### Westpac Retail & Business Banking

|  | 2013   | 2012   | 2011  | 2010  | 2009    |
|--|--------|--------|-------|-------|---------|
| Number of Customers (m) <sup>1</sup>   | 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) <sup>2</sup>                                 | 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 (%) <sup>3</sup>   | 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 r   | n/a   | 57    | 55      |
| Social Sector Banking Footings (\$m) <sup>4</sup>  | 12,819 | 11,490 | 8,210 | 7,101 | 6,072   |
| Complaints types (%)   |        |        |       |       |         |
| Product, commercial and business   | 9      | 7      | 5     | 4     | 5       |
| Information and advice <sup>5</sup>  | 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 (%) <sup>6</sup>                            |        |        |       |       |         |
| 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  1 Number of customers data has been restated from 2010 onwards to reflect a change to the | 4      | 2      | 2     | 2     | 2       |

<sup>&</sup>lt;sup>1</sup> Number of customers data has been restated from 2010 onwards to reflect a change to the calculation methodology

<sup>&</sup>lt;sup>2</sup> Online banking customers (active registration) data has been restated from 2010 onwards to reflect a change to the definition.

<sup>&</sup>lt;sup>3</sup> 2013 result calculated with new methodology using twelve months data rather than an average of monthly results to align with internal reporting.

<sup>&</sup>lt;sup>4</sup> 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

 $<sup>^{\</sup>rm 5}$  Includes complaints relating to product, information and advice.

<sup>&</sup>lt;sup>6</sup> 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.

# St.George Banking Group<sup>1</sup>

|  | 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   | 8.0   |
| 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 <sup>2</sup>                             | (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 (%) <sup>3</sup>        | 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 <sup>4</sup> (incl phone and internet)                    | 3     | -    | 2    | 4     | 3     |
| Cards <sup>4</sup>   | 5     | -    | 4    | 2     | 2     |
| Other <sup>4</sup>   | 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 <sup>5</sup>   | 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 <sup>5</sup> 1 St George Bank and Bank SA data reflected in this table | 2     | 1    | 2    | 10    | 2     |

<sup>&</sup>lt;sup>1</sup> St.George Bank and Bank SA data reflected in this table.

<sup>&</sup>lt;sup>2</sup> 2010 restated from TNS Business Finance Monitor to DBM Business Financial Services Monitor in order to align with metrics reported by WRBB.

<sup>&</sup>lt;sup>3</sup> 2010 restated due to a rounding error.

<sup>&</sup>lt;sup>4</sup> 'Electronic banking', 'Cards' and 'Other' are considered in other categories in 2012.

<sup>&</sup>lt;sup>5</sup> ANZSIC 'Business Services' division has been reclassified from 'Other' in 2010 to 'Finance' in 2011 to align St.George and Westpac.

### **Westpac Institutional Bank**

|   | 2013  | 2012  | 2011  | 2010  | 2009  |
|---|-------|-------|-------|-------|-------|
| Relationship Strength Index Ranking <sup>1</sup>        |       |       |       |       |       |
| Relationship Banking                                    | 1     | 1     | 2     | 1     | 1     |
| Transactional Banking                                   | 1     | 1     | 1     | 1     | 1     |
| Country profile of institutional banking activities     |       |       |       |       |       |
| (Country income classification) <sup>2</sup>            |       |       |       |       |       |
| 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  |

<sup>&</sup>lt;sup>1</sup> Data as at 30 June

#### **Application of Equator Principles**

|  | 2013 <sup>1</sup> | 2012 <sup>2</sup> | 2011 <sup>3</sup> |
|--|-------------------|-------------------|-------------------|
| 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 <sup>4</sup>                               | 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 – Ioan value by category (%)  |                   |                   |                   |
| Category A                                       | -                 | 25.2              | 20.9              |
| Category B                                       | 100.0             | 43.8              | 79.1              |
| Category C                                       | -                 | 31.0              | -                 |

<sup>&</sup>lt;sup>1</sup> 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.

<sup>&</sup>lt;sup>2</sup> Zero figures (-) denote exposure too small to register.

<sup>&</sup>lt;sup>2</sup> 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.

<sup>&</sup>lt;sup>3</sup> 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.

 $<sup>^{\</sup>rm 4}$  Sector renamed in 2012 from 'Wind farm' and 'Other power' in 2011 to 'Power' in 2012.

### **Pacific Banking**

|   | 2013  | 2012  | 2011  | 2010  | 2009  |
|---|-------|-------|-------|-------|-------|
| Number of customers (m)                                   | 0.5   | 0.4   | 0.3   | 0.2   | 0.2   |
| Branches <sup>1</sup>                                     | 50    | 52    | 51    | 51    | 51    |
| Online banking customers ('000) <sup>2</sup>              | 76    | 64    | 51    | 35    | 25    |
| ATMs  | 151   | 111   | 106   | 85    | 80    |
| Net Promoter Score (NPS) – consumers <sup>3</sup>         | 59    | 53    | 47    | 45    | 53    |
| Net Promoter Score (NPS) – relationship managed⁴          | 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 (%) <sup>5</sup> | 2.01  | 1.81  | 2.16  | 2.14  | 3.38  |
| Credit card accounts overdue ≥ 90 days (%) <sup>6</sup>   | 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 <sup>7</sup>                                       | 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 <sup>8</sup>                                | 2.95  | 4.69  | 48.90 | 32.95 | 31.85 |

<sup>&</sup>lt;sup>1</sup> Branches: these include Westpac-staffed agencies (a total of 4 in FY13) and exclude non-Westpac staffed agencies.

<sup>&</sup>lt;sup>2</sup> 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.

 $<sup>^3</sup>$  Refers to consumer rating of branch performance. Source: Tebutt Research Annual Customer Survey.

<sup>&</sup>lt;sup>4</sup> 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.

<sup>&</sup>lt;sup>5</sup> 2010 - 2008 data restated to reflect consistent methodology applied.

<sup>&</sup>lt;sup>6</sup> All data retrospectively added in 2011.

<sup>&</sup>lt;sup>7</sup> 2011 Data includes PNG leasing numbers.

<sup>&</sup>lt;sup>8</sup> High due to system issues in PNG reporting ANZSIC codes. 2011 data includes government exposures non government transactions.

### **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 <sup>1</sup>               | 940     | 1,214   | 898     | 878     | 1,135   |
| % of complaints                                 | 2.0     | 2.4     | 1.6     | 1.8     | 2.8     |
| Life and risk insurance complaints <sup>2</sup> |         |         |         |         |         |
| 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     |

<sup>&</sup>lt;sup>1</sup> 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

### BT Investment Management Proxy Voting Pattern<sup>1</sup>

|                                   | 201    | 3     | 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    |       |

<sup>&</sup>lt;sup>1</sup> Data is at 30 June.

<sup>&</sup>lt;sup>2</sup> In 2013, Life Insurance Complaint numbers have decreased due to process improvements and quality checks being implemented within Life Insurance

## **Westpac New Zealand**

| Number of Customers (m)   1.3   1.3   1.3   1.2   1.9     Paraches   208   206   207   204   196     Conline banking customers (m)   0.6   0.6   0.0   0.5   0.5     ATMs (Westpac branded)   613   579   554   515   506     ATMs (Westpac branded)   613   579   554   515   506     ATMs (Westpac branded)   613   579   514   144   111     Complaints resolved within 6 days (%)   613   579   514   144   111     Complaints resolved within 6 days (%)   0.17   0.2   0.30   0.37   0.36     Credit card accounts overdue ≥ 90 days (%)   0.17   0.2   0.30   0.45   0.51     Personal loan accounts overdue ≥ 90 days (%)   0.89   0.41   0.39   0.45   0.51     Personal loan accounts overdue ≥ 90 days (%)   168   1.74   1.74   1.74   1.74     Personal loan accounts overdue ≥ 90 days (%)   168   1.74   1.74   1.74   1.74     Personal loan accounts overdue ≥ 90 days (%)   1.89   1.74   1.74   1.74   1.74   1.74   1.74     Personal loan accounts overdue ≥ 90 days (%)   1.89   1.74 |  | 2013    | 2012    | 2011    | 2010    | 2009    |
|--|--|---------|---------|---------|---------|---------|
| Online banking customers (m)         0.6         0.6         0.6         0.5         0.5           ATIMs (Westpac branded)         613         579         514         144         111           Canking ATIMs         613         579         154         144         111           Complaints resolved within 6 days (%)         92         91         88         85         n/a           Muntiper of disputes with the Ombudsman¹         71         51         49         66         336           Mortgage accounts overdue ≥ 90 days (%)         0.39         0.41         0.39         0.45         0.50         0.73           Personal loan accounts overdue ≥ 90 days (%)         1.88         1.74         1.76         5.30         n/a           Personal loan accounts overdue ≥ 90 days (%)         1.88         1.74         1.76         5.30         n/a           Personal loan accounts overdue ≥ 90 days (%)         1.88         1.74   | Number of Customers (m)                            | 1.3     | 1.3     | 1.3     | 1.2     | 1.2     |
| ATMs (Westpac brandedt)         6161         579         554         516         508           Talking ATMs         673         579         514         1144         111           Complaints resolved within 5 days (%)         92         91         88         85         n/a           Number of disputes with the Ombudsman¹         71         51         49         66         136           Mordgage accounts overdue ≥ 90 days (%)         0.39         0.41         0.39         0.45         0.51           Personal loan accounts overdue ≥ 90 days (%)         0.39         0.41         0.39         0.45         0.51           Complaints types (%)²         8         14         0.39         0.45         0.74           Complaints types (%)²         8         14         0.49         0.74         0.74           Complaints types (%)²         18         14         17         17         17         17         0.74         0.74         0.74           Fees, charges and interest         19         18         17         17         17         17         17         17         17         17         17         17         17         17         17         17         17         17 <td< td=""><td>Branches</td><td>208</td><td>206</td><td>207</td><td>204</td><td>196</td></td<>  | Branches   | 208     | 206     | 207     | 204     | 196     |
| Talking ATMs         613         579         154         144         111           Complaints resolved within 5 days (%)         92         91         88         85         n/a           Mumber of disputes with the Ombudsman¹         71         51         40         0.36         1.36           Mortgage accounts overdue ≥ 90 days (%)         0.39         0.41         0.39         0.45         0.36           Credit card accounts overdue ≥ 90 days (%)         1.68         1.74         0.39         0.45         0.50           Complaints types (%)²         8         1.74         1.19         0.73         0.76           Bank error         4         4         4         7.7a         1.7a         1.7a           Commercial/busiess decision         1         1         1.7a         1.7a         1.7a           Fees, charges and interest         19         18         1.7a         1.7a         1.7a           Process and procedure         1         1         1.7a         1.7a         1.7a           Product features         1         1         1.7a         1.7a         1.7a           System and equipment         2         1         1.7a         1.7a         1.7a         1.7a </td <td>Online banking customers (m)</td> <td>0.6</td> <td>0.6</td> <td>0.6</td> <td>0.5</td> <td>0.5</td>   | Online banking customers (m)                       | 0.6     | 0.6     | 0.6     | 0.5     | 0.5     |
| Complaints resolved within 5 days (%)         92         91         88         85         n/a           Number of disputes with the Ombudsman¹         71         51         49         60         37         0.36           Mortgage accounts overdue ≥ 90 days (%)         0.39         0.41         0.39         0.45         0.51           Personal loan accounts overdue ≥ 90 days (%)         1.68         7.74         1.75         5.00         7.01           Bank error         44         47         n/a         n/a         n/a           Commercial/busiess decision         1         1         1         n/a         n/a         n/a           Fees, charges and interest         19         18         n/a         n/a         n/a           Financial advisor service         10         11         1         n/a         n/a         n/a           Froses, charges and interest         10         11         11         n/a         n/a         n/a           Froses, charges and interest         10         11         11         n/a         n/a           Product features         4         4         4         n/a         n/a           System and equipment         5         4         n/a <td>ATMs (Westpac branded)</td> <td>613</td> <td>579</td> <td>554</td> <td>515</td> <td>508</td>   | ATMs (Westpac branded)                             | 613     | 579     | 554     | 515     | 508     |
| Number of disputes with the Ombudsman¹         71         51         49         66         136           Mortgage accounts overdue ≥ 90 days (%)         0.39         0.41         0.30         0.37         0.35           Credit card accounts overdue ≥ 90 days (%)         0.39         0.41         0.30         0.45         0.51           Personal loan accounts overdue ≥ 90 days (%)         1.68         1.74         1.95         5.00         n/a           Complaints types (%)²         4         4         7         n/a         n/a         n/a           Bank error         4         4         4         n/a         n/a         n/a         n/a           Fees, charges and interest         19         18         n/a   | Talking ATMs                                       | 613     | 579     | 154     | 144     | 111     |
| Montgage accounts overdue ≥ 90 days (%)         0.17         0.21         0.30         0.37         0.36           Credit card accounts overdue ≥ 90 days (%)         1.88         1.74         0.39         0.45         0.51           Personal loan accounts overdue ≥ 90 days (%)         1.88         1.74         1.05         5.05           Commercial/busiess decision         1         1         1.07         1.04         1.04           Fees, charges and interest         19         1.88         1.04         1.04         1.04           Financial advisor service         10         11         1.07         1.04         1.04           Process and procedure         10         11         1.07         1.04         1.04           Process and procedure         10         11         1.07         1.04         1.04           Process and procedure         10         1         1.07         1.04         1.04           Service         17         15         1.07         1.04         1.04           System and equipment         10         1         1.0         1.0         1.0           Complaints types (%)         1         1         1         1         1.0         1.0  | Complaints resolved within 5 days (%)              | 92      | 91      | 88      | 85      | n/a     |
| Credit card accounts overdue ≥ 90 days (%)         0.39         0.41         0.39         0.45         0.50           Personal loan accounts overdue ≥ 90 days (%)         1.68         1.74         1.95         5.30         70 are           Complaints types (%)²         3         3         7         7           Bank error         44         4.77         n.7a         n.7a         n.7a           Fiese, sharges and interest         19         18         n.7a         n.7a         n.7a           Financial advisor service         10         11         n.7a         n.7a         n.7a           Process, and procedure         10         11         n.7a         n.7a         n.7a           Proceduc features         4         4         n.7a         n.7a         n.7a           Service         17         15         n.7a         n.7a         n.7a           System and equipment         0         1         n.7a         n  | Number of disputes with the Ombudsman <sup>1</sup> | 71      | 51      | 49      | 66      | 136     |
| Credit card accounts overdue ≥ 90 days (%)         0.39         0.41         0.39         0.45         0.50           Personal loan accounts overdue ≥ 90 days (%)         1.68         1.74         1.95         5.30         70 are           Complaints types (%)²         3         3         7         7           Bank error         44         4.77         n.7a         n.7a         n.7a           Fiese, sharges and interest         19         18         n.7a         n.7a         n.7a           Financial advisor service         10         11         n.7a         n.7a         n.7a           Process, and procedure         10         11         n.7a         n.7a         n.7a           Proceduc features         4         4         n.7a         n.7a         n.7a           Service         17         15         n.7a         n.7a         n.7a           System and equipment         0         1         n.7a         n  | Mortgage accounts overdue ≥ 90 days (%)            | 0.17    | 0.21    | 0.30    | 0.37    | 0.36    |
| Personal loan accounts overdue ≥ 90 days (%)         1.68         1.74         1.95         5.30         n/a           Complaints types (%)²         8         4         4         7         n/a         n/a         n/a           Bank error         44         1         1         n/a         n/a         n/a           Commercial/busiess decision         1         1         1         n/a         n/a         n/a           Fies, charges and interest         19         18         n.7a         n/a         n/a           Financial advisor service         10         11         n/a         n/a         n/a           Process and procedure         10         11         n/a         n/a         n/a           Service         17         15         n/a         n/a         n/a           System and equipment         5         4         n/a  |  | 0.39    | 0.41    | 0.39    | 0.45    | 0.51    |
| Complaints types (%)²         Add the ror commercial/busiess decision         44         47         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         -         -         n/a         n/a         n/a         n/a           Complaints types (%)         -         -         n/a         14   |  | 1.68    | 1.74    | 1.95    | 5.30    | n/a     |
| Commercial/busiess decision         1         1         n/a         n/a         n/a           Fees, charges and interest         19         18         n/a         n/a         n/a           Financial advisor service         1         1         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         7         15         n/a         n/a         n/a           System and equipment         5         5         4         n/a         n/a         n/a           System and equipment         7         1         5         1         n/a         n/a           System and equipment         8         1         n/a         n/a         n/a         n/a         n/a           System and equipment         8         1         n/a         n/a         n/a         n/a         n/a         n/a           System and equipment         8         1         1         1         1         1         1         1         1         1         1         1         1         1  |  |         |         |         |         |         |
| 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           Procluct features         4         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           System and equipment         8         1         n/a         1         1         1         1         1         1         1         n/a         n/a <td>Bank error</td> <td>44</td> <td>47</td> <td>n/a</td> <td>n/a</td> <td>n/a</td>  | Bank error   | 44      | 47      | n/a     | n/a     | n/a     |
| Financial advisor service         - <td>Commercial/busiess decision</td> <td>1</td> <td>1</td> <td>n/a</td> <td>n/a</td> <td>n/a</td>  | Commercial/busiess decision                        | 1       | 1       | 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           System and equipment         5         4         n/a         n/a         n/a         n/a           Complaints types (%)         n/a         n/a         n/a         3         3         4           Communication/information         n/a         n/a         n/a         55         44         44           Process, procedure errors         n/a         n/a         n/a         17         22         25           Employee, service complaints         n/a         n/a         n/a         13         15         17           Fraud         n/a         n/a         n/a         13         15         17           Employee, service complaints         n/a         n/a         n/a         13         13         17           Fraud         n/a         n/a         n/a         1         5         4   | Fees, charges and interest                         | 19      | 18      | 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           System and equipment         5         4         n/a         n/a         n/a           Complaints types (%)         8         1         1         1         4         4           Communication/information         n/a         n/a         n/a         8         1         1         4           Fees, charges and interest         n/a         n/a         n/a         17         22         25           Employee, service complaints         n/a         n/a         n/a         13         15         17           Fraud         n/a         n/a         n/a         1         5         1/a           Product failure         n/a         n/a         n/a         5         5         1/a           Number of policies         318,042         254,654         240,317         236,750         178,440           Number of policies         33,74         3,47         3,43         3         2  | Financial advisor service                          | -       | _       | 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           System and equipment         5         4         n/a         n/a         n/a           Complaints types (%)         8         1         1         1         4         4           Communication/information         n/a         n/a         n/a         8         1         1         4           Fees, charges and interest         n/a         n/a         n/a         17         22         25           Employee, service complaints         n/a         n/a         n/a         13         15         17           Fraud         n/a         n/a         n/a         1         5         1/a           Product failure         n/a         n/a         n/a         5         5         1/a           Number of policies         318,042         254,654         240,317         236,750         178,440           Number of policies         33,74         3,47         3,43         3         2  | Process and procedure                              | 10      | 11      | n/a     | n/a     | n/a     |
| System and equipment         5         4         n/a         n/a         n/a           Complaints types (%)         n/a         n/a         n/a         3         3         4           Communication/information         n/a         n/a         n/a         8         10         10           Fees, charges and interest         n/a         n/a         n/a         55         44         44           Process, procedure errors         n/a         n/a         n/a         15         22         25           Employee, service complaints         n/a         n/a         n/a         13         15         17           Fraud         n/a         n/a         n/a         13         15         17           Fraud         n/a         n/a         n/a         14         1         n/a           Product failure         n/a         n/a         n/a         4         5         n/a           Life, disability and loan insurance complaints         n/a         17         3         3         2         2         2         2         2         2         2         2         3         2         2         2         2         3         2         2   |  | 4       | 4       | n/a     | n/a     | n/a     |
| Complaints types (%)   Business decisions   n/a   n/a   n/a   3   3   4     Communication/information   n/a   n/a   n/a   55   14   14     Fees, charges and interest   n/a   n/a   n/a   55   14   14     Process, procedure errors   n/a   n/a   n/a   17   22   25     Employee, service complaints   n/a   n/a   n/a   11   17     Fraud   n/a   n/a   n/a   11   1   n/a     Product failure   n/a   n/a   n/a   14   1   n/a     Product failure   n/a   n/a   14   1   1   n/a     Product failure   n/a   n/a   14   1   1   1     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   -   | Service  | 17      | 15      | n/a     | n/a     | n/a     |
| Business decisions         n/a         n/a         n/a         3         3         4           Communication/information         n/a         n/a         n/a         8         10         10           Fees, charges and interest         n/a         n/a         175         5         44         44           Process, procedure errors         n/a         n/a         175         5         44         44           Product failure         n/a         n/a         n/a         11         1         n/a           Product failure         n/a         n/a         n/a         1         5         n/a           Number of policies         318,042         254,654         240,317         236,750         178,440           Number of policies         33,374         3,470         3,433         2,492         2,722           Number of policies         242,128  | System and equipment                               | 5       | 4       | n/a     | n/a     | n/a     |
| Business decisions         n/a         n/a         n/a         3         3         4           Communication/information         n/a         n/a         n/a         8         10         10           Fees, charges and interest         n/a         n/a         175         54         44           Process, procedure errors         n/a         n/a         177         122         25           Employee, service complaints         n/a         n/a         13         15         17           Fraud         n/a         n/a         n/a         13         15         17           Fraud         n/a         n/a         n/a         13         15         17a           Product failure         n/a         n/a         n/a         5         5         n/a           Life, disability and loan insurance complaints         n/a         n/a         24         25         5         n/a         17a           Number of policies         318,042         254,652         240,317         236,750         178,440           Number of policies         33,374         3,470         3,433         2,492         2,729           Complaints to ombudsman         2         242,128 <t< td=""><td>Complaints types (%)</td><td></td><td></td><td></td><td></td><td></td></t<>  | Complaints types (%)                               |         |         |         |         |         |
| Fees, charges and interest         n/a         n/a         n/a         14         44           Process, procedure errors         n/a         n/a         117         22         25           Employee, service complaints         n/a         n/a         13         15         17           Fraud         n/a         n/a         n/a         5         n/a           Product failure         n/a         n/a         4         5         n/a         n/a           Life, disability and loan insurance complaints         1         3,43         24,912         24,913         3,433         2,492         2,729         2.00         2.00         2.00         2.00         2.00         2.00         2.00         2.00         2.00         2.00 <td< td=""><td></td><td>n/a</td><td>n/a</td><td>3</td><td>3</td><td>4</td></td<>  |  | n/a     | n/a     | 3       | 3       | 4       |
| Process, procedure errors         n/a         n/a         17         22         25           Employee, service complaints         n/a         n/a         113         15         17           Fraud         n/a         n/a         1         1         n/a           Product failure         n/a         n/a         1         1         n/a           Life, disability and loan insurance complaints         Number of policies         318,042         254,654         240,317         236,750         178,440           Number of policies         3,374         3,470         3,433         2,492         2,729           Complaints to ombudsman         -         -         0         0.09         0.12         0.07           Home, contents and vehicle insurance complaints         8         -         0.09         0.12         20,72           Number of policies         242,128         237,485         234,621         248,471         245,438           Number of complaints to ombudsman         - <t< td=""><td>Communication/information</td><td>n/a</td><td>n/a</td><td>8</td><td>10</td><td>10</td></t<>   | Communication/information                          | n/a     | n/a     | 8       | 10      | 10      |
| Employee, service complaints         n/a         n/a         n/a         13         15         17           Fraud         n/a         n/a         n/a         1         1         n/a           Product failure         n/a         n/a         1         1         n/a           Life, disability and loan insurance complaints         318,042         254,654         240,317         236,750         178,440           Number of policies         3,374         3,470         3,433         2,492         2,722           Complaints to ombudsman         -         -         0.09         0.12         20.07           Home, contents and vehicle insurance complaints         8         -         0.09         0.12         20.07           Home, contents and vehicle insurance complaints         242,128         237,485         234,621         248,471         245,438           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 / claims settled         1         2         2         2         2         2         2         2   | Fees, charges and interest                         | n/a     | n/a     | 55      | 44      | 44      |
| Fraud         n/a         n/a         n/a         1         1         n/a           Product failure         n/a         n/a         4         5         n/a           Life, disability and loan insurance complaints         318,042         254,654         240,317         236,750         178,440           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         8         -         0.09         0.12         0.07           Home, contents and vehicle insurance complaints         8         -         0.09         0.12         0.07           Home, contents and vehicle insurance complaints         242,128         237,485         234,621         248,471         245,438           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         -         -         -         -         -         -         -         - </td <td>Process, procedure errors</td> <td>n/a</td> <td>n/a</td> <td>17</td> <td>22</td> <td>25</td>   | Process, procedure errors                          | n/a     | n/a     | 17      | 22      | 25      |
| Product failure         n/a         n/a         4         5         n/a           Life, disability and loan insurance complaints         18,042         254,654         240,317         236,750         178,440           Number of policies         318,042         254,654         240,317         236,750         178,440           Number of policies of complaints to ombudsman         -         -         -         3         3         2           Home, contents and vehicle insurance complaints         242,128         237,485         234,621         248,471         245,438           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         - <td>Employee, service complaints</td> <td>n/a</td> <td>n/a</td> <td>13</td> <td>15</td> <td>17</td>  | Employee, service complaints                       | n/a     | n/a     | 13      | 15      | 17      |
| 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  | Fraud  | n/a     | n/a     | 1       | 1       | n/a     |
| 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         242,128         237,485         234,621         248,471         245,438           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 claims settled during the year         33,068         29,722         34,074         33,607         30,577           Number of claims settled during the year         33,068         29,722         34,074         33,607         30,577           Number of claims settled during the year         33,068         29,722         34,074         33,607         30,577           Business lending profile (% of business lending)         1         1         25         25   | Product failure                                    | n/a     | n/a     | 4       | 5       | n/a     |
| Number of claims reported over the period         3,374         3,470         3,433         2,492         2,729           Complaints to ombudsman         3         3         2         0.07   | Life, disability and loan insurance complaints     |         |         |         |         |         |
| Number of claims reported over the period         3,374         3,470         3,433         2,492         2,729           Complaints to ombudsman         3         3         2         0.07   | Number of policies                                 | 318,042 | 254,654 | 240,317 | 236,750 | 178,440 |
| % of complaints/claims         8         -         0.09         0.12         0.07           Home, contents and vehicle insurance complaints         242,128         237,485         234,621         248,471         245,438           Number of policies         242,128         237,485         234,621         248,471         245,438           Number of camplaints to ombudsman         -         -         -         -         -         -         4           % of complaints/claims settled         - <td></td> <td>3,374</td> <td>3,470</td> <td>3,433</td> <td>2,492</td> <td>2,729</td>   |  | 3,374   | 3,470   | 3,433   | 2,492   | 2,729   |
| 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         -         -         -         -         -         -         0.01           Business lending profile (% of business lending)         -         -         -         -         -         0.01           Business lending profile (% of business lending)         -         -         -         -         -         -         0.01           Business lending profile (% of business lending)         -   | Complaints to ombudsman                            | -       | _       | 3       | 3       | 2       |
| 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)         19         18         25         25         22           Manufacturing         8         8         6         6         9           Construction         2         5         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  | % of complaints/claims                             | 8       | _       | 0.09    | 0.12    | 0.07    |
| Number of claims settled during the year       33,068       29,722       34,074       33,607       30,577         Number of complaints to ombudsman       -       -       -       -       -       -       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       -       -       -       -       -  | Home, contents and vehicle insurance complaints    |         |         |         |         |         |
| Number of complaints to ombudsman       -       -       -       -       -       -       -       0.01         8 discomplaints/claims settled       -       -       -       -       -       0.01         8 discomplaints/claims settled       -       -       -       -       -       0.01         8 discomplaints/claims settled       -       -       -       -       -       0.01         Agriculture, forestry and fishing       19       18       25       25       22         Manufacturing       8       8       6       6       9         Construction       2       5       6       6       9         Construction       2       5       6       6       4         Wholesale trade       4       4       7       7       7       6         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 </td <td>Number of policies</td> <td>242,128</td> <td>237,485</td> <td>234,621</td> <td>248,471</td> <td>245,438</td>  | Number of policies                                 | 242,128 | 237,485 | 234,621 | 248,471 | 245,438 |
| % 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       1       1       1   | Number of claims settled during the year           | 33,068  | 29,722  | 34,074  | 33,607  | 30,577  |
| 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       7       6         Accommodation, cafes and restaurants       1       1       2       2       2       2         Transport       4       5       4       4       3       3       3       3         Finance and insurance       14       8       3       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   | Number of complaints to ombudsman                  | -       | -       | -       | -       | 4       |
| 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       1         Personal and other services       -  | % of complaints/claims settled                     | -       | -       | -       | -       | 0.01    |
| 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       1         Personal and other services       -       -       -       -       -       -       -       -       -       -   | Business lending profile (% of business lending)   |         |         |         |         |         |
| Construction       2       5       6       6       4         Wholesale trade       4       4       4       5       4       5         Retail trade       4       7       7       7       7       6         Accommodation, cafes and restaurants       1       1       2       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       1         Personal and other services       -       -       -       -       -       -       4   | Agriculture, forestry and fishing                  | 19      | 18      | 25      | 25      | 22      |
| 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       1       1       1         Personal and other services       -       -       -       -       -       -       -       -       -       4  | Manufacturing                                      | 8       | 8       | 6       | 6       | 9       |
| 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       1         Personal and other services       -       -       -       -       -       -       4  | Construction                                       | 2       | 5       | 6       | 6       | 4       |
| 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       1         Personal and other services       -       -       -       -       -       -       4   | Wholesale trade                                    | 4       | 4       | 5       | 4       | 5       |
| 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  | Retail trade                                       | 4       | 7       | 7       | 7       | 6       |
| 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       1         Personal and other services       -       -       -       -       -       4  | Accommodation, cafes and restaurants               | 1       | 1       | 2       | 2       | 2       |
| 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         1         1           Personal and other services         -         -         -         -         -         4   | Transport  | 4       | 5       | 4       | 4       | 3       |
| Health and community services13332Cultural and recreational services11111Personal and other services4  | Finance and insurance                              | 14      | 8       | 3       | 3       | 3       |
| Health and community services13332Cultural and recreational services11111Personal and other services4  | Property and business services                     | 21      | 25      | 30      | 31      | 35      |
| Cultural and recreational services  1 1 1 1 1 Personal and other services 4  |  | 1       | 3       | 3       | 3       | 2       |
|  | -  | 1       | 1       | 1       | 1       | 1       |
| Other 21 15 8 8 4  | Personal and other services                        | -       | _       | -       | -       | 4       |
|  | Other  | 21      | 15      | 8       | 8       | 4       |

<sup>&</sup>lt;sup>1</sup> 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.

<sup>&</sup>lt;sup>2</sup> New complaint type classifications were implemented as part of our 2011 review of customer complaints, to enable better insight into complaint causes