

## Financial Factpac

### Financial – Westpac Group<sup>1</sup>

	2013	2012	2011	2010	2009
Net profit attributed to equity holders	6,816	5,970	6,991	6,346	3,446
Earnings per share (cents)	220.4	195.8	233.0	214.2	125.3
Dividends (cents per ordinary share)	174	166	156	139	116
Return (%) Return on average ordinary equity	15.4	14.0	17.8	17.4	10.8
Efficiency (%) Operating expenses to operating income ratio	42.5	44.0	43.8	43.9	43.4

<sup>1</sup> The above information has been extracted from the five year summary published on page 78 of the Westpac Group Annual Report 2013.

### Market price to net tangible assets

	2013	2012	2011	2010	2009
Share price (\$)	32.73	24.85	20.34	23.24	26.25
Net tangible assets per share (\$)	11.07	10.47	9.96	8.96	7.89
Ratio of share price divided by the net tangible assets per share	2.96	2.37	2.04	2.59	3.33

### Profits and assets by region

	Australia	New Zealand	Other	Group Total
Profit (net profit after tax) by region (\$m)	5,818	839	159	6,816
Assets by region (\$m)	559,948	67,872	68,783	696,603

### Profits and assets by business unit

	WRBB	SGB	BTFG	WIB	NZ	WP <sup>1</sup>
Profit (net profit after tax) by business unit (\$m)	2,300	1,313	715	1,635	634	143
Assets by business unit (\$m)	261.9	159.8	27.7	97.2	61.5	3.0

<sup>1</sup> WP - Westpac Pacific.

### Divisional contributions (cash earnings basis)

	WRBB	SGB	BTFG	WIB	NZ	WP <sup>1</sup>	Other <sup>2</sup>	Total
Operating income	6,927	3,768	2,274	3,302	1,673	315	574	18,833
Operating expenses (\$m)	(3,154)	(1,415)	(1,208)	(1,070)	(697)	(98)	(68)	(7,710)
Cash Earnings (\$m)	2,300	1,441	737	1,635	634	143	207	7,097

<sup>1</sup> WP - Westpac Pacific.

<sup>2</sup> Other is Group Businesses, includes Treasury and Finance.

### Other divisional metrics

	WRBB	SGB	BTFG	WIB	NZ	WP <sup>1</sup>
Deposits (\$bn)	150.1	88.6	20.3	72.8	46.6 <sup>2</sup>	2.6
Net loans (\$bn)	256.4	152.7	14.6	56.5	61.6 <sup>2</sup>	1.7
Expense to income ratio (%)	45.5	37.6	53.1	32.4	41.6	31.1

<sup>1</sup> WP - Westpac Pacific.

<sup>2</sup> NZ\$.

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### Value generation (\$m)<sup>1,2</sup>

	2013	2012	2011	2010
Net interest income	12,865	12,502	11,996	11,842
Commissions & services net income	2,723	2,630	2,568	2,469
Trading operations net income	1,069	850	558	797
Life insurance & fund management net income	1,738	1,613	1,463	1,394
Other income	244	388	328	408
Net operating income	18,639	17,983	16,913	16,910
Supplier & non-salary input costs	(3,824)	(3,885)	(3,637)	(3,666)
Gross value add	14,815	14,098	13,276	13,244
<b>Value distribution (\$m)</b>				
Dividends	5,633	4,990	4,561	3,760
Taxes	2,975	2,826	1,455	1,626
Salaries & bonuses	3,292	3,272	3,125	3,108
Community investment	131	133	135	136
Depreciation & write-offs	1,527	1,831	1,502	1,962
<b>Economic value retained (\$m)</b>	1,257	1,046	2,498	2,652
<b>Total</b>	14,815	14,098	13,276	13,244

<sup>1</sup> This financial summary is prepared in accordance with AIFRS. Where accounting classifications have changed or where changes in accounting policy are adopted retrospectively, comparatives have been revised and may differ from results previously reported.

<sup>2</sup> The above income statement extracts for 2013, 2012 and 2011 are derived from the consolidated financial statements included in the Westpac Group Annual Report 2013 and prior years are derived from financial statements previously published.