

Customer Factpac

Westpac Retail & Business Banking

	2013	2012	2011	2010	2009
Number of Customers (m) ¹	6.2	6.1	5.9	5.7	4.9
Branches	840	852	857	857	848
Business Banking Centres	70	71	70	69	58
Online banking customers (active registrations) (m) ²	2.5	2.3	2.2	2.0	3.0
ATMs	2,017	1,961	1,924	1,879	1,820
Talking ATMs	1,968	1,859	1,811	1,739	1,263
Net Promoter Score (NPS) – affluent	(9)	(18)	(17)	(24)	(16.00)
Net Promoter Score (NPS) – commercial	(1)	(4)	3	(7)	(5.00)
Net Promoter Score (NPS) – SME	(5)	(17)	(10)	(21)	(24.00)
Complaints resolved within 5 days (%) ³	80	83	89	84	88
Mortgage accounts overdue ≥ 90 days (%)	0.41	0.37	0.39	0.31	0.22
Credit card accounts overdue ≥ 90 days (%)	0.23	0.30	0.36	0.39	0.33
Personal loan accounts overdue ≥ 90 days (%)	1.12	1.04	1.23	1.18	n/a
Accounts receiving pension or welfare payments (%)	13	13	14	14	15
Account fees as a percentage of age pension – single (%)	0.06	0.06	0.07	0.06	0.07
Account fees as a percentage of age pension – couple (%)	0.04	0.04	0.04	0.04	0.05
SME lending as % of total business lending (%)	18	15	14	11	11
Lending to business with outstandings < \$5 million (%)	63	50	n/a	57	55
Social Sector Banking Footings (\$m) ⁴	12,819	11,490	8,210	7,101	6,072
Complaints types (%)					
Product, commercial and business	9	7	5	4	5
Information and advice ⁵	13	11	10	8	7
Fees, charges and interest rates	32	41	47	53	64
Process and procedure	27	26	25	24	17
Staff service quality	19	15	12	9	6
Other	-	-	1	2	1
Financial Ombudsman Service (FOS) dispute resolution (%)⁶					
Resolved with customer	76	78	86	90	96
FOS investigation but resolved with customer	17	14	11	8	3
Required a FOS recommendation	7	8	3	2	1
Business lending profile (% of business lending)					
Transport	6	5	5	6	5
Travel and tourism	6	6	6	6	6
Forestry and agriculture	11	10	10	10	9
Finance	11	10	10	9	9
Housing, education, welfare and leisure	7	7	7	6	6
Construction	8	7	7	6	6
Retail	9	8	8	16	15
Wholesale	6	7	7	6	6
Chemical, minerals and machinery	9	9	9	1	1
Professional services	1	2	2	2	2
Real estate	22	27	27	30	33
Other	4	2	2	2	2

¹ Number of customers data has been restated from 2010 onwards to reflect a change to the calculation methodology

² Online banking customers (active registration) data has been restated from 2010 onwards to reflect a change to the definition.

³ 2013 result calculated with new methodology using twelve months data rather than an average of monthly results to align with internal reporting.

⁴ 2010 restated to include footings as at 30 September 2010. 2011 data as at 31 August 2011. 2012 data calculated to reflect a change to the calculation methodology following changes to the Group management structure

⁵ Includes complaints relating to product, information and advice.

⁶ 2009 and 2010 data refers to the reporting period 1 Oct – 30 June. Changes in 2010 are due to changes in the FOS reporting process.

Customer Factpac

St.George Banking Group¹

	2013	2012	2011	2010	2009
Number of customers (m)	3.3	3.2	3.0	3.0	2.9
Branches	442	429	417	405	396
Business Banking Centres	45	43	47	52	55
Online banking customers (active registrations) (m)	1.3	1.0	0.9	0.9	0.8
ATMs	1,034	988	960	1,148	1,130
Talking ATMs – St.George	947	877	803	730	688
Net Promoter Score (NPS) – consumer	3.5	-	(2)	(4)	(9)
Net Promoter Score (NPS) – business ²	(6)	1	(5)	3	(21)
Complaints resolved within 5 days (%)	65	67	86	83	82
Mortgage accounts overdue ≥ 90 days (%)	0.35	0.31	0.27	0.21	0.19
Credit card accounts overdue ≥ 90 days (%)	0.49	0.53	0.47	0.43	0.31
Personal loan accounts overdue ≥ 90 days (%)	1.01	1.22	1.14	1.24	n/a
Accounts receiving pension or welfare payments (%)	11	12	12	13	19
Account fees as a percentage of age pension – single (%)	0.04	0.04	0.04	0.04	n/a
Account fees as a percentage of age pension – couple (%) ³	0.03	0.03	0.03	0.03	n/a
SME lending as % of total business lending (%)	15	15	19	18	14
Lending to business with outstandings < \$5 million (%)	36	34	n/a	33	29
Complaints types (%)					
Fees/charges	11	11	11	14	28
General service related	41	40	16	15	23
Account/Transaction specific	3	7	14	17	16
Employee training/competence	10	10	3	7	6
Collections	8	25	10	8	6
Policies/Business decision	13	4	6	5	5
Poor employee attitude	5	3	2	3	4
Electronic banking ⁴ (incl phone and internet)	3	-	2	4	3
Cards ⁴	5	-	4	2	2
Other ⁴	1	-	32	25	7
Financial Ombudsman Service (FOS) dispute resolution (%)					
Resolved with customer	72	82	83	93	95
FOS investigation but resolved with customer	19	15	14	6	4
Required a FOS recommendation	9	3	3	1	1
Business lending profile (% of business lending)					
Transport	3	3	3	3	3
Travel and Tourism	8	8	8	7	7
Forestry and agriculture	4	4	4	4	4
Finance ⁵	10	11	10	3	8
Housing, education, welfare and leisure	5	5	5	3	5
Construction	5	6	6	6	5
Retail	11	12	12	11	14
Wholesale	5	4	4	4	3
Chemical, minerals and machinery	7	7	7	5	1
Professional services	2	2	2	6	3
Real estate	37	37	37	38	45
Other ⁵	2	1	2	10	2

¹ St.George Bank and Bank SA data reflected in this table.

² 2010 restated from TNS Business Finance Monitor to DBM Business Financial Services Monitor in order to align with metrics reported by WRBB.

³ 2010 restated due to a rounding error.

⁴ 'Electronic banking', 'Cards' and 'Other' are considered in other categories in 2012.

⁵ ANZSIC 'Business Services' division has been reclassified from 'Other' in 2010 to 'Finance' in 2011 to align St.George and Westpac.

Customer Factpac

Westpac Institutional Bank

	2013	2012	2011	2010	2009
Relationship Strength Index Ranking¹					
Relationship Banking	1	1	2	1	1
Transactional Banking	1	1	1	1	1
Country profile of institutional banking activities (Country income classification)²					
Low (% of total customers)	-	-	-	-	0.24
Low-middle (% of total customers)	0.74	2.18	0.69	1.61	0.12
Middle-upper (% of total customers)	2.30	3.67	2.75	0.92	0.85
High (% of total customers)	96.96	94.15	96.56	97.47	98.79
Low (% of total exposures)	-	-	-	-	0.07
Low-middle (% of total exposures)	0.72	1.17	0.35	1.12	-
Middle-upper (% of total exposures)	3.65	2.84	3.98	0.49	0.04
High (% of total exposures)	95.63	95.99	95.66	98.39	99.89
Infrastructure and utilities financing – Australia & NZ					
Total financing (\$m)	3,097	2,727	2,565	2,467	2,220
Renewable (%)	24.0	24.5	20.5	17.4	13.4
Brown coal (%)	4.5	5.2	11.9	12.0	13.3
Black coal (%)	16.2	20.8	22.3	16.7	19.0
Gas (%)	23.6	21.6	20.4	19.6	16.8
Liquid gas (%)	0.8	0.7	0.2	0.2	-
Hydro (%)	30.9	27.2	24.7	34.2	37.5

¹ Data as at 30 June

² Zero figures (-) denote exposure too small to register.

Application of Equator Principles

	2013 ¹	2012 ²	2011 ³
Loan value (\$m)	267.5	1,140.0	383.3
Transactions Closed			
Number of Category A transactions	-	1	1
Number of Category B transactions	4	5	4
Number of Category C transactions	-	3	-
Total transactions closed	4	9	5
Equator Principles – loan value by sector (%)			
Infrastructure	10.0	49.1	26.4
Power ⁴	90.0	6.0	73.6
Natural resources	-	44.9	-
Equator Principles – loan value by geography (%)			
Pacific	-	5.1	-
Australia	100.0	94.9	100.0
Equator Principles – loan value by category (%)			
Category A	-	25.2	20.9
Category B	100.0	43.8	79.1
Category C	-	31.0	-

¹ One Category B project disclosed above is an expansion of existing funding to which an Equator Principles assessment has been applied. Total related loan exposure of this project was \$31.5 million.

² One Category B project disclosed above is an expansion of existing project to which an Equator Principles assessment has been applied. Total related loan exposure of this project was \$225.0 million.

³ One Category A and one Category B project disclosed above are re-financing of existing funding to which an Equator Principles assessment has been applied. Total related loan exposure of these two projects was \$158.3 million.

⁴ Sector renamed in 2012 from 'Wind farm' and 'Other power' in 2011 to 'Power' in 2012.

Customer Factpac

Pacific Banking

	2013	2012	2011	2010	2009
Number of customers (m)	0.5	0.4	0.3	0.2	0.2
Branches ¹	50	52	51	51	51
Online banking customers ('000) ²	76	64	51	35	25
ATMs	151	111	106	85	80
Net Promoter Score (NPS) – consumers ³	59	53	47	45	53
Net Promoter Score (NPS) – relationship managed ⁴	57	57	53	44	44
Mortgage accounts overdue ≥ 90 days (%)	3.66	4.84	2.49	2.40	1.73
Personal loan accounts overdue ≥ 90 days (%) ⁵	2.01	1.81	2.16	2.14	3.38
Credit card accounts overdue ≥ 90 days (%) ⁶	0.67	2.73	4.83	3.77	3.63
SME lending as % of total business lending (%)	98	94	76	81	84
Business lending profile (% of business lending)					
Agriculture	0.60	1.53	1.16	1.76	1.64
Mining ⁷	1.07	3.70	4.53	0.49	0.38
Manufacturing	6.42	5.10	5.68	7.54	7.58
Electricity	2.42	1.06	1.95	2.10	0.92
Construction	2.34	1.88	1.86	2.86	2.60
Wholesale trade	8.77	6.91	5.17	7.92	5.79
Retail trade	9.91	7.69	6.93	7.56	6.59
Accommodation	5.27	3.85	4.89	8.29	7.90
Transport and storage	6.39	4.86	4.16	5.51	3.35
Communication services	0.58	0.47	0.50	0.97	0.88
Finance and insurance	0.18	2.47	0.21	1.60	1.28
Property and business services	13.84	11.78	12.08	17.44	10.92
Government admin and defence	34.71	31.04	0.56	0.87	0.63
Education	0.50	0.47	0.31	0.47	0.42
Health and community services	0.13	0.08	0.06	0.10	0.09
Cultural and recreational services	0.58	0.57	0.59	0.96	0.75
Personal and other services	0.66	11.85	0.46	0.62	0.60
Other/unknown ⁸	2.95	4.69	48.90	32.95	31.85

¹ Branches: these include Westpac-staffed agencies (a total of 4 in FY13) and exclude non-Westpac staffed agencies.

² Active online customers: Data reflects number of registered users across the Pacific. We are currently unable to provide customers who have been active in the past 90 days.

³ Refers to consumer rating of branch performance. Source: Tebutt Research Annual Customer Survey.

⁴ Refers to relationship managed customer's rating of their relationship manager. Source: Tebutt Research Annual Customer Survey. Improved performance in 2011 due to aggressive sales and marketing initiatives.

⁵ 2010 - 2008 data restated to reflect consistent methodology applied.

⁶ All data retrospectively added in 2011.

⁷ 2011 Data includes PNG leasing numbers.

⁸ High due to system issues in PNG reporting ANZSIC codes. 2011 data includes government exposures non government transactions.

Customer Factpac

BT Financial Group

	2013	2012	2011	2010	2009
Number of customers (m)	3.3	3.2	3.0	2.8	2.6
Responsible Investment (\$m)	1,376	981	644	891	720
General Insurance complaints					
Number of claims	47,444	50,344	54,662	47,937	39,148
Number of complaints ¹	940	1,214	898	878	1,135
% of complaints	2.0	2.4	1.6	1.8	2.8
Life and risk insurance complaints²					
Number of policies	426,313	409,264	399,019	381,246	380,025
Number of complaints	1,303	2,028	1,857	2,242	1,455
% of complaints	0.3	0.5	0.5	0.6	0.4

¹ Previously reported based on customer complaints relating to claims only, figures from 2012 include other areas of General Insurance including sales, customer support and products to align with The General Insurance Code of Practice definition

² In 2013, Life Insurance Complaint numbers have decreased due to process improvements and quality checks being implemented within Life Insurance

BT Investment Management Proxy Voting Pattern¹

	2013		2012	
	Number	%	Number	%
Number of voted resolutions				
For	1,555	89.7	1,535	93.7
Against	91	5.3	72	4.4
Abstain	48	2.8	32	1.9
Do Not Vote	39	2.2	-	-
Total number of voted resolutions	1,733	100.0	1,639	100.0
Number of meetings participated	308		324	

¹ Data is at 30 June.

Customer Factpac

Westpac New Zealand

	2013	2012	2011	2010	2009
Number of Customers (m)	1.3	1.3	1.3	1.2	1.2
Branches	208	206	207	204	196
Online banking customers (m)	0.6	0.6	0.6	0.5	0.5
ATMs (Westpac branded)	613	579	554	515	508
Talking ATMs	613	579	154	144	111
Complaints resolved within 5 days (%)	92	91	88	85	n/a
Number of disputes with the Ombudsman ¹	71	51	49	66	136
Mortgage accounts overdue ≥ 90 days (%)	0.17	0.21	0.30	0.37	0.36
Credit card accounts overdue ≥ 90 days (%)	0.39	0.41	0.39	0.45	0.51
Personal loan accounts overdue ≥ 90 days (%)	1.68	1.74	1.95	5.30	n/a
Complaints types (%)²					
Bank error	44	47	n/a	n/a	n/a
Commercial/business decision	1	1	n/a	n/a	n/a
Fees, charges and interest	19	18	n/a	n/a	n/a
Financial advisor service	-	-	n/a	n/a	n/a
Process and procedure	10	11	n/a	n/a	n/a
Product features	4	4	n/a	n/a	n/a
Service	17	15	n/a	n/a	n/a
System and equipment	5	4	n/a	n/a	n/a
Complaints types (%)					
Business decisions	n/a	n/a	3	3	4
Communication/information	n/a	n/a	8	10	10
Fees, charges and interest	n/a	n/a	55	44	44
Process, procedure errors	n/a	n/a	17	22	25
Employee, service complaints	n/a	n/a	13	15	17
Fraud	n/a	n/a	1	1	n/a
Product failure	n/a	n/a	4	5	n/a
Life, disability and loan insurance complaints					
Number of policies	318,042	254,654	240,317	236,750	178,440
Number of claims reported over the period	3,374	3,470	3,433	2,492	2,729
Complaints to ombudsman	-	-	3	3	2
% of complaints/claims	8	-	0.09	0.12	0.07
Home, contents and vehicle insurance complaints					
Number of policies	242,128	237,485	234,621	248,471	245,438
Number of claims settled during the year	33,068	29,722	34,074	33,607	30,577
Number of complaints to ombudsman	-	-	-	-	4
% of complaints/claims settled	-	-	-	-	0.01
Business lending profile (% of business lending)					
Agriculture, forestry and fishing	19	18	25	25	22
Manufacturing	8	8	6	6	9
Construction	2	5	6	6	4
Wholesale trade	4	4	5	4	5
Retail trade	4	7	7	7	6
Accommodation, cafes and restaurants	1	1	2	2	2
Transport	4	5	4	4	3
Finance and insurance	14	8	3	3	3
Property and business services	21	25	30	31	35
Health and community services	1	3	3	3	2
Cultural and recreational services	1	1	1	1	1
Personal and other services	-	-	-	-	4
Other	21	15	8	8	4

¹ The 2009 increase can be attributed to an increase in complaints on fixed rate mortgage payouts, bad debt collection procedures and frozen investment portfolios which increased as a result of the global financial crisis.

² New complaint type classifications were implemented as part of our 2011 review of customer complaints, to enable better insight into complaint causes