

Covered Bond Programme (Australia) Monthly Investor Report as at 30 September 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

Portfolio Loan Summary		
Reporting Date		30-Sep-2013
Period Start Date		01-Sep-2013
Period End Date		30-Sep-2013
Number of Housing Loans		115,730
Housing Loan Pool Size (AUD\$)		28,326,748,509
Other Assets (Cash/Intercompany Balances)		1,673,251,491
Average Housing Loan Balance (AUD\$)		244,766
Maximum Housing Loan Balance (AUD\$)		2,000,000
Weighted Average Current Loan-to-Value Limit		64.92%
Weighted Average Current Loan-to-Value Ratio (Unindexed)		62.02%
Weighted Average Current Loan-to-Value Ratio (Indexed) 1		59.67%
Weighted Average Interest Rate (%)		5.34%
Weighted Average Seasoning (months)		49
Weighted Average Term to Maturity (months)		280
Maximum Term to Maturity (months)		376
WAL of cover pool (yrs) - Legal Term to Maturity		23.30
WAL of outstanding cover bond (yrs)		3.84
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		15.12%
% of guaranteed loans		0.00%
% of Owner Occupied		76.16%
% 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	134,939,807
Principal Receipts for the Period		494,830,360



Covered Bond Programme (Australia)
Monthly Investor Report as at 30 September 2013

1 Index used: Australian Property Monitor quarterly index



Covered Bond Programme (Australia)

Monthly Investor Report as at 30 September 2013

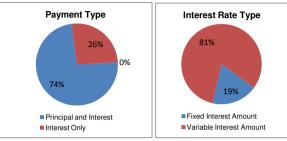
Asset	Coverage Test		AUD\$
Α	The lower of: a) LTV Adjusted Outstanding Principal Balance b) Asset Percentage Adjusted Outstanding Principal Balance	28,068,344,876 24,443,433,834	24,443,433,834
В	Principal Receipts	21,110,100,001	1,673,251,49
C	Unutilised Advances under the Intercompany & Subordinated Loan Accounts		1,070,201,40
D	Aggregate amount of any Substitution Assets & Authorised Investments		ì
Z	Negative Carry adjustment		,
	Adjusted Aggregate Loan Amount		26,116,685,325
	AUD equivalent of aggregate Principal Amount Outstanding of Covered Bonds		14,942,843,990
	Excess / (Shortfall) (Amount of Demand Loan)		11,173,841,335
	Asset Covered Test Passed		YES
	Asset Percentage		86.3%
_			
Overco	bllateralisation, both of eligible assets and including non eligible assets.		474 700
	Current Overcollateralisation Percentage (including Demand Loan)		174.78%
	By law		103.00%
	Minimum Contractual		105.26%
	Current Contractual	_	115.90%
	Demand Loan		11,173,841,335
	Issuer Event of Default Occurred		NC
	Servicer Termination Event		NC
	Pre Maturity Test Breach		NC NC
	Notice To Pay		NC
	CB Guarantor Event of Default		NC

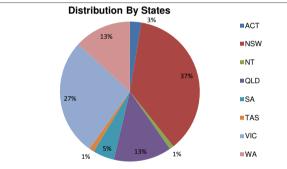


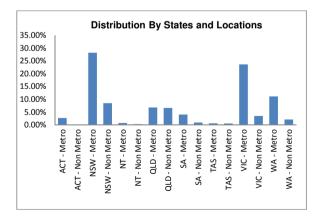
Covered Bond Programme (Australia)

Monthly Investor Report as at 30 September 2013

Payment Type	Portfolio Profile Distribution	Balance		Number of loans	
Principal and Interest 20,904,424,845.41 73,80% 90,273 78,000 Interest Cohly 7,422,332,863.86 26,20% 25,457 22.00 Others 0.00 0.00% 0 0.00% 0 0.000	Daymant Time	AUD\$	%		%
Interest Cnly		00 004 404 045 44	70.000/	00.070	70.000/
Others         0.00         0.00%         0         0.00           Total by Payment Type         28,326,748,509.27         100.00%         115,730         100.00           Interest Rate Type         Fixed Interest Amount         5,259,041,061.42         18,57%         19,610         16,94           Variable Interest Amount         28,067,707,447.85         81,43%         96,120         83,00           Total by Interest Type         28,326,748,509.27         100.00%         115,730         100.00           Geographic Distribution         BY States         7         747,299,590.41         2,64%         3,070         2,65           ACT         747,299,590.41         2,64%         3,070         2,65         3,07         11,38         3,070         2,61         3,07         3,07         2,61         3,07					
Total by Payment Type	•				
Interest Rate Type					0.00%
Fixed   Interest Amount   23,067,707,447.85   81,43%   96,120   83.06     Total by Interest Type   28,326,748,509.27   100.00%   115,730   100.00     Geographic Distribution   By States	Total by Payment Type	28,326,748,509.27	100.00%	115,730	100.00%
Variable Interest Amount   23,067,707,447,85   81,43%   96,120   83,06     Total by Interest Type   28,326,748,509.27   100,00%   115,730   100,00     Sy States	Interest Rate Type				
Total by Interest Type	Fixed Interest Amount	5,259,041,061.42	18.57%	19,610	16.94%
Geographic Distribution           By States           ACT         747,299,590.41         2.64%         3,070         2.65           NSW         10,389,363,853.94         36.67%         40,536         35.00           NT         279,679,902.53         0.99%         1,138         0.98           QLD         3,792,479,096.86         13.39%         17,361         15.00           SA         1,399,266,780.49         4,94%         7,177         6.26           TAS         331,593,495.18         1.17%         2,024         1.77           VIC         7,656,765,747.36         27.03%         30,394         26.26           WA         3,730,300,042.50         13.17%         14,030         12.12           Total by States         28,326,748,509.27         100.00%         115,730         100.00           By Location         22,015,442,505.73         77.72%         83,368         72.04           Non Metro         6,311,306,003.54         22.28%         32,362         27.96           Total by Geographic Distribution         28,326,748,509.27         100.00%         15,730         100.00           By States and Location         ACT - Metro         6,311,306,003,54<	Variable Interest Amount	23,067,707,447.85	81.43%	96,120	83.06%
## States ACT	Total by Interest Type	28,326,748,509.27	100.00%	115,730	100.00%
## States ACT	Geographic Distribution				
AĆT NSW 10,389,363,853,94 36,67% 1,138 35,04 NT 279,679,902.53 0,99% 1,138 0,99 QLD 3,792,479,096,86 13,39% 17,361 15,00 SA 1,399,266,780.49 4,94% 7,177 6,22 TAS 331,593,495.18 1,17% 2,024 1,75 VIC 7,656,765,747,36 27,03% 30,394 26,26 WA 3,730,300,042.50 13,17% 14,030 121,12 Total by States 28,326,748,509.27 100.00% 115,730 100.00   By Location Metropolitan 22,015,442,505.73 77,72% 83,368 72,04 Non Metro 6,311,306,003,54 22,28% 32,362 27,99 Total by Geographic Distribution 28,326,748,509.27 100.00% 115,730 100.00  By States and Location ACT - Metro ACT - Metro 0,00 0,00 NSW - Metro 7,991,557,860.92 28,20% 28,072 24,22 NSW - Non Metro 2,397,805,993.02 8,46% 12,464 10,77 NT - Metro 20,688,804,70 7,2821,207.83 0,26% 334 0,26 QLD - Metro 1,924,204,575.61 6,79% 8,365 7,22 QLD - Metro 1,942,204,575.61 6,79% 8,365 7,27 SA - Metro 1,151,088,884,77 4,06% 5,620 4,88 SA - Non Metro 1,151,088,884,77 4,06% 5,620 4,88 SA - Non Metro 1,151,088,884,77 4,06% 5,620 4,88 TAS - Non Metro 1,151,088,884,77 4,06% 5,620 4,88 TAS - Non Metro 1,151,088,884,77 4,06% 5,620 4,88 TAS - Non Metro 1,150,88,884,77 4,06% 5,620 4,88 TAS - Non Metro 1,964,2404,575.61 6,79% 8,365 7,22 QLD - Metro 1,151,088,884,77 4,06% 5,620 4,88 TAS - Non Metro 1,951,919,992.25 0,56% 1,039 0,99  1,1529 9,96 WA - Non Metro 9,78,81,299,70 3,45% 5,471 4,73 WA - Metro 3,141,484,925,73 11,09% 11,529 9,99 WA - Non Metro 5,881,116,77 2,08% 2,501	• .				
NSW NT 10,389,363,853,94 36,67% 41,536 35,04 NT 279,679,902.53 0.99% 1,138 0.99 1,1381 15.00 SA 1,399,266,780,49 4,94% 7,177 6,20 TAS 331,593,495.18 1,17% 2,024 1,7% VIC 7,656,765,747.36 27,03% 30,394 26,226 WA 3,730,300,042.50 13,17% 14,030 12,12 Total by States 28,326,748,509.27 100.00% 115,730 100.00   By Location Metropolitan 22,015,442,505.73 77,72% 83,368 72,04 Non Metro 6,311,306,003.54 22,28% 32,362 27,96 Total by Geographic Distribution 28,326,748,509.27 100.00% 115,730 100.00  By States and Location ACT - Metro ACT - Non Metro 747,299,590.41 2.64% ACT - Non Metro 7,991,557,860.92 28,20% 28,072 24,25 NSW - Non Metro 2,397,805,993.02 8,46% 12,464 10,77 NT - Metro 206,858,694,70 0,73% 804 0,68 NT - Non Metro 206,858,694,70 0,73% 804 0,68 NT - Non Metro 1,942,404,575.61 0,77 SA - Metro 1,151,088,894,77 4,06% 5,620 4,86 TAS - Non Metro 1,246,74,291,525,93 0,61% 985 0,88 TAS - Non Metro 1,240,74,295,593 0,61% 985 0,88 TAS - Non Metro 1,240,74,295,593 0,61% 985 0,895 0,897 0,998 0,999 0,998 0,999	•	747 299 590 41	2 64%	3 070	2.65%
NT					35.04%
QLD         3,792,479,096.86         13.39%         17,361         15.00           SA         1,399,266,780.49         4,94%         7,177         6.22           TAS         331,593,495.18         1.17%         2,024         1.75           VIC         7,656,765,747.36         27.03%         30,394         26.26           WA         3,730,300,042.50         13.17%         14,030         12.12           Total by States         28,326,748,509.27         100.00%         115,730         100.00           By Location           Metropolitan         22,015,442,505.73         77.72%         83,368         72.04           Non Metro         6,311,306,003.54         22.28%         32,362         27.96           Total by Geographic Distribution         28,326,748,509.27         100.00%         115,730         100.00           By States and Location           ACT - Metro         747,299,590.41         2,64%         3,070         2.65           ACT - Non Metro         7,991,557,860.92         28.20%         28.072         24.22           NSW - Non Metro         7,991,557,860.92         28.20%         28.072         24.25           NSW - Non Metro         7,991,557,860.92         28.					0.98%
SA 1,399,266,780.49 4.94% 7,177 6.20 TAS 331,593,495.18 1.17% 2.024 1.75 VIC 7,656,765,747.36 27.03% 30,394 26.22 WA 3,730,300,042.50 13.17% 14,030 12.12 Total by States 28,326,748,509.27 100.00% 115,730 100.00  By Location Metropolitan 22,015,442,505.73 77.72% 83,368 72.04 Non Metro 6,311,306,003.54 22.28% 32,362 27.99 Total by Geographic Distribution 28,326,748,509.27 100.00% 115,730 100.00  By States and Location ACT - Metro 747,299,590.41 2.64% 3,070 2.65 ACT - Non Metro 0,00 0.00% 0 0.00% NSW - Metro 7,991,557,860,92 28,20% 28,072 24.25 NSW - Non Metro 2,397,805,993.02 8.46% 12,464 10.77 NT - Metro 206,858,694.70 0.73% 804 0.65 NT - Non Metro 1,924,204,575.61 6.79% 8,365 7.23 CLD - Metro 1,924,204,575.61 6.79% 8,365 7.23 CLD - Metro 1,924,204,575.61 6.79% 8,365 7.23 CLD - Non Metro 1,868,274,521.25 6.60% 8,996 7.77 SA - Metro 1,151,088,884.77 4.06% 5,620 4.86 SA - Non Metro 1,264,752,525,93 0.61% 985 0.88 TAS - Non Metro 15,519,969.25 0.56% 1,039 0.90 VIC - Metro 6,680,874,447.66 23.59% 24,923 21.55 VIC - Non Metro 975,891,299.70 3,45% 5,471 4.73 WA - Non Metro 958,815,116.77 2.08% 2,501 2.16					15.00%
TAS VIC VIC 7,656,765,747.36 27.03% 30,394 26.26 WA 3,730,300,042.50 13.17% 14,030 12.11 Total by States 28,326,748,509.27 100.00% 115,730 100.00   By Location Metropolitan 22,015,442,505.73 77.72% 83,368 72.04 Non Metro 6,311,306,003.54 22,28% 32,362 27.96 Total by Geographic Distribution 28,326,748,509.27 100.00% 115,730 100.00  By States and Location ACT - Metro ACT - Metro 747,299,590.41 ACT - Metro 0,00 0,00% 0,00% 0,00 NSW - Metro 7,991,557,860.92 28.20% 28,072 24.25 NSW - Non Metro 20,688,694.70 NT - Metro 12,397,805,993.02 8,46% 12,464 10.77 NT - Metro 206,858,694.70 0,73% 804 0,658 NT - Non Metro 1,924,204,575.61 6,79% 8,365 7,25 QLD - Metro 1,151,088,884.77 4,06% SA - Non Metro 1,151,088,884.77 4,06% SA - Non Metro 1,248,177,895.72 0,88% 1,557 1,35 TAS - Metro 1,951,998.92 1,569,199.90 VIC - Metro 1,951,9198.92 0,00 VIC - Metro 1,951,9198.92 0,00 VIC - Metro 1,951,9198.92 0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,				,	6.20%
VIC         7,656,765,747.36         27.03%         30,394         26.26           WA         3,730,300,042.50         13.17%         14,030         12.12           Total by States         28,326,748,509.27         100.00%         115,730         100.00           By Location           Metropolitan         22,015,442,505.73         77.72%         83,368         72,04           Non Metro         6,311,306,003.54         22,28%         32,362         27.96           Total by Geographic Distribution         28,326,748,509.27         100.00%         115,730         100.00           By States and Location         ACT - Metro         747,299,590.41         2.64%         3,070         2.66           ACT - Non Metro         7.991,557,860.92         28.20%         28,072         24.22           NSW - Metro         7.991,557,860.92         28.20%         28,072         24.22           NSW - Non Metro         20,837,805,993.02         8.46%         12,464         10.77           NT - Metro         20,858,694.70         0.73%         804         0.66           NT - Non Metro         72,821,207.83         0.26%         334         0.22           QLD - Metro         1,924,204,575.61         6.79%					1.75%
WA         3,730,300,042.50         13.17%         14,030         12.12           Total by States         28,326,748,509.27         100.00%         115,730         100.00           By Location           Metropolitan         22,015,442,505.73         77.72%         83,368         72.04           Non Metro         6,311,306,003.54         22.28%         32,362         27.96           Total by Geographic Distribution         28,326,748,509.27         100.00%         115,730         100.00           By States and Location           ACT - Metro         747,299,590.41         2.64%         3,070         2.65           ACT - Non Metro         0.00         0.00%         0         0.00           NSW - Metro         7,991,557,860.92         28.20%         28,072         24.25           NSW - Non Metro         2,397,805,993.02         8.46%         12,464         10.77           NT - Metro         206,858,694.70         0.73%         804         0.66           NT - Non Metro         72,821,207.83         0.26%         334         0.25           QLD - Metro         1,924,204,575.61         6.79%         8,365         7.22           QLD - Metro         1,151,088,824.77         4.					26.26%
By Location         28,326,748,509.27         100.00%         115,730         100.00           By Location         Metropolitan         22,015,442,505.73         77.72%         83,368         72.04           Non Metro         6,311,306,003.54         22.28%         32,362         27.96           Total by Geographic Distribution         28,326,748,509.27         100.00%         115,730         100.00           By States and Location           ACT - Metro         747,299,590.41         2.64%         3,070         2.65           ACT - Non Metro         0.00         0.00%         0         0.00           NSW - Metro         7,991,557,860.92         28.20%         28,072         24.25           NSW - Non Metro         2,397,805,993.02         8.46%         12,464         10.77           NT - Metro         206,858,694.70         0.73%         804         0.68           NT - Non Metro         20,858,694.70         0.73%         804         0.69           NT - Non Metro         1,924,204,575.61         6.79%         8,365         7.23           QLD - Morto         1,868,274,521.25         6.60%         8,996         7.77           SA - Metro         1,151,088,884.77         4.06%         5,620<				,	
By Location           Metropolitan         22,015,442,505.73         77.72%         83,368         72.04           Non Metro         6,311,306,003.54         22,28%         32,362         27.96           Total by Geographic Distribution         28,326,748,509.27         100.00%         115,730         100.00           By States and Location           ACT - Metro         747,299,590.41         2.64%         3,070         2.65           ACT - Non Metro         0.00         0.00%         0         0.00           NSW - Metro         7,991,557,860.92         28.20%         28,072         24.25           NSW - Non Metro         2,397,805,993.02         8.46%         12,464         10.77           NT - Metro         206,858,694.70         0.73%         804         0.68           NT - Non Metro         72,821,207.83         0.26%         334         0.25           QLD - Metro         1,924,204,575.61         6.79%         8,365         7.23           QLD - Metro         1,924,204,575.61         6.60%         8,996         7.77           SA - Metro         1,151,088,884.77         4.06%         5,620         4.86           SA - Non Metro         1248,177,895.72         0.88%<		, , ,			
Metropolitan Non Metro         22,015,442,505.73         77.72%         83,368         72.04           Non Metro         6,311,306,003.54         22.28%         32,362         27.96           Total by Geographic Distribution         28,326,748,509.27         100.00%         115,730         100.00           By States and Location           ACT - Metro         747,299,590.41         2.64%         3,070         2.66           ACT - Non Metro         0.00         0.00%         0         0.00           NSW - Metro         7,991,557,860.92         28.20%         28,072         24.25           NSW - Non Metro         2,397,805,993.02         8.46%         12,464         10.77           NT - Metro         206,858,694.70         0.73%         804         0.66           NT - Non Metro         72,821,207.83         0.26%         334         0.25           QLD - Metro         1,924,204,575.61         6.79%         8,365         7.23           QLD - Non Metro         1,868,274,521.25         6.60%         8,996         7.77           SA - Non Metro         1,151,088,884.77         4.06%         5,620         4.86           SA - Non Metro         172,073,525.93         0.61%         985         0.88<	Total by States	20,320,740,303.27	100.0076	113,730	100.00 /8
Non Metro         6,311,306,003.54         22.28%         32,362         27.96           Total by Geographic Distribution         28,326,748,509.27         100.00%         115,730         100.00           By States and Location           ACT - Metro         747,299,590.41         2.64%         3,070         2.65           ACT - Non Metro         0.00         0.00%         0         0.00           NSW - Metro         7,991,557,860.92         28.20%         28.072         24.25           NSW - Non Metro         2,397,805,993.02         8.46%         12,464         10.77           NT - Metro         206,858,694.70         0.73%         804         0.65           NT - Non Metro         72,821,207.83         0.26%         334         0.29           QLD - Metro         1,924,204,575.61         6.79%         8,365         7.23           QLD - Non Metro         1,868,274,521.25         6.60%         8,996         7.77           SA - Metro         1,151,088,884.77         4.06%         5,620         4.86           SA - Non Metro         172,073,525.93         0.61%         985         0.85           TAS - Metro         172,073,525.93         0.61%         985         0.85					
By States and Location         28,326,748,509.27         100.00%         115,730         100.00           By States and Location         747,299,590.41         2.64%         3,070         2.65           ACT - Metro         747,299,590.41         2.64%         3,070         2.65           ACT - Non Metro         0.00         0.00%         0         0.00           NSW - Metro         7,991,557,860.92         28,20%         28,072         24,225           NSW - Non Metro         2,397,805,993.02         8.46%         12,464         10.77           NT - Metro         206,858,694.70         0.73%         804         0.69           NT - Non Metro         72,821,207.83         0.26%         334         0.25           QLD - Metro         1,924,204,575.61         6.79%         8,365         7.23           QLD - Non Metro         1,868,274,521.25         6.60%         8,996         7.77           SA - Metro         1,151,088,884.77         4.06%         5,620         4.86           SA - Non Metro         248,177,895.72         0.88%         1,557         1.35           TAS - Metro         172,073,525.93         0.61%         985         0.85           TAS - Non Metro         159,519,969.25				,	72.04%
By States and Location         ACT - Metro       747,299,590.41       2.64%       3,070       2.65         ACT - Non Metro       0.00       0.00%       0       0.00         NSW - Metro       7,991,557,860.92       28,20%       28,072       24.25         NSW - Non Metro       2,397,805,993.02       8.46%       12,464       10.77         NT - Metro       206,858,694.70       0.73%       804       0.69         NT - Non Metro       72,821,207.83       0.26%       334       0.25         QLD - Metro       1,924,204,575.61       6.79%       8,365       7.23         QLD - Non Metro       1,868,274,521.25       6.60%       8,996       7.77         SA - Metro       1,151,088,884.77       4.06%       5,620       4.86         SA - Non Metro       248,177,895.72       0.88%       1,557       1.35         TAS - Metro       172,073,525.93       0.61%       985       0.85         TAS - Non Metro       159,519,969.25       0.56%       1,039       0.99         VIC - Metro       6,680,874,447.66       23.59%       24,923       21.54         VIC - Non Metro       975,891,299.70       3.45%       5,471       4.75		, , ,		- /	27.96%
ACT - Metro 747,299,590.41 2.64% 3,070 2.65 ACT - Non Metro 0.00 0.00% 0 0.00 NSW - Metro 7,991,557,860.92 28.20% 28,072 24.25 NSW - Non Metro 2,397,805,993.02 8.46% 12,464 10.77 NT - Metro 206,858,694.70 0.73% 804 0.65 NT - Non Metro 72,821,207.83 0.26% 334 0.25 QLD - Metro 1,924,204,575.61 6.79% 8,365 7.23 QLD - Non Metro 1,924,204,575.61 6.79% 8,365 7.23 QLD - Non Metro 1,868,274,521.25 6.60% 8,996 7.77 SA - Metro 1,151,088,884.77 4.06% 5,620 4.86 SA - Non Metro 248,177,895.72 0.88% 1,557 1.35 TAS - Metro 172,073,525.93 0.61% 985 0.85 TAS - Non Metro 15,9969.25 0.56% 1,039 0.90 VIC - Metro 6,680,874,447.66 23.59% 24,923 21.54 VIC - Non Metro 975,891,299.70 3.45% 5,471 4.73 WA - Metro 3,141,484,925.73 11.09% 11,529 9.96 WA - Non Metro 588,815,116.77 2.08% 2,501 2.16	Total by Geographic Distribution	28,326,748,509.27	100.00%	115,730	100.00%
ACT - Non Metro     NSW - Metro     7,991,557,860.92     28.20%     28,072     24.25     NSW - Non Metro     2,397,805,993.02     8.46%     12,464     10.77     NT - Metro     206,858,694.70     0.73%     804     0.68     NT - Non Metro     72,821,207.83     0.26%     334     0.25     QLD - Metro     1,924,204,575.61     6.79%     8,365     7.23     QLD - Non Metro     1,868,274,521.25     6.60%     8,996     7.77     SA - Metro     1,151,088,884.77     4.06%     5A - Non Metro     248,177,895.72     0.88%     1,557     1.35     TAS - Metro     172,073,525.93     0.61%     985     0.88     TAS - Non Metro     159,519,969.25     0.56%     1,039     0.90     VIC - Metro     06,808,874,447.66     23.59%     24,923     21.54     VIC - Non Metro     3,141,484,925.73     11.09%     WA - Non Metro	By States and Location				
NSW - Metro       7,991,557,860.92       28.20%       28,072       24.25         NSW - Non Metro       2,397,805,993.02       8.46%       12,464       10.77         NT - Metro       206,858,694.70       0.73%       804       0.66         NT - Non Metro       72,821,207.83       0.26%       334       0.25         QLD - Metro       1,924,204,575.61       6.79%       8,365       7.25         QLD - Non Metro       1,868,274,521.25       6.60%       8,996       7.77         SA - Metro       1,151,088,884.77       4.06%       5,620       4.86         SA - Non Metro       248,177,895.72       0.88%       1,557       1.35         TAS - Metro       172,073,525.93       0.61%       985       0.85         TAS - Non Metro       159,519,969.25       0.56%       1,039       0.90         VIC - Metro       6,680,874,447.66       23.59%       24,923       21.54         VIC - Non Metro       975,891,299.70       3.45%       5,471       4.75         WA - Metro       3,141,484,925.73       11.09%       11,529       9.96         WA - Non Metro       588,815,116.77       2.08%       2,501       2.16	ACT - Metro	747,299,590.41	2.64%	3,070	2.65%
NSW - Non Metro       2,397,805,993.02       8.46%       12,464       10.77         NT - Metro       206,858,694.70       0.73%       804       0.65         NT - Non Metro       72,821,207.83       0.26%       334       0.25         QLD - Metro       1,924,204,575.61       6.79%       8,365       7.25         QLD - Non Metro       1,868,274,521.25       6.60%       8,996       7.77         SA - Metro       1,151,088,884.77       4.06%       5,620       4.88         SA - Non Metro       248,177,895.72       0.88%       1,557       1.35         TAS - Metro       172,073,525.93       0.61%       985       0.85         TAS - Non Metro       159,519,969.25       0.56%       1,039       0.90         VIC - Metro       6,680,874,447.66       23.59%       24,923       21.54         VIC - Non Metro       975,891,299.70       3.45%       5,471       4.75         WA - Metro       3,141,484,925.73       11.09%       11,529       9.96         WA - Non Metro       588,815,116.77       2.08%       2,501       2.16	ACT - Non Metro	0.00	0.00%	0	0.00%
NSW - Non Metro       2,397,805,993.02       8.46%       12,464       10.77         NT - Metro       206,858,694.70       0.73%       804       0.68         NT - Non Metro       72,821,207.83       0.26%       334       0.28         QLD - Metro       1,924,204,575.61       6.79%       8,365       7.23         QLD - Non Metro       1,868,274,521.25       6.60%       8,996       7.77         SA - Metro       1,151,088,884.77       4.06%       5,620       4.86         SA - Non Metro       248,177,895.72       0.88%       1,557       1.35         TAS - Metro       172,073,525.93       0.61%       985       0.85         TAS - Non Metro       159,519,969.25       0.56%       1,039       0.90         VIC - Metro       6,680,874,447.66       23.59%       24,923       21.54         VIC - Non Metro       975,891,299.70       3.45%       5,471       4.75         WA - Metro       3,141,484,925.73       11.09%       11,529       9.96         WA - Non Metro       588,815,116.77       2.08%       2,501       2.16	NSW - Metro	7,991,557,860.92	28.20%	28,072	24.25%
NT - Metro       206,858,694.70       0.73%       804       0.68         NT - Non Metro       72,821,207.83       0.26%       334       0.25         QLD - Metro       1,924,204,575.61       6.79%       8,365       7.25         QLD - Non Metro       1,868,274,521.25       6.60%       8,996       7.77         SA - Metro       1,151,088,884.77       4.06%       5,620       4.86         SA - Non Metro       248,177,895.72       0.88%       1,557       1.35         TAS - Metro       172,073,525.93       0.61%       985       0.85         TAS - Non Metro       159,519,969.25       0.56%       1,039       0.90         VIC - Metro       6,680,874,447.66       23.59%       24,923       21.54         VIC - Non Metro       975,891,299.70       3.45%       5,471       4.73         WA - Metro       3,141,484,925.73       11.09%       11,529       9.96         WA - Non Metro       588,815,116.77       2.08%       2,501       2.16	NSW - Non Metro		8.46%		10.77%
NT - Non Metro       72,821,207.83       0.26%       334       0.26         QLD - Metro       1,924,204,575.61       6.79%       8,365       7.23         QLD - Non Metro       1,868,274,521.25       6.60%       8,996       7.77         SA - Metro       1,151,088,884.77       4.06%       5,620       4.86         SA - Non Metro       248,177,895.72       0.88%       1,557       1.35         TAS - Metro       172,073,525.93       0.61%       985       0.85         TAS - Non Metro       159,519,969.25       0.56%       1,039       0.90         VIC - Metro       6,680,874,447.66       23.59%       24,923       21.54         VIC - Non Metro       975,891,299.70       3.45%       5,471       4.75         WA - Metro       3,141,484,925.73       11.09%       11,529       9.96         WA - Non Metro       588,815,116.77       2.08%       2,501       2.16	NT - Metro			,	0.69%
QLD - Metro       1,924,204,575.61       6.79%       8,365       7.23         QLD - Non Metro       1,868,274,521.25       6.60%       8,996       7.77         SA - Metro       1,151,088,884.77       4.06%       5,620       4.86         SA - Non Metro       248,177,895.72       0.88%       1,557       1.35         TAS - Metro       172,073,525.93       0.61%       985       0.85         TAS - Non Metro       159,519,969.25       0.56%       1,039       0.90         VIC - Metro       6,680,874,447.66       23.59%       24,923       21.52         VIC - Non Metro       975,891,299.70       3.45%       5,471       4.73         WA - Metro       3,141,484,925.73       11.09%       11,529       9.96         WA - Non Metro       588,815,116.77       2.08%       2,501       2.16	NT - Non Metro				0.29%
QLD - Non Metro       1,868,274,521.25       6.60%       8,996       7.77         SA - Metro       1,151,088,884.77       4.06%       5,620       4.86         SA - Non Metro       248,177,895.72       0.88%       1,557       1.35         TAS - Metro       172,073,525.93       0.61%       985       0.85         TAS - Non Metro       159,519,969.25       0.56%       1,039       0.90         VIC - Metro       6,680,874,447.66       23.59%       24,923       21.54         VIC - Non Metro       975,891,299.70       3.45%       5,471       4.77         WA - Metro       3,141,484,925.73       11.09%       11,529       9.96         WA - Non Metro       588,815,116.77       2.08%       2,501       2.16					7.23%
SA - Metro       1,151,088,884.77       4.06%       5,620       4.86         SA - Non Metro       248,177,895.72       0.88%       1,557       1.35         TAS - Metro       172,073,525.93       0.61%       985       0.86         TAS - Non Metro       159,519,969.25       0.56%       1,039       0.90         VIC - Metro       6,680,874,447.66       23.59%       24,923       21.54         VIC - Non Metro       975,891,299.70       3.45%       5,471       4.75         WA - Metro       3,141,484,925.73       11.09%       11,529       9.96         WA - Non Metro       588,815,116.77       2.08%       2,501       2.16					7.77%
SA - Non Metro     248,177,895.72     0.88%     1,557     1.35       TAS - Metro     172,073,525.93     0.61%     985     0.85       TAS - Non Metro     159,519,969.25     0.56%     1,039     0.90       VIC - Metro     6,680,874,447.66     23.59%     24,923     21.54       VIC - Non Metro     975,891,299.70     3.45%     5,471     4.73       WA - Metro     3,141,484,925.73     11.09%     11,529     9.96       WA - Non Metro     588,815,116.77     2.08%     2,501     2.16					4.86%
TAS - Metro       172,073,525.93       0.61%       985       0.85         TAS - Non Metro       159,519,969.25       0.56%       1,039       0.90         VIC - Metro       6,680,874,447.66       23.59%       24,923       21.54         VIC - Non Metro       975,891,299.70       3.45%       5,471       4.73         WA - Metro       3,141,484,925.73       11.09%       11,529       9.96         WA - Non Metro       588,815,116.77       2.08%       2,501       2.16					1.35%
TAS - Non Metro       159,519,969.25       0.56%       1,039       0.90         VIC - Metro       6,680,874,447.66       23.59%       24,923       21.54         VIC - Non Metro       975,891,299.70       3.45%       5,471       4.73         WA - Metro       3,141,484,925.73       11.09%       11,529       9.96         WA - Non Metro       588,815,116.77       2.08%       2,501       2.16				,	0.85%
VIC - Metro       6,680,874,447.66       23.59%       24,923       21.54         VIC - Non Metro       975,891,299.70       3.45%       5,471       4.73         WA - Metro       3,141,484,925.73       11.09%       11,529       9.96         WA - Non Metro       588,815,116.77       2.08%       2,501       2.16					0.90%
VIC - Non Metro       975,891,299.70       3.45%       5,471       4.73         WA - Metro       3,141,484,925.73       11.09%       11,529       9.96         WA - Non Metro       588,815,116.77       2.08%       2,501       2.16					21.54%
WA - Metro       3,141,484,925.73       11.09%       11,529       9.96         WA - Non Metro       588,815,116.77       2.08%       2,501       2.16					4.73%
WA - Non Metro 588,815,116.77 2.08% 2,501 2.16					9.96%
					2.16%
	Total by Geographic Distribution	28,326,748,509.27	100.00%	115,730	100.00%







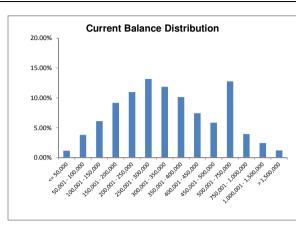


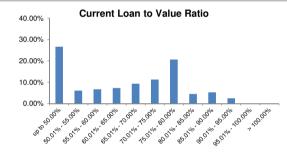
Covered Bond Programme (Australia)

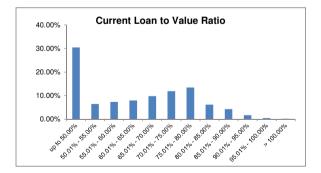
Monthly Investor Report as at 30 September 2013

	Balance		Number of loans	
	AUD\$	%		%
Current Loan Balance				
<= 50,000	331,889,655.20	1.16%	11,418	9.85%
50,001 - 100,000	1,077,453,289.04	3.80%	14,059	12.15%
100,001 - 150,000	1,730,570,614.16	6.11%	13,674	11.82%
150,001 - 200,000	2,597,496,559.47	9.17%	14,695	12.70%
200,001 - 250,000	3,106,726,875.45	10.97%	13,716	11.85%
250,001 - 300,000	3,731,491,170.37	13.17%	13,528	11.69%
300,001 - 350,000	3,355,681,979.55	11.85%	10,326	8.92%
350,001 - 400,000	2,869,714,048.62	10.13%	7,667	6.62%
400,001 - 450,000	2,101,420,185.58	7.42%	4,952	4.28%
450,001 - 500,000	1,657,721,662.71	5.85%	3,492	3.02%
500,001 - 750,000	3,613,771,654.07	12.76%	6,119	5.29%
750,001 - 1,000,000	1,117,601,403.85	3.95%	1,307	1.13%
1,000,001 - 1,500,000	689,757,752.75	2.44%	574	0.50%
> 1,500,000	345,451,658.45	1.22%	203	0.18%
Total Balance Distribution	28,326,748,509.27	100.00%	115,730	100.00%
Current Loan To Value Ratio (Unindexed)				
up to 50.00%	7,557,998,908.54	26.66%	44,145	38.16%
50.01% - 55.00%	1,717,210,529.23	6.06%	6,772	5.85%
55.01% - 60.00%	1,892,054,028.24	6.68%	7,228	6.25%
60.01% - 65.00%	2,055,820,064.71	7.26%	7,572	6.54%
65.01% - 70.00%	2,625,259,897.82	9.27%	9,072	7.84%
70.01% - 75.00%	3,194,320,730.53	11.28%	10,983	9.49%
75.01% - 80.00%	5,835,511,118.79	20.60%	18,300	15.81%
80.01% - 85.00%	1,268,286,442.45	4.48%	4,364	3.77%
85.01% - 90.00%	1,483,253,563.22	5.24%	4,959	4.28%
90.01% - 95.00%	694,080,577.43	2.45%	2,328	2.01%
95.01% - 100.00%	1,529,104.16	0.01%	2,326	0.00%
> 100.00%	1,423,544.15	0.01%	2	0.00%
Total Current Loan To Value Ratio	28,326,748,509.27	100.00%	115,730	100.00%
	20,020,7 10,000.27	100.0070		100.0070
Current Loan To Value Ratio (Indexed) 2 up to 50.00%	8,621,338,121.37	30.44%	48,881	42.23%
·			· · · · · · · · · · · · · · · · · · ·	
50.01% - 55.00%	1,823,470,159.92	6.44%	7,052	6.09%
55.01% - 60.00%	2,069,725,625.75	7.31%	7,560	6.53%
60.01% - 65.00%	2,253,454,806.53	7.96%	8,031	6.94%
65.01% - 70.00%	2,759,376,877.95	9.74%	9,494	8.20%
70.01% - 75.00%	3,356,578,592.06	11.85%	11,073	9.57%
75.01% - 80.00%	3,814,902,351.49	13.47%	12,088	10.45%
80.01% - 85.00%	1,751,740,210.74	6.18%	5,493	4.75%
85.01% - 90.00%	1,207,952,117.43	4.26%	3,837	3.32%
90.01% - 95.00%	480,462,252.36	1.70%	1,576	1.36%
95.01% - 100.00%	135,110,368.39	0.48%	465	0.40%
> 100.00%	52,637,025.28	0.19%	180	0.16%
Total Current Loan To Value Ratio	28,326,748,509.27	100.00%	115,730	100.00%







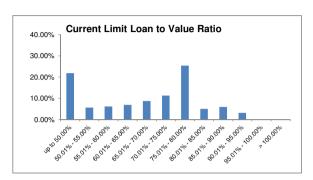


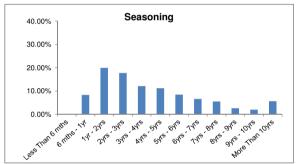


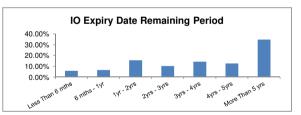
Covered Bond Programme (Australia)

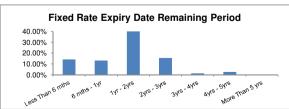
Monthly Investor Report as at 30 September 2013

	Balance		Number of loans	
	AUD\$	%		%
Current Limit Loan To Value Ratio				
up to 50.00%	6,185,423,837.55	21.82%	36,471	31.50%
50.01% - 55.00%	1,593,814,848.08	5.63%	6,665	5.76%
55.01% - 60.00%	1,741,217,169.50	6.15%	7,058	6.10%
60.01% - 65.00%	1,947,626,175.29	6.88%	7,517	6.50%
65.01% - 70.00%	2,457,916,469.84	8.68%	8,886	7.68%
70.01% - 75.00%	3,203,126,466.37	11.31%	11,678	10.09%
75.01% - 80.00%	7,192,741,700.65	25.39%	23,642	20.43%
80.01% - 85.00%	1,429,865,566.87	5.05%	4,960	4.29%
85.01% - 90.00%	1,679,963,560.14	5.93%	5,775	4.99%
90.01% - 95.00%	890,404,313.37	3.14%	3,064	2.65%
95.01% - 100.00%	2,841,482.12	0.01%	11	0.01%
> 100.00%	1,806,919.49	0.01%	3	0.00%
Total Available Loan To Value Ratio	28,326,748,509.27	100.00%	115,730	100.00%
Seasoning Thoracountry	0.00	0.040/	0	0.000/
Less Than 6 mths	0.00	-0.01%	0	0.03%
6 mths - 1yr	2,354,156,749.52	8.31%	8,302	7.17%
1yr - 2yrs	5,639,489,568.49	19.91%	19,852	17.15%
2yrs - 3yrs	5,016,072,209.23	17.71%	17,711	15.30%
3yrs - 4yrs	3,424,525,381.78	12.09%	12,789	11.05%
4yrs - 5yrs	3,165,823,932.08	11.18%	12,780	11.04%
5yrs - 6yrs	2,403,206,221.43	8.48%	10,465	9.04%
6yrs - 7yrs	1,865,978,822.25	6.59%	8,497	7.34%
7yrs - 8yrs	1,555,317,235.80	5.49%	7,548	6.52%
8yrs - 9yrs	736,041,136.21	2.60%	3,866	3.34%
9yrs - 10yrs	575,321,043.32	2.03%	3,107	2.68%
More Than 10yrs Total by Seasoning	1,590,816,209.16 28,326,748,509.27	5.62% 100.00%	10,813 115,730	9.34%
Total by Seasoning	20,320,740,309.27	100.00 /6	115,750	100.00 /8
Interest Only Expiry Date Remaining Period				
Less Than 6 mths	434,625,216.68	5.86%	1,537	6.04%
6 mths - 1yr	489,155,196.13	6.59%	1,673	6.57%
1yr - 2yrs	1,153,777,079.61	15.54%	3,845	15.10%
2yrs - 3yrs	765,181,779.51	10.31%	2,589	10.17%
3yrs - 4yrs	1,061,786,002.54	14.31%	3,513	13.80%
4yrs - 5yrs	938,434,440.17	12.64%	3,217	12.64%
More Than 5 yrs	2,579,363,949.22	34.75%	9,083	35.68%
Total by Interest Only Remaining Term	7,422,323,663.86	100.00%	25,457	100.00%
Fixed Bata Francis Bata Remaining Basind				
Fixed Rate Expiry Date Remaining Period  Less Than 6 mths	740 201 560 05	14.12%	2,899	14.79%
	742,321,569.05	14.12%	2,899	14.79%
6 mths - 1yr	691,438,813.36	53.36%	2,720 10,002	51.00%
1yr - 2yrs	2,806,288,496.00			
2yrs - 3yrs	812,183,230.59	15.44%	3,057 330	15.59%
3yrs - 4yrs	68,383,626.17	1.30%	599	1.68%
4yrs - 5yrs More Than 5 yrs	137,954,201.88 471,124.37	2.62% 0.01%	599 3	3.05% 0.02%
Total by Fixed Rate Expiry Remaining Period	5,259,041,061.42	100.00%	19,610	100.00%
Total by Fixed hate Expliny hemaining Period	3,239,041,061.42	100.00%	19,010	100.00%











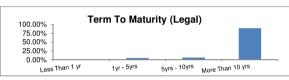
Cumulative

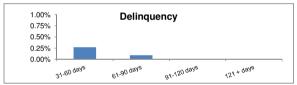
Covered Bond Programme (Australia)

Monthly Investor Report as at 30 September 2013

	Balance		Number of loans	•
	AUD\$	%		%
Loan Product Distribution				
First Option Home Loan	89,686,592.24	0.32%	758	0.65%
Fixed Option Home Loan	2,968,760,845.11	10.48%	11,863	10.25%
Flexi First Option Home Loan	795,390,030.57	2.81%	4,650	4.02%
Flexi First Option Investment Loan	229,025,545.61	0.81%	1,164	1.01%
IPL - First Option	24,532,989.01	0.09%	221	0.19%
IPL - Fixed Rate	2,290,106,813.93	8.08%	7,746	6.69%
IPL - Variable Rate	645,306,088.24	2.28%	3,568	3.08%
Premium Option Home Loan	1,343,283,117.67	4.74%	9,283	8.02%
Rocket - Housing Loan Variable - MSS	12,865,854,476.78	45.41%	50,109	43.31%
Rocket - Variable - IPL - MSS	7,074,802,010.11	24.98%	26,368	22.78%
Total by Loan Product Distribution	28,326,748,509.27	100.00%	115,730	100.00%
Term to Maturity (Legal)				
Less Than 1 yr	118,567,479.05	0.42%	451	0.39%
1yr - 5yrs	1,239,892,079.36	4.38%	4,647	4.02%
5yrs - 10yrs	1,658,649,764.36	5.86%	6,577	5.68%
More Than 10 yrs	25.309.639.186.50	89.34%	104,055	89.91%
Total by Maturity	28,326,748,509.27	100.00%	115,730	100.00%
Delinquencies Information				
31-60 days	76,448,951.06	0.27%	268	0.23%
61-90 days	25,546,061.03	0.09%	94	0.08%
91-120 days	2,157,301.88	0.01%	9	0.01%
121 + days	153,553.50	0.00%	1	0.00%
Total Delinquencies	104,305,867.47	0.37%	372	0.32%
Prepayment Information (CPR)		%		
1 Month CPR		17.17%		
3 Month CPR (%)		16.83%		
12 Month CPR (%)		16.89%		
0 1 1:		10.050/		







16.85%



Covered Bond Programme (Australia)

Monthly Investor Report as at 30 September 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	3.16
US96122XAA63	28/11/2011	USD	480,200,000.00	1.001803246	481,065,918.73	28/11/2016	3.16
XS0735613373	8/02/2012	NOK	1,800,000,000.00	0.159984923	287,972,861.40	8/02/2022	8.36
XS0735794819	8/02/2012	NOK	1,000,000,000.00	0.161143734	161,143,734.00	8/02/2022	8.36
AU3CB0189322	6/02/2012	AUD	1,700,000,000.00	1.000000000	1,700,000,000.00	6/02/2017	3.35
AU3FN0014874	6/02/2012	AUD	1,900,000,000.00	1.000000000	1,900,000,000.00	6/02/2017	3.35
XS0747205101	15/02/2012	EUR	1,750,000,000.00	1.233030323	2,157,803,065.25	16/02/2016	2.38
XS0801654558	9/07/2012	EUR	1,000,000,000.00	1.232421875	1,232,421,875.00	9/07/2019	5.77
US96122WAB63	17/07/2012	USD	1,149,570,000.00	0.982318271	1,129,243,614.93	17/07/2015	1.79
US96122XAB47	17/07/2012	USD	350,430,000.00	0.982318271	344,233,791.75	17/07/2015	1.79
US96122WAC47	17/07/2012	USD	376,000,000.00	0.982318271	369,351,669.94	17/07/2015	1.79
US96122XAC20	17/07/2012	USD	124,000,000.00	0.982318271	121,807,465.62	17/07/2015	1.79
US96122WAD20	17/12/2012	USD	1,106,880,000.00	0.950570342	1,052,167,300.38	15/12/2017	4.21
US96122WAD03	17/12/2012	USD	893,120,000.00	0.950570342	848,973,384.03	15/12/2017	4.21
XS0886387868	8/02/2013	USD	100,000,000.00	0.958772771	95,877,277.09	8/02/2018	4.36
XS0918557124	17/04/2013	EUR	1,000,000,000.00	1.24658444	1,246,584,439.66	17/04/2020	6.55
US96122WAE03	30/05/2013	USD	930,700,000.00	1.034768212	963,058,774.83	30/05/2018	4.66
US96122XAE85	30/05/2013	USD	319,300,000.00	1.034768212	330,401,490.07	30/05/2018	4.66
					14,942,843,989.95	•	3.84

	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%	

