

# ASX Release

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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](http://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

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## 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
<b>\$m</b>				
Net interest income	30	101	33	101
Non-interest income	579	946	560	905
<b>Total Markets income</b>	<b>609</b>	<b>1,047</b>	<b>593</b>	<b>1,006</b>
Customer income	465	935	449	894
Non-customer income	142	278	142	278
Derivative valuation adjustments	2	(166)	2	(166)
<b>Total Markets income</b>	<b>609</b>	<b>1,047</b>	<b>593</b>	<b>1,006</b>

### 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 %
<b>Wholesale funding</b>						
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
<b>Wholesale funding - residual maturity less than 12 months</b>			<b>122,946</b>	<b>16.7</b>	<b>116,645</b>	<b>16.2</b>
Securitisation			10,137	1.4	12,034	1.7
Greater than 12 months			104,040	14.1	111,195	15.4
<b>Wholesale funding - residual maturity greater than 12 months</b>			<b>114,177</b>	<b>15.5</b>	<b>123,229</b>	<b>17.1</b>
<b>Customer deposits</b>			<b>441,968</b>	<b>60.0</b>	<b>427,144</b>	<b>59.3</b>
<b>Equity</b>			<b>57,748</b>	<b>7.8</b>	<b>53,284</b>	<b>7.4</b>
<b>Total funding</b>			<b>736,839</b>	<b>100.0</b>	<b>720,302</b>	<b>100.0</b>

#### 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 %
<b>Customer deposits</b>			<b>441,968</b>	<b>60.0</b>	<b>427,144</b>	<b>59.3</b>
<b>Wholesale funding - residual maturity</b>						
Securitisation			10,137	1.4	12,034	1.7
Greater than 12 months			104,040	14.1	111,195	15.4
<b>Equity</b>			<b>57,748</b>	<b>7.8</b>	<b>53,284</b>	<b>7.4</b>
<b>Stable Funding Ratio (SFR)</b>			<b>613,893</b>	<b>83.3</b>	<b>603,657</b>	<b>83.8</b>
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
<b>Short term wholesale funding</b>			<b>122,946</b>	<b>16.7</b>	<b>116,645</b>	<b>16.2</b>
<b>Total funding</b>			<b>736,839</b>	<b>100.0</b>	<b>720,302</b>	<b>100.0</b>