USD100 million Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XS1361112052
3	Governing law(s) of the instrument	English and NSW
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	USD200,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	26 February 2016
12	Perpetual or dated	Dated
13	Original maturity date	23 February 2046
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	5.00% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days

		Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

JPY20 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XS1414826617
3	Governing law(s) of the instrument	English and NSW
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	JPY100,000,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	19 May 2016
12	Perpetual or dated	Dated
13	Original maturity date	19 May 2026
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.16% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially

26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days. Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

JPY10.2 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XS1422773876
3	Governing law(s) of the instrument	English and NSW
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	JPY100,000,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	2 June 2016
12	Perpetual or dated	Dated
13	Original maturity date	2 June 2026
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	

17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.16% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days. Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

JPY10 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XS1428787128
3	Governing law(s) of the instrument	English and NSW
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes

8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	JPY100,000,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	8 June 2016
12	Perpetual or dated	Dated
13	Original maturity date	9 June 2026
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	0.76% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days. Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

USD1.5 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	US961214DF70
3	Governing law(s) of the instrument	New York and NSW
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	USD2,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	23 November 2016
12	Perpetual or dated	Dated
13	Original maturity date	23 November 2031
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	23 November 2026 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	4.322% p.a. until but excluding 23 November 2026. Thereafter, if not called, a fixed rate per annum equal to the five-year USD mid-swap rate plus 2.236% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation

30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

AUD350m million Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XS1663477187
3	Governing law(s) of the instrument	English and NSW
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	AUD200,000 and integral multiples of AUD2,000 in excess thereof
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	16 August 2017
12	Perpetual or dated	Dated
13	Original maturity date	16 August 2029
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	16 August 2024 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	Annual interest payment dates after first call date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	4.334% p.a. until but excluding 16 August 2024. Thereafter, if not called, a fixed rate per annum equal to the five-year AUD semi- quarterly mid-swap reference rate plus 1.83% p.a., each of which will be annualised
19	Existence of a dividend stopper	No

20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	Outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

AUD185 million Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XS1757523235
3	Governing law(s) of the instrument	English and NSW
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	AUD200,000 and integral multiples of AUD2,000 thereafter
10	Accounting classification	Liability at amortised cost

11	Original date of issuance	24 January 2018
12	Perpetual or dated	Dated
13	Original maturity date	24 January 2048
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	5.00% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	Outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

AUD130 million Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XS1787296166
3	Governing law(s) of the instrument	English and NSW

	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	AUD200,000 and integral multiples of AUD2,000 thereafter
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	5 March 2018
12	Perpetual or dated	Dated
13	Original maturity date	2 March 2048
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	5.00% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	Outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent

34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

USD1 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	US961214EG45
3	Governing law(s) of the instrument	New York and NSW
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	USD2,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	24 July 2019
12	Perpetual or dated	Dated
13	Original maturity date	24 July 2039
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	4.421% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially

26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

USD1.25 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or	US961214EF61
3	Governing law(s) of the instrument	New York and NSW
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	USD2,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	24 July 2019
12	Perpetual or dated	Dated
13	Original maturity date	24 July 2034
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	24 July 2029 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed

18	Coupon rate and any related index	4.110% p.a. until but excluding 24 July 2029. Thereafter, if not called, a fixed rate per annum equal to the five-year USD treasury rate plus 2% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

AUD1 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	AU3FN0049672
3	Governing law(s) of the instrument	NSW
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date

9	Par value of instrument	AUD100,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	27 August 2019
12	Perpetual or dated	Dated
13	Original maturity date	27 August 2029
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	27 August 2024 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	Quarterly Interest Payment Dates after the first call date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3 month BBSW + 1.98% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	Outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

USD1.5 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or	US961214EM13
3	Governing law(s) of the instrument	New York and NSW
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	USD2,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	31 January 2020
12	Perpetual or dated	Dated
13	Original maturity date	4 February 2030
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	4 February 2025 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.894% p.a. until but excluding 4 February 2025. Thereafter, if not called, a fixed rate per annum equal to the five-year USD treasury rate plus 1.350% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation

30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

USD1.5 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or	US961214EP44
3	Governing law(s) of the instrument	New York and NSW
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	USD2,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	16 November 2020
12	Perpetual or dated	Dated
13	Original maturity date	15 November 2035
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	15 November 2030 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.668% p.a. until but excluding 15 November 2030. Thereafter, if not called, a fixed rate per annum equal to the five-year USD treasury rate plus 1.750% p.a.
19	Existence of a dividend stopper	No

20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

USD1 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	US961214EQ27
3	Governing law(s) of the instrument	New York and NSW
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	USD2,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	16 November 2020
12	Perpetual or dated	Dated

13	Original maturity date	16 November 2040
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.963% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

AUD1.25 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	AU3FN0058129
3	Governing law(s) of the instrument	NSW
	Regulatory treatment	

4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	AUD100,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	29 January 2021
12	Perpetual or dated	Dated
13	Original maturity date	29 January 2031
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	29 January 2026 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	Quarterly interest payment dates after the first call date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3 month BBSW + 1.55% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	Outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

EUR1 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	XS2342206591
3	Governing law(s) of the instrument	English and NSW, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	EUR100,000 and integral multiples of EUR1,000 in excess thereof
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	13 May 2021
12	Perpetual or dated	Dated
13	Original maturity date	13 May 2031
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	13 May 2026 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	0.766% p.a. until but excluding 13 May 2026. Thereafter, if not called, a fixed rate per annum equal to the prevailing 5-year EUR mid-market swap rate plus 1.05% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially

26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

USD1.25 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	US961214EX77
3	Governing law(s) of the instrument	New York and NSW, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	USD2,000 with increments of USD1,000 thereafter
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	18 November 2021
12	Perpetual or dated	Dated
13	Original maturity date	18 November 2036
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	18 November 2031 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A

	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	3.02% p.a. until but excluding 18 November 2031. Thereafter, if not called, a fixed rate per annum equal to the 5-year U.S. treasury rate plus 1.53% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

USD1 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	US961214EY50
3	Governing law(s) of the instrument	New York and NSW, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2

7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	USD2,000 with increments of USD1,000 thereafter
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	18 November 2021
12	Perpetual or dated	Dated
13	Original maturity date	18 November 2041
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	3.133% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

JPY26 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	XS2488800314
3	Governing law(s) of the instrument	English and NSW, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	JPY100,000,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	8 June 2022
12	Perpetual or dated	Dated
13	Original maturity date	8 June 2032
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	8 June 2027 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.25% p.a. until but excluding 8 June 2027. Thereafter, if not called, a fixed rate per annum equal to the 5-year Japanese government bond rate plus 1.25% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1

29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

USD1 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	US961214FG36
3	Governing law(s) of the instrument	New York and NSW, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	USD2,000 with increments of USD1,000 thereafter
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	10 August 2022
12	Perpetual or dated	Dated
13	Original maturity date	10 August 2033
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	10 August 2032 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	5.405% p.a. until but excluding 10 August 2032. Thereafter, if not called, a fixed rate p.a. equal to the 1-year U.S. treasury rate plus 2.68% p.a.
19	Existence of a dividend stopper	No

20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down fully or partially, as applicable
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

SGD450 million Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	XS2529229036
3	Governing law(s) of the instrument	English and NSW, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	SGD250,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	7 September 2022
12	Perpetual or dated	Dated

13	Original maturity date	7 September 2032
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	7 September 2027 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	4.65% p.a. until but excluding 7 September 2027. Thereafter, if not called, a fixed rate p.a. equal to the prevailing 5-year SORA Overnight Indexed Swap rate plus 1.751% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual
25	If convertible, fully or partially	May convert fully or partially, as applicable
26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down fully or partially, as applicable
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

AUD300 million Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	AU3CB0300366
3	Governing law(s) of the instrument	NSW, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	AUD100,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	23 June 2023
12	Perpetual or dated	Dated
13	Original maturity date	23 June 2033
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	23 June 2028 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	Quarterly Interest Payment Dates after the first call date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed to Floating
18	Coupon rate and any related index	6.491% p.a. until but excluding 23 June 2028. Thereafter, if not called, a floating rate of 3 month BBSW + 2.30% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual
25	If convertible, fully or partially	May convert fully or partially, as applicable
26	If convertible, conversion rate	Outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1

29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down fully or partially, as applicable
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

AUD1.1 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	AU3CB0300358
3	Governing law(s) of the instrument	NSW, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	AUD100,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	23 June 2023
12	Perpetual or dated	Dated
13	Original maturity date	23 June 2038
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	23 June 2033 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	Quarterly Interest Payment Dates after the first call date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed to Floating

18	Coupon rate and any related index	6.934% p.a. until but excluding 23 June 2033. Thereafter, if not called, a floating rate of 3 month BBSW + 2.60% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual
25	If convertible, fully or partially	May convert fully or partially, as applicable
26	If convertible, conversion rate	Outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down fully or partially, as applicable
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

AUD1.5 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	AU3FN0079091
3	Governing law(s) of the instrument	NSW, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2

7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	AUD100,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	23 June 2023
12	Perpetual or dated	Dated
13	Original maturity date	23 June 2033
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	23 June 2028 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	Quarterly Interest Payment Dates after the first call date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3 month BBSW + 2.30% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual
25	If convertible, fully or partially	May convert fully or partially, as applicable
26	If convertible, conversion rate	Outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down fully or partially, as applicable
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt

36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

AUD1.5bn Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	AU3CB0304376
3	Governing law(s) of the instrument	NSW, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	AUD100,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	15 November 2023
12	Perpetual or dated	Dated
13	Original maturity date	15 November 2038
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	15 November 2033 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	Quarterly Interest Payment Dates after the first call date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed to Floating
18	Coupon rate and any related index	7.199% p.a. payable semi-annually in arrear until but excluding 15 November 2033. Thereafter, if not called, a floating rate of 3 month BBSW + 2.40% p.a. payable quarterly in arrears
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially, as applicable

26	If convertible, conversion rate	Outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down fully or partially, as applicable
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

USD750 million Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	US961214FP35
3	Governing law(s) of the instrument	New York and NSW, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	USD2,000 with increments of USD1,000 thereafter
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	17 November 2023
12	Perpetual or dated	Dated
13	Original maturity date	17 November 2033
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	N/A

	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.820% p.a.payable semi-annually in arrears until but excluding 17 November 2033
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD equivalent of the outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down fully or partially, as applicable
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

AUD650 million Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	AU3FN0086328
3	Governing law(s) of the instrument	NSW, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes

8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	AUD100,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	3 April 2024
12	Perpetual or dated	Dated
13	Original maturity date	3 April 2034
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	3 April 2029 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	Quarterly Interest Payment Dates after the first call date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3 month BBSW + 1.88% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially, as applicable
26	If convertible, conversion rate	Outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down fully or partially, as applicable
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

AUD600 million Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	AU3CB0308278
3	Governing law(s) of the instrument	NSW, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	AUD100,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	3 April 2024
12	Perpetual or dated	Dated
13	Original maturity date	3 April 2034
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	3 April 2029 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	Quarterly Interest Payment Dates after the first call date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed to Floating
18	Coupon rate and any related index	5.754% p.a. until but excluding 3 April 2029. Thereafter, if not called, a floating rate of 3 month BBSW + 1.88% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially, as applicable
26	If convertible, conversion rate	Outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible	Common Equity Tier 1

29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down fully or partially, as applicable
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

AUD1 billion Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	AU3FN0089413
3	Governing law(s) of the instrument	NSW, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	AUD100,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	10 July 2024
12	Perpetual or dated	Dated
13	Original maturity date	10 July 2034
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	10 July 2029 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	Quarterly Interest Payment Dates after the first call date

	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3 month BBSW + 1.67% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially, as applicable
26	If convertible, conversion rate	Outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down fully or partially, as applicable
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

AUD500 million Subordinated Notes

1	Issuer	Westpac Banking Corporation
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	AU3CB0311140
3	Governing law(s) of the instrument	NSW, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date

9	Par value of instrument	AUD100,000
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	10 July 2024
12	Perpetual or dated	Dated
13	Original maturity date	10 July 2034
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	10 July 2029 Tax and regulatory reasons Redemption at par
16	Subsequent call dates, if applicable	Quarterly Interest Payment Dates after the first call date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed to Floating
18	Coupon rate and any related index	5.972% p.a. until but excluding 10 July 2029. Thereafter, if not called, a floating rate of 3 month BBSW + 1.67% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Non-viability trigger by APRA Contractual approach
25	If convertible, fully or partially	May convert fully or partially, as applicable
26	If convertible, conversion rate	Outstanding principal amount of each subordinated note on the conversion date subject to a 1% discount and maximum conversion number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Westpac Banking Corporation
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following non-viability trigger if conversion does not occur within 5 ASX Business Days Contractual approach
32	If write-down, full or partial	May be written down fully or partially, as applicable
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A