



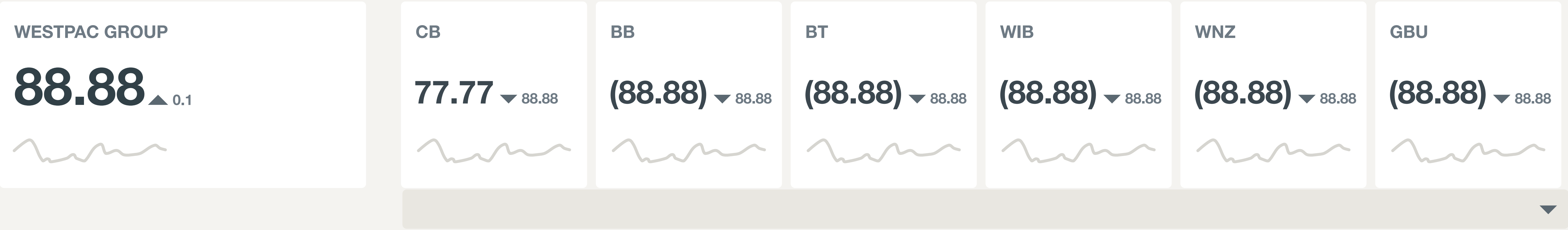
Group Dashboard

View Dashboard

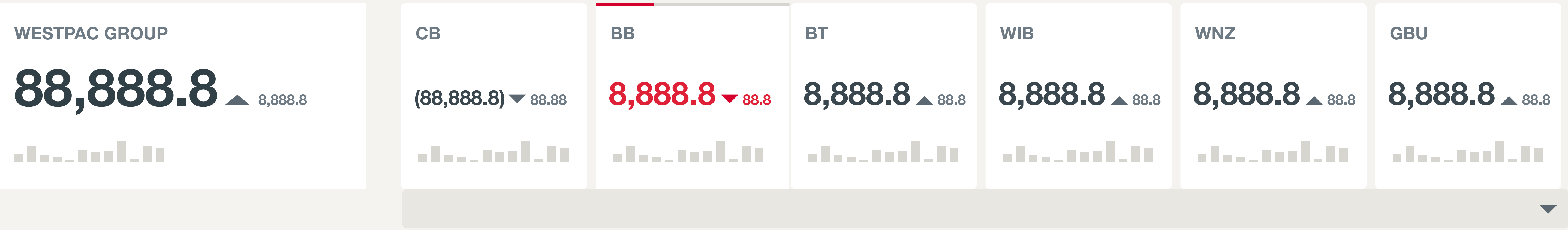


New Customers

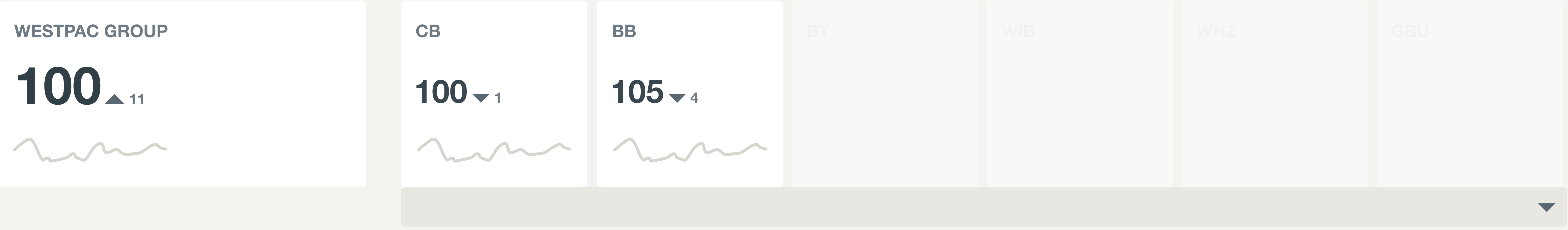
Term Deposits – Margin [bps]



Term Deposits – Volume [\$m]



Mortgage Application Discounts [bps]



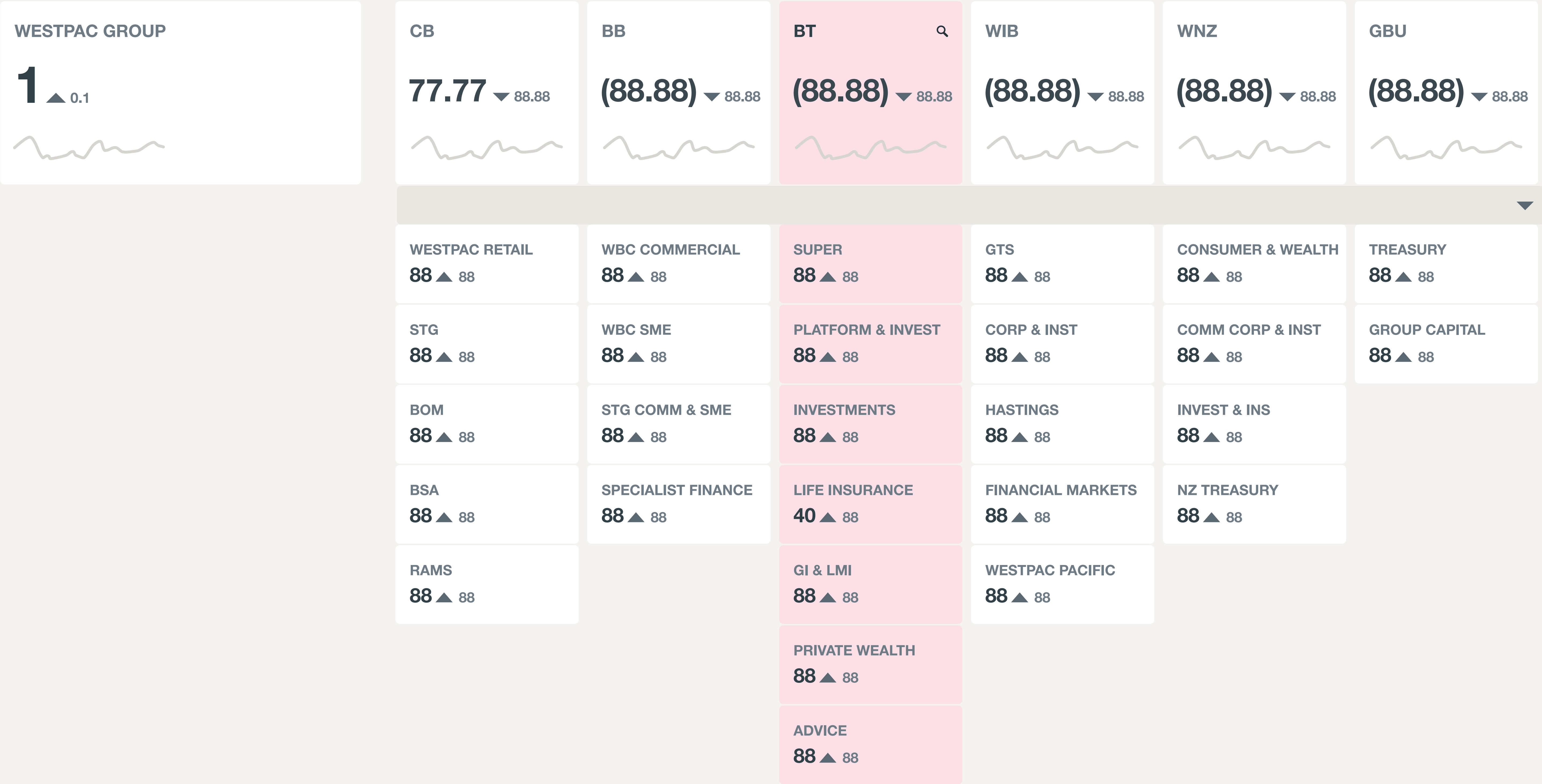
Mortgage Settlement Discounts [bps]



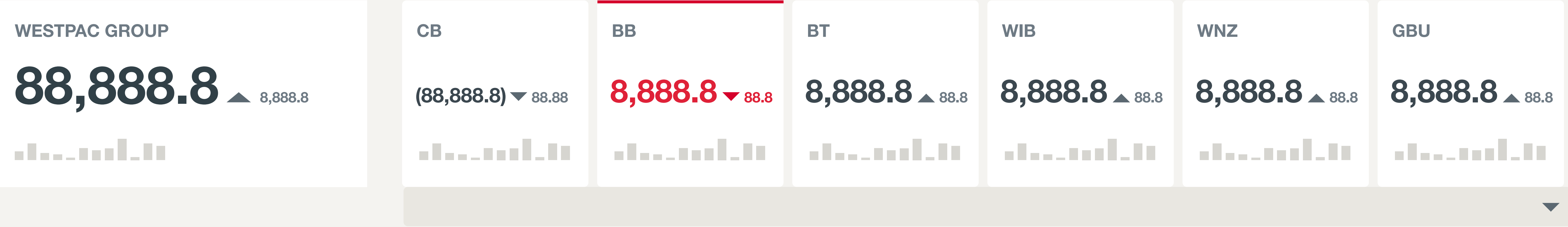


New Customers

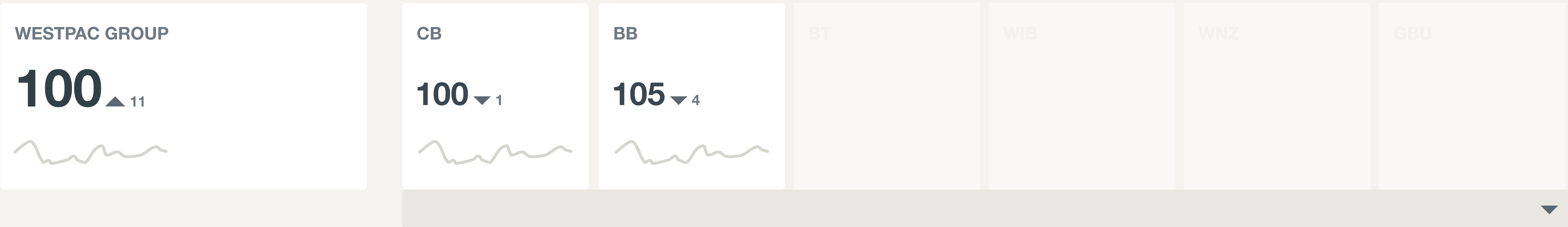
Term Deposits – Margin [bps]



Term Deposits – Volume [\$m]



Mortgage Application Discounts [bps]

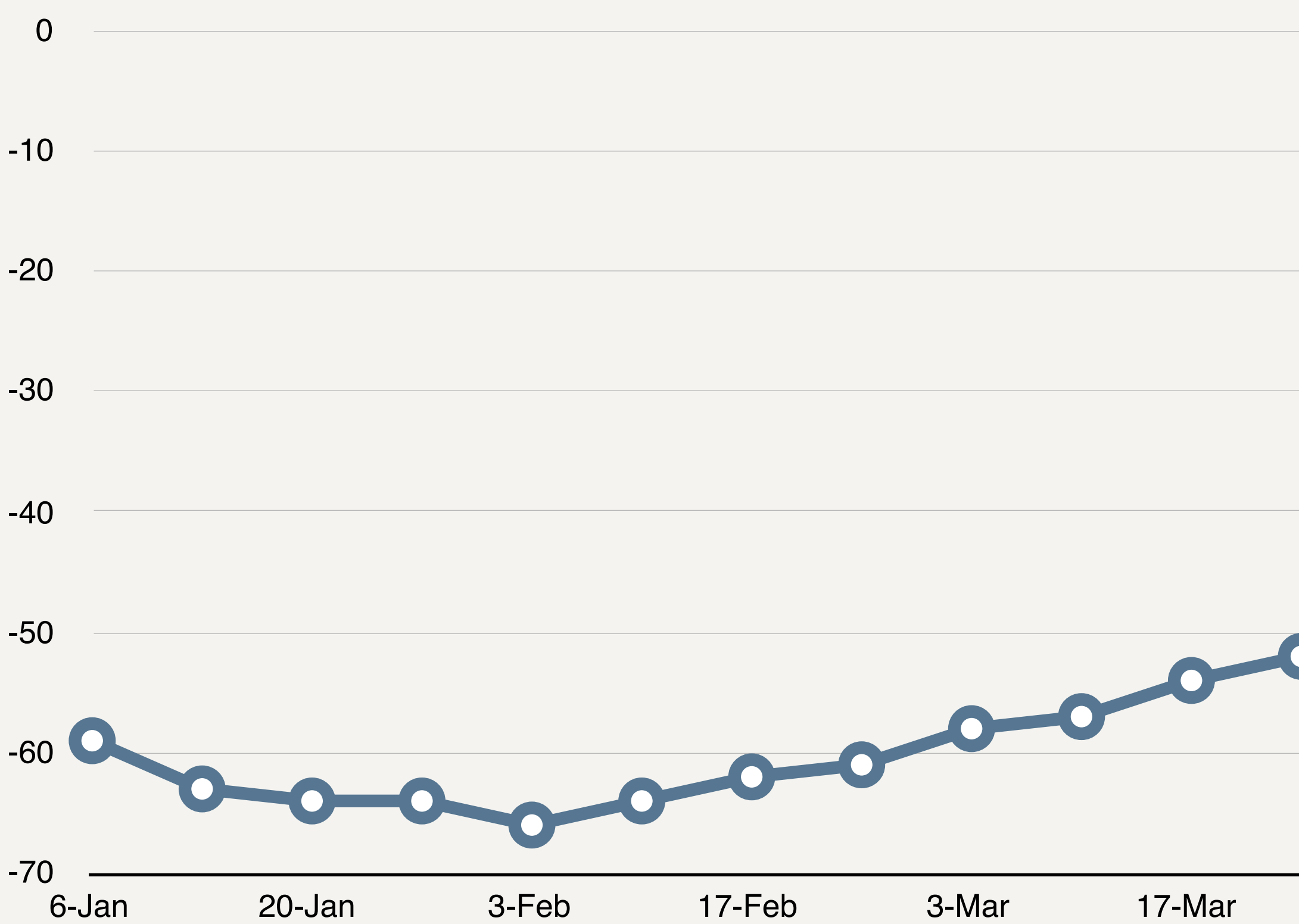




New Customers

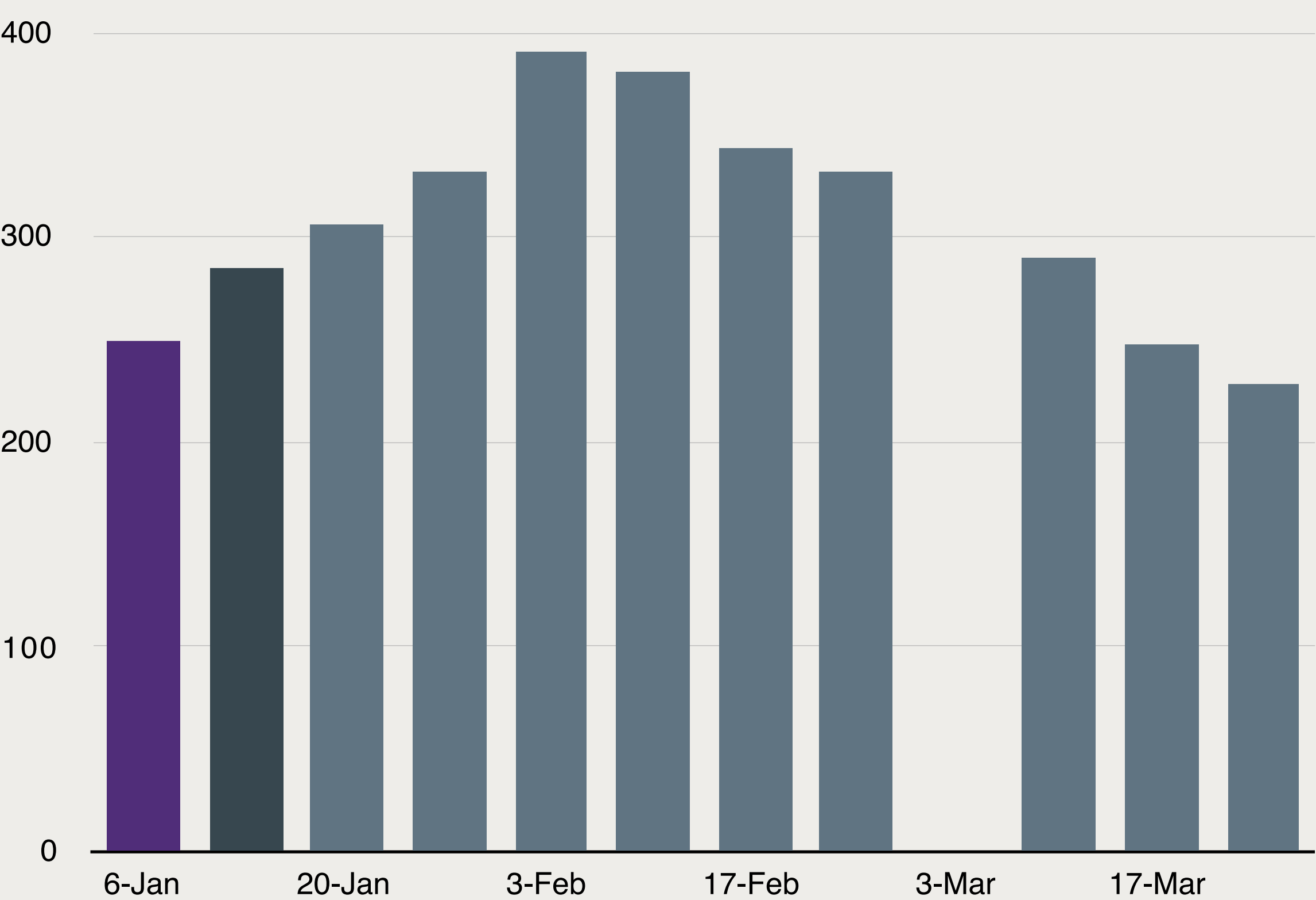
Term Deposits – Margin [bps]

| WESTPAC GROUP | | |
|---------------|---------|------|
| 50▲ | | |
| CB | (50.01) | ▲ 25 |
| BB | (50.01) | ▲ 25 |
| BT | (50.01) | ▲ 25 |
| WIB | (50.01) | ▲ 25 |
| NZ | (50.01) | ▲ 25 |
| GBU | (50.01) | ▲ 25 |



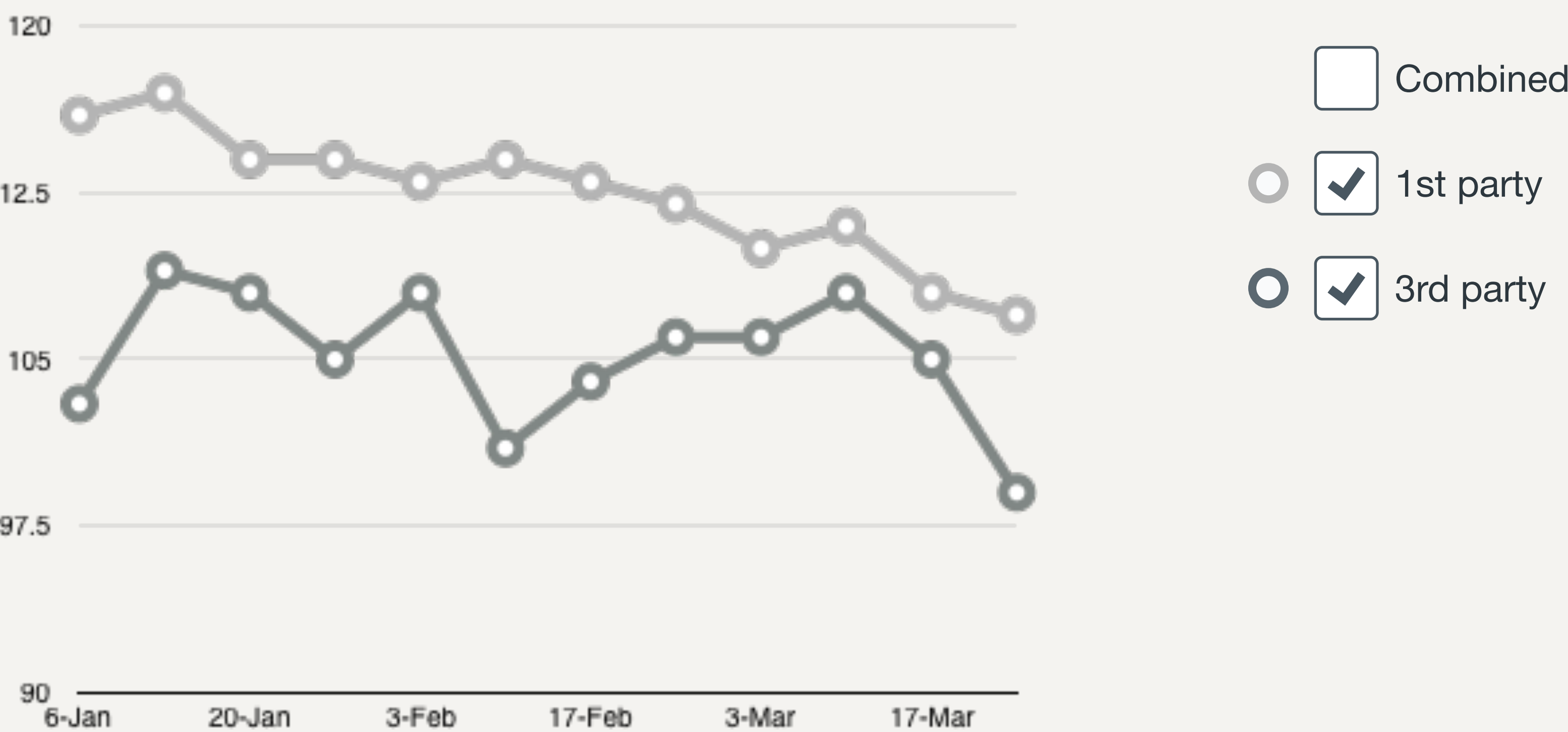
Term Deposits – Volume [\$m]

| WESTPAC GROUP | | |
|---------------|---------|------|
| 50▲ | | |
| CB | (50.01) | ▲ 25 |
| BB | (50.01) | ▲ 25 |
| BT | (50.01) | ▲ 25 |
| WIB | (50.01) | ▲ 25 |
| NZ | (50.01) | ▲ 25 |
| GBU | (50.01) | ▲ 25 |



Mortgage Application Discounts [bps]

| WESTPAC GROUP | | |
|---------------|---------|------|
| 50▲ | | |
| CB | (50.01) | ▲ 25 |
| BB | (50.01) | ▲ 25 |
| BT | (50.01) | ▲ 25 |
| WIB | (50.01) | ▲ 25 |
| NZ | (50.01) | ▲ 25 |
| GBU | (50.01) | ▲ 25 |

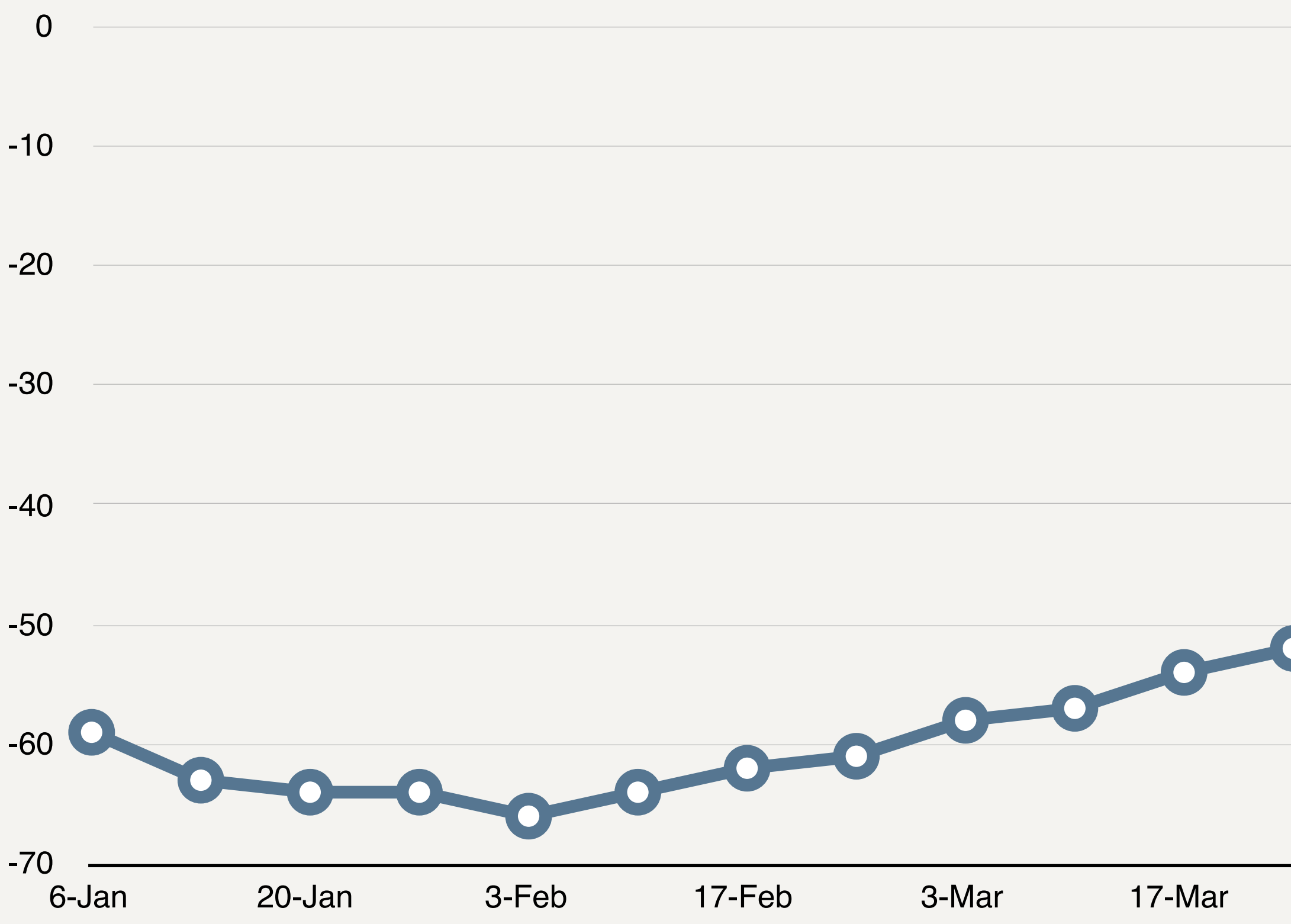




New Customers

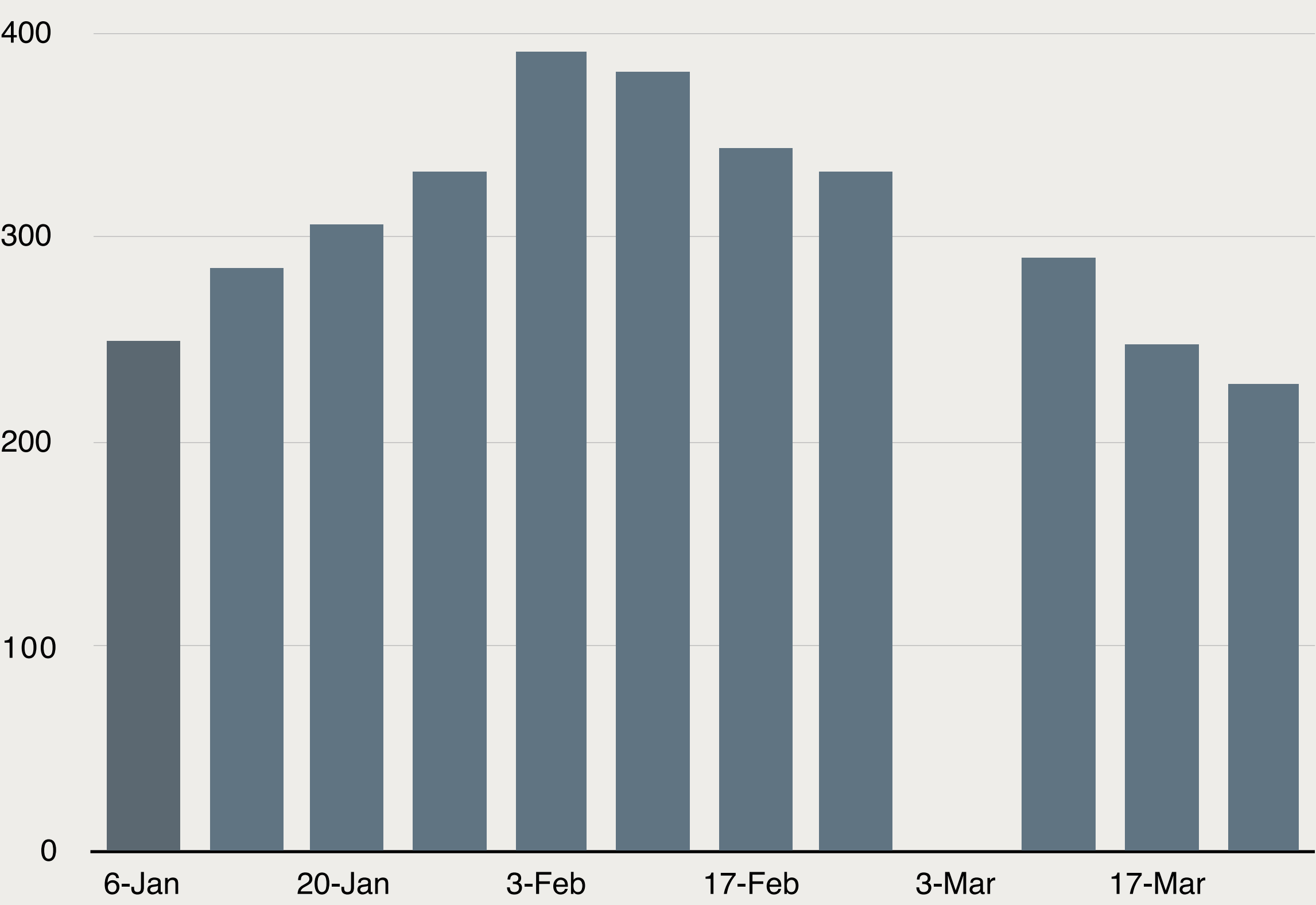
Term Deposits – Margin [bps]

| | |
|----------------|--------------|
| WESTPAC GROUP | (50.01) ▲ 25 |
| CONSUMER BANK | |
| 50▲ | |
| WESTPAC RETAIL | (50.01) ▲ 25 |
| ST GEORGE | (50.01) ▲ 25 |
| RAMS | NO DATA |
| BOM | NO DATA |
| SA | NO DATA |



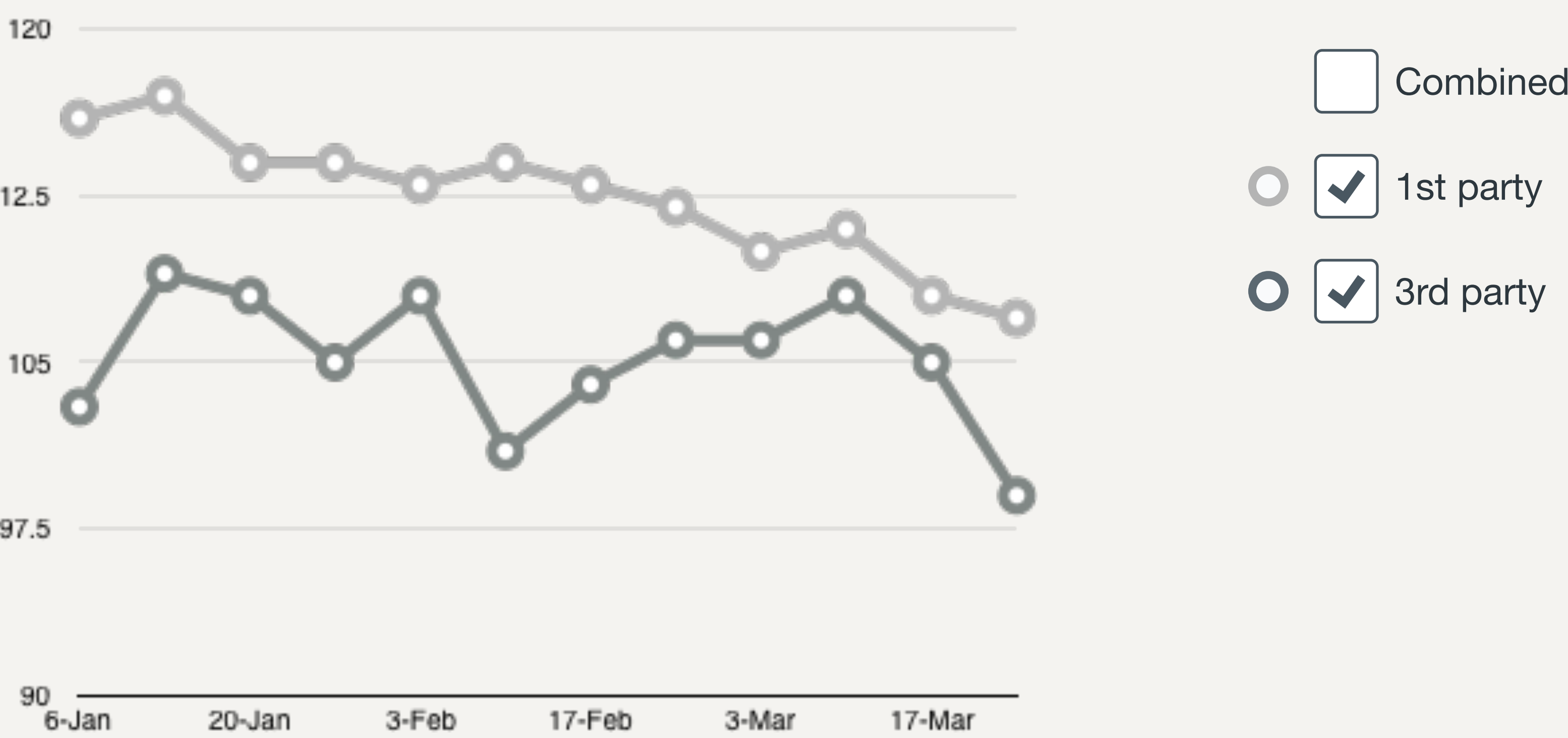
Term Deposits – Volume [\$m]

| | |
|----------------|--------------|
| WESTPAC GROUP | (50.01) ▲ 25 |
| CONSUMER BANK | |
| 50▲ | |
| WESTPAC RETAIL | (50.01) ▲ 25 |
| ST GEORGE | (50.01) ▲ 25 |
| RAMS | NO DATA |
| BOM | NO DATA |
| SA | NO DATA |



Mortgage Application Discounts [bps]

| | |
|----------------|--------------|
| WESTPAC GROUP | (50.01) ▲ 25 |
| CONSUMER BANK | |
| 50▲ | |
| WESTPAC RETAIL | (50.01) ▲ 25 |
| ST GEORGE | (50.01) ▲ 25 |
| RAMS | NO DATA |
| BOM | NO DATA |
| SA | NO DATA |





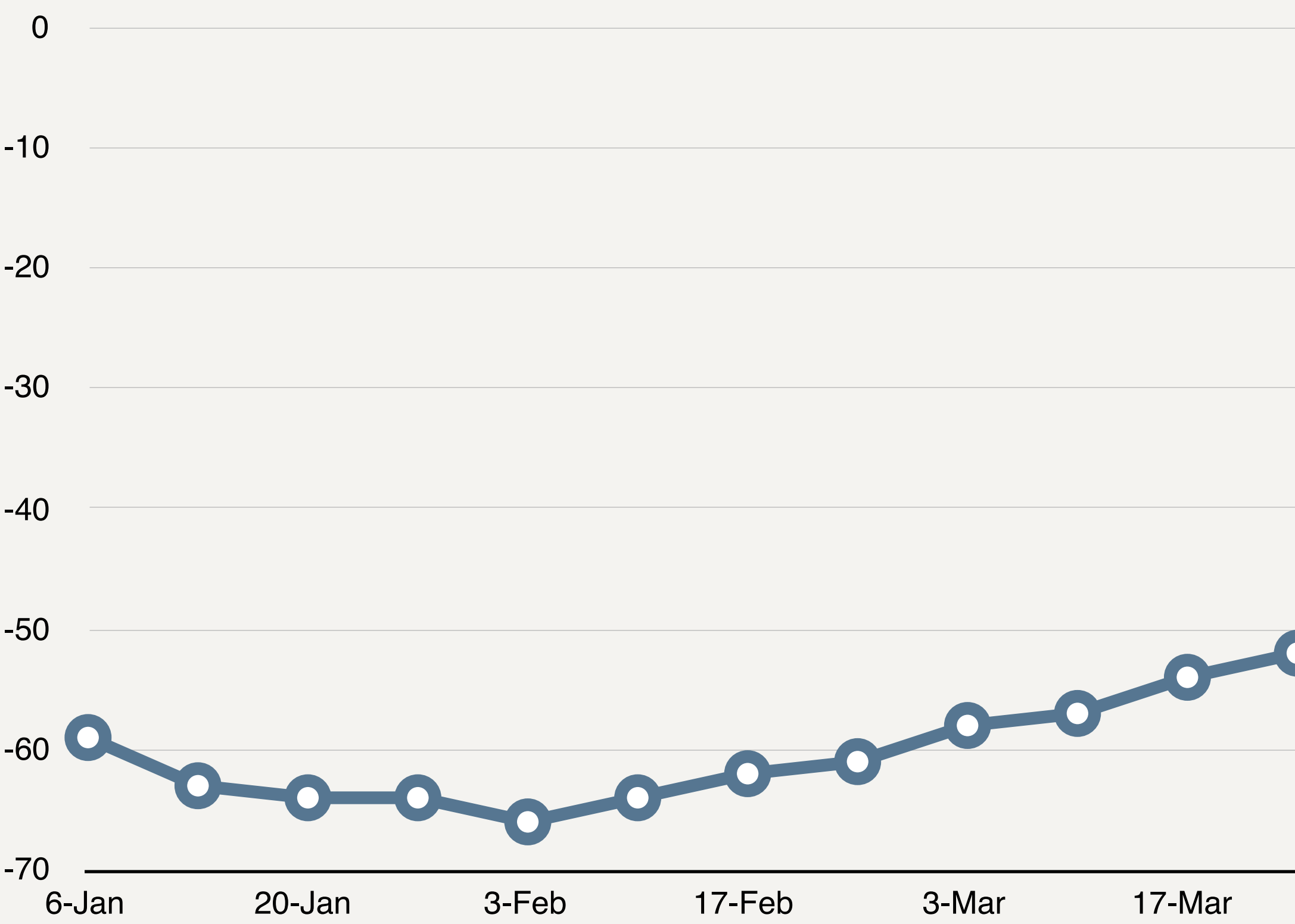
New Customers

Term Deposits – Margin [bps]

CONSUMER BANK (50.01) ▲ 25

ST GEORGE

1 ▲ 25

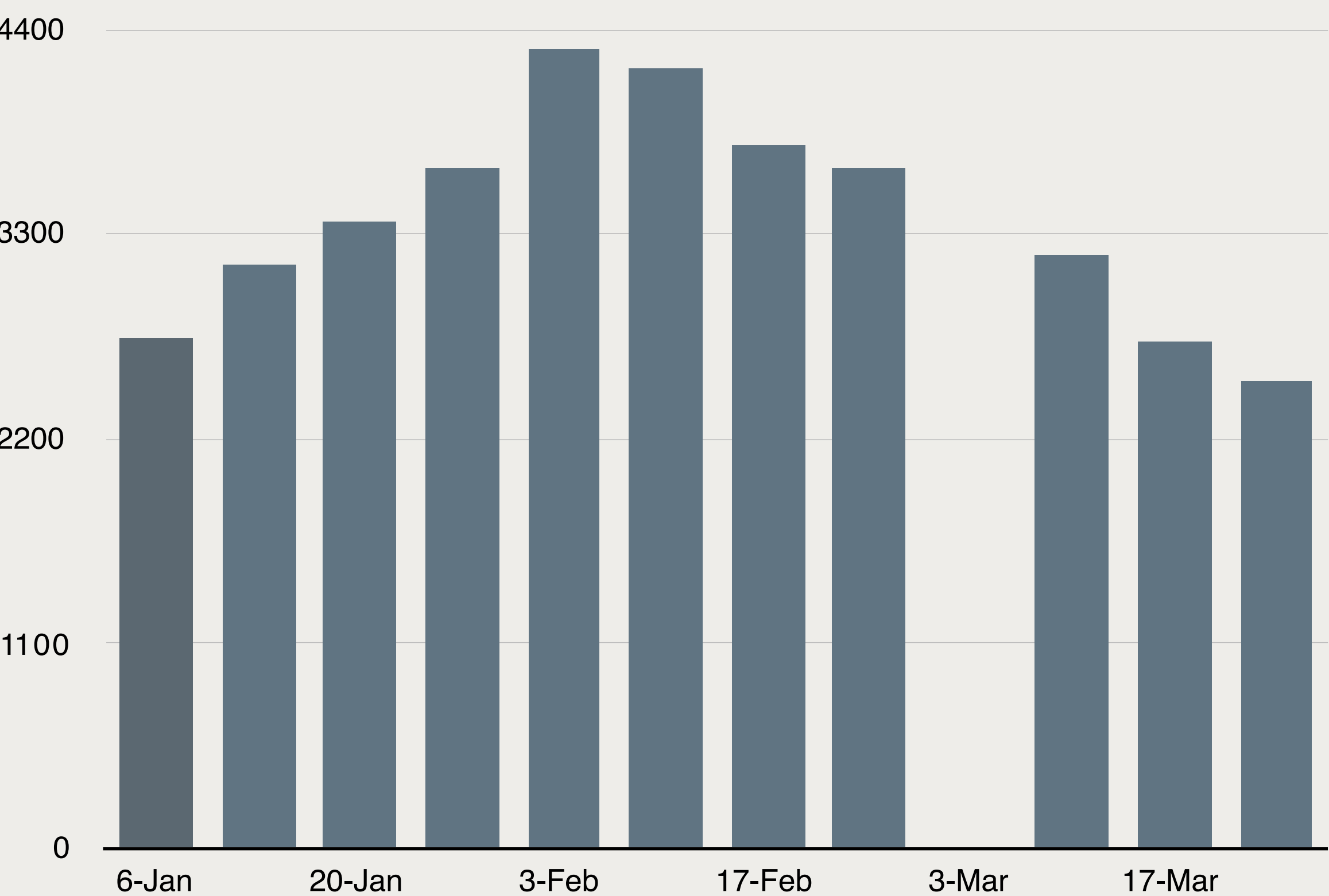


Term Deposits – Volume [\$m]

CONSUMER BANK (50.01) ▲ 25

ST GEORGE

1 ▲ 25

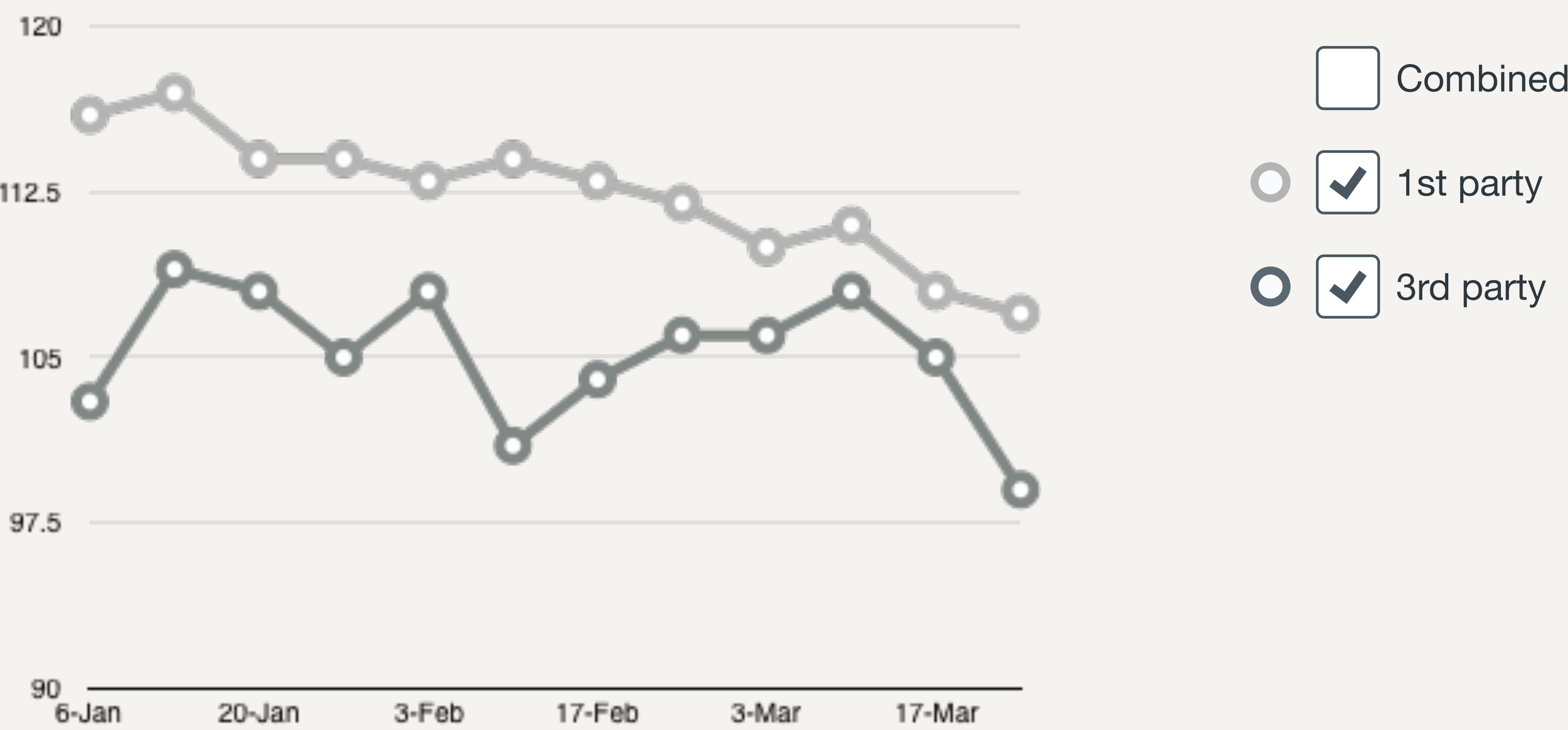


Mortgage Application Discounts [bps]

CONSUMER BANK (50.01) ▲ 25

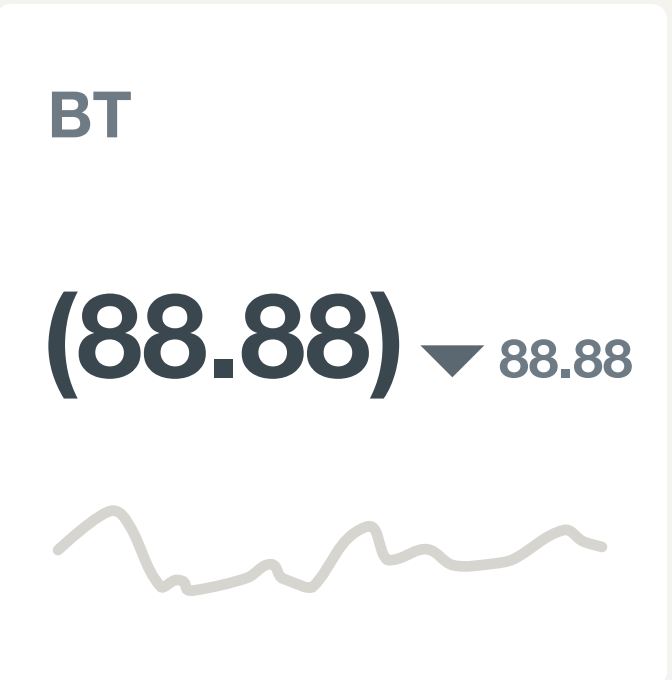
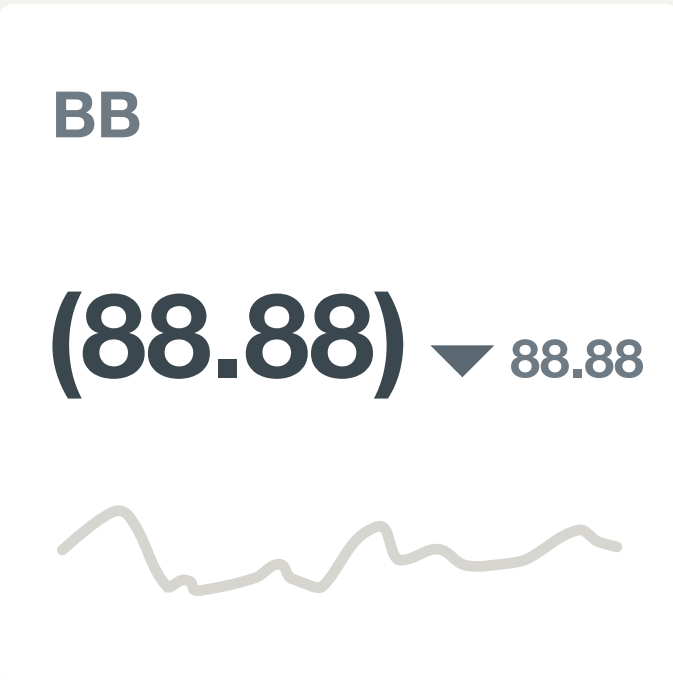
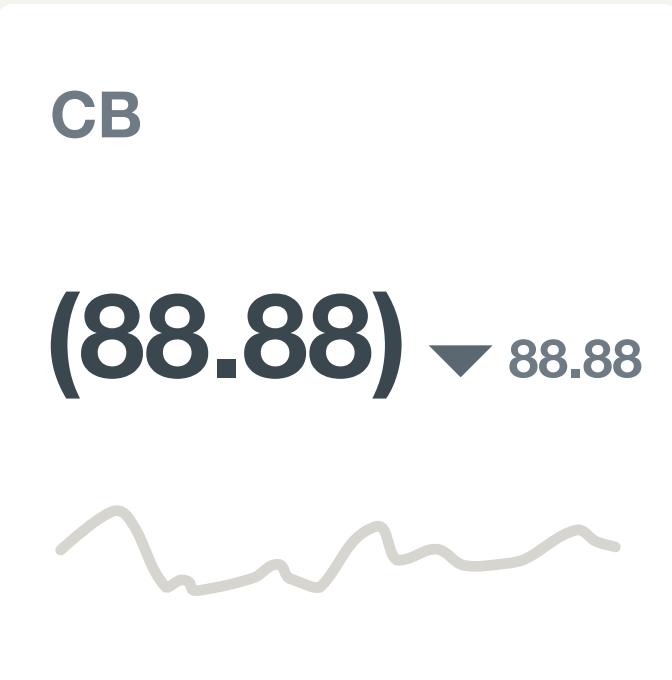
ST GEORGE

1 ▲ 25

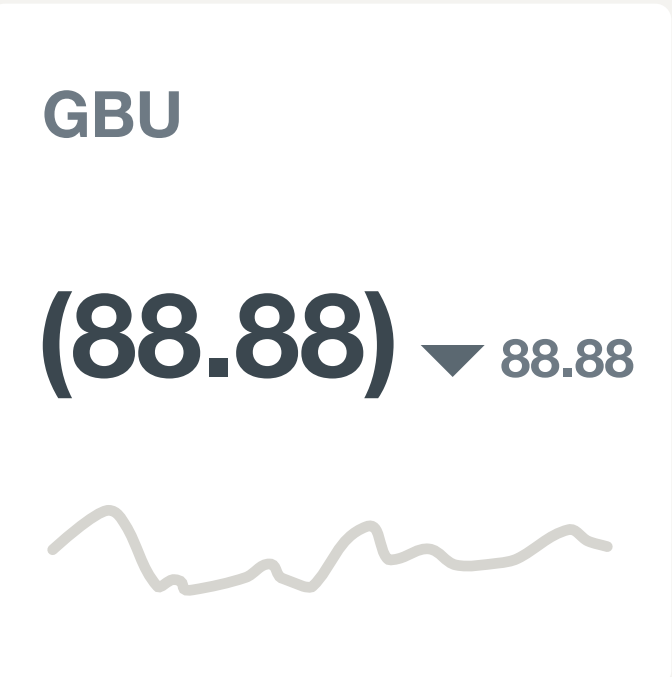
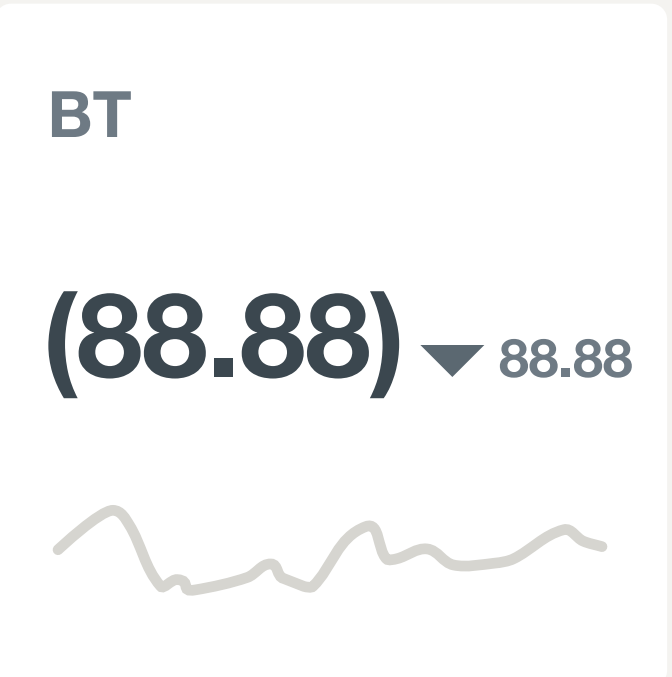
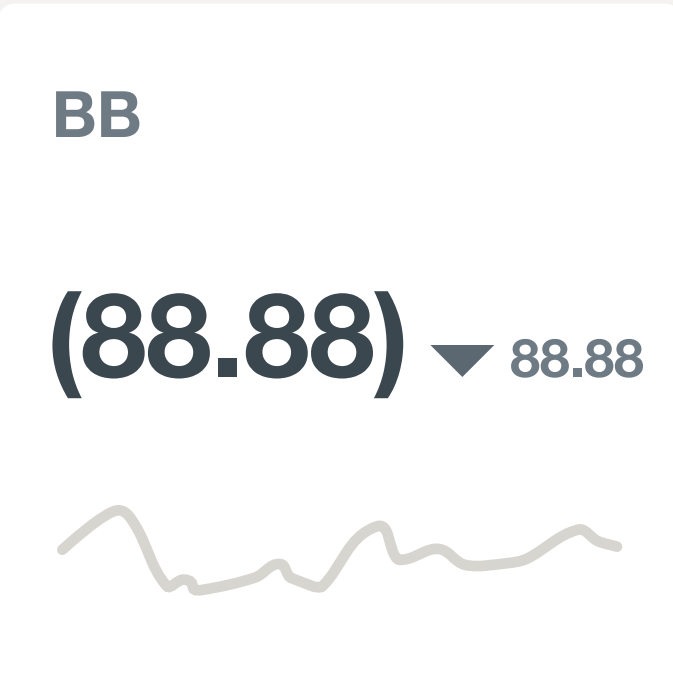
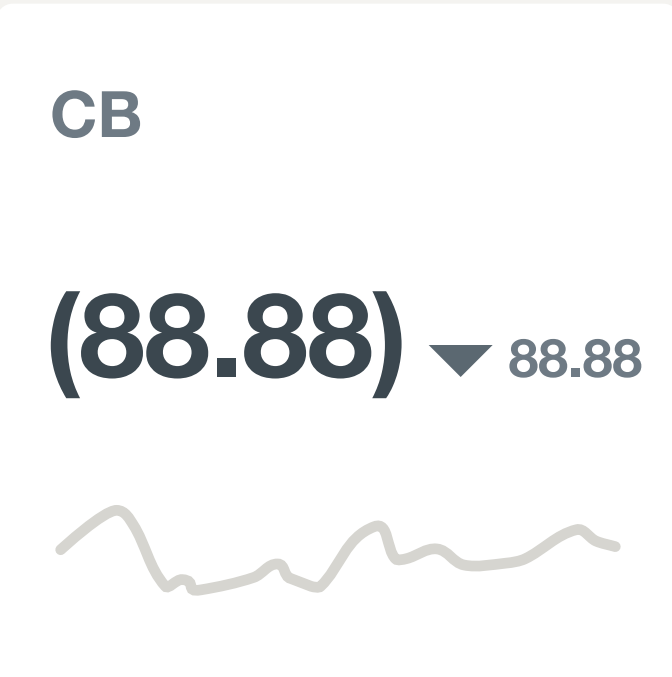


📈 Strength

Deposit to loan ratio [%]

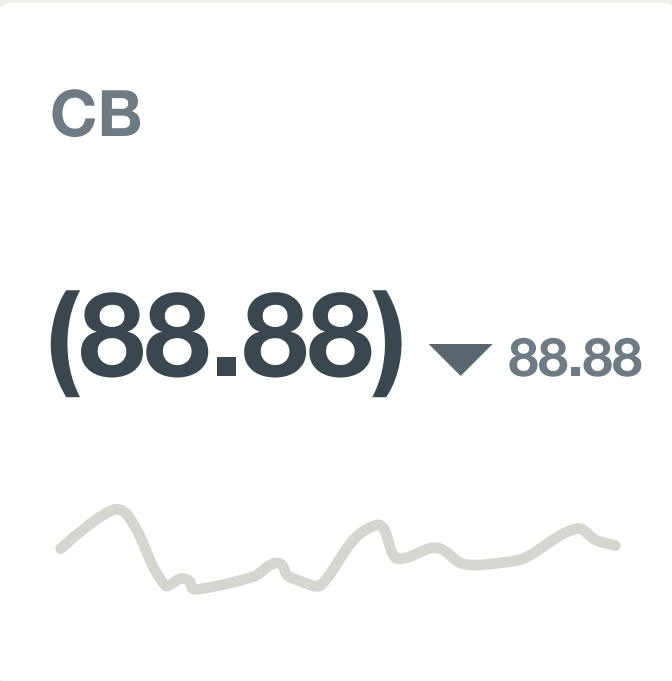
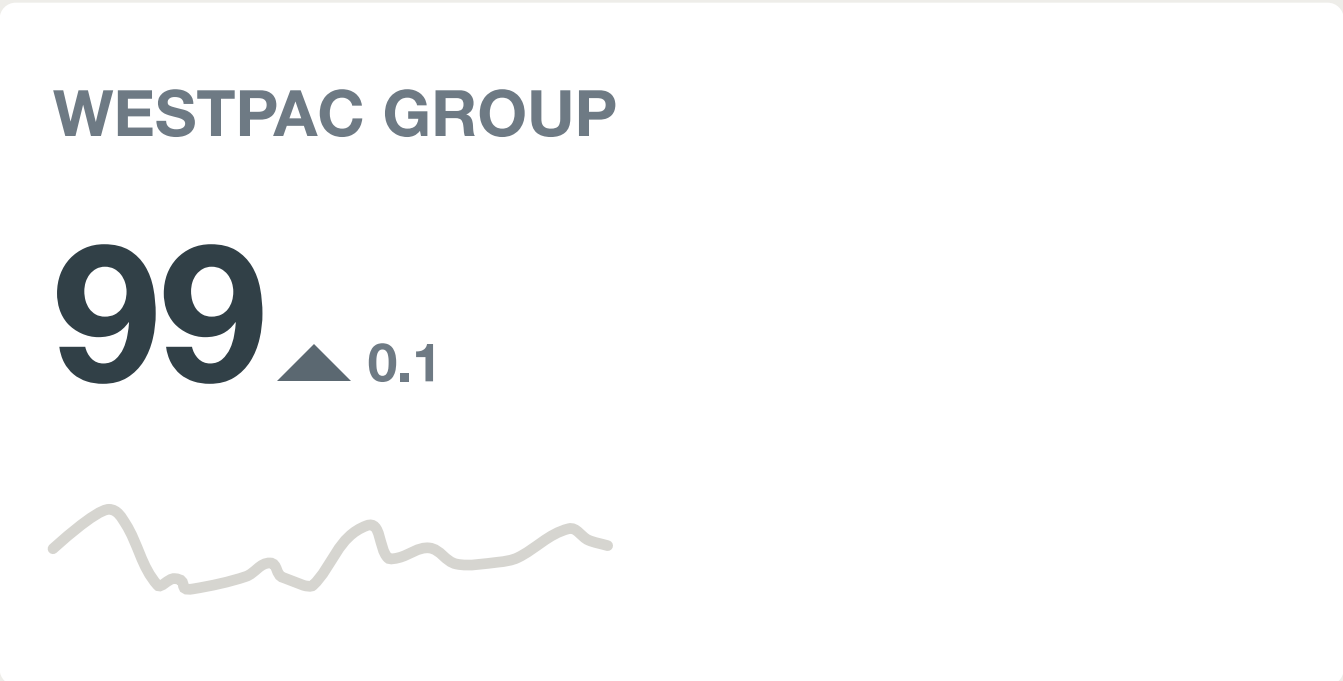


Impairments to GLAA [%]

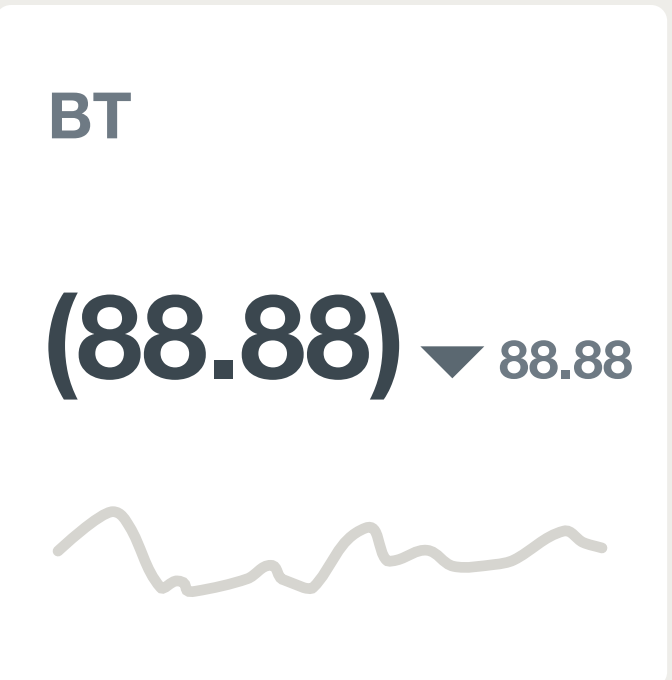
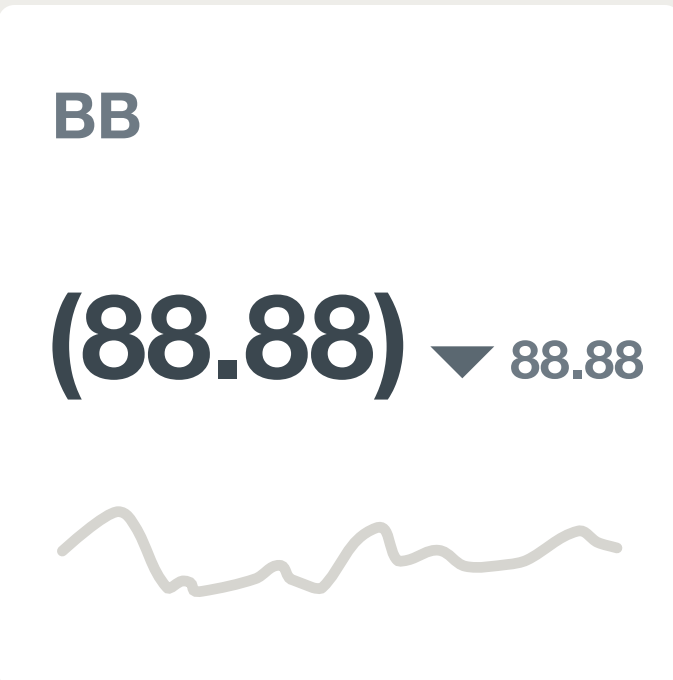
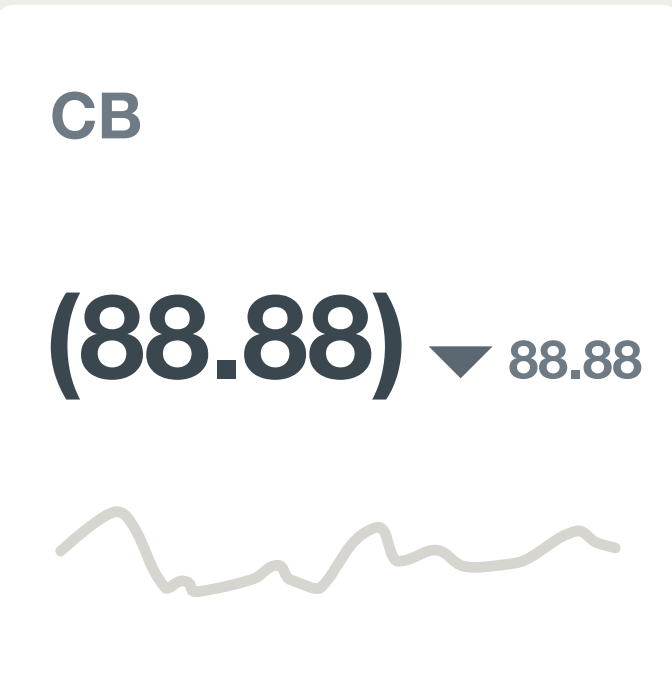
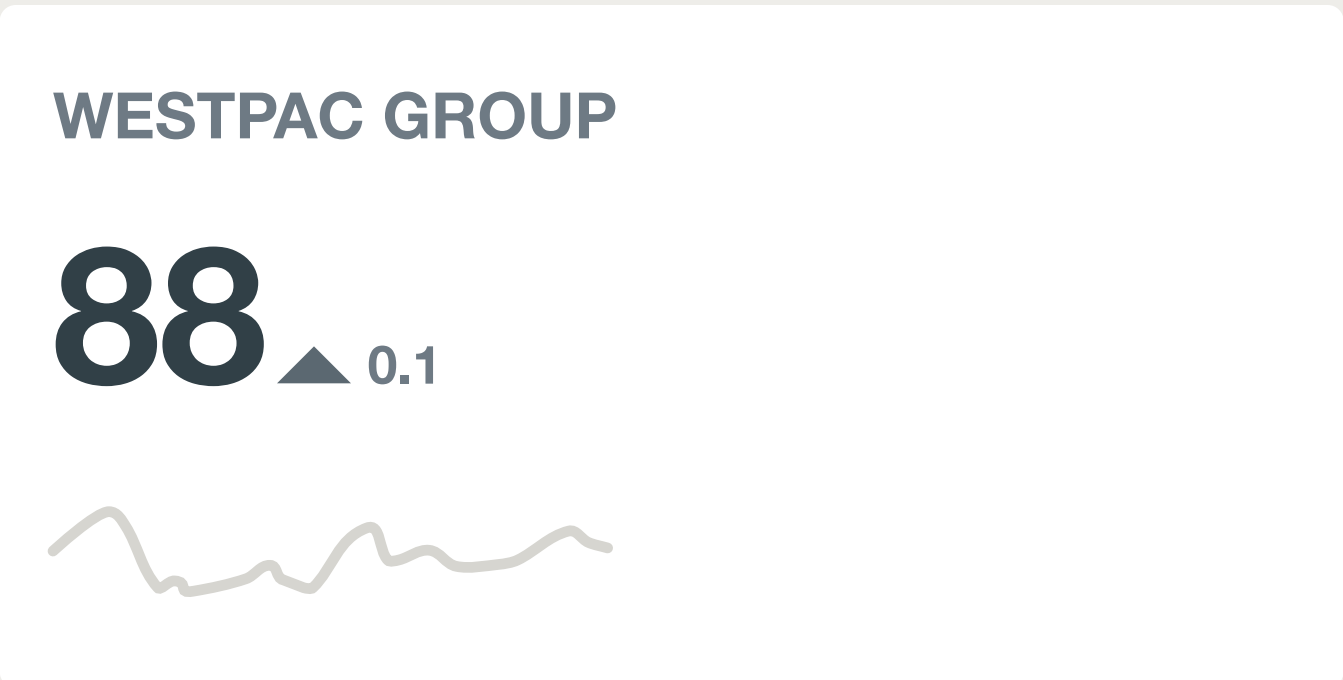


💰 Return

ROTE [%]

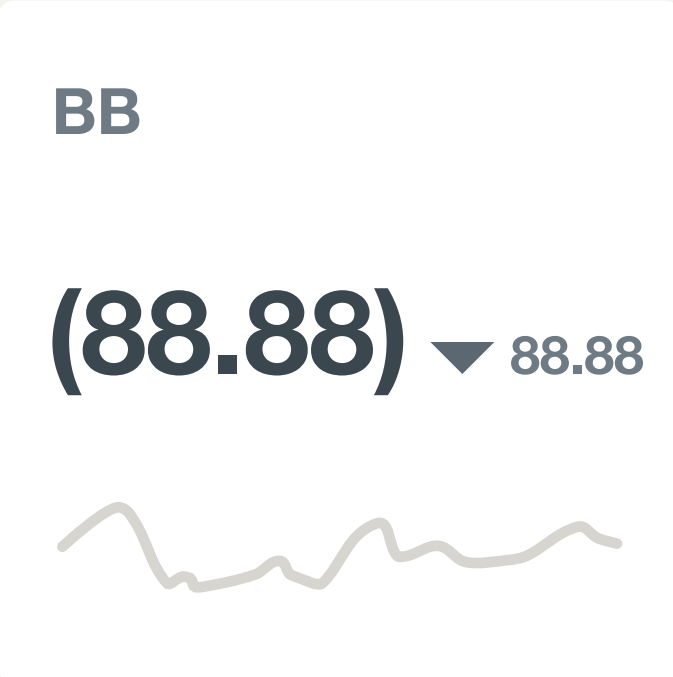
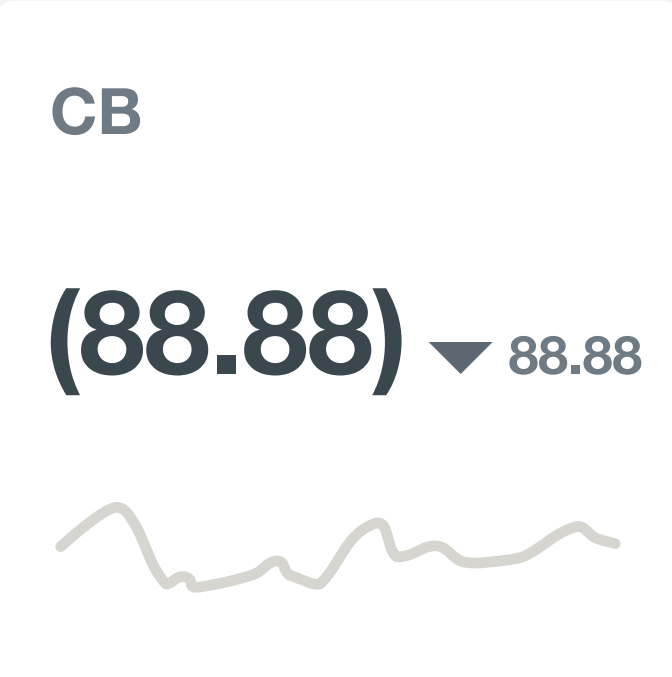


NIM [%]



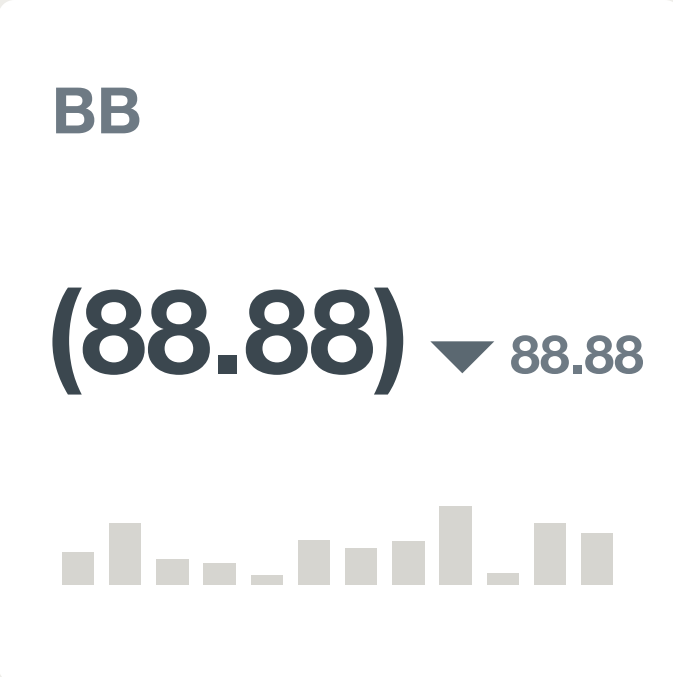
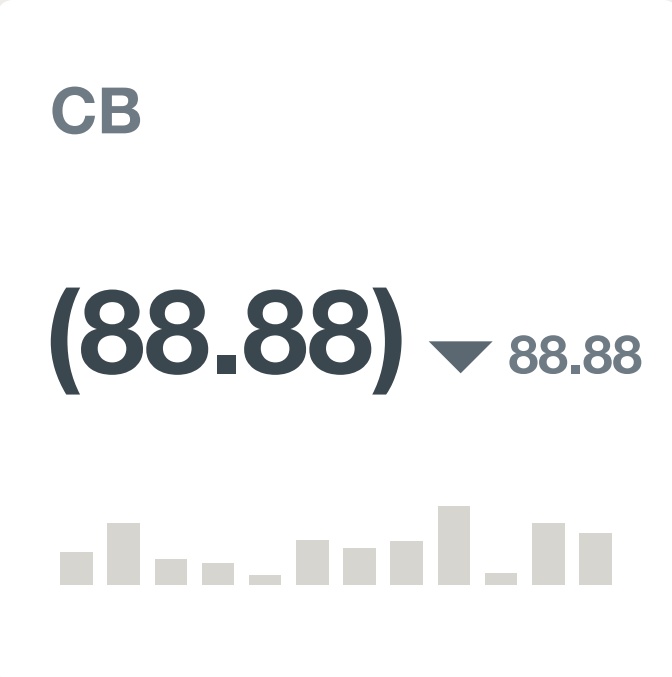
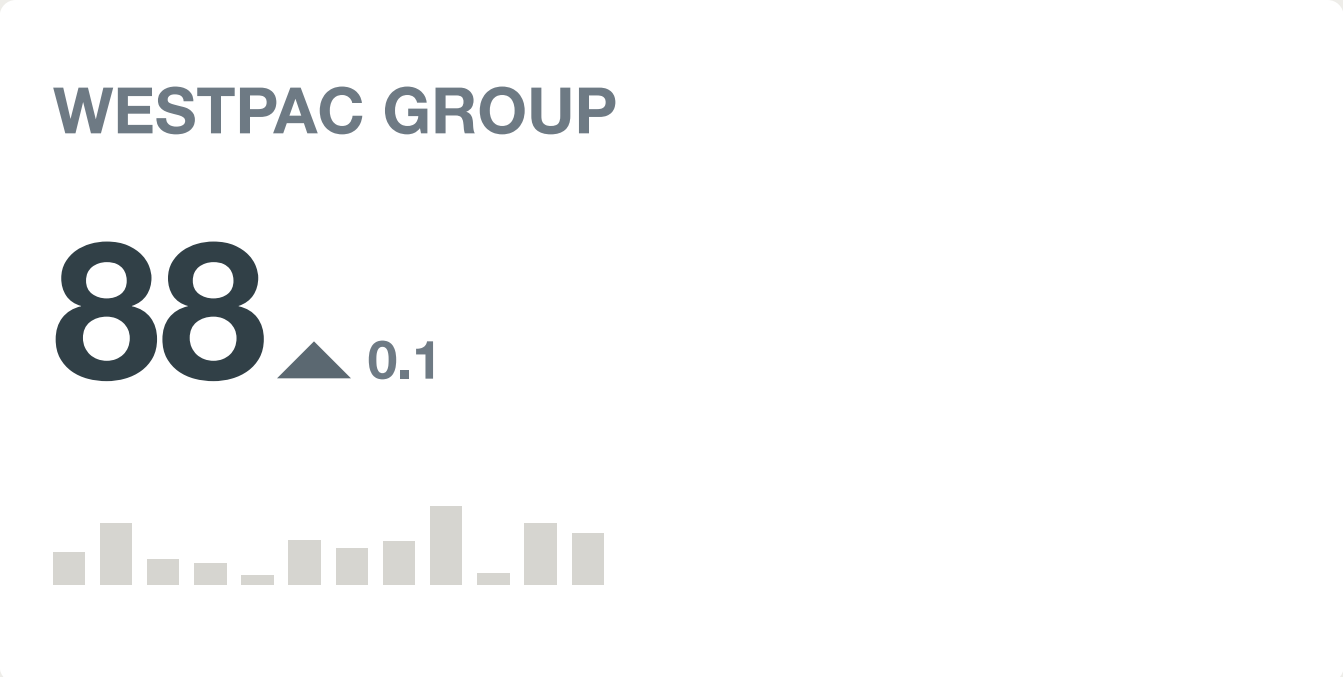
🔗 Productivity

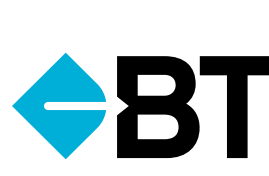
Expense to Income [%]



📈 Growth

Cash Earnings [\$m]





Financial Summary

| | Monthly Trend | | | Required runrate to achieve HY Fcst | Year to date | | | Growth | | |
|-----------------------------------|---------------|--------------|--------------|--|----------------|----------------|--------------------|------------------|----------------|------------------------|
| | Feb-17 | Mar-17 | Apr-17 | | Actual | PCP | % Growth on PCP | 2H17 Forecast | 1H17 Actual | % mvmt 2H17 1H17 |
| \$(m) | | | | | | | | | | |
| Net Interest Income | 1,111 | 1,287 | 1,311 | 1,330 | 8,934 | 8,718 | 2.5% | 7,959 | 7,623 | 4.4% |
| Non-Interest Income | 500 | 540 | 479 | 537 | 3,569 | 3,427 | 4.1% | 3,162 | 3,090 | 2.3% |
| Operating Income | 1,611 | 1,827 | 1,790 | 1,866 | 12,503 | 12,145 | 2.9% | 11,121 | 10,713 | 3.8% |
| Direct expenses | (717) | (761) | (768) | (749) | (5,162) | (5,047) | 2.3% | (4,515) | (4,394) | 2.8% |
| Indirect expenses | (1) | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | |
| Operating Expenses | (718) | (761) | (768) | (749) | (5,162) | (5,047) | 2.3% | (4,515) | (4,394) | 2.8% |
| Core Earnings | 893 | 1,066 | 1,022 | 1,117 | 7,341 | 7,098 | 3.4% | 6,606 | 6,319 | 4.5% |
| Impairments Charges | (52) | (141) | (121) | (90) | (625) | (735) | (15.0%) | (571) | (504) | 13.3% |
| NPBT | 841 | 925 | 901 | 1,027 | 6,716 | 6,363 | 5.5% | 6,035 | 5,815 | 3.8% |
| Tax Expense and NCI | (257) | (284) | (272) | (666) | (2,033) | (1,871) | 8.7% | (3,600) | (1,761) | 104.4% |
| NPAT/Cash Earnings | 584 | 641 | 629 | 717 | 4,683 | 4,492 | 4.3% | 4,215 | 4,054 | 4.0% |
| Return | | | | | | | | | | |
| Economic profit | 93 | 87 | 86 | | 963 | 2,097 | (54.1%) | 4,215 | 877 | 380.6% |
| ROE | 13.08% | 12.72% | 12.75% | | 13.85% | 13.86% | (1bps) | - | 14.04% | |
| ROTE | 15.67% | 15.19% | 15.18% | | 16.61% | 16.85% | (24bps) | - | 16.85% | |
| NIM | 1.93% | 2.03% | 2.12% | | 2.06% | 2.09% | (3bps) | 2.07% | 2.05% | 2bps |
| NIM (excl TSY & Mkts) | 1.94% | 2.04% | 2.04% | | 2.00% | 2.07% | (7bps) | 1.96% | 2.00% | (4bps) |
| Non II / AIEA % | 0.87% | 0.85% | 0.78% | | 0.82% | 0.82% | - | 0.82% | 0.83% | (1bps) |
| Revenue / AIEA % | 2.80% | 2.88% | 2.90% | | 2.89% | 2.91% | (2bps) | 2.90% | 2.88% | 2bps |
| AIEA | 749,517 | 746,844 | 751,591 | | 745,948 | 716,009 | 4.2% | 765,196 | 745,018 | 2.7% |
| Growth | | | | | | | | | | |
| Loans (spot) | 668,163 | 667,176 | 669,464 | | 669,464 | 643,737 | 4.0% | 690,500 | 667,176 | 3.5% |
| Customer deposits (spot) | 479,759 | 478,660 | 484,569 | | 484,569 | 444,463 | 9.0% | 497,153 | 478,660 | 3.9% |
| FUM (spot) \$b | | | | | | | | | | |
| FUA (spot) \$b | | | | | | | | | | |
| Strength | | | | | | | | | | |
| Deposit to Loan % | 71.80% | 71.74% | 72.38% | | 72.38% | 69.04% | 334bps | 72.00% | 71.74% | 26bps |
| Impairments to GLAA | 0.13% | 0.15% | 0.16% | | 0.16% | 0.20% | (4bps) | 0.17% | 0.15% | 2bps |
| Life Ins-inforce premium | | | | | | | | | | |
| General Ins-Gross written premium | | | | | | | | | | |
| Productivity | | | | | | | | | | |
| Expense to income % | 44.57% | 41.02% | 41.29% | | 41.29% | 41.56% | (27bps) | 40.60% | 41.02% | (42bps) |
| FTE (spot) | 35,125 | 35,290 | 34,993 | | 34,993 | 35,015 | (0.1%) | 35,087 | 35,290 | (0.6%) |
| Personnel exp / avg FTE (000) | 0 | 0 | 0 | | 138 | 134 | 3.0% | 154 | 138 | 11.5% |
| Revenue / avg FTE (000) | 1 | 1 | 1 | | 613 | 596 | 2.9% | 629 | 612 | 2.9% |

| | Growth | | | Full Year | | |
|-----------------------------------|------------------|----------------|------------------------|----------------|-------------|------------------------------|
| | FY17 Forecast | FY16 Actual | % mvmt FY17 FY16 | FY17 Target | \$ Var | % mvmt Forecast Target |
| \$(m) | | | | | | |
| Net Interest Income | 15,663 | 15,146 | 3.4% | 15,443 | 220 | 1.4% |
| Non-Interest Income | 6,190 | 5,768 | 7.3% | 6,278 | (88) | (1.4%) |
| Operating Income | 21,853 | 20,914 | 4.5% | 21,721 | 132 | 0.6% |
| Direct expenses | (8,970) | (8,763) | 2.4% | (8,951) | (19) | 0.2% |
| Indirect expenses | 0 | 0 | | 1 | (1) | (100.0%) |
| Operating Expenses | (8,970) | (8,763) | 2.4% | (8,950) | (20) | 0.2% |
| Core Earnings | 12,883 | 12,151 | 6.0% | 12,771 | 112 | 0.9% |
| Impairments Charges | (1,011) | (1,134) | (10.8%) | (1,351) | 340 | (25.2%) |
| NPBT | 11,872 | 11,017 | 7.8% | 11,420 | 452 | 4.0% |
| Tax Expense and NCI | (3,600) | (3,297) | 9.2% | (3,428) | (172) | 5.0% |
| NPAT/Cash Earnings | 8,272 | 7,719 | 7.2% | 7,992 | 280 | 3.5% |
| Return | | | | | | |
| Economic profit | 8,272 | 3,603 | 129.6% | 7,992 | 280 | 3.5% |
| ROE | - | 13.76% | | | | |
| ROTE | - | 16.69% | | | | |
| NIM | 2.07% | 2.10% | (3bps) | | | |
| NIM (excl TSY & Mkts) | 1.94% | 2.06% | (12bps) | | | |
| Non II / AIEA % | 0.82% | 0.80% | 2bps | | | |
| Revenue / AIEA % | 2.89% | 2.90% | (1bps) | | | |
| AIEA | 755,364 | 722,103 | 4.6% | | | |
| Growth | | | | | | |
| Loans (spot) | 690,500 | 662,167 | 4.3% | | | |
| Customer deposits (spot) | 497,153 | 466,608 | 6.5% | | | |
| FUM (spot) \$b | | | | | | |
| FUA (spot) \$b | | | | | | |
| Strength | | | | | | |
| Deposit to Loan % | 72.00% | 70.47% | 153bps | | | |
| Impairments to GLAA | 0.15% | 0.18% | (3bps) | | | |
| Life Ins-inforce premium | | | | | | |
| General Ins-Gross written premium | | | | | | |
| Productivity | | | | | | |
| Expense to income % | 41.05% | 41.90% | (85bps) | 41.20% | | (15bps) |
| FTE (spot) | 35,087 | 35,580 | (1.4%) | 34,497 | | 1.7% |
| Personnel exp / avg FTE (000) | 142 | 135 | 5.2% | | | |
| Revenue / avg FTE (000) | 620 | 594 | 4.3% | | | |

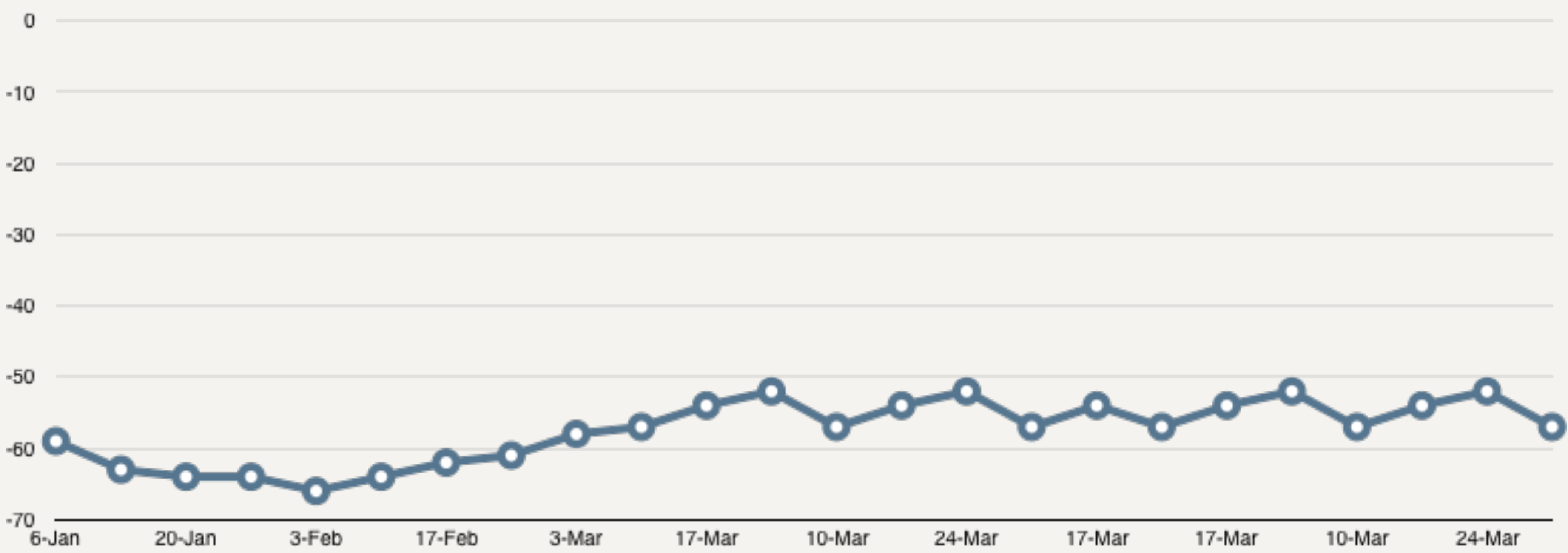


Home /

Return

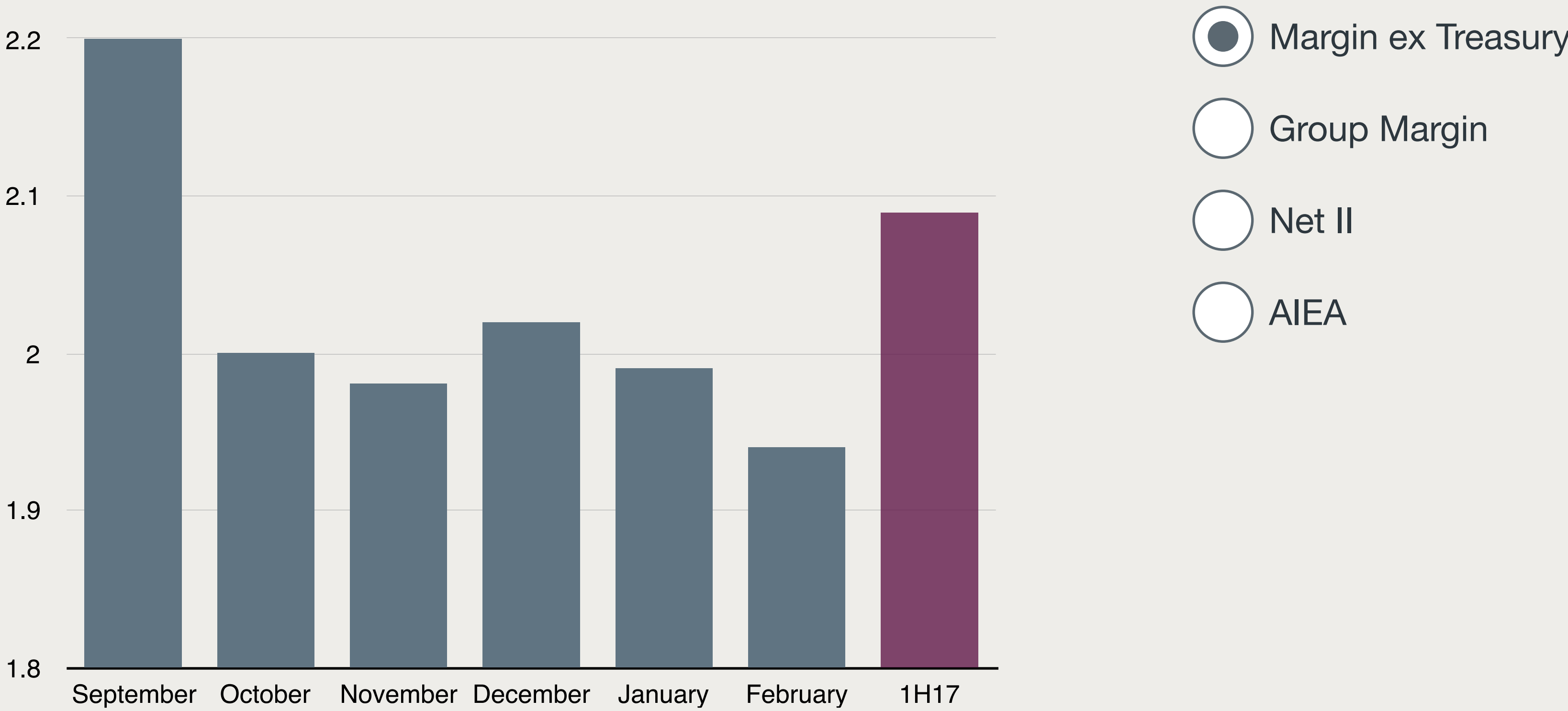
ROTE [%]

| WESTPAC GROUP | | |
|-------------------|---------|------|
| 99▲ ₂₅ | | |
| CB | (50.01) | ▲ 25 |
| BB | (50.01) | ▲ 25 |
| BT | (50.01) | ▲ 25 |
| WIB | (50.01) | ▲ 25 |
| NZ | (50.01) | ▲ 25 |
| GBU | (50.01) | ▲ 25 |



NIM [%]

| WESTPAC GROUP | | |
|------------------|---------|------|
| 2▲ ₂₅ | | |
| CB | (50.01) | ▲ 25 |
| BB | (50.01) | ▲ 25 |
| BT | (50.01) | ▲ 25 |
| WIB | (50.01) | ▲ 25 |
| NZ | (50.01) | ▲ 25 |
| GBU | (50.01) | ▲ 25 |



Group Home

200

W

bankSA

st.george

BT

RAMS

Bank of Melbourne

Financial

Operational

8 May 2017

Week

Bank SA

bankSA

Financial

Operational

8 May 2017

Week

St George

st.george

Financial

Operational

8 May 2017

Week

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8 May 2017

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RAMS

RAMS

Financial

Operational

8 May 2017

Week

Bank of Melbourne

Bank of Melbourne

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Operational

8 May 2017

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Operational

8 May 2017

Week