

Sustainability Strategy Factpac

Sustainability scorecard

All data is as at 30 September 2014, unless otherwise stated.

Embrace Societal Change: Help improve the way people work and live, as our society changes

Objective	Measure	2014	2014 Target	Target by 2017
1. Ensure our workforce is representative of the community	Women in leadership (%) (Executive, Senior Manager and Manager roles)	44	Met	Aspirational target of 50
	Participation of mature age workers (%) (all permanent and maximum term employees 50 years and older over past 12 months)	20.9	Met	>20.5
	Financial Wellbeing of 40+ women (index score out of 11)	Biennial survey, next conducted in 2015	n/a	On par with total AFS population
2. Extend length and quality of working lives	Mean employee retirement age (years)	61.6	Met	62.0
	Wellbeing Westpac Group Average WorkAbility Index (index score out of 49)	Biennial survey, next conducted in 2015	n/a	44
3. Anticipate the future needs of ageing and culturally diverse customers	Initiatives introduced to support the financial wellbeing of ageing and culturally diverse customers (cumulative number of initiatives since 1st Oct 2012)	4	Exceeded	5

Environmental Solutions: Help find solutions to environmental challenges

Objective	Measure	2014	2014 Target	Target by 2017
4. Provide products and services to help customers adapt to environmental challenges	Unique service offerings launched (cumulative number of service offerings since 1st Oct 2012)	4	Exceeded	5
5. Increase lending and investment in CleanTech and environmental services	Make up to \$6 billion available for lending and investment in CleanTech and environmental services across WIB, WNZL and AFS by 2017 (\$bn, cumulative)	8.0	Exceeded	Make available up to \$6.0
6. Reduce our environmental footprint (data as at 30 June 2014)	Kwh of electricity/m ² in commercial and retail sites (Kwh)	198	Met	178
	Power usage effectiveness (PUE)	1.70	Met	1.60
	Establish and maintain carbon neutrality	Maintained carbon neutrality	Met	Maintain carbon neutrality
	Office paper (tonnes)	1,415	Exceeded	1,340 ¹
	Recycling rates in Sydney head offices (% of waste)	59	Not met	75

Better Financial Futures: Help our customers to have a better relationships with money, for a better life

Objective	Measure	2014	2014 Target	Target by 2017
7. Ensure all our customers have access to the right advice to achieve a secure retirement	AFS customer facing employees who hold appropriate wealth accreditation in line with role requirements (%)	12	Met ²	61
8. Help our customers meet their financial goals in retirement	Westpac Group customers with Westpac Group superannuation (%)	8.1	Not Met	10.0
9. Increase access to financial services in the Pacific	Net Basic Banking Account customers (cumulative)	225,260	Exceeded	300,000
	Number of in-store banking facilities (cumulative)	264	Exceeded	300
10. Help people gain access to social and affordable housing and services	Make up to \$2 billion available for lending and investment in the social and affordable housing sector across WIB, WNZL and AFS by 2017 (\$bn, cumulative)	\$0.82	On track	Make available up to \$2.0

¹ Restated from 1,500 to 1,340 (5% to 15% reduction) given target was exceeded in 2014.

² 2014 target was restated from 18% to 12% of AFS customer facing employees due to the prioritisation of training and accreditation to support legislative changes.