%	2,630,934,969.64	7.49%	7,872	6.67%
60.01% - 65.00%	2,973,252,904.95	8.46%	8,725	7.40%
65.01% - 70.00%	3,698,887,789.33	10.53%	10,284	8.72%
70.01% - 75.00%	4,510,933,573.47	12.84%	11,991	10.17%
75.01% - 80.00%	4,148,869,767.60	11.81%	10,570	8.96%
80.01% - 85.00%	1,936,598,305.55	5.51%	4,680	3.97%
85.01% - 90.00%	1,021,769,742.81	2.91%	2,351	1.99%
90.01% - 95.00%	315,612,047.03	0.90%	796	0.67%
95.01% - 100.00%	72,553,661.00	0.21%	196	0.17%
> 100.00%	63,294,888.25	0.18%	196	0.17%
<b>Total</b>	<b>35,131,801,342.35</b>	<b>100.00%</b>	<b>117,956</b>	<b>100.00%</b>

<sup>2</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%	8,008,231,153.05	22.80%	39,457	33.45%
50.01% - 55.00%	1,962,234,031.62	5.59%	6,587	5.58%
55.01% - 60.00%	2,219,118,412.92	6.32%	7,162	6.07%
60.01% - 65.00%	2,601,018,819.23	7.40%	8,413	7.13%
65.01% - 70.00%	3,352,510,998.44	9.54%	10,410	8.83%
70.01% - 75.00%	5,184,450,641.84	14.76%	15,484	13.13%
75.01% - 80.00%	8,426,212,392.43	23.98%	23,598	19.16%
80.01% - 85.00%	1,427,867,464.78	4.06%	3,587	3.04%
85.01% - 90.00%	1,607,484,812.86	4.58%	3,528	2.99%
90.01% - 95.00%	334,637,683.96	0.95%	715	0.61%
95.01% - 100.00%	7,671,548.09	0.02%	14	0.01%
> 100.00%	363,383.13	0.00%	1	0.00%
<b>Total</b>	<b>35,131,801,342.35</b>	<b>100.00%</b>	<b>117,956</b>	<b>100.00%</b>
<b>Seasoning</b>				
Less Than 6 mths	0.00	0.00%	0	0.00%
6 mths - 1yr	2,211,196,819.08	6.29%	6,147	5.21%
1yr - 2yrs	8,192,173,919.16	23.32%	23,742	20.13%
2yrs - 3yrs	6,749,499,230.84	19.21%	20,326	17.23%
3yrs - 4yrs	6,726,667,019.09	19.15%	20,601	17.46%
4yrs - 5yrs	3,585,904,874.94	10.21%	11,340	9.61%
5yrs - 6yrs	1,580,125,757.46	4.50%	5,633	4.78%
6yrs - 7yrs	1,026,392,437.53	2.92%	4,183	3.55%
7yrs - 8yrs	873,367,422.64	2.49%	3,819	3.24%
8yrs - 9yrs	684,947,113.53	1.95%	2,896	2.46%
9yrs - 10yrs	848,203,096.52	2.41%	3,566	3.02%
More Than 10yrs	2,653,323,651.56	7.55%	15,703	13.31%
<b>Total</b>	<b>35,131,801,342.35</b>	<b>100.00%</b>	<b>117,956</b>	<b>100.00%</b>
<b>Interest Only Expiry Date Remaining Period</b>				
Unknown	0.00		0	
Less Than 6 mths	750,716,146.24	12.12%	1,994	12.04%
6 mths - 1yr	885,407,578.34	14.30%	2,333	14.08%
1yr - 2yrs	1,900,157,842.53	30.68%	4,848	29.26%
2yrs - 3yrs	852,371,997.16	13.76%	2,270	13.70%
3yrs - 4yrs	681,921,401.96	11.01%	1,895	11.44%
4yrs - 5yrs	414,151,953.50	6.69%	1,185	7.15%
More Than 5 yrs	708,777,015.98	11.44%	2,042	12.33%
<b>Total</b>	<b>6,193,503,935.71</b>	<b>100.00%</b>	<b>16,567</b>	<b>100.00%</b>
<b>Fixed Rate Expiry Date Remaining Period</b>				
Less Than 6 mths	2,171,068,634.52	17.54%	6,241	17.69%
6 mths - 1yr	3,753,975,596.68	30.35%	10,527	29.81%
1yr - 2yrs	4,637,283,717.10	37.49%	13,162	37.27%
2yrs - 3yrs	1,586,867,227.04	12.83%	4,694	13.29%
3yrs - 4yrs	143,684,640.99	1.16%	429	1.21%
4yrs - 5yrs	77,856,995.69	0.63%	258	0.73%
More Than 5 yrs	0.00	0.00%	0	0.00%
<b>Total</b>	<b>12,370,736,812.02</b>	<b>100.00%</b>	<b>35,311</b>	<b>100.00%</b>

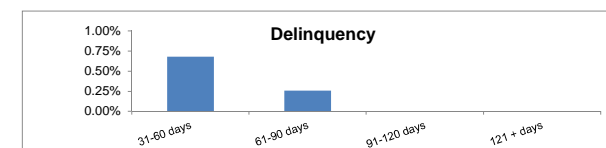
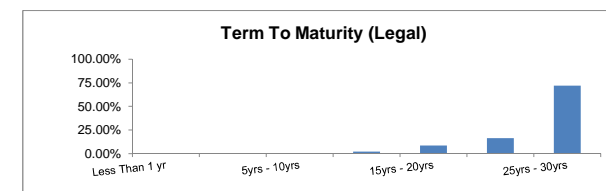
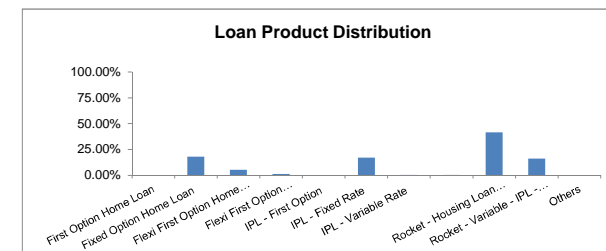


Loan Product Distribution	Balance		Number of loans	
	AUD\$	%		%
First Option Home Loan	132,119.27	-0.01%	2	0.00%
Fixed Option Home Loan	6,369,061,337.65	18.13%	19,244	16.31%
Flexi First Option Home Loan	1,893,811,088.79	5.39%	9,251	7.84%
Flexi First Option Investment Loan	470,608,237.28	1.34%	1,952	1.65%
IPL - First Option	0.00	0.00%	0	0.00%
IPL - Fixed Rate	6,023,402,851.17	17.15%	16,131	13.68%
IPL - Variable Rate	2,222,120.80	0.01%	11	0.01%
Premium Option Home Loan	2,890,136.22	0.01%	27	0.02%
Rocket - Housing Loan Variable - MSS	14,636,453,481.01	41.66%	51,328	43.53%
Rocket - Variable - IPL - MSS	5,733,219,970.16	16.32%	20,010	16.96%
Others	0.00	0.00%	0	0.00%
<b>Total</b>	<b>35,131,801,342.35</b>	<b>100.00%</b>	<b>117,956</b>	<b>100.00%</b>

Remaining Tenor				
Less Than 1 yr	6,189,644.88	0.02%	60	0.05%
1yr - 5yrs	28,535,858.43	0.08%	817	0.69%
5yrs - 10yrs	177,196,940.41	0.50%	2,179	1.85%
10yrs - 15yrs	803,535,935.12	2.29%	5,917	5.02%
15yrs - 20yrs	3,061,450,155.05	8.71%	15,807	13.40%
20yrs - 25yrs	5,801,738,658.47	16.51%	22,240	18.85%
25yrs - 30yrs	25,253,154,149.99	71.89%	70,936	60.14%
<b>Total</b>	<b>35,131,801,342.35</b>	<b>100.00%</b>	<b>117,956</b>	<b>100.00%</b>

Delinquencies Information				
31-60 days	238,932,375.09	0.68%	658	0.56%
61-90 days	90,465,588.71	0.26%	274	0.23%
91-120 days	0.00	0.00%	0	0.00%
121+ days	0.00	0.00%	0	0.00%
<b>Total</b>	<b>329,397,963.80</b>	<b>0.94%</b>	<b>932</b>	<b>0.79%</b>

Prepayment Information (CPR)	%
1 Month CPR	18.43%
3 Month CPR (%)	17.58%
12 Month CPR (%)	19.10%
Cumulative	17.79%

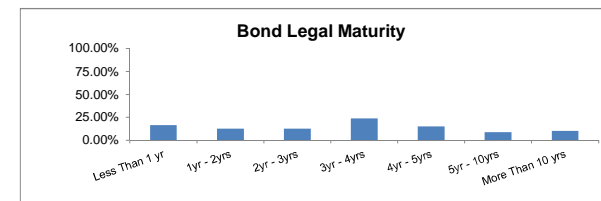


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**Bond Legal Maturity**

Series Number	ISIN	Issue Date	Currency	Issue Amount (M)	FX Rate (FX/AUD)	Issue Amount AUD\$	Legal Maturity Date	Maturity Yrs	Coupon Rate	
Series 2012-C1	XS0735613373	8/02/2012	NOK	1,800,000,000.00	0.159984923	287,972,861.40	8/02/2022	1.69	5.00000%	
Series 2012-C2	XS0735794819	8/02/2012	NOK	1,000,000,000.00	0.161143734	161,143,734.00	8/02/2022	1.69	5.00000%	
Series 2013-C4	AU3CB0216240	21/11/2013	AUD	1,125,000,000.00	1.000000000	1,125,000,000.00	21/11/2023	3.47	5.25000%	
Series 2014-C2	XS1047122665	24/03/2014	EUR	1,000,000,000.00	1.543341083	1,543,341,083.00	24/03/2021	0.81	1.50000%	
Series 2015-C1	XS1167295804	14/01/2015	EUR	1,250,000,000.00	1.454691358	1,818,364,197.53	14/01/2022	1.62	0.62500%	
Series 2015-C3	AU3CB0230217	11/06/2015	AUD	50,000,000.00	1.000000000	50,000,000.00	4/06/2025	5.01	3.87500%	
Series 2015-C5	XS1263878818	22/07/2015	EUR	1,000,000,000.00	1.484500000	1,484,500,000.00	22/07/2021	1.14	0.75000%	
Series 2015-C6	XS1267056387	28/07/2015	EUR	263,000,000.00	1.475000000	387,925,000.00	28/07/2031	11.16	1.54600%	
Series 2015 -C7	US96122XAK46	9/11/2015	USD	466,860,000.00	1.397624039	652,494,758.91	9/11/2020	0.44	2.25000%	
Series 2015-C7	US96122WAK62	9/11/2015	USD	533,140,000.00	1.397624039	745,129,280.22	9/11/2020	0.44	2.25000%	
Series 2016-C1	XS1352986381	29/01/2016	EUR	100,000,000.00	1.579000000	157,900,000.00	29/01/2036	15.66	1.61500%	
Series 2016-C2	US96122WAL46	25/02/2016	USD	526,050,000.00	1.398405817	735,631,380.23	25/02/2021	0.74	2.10000%	
Series 2016-C2	US96122XAL29	25/02/2016	USD	823,950,000.00	1.398405817	1,152,216,473.22	25/02/2021	0.74	2.10000%	
Series 2017-C1	XS1615085781	17/05/2017	EUR	1,000,000,000.00	1.473200000	1,473,200,000.00	17/05/2024	3.96	0.50000%	
Series 2017-C2	XS1615085864	17/05/2017	EUR	500,000,000.00	1.473200000	736,600,000.00	17/05/2032	11.96	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	2.25	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	2.25	2.75000%	
Series 2017-C5	XS1661061173	8/08/2017	GBP	500,000,000.00	1.662000000	831,000,000.00	30/06/2022	2.08	1.00000%	
Series 2017-C7	XS1727850262	30/11/2017	EUR	150,000,000.00	1.553900000	233,085,000.00	30/11/2037	17.50	1.46600%	
Series 2017-C6	XS1725389750	4/12/2017	EUR	100,000,000.00	1.565600000	156,560,000.00	4/12/2037	17.51	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	4.63	0.50000%	
Series 2018-C2	XS1748436356	16/01/2018	EUR	500,000,000.00	1.537000000	768,500,000.00	14/01/2033	12.62	1.25000%	
Series 2018-C3	XS1753807368	18/01/2018	GBP	500,000,000.00	1.711300000	855,650,000.00	18/01/2023	2.63	3mth GBP LIBOR + 0.24%	
Series 2018-C4	XS1768126135	8/02/2018	EUR	100,000,000.00	1.548400000	154,840,000.00	8/02/2038	17.69	1.58000%	
Series 2018-C5	XS1790955725	12/03/2018	EUR	105,000,000.00	1.586600000	166,593,000.00	12/03/2038	17.78	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	3.51	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	3.63	3.15000%	
Series 2019-C1	US96122WAM29	16/01/2019	USD	853,650,000.00	1.402721279	1,197,433,020.06	16/01/2024	3.63	3.15000%	
Series 2019-C2	CH0458097950	29/01/2019	CHF	400,000,000.00	1.430100000	572,040,000.00	29/01/2027	6.66	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	5.84	0.37500%	
Series 2019-C4	XS1979271431	5/04/2019	EUR	110,000,000.00	1.581400000	173,954,000.00	5/04/2039	18.84	1.25300%	
Series 2019-C5	AU3CB0262335	5/04/2019	AUD	50,000,000.00	1.000000000	50,000,000.00	5/04/2034	13.85	3.05000%	
Series 2019-C6	AU3CB0263341	16/05/2019	AUD	50,000,000.00	1.000000000	50,000,000.00	16/05/2034	13.96	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	4.63	2.00000%	
Series 2020-C1	US96122WAN02	16/01/2020	USD	389,400,000.00	1.459470504	568,317,814.30	16/01/2025	4.63	2.00000%	
							<b>29,346,656,709.25</b>	<b>4.14</b>		

	Balance	
	AUD\$	%
Less Than 1 yr	4,828,812,975.58	16.45%
1yr - 2yrs	3,751,980,792.93	12.79%
2yr - 3yrs	3,686,650,000.00	12.56%
3yr - 4yrs	6,969,142,558.56	23.75%
4yr - 5yrs	4,475,323,382.18	15.25%
5yr - 10yrs	2,598,790,000.00	8.86%
More Than 10 yrs	3,035,957,000.00	10.35%
<b>Total by Maturity</b>	<b>29,346,656,709.25</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.