

1	Issuer	Westpac Banking Corporation
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ASX: WBC ISIN: AU000000WBC1
3	Governing law(s) of the instrument	Australia
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo (Level 1) / group (Level 2) / group & solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Ordinary shares
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Refer to the Pillar 3 report (Appendix I) as at the most recent reporting date
9	Par value of instrument	N/A
10	Accounting classification	Shareholder's equity
11	Original date of issuance	Various dates
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory	Yes
15	Optional call date, contingent call dates and redemption amount	May buy-back any time subject to APRA approval
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A

33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
34a	Type of subordination	Statutory
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind Additional Tier 1 Capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Further information	These securities are listed on the ASX. Further information relevant to the securities is available on the ASX website.