



Annual General Meeting

15 December 2005



Annual General Meeting

**Leon Davis
Chairman**

15 December 2005

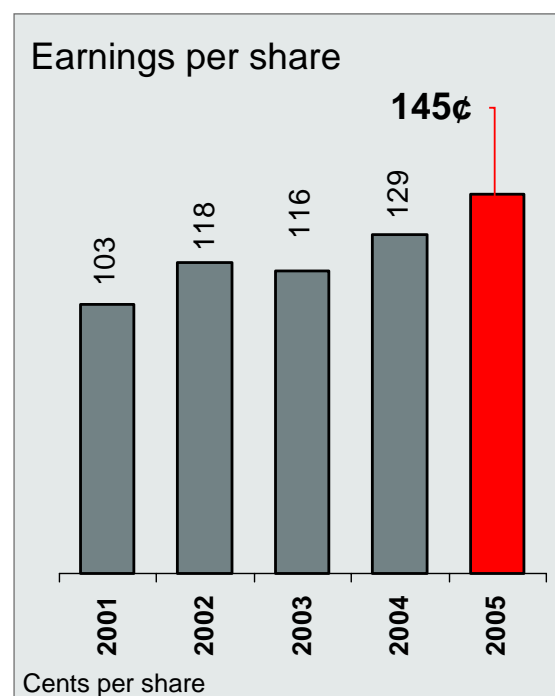
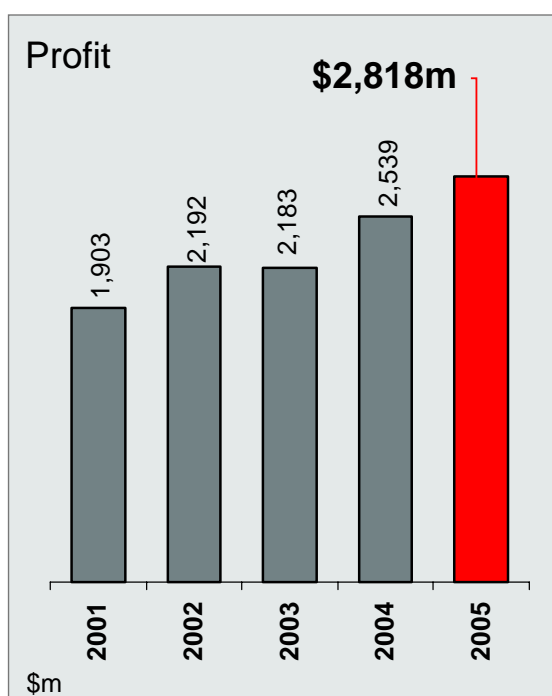
Item 1: Financial reports

To lay before the Annual General Meeting:

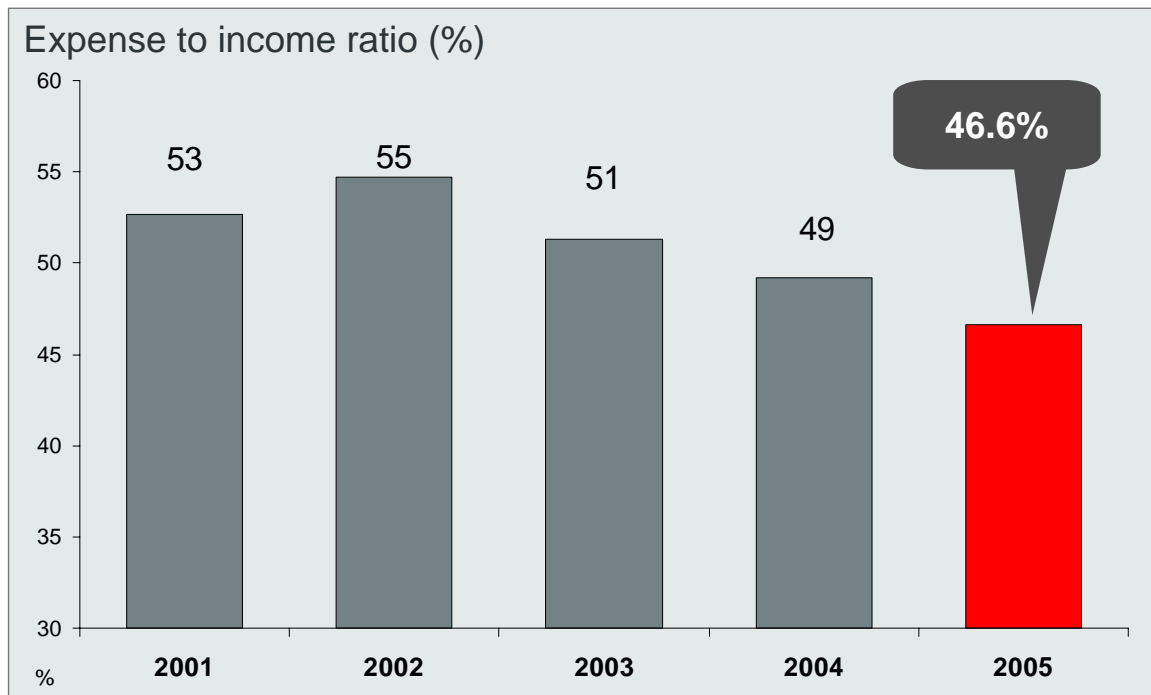
- The Annual Financial Report;
- Director's Report; and
- The Audit Report

of Westpac Banking Corporation
for the year ended 30 September 2005,
for shareholders to consider

Financial highlights



Efficiency

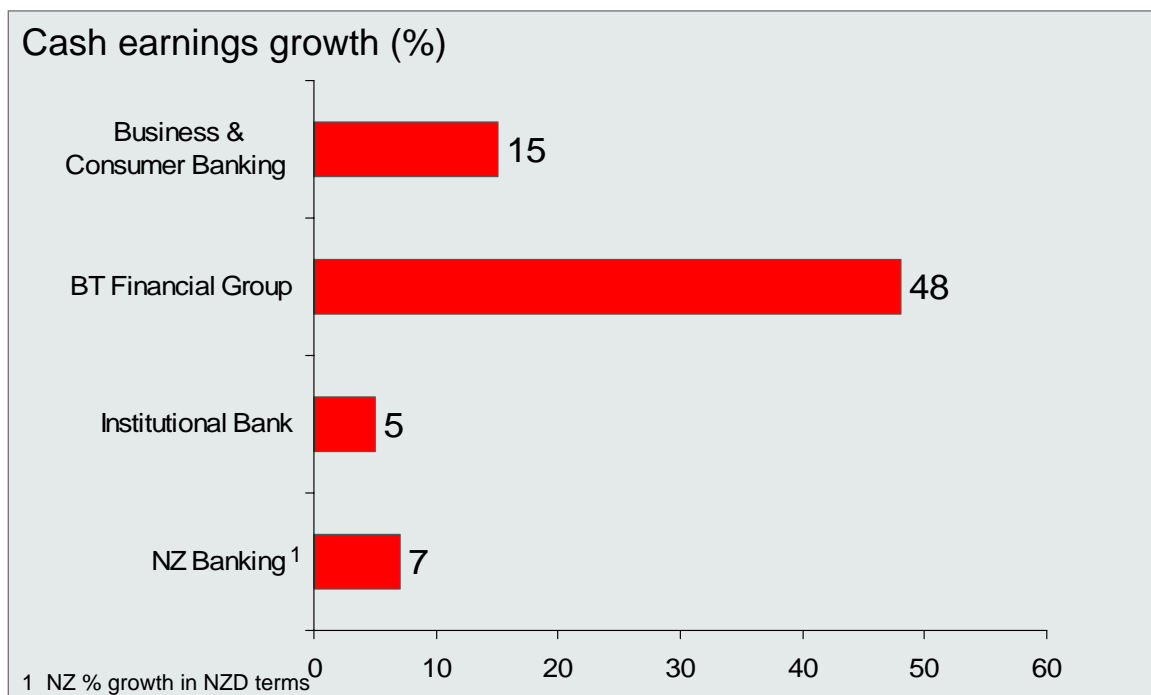


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All businesses contributing

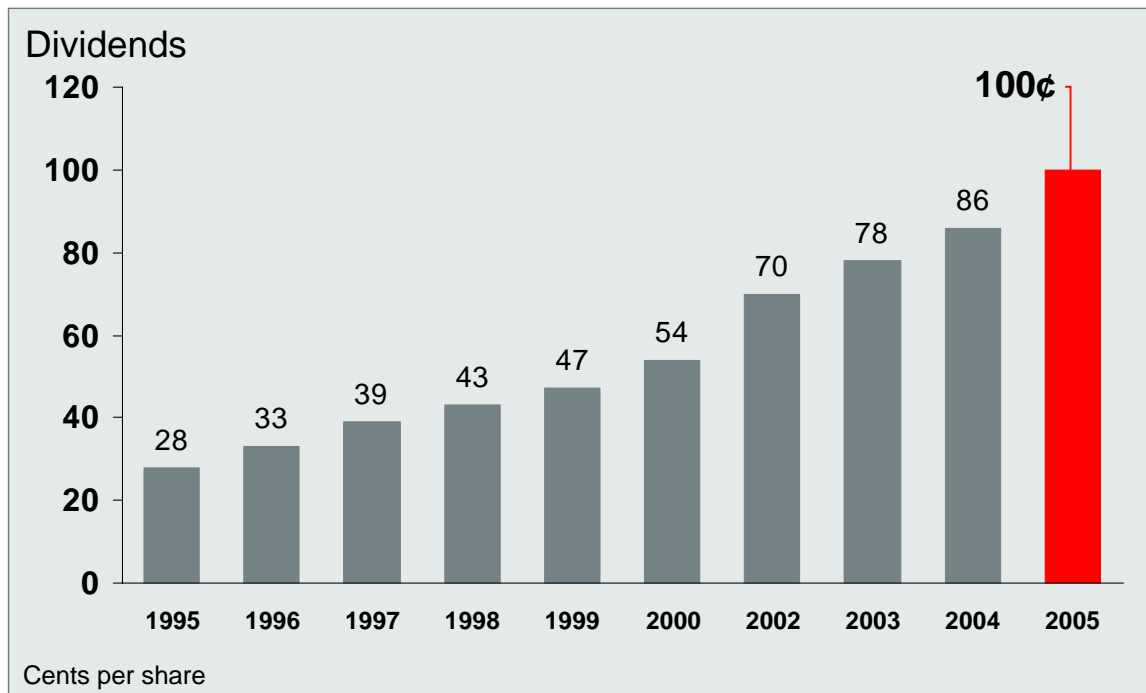


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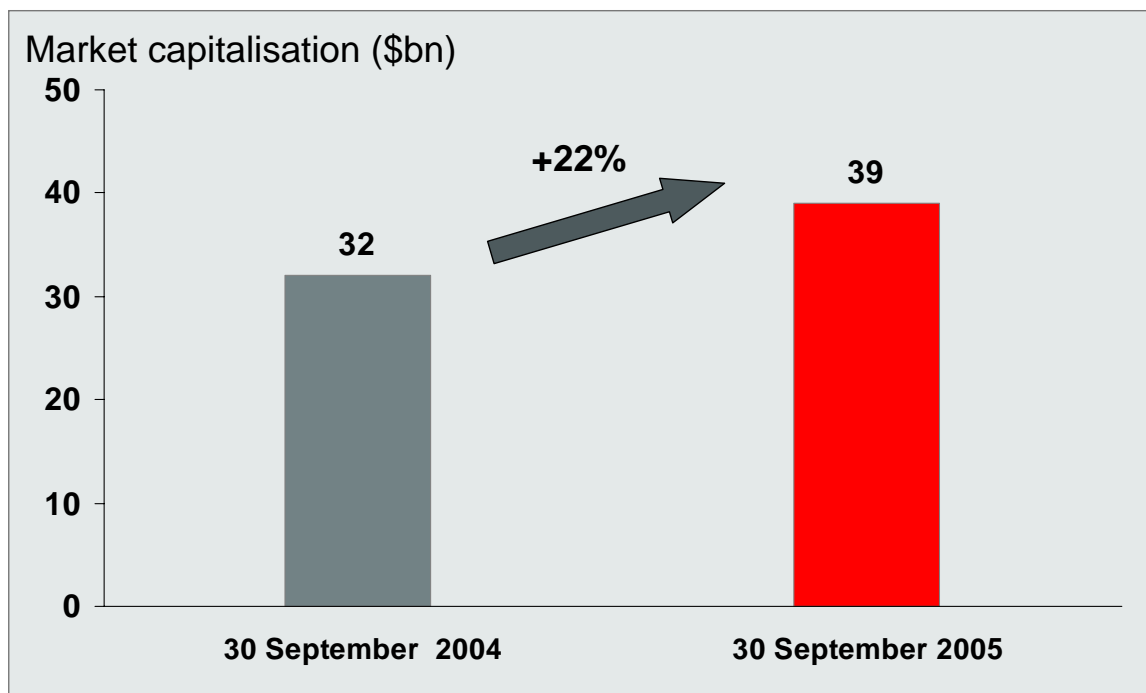
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Dividends



Market capitalisation



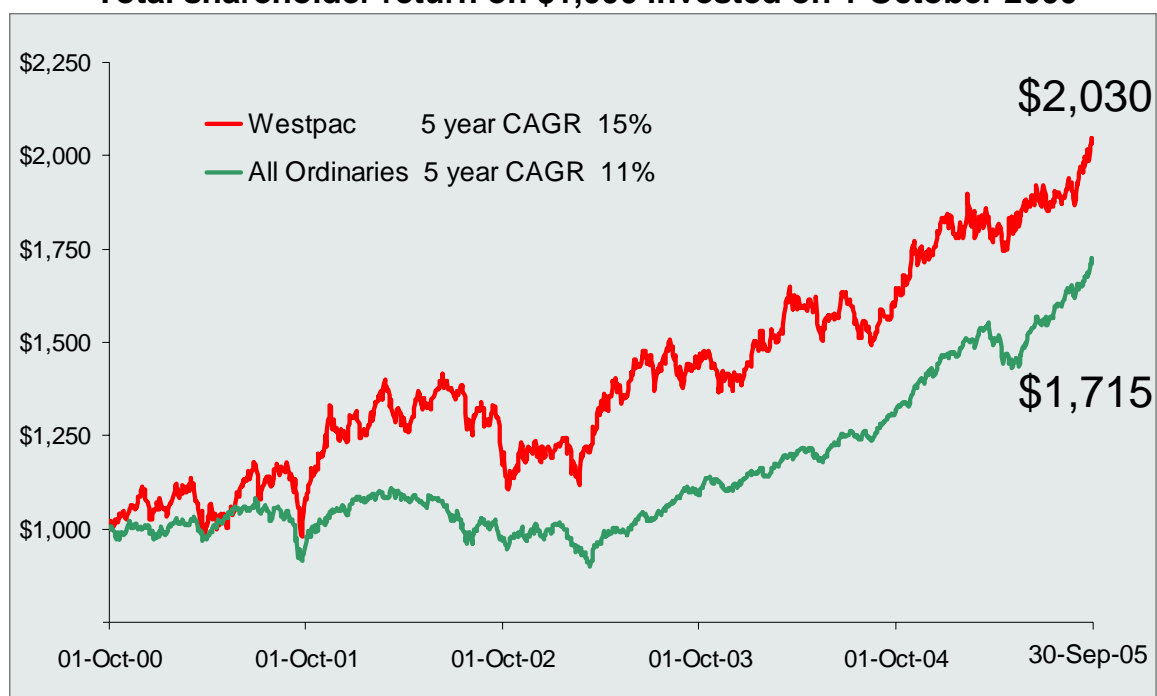
Annual General Meeting

David Morgan
Chief Executive Officer

15 December 2005

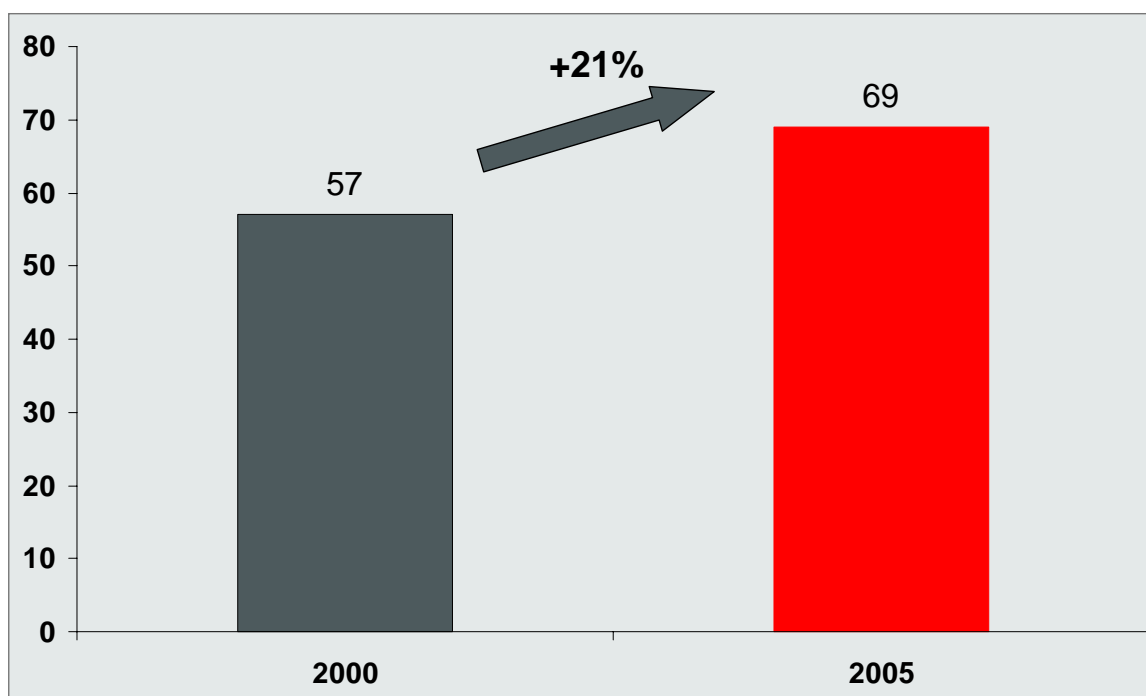
Total shareholder returns

Total shareholder return on \$1,000 invested on 1 October 2000



***To be a clear No.1
in helping people achieve
their financial aspirations***

Employee commitment





Westpac - the global sustainability leader for the banking sector in the 2005/2006 Dow Jones Sustainability Index, for the fourth year in a row.



Westpac - the only AAA rated company out of the Australian top 100, for the third year in a row.

In a great service organisation the customer only has to **ask once.**



Ask Once commitments

Our 'Ask Once' commitments	
what you said	what we do
<i>Don't give me the runaround!</i>	The first person you talk to will take full ownership of your request until it is met.
<i>Be available for me.</i>	Always give you the option to speak to a real person when you call Westpac. We also open our busiest branches for longer hours, including Saturdays.
<i>Don't make me wait.</i>	Look for and make changes to reduce waiting times in branches and on the phone.
<i>Value me.</i>	Provide solutions that positively recognise your loyalty and value to us.
<i>Solve issues quickly & fairly.</i>	Acknowledge issues when we first know about them and keep you informed of the progress to resolve them.



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Item 2. Election of Directors

- Leonard Andrew Davis
- David Alexander Crawford

Item 2(a). Election of Director – Mr L.A. Davis

Resolution:

“That Leonard Andrew Davis, who retires in accordance with Articles 9.2 and 9.3 of the Constitution, be re-elected as a Director of Westpac Banking Corporation.”



Item 2(b). Election of Director – Mr D.A. Crawford

Resolution:

“That David Alexander Crawford, who retires in accordance with Articles 9.2 and 9.3 of the Constitution, be re-elected as a Director of Westpac Banking Corporation.”



Item 3. Minimum Number of Directors - Amendment

“That the Constitution be modified by replacing article 9.1, Number of Directors, with the following:

The number of Directors must not be less than the minimum prescribed by the Corporations Law or other regulations and, no more than fifteen as is determined by the Directors. The number so determined must not be less than the number of Directors (not including any Director appointed under article 11.16) in office at the time the determination takes effect.”

Item 4. Remuneration Report – Non-binding Vote

To adopt the annual Remuneration Report
for Westpac Banking Corporation
for the year ended 30 September 2005.



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