

ASX Release

02 November 2016

Westpac Group 2016 Full Year Results Template

The Westpac Group has today released the template for its 2016 Full Year Results.

This release provides a summary of enhancements to disclosures.

An Excel template detailing how key information in the 2016 Full Year Results will be presented is available on the Westpac website at www.westpac.com.au/investorcentre.

The Westpac Group is scheduled to announce its 2016 Full Year Results on Monday, 7 November 2016. An Excel spreadsheet of the full year results will also be published on the Westpac website.

Disclosure enhancements

The changes in Appendix 1 have been made to the 2016 Full Year Results to improve disclosures:

Markets related income

- Section 2.2.7 'Markets related income' has been revised to include foreign exchange activity for Westpac Pacific, which is now reported as part of Westpac Institutional Bank (WIB) following the organisational changes previously announced. For consistency, prior periods have been restated.

Funding and liquidity risk management

- Section 2.4.2 'Funding and liquidity risk management' has been reordered and now includes a total for wholesale funding greater than 12 months.

A number of other minor changes in descriptions have also been made. These changes do not impact the level or detail of information reported.

Ends.

For Further Information

David Lording
Head of Media Relations
T. 02 8219 8512
M. 0419 683 411

Andrew Bowden
Head of Investor Relations
T. 02 8253 4008
M. 0438 284 863

Appendix 1

Section 2.2.7 Markets related income

	<u>Revised disclosure</u>		<u>Previous disclosure</u>	
	Half Year March 16	Full Year Sept 15	Half Year March 16	Full Year Sept 15
\$m				
Net interest income	30	101	33	101
Non-interest income	579	946	560	905
Total Markets income	609	1,047	593	1,006
Customer income	465	935	449	894
Non-customer income	142	278	142	278
Derivative valuation adjustments	2	(166)	2	(166)
Total Markets income	609	1,047	593	1,006

Section 2.4.2 Funding and liquidity risk management

Funding by residual maturity

Revised disclosure

	As at 30 Sept 2016		As at 31 March 2016		As at 30 Sept 2015	
	\$m	Ratio %	\$m	Ratio %	\$m	Ratio %
Wholesale funding						
Less than 6 months			72,417	9.8	71,962	10.0
6 to 12 months			16,649	2.3	17,473	2.4
Long term to short term scroll			33,880	4.6	27,210	3.8
Wholesale funding - residual maturity less than 12 months			122,946	16.7	116,645	16.2
Securitisation			10,137	1.4	12,034	1.7
Greater than 12 months			104,040	14.1	111,195	15.4
Wholesale funding - residual maturity greater than 12 months			114,177	15.5	123,229	17.1
Customer deposits			441,968	60.0	427,144	59.3
Equity			57,748	7.8	53,284	7.4
Total funding			736,839	100.0	720,302	100.0

Funding by residual maturity

Previous disclosure

	As at 30 Sept 2016		As at 31 March 2016		As at 30 Sept 2015	
	\$m	Ratio %	\$m	Ratio %	\$m	Ratio %
Customer deposits			441,968	60.0	427,144	59.3
Wholesale funding - residual maturity						
Securitisation			10,137	1.4	12,034	1.7
Greater than 12 months			104,040	14.1	111,195	15.4
Equity			57,748	7.8	53,284	7.4
Stable Funding Ratio (SFR)			613,893	83.3	603,657	83.8
Less than 6 months			72,417	9.8	71,962	10.0
6 to 12 months			16,649	2.3	17,473	2.4
Long term to short term scroll			33,880	4.6	27,210	3.8
Short term wholesale funding			122,946	16.7	116,645	16.2
Total funding			736,839	100.0	720,302	100.0