

Westpac FACTPAC 2009

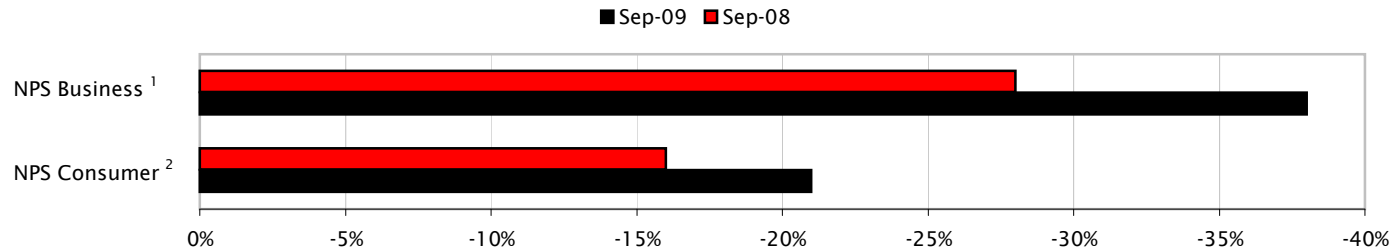
Customer Footprint

| | Sep 09 | Sep 08 | Sep 07 |
|--|-----------|-----------|-----------|
| Customer numbers - active | 1,206,360 | 1,182,009 | 1,130,915 |
| Branch numbers | 196 | 197 | 195 |
| ATM Distribution | | | |
| Total no. of ATMs ¹ | 508 | 508 | 476 |
| No. of talking ATMs | 111 | 105 | 78 |
| Online banking customers - active registrations ² | 429,050 | 385,889 | 309,284 |

¹HSBC ATMs which have been outsourced to Westpac are not included in this number

²Active internet used in a month

Customer Advocacy - Net Promoter Score (NPS)



NPS - Business as at Sept and ¹ 4 quarter rolling.

NPS - Consumer as at Sept and ² 6 month rolling.

Credit overcommitment

| | Sep 09 | Sep 08 | Sep 07 |
|---|--------|--------|--------|
| Mortgage accounts 90+ days overdue (%) | 0.36% | 0.24% | 0.12% |
| Credit Card accounts 90+ days overdue (%) | 0.51% | 0.62% | 0.49% |
| Business accounts 90+ days overdue (%) | 4.55% | 3.62% | n/a |

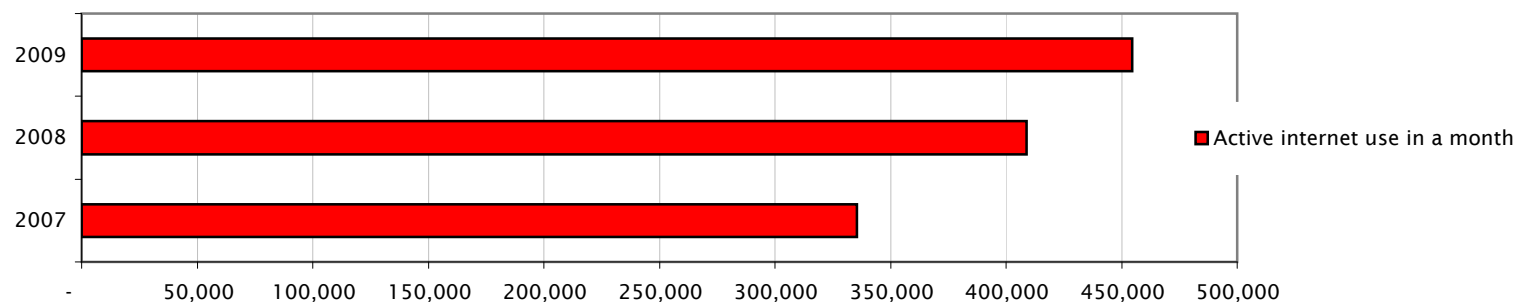
Employees (FTE)

| | Sep 09 | Sep 08 | Sep 07 |
|---------|--------|--------|--------|
| Core | 4,474 | 4,595 | 4,492 |
| Implied | 66 | 79 | 46 |



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Online banking customers - active registrations



Branches

| | Sep-09 | Sep-08 | Sep-07 |
|--------------|--------|--------|--------|
| Total | 196 | 197 | 195* |

* Restatement from 2008 Stakeholder Impact Report

Employees accessing paid parental leave¹

| | 2009 | 2008 | 2007 | 2006 | 2005 |
|--------------|------|------|------|------|------|
| Total | 129 | 397 | 338 | 320 | 314 |

¹ Based on parental Top Up payment (started or ended leave between Oct 08 & Sept 09)

Employee overtime

| | 2009 | 2008 | 2007 | 2006 | 2005 |
|---|------|------|------|------|------|
| Total % working overtime¹ | 0.83 | 0.84 | 0.76 | 0.99 | 0.65 |

¹ Overtime worked as a percentage of normal base hours for pre-management staff

Accumulated annual leave

| | 2009 | 2008 | 2007 | 2006 | 2005 | 2005 |
|-----------------|-------|-------|-------|-------|-------|-------|
| < 4 weeks | 4,987 | 4,917 | 4,556 | 4,769 | 4,513 | 4,513 |
| ≥ 4 & ≤ 8 weeks | 511 | 648 | 679 | 830 | 744 | 744 |
| > 8 weeks | 8 | 8 | 12 | 10 | 3 | 3 |
| Total | 5,506 | 5,573 | 5,247 | 5,609 | 5,260 | 5,260 |

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Male/female salary ratios

| | 2009 FTE base salary (Male : Female) ¹ | | 2009 total cash (Male : Female) ² | |
|-------------------|--|----|---|----|
| Non-management | 53 | 47 | 53 | 47 |
| Junior management | 53 | 47 | 54 | 46 |
| Middle management | 56 | 44 | 58 | 42 |
| Senior management | 53 | 47 | 54 | 46 |

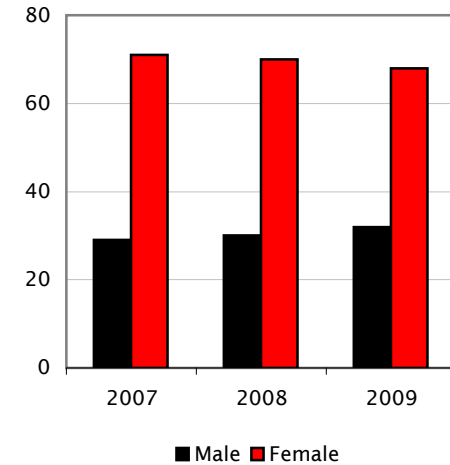
¹ FTE base salary is the incumbent's Full Time Equivalent base salary excluding superannuation, leave loading and any other allowances

² Total cash is the incumbent's FTE base (FTE) + short term bonus for the performance period 2007-2008 (it excludes superannuation and any other allowances eg leave loading)

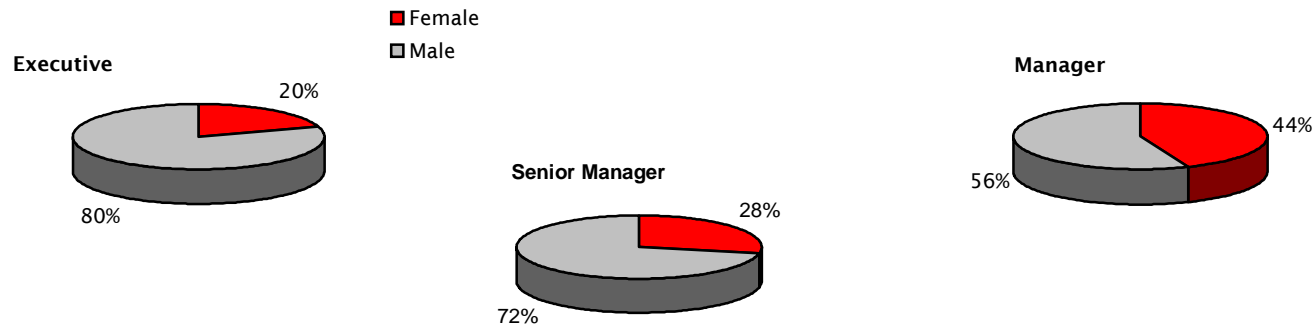
Gender and age profiles (%)

| | 2009 | | 2008 | |
|-------|------|--------|------|--------|
| | Male | Female | Male | Female |
| ≤ 25 | 11 | 11 | 24 | 20 |
| 26-35 | 26 | 22 | 14 | 13 |
| 36-45 | 35 | 29 | 35 | 29 |
| 46-55 | 21 | 25 | 20 | 25 |
| ≥ 56 | 7 | 13 | 7 | 13 |

Gender profiles (%)



Women in management (%)



Occupational Health and Safety

| | 2009 | 2008 | 2007 | 2006 | 2005 |
|---|------|------|------|------|------|
| Lost time injury frequency ratio ¹ | 1.31 | 1.97 | 1.65 | 2.02 | 2.11 |

¹Includes a restatement for 2008 to align with Australian methodology. Previously calculated as (number of lost time injuries / total hours worked) x 1,000,000 hours.

Employee Turnover¹

| | 2009 | 2008 | 2007 | 2006 | 2005 |
|---|------|------|------|------|------|
| % | 12 | 17 | 18 | 15 | 14 |

¹ Includes all NZ based employees. Data prior to 2009 includes both resignations and involuntary separations such as retrenchments. Data from 2009 uses same definition as Australia but with headcount as at 30 September.

Turnover by gender

| | 2009 |
|--------|------|
| Female | 11 |
| Male | 12 |

Turnover by age

| | 2009 |
|-------------------|------|
| ≤ 25 | 18 |
| 26-35 | 15 |
| 36-45 | 10 |
| 46-55 | 7 |
| ≥ 56 | 10 |
| Age not disclosed | 17 |

Tenure and gender profile (%)

| | <1 Yr | 1 Yr | 2-3 Yrs | 4-5 Yrs | 6-10 Yrs | 11-15 Yrs | 16-20 Yrs | 21 Yrs + |
|--------|-------|------|---------|---------|----------|-----------|-----------|----------|
| Female | 7 | 12 | 15 | 15 | 18 | 14 | 9 | 10 |
| Male | 13 | 16 | 18 | 13 | 15 | 9 | 5 | 11 |

Tenure and age profile (%)

| | <1 Yr | 1 Yr | 2-3 Yrs | 4-5 Yrs | 6-10 Yrs | 11-15 Yrs | 16-20 Yrs | 21 Yrs + |
|-------|-------|------|---------|---------|----------|-----------|-----------|----------|
| ≤25 | 23 | 31 | 28 | 15 | 2 | | | |
| 26-35 | 12 | 16 | 23 | 20 | 21 | 7 | 2 | |
| 36-45 | 6 | 9 | 14 | 16 | 23 | 13 | 9 | 10 |
| 46-55 | 4 | 6 | 7 | 12 | 17 | 23 | 12 | 19 |
| ≥56 | 2 | 2 | 3 | 7 | 11 | 23 | 20 | 32 |

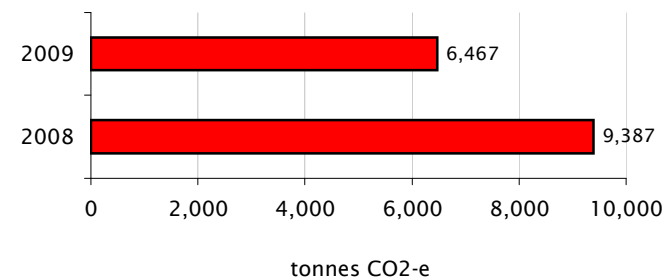


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Detailed emission profile - (tonnes CO2-e)

| | 2009 | 2008 |
|------------------------------------|---------------|---------------|
| Scope 1 emissions | | |
| Natural gas | 263 | 296 |
| Fleet vehicles | 1,397 | 1,640 |
| Refrigerant leakage | 369 | NR |
| Rental cars | 44 | 50 |
| Total Scope 1 Emissions | 2,073 | 1,986 |
| Scope 2 emissions | | |
| Electricity | 4,395 | 7,451 |
| Scope 3 emissions | | |
| Paper (total tonnes less recycled) | 549 | 1,299 |
| Air travel | 2,554 | 2,796 |
| Waste to landfill | 210 | 246 |
| Use of personal vehicles | 264 | 147 |
| Taxis | 90 | 80 |
| Domestic hotels | 42 | 54 |
| Total Scope 3 emissions | 3,708 | 4,622 |
| Total emissions | 10,176 | 14,059 |

Total Scope 1 and 2 greenhouse gas emissions



Community Contributions

| | 2009 | 2008 | 2007 | 2006 | 2005 |
|---|------------------|------------------|------------------|------------------|------------------|
| Area of involvement | \$NZ | \$NZ | \$NZ | \$NZ | \$NZ |
| Community Investments | 4,872,684 | 6,050,065 | 4,839,628 | 4,470,127 | 3,706,737 |
| Eco projects ¹ | 164,984 | - | - | - | - |
| Commercial Sponsorships ² | 1,524,566 | 1,026,283 | 1,365,660 | 1,000,465 | 952,035 |
| Charitable donations (includes - matched donations) | 131,173 | 172,131 | 184,220 | 129,005 | 107,360 |
| Management Costs | 625,044 | 740,271 | 793,174 | 683,111 | 710,076 |
| In-kind (includes - employee volunteering) ³ | 502,939 | 213,225 | 110,993 | 84,434 | 88,340 |
| Total | 7,821,390 | 8,201,975 | 7,293,675 | 6,367,142 | 5,564,548 |
| Total excluding Commercial Sponsorships | 6,296,824 | | | | |

¹ Previously classified under community investment

² Increase due to lift in sponsorship fees and timing of payments

³ Increase due to increased utilisation of employee volunteering leave and improvements in data capture

Community Contributions (% pre-tax profits)

| | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 |
|--|--------------|-------------|--------------|------------------|--------------|--------------|
| Pre-tax operating profit (\$NZm) | 592 | 963 | 945 | 962 ¹ | 917 | 918 |
| Excluding commercial sponsorships (%) | 1.06% | 0.71% | 0.63% | 0.56% | 0.50% | 0.46% |
| Total community contributions (%) | 1.36% | 0.82 | 0.77% | 0.66% | 0.61% | 0.58% |

¹ Reporting has changed to New Zealand equivalent to International Accountancy Standards (NZIFRS). 2005 figure under NZ IFRS would have been 883

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