

HOW WE CREATE VALUE

OUR FOUNDATIONS

Passionate people who make a difference

Data-informed insights and decision making

Proactive risk management and risk culture

Strong balance sheet

OUR BUSINESS



Our purpose

Creating better futures together

Our ambition

To be our customers' #1 bank and partner through life

What we do

We provide a range of financial products and services to 13 million customers in our core markets of Australia and New Zealand

Our operating segments

- Consumer
- Business & Wealth
- Westpac Institutional Bank
- Westpac New Zealand

a. Comparisons are to the 12 months ended 30 September 2023, unless otherwise stated.
b. Includes \$1.0 billion announced in May 2024 and \$1.0 billion announced in November 2024.
c. Senior Leadership includes the Executive Team, General Managers and their direct reports (excluding administrative or support roles).
d. Based on the ATO's Corporate Tax Transparency Report for the 2021-22 Income Year, published in November 2023.
e. Figure includes commercial sponsorships and foregone fee revenue.
f. Total committed exposure for lending assessed as sustainable finance in line with our Sustainable Finance Framework - movement in balance over FY24.

THE VALUE WE CREATE^a

Shareholders

Delivering improved returns to shareholders (pages [16-19](#))**151C**ordinary
dividends
per share**15C**special
dividend
per share**\$2.0BN**total share
buyback
announced^b

Customers

Building enduring customer relationships (pages [20-25](#))**\$807BN**

in lending

\$674BNin customer
deposits**13M**

customers served

Our people

Being a place where the best people want to work
(pages [26-29](#))**80**Organisational
Health Index**\$5.9BN**paid to our
people**49%**women in senior
leadership^c

Community

Being a leader in the community (pages [30-33](#))**\$3.5BN**taxes paid globally,
including the bank levy
and 5th largest tax
payer in Australia^d**\$177M**in community
investment^e**\$21.1M**spent with
Indigenous-
owned suppliers

Environment

Contributing to the net-zero transition (pages [34-37](#))**\$10BN**increase in sustainable
finance lending^f**86%**reduction in scope 1 and
2 emissions from our
2021 baseline**13**targets in all
9 NZBA emissions
intensive sectors