Westpac GROUP

2026 Sustainability Index and Datasheet

This Sustainability Index and Datasheet (Datasheet) outlines our sustainability performance for the Financial Year ended September 2026 (FY26). Quantitative performance is typically reported for the last three years while qualitative information typically relates to FY26. The index tabs of this spreadsheet demonstrate our alignment with local and global sustainability reporting frameworks for FY26. This spreadsheet forms part of our FY26 reporting suite and should be considered alongside our 2026 Annual Report, 2026 Sustainability Report and other sustainability disclosures on the Westpac website.

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	DESCRIPTION
GENERAL	
Home	Provides an overview of the Datasheet's purpose, structure and navigation, reporting scope and periods, sustainability reporting frameworks, approach to climate disclosures, data limitations, assurance and prior-year restatements and revisions.
References	Lists documents and webpages referenced in the Datasheet.
Forward Looking Information	Outlines the general nature of the information, limitations of third-party data and risks, assumptions and uncertainties associated with forward-looking statements and sustainability disclosures.
TARGETS	
Targets	Includes targets and reported progress for operational scope 1 and 2 emissions, selected scope 3 upstream emissions, financed emissions by sector, sustainable lending and bond facilitation, together with customer NPS ranking targets and the Australian commercial-site waste diversion target.
CUSTOMERS	
Customers	Includes customer-related metrics such as customer numbers, consumer and business Main Financial Institution (MFI) share, ATM and branch numbers, financial hardship assistance, natural disaster relief and remote services to communities, customer complaints and resolution, Net Promoter Score (NPS) and customer satisfaction, Severity 1 technology incidents, reported data breaches and affected account holders, and scam losses prevented.
EMPLOYEES	
Employees	Includes employee and contractor profiles, headcount and FTE, board composition, recruitment and attrition, engagement, inclusion and diversity, gender pay equity and pay gap, parental leave, absenteeism, health and safety, training and development, whistleblower reporting, Code of Conduct breaches, remuneration and collective
SUPPLIERS	
Suppliers	Includes supplier and other relevant third-party spend and its geographic distribution, spend with diverse and Indigenous Australian suppliers, Indigenous supplier numbers, and responsible sourcing screening and action-plan progress for human rights and other sustainability-related risks.
ECONOMIC AND SOCIAL	
Economic and Social Impact	Includes community investment and its components, commercial sponsorships, financial education participant numbers and delivery hours, and the cost of supplying and supporting consumer and business cash services.
ENVIRONMENT	
Emissions account	Includes gross scope 1, 2 and 3 Greenhouse Gas (GHG) emissions, scope 3 category breakdowns, geographic breakdowns of location-based emissions, market-based operational and upstream emissions, and scope 1 and 2 emissions intensity per employee (FTE).
Financed emissions	Includes absolute gross scope 3 financed emissions by industry and asset class, covering loans and project finance, bonds and undrawn loan commitments, together with exposure coverage and the proportion of financed emissions captured by sector targets.
Carbon offsets	Includes details of carbon offsets surrendered for Australia and New Zealand, including projects, offset unit types and registries, for the reporting years shown.
Environment & Nature	Includes metrics on energy consumption and renewable energy, renewable energy certificates surrendered, hybrid and electric fleet vehicles, water and paper consumption, waste diversion and disposal, and industry lending exposures with potential nature-related impacts and dependencies assessed using ENCORE.
RISKS	

Sustainability and Climate-related Risks	Includes metrics on lending exposure by sector (highlighting those with potential high climate-related risks, electricity generation, and the fossil fuel value chain), climate scenario analysis (covering physical and transition risks), customer and transaction reviews for potential human rights and modern slavery risks, and project finance disclosures under the Equator Principles.

OPPORTUNITIES

Sustainability and Climate-related Opportunities	Includes sustainable lending by category and sector, bond facilitation by category, Green and Social Tailored Deposit balances, and products outside the Sustainable Finance Framework, including Australian electric and hybrid vehicle loans and New Zealand Greater Choices home loans and EV loans.

REPORTING INITIATIVES, STANDARDS & FRAMEWORKS

Australian Accounting Standards Board (AASB)	Describes our alignment to the Australian AASB S2 Climate-related Disclosures Standard.
GRI Content Index	Describes our alignment to the 2021 GRI Universal Standards, specifically over the relevant topics considered material to Westpac.
Sustainability Accounting Standards Board (SASB) Index	Describes our alignment to the Sustainability Accounting Standards Board (SASB), Commercial Banks Standard, version 2023-12.
Principles of Responsible Banking - Westpac Self-Assessment	Includes our Responsible Banking Progress Statement which demonstrates our progress against the Principles of Responsible Banking.
The United Nations Guiding Principles (UNGP) Reporting Framework	Outlines our progress in line with the UN Guiding Principles on Business and Human Rights (UNGP) Reporting Framework.

GLOSSARY

Glossary	Includes definitions for metrics or terms used in the Datasheet.

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HOME

2026 Sustainability Index and Datasheet
This Sustainability Index and Datasheet forms part of our FY26 reporting suite and provides our key sustainability performance in one place. This spreadsheet should be considered alongside our 2026 Annual Report, 2026 Sustainability Report and other sustainability disclosures on the Westpac website.

Navigating this spreadsheet
This spreadsheet is structured around key sustainability topics, focusing on performance across our stakeholders and important areas including targets, customers, employees, suppliers, economic & social, emissions account, financed emissions, carbon offsets, environment & nature, risks and opportunities. The metrics selected are based on what we believe to be important to our stakeholders and, where possible have been aligned with global sustainability frameworks, standards and initiatives.

The Glossary tab brings together the footnotes across each of the tabs with dynamic links to help readers navigate the spreadsheet.

The light red coloured tabs each have an index to help readers find where our data aligns with local and global sustainability frameworks, standards and initiatives, such as the Australian AASB S2 Climate-related Disclosures Standard (AASB), the Global Reporting Initiative (GRI), the Sustainability Accounting Standards Board (SASB), the United Nations Principles for Responsible Banking (UNPRBs), and the United Nations Guiding Principles on Business and Human Rights (UNGPs).

Reporting period
Reporting is based on Westpac's financial reporting year ended 30 September 2026, unless stated otherwise. Quantitative performance is typically reported for the last three years while qualitative information typically relates to FY26.

Our approach to climate disclosures
Climate-related disclosures may involve estimates, assumptions, data limitations and the application of methodologies that continue to evolve. We seek to apply consistent principles in measuring and reporting our climate metrics, noting that some metrics are subject to inherent estimation uncertainty. Over time, our climate-related data and methodologies may evolve as methodologies and technologies develop and the availability and quality of data improve. Readers should consider these limitations when interpreting the climate-related information in this Sustainability Index and Datasheet, together with the methodologies, assumptions and qualifications relevant to that information.

This spreadsheet may also include forward-looking statements - such as targets, estimates, assumptions and metrics – and other representations relating to ESG topics that inherently carry uncertainty, particularly in the context of climate reporting. For an explanation of the risks, uncertainties and assumptions, see the **Forward looking information** tab. These risks and uncertainties also need to be considered when interpreting the information in this Sustainability Index and Datasheet.

Notes on data
References to 'Westpac', 'Group', 'Westpac Group', 'we', 'us' and 'our' are to Westpac Banking Corporation ABN 33 007 457 141 and its subsidiaries unless stated otherwise.

Unless stated otherwise, data is for Westpac Group which includes our operations in Australia, New Zealand, Pacific (Fiji and Papua New Guinea) and our international offices in the United Kingdom, Singapore, China, Germany and United States. Where relevant, data for operations acquired during the reporting period are included and data for businesses divested during the reporting period are excluded. For more information refer to our 2026 Sustainability Report.

All amounts are in Australian dollars, unless otherwise stated. Refer to the Annual Report, 'Currency of presentation, exchange rates and certain definitions', for exchange rates against the Australian dollar. Totals may vary on occasion due to rounding.

Independent external assurance
We obtained independent assurance over certain information in this spreadsheet, including select sustainability performance data and assertions made in our 2026 Annual Report and 2026 Sustainability Report. Refer to westpac.com.au/sustainability ('Performance Reports' page) for further details.

Prior-year restatements and revisions
Where relevant, prior period figures are restated when data errors have been identified - there have been no restatements in the current period. Prior period figures have been revised when more accurate data has become available and/or when there have been material changes to the methodologies for data calculation and estimation. All revisions have been highlighted within the relevant data sheets, including footnotes to explain the reason for revision.

Westpac Banking Corporation
ABN 33 007 457 141

LEGEND

Not reported in the relevant year due to data availability.	NR
Numbers revised from those originally published. See 'Home' tab (Prior year restatements and revisions) more information.	for
Sustainability performance information subject	

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REFERENCES

NOTE:
The table below provides a list of documents and webpages mentioned in this document.

TOPIC	LINK
2026 Annual Report	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/ic/wbc-annual-report-2026.pdf
2026 Sustainability Report	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/ic/wbc-sustainability-report-2026.pdf
2026 Investor Discussion Pack	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/ic/wbc-full-year-presentation-and-IDP-2026.pdf
2026 Corporate Governance Statement	https://www.westpac.com.au/about-westpac/westpac-group/corporate-governance/corporate-governance-overview/
2026 Risk Factors	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/ic/wbc-risk-factors-2026.pdf
2025 Modern Slavery Statement	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-2025-modern-slavery-statement.pdf
2026 - 2028 Reconciliation Action Plan	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-reconciliation-action-plan.pdf
Climate Transition Plan	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-climate-transition-plan.pdf
Climate Change Position	https://www.westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/climate-change-environmental-issues/
Pillar 3 Report, September 2026	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/ic/wbc-September-2026-Pillar-3-Report-2026.pdf
Sustainability Customer Requirements	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-sustainability-customer-requirements.pdf
Anti-Bribery & Corruption Policy	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/4255833/wg-anti-bribery-and-corruption-policy.pdf
Safer Children, Safer Communities	https://www.westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/safer-children-safer-communities/
Discrimination Harassment Bullying Policy	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/discrimination_harassment_bullying_policy.pdf
Health, Safety and Wellbeing Policy	https://www.westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/health-safety-wellbeing/
Our positions, perspectives and material topics	https://www.westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/
Human Rights Position	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-human-rights-position.pdf
Human Rights Action Plan	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-human-rights-action-plan.pdf
Nature	https://www.westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/nature/
Nature Action Plan	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-nature-action-plan.pdf
Inclusion and Diversity Policy	https://www.westpac.com.au/about-westpac/diversity-equity-and-inclusion/
Industry Associations and Engagements	https://www.westpac.com.au/about-westpac/sustainability/governance-and-accountability/industry-associations/
Listening to Stakeholders and our Sustainability materiality process	https://www.westpac.com.au/about-westpac/sustainability/governance-and-accountability/listening-to-stakeholders/
Our Code of Conduct	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/code-of-conduct.pdf
Sexual Harassment Policy	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sexual_harassment_policy.pdf
Speaking Up Policy	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/WBC-speaking-up-policy.pdf
Supplier Inclusion and Diversity Principles	https://www.westpac.com.au/about-westpac/sustainability/initiatives-for-you/suppliers-inclusion-diversity/
Sustainable Finance Framework	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-sustainable-finance-framework.pdf
Sustainability Strategy	https://www.westpac.com.au/about-westpac/sustainability/our-strategy/
Principles for responsible marketing and advertising	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/pb/wbc-responsible-marketing-advertising.pdf
Westpac Group Supplier Code of Conduct	https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-supplier-code-of-conduct.pdf

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FORWARD LOOKING INFORMATION

This document contains information about the Group and its activities as at the date of this Sustainability Index and Datasheet unless otherwise stated herein.' Information in this document should be read together with any definitions, methodologies, assumptions, limitations and qualifications accompanying the relevant information. Users should consider the inherent uncertainties described in this document when interpreting the disclosures and seek independent professional advice depending on their specific investment objectives, financial situation or particular needs. The material contained in this document may include information, including methodologies, modelling, scenarios, reports, benchmarks, standards, tools, metrics and data, derived from publicly available or government or industry sources that have not been independently verified.

Forward-looking statements are statements about matters that are not historical facts. Forward-looking statements appear throughout this document. They include statements regarding current and future expectations for our business and operations, macroeconomic, microeconomic and market conditions, results of operations, financial condition, capital adequacy and risk management. These statements may also relate to climate change, net-zero, emissions intensity and other sustainability-related matters, including commitments, targets, projections, scenarios, risk and opportunity assessments, pathways, forecasts and metrics. They may further include forecast economic indicators and performance metric outcomes, financial, social and environmental outcomes and their drivers, and estimated emissions and other proxy data.

There are significant uncertainties, limitations, risks and assumptions in the metrics and modelling on which these statements rely. In particular, the metrics, methodologies and data relating to climate and sustainability are rapidly evolving and maturing, including variations in approaches and common standards in estimating and calculating emissions, and uncertainty around future climate- and sustainability-related policy and legislation.

Forward-looking statements may also be made by members of Westpac's management, directors, officers or employees (verbally or in writing) in connection with this document. Such statements are subject to the same limitations, uncertainties and assumptions in this document. We use words such as "will", "may", "expect", "indicate", "intend", "seek", "would", "should", "could", "continue", "anticipate", "believe", "probability", "risk", "aim", "target", "plan", "estimate", "outlook", "forecast", "goal", "guidance", "ambition", "assumption", "projection", or other similar words (including their negative form) that convey the prospective nature of events or outcomes and generally indicate forward-looking statements. These forward-looking statements reflect our current best estimates, judgements, assumptions and views as at the date of this document with respect to future events and are subject to change, certain known and unknown risks and uncertainties and other factors which are, in many instances, beyond the control of Westpac, its officers, employees, agents and advisers, and have been made based upon management's and/or the Board's current expectations, understandings or beliefs concerning future developments and their potential effect upon us.

Although management and/or the Board currently believes these forward-looking statements have a reasonable basis, there can be no assurance that future developments or performance will be in accordance with our expectations or that the effect of future developments on us will be those anticipated. Actual results, performance, conditions, circumstances or the ability to meet commitments and targets could differ materially from those we expect or are expressed or implied in such statements, depending on various factors, including without limitation significant uncertainties relating to climate change and sustainability related metrics and modelling as well as further development of methodologies, reporting or other standards which could impact measurement and targets. Factors that may impact on the forward looking statements made include, but are not limited to, those described in the section titled "Risk Management" in our 2026 Annual Report, as well as the 2026 Risk Factors document available at www.westpac.com.au. Investors should not place undue reliance on forward-looking statements and statements of expectation, including targets, particularly in light of the current economic climate and the significant global volatility. When making decisions with respect to investments and other potential economic outcomes and the judgement and other uncertainties and events, the judgements and data presented in this document are not a substitute for investors' and other readers' own independent judgements and analysis. The Group has prepared this information with due care and based on the best available data and assumptions at the reporting date. However, as described above, climate-related disclosures involve inherent estimation uncertainty and may be subject to change. Forward-looking information should be considered in the context of the assumptions, uncertainties and limitations described in this document. Except as required by law, we assume no obligation to update any forward-looking statements contained in this document, whether as a result of new information, future events or otherwise, after the date of this document.

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TARGETS

NOTE:
Totals may vary due to rounding.

LEGEND
Not reported in the relevant year due to data availability. NR
Numbers revised from those originally published. See 'Home' tab (Prior restatements and revisions) for more information.
Sustainability performance information subject to independent external assurance.

CLIMATE-RELATED TARGETS

OPERATIONAL EMISSIONS TARGETS

Refer to tab 'Emissions account' for further information on performance of the metrics below.

TARGETS[1]	TARGET BY JUNE 2030	BASE YEAR	BASELINE	PROGRESS FY26	CHANGE FROM BASE YEAR (%)	CHANGE FROM 2025 (%)
Direct Operational Scope 1 & 2 Greenhouse Gas Emissions (tCO_2e)[2]	76% reduction	2021	62,360	8,589	-86	3
Selected Scope 3 Upstream Greenhouse Gas Emissions (tCO_2e)[3]	50% reduction	2021	97,891	52,210	-47	-5

1. For our scope 1 & 2 direct operational and selected scope 3 upstream targets we are using a market-based accounting method for emissions calculation. The 2021 baselines for these targets have been adjusted for COVID-19 pandemic and other impacts.
2. Refer to the Glossary for the definition of scope 1 and scope 2 emissions.
3. Refer to the Glossary for the definition of the selected scope 3 upstream emissions target boundary. The target covers approximately 10% of our FY26 reported scope 3 upstream inventory. Progress against the target is reported using this selected boundary only and should not be interpreted as representing the full upstream scope 3 inventory reported under AASB S2.

FINANCED EMISSIONS SECTOR TARGETS

The table below summarises our financed emissions sector targets and our latest progress.
More information on each target is available in our 2026 Sustainability Report (Appendix).

SECTOR & SUB-SECTOR	TARGET	IMPLIED 2030 TARGET (% CHANGE IN EMISSIONS FROM BASELINE YEAR)	UNIT	BASELINE	PROGRESS FY22	PROGRESS FY23	PROGRESS FY24	PROGRESS FY25	PROGRESS FY26	PROGRESS FY26 (% CHANGE IN EMISSIONS FROM BASELINE YEAR)	NET-ZERO REFERENCE SCENARIO PATHWAYS
Oil and Gas: Upstream oil and gas[1]	Reduce absolute scope 1, 2 and 3 financed emissions to 7.1 $MtCO_2$-e (2021 baseline)	-23%	$MtCO_2$-e	9.2	7.5	5.1	4.1	4.7	5.1	-44%	IEA NZE 2050 (2021) and CSIRO/ClimateWorks Australia Hydrogen Superpower (2021)
Coal: Thermal coal mining[2]	Reduce absolute scope 1, 2 and 3 financed emissions to zero (2021 baseline)	-100%	$MtCO_2$-e	2.46	1.90	0.47	0.15	0	0	-100%	IEA NZE 2050 (2021)
Power generation[4]	Reduce Scope 1 and 2 emissions intensity[4] to 0.10 tCO_2-e/MWh (2021 baseline)	-62%	tCO_2-e/MWh	0.26	0.23	0.20	0.16	0.14	0.13	-50%	CSIRO/ClimateWorks Australia Hydrogen Superpower (2021)
Cement: Cement production[5]	Reduce Scope 1 and 2 emissions intensity to 0.57 tCO_2-e/tonne of cement produced from in-house produced clinker[5] (2021 baseline)	-14%	tCO_2-e/tonne of cement	0.66	0.66	0.63	Not disclosed[6]	Not disclosed[6]	Not disclosed[6]	N/A	SBTi Cement Target Setting Guidance – SDA (2022)
Iron and Steel: Steel production	Reduce Scope 1 and 2 emissions intensity to 1.42 tCO_2-e/tonne of crude steel produced (2021 baseline)	Not disclosed[6]	tCO_2-e/tonne of crude steel produced	Not disclosed[6]	Not disclosed[6]	Not disclosed[6]	Not disclosed[6]	Not disclosed[6]	Not disclosed[6]	N/A	MPP Technology Moratorium (2021)
Transport: Aviation (passenger aircraft operators[7])	Reduce Scope 1 emissions intensity to 76.4 gCO_2-e/passenger km^8 (2021 baseline)	-60%	gCO_2-e/passenger km	190.6	156.0	105.3	101.5	97.5	96.0	-50%	IEA NZE 2050 (2021)
Agriculture: Dairy (Australia)[9]	Reduce Scope 1 land management[10] emissions intensity to 0.85 tCO_2-e/tonne of FPCM (2021 baseline)	-10%	tCO_2-e/tonne of Fat Protein Corrected Milk (FPCM)[11]	0.95	0.87	0.88	0.88	0.83	0.83	-13%	SBTi FLAG Oceania Dairy Commodity Land Management (2022)
Agriculture: Beef and Sheep (Australia)[9]	Reduce Scope 1 land management[10] emissions intensity to 20.66 tCO_2-e/tonne of FW (2021 baseline)	-9%	tCO_2-e/tonne of Fresh Weight (FW)[12]	22.62	23.46	23.00	22.96	18.05	18.08	-20%	SBTi FLAG Oceania Beef Commodity Land Management (2022)
Agriculture: Dairy (New Zealand)[13]	Reduce Scope 1 land management[10] emissions intensity to 0.77 tCO_2-e/tonne of FPCM (2021 baseline)	-10%	tCO_2-e/tonne of Fat Protein Corrected Milk (FPCM)[11]	0.86	0.88	0.84	0.81	0.81	0.82	-5%	SBTi FLAG Oceania Dairy Commodity Land Management (2022)
Agriculture: Beef and Sheep (New Zealand)[13]	Reduce Scope 1 land management[10] emissions intensity to 18.0 tCO_2-e/tonne of FW (2021 baseline)	-9%	tCO_2-e/tonne of Fresh Weight (FW)[12]	19.8	20.7	20.1	19.0	20.9	18.5	-7%	SBTi FLAG Oceania Beef Commodity Land Management (2022)
Commercial Real Estate: Commercial Real Estate (offices)	Reduce Scope 1 and 2 emissions intensity[14] for Australian and New Zealand offices[15] to 25 $kgCO_2$-e/m^2 net lettable area (2022 baseline)	-59%	$kgCO_2$-e/m^2 net lettable area[16]	60	N/A	49	44	43	43	-28%	IEA NZE 2050 (2021)
Residential Real Estate: Australian Residential Mortgages[17, 18]	Reduce Scope 1 and 2 emissions intensity[19] to 15.2 $kgCO_2$-e/m^2 attributed floor area (2022 baseline)	-56%	$kgCO_2$-e/m^2 attributed floor area	34.6	N/A	30.7	29.8	29.5	29.6	-15%	CRREM, Australia Multi-family homes (2023)
Aluminium[20]	Reduce Scope 1 and 2 emissions intensity[20] to 10.35 tCO_2-e/tonne of primary aluminium produced (2023 baseline)	Not disclosed[3]	tCO_2-e/tonne of aluminium	Not disclosed[3]	N/A[3]	Not disclosed[3]	Not disclosed[3]	Not disclosed[3]	Not disclosed[3]	N/A	International Aluminium Institute (IAI) 1.5°C

1. Includes exploration, extraction and drilling companies, all activities of integrated oil and gas companies (IOCs), tolling (contract manufacturing) and stand-alone refineries and LNG producers. Does not include downstream retail and distribution, pipeline infrastructure, storage and transport, nor trading entities.
2. In FY24, we updated the Thermal Coal Mining target boundary to align with Version 2 of the UNEP FI Guidance For Climate Target Setting, released April 2024. The boundary has been updated for the following: excludes dominant metallurgical coal mines that produce a thermal coal by-product; excludes diversified miners that produce a thermal coal product where their dominant activity is not thermal coal.
3. The baseline year for this target is 2023. As at 30 September 2026, we are on track to achieve our 2030 target and progress is below our emissions pathway. Given the small number of customers, this information is not publicly disclosed.
4. Refers to Scope 1 and 2 emissions of power generators, i.e. customers with >10% revenue coming from power generation or >5% revenues from thermal coal electricity generation. In Australia, this applies to customers under ANZSIC (1993) code 3610 with National Greenhouse and Energy Reporting Scheme designated generation facilities and have >10% revenue coming from power generation.
5. This target covers customers that produce both clinker and cement in-house. The target has been set for customers' Scope 1 and 2 emissions in relation to the production of cement.
6. As at 30 September 2026, we are on track to achieve our 2030 target and progress is below our emissions pathway. Given the small number of customers, this information is not publicly disclosed.
7. Covers customers that operate scheduled air transport for passengers, including freight operations undertaken by passenger airline operators.
8. Passenger kilometres (pkm) is a measure of activity for passenger airline operators.
9. Applies to institutional and commercial relationship-managed agribusiness customers with TCE ≥$1.5 million who are captured by dairy, beef, sheep and mixed farming ANZSICs.
10. Land management emissions refers to operational emissions resulting from how land is managed rather than emissions resulting from land-use change. Land management emissions arise from processes such as enteric fermentation, biomass burning, fertiliser use and manure management.
11. Fat Protein Corrected Milk is a commonly used measure of dairy farm outputs. FPCM is milk corrected for its fat and protein content to a regional standard. In SBTi FLAG (reference scenario we used for setting Agriculture targets), dairy production is expressed in tonnes of fat and protein corrected milk.
12. In SBTi FLAG animal commodities production is expressed in tonnes of fresh weight of carcass where carcass is defined as animal meat, fresh, chilled or frozen, with bone in.
13. Applies to relationship-managed agribusiness customers with TCE equal to or greater than $NZ1.0 million who are captured by dairy and sheep and beef farming ANZSICs.
14. Base building operational Scope 1 and 2 emissions. Target excludes all Scope 3 emissions (e.g. tenant emissions from electricity and appliance use, construction, embodied emissions and corporate activities).
15. Our target applies to in-scope office facilities for commercial real estate customers in Australia and New Zealand that are assigned office related ANZSIC codes, and with a TCE greater than or equal to $5 million AUD for Australian facilities or $5 million NZD for New Zealand facilities. This excludes exposures associated with site finance and, construction of offices.
16. Floor space is defined as net-lettable area (NLA). In Australia, the standard used for determining the NLA is set out in the Property Council of Australia (PCA) March 1997 Method of Measurement. In New Zealand, this is Rentable Area as set out in The Guide for the Measurement of Rentable Areas NZ.
17. Excludes mortgages on vacant land as well as construction and renovation loans given there are no in-use operational emissions associated with these.
18. Baseline and progress metrics for Residential Real Estate target are as at 31 August for prior years, and as at 30 September from FY24.
19. Scope 1 and 2 emissions refer to in-use operational emissions from energy associated with the operation of the building, consisting of purchased electricity and natural gas consumption.
20. We include the scope 1 and scope 2 emissions of the refining and smelting processes of the multi-step Aluminium production process in our boundary definition. We exclude: rehabilitation bonds; extraction of bauxite ore in open-cut mining except where reported as part of vertically integrated operations; end-product manufacture; and, secondary production, as it does not reflect our customers' activities, and due to current data limitations.

SUSTAINABLE FINANCE - LENDING TARGET

Refer to tab 'Opportunities' for further information on performance of the metric below.

TARGET BY SEPTEMBER 2030	APPROACH	2026 AT SEP 26	2025 AT SEP 25	2024 AT SEP 24	2023 AT SEP 23
$55 billion	Our lending target will be the TCE or balance (applicable for residential mortgages) at 30 September 2030. Reported progress against the target will be TCE or balance at a point-in-time based on transactions completed during the year, along with previous transactions assessed as sustainable under the Framework. The target requires continued growth in TCE or balance, including replacing balances paid down.	46.5	39.4	28.7	19.1

SUSTAINABLE FINANCE - BOND FACILITATION TARGET

Refer to tab 'Opportunities' for further information on performance of the metric below.

TARGET BY SEPTEMBER 2030	APPROACH	CUMULATIVE	2026	2025	2024	2023	2022
$40 billion	Our bond facilitation target and progress will be measured as the cumulative sum of our proportionate share of qualifying bond issuances facilitated from 1 October 2021.	32.0	9.8	6.3	6.0	5.0	4.9

OTHER SUSTAINABILITY-RELATED TARGETS

NPS TARGETS[1]

Refer to tab 'Customers' for further information on performance of the metrics below.

CUSTOMER SATISFACTION	2026	2025	2024	2023
Westpac Consumer NPS rank against the three major Australian peers	#2	NR	NR	NR
Westpac Business NPS rank against the three major Australian peers	#3	NR	NR	NR

1. Refer to the Glossary for the definition of Net Promoter Score (NPS). FY26 targets have been updated and are based on rank against the three major Australian peers (ANZ, CBA and NAB), using rounded NPS results. Prior year targets are not comparable and are available in the 2025 Sustainability Index and Datasheet.

WASTE TARGET

Refer to tab 'Environment & Nature' for further information on performance.

TARGET	TARGET BY JUNE 2030	STARTING YEAR	STARTING POINT	2026 TARGET PROGRESS (%)	CHANGE FROM 2025 (%)
Waste diversion from landfill. Australian commercial sites (%)[1]	85% diversion rate	2020	70	80	-2

1. Refer to the Glossary for the definition of waste diversion from landfill. Australian commercial sites.

Westpac GROUP

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CUSTOMERS

NOTE:
Totals may vary due to rounding.

LEGEND

Not reported in the relevant year due to data availability.	NR
Numbers revised from those published last year. See 'Home' tab (Prior year restatements and revisions) for more information.	
Sustainability performance information subject to independent external assurance.	

NUMBER OF CUSTOMERS AND ACCOUNTS	2026	2025	2024	2023
Total customers (millions)[1]	13.1	12.8	12.7	12.5
Consumer Main Financial Institution (MFI) share (%)[2,4]	15.5%	15.4%	16.8%	16.1%
Business Main Financial Institution (MFI) share (%)[3,4]	19.2%	19.3%	18.1%	18.6%

1. Refer to the Glossary for the definition of total customers. Excludes customers related to businesses sold, held for sale or in run-off.
2. Source: Consumer MFI Share - Roy Morgan Single Source, 6MMA, weighted to ABS.
3. Source: Business MFI Share - RFI Global Atlas Business MFI Share, 6MMA, weighted to the Australian business population.
4. Refer to the Glossary for the definition of Main Financial Institution (MFI).

ATM AND BRANCHES	2026	2025	2024	2023
Number of ATMs	1,195	1,245	1,303	1,412
Australia[1]	770	772	804	879
New Zealand	320	358	385	413
Pacific	105	115	114	120
Number of branches	745	749	762	786
Australia[2]	619	621	626	644
New Zealand	97	98	106	112
Pacific	29	30	30	30

1. Refer to the Glossary for the definition of number of ATMs.
2. Refer to the Glossary for the definition of number of Branches. Relates to all points of presence including multi-brand co-located branches (FY26: 607), as well as Staff Branches; Advisory, Service & Community Banking Centres (FY26: 12). Multi-brand co-located branches are counted as two (2) points of presence.

HELPING IN MOMENTS THAT MATTER	2026	2025	2024	2023
Australia				
Number of approved applications for financial assistance from customers experiencing financial hardship[1]	42,603	46,485	47,345	32,097
Number of customers provided with natural disaster relief packages[2]	116	639	162	0
Number of remote services provided to communities[3]	54	51		
New Zealand				
Number of approved applications for financial assistance from customers experiencing financial hardship[1]	1,300	1,543	1,501	1,619
Number of customers provided with natural disaster relief packages[2]	6	4	12	12

1. Refer to the Glossary for the definition of customers experiencing financial hardship who accessed a financial assistance package. Includes, but not limited to, provision of natural disaster relief packages.
2. Refer to the Glossary for the definition of customers provided with natural disaster relief packages.
3. Refer to the Glossary for the definition of Westpac Remote Services delivers in-community banking services and in-the-moment financial education.

CUSTOMER COMPLAINTS	2026	2025	2024	2023
Australia[1]				
Number of customer complaints[2]	376,825	377,606	338,411	438,846
Complaints resolved within 5 days (%)[3]	77	78	78	79
Number of customer complaints received from regulatory bodies / external dispute resolution (EDR) agencies[2,4]	9,206	8,098	7,511	8,119
Number of customer complaints received concerning breaches of customer privacy[2,5]	444	448	464	562
Number of complaints received from customers (internal dispute resolution)	431	443	457	550
Number of complaints received from regulatory bodies / EDR agencies[2]	13	5	7	12
New Zealand				
Number of customer complaints[2]	15,703	15,959	15,668	21,583
Complaints resolved within 5 days (%)[3]	74	70	69	79
Number of customer complaints received from regulatory bodies / external dispute resolution (EDR) agencies[2,6]	353	586	511	627

1. Includes complaints for Consumer and Business & Wealth division products and excludes complaints related to exited businesses prior to the sale.
2. Refer to the Glossary for the definition of customer complaints.
3. Refer to the Glossary for the definition of complaints resolved within 5 days.
4. Includes complaints filed with the Australian Financial Complaints Authority (AFCA).
5. Includes complaints under privacy related categories (e.g. unauthorised access, disclosure or loss of personal information).
6. Includes complaints filed through the Banking Ombudsmen Scheme in New Zealand.

CUSTOMER SATISFACTION	2026	2025	2024	2023
Australia[1]				
Net Promoter Score (NPS) - consumer - Westpac[2,3]	8	4	4	2
Net Promoter Score (NPS) - consumer - St.George brands[2,3]	15	11	10	9
Net Promoter Score (NPS) - business - Westpac[2,3]	3	-1	-3	-6
Net Promoter Score (NPS) - business - St.George brands[2,3]	4	1	-4	-7
Customer Satisfaction - consumer - Westpac[2,4]	7.6	7.6	7.6	7.6
Customer Satisfaction - business - Westpac[2,4]	7.5	7.5	7.3	7.2
New Zealand				
Net Promoter Score (NPS) - consumer[3,5,6]	15	21	12	8
Net Promoter Score (NPS) - business[3,5,7,8]	25	21	7	6
Customer Satisfaction - consumer (%)[5,9]	65	66	60	59

1. Source: RFI Consumer Atlas and Business Atlas (Sep-25 and Sep-26) and Fifth Dimension (Sep-23 and Sep-24), 6MMA. Consumer: Australian MFI consumers aged 14+; Business: MFI Australian businesses. St.George brands include St.George Bank, BankSA, Bank of Melbourne.

2. Based on 6 months rolling data (April to September). Due to the change of Strategic NPS provider, historic data (Sep-23 and Sep-24) are not comparable.

3. Refer to the Glossary for the definition of Net Promoter Score (NPS).

4. Refer to the Glossary for the definition of Customer Satisfaction (Australia).

5. Based on 3 months rolling data (July to September).

6. Source: 3 month rolling Retail Market Monitor data (survey conducted by Insights HQ trading as Camorra Research).

7. Methodology has been updated in FY25 to include all business segments. Source: Corporate NPS data provided by Kantar (April 2026 to September 2026), SME NPS data provided by RFI Global (2 quarter rolling), Agribusiness NPS data provided by Key Research (12 months rolling); and Institutional NPS data provided by Coalition Greenwich (an annual measure). Due to this change prior years are not comparable.

8. Business Blended NPS calculation changed in 2026 to include the Corporate NPS data for customers with $5m=$150m revenue and a dedicated RM, to align with the WNZL Corporate customer base. Previously it was based on all Corporate customers with revenue $5m-$150m regardless of whether they have a dedicated RM with their primary business bank. Due to this change prior years are not comparable.

9. Refer to the Glossary for the definition of Customer Satisfaction (New Zealand).

TECHNOLOGY INCIDENTS	2026	2025	2024	2023
Australia				
Number of Severity 1 Technology Incidents[1]	0	0	0	0
New Zealand				
Number of Severity 1 Technology incidents[1]	0	0	0	0

1. Refer to the Glossary for the definition of Severity 1 Technology Incidents.

DATA BREACHES	2026	2025	2024	2023
Australia				
Number of data breaches reported to the Australian privacy regulator (OAIC)[1]	0	2	9	1
% involving personal information[2]	100	100	100	100
Number of account holders affected[3]	0	2	93	1
New Zealand				
Number of data breaches reported to the New Zealand privacy regulator (OPC)[4]	5	9	7	1
% involving personal information[2]	80	100	100	100
Number of account holders affected[3]	3	27	8	1

1. Refer to the Glossary for the definition of data breaches report to the Australian privacy regulator (OAIC).
2. All data breaches reported to the OAIC and OPC involve personal information. In FY26, one incident in New Zealand was voluntarily reported to the OPC and subsequently assessed as no data breach.
3. This refers to the number of affected individuals whose personal information was involved in the eligible data breach.
4. Refer to the Glossary for the definition of data breaches reported to the New Zealand privacy regulator (OPC).

SCAM PREVENTION	2026	2025	2024	2023
Total scam prevented loss to customer ($m)[1]	360	360	237	NR

1. Refer to the Glossary for the definition of total scam prevented loss to customer.

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EMPLOYEES

NOTE:
Totals may vary due to rounding.

LEGEND
Not reported in the relevant year due to data availability. NR
Numbers revised from those published last year. See 'Home' tab (Prior year restatements and revisions) for more information.
Sustainability performance information subject to independent external assurance.

EMPLOYEE PROFILE

HEADCOUNT[1,3]	EMPLOYMENT TYPES[2]		2026			2025			2024			2023
			Female	Male	TOTAL	Female	Male	TOTAL	Female	Male	TOTAL	Female	Male	TOTAL
Australia			**15,109**	**13,602**	**28,732**	**15,407**	**13,573**	**28,998**	**15,740**	**13,642**	**29,382**	**16,119**	**13,728**	**29,847**
	Permanent	Full Time	12,367	13,104	25,491	12,284	12,994	25,278	12,310	13,012	25,322	12,184	12,867	25,051
		Part Time	2,577	307	2,885	2,933	353	3,286	3,223	403	3,626	3,449	407	3,856
	Temporary	Full Time	149	181	330	169	214	383	180	216	396	413	431	844
		Part Time	16	10	26	21	12	33	27	11	38	73	23	96
	Non-guaranteed hours		0	0	0	0	0	0	0	0	0	0	0	0
New Zealand			**2,888**	**2,362**	**5,266**	**2,914**	**2,327**	**5,241**	**3,006**	**2,340**	**5,346**	**3,031**	**2,351**	**5,382**
	Permanent	Full Time	2,539	2,296	4,850	2,747	2,291	5,038	2,823	2,300	5,123	2,632	2,293	4,925
		Part Time	282	28	311	93	10	103	105	13	118	315	24	339
	Temporary	Full Time	39	33	72	39	22	61	42	18	60	26	18	44
		Part Time	7	3	10	4	1	5	6	0	6	12	1	13
	Non-guaranteed hours		21	2	23	31	3	34	30	9	39	46	15	61
Pacific			**569**	**369**	**938**	**547**	**364**	**911**	**553**	**339**	**892**	**574**	**370**	**944**
	Permanent	Full Time	567	367	934	544	360	904	552	337	889	572	367	939
		Part Time	0	0	0	0	2	2	0	2	3	0	2	2
	Temporary	Full Time	0	0	0	0	0	0	0	0	0	0	0	0
		Part Time	0	0	0	0	0	0	0	0	0	0	0	0
	Non-guaranteed hours		2	2	4	3	2	5	1	0	1	2	1	3
International offices			**153**	**206**	**359**	**178**	**198**	**376**	**176**	**204**	**380**	**195**	**201**	**396**
	Permanent	Full Time	139	191	330	157	177	334	169	202	371	188	197	385
		Part Time	6	11	17	7	13	20	7	2	9	7	4	11
	Temporary	Full Time	8	3	11	14	7	21	0	0	0	0	0	0
		Part Time	0	1	1	0	1	1	0	0	0	0	0	0
	Non-guaranteed hours		0	0	0	0	0	0	0	0	0	0	0	0
Group			**18,719**	**16,539**	**35,295**	**19,051**	**16,467**	**35,548**	**19,475**	**16,525**	**36,000**	**19,919**	**16,650**	**36,569**
	Permanent	Full Time	15,612	15,958	31,605	15,471	15,805	31,276	15,854	15,851	31,705	15,576	15,724	31,300
		Part Time	2,865	346	3,213	3,300	397	3,697	3,335	420	3,755	3,771	437	4,208
	Temporary	Full Time	196	217	413	217	246	463	222	234	456	439	449	888
		Part Time	23	14	37	29	14	43	33	11	44	85	24	109
	Non-guaranteed hours		23	4	27	34	5	39	31	9	40	48	16	64

1. Refer to the Glossary for the definition of headcount.
2. Refer to the Glossary for the definition of employment types.
3. Female and male headcount may not sum to total, due to non-binary or undisclosed gender classifications.

FULL-TIME EQUIVALENT[1]	2026	2025	2024	2023
Permanent	33,267	33,469	33,582	33,664
Temporary	1,415	1,767	1,658	2,482
Group	**34,682**	**35,236**	**35,240**	**36,146**

1. Refer to the Glossary for the definition of full-time equivalent.

AGE AND GENDER PROFILE[1,2] (%)	2026			2025			2024			2023		
	Female	Male	TOTAL	Female	Male	TOTAL	Female	Male	TOTAL	Female	Male	TOTAL
Under 30 years old	7	6	**13**	7	6	**13**	7	6	**13**	8	7	**15**
30-50 years old	32	28	**60**	32	28	**60**	33	30	**63**	33	29	**62**
Over 50 years old	15	12	**27**	15	12	**27**	14	10	**24**	13	10	**23**
Total	53	47	**100**	54	46	**100**	54	46	**100**	54	46	**100**

1. Age and gender is based on headcount. Individuals have the opportunity to not identify their age and gender, however the percentage of these individuals is too small to register in the table.
2. Female and male headcount may not sum to total, due to non-binary or undisclosed gender classifications.

CONTRACTOR PROFILE

HEADCOUNT	2026			2025			2024			2023		
	Female	Male	TOTAL	Female	Male	TOTAL	Female	Male	TOTAL	Female	Male	TOTAL
Total Contractors[1,2]	453	517	**974**	480	648	**1,132**	463	612	**1,075**	661	751	**1,412**

1. Refer to the Glossary for the definition of contractor.
2. Female and male headcount may not sum to total, due to non-binary or undisclosed gender classifications.

BOARD PROFILE

BOARD COMPOSITION	2026	2025	2024	2023
Total number of board members (#)	10	11	10	10
Independent (%)	90	91	90	90
Independent Chair	Yes	Yes	Yes	Yes
Executive (%)	10	9	10	10
Male (%)	60	64	60	60
Female (%)	40	36	40	40
Non-binary (%)	0	0	0	0
Under 30 years old (%)	0	0	0	0
30-50 years old (%)	0	0	0	0
Above 50 years old (%)	100	100	100	100
Average Board tenure (years)	3.5	3	3.5	3.3

EMPLOYEES - NEW STARTERS AND ATTRITION

NEW STARTERS[2]	2026		2025		2024		2023	
	Number	Rate (% total staff)	Number	Rate (% total staff)	Number	Rate (% total staff)	Number	Rate (% total staff)
Gender[1,3]								
Female	1,737	4.9	1,932	5.4	1,768	4.9	2,095	5.7
Male	1,827	5.2	2,163	6.1	1,883	5.2	2,143	5.9
Age[1]								
Under 30 years old	1,126	3.2	1,328	3.7	1,223	3.4	1,365	3.7
30-50 years old	2,102	6.0	2,361	6.6	2,087	5.8	2,523	6.9
Over 50 years old	336	1.0	406	1.1	341	0.9	350	1.0
Region								
Australia	2,777	7.9	3,317	9.3	2,877	8.0	3,353	9.2
New Zealand	603	1.7	595	1.7	669	1.9	760	2.1
Pacific	119	0.3	124	0.3	61	0.2	71	0.2
International offices	65	0.2	59	0.2	44	0.1	54	0.1
Group Total	**3,564**	**10.1**	**4,095**	**11.5**	**3,651**	**10.1**	**4,238**	**11.6**

1. Age and gender is based on headcount. Individuals have the opportunity to not identify their age and gender, however the percentage of these individuals is too small to register in the table.
2. Refer to the Glossary for the definition of new starters.
3. Female and male headcount may not sum to total, due to non-binary or undisclosed gender classifications.

EMPLOYEE ATTRITION	2026			2025			2024			2023		
	Involuntary[2]	Voluntary[3]	TOTAL[4]	Involuntary[2]	Voluntary[3]	TOTAL[4]	Involuntary[2]	Voluntary[3]	TOTAL[4]	Involuntary[2]	Voluntary[3]	TOTAL[4]
Attrition by gender (%)[1]												
Female	3.8	7.3	**11.1**	4.3	8.1	**12.5**	3.0	8.3	**11.3**	5.2	9.6	**14.8**
Male	3	7.8	**10.8**	5.2	8.5	**13.7**	3.6	8.6	**12.2**	5.3	9.7	**15**
Attrition by age (%)[1]												
Under 30 years old	2.0	12.8	**14.8**	3.0	13.9	**16.9**	2.4	15.5	**17.8**	3.6	17.6	**21.2**
30-50 years old	2.7	6.8	**9.5**	3.9	7.7	**11.7**	2.9	7.6	**10.6**	4.9	8.8	**13.7**
Over 50 years old	6	6.5	**12.5**	7.5	6.3	**13.9**	4.5	6.5	**11**	7.3	6.8	**14.1**
Attrition by region (%)												
Australia	3.5	7.4	**10.8**	4.8	8.0	**12.8**	3.3	8.4	**11.7**	6.1	9.8	**15.9**
New Zealand	3.4	8.7	**12.1**	4.0	9.8	**13.8**	3	9	**12**	1.5	9.4	**10.9**
Pacific	2	4.6	**6.5**	1.7	7.2	**8.9**	1.9	7.4	**9.4**	2	8.1	**10.1**
International offices	5.5	9.5	**15**	8.2	7.3	**15.5**	3.4	8.3	**11.6**	4.8	6.6	**11.4**
Group Total (%)	3.5	7.6	11.1	4.7	8.3	13.0	3.2	8.4	11.7	5.3	9.6	14.9
Group Total (#)	1,224	2,677	**3,901**	1,724	3,033	**4,757**	1,199	3,103	**4,302**	2,029	3,706	**5,735**

1. Age and gender is based on headcount. Individuals have the opportunity to not identify their age and gender, however the percentage of these individuals is too small to register in the table.
2. Refer to the Glossary for the definition of involuntary employee attrition.
3. Refer to the Glossary for the definition of voluntary employee attrition.
4. Refer to the Glossary for the definition of total employee attrition. Total may not equal sum of voluntary and involuntary percentages due to rounding.

EMPLOYEE ENGAGEMENT

EMPLOYEE ENGAGEMENT	2026	2025	2024	2023
Engagement Index[1]	81	78	N/A	N/A

1. Refer to the Glossary for the definition of Engagement Index.

INCLUSION AND DIVERSITY

CULTURAL DIVERSITY	2026	2025	2024
Percentage of employees who identify as culturally diverse[1,2]	44	NR	47
Percentage of employees who identify as Aboriginal and Torres Strait Islander	1.17	1.15	1.08

1. Refer to the Glossary for the definition of % of employees who identify as culturally diverse.
2. As part of the transition to a new employee survey platform, cultural diversity data was not reported in FY25 while additional validation and assurance activities were undertaken. These activities have now been completed and reporting resumed in FY25.

GENDER DIVERSITY (% OF WOMEN IN KEY ROLE LEVELS)[1]	2026	2025	2024	2023
Westpac Board	40	36	40	40
Executive Team[2]	46	50	50	50
General Managers	38	37	39	40
Senior Leaders[3]	40	41	42	40
Managers[3]	40	40	40	40
Non-Managers[3]	61	62	62	62
Westpac workforce	53	54	54	54

1. Refer to the Glossary for the definition of Gender Diversity.
2. From 2026 Executive Team includes CEO. Prior years exclude the CEO.
3. New metrics introduced in 2026.

GENDER EQUITY AND PAY GAP

We believe in gender pay equity and affirm that equal pay should be given for equal work, performance, and experience. Where a difference in pay is identified we take steps to understand and address any issues. Gender equity measures the average full-time equivalent base salary for females divided by males as a percentage by major role level. Base salary is an employee's annual fixed remuneration excluding variable rewards, leave loading, superannuation, and any other allowances.

The gender pay gap (as defined by the Workplace Gender Equality Agency (WGEA)) is a broader measure of pay variance, measuring the difference between the average or median pay of males and females in the organisation, regardless of role or level. This is heavily influenced by mix factors including the distribution of genders across different role levels, divisions, and part time vs full time roles.

PERCENTAGE OF BASIC SALARY - FEMALE TO MALE[1,2]	2026				2025				2024				2023			
	Group	Australia	New Zealand	Pacific	Group	Australia	New Zealand	Pacific	Group	Australia	New Zealand	Pacific	Group	Australia	New Zealand	Pacific
Administrator	112	103	106	100	113	103	108	100	110	103	105	99	110	102	106	101
Senior Administrator	102	102	103	99	101	101	103	98	102	101	103	94	101	101	103	101
Professional/Analyst	93	95	101	103	94	95	104	100	94	95	103	106	94	95	102	100
Senior Professional/Analyst	95	97	101	106	95	96	102	114	96	97	102	106	97	97	101	106
Manager	96	97	97	95	97	97	97	98	97	97	97	96	97	98	96	82
Senior Manager/Executive Manager	99	99	98	116	99	99	97	N/A	99	99	98	114	99	99	98	N/A
Head of	94	94	99	106	95	95	98	100	95	94	96	148	95	95	94	N/A
Group Head of	97	95	102	N/A	96	95	101	N/A	95	94	100	N/A	95	94	102	N/A
General Manager	86	85	90	N/A	93	94	88	N/A	96	96	94	N/A	96	94	96	N/A
Group Executive[3]	85	86	N/A	N/A	82	82	N/A	N/A	80	83	N/A	N/A	78	83	N/A	N/A
Average[4]	98	N/A	N/A	N/A	98	N/A	N/A	N/A	98	N/A	N/A	N/A	99	N/A	N/A	N/A

1. Refer to the Glossary for the definition of percentage of basic salary - female to male.
2. If zero or only one employee is in the employment level, the result is "N/A".
3. Group Executive population consists of Key Management Personnel (KMP) disclosed in the Remuneration Report.
4. Calculated using a weighted average of percentage of basic salary data.

WGEA GENDER PAY GAP - AUSTRALIA[1]	2026	2025	2024
Difference of average male salary (%)	21.1	21.6	22.4
Difference of median male salary (%)	26.5	28.1	29.3

1. Based on total remuneration.

PARENTAL LEAVE[1,2] - AUSTRALIA & NEW ZEALAND	2026			2025			2024			2023		
	Female	Male	TOTAL	Female	Male	TOTAL	Female	Male	TOTAL	Female	Male	TOTAL
Employees entitled to parental leave	17,997	15,964	**33,961**	18,321	15,900	**34,221**	18,746	15,982	**34,728**	19,210	16,115	**35,325**
Employees that took parental leave	1,399	1,097	**2,496**	1,526	1,199	**2,725**	1,588	1,134	**2,722**	1,748	1,130	**2,878**
Employees that returned to work in the reporting period	704	952	**1,656**	903	1,071	**1,974**	854	998	**1,852**	925	1,011	**1,936**
Return to work rate (%)	93	97	**96**	93	98	**95**	94	98	**96**	92	97	**95**
Employees still employed 12 months after return to work	1,080	977	**2,057**	1,251	1,063	**2,314**	1,235	1,033	**2,268**	1,250	981	**2,231**
Retention rate (%)	91	93	**92**	90	92	**91**	93	95	**94**	88	91	**89**

1. Refer to the Glossary for the definitions related to parental leave.
2. Female and male headcount may not sum to total, due to non-binary or undisclosed gender classifications.

ABSENTEEISM[1]	2026	2025	2024	2023
Australia & New Zealand (%)	3.3	3.3	3.4	3.2

1. Refer to the Glossary for the definition of absenteeism.

HEALTH, SAFETY AND WELLBEING

INJURY FREQUENCY RATES	2026	2025	2024	2023
Lost Time Injury Frequency Rate[1] – Group	0.1	0.2	0.2	0.1
Total Recordable Injury Frequency Rate[2] – Group	0.9	1.1	1.1	1.1
Fatalities - Group	0.0	0.0	0.0	0.0

1. Refer to the Glossary for the definition of Lost Time Injury Frequency Rate.
2. Refer to the Glossary for the definition of Total Recordable Injury Frequency Rate.

TRAINING AND CAPABILITY

AVERAGE HOURS OF TRAINING PER EMPLOYEE BY HEADCOUNT[1]	2026	2025	2024	2023
Gender				
Female	23.6	24.4	24.7	NR
Male	19.6	18.5	17.8	NR
Not disclosed	6.8	5.1	6.6	NR
Age				
Under 30 years old	21.5	22.7	21.7	NR
30-50 years old	21.0	20.8	20.7	NR
Over 50 years old	22.5	21.1	22.3	NR
Not disclosed	0.0	0.0	9.1	NR
Region				
Australia	22.5	22.7	22.0	25.3
New Zealand	13.1	10.4	14.9	17.3
Group average	**21.4**	**21.3**	**21.2**	**24.1**

1. Refer to the Glossary for the definition of average hours of training per employee by headcount.

AVERAGE SPEND ON TRAINING PER EMPLOYEE BY HEADCOUNT[1]	2026	2025	2024	2023
Australia ($)	466	470	273	NR
New Zealand ($)	198	324	284	NR
Group average ($)	**434**	**454**	**274**	**NR**

1. Refer to the Glossary for the definition of average spend on training per employee by headcount.

TRAINING COMPLIANCE RATES	2026	2025	2024	2023
Occupational Health and Safety Training (%)[1]	98.6	99.3	99.2	99.0
Code of Conduct training (%)[2]	99.7	99.7	99.5	99.5
SBS cultural learning (%)[3]	99.9	99.8	100.0	99.9
Data privacy management training (%)[4]	99.7	99.9	99.8	99.9
Cybersecurity training (%)[5]	99.9	100.0	99.9	100.0
Risk management training (%)[6]	99.8	99.8	99.8	99.7
Anti-Bribery and Corruption training (%)[7]	99.5	99.7	99.4	98.2

1. Refer to the Glossary for the definition of occupational health and safety training - compliance rate. Prior years are not comparable as FY25 data includes Westpac New Zealand.
2. Refer to the Glossary for the definition of code of conduct training - compliance rate.
3. Refer to the Glossary for the definition of SBS cultural learning - compliance rate.
4. Refer to the Glossary for the definition of data privacy management training - compliance rate.
5. Refer to the Glossary for the definition of cybersecurity training - compliance rate.
6. Refer to the Glossary for the definition of risk management training - compliance rate.
7. Refer to the Glossary for the definition of anti-bribery and corruption training - compliance rate. Prior years are not comparable as FY25 data includes Westpac New Zealand.

PERFORMANCE AND CAREER DEVELOPMENT	2026		2025		2024		2023	
	Female	Male	Female	Male	Female	Male	Female	Male
Employees receiving regular performance and career development reviews (%)[1]	98	99	98	99	97	98	95	96

1. Refer to the Glossary for the definition of employees receiving regular performance and career development reviews.

WHISTLEBLOWER REPORTING[1]

REPORT CATEGORIES	2026 TOTAL	2025 TOTAL	2024 TOTAL	2023 TOTAL
Total number of new concerns[2]	260	227	205	169
Total number of Whistleblower concerns[3]	126	117	81	94

1. Refer to the Glossary for the definition of whistleblower reporting.

2. Includes concerns (i) assessed as a 'Whistleblower Disclosure' within the Speaking Up Policy (ii) assessed as not being 'Whistleblower Disclosure' within the Speaking Up Policy and redirected to other channels, including work related grievances (iii) could not be progressed due to insufficient information (iv) were in triage at the time of the data extract or (v) were triaged to Westpac New Zealand for investigation.

3. All concerns received through whistleblower channels. This includes concerns which were assessed as meeting the criteria of 'Whistleblower Disclosure' within the Speaking Up Policy (excluding WNZL cases). Categories typically include theft and fraud, bribery and corruption, conflict of interest, privacy and confidentiality, people issues, financial accounting, other illegal or dishonest conduct, policy and procedure, health and safety, reputational risk.

CODE OF CONDUCT	2026	2025	2024	2023
Alleged code of conduct breaches[1]	737	1,060	1,278	1,524
Substantiated code of conduct breaches[2]	671	988	999	1,097
Terminations due to code of conduct breaches[3]	99	134	84	67
Resignation due to code of conduct breaches[4]	73	106	76	59

1. Refer to the Glossary for the definition of alleged code of conduct breaches.
2. Refer to the Glossary for the definition of substantiated code of conduct breaches.
3. Refer to the Glossary for the definition of terminations due to code of conduct breaches.
4. Refer to the Glossary for the definition of resignation due to code of conduct breaches.

REMUNERATION

	2026	2025	2024	2023
Westpac Group				
Ratio of the annual total compensation for the CEO to the median annual total compensation for all employees (excluding the CEO)	48:1	59:1	63:1	65:1
Total CEO Compensation ($m)[1]	6.83	7.95	8.01	7.71
Median Employee Compensation ($m)	0.14	0.13	0.13	0.12
Ratio of percentage increase in annual total compensation for the CEO to the median percentage increase in annual total compensation for all employees (excluding the CEO)	-2.58:1	-0.17:1	0.88:1	1.3:1

1. Refer to the Glossary for the definition of total CEO compensation.

EMPLOYEE RELATIONS

	2026	2025	2024	2023
Coverage of collective bargaining agreements (%)				
Group	88	89	89	90
Australia	100	100	100	100
New Zealand	30	29	30	30
Fiji	100	100	100	100
Papua New Guinea	100	100	100	100

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SUPPLIERS

NOTE:
Totals may vary due to rounding.

LEGEND

Not reported in the relevant year due to data availability.	NR
Numbers revised from those published last year. See 'Home' tab (Prior year restatements and revisions) for more information.	
Sustainability performance information subject to independent external assurance.	

SUPPLIER SPEND

TOTAL SUPPLIER AND OTHER RELEVANT THIRD PARTY SPEND[1]	2026	2025	2024	2023
Australia ($bn)	5.3	5.1	4.8	5.3
Spend inside Australia (%)[2]	92	92	92	92
Spend outside Australia (%)[2]	8	8	8	8
New Zealand ($bn)[3]	0.6	0.7	0.6	NR
Spend inside New Zealand (%)[2]	88	86	82	NR
Spend outside New Zealand (%)[2]	12	14	18	NR

1. Total cash spend (excluding GST) with external suppliers and relevant third parties who provided products or services during the reporting period and were paid via the relevant Accounts Payable systems. This includes accounts payable, third party managed facilities maintenance and rent data; and excludes corporate issued credit card spending, staff reimbursements, mortgage brokers and intercompany payments. In New Zealand, this also includes non-recoverable GST.

2. The contracting entity may have Australian or New Zealand subsidiaries nominated as their business address within our Accounts Payable system, the data may not always accurately reflect where products and/or services are being manufactured or delivered from. Spend inside/outside of Australia or New Zealand is reported on this basis.

3. The exchange rate for NZD: $1.18810049 based on the year-to-date average (of spot rates) for the year ending 30 September 2026 (2025: 1.09812795, 2024: 1.08455155). The movement over FY25-26 was impacted by the exchange rate.

DIVERSE AND INDIGENOUS AUSTRALIAN SUPPLIERS	2026	2025	2024	2023
Spend with diverse suppliers ($m)[1]	**67.7**	**56.1**	**37.9**	**27.9**
Spend with Indigenous Australian suppliers ($m)[2]	**44.5**	**35.1**	**21.1**	**6.3**
Number of Indigenous Australian suppliers (absolute)	41	39	39	68

1. Refer to the Glossary for the definition of spend with diverse suppliers.

2. Refer to the Glossary for the definition of spend with Indigenous Australian suppliers.

RESPONSIBLE SOURCING

RESPONSIBLE SOURCING (AUSTRALIAN SUPPLIERS) - ESG RISKS	2026	2025	2024
Suppliers screened through Responsible Sourcing Program (#)	808	672	660
Suppliers with action plans (#)[1]	176	126	149
Action plans related to salient human rights risks (#)[4]	98	111	122
Status: Completed (#)[2]	31	70	75
Status: In progress (#)[3]	67	41	47
Action plans related to other sustainability-related risks (#)[5]	120	53	43
Status: Completed (#)[2]	28	34	25
Status: In progress (#)[3]	92	19	18

1. Suppliers with new Responsible Sourcing action plans raised during the financial year. In some instances, suppliers may have action plans recorded for more than one area, therefore the number of actions for salient human rights risks and other sustainability-related risks may not equal the total number of suppliers with action plans.

2. All actions set out in the suppliers' action plan have been completed in the financial year.

3. In FY26, new action plans were identified and we are working with suppliers to close out the remaining actions.

4. Includes human rights risks related to: employment of children, employment of temporary visa holders, oversight of recruiters, retention of employee identity documents, workplace health and safety, grievance management systems, management of modern slavery in their operations and supply chains, and subcontracting arrangements.

5. Includes sustainability-related risks related to: climate change, waste and circularity, and corporate governance, risk management and whistleblowing in their operations and supply chains, and subcontracting arrangements.

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ECONOMIC AND SOCIAL IMPACT

NOTE:
Totals may vary due to rounding.

LEGEND

Not reported in the relevant year due to data availability.	NR
Numbers revised from those published last year. See 'Home' tab (Prior year restatements and revisions) for more information.	
Sustainability performance information subject	

COMMUNITY INVESTMENT

COMMUNITY INVESTMENT ($m)	2026	2025	2024	2023
Cash contributions[1]	24.1	26.0	40.8	46.0
Time contributions[2]	4.5	4.5	4.7	4.0
In-kind contributions[3]	1.5	1.4	1.4	1.4
Management costs[4]	10.8	10.6	10.1	13.8
Foregone fee revenue[5]	141.9	134.3	107.0	89.0
Total community investment (including foregone fee revenue)[6]	**182.7**	**176.8**	**164.0**	**154.0**
Commercial sponsorships[7]	28.1	21.7	13.3	16.5
Community investment (including foregone fee revenue) as a % of profit before income tax expense (%)	1.82	1.76	1.62	1.49

1. Refer to the Glossary for the definition of cash contributions.
2. Refer to the Glossary for the definition of time contributions.
3. Refer to the Glossary for the definition of in-kind contributions.
4. Refer to the Glossary for the definition of management costs.
5. Refer to the Glossary for the definition of foregone fee revenue.
6. Refer to the Glossary for the definition of community investment.
7. Refer to the Glossary for the definition of commercial sponsorships.

FINANCIAL EDUCATION

FINANCIAL EDUCATION - NUMBER OF PARTICIPANTS[1]	2026	2025	2024	2023
Group total face to face and live events				
Australia	3,492	10,825	10,125	4,536
New Zealand[3]	19,424	13,187	12,143	10,241
Pacific[4]	16,498	14,013	9,815	8,843

FINANCIAL EDUCATION - NUMBER OF HOURS[2]	2026	2025	2024	2023
Group total face to face and live events				
Australia	1,746	5,412	5,063	2,268
New Zealand[3]	19,424	13,343	13,278	11,743
Pacific[4]	49,494	42,039	21,063	26,529

1. Refer to the Glossary for the definition of financial education - number of participants.
2. Refer to the Glossary for the definition of financial education - number of hours.
3. The methodology was updated in FY26 to have face-to-face courses estimated as 1 hour per participant. In prior years, face-to-face courses were estimated at 1.5 hours per participant.
4. In FY26, financial education delivery across the Pacific continued to expand, reaching more schools, communities and stakeholder groups, with higher participant attendance and increased programme delivery compared to the prior year.

CASH AVAILABILITY

CASH SERVICES	2026	2025	2024	2023
Cost to supply and support cash services ($m) - Consumer[1,2]	285	NR	NR	NR
Cost to supply and support cash services ($m) - Business[1]	48	NR	NR	NR
Cost to supply and support cash services ($m) - Total[1]	**333**	**350**	**330**	**NR**

1. Refer to Glossary for the definition of Cost to supply and support cash services.
2. Refer to Glossary for the definition of Cost to supply and support cash services - Consumer.

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ENVIRONMENT AND NATURE

NOTE:
Totals may vary due to rounding.

LEGEND
Not reported in the relevant year due to data availability. NR
Numbers revised from those published last year. See 'Home' tab (Prior year restatements and revisions) for more information.
Sustainability performance information subject to independent external assurance.

ENERGY

ENERGY CONSUMPTION	GROUP				AUSTRALIA				NEW ZEALAND				OTHER			
	2026	2025	2024	2023	2026	2025	2024	2023	2026	2025	2024	2023	2026	2025	2024	2023
Energy consumption (GJ)[1]																
Stationary energy - Natural gas, Diesel, LPG	14,733	15,815	17,297	19,263	7,100	9,151	8,944	11,883	2,272	2,404	4,402	5,064	5,361	4,260	3,951	2,316
Transport energy - Fleet fuels	41,801	44,967	55,705	56,856	30,353	33,509	43,407	44,279	6,636	6,833	7,586	8,765	4,812	4,625	4,712	3,812
Electricity[2]	291,249	312,351	342,162	381,612	233,410	250,431	275,338	311,919	41,619	45,078	48,364	54,286	16,220	16,842	18,460	15,407
Total energy consumption (GJ)	**347,783**	**373,133**	**415,164**	**457,731**	**270,863**	**293,091**	**327,689**	**368,081**	**50,527**	**54,315**	**60,352**	**68,115**	**26,393**	**25,727**	**27,123**	**21,535**
Renewable energy sources (GJ)																
Renewable electricity[3]	279,751	299,415	327,890	267,453	233,410	250,431	275,338	267,242	42,134	45,288	48,459	211	4,207	3,696	4,093	0
Renewable electricity (%)[3,4]	96	96	96	70	100	100	100	86	100	100	100	0	26	22	22	0
Renewable energy (%)[3,5]	80	80	79	58	86	85	84	73	83	83	80	0	16	14	15	0
Energy (GJ)/employee (FTE)[6]	10.0	10.5	9.2	12.1	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR

1. Refer to the Glossary for the definition of energy consumption.
2. Includes electricity consumed from grid and on-site generation.
3. Prior year figures have been revised to reflect a revised renewable electricity methodology. Previously, renewable electricity included all renewable electricity purchases, irrespective of the country of origin of the associated renewable energy certificates (RECs). From FY26, renewable electricity includes only electricity supported by RECs generated in the same country where electricity is consumed. Comparative periods have been revised on a consistent basis. For our Fiji and Papua New Guinea (PNG) operations, we continue to over-surrender large-scale generation certificates (LGCs) in the Australian market.
4. Refer to the Glossary for the definition of renewable electricity (%).
5. Refer to the Glossary for the definition of renewable energy (%).
6. Refer to the Glossary for the definition of energy (GJ)/employee (FTE).

RENEWABLE ENERGY CERTIFICATES

The table below presents renewable energy certificates (RECs) surrendered for Australia, New Zealand, Fiji and PNG. For our Fiji and PNG operations, Westpac over-surrenders large-scale generation certificates (LGCs) in the Australian market. The renewable electricity numbers (GJ) shown in the table above differ for several reasons, including the mandatory surrender by our energy retailer, onsite renewable electricity generation, and exclusion of international renewables and RECs which have been surrendered for other international locations.

PROJECT	PROJECT LOCATION	UNIT TYPE	REGISTRY	SURRENDER DATE	ACCREDITATION CODE	CERTIFICATE SERIAL NUMBER	GENERATION YEAR	FUEL SOURCE	QUANTITY (MWH)
Berri Solar Farm	Australia	LGC	REC Registry	22-Sep-26	SRPVSAR3	42 - 1118,1119 - 2029,2030 - 2274,2938 - 3137	2025	Solar	2,433
Ararat Wind Farm	Australia	LGC	REC Registry	22-Sep-26	WD00VC24	29800 - 32537,10210 - 11440,5210 - 10209,69133 - 73107,55091 - 56180,50413 - 55090,60566 - 65810,144577 - 147542	2025	Wind	25,087
Lockleys Rooftop Solar	Australia	LGC	REC Registry	22-Sep-26	SRPVSAT6	1 - 269,270 - 508,509 - 706,707 - 845,846 - 963	2025	Solar	963
Lockleys Rooftop Solar	Australia	LGC	REC Registry	22-Sep-26	SRPVQL45	589 - 697,462 - 588,344 - 461	2025	Solar	354
Bomen Solar Farm	Australia	LGC	REC Registry	22-Sep-26	SRPVNSR0	1 - 17596,24540 - 33222,39922 - 40511	2025	Solar	26,869
Kogarah Rooftop Solar	Australia	LGC	REC Registry	22-Sep-26	SRPVQL45	185 - 299	2025	Solar	115
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	13-Aug-25	HRP2201	HRP01-07-2025-0010000	2025	Wind	220
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	13-Aug-25	HRP2201	HRP01-07-2025-0010005	2025	Wind	885
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	10-Sep-25	HRP2201	HRP01-08-2025-0010005	2025	Wind	870
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	10-Sep-25	HRP2201	HRP01-08-2025-0010000	2025	Wind	237
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	10-Oct-25	HRP2201	HRP01-09-2025-0010005	2025	Wind	217
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	10-Oct-25	HRP2201	HRP01-09-2025-0010000	2025	Wind	769
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	14-Nov-25	HRP2201	HRP01-10-2025-0010000	2025	Wind	729
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	14-Nov-25	HRP2201	HRP01-10-2025-0010005	2025	Wind	213
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	11-Dec-25	HRP2201	HRP01-11-2025-0010000	2025	Wind	215
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	11-Dec-25	HRP2201	HRP01-11-2025-0010005	2025	Wind	677
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	14-Jan-26	HRP2201	HRP01-12-2025-0010005	2025	Wind	685
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	14-Jan-26	HRP2201	HRP01-12-2025-0010006	2025	Wind	214
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	12-Feb-26	HRP2201	HRP01-01-2026-0010025	2026	Wind	673
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	12-Feb-26	HRP2201	HRP01-01-2026-0010026	2026	Wind	216
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	13-Mar-26	HRP2201	HRP01-02-2026-0010024	2026	Wind	638
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	13-Mar-26	HRP2201	HRP01-02-2026-0010025	2026	Wind	222
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	14-Apr-26	HRP2201	HRP01-03-2026-0010024	2026	Wind	206
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	14-Apr-26	HRP2201	HRP01-03-2026-0010025	2026	Wind	723
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	26-May-26	HRP2201 / HRP01	HRP01-04-2026-0010021	2026	Wind	692
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	29-Jun-26	HRP2201 / HRP01	HRP01-05-2026-0010019	2026	Wind	751
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	31-Jul-26	HRP2201 / HRP01	HRP01-05-2026-0030000	2026	Wind	1
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	14-Jul-26	HRP2201 / HRP01	HRP01-06-2026-0010018	2026	Wind	759
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	31-Jul-26	HRP2201 / HRP01	HRP01-06-2026-0040000	2026	Wind	1
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	26-May-26	HRP2201 / HRP01	HRP01-04-2026-0010020	2026	Wind	208
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	29-Jun-26	HRP2201 / HRP01	HRP01-05-2026-0010020	2026	Wind	229
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	17-Jul-26	HRP2201 / HRP01	HRP01-06-2026-0020000	2026	Wind	233
Total (MWh)									**67,304**
Total (GJ)									**242,294**

VEHICLE FLEET

HYBRID OR ELECTRIC VEHICLES	2026	2025	2024
Total hybrid or electric vehicles in our fleet (%)[1]			
Australia	76	71	19
New Zealand[2]	97	99	100

1. Refer to the Glossary for the definition of hybrid and electric vehicles.
2. In December 2024, we completed the conversion of our passenger vehicle fleet to 100% Electric (BEV) or Plug in hybrid vehicles (PHEV). However, in May 2025, we piloted a Mobile Community Banking program to support customers in areas without a permanent branch. This pilot now operates four commercial diesel vehicles. To strengthen operational preparedness, in March 2026 we introduced one commercial diesel vehicle for cash-in-transit operations. Including these commercial diesel vehicles, our total vehicle fleet was 97.4% BEV or PHEV at 30 September 2026.

WATER, PAPER AND WASTE	2026	2025	2024	2023	2022
Water consumption (kL)[1]					
Australia	179,997	191,320	187,548	207,130	201,726
Total water consumption Australia (kL)	**179,997**	**191,320**	**187,548**	**207,130**	**201,726**
Paper consumption (tonnes)[2]					
Australia	697	898	1,127	1,404	1,515
New Zealand	72	109	118	120	174
Total paper consumption (tonnes)	**769**	**1,007**	**1,245**	**1,524**	**1,689**
Total forestry-certified paper consumed - Australia (%)[3]	**99**	**99**	**NR**	**NR**	**NR**
Waste diversion from landfill (tonnes)[4]					
Australia	1,515	1,314	1,227	1,365	1,730
New Zealand	182	224	266	252	216
Total waste diversion from landfill (tonnes)	**1,697**	**1,538**	**1,493**	**1,617**	**1,946**
Waste to landfill (tonnes)[5]					
Australia	579	535	555	680	603
New Zealand	68	65	56	58	46
Total waste to landfill (tonnes)	**647**	**600**	**611**	**738**	**649**

1. Refer to the Glossary for the definition of water consumption.
2. Refer to the Glossary for the definition of paper consumption.
3. Refer to the Glossary for the definition of forestry-certified paper (Australia).
4. Refer to the Glossary for the definition of waste diversion from landfill.
5. Refer to the Glossary for the definition of waste to landfill.

GROUP EXPOSURE BY INDUSTRY AND THE POTENTIAL NATURE-RELATED DEPENDENCIES AND/OR IMPACTS[1]

This table highlights Westpac's exposure to non-retail sectors (excluding finance and insurance, and government exposures) and how their economic activities may impact or depend on nature. Sector-level impact and dependency scores reflect an aggregate assessment and may not represent all underlying sub-sectors.

Westpac's nature analysis assesses the inherent nature-related impacts and dependencies of its non-retail lending portfolio using Westpac exposure and ANZSIC industry data mapped to ENCORE economic activities. The assessment uses ENCORE's updated methodology, which evaluates dependencies across 271 economic activities and 25 ecosystem services.

Our definitions of impact and dependency are informed by the ENCORE Tool.

Impact: The changes in the state of nature, which may result in changes to the capacity of nature to provide social and economic benefits.
Dependency: The ecosystem services that economic activities depend upon for their production. Ecosystem services can be grouped into three categories: provisioning services (e.g., those related to the supply of food); regulating and maintenance services (e.g., those related to regulating climate); and cultural services (e.g., those related to cultural benefits enjoyed by individuals or communities).

INDUSTRY	TOTAL 2026 EXPOSURE ($M)				TOTAL 2025 EXPOSURE ($M)			
	TCE[2]	% TOTAL	Overall impact score	Overall dependency score	TCE[2]	% TOTAL	Overall impact score	Overall dependency score
Utilities	31,371	2%	Very High	High	28,970	2%	Very High	High
Mining	10,400	1%	Very High	High	8,636	1%	Very High	High
Agriculture, forestry & fishing	31,639	2%	High	High	28,273	2%	High	High
Transport & storage	25,438	2%	Medium	Low	23,337	2%	Medium	Low
Accommodation, cafes & restaurants	15,335	1%	Low	Low	13,672	1%	Low	Low
Construction	15,997	1%	Medium	Low	14,808	1%	Medium	Low
Manufacturing	27,508	2%	Low	Low	26,688	2%	Low	Low
Property	102,663	8%	Medium	Low	93,582	7%	Medium	Low
Services	30,884	2%	Low	Low	28,455	2%	Low	Low
Trade	37,984	3%	Low	Very Low	35,993	3%	Low	Very Low
Property services & business services	32,860	2%	Very Low	Very Low	27,473	2%	Very Low	Very Low
Finance & insurance[3]	162,080	12%	Not assessed	Not assessed	154,405	12%	Not assessed	Not assessed
Government administration & defence[3]	133,567	10%	Not assessed	Not assessed	133,260	10%	Not assessed	Not assessed
Retail Lending[3]	692,315	51%	Not assessed	Not assessed	684,555	52%	Not assessed	Not assessed
Other[3]	3,438	0%	Not assessed	Not assessed	3,556	0%	Not assessed	Not assessed
Total Group exposure	**1,353,380**	**100%**			**1,305,664**	**100%**		

1. Refer to the Glossary for the definition of exposure to sectors that may have material nature-related dependencies and/or impacts.
2. Refer to the Glossary for the definition of Total Committed Exposure (TCE).
3. Industry sector was not assessed. The assessment focused on non-retail sectors (excluding finance and insurance, and government exposures) which could have material nature impacts and dependencies.

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EMISSIONS ACCOUNT

NOTE:
Totals may vary due to rounding.

LEGEND
Not reported in the relevant year due to data availability. NR
Numbers revised from those published last year. See 'Home' tab (Prior year restatements and revisions) for more information.
Sustainability performance information subject to independent external assurance.

Refer to 'Targets' tab for more information on our climate-related targets.

GROSS GHG EMISSIONS

GROSS GHG EMISSIONS (tCO_2-e), LOCATION-BASED	GROUP			AUSTRALIA			NEW ZEALAND			OTHER		
	2026	2025	2024	2026	2025	2024	2026	2025	2024	2026	2025	2024
Scope 1 and 2 emissions (tCO_2-e)[1]												
Total Scope 1 emissions	6,867	4,714	6,262	4,993	3,438	4,817	645	673	850	1,229	603	595
Total Scope 2 emissions	40,962	45,360	51,376	38,012	41,832	47,775	914	1,259	943	2,036	2,269	2,658
Total Scope 1 and 2 emissions (tCO_2-e)	**47,829**	**50,074**	**57,638**	**43,005**	**45,270**	**52,592**	**1,559**	**1,932**	**1,793**	**3,265**	**2,872**	**3,253**
Scope 3 emissions (tCO_2-e)												
Category 1 - Purchased goods & services	405,494	11,265	13,804	347,079	10,049	12,801	46,570	780	433	11,845	436	570
Category 2 - Capital goods	26,605	NR	NR	12,988	NR	NR	11,610	NR	NR	2,007	NR	NR
Category 3 - Fuel- and energy-related activities	3,802	5,166	6,644	3,380	4,812	6,228	96	145	139	326	209	277
Category 4 - Upstream transportation & distribution	8,478	721	1,092	8,223	491	909	242	209	143	13	21	40
Category 5 - Waste generated in operations	778	742	770	753	696	722	25	16	16	NR	30	32
Category 6 - Business travel	12,954	12,262	12,776	11,147	10,667	10,916	1,335	1,132	1,374	472	463	486
Category 7 - Employee commuting	23,919	29,912	26,487	19,411	24,324	22,418	4,508	4,532	161	NR	1,056	3,908
Category 8 - Upstream leased assets	5,911	6,439	8,496	5,911	6,171	8,134	NR	NR	NR	NR	268	362
Total Scope 3 upstream emissions (tCO_2-e)[1]	**487,941**	**66,507**	**70,069**	**408,892**	**57,210**	**62,128**	**64,386**	**6,814**	**2,266**	**14,663**	**2,483**	**5,675**
Category 9 - Downstream transportation & distribution	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Category 10 - Processing of sold products	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Category 11 - Use of sold products	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Category 12 - End of life treatment of sold products	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Category 13 - Downstream leased assets	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Category 14 - Franchises	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Category 15 - Investments[2] (tCO_2-e)	73,849,628	73,604,346	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Total Scope 3 downstream emissions (tCO_2-e)	**73,849,628**	**73,604,346**	**NR**	**NR**	**NR**	**NR**	**NR**	**NR**	**NR**	**NR**	**NR**	**NR**
Total Scope 3 emissions (tCO_2-e)	**74,337,569**	**73,670,853**	**70,069**	**408,892**	**57,210**	**62,128**	**64,386**	**6,814**	**2,266**	**14,663**	**2,483**	**5,675**
Total Scope 1, 2 and 3 emissions (tCO_2-e)	**74,385,398**	**73,720,927**	**127,707**	**451,897**	**102,480**	**114,720**	**65,945**	**8,746**	**4,059**	**17,928**	**5,355**	**8,928**

1. Refer to the Glossary for the definition of scope 1, scope 2, and scope 3 upstream emissions.
2. Total financed emissions for scope 1 and 2, and for certain sectors where we estimate scope 3 emissions. Financed emissions are reported one year in arrears due to data availability. Refer to the Financed Emissions tab for the definition of financed emissions.

GROSS GHG EMISSIONS (tCO_2-e), MARKET-BASED[1]	2026	2025	2024
Market-based GHG emissions (tCO_2-e)			
Total Scope 1 emissions	6,867	4,714	6,262
Total Scope 2 emissions	1,722	1,963	2,303
Total Scope 3 upstream emissions	463,327	56,469	57,655
Total Scope 1 and 2 emissions (tCO_2-e)	**8,589**	**6,677**	**8,565**
Total Scope 1, 2 and 3 upstream emissions (tCO_2-e)	**471,916**	**63,146**	**66,220**
Scope 1 and 2 emissions (tCO_2-e)/employee (FTE)[2]	0.2	0.2	0.2

1. Refer to the Glossary for the definition of scope 1, scope 2, and scope 3 upstream emissions.
2. Refer to the Glossary for the definition of scope 1 and 2 (tCO_2-e)/employee (FTE).

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SCOPE 3 FINANCED EMISSIONS

NOTE:
Totals may vary due to rounding.

LEGEND
Not reported in the relevant year due to data availability. NR
Numbers revised from those published last year. See 'Home' tab (Prior year restatements and revisions) for more information.
Sustainability performance information subject to independent external assurance.

Our financed emissions are estimates of the emissions associated with lending, which represent the majority of our financing exposures. Financed emissions include estimates of customers' Scope 1 and 2 emissions. While we also estimate customers' Scope 3 emissions, given the inherent limitations of Scope 3 estimation, we do not consider these figures decision-useful and therefore focus our discussion on customers' Scope 1 and 2 emissions.

Absolute gross financed emissions by industry and portfolio on a TCE basis, including associated data quality scores, are shown below. Certain exposures are excluded from our calculation. Industry classifications for financed emissions are based on ANZSIC codes.

Refer to the Appendix 5 Financed Emissions Additional Information section in the 2026 Sustainability Report for more detail on the data, methodologies, key assumptions, limitations and uncertainties associated with our estimation approach and notable exclusions.

Also refer to 'Targets' tab for more information on our financed emissions sector targets.

WESTPAC'S ABSOLUTE GROSS FINANCED EMISSIONS (TCE BASIS) BY INDUSTRY

	2026								2025							
INDUSTRY[1]	SCOPE 1 ($MtCO_2$-e)	SCOPE 2 ($MtCO_2$-e)	SCOPE 3 ($MtCO_2$-e)	% OF TOTAL EMISSIONS (SCOPE 1 AND 2)	AVERAGE DATA QUALITY SCORE (SCOPE 1 AND 2)[2]	AVERAGE DATA QUALITY SCORE (SCOPE 3)[2]	EMISSIONS INTENSITY (SCOPE 1 AND 2) ($kgCO_2$-e/$)[3]	EMISSIONS INTENSITY (SCOPE 1, 2, AND 3 WHERE RELEVANT) ($kgCO_2$-e/$)[3]	SCOPE 1 ($MtCO_2$-e)	SCOPE 2 ($MtCO_2$-e)	SCOPE 3 ($MtCO_2$-e)	% OF TOTAL EMISSIONS (SCOPE 1 AND 2)	AVERAGE DATA QUALITY SCORE (SCOPE 1 AND 2)[2]	AVERAGE DATA QUALITY SCORE (SCOPE 3)[2]	EMISSIONS INTENSITY (SCOPE 1 AND 2) ($kgCO_2$-e/$)[3]	EMISSIONS INTENSITY (SCOPE 1, 2, AND 3 WHERE RELEVANT) ($kgCO_2$-e/$)[3]
Accommodation, cafes & restaurants	0.1	1.1	0.8	4%	4.7	4.7	0.075	0.125	0.1	1.0	0.7	4%	5.0	5.0	0.078	0.129
Agriculture, forestry & fishing	4.9	0.1	1.7	16%	4.5	4.7	0.165	0.220	5.1	0.1	1.4	18%	4.3	4.7	0.183	0.233
Construction	1.8	0.1	1.6	6%	4.5	4.5	0.125	0.228	1.7	0.1	1.4	6%	4.8	4.8	0.122	0.217
Finance & insurance	0.0	0.2	2.0	1%	4.5	4.5	0.002	0.021	0.0	0.2	1.3	1%	4.5	4.4	0.002	0.015
Government, administration and defence	1.1	0.0	0.5	3%	3.6	3.6	0.048	0.071	1.0	0.0	0.4	3%	3.7	3.7	0.045	0.065
Manufacturing	3.0	1.7	12.0	15%	4.1	4.2	0.170	0.606	3.2	1.6	13.0	17%	4.2	4.3	0.183	0.674
Mining	1.8	0.5	4.2	7%	3.5	3.8	0.245	0.694	1.1	0.4	4.1	5%	3.8	3.8	0.177	0.657
Property	0.7	0.1	0.9	2%	4.6	4.6	0.008	0.017	0.7	0.1	0.8	3%	4.6	4.6	0.008	0.018
Secured Commercial Real Estate	0.5	0.0	0.0	2%	4.5	4.5	0.012	0.012	0.5	0.1	0.0	2%	4.5	4.5	0.013	0.013
Other	0.1	0.0	0.9	1%	4.7	4.7	0.004	0.021	0.1	0.0	0.8	1%	4.7	4.7	0.003	0.023
Property services & business services	0.1	0.6	2.5	2%	4.4	4.4	0.022	0.097	0.1	0.5	2.6	2%	4.7	4.7	0.021	0.116
Services	0.7	0.3	0.7	3%	4.5	4.5	0.030	0.052	0.6	0.2	0.6	3%	4.6	4.6	0.030	0.051
Trade	0.6	1.7	9.6	8%	4.4	4.5	0.065	0.338	0.6	2.0	13.1	9%	4.5	4.6	0.076	0.451
Transport & storage	2.2	0.4	1.1	8%	4.3	4.3	0.100	0.140	1.5	0.3	0.8	6%	4.3	4.3	0.076	0.112
Utilities	3.0	0.9	5.0	13%	3.9	4.2	0.126	0.289	2.6	0.6	4.2	11%	3.8	4.0	0.113	0.259
Other	0.0	0.1	0.2	0%	4.9	4.9	0.035	0.111	0.0	0.1	0.2	0%	5.0	5.0	0.031	0.100
Total - Business and Institutional Lending	**19.9**	**7.7**	**42.8**	**90%**	**4.4**	**4.5**	**0.057**	**0.145**	**18.3**	**7.2**	**44.6**	**89%**	**4.4**	**4.5**	**0.057**	**0.158**
Total - Retail Lending - Residential Mortgages	**0.9**	**2.2**	**0.3**	**10%**	**4.1**	**4.1**	**0.005**	**0.006**	**0.9**	**2.3**	**0.3**	**11%**	**4.1**	**4.1**	**0.005**	**0.006**
Total	**20.8**	**10.0**	**43.1**	**100%**	**4.2**	**4.2**	**0.028**	**0.067**	**19.2**	**9.5**	**44.9**	**100%**	**4.2**	**4.2**	**0.028**	**0.071**

1. Individual sector and portfolio figures may not sum due to rounding.
2. Data quality score is measured out of 5, with lower scores better.
3. Emissions intensity is $kgCO_2$-e/$ TCE. Australian dollars.

PERCENTAGE OF EXPOSURE INCLUDED IN WESTPAC'S FINANCED EMISSIONS ESTIMATION

	2026			2025		
	LOANS	UNDRAWN CREDIT COMMITMENTS	TCE	LOANS	UNDRAWN CREDIT COMMITMENTS	TCE
Exposure in-scope of Financed Estimation (%)	94%	82%	81%	93%	82%	79%

PORTFOLIO COVERAGE OF OUR FINANCED EMISSIONS SECTOR TARGETS

Estimated % of Group scope 3 financed emissions related to customers and industries captured in our financed emissions sector targets.

COVERAGE	2026	2025
% of Group scope 3 financed emissions captured in our financed emissions sector targets (scope 1 and 2 customer emissions only)	40%	42%
% of Group scope 3 financed emissions captured in our financed emissions sector targets (scope 1, 2, and 3 customer emissions)	29%	29%

WESTPAC'S ABSOLUTE GROSS FINANCED EMISSIONS (DISAGGREGATED BY ASSET CLASS AND INDUSTRY)

Emissions associated with assets under management are not included in the Group's financed emissions estimates.

		ABSOLUTE FINANCED EMISSIONS ($MtCO_2e$)					
		2026			2025		
ASSET CLASS	INDUSTRY	SCOPE 1	SCOPE 2	SCOPE 3	SCOPE 1	SCOPE 2	SCOPE 3
Loans and Project Finance[1]	Accommodation, cafes and restaurants	0.0	0.9	0.7	0.0	0.9	0.6
	Agriculture, forestry and fishing	4.4	0.1	1.4	4.4	0.1	1.2
	Construction	1.2	0.0	0.8	1.2	0.0	0.8
	Finance and insurance	0.0	0.1	0.5	0.0	0.1	0.4
	Government, administration and defence	0.0	0.0	0.0	0.0	0.0	0.0
	Manufacturing	1.6	0.8	4.3	1.6	0.8	4.6
	Mining	0.6	0.2	0.8	0.6	0.2	0.4
	Property	0.6	0.1	0.8	0.6	0.1	0.6
	— Secured Commercial Real Estate	**0.5**	**0.0**	**0.0**	**0.5**	**0.1**	**0.0**
	Property services and business services	0.0	0.4	1.3	0.0	0.3	1.3
	Services	0.4	0.2	0.4	0.4	0.1	0.4
	Trade[1]	0.3	1.1	4.3	0.4	1.3	8.2
	Transport and storage	1.6	0.2	0.7	1.1	0.2	0.5
	Utilities	1.0	0.4	2.1	1.0	0.3	1.9
	Other	0.0	0.0	0.1	0.0	0.0	0.1
	Total Business and Institutional lending	**11.8**	**4.5**	**18.2**	**11.4**	**4.4**	**20.9**
	Retail Lending - Housing (Residential Mortgages)	**0.8**	**2.1**	**0.3**	**0.8**	**2.1**	**0.3**
Bonds[1]	Accommodation, cafes and restaurants	0.0	0.0	0.0	0.0	0.0	0.0
	Agriculture, forestry and fishing	0.0	0.0	0.0	0.0	0.0	0.0
	Construction	0.0	0.0	0.0	0.0	0.0	0.0
	Finance and insurance	0.0	0.0	0.4	0.0	0.0	0.3
	Government, administration and defence	1.0	0.0	0.4	0.9	0.0	0.4
	Manufacturing	0.0	0.0	0.0	0.0	0.0	0.0
	Mining	0.0	0.0	0.1	0.0	0.0	0.1
	Property	0.0	0.0	0.0	0.0	0.0	0.0
	— Secured Commercial Real Estate	0.0	0.0	0.0	0.0	0.0	0.0
	Property services and business services	0.0	0.0	0.0	0.0	0.0	0.0
	Services	0.0	0.0	0.0	0.0	0.0	0.0
	Trade	0.0	0.0	0.0	0.0	0.0	0.0
	Transport and storage	0.0	0.0	0.0	0.1	0.0	0.0
	Utilities	0.0	0.0	0.0	0.0	0.0	0.0
	Other	0.0	0.0	0.0	0.0	0.0	0.0
	Total Business and Institutional lending	**1.1**	**0.0**	**1.0**	**1.0**	**0.0**	**0.9**
	Retail Lending - Housing (Residential Mortgages)	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
Undrawn Loan Commitments[1]	Accommodation, cafes and restaurants	0.0	0.2	0.1	0.0	0.1	0.1
	Agriculture, forestry and fishing	0.7	0.0	0.3	0.8	0.0	0.2
	Construction	0.6	0.0	0.7	0.5	0.0	0.6
	Finance and insurance	0.0	0.0	0.7	0.0	0.0	0.4
	Government, administration and defence	0.0	0.0	0.0	0.0	0.0	0.0
	Manufacturing	1.3	0.8	6.8	1.5	0.7	7.4
	Mining	1.0	0.2	2.8	0.4	0.2	3.1
	Property	0.1	0.0	0.2	0.1	0.0	0.2
	— Secured Commercial Real Estate	0.1	0.0	0.0	0.1	0.0	0.0
	Property services and business services	0.0	0.3	1.1	0.0	0.2	1.2
	Services	0.2	0.1	0.2	0.2	0.1	0.2
	Trade	0.2	0.6	5.1	0.2	0.6	4.4
	Transport and storage	0.6	0.1	0.3	0.3	0.1	0.3
	Utilities	1.7	0.3	2.4	1.4	0.2	1.9
	Other	0.0	0.0	0.1	0.0	0.0	0.1
	Total Business and Institutional lending	**6.5**	**2.8**	**21.0**	**5.6**	**2.4**	**20.1**
	Retail Lending - Housing (Residential Mortgages)	**0.1**	**0.2**	**0.0**	**0.1**	**0.2**	**0.0**

1. Individual sector and portfolio figures may not sum due to rounding.

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CARBON OFFSETS

NOTE:
Totals may vary due to rounding.

LEGEND

Not reported in the relevant year due to data availability.	NR
Numbers revised from those published last year. See 'Home' tab (Prior year restatements and revisions) for more information.	
Sustainability performance information subject to independent external assurance.	

CARBON OFFSETS SURRENDERED FOR AUSTRALIA

Details of carbon offsets surrendered in prior years are available on our website: Performance Reports

PROJECT DESCRIPTION	TYPE OF OFFSET UNITS	REGISTRY	DATE RETIRED	SERIAL NUMBER	VINTAGE	QUANTITY (tCO2-e)
Offsets surrendered in FY25						
Lynwood Human-Induced Regeneration Project – ERF101280	ACCUs	ANREU	25-Mar-24	8,347,948,373 - 8,347,955,585	2022-23	674
South Australian Conservation Alliance - Site #2 - ERF139932	ACCUs	ANREU	12-Apr-24	8,995,481,396 - 8,995,485,861	2023-24	4,466
South Australian Conservation Alliance - Site #2 - ERF139932	ACCUs	ANREU	12-Apr-24	8,534,235,974 - 8,534,247,804	2023-24	11,831
Darling River Conservation Initiative Site #8 - ERF132648	ACCUs	ANREU	12-Apr-24	9,004,557,234 - 9,004,560,612	2023-24	3,379
Darling River Eco Corridor 9 - ERF103367	ACCUs	ANREU	12-Apr-24	9,004,754,437 - 9,004,767,271	2023-24	12,835
Darling River Eco Corridor 25 - ERF115281	ACCUs	ANREU	12-Apr-24	9,004,813,103 - 9,004,821,840	2023-24	8,738
Maureenjoy Human-Induced Regeneration Project - ERF101380	ACCUs	ANREU	12-Apr-24	9,005,007,337 - 9,005,012,512	2023-24	5,176
South Australian Conservation Alliance - Site #2 - ERF139932	ACCUs	ANREU	12-Apr-24	8,369,975,651 - 8,369,992,353	2022-23	15,727
Total - FY25						**62,826**
Offsets surrendered in FY26						
South Australian Conservation Alliance - Site #2 - ERF139932	ACCUs	ANREU	12-Apr-24	8,369,975,651 - 8,369,992,353	2022-23	976
Paroo River Ecosystem Restoration Project - ERF103139	ACCUs	ANREU	12-Apr-24	9,006,330,826 - 9,006,334,731	2023-24	3,906
Darling River Eco Corridor 25 - ERF115281	ACCUs	ANREU	12-Apr-24	9,007,178,126 - 9,007,184,698	2023-24	6,573
Darling River Eco Corridor #26 - ERF107289	ACCUs	ANREU	12-Apr-24	9,004,407,977 - 9,004,411,808	2023-24	3,832
Reforestation Project - ERF168437	ACCUs	ANREU	18-Sep-26	9,055,329,903 - 9,055,331,498	2025-26	1,596
Reforestation Project - ERF168437	ACCUs	ANREU	18-Sep-26	9,055,321,969 - 9,055,322,472	2025-26	504
Honeymah NFMR Project - ERF191734	ACCUs	ANREU	18-Sep-26	9,051,824,760 - 9,051,832,259	2025-26	7,500
Carbon Conscious Carbon Capture Project 1 - EOP100636	ACCUs	ANREU	18-Sep-26	9,029,780,651 - 9,029,789,950	2024-25	9,300
Carbon Conscious Carbon Capture Project 1 - EOP100636	ACCUs	ANREU	18-Sep-26	9,052,598,782 - 9,052,609,463	2025-26	10,682
Carbon Conscious Carbon Capture Project 1 - EOP100636	ACCUs	ANREU	18-Sep-26	9,029,777,400 - 9,029,779,417	2024-25	2,018
Central Arnhem Land Fire Abatement (CALFA) Project - EOP100947	ACCUs	ANREU	18-Sep-26	9,034,795,728 - 9,034,800,214	2025-26	4,487
Northeast Arnhem Land Fire Abatement Project - ERF106185	ACCUs	ANREU	18-Sep-26	9,036,536,229 - 9,036,540,716	2025-26	4,488
Carbon Estate - Creating a Better Climate - EOP100254	ACCUs	ANREU	16-Sep-26	9,050,820,263 - 9,050,820,440	2025-26	178
Carbon Estate - Creating a Better Climate - EOP100254	ACCUs	ANREU	16-Sep-26	9,034,215,080 - 9,034,217,223	2025-26	2,144
Carbon Estate - Creating a Better Climate - Stage 2 - EOP100985	ACCUs	ANREU	16-Sep-26	9,006,802,891 - 9,006,807,711	2023-24	4,821
Yarronvale Human-Induced Regeneration Project - ERF118295	ACCUs	ANREU	16-Sep-26	9,056,096,831 - 9,056,104,330	2025-26	1,995
Total - FY26						**65,000**

CARBON OFFSETS SURRENDERED FOR NEW ZEALAND

Details of carbon offsets surrendered in prior years are available on Environmental Protection Authority New Zealand website.

PROJECT DESCRIPTION	TYPE OF OFFSET UNITS	REGISTRY	DATE RETIRED	SERIAL NUMBER	VINTAGE	QUANTITY (tCO_2-e)
Offsets surrendered in FY25						
Spraypoint	NZUs	NZETR	21/2/2025	50470490087 50470491804	2022	1,095
Spraypoint	NZUs	NZETR	28/11/2025	50234086554 50234086582	2022	29
Spraypoint	NZUs	NZETR	28/11/2025	50376616761 50376616798	2022	38
Kurunui Station	NZUs	NZETR	28/11/2025	50440976405 50440976754	2022	350
PFSI Coatbridge Station	NZUs	NZETR	28/11/2025	50445298757 50445299256	2022	500
PFSI Native Forest Restoration Trust	NZUs	NZETR	28/11/2025	50446457690 50446458189	2022	500
Spraypoint	NZUs	NZETR	28/11/2025	50436042903 50436043010	2022	108
PFSI Totaranui, Clova Bay	NZUs	NZETR	28/11/2025	50446082955 50446082968	2022	14
Total - FY25						**2,634**

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SUSTAINABILITY AND CLIMATE-RELATED RISKS

NOTE:
Totals may vary due to rounding.

LEGEND

Not reported in the relevant year due to data availability.	NR
Numbers revised from those published last year. See 'Home' tab (Prior year restatements and revisions) for more information.	
Sustainability performance information subject to independent external assurance.	
Industries that may be exposed to higher climate change risk	

GROUP INDUSTRY EXPOSURE[1]

We present sub-sector breakouts to provide additional insight into our portfolio, including to identify industry sectors that we have assessed in FY26 as being at heightened physical risk under a Current Policies scenario and heightened transition risk under a Net Zero 2050 scenario. Vulnerability is assessed for the 2030 - 2035 period, with transition risk assessed under the Net Zero 2050 (RCP 2.6) scenario and physical risk under the Current Policies (RCP 8.5) scenario.

INDUSTRY	TOTAL 2026 EXPOSURE ($M)		TOTAL 2025 EXPOSURE ($M)	
	LOANS	TCE[2]	LOANS	TCE[2]
Accommodation, cafes and restaurants	**13,422**	**15,335**	**11,898**	**13,672**
Agriculture, forestry and fishing	**27,375**	**31,639**	**24,480**	**28,273**
Horticulture	3,359	3,814	2,822	3,302
Crops	3,846	4,486	3,118	3,732
Dairy	6,605	7,113	6,734	7,129
Beef and Sheep	11,393	13,255	9,865	11,397
Other livestock	615	795	645	754
Construction	**9,541**	**15,997**	**9,185**	**14,808**
Finance and insurance	**49,024**	**162,080**	**41,730**	**154,405**
Government, administration and defence	**909**	**133,567**	**926**	**133,260**
Manufacturing	**14,616**	**27,508**	**13,827**	**26,688**
Aluminium	569	1,147	163	719
Cement and Concrete and Iron and Steel	1,449	2,374	1,253	2,348
Petroleum refining	302	860	173	830
Petroleum, Coal, and Associated Product Manufacturing	3	5	2	2
Mining	**4,359**	**10,400**	**3,785**	**8,636**
Bauxite	0	231	0	234
Coal mining[3,6]	194	242	64	108
Metallurgical coal mining[3]	133	147	36	41
Metallurgical coal mining in diversified miners[3]	62	94	29	66
Thermal coal mining[3,4,5]	0	1	0	1
Upstream Oil and Gas	689	1,827	740	1,586
Oil and Gas Exploration[7]	1	2	1	2
Oil and Gas Extraction and Terminals[7]	688	1,825	739	1,584
Other mining	3,017	6,335	2,831	5,401
Property	**83,571**	**102,563**	75,117	93,582
Property services and business services	**20,378**	**32,860**	17,128	27,473
Services[8]	**19,317**	**30,884**	17,231	28,455
Trade[9]	**23,078**	**37,984**	21,183	35,993
Petroleum product wholesaling	1,535	4,290	1,834	4,051
Automotive fuel retailing	625	876	512	699
Transport and storage	**16,413**	**25,438**	**14,134**	**23,337**
Coal ports	303	391	260	324
Air Transport	1,672	2,341	1,247	2,163
Marine Transport	153	213	81	105
Utilities[10]	**15,428**	**31,371**	**12,999**	**28,970**
Electricity Supply[11]	10,937	21,496	9,228	18,953
Electricity generation from fossil fuels (AU and NZ only)	**326**	**548**	**NR**	**722**
Gas	254	390	NR	470
Black Coal	34	86	NR	146
Brown Coal	17	34	NR	40
Liquid Fuel	20	38	NR	66
Electricity generation from renewable sources (AU and NZ or	**5,266**	**6,698**	**NR**	**5,908**
Other Renewables	4,968	6,267	NR	5,411
Hydro	298	431	NR	497
Gas Supply	1,117	2,004	912	2,231
Other	**1,484**	**3,438**	**1,480**	**3,556**
Total Non-Retail lending	**298,915**	**661,064**	**265,103**	**621,109**
Total Retail lending	**602,338**	**692,315**	**591,259**	**684,555**
Housing	592,680	665,530	581,666	646,646
Total Group Exposure	**901,253**	**1,353,380**	**856,362**	**1,305,664**

1. Sub-sector breakouts do not sum up to industry sector subtotals.

2. Refer to the Glossary for the definition of TCE.

3. Exposures that are assessed on a customer/transaction basis to be either thermal coal mining, metallurgical coal mining, or metallurgical coal mining in diversified miners, through the application of business judgement. Coal mining row is the sum total of the known exposures assessed into these categories. Figures may include exposures from Business & Wealth, Institutional and New Zealand portfolios, as and when relevant. Refer to the Glossary for the definition of thermal coal and metallurgical coal.

4. May include known exposures assessed as thermal coal mining with ANZSIC industry classifications outside of the coal mining ANZSIC codes. In line with our Sustainability Customer Requirements, we have zero corporate lending to, and will no longer provide bond facilitation for, institutional customers with greater than or equal to 15% of their three-year rolling average revenue coming directly from thermal coal mining.

5. Thermal coal mining figures include rehabilitation bonds, which are excluded from the Thermal Coal Mining Financed Emissions Sector Target boundary. Refer to Appendix 5 of our 2026 Sustainability Report for detail on the inclusions and exclusions in our financed emissions sector targets for more information.

6. Where we aggregate exposures from the New Zealand portfolios, we apply an exchange rate for NZD: $1.23352762 based on value today (discounted spot rates) at 30 September 2026 (2025: $1.13770474).

7. Oil and Gas Exploration and Oil and Gas Extraction and Terminals are part of the Upstream Oil and Gas industry.

8. Includes education, health and community services, cultural and recreational services, and personal and other services.

9. Includes wholesale trade and retail trade.

10. Includes electricity, gas and water, and communication services.

11. Electricity Supply includes Fossil Fuel Power Generation, Renewable Power Generation and, Transmission and Distribution. We only consider the Fossil Fuel Power Generation component of Electricity Supply to have heightened transition risk (refer to Table: "TCE to electricity generation - Australia and New Zealand" below for this component).

TCE TO ELECTRICITY GENERATION - AUSTRALIA AND NEW ZEALAND

TCE TO ELECTRICITY GENERATION BY TYPE (%)[1]	2026	2025	2024	2023
Renewable	92.4	89.2	86.9	83.9
Other renewables	86.5	81.7	70.3	65.6
Hydro	5.9	7.5	16.6	18.2
Gas	5.4	7.1	9.5	10.9
Black coal	1.2	2.2	2.2	3.1
Brown coal	0.5	0.6	0.5	1.2
Liquid fuel	0.5	1.0	0.9	0.9
Total	**100**	**100**	**100**	**100**
Total TCE attributed to electricity generation ($m)	**7,246**	**6,623**	**6,241**	**5,083**

1. Refer to the Glossary for the definition of TCE.

CLIMATE SCENARIO ANALYSIS

CLIMATE SCENARIO ANALYSIS - PHYSICAL RISK			2026			2025 [1]		
Portfolio	**Metric**	**Westpac Time Horizon[2]**	**Current period**	**Medium-Term (1 to <5 years)**	**Long-Term (5 years+)**	**Short -Term (<1 years)**	**Medium-Term (1 to <5 years)**	**Long-Term (5 years+)**
		Scenario endpoint	**2026**	**2030**	**2050**	**2025**	**2030**	**2050**
		Scenario						
Australian residential mortgages[7]	$bn of portfolio likely to be vulnerable to heightened physical risks[3]	IPCC RCP2.6	34.4	36.9	38.0	32.6	35.0	36.2
		IPCC RCP4.5	34.4	36.9	39.2	32.6	35.0	37.2
		IPCC RCP8.5	34.4	37.3	41.2	32.6	35.4	39.1
	% of portfolio likely to be vulnerable to heightened physical risks[3]	IPCC RCP2.6	6.2	6.6	6.8	6.2	6.6	6.8
		IPCC RCP4.5	6.2	6.6	7.0	6.2	6.6	7.0
		IPCC RCP8.5	6.2	6.7	7.4	6.2	6.7	7.4
New Zealand residential mortgages[7]	$bn of portfolio vulnerable to severe rainfall-induced flood and/or coastal inundation[4,5]	IPCC SSP1-2.6	NR	2.0	2.2	NR	2.0	2.2
		IPCC SSP2-4.5	NR	2.0	2.3	NR	2.0	2.3
		IPCC SSP5-8.5	NR	2.1	2.5	NR	2.0	2.4
	% of portfolio vulnerable to severe rainfall-induced flood and/or coastal inundation[4,5]	IPCC SSP1-2.6	NR	2.8	3.1	NR	2.7	2.9
		IPCC SSP2-4.5	NR	2.8	3.2	NR	2.7	3.0
		IPCC SSP5-8.5	NR	2.9	3.5	NR	2.7	3.2
Business and institutional lending (all geographies)[6]	$bn of portfolio in sectors highly vulnerable to physical risk	IPCC RCP2.6	36.3	36.3	36.3	32.5	32.5	32.5
		IPCC RCP4.5	36.3	36.3	57.4	32.5	32.5	52.5
		IPCC RCP8.5	36.3	36.3	83.4	32.5	32.5	76.8
	% of portfolio in sectors highly vulnerable to physical risk	IPCC RCP2.6	5.7	5.7	5.7	5.4	5.4	5.4
		IPCC RCP4.5	5.7	5.7	9.0	5.4	5.4	8.8
		IPCC RCP8.5	5.7	5.7	13.1	5.4	5.4	12.8
Group[3]	$bn of total TCE likely to be vulnerable to heightened physical risks[3]	IPCC RCP2.6 (AU) / IPCC SSP1-2.6 (NZ)	70.7	75.2	76.6	65.1	69.5	70.8
	% of total TCE likely to be vulnerable to heightened physical risks[3]		5.2	5.6	5.7	5.0	5.3	5.4
	$bn of total TCE likely to be vulnerable to heightened physical risks[3]	IPCC RCP4.5 (AU) / IPCC SSP2-4.5 (NZ)	70.7	75.2	98.9	65.1	69.5	92.0
	% of total TCE likely to be vulnerable to heightened physical risks[4,5]		5.2	5.6	7.3	5.0	5.3	7.0
	$bn of total TCE likely to be vulnerable to heightened physical risks[5,6]	IPCC RCP8.5 (AU) / IPCC SSP5-8.5 (NZ)	70.7	75.6	127.1	65.1	69.9	118.3
	% of total TCE likely to be vulnerable to heightened physical risks[4,5]		5.2	5.6	9.4	5.0	5.4	9.1

1. The FY25 comparative has been revised to align the reporting date from 31 August to 30 September and to exclude RAMS from the Australian residential mortgage portfolio, consistent with the scope of the FY26 metric.
2. Westpac's climate time horizons are defined in our 2026 Sustainability Report.
3. In FY26, the underlying composition of the aggregated physical risk metric changed due to the expansion of the reporting boundary to include business and institutional lending and the revision of the FY25 Australian residential mortgage metric described in footnote 1).
4. In FY26, we broadened the New Zealand residential mortgages physical risk analysis beyond rainfall flood risk to include coastal inundation risk. FY25 comparative metrics have been revised to maintain comparability in this Report.
5. The exchange rate for NZD: $1.23352762 based on value today (discounted spot rates) at 30 September 2026 (2025: 1.13770474).
6. Includes all business and institutional lending (all geographies), including treasury and sovereign lending. Lending that does not have an associated ANZSIC is excluded from the calculation.
7. 'Australian residential mortgages' replaces the previous term 'retail mortgages'. The scope is unchanged.

CLIMATE SCENARIO ANALYSIS - TRANSITION RISK			2026			2025		
Portfolio	**Metric**	**Westpac Time Horizon**	**Medium-Term (1 to <5 years)**	**Long-Term (5 years+)**		**Medium-Term (1 to <5 years)**	**Long-Term (5 years+)**	
		Scenario endpoint	**2026-2029**	**2030-2035**	**2036-2050**	**2025-2029**	**2030-2035**	**2036-2050**
		Scenario						
Australian residential mortgages[3]	$bn of portfolio likely to be vulnerable to higher transition risk	Current Policies	0.0	10.5	10.5	0.0	9.5	9.5
		Delayed Transition	0.0	19.0	79.1	0.0	17.4	72.8
		Net Zero 2050 (NGFS)	10.5	19.0	79.1	9.5	17.4	72.8
	% of portfolio likely to be vulnerable to higher transition risk	Current Policies	0.0	1.9	1.9	0.0	1.8	1.8
		Delayed Transition	0.0	3.4	14.2	0.0	3.3	13.8
		Net Zero 2050 (NGFS)	1.9	3.4	14.2	1.8	3.3	13.8
Business and institutional lending[1] (all geographies)	$bn of portfolio in sectors highly vulnerable to transition risk[2]	Current Policies	0.0	0.2	0.2	0.0	0.1	0.1
		Delayed Transition	0.0	12.8	47.3	0.0	12.2	44.0
		Net Zero 2050 (NGFS)	0.2	12.8	47.3	0.1	12.2	44.0
	% of portfolio in sectors highly vulnerable to transition risk[2]	Current Policies	0.0	0.0	0.0	0.0	0.0	0.0
		Delayed Transition	0.0	2.0	7.4	0.0	2.0	7.3
		Net Zero 2050 (NGFS)	0.0	2.0	7.4	0.0	2.0	7.3
Group	$bn of total TCE likely to be vulnerable to higher transition risk[1,2]	Current Policies	0.00	10.7	10.7	0.00	9.6	9.6
	% of total TCE likely to be vulnerable to higher transition risk[1,2]		0.00	0.8	0.8	0.00	0.7	0.7
	$bn of total TCE likely to be vulnerable to higher transition risk[1,2]	Delayed Transition	0.00	31.8	126.4	0.00	29.6	116.8
	% of total TCE likely to be vulnerable to higher transition risk[1,2]		0.00	2.4	9.3	0.00	2.3	8.9
	$bn of total TCE likely to be vulnerable to higher transition risk[1,2]	Net Zero 2050 (NGFS)	10.7	31.8	126.4	9.6	29.6	116.8
	% of total TCE likely to be vulnerable to higher transition risk[1,2]		0.8	2.4	9.3	0.7	2.3	8.9

1. Includes all business and institutional lending (all geographies), including treasury and sovereign lending. Lending that does not have an associated ANZSIC is excluded from the calculation.

2. In FY26, the underlying composition of the aggregated transition risk metric changed due to the expansion of the reporting boundary to include the Australian residential mortgage portfolio. The previously reported FY25 business and institutional lending metrics have not been revised. The FY25 Group comparative has been recalculated using the expanded FY26 reporting boundary to support comparability in this Report. As a result, the recalculated FY25 Group comparative may not be directly comparable with the Group metric disclosed in the prior reporting period.

3. 'Australian residential mortgages' replaces the previous term 'retail mortgages'. The scope is unchanged.

AUSTRALIAN RETAIL MORTGAGES - CREDIT QUALITY METRICS UNDER DIFFERENT CLIMATE SCENARIOS (AT 31 AUGUST 2026)[1]

CREDIT QUALITY METRICS (BASED ON OUTSTANDING BALANCE)		2026 [2]		2025 [2]	
Metric	**Scenario**	**IPCC RCP 2.6[5]**	**IPCC RCP 8.5[5]**	**IPCC RCP 2.6[5]**	**IPCC RCP 8.5[5]**
	Westpac Time Horizon	**Long-Term 5 Years+**	**Long-Term 5 Years+**	**Long-Term 5 Years+**	**Long-Term 5 Years+**
	Scenario Endpoint	**2050**	**2050**	**2050**	**2050**
Dynamic LVR weighted average[3]		49.1%	48.9%	49.3%	49.2%
% of portfolio >90% DLVR[3]		1.8%	1.7%	1.8%	1.8%
90+ Day Delinquencies (%)		0.7%	0.7%	0.7%	0.7%
Scenario analysis result (% of portfolio exposed to heightened physical risk)[4]		6.7%	7.3%	6.9%	7.2%

1. Refer to link in Glossary for the definition of Australian locations that may experience higher physical risk by 2050.

2. Calculated at 31 August 2026 and 31 August 2025 for 2026 and 2025 reporting years, respectively.

3. Dynamic loan to value ratio (DLVR) is the weighted current loan to current value ratio for high-risk properties accounting for the current loan balance, changes in security value, offset account balances and other loan adjustments. The property valuation source is Cotality. Weighted average LVR calculation considers the size of outstanding balances.

4. Share of the Australian mortgage portfolio outstanding balance in locations identified as likely to be exposed to higher physical risks by the scenario endpoint year.

5. Refer to link in Glossary for the definition of Representative Concentration Pathways (RCPs).

CUSTOMERS OR TRANSACTIONS ESCALATED FOR REVIEW DUE TO POTENTIAL HUMAN RIGHTS OR MODERN SLAVERY RISKS

CUSTOMER LENDING REVIEWED	2026	2025	2024
Number of customers or transactions that were subject to additional review, due diligence or customer engagement due to human rights risk (#)[1]			
Institutional[2]	158	120	92
Commercial[3]	26	17	2
New Zealand[4]	3	3	6
Number of customers or transactions that were subject to additional review, due diligence or customer engagement due to modern slavery risk (#)[1]			
Institutional[2,5]	105	75	59
Commercial[3]	8	1	1
New Zealand[4]	3	3	4

1. In 2026, we made additional changes and updates to our methodology. Care should be exercised when comparing with previous year results as they were not revised unless indicated otherwise.

2. Institutional includes customers or transactions that were subject to additional review, due diligence or customer engagement by specialist Sustainability teams due to an identified **inherent high potential** human rights risk or modern slavery risk. Human rights risks screened for include those associated with vulnerable people and Indigenous engagement (including Free, Prior, and Informed Consent), excluding modern slavery. Modern slavery risks screened for include those associated with modern slavery. The increase primarily reflects new customers and lending activity in higher-risk sectors and jurisdictions, before considering mitigating factors.

3. Commercial includes Australian and Pacific Business & Wealth customers or transactions that were subject to additional review, due diligence or customer engagement by specialist Sustainability teams due to an identified **potential** human rights risk or modern slavery risk. Human rights risks screened for include those associated with health and safety, community engagement (including Free, Prior, and Informed Consent) and other human rights risks, excluding modern slavery and labour rights violations. Modern slavery risks screened for include those associated with modern slavery and labour practices.

4. New Zealand includes customers or transactions that were subject to additional review, due diligence or customer engagement by specialist ESG Advisory teams due to an identified **residual high** human rights risk or modern slavery risk. Human rights risks screened for include those associated with health and safety, Māori and Iwi engagement (including Free, Prior, and Informed Consent) and other human rights risks, excluding modern slavery and labour rights violations. Modern slavery risks screened for include those associated with modern slavery and employment related matters.

5. 2025 figure revised due to Institutional methodology change (to consider an additional layer of questions when identifying risks).

APPLICATION OF EQUATOR PRINCIPLES

TCE ASSESSED UNDER THE EQUATOR PRINCIPLES	2026
Value outstanding (TCE $m)	4,310

Sector	Category A[1]	Category B[2]	Category C[3]
Mining	0	2	0
Infrastructure[4,5]	0	3	4
Oil & Gas	0	0	0
Power[4,5]	1	18	1
Others	0	0	0
Total	1	23	5

Region	Category A	Category B	Category C
Americas	1	4	3
Europe, Middle East & Africa	0	0	0
Asia Pacific	0	19	2
Total	1	23	5

Country Designation	Category A	Category B	Category C
Designated Country	1	23	5
Non-Designated Country	0	0	0
Both	0	0	0
Total	1	23	5

Independent Review	Category A	Category B	Category C
Yes	1	23	5
No	0	0	0
Total	1	23	5

1. Refer to link in Glossary for the definition of Equator Principles – Category A
2. Refer to the Glossary for the definition of Equator Principles – Category B
3. Refer to the Glossary for the definition of Equator Principles - Category C
4. Includes transactions in the United States converted at an exchange rate of 0.6987 AUDUSD.
5. Includes transactions in New Zealand converted at an exchange rate of 1.2358 AUDNZD.

DETAILS OF PROJECT FINANCE TRANSACTIONS UNDER EQUATOR PRINCIPLES IV[1,2]

No.	Transaction Type	Project Name	Sector	Host Country Names/Project Locations	Calendar Year of Financial Close
1	Project Finance	Project Champlain	Power	United States	2025
2	Project Finance	Project Beavertail	Power	United States	2025
3	Project Finance	Project Big Creek	Power	United States	2025
4	Project Finance	Vena Renewable Financing 1	Power	Australia	2025
5	Project Finance	Blind Creek Solar Farm	Power	Australia	2025
6	Project Finance	Kennedy Energy Park	Power	Australia	2025
7	Project Finance	Clarke Creek	Power	Australia	2025
8	Project Finance	Golden Plains BESS	Power	Australia	2025
9	Project Finance	Cross River Rail	Infrastructure	Australia	2025
10	Project Finance	Carmodys Hill	Power	Australia	2025
11	Project Finance	Flow Power Bennetts Creek Battery	Power	Australia	2025
12	Project Finance	Kapuni Green Hydrogen	Power	New Zealand	2026
13	Project Finance	Stack Infrastructure Australia Data Centers	Infrastructure	Australia	2026
14	Project Finance	Project Chester	Power	United States	2026
15	Project Finance	Summerfield BESS	Power	Australia	2026
16	Project Finance	Project Jacquard - Texas	Infrastructure	United States	2026
17	Project Finance	Havieron Gold-Copper Project	Mining	Australia	2026
18	Project Finance	Vena Renewable Financing 2	Power	Australia	2026
19	Project Finance	Koolunga BESS	Power	Australia	2026
20	Project Finance	Boulder Creek Wind Farm	Power	Australia	2026
21	Project Finance	Project Jacquard - Wisconsin	Infrastructure	United States	2026
22	Project Finance	Christchurch Men's Prison	Infrastructure	New Zealand	2026
23	Project Finance	Birdwood Energy Reserve	Power	Australia	2026
24	Project Finance	Gawara Baya	Power	Australia	2026
25	Project Finance	Youanmi Gold Project	Mining	Australia	2026
26	Project Finance	Kondinin Wind Farm	Power	Australia	2026
27	Project Finance	Atmos Renewables	Power	Australia	2026

1. Westpac does not typically disclose details of activity with specific companies or projects. However, in accordance with EP IV requirements and with customer approval, we are able to disclose these specific transactions. Where consent has not been provided, customer and project details have been deidentified or excluded, as appropriate.
2. All applicable prior year Project Finance Transactions are listed on the Equator Principles website (https://equator-principles.com/)

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SUSTAINABILITY AND CLIMATE-RELATED OPPORTUNITIES

NOTE:
Totals may vary due to rounding.

LEGEND

Not reported in the relevant year due to data availability.	NR
Numbers revised from those published last year. See 'Home' tab (Prior year restatements and revisions) for more information.	
Sustainability performance information subject to independent external assurance.	

Refer to 'Targets' tab for more information on our sustainability finance lending and bond facilitation targets.

SUSTAINABLE FINANCE - LENDING PERFORMANCE

SUSTAINABLE FINANCE LENDING	2026 AT SEP 26	2025 AT SEP 25	2024 AT SEP 24	2023 AT SEP 23
Total TCE ($bn)[1]	**46.5**	**39.4**	**28.7**	**19.1**
TCE by category ($bn)[1]	**46.5**	**39.4**	**28.7**	**19.1**
Green	22.4	18.5	12.2	8.9
Transition	0.2	0.2	0.0	0.0
Social	14.3	11.6	7.6	2.2
Sustainability loans	0.2	0.2	0.2	0.2
Sustainability linked loans	9.4	8.9	8.8	7.8
TCE by sector ($bn)[1]	**46.5**	**39.4**	**28.7**	**19.1**
Power Generation[2]	10.1	7.7	3.9	3.6
Transport[2]	1.3	1.4	1.2	1.5
Commercial Real Estate[2]	7.9	5.6	4.6	4.0
Residential Mortgages - Australia	11.8	9.4	5.2	0.2
Healthcare[2]	2.0	1.6	1.4	1.1
Education[2]	1.5	0.9	0.7	0.9
Other[3]	5.5	6.1	5.3	4.6
New Zealand - Agriculture[4]	3.1	3.5	3.3	0.9
New Zealand - Excl. agriculture[4]	3.3	3.1	3.2	2.3

1. Includes labelled and unlabelled sustainable finance for the year-ended 30 September. Refer to the Glossary for the definition of labelled and unlabelled sustainable finance.
2. Includes WIB only, excludes WNZL.
3. Includes labelled lending in other sectors (i.e. not listed in the table above) for WIB.
4. Includes WNZL only, excludes other WBC operations.

SUSTAINABLE FINANCE - BOND FACILITATION PERFORMANCE

SUSTAINABLE FINANCE BOND FACILITATION[1]	2026	2025	2024	2023	2022
Our annual proportionate share of qualifying bond issuances ($bn)	**9.8**	6.3	6.0	5.0	4.9

1. Our annual proportionate share of qualifying bond issuances facilitated. Refer to the Glossary for the definition of bond facilitation.

SUSTAINABLE FINANCE BOND FACILITATION BREAKDOWN[1]	2026 TOTAL	2025 TOTAL	2024 TOTAL
Total value of bond facilitation ($bn)	**32.0**	**22.3**	**15.9**
Bond facilitation by category ($bn)	**32.0**	**22.3**	**15.9**
Green	15.7	11.1	8.5
Social	0.5	0.3	0.3
Sustainability bonds	15.3	10.4	6.9
Sustainability linked bonds	0.5	0.5	0.3

1. Cumulative sum of our proportionate share of qualifying bond issuances facilitated from 1 October 2021. Refer to the Glossary for the definition of bond facilitation.

SUSTAINABILITY-RELATED DEPOSITS

BALANCES	2026	2025	2024	2023
Green Tailored Deposits ($bn)[1]	1.5	1.7	2.0	0.8
Social Tailored Deposits ($bn)[2]	0.6	0.7	N/A	N/A

1. Refer to the Glossary for the definition of Green Tailored Deposit.

2. Refer to the Glossary for the definition of Social Tailored Deposit.

OTHER SUSTAINABILITY-RELATED PRODUCTS (OUTSIDE OF OUR SUSTAINABLE FINANCE FRAMEWORK)

BALANCES	2026	2025	2024	2023
Australia ($m)				
Electric Vehicle (EV) loans[1]	113.1	103.9	68.8	34.1
New Zealand ($m)[2]				
Greater Choices home loan[3] and EV loans[4]	220.6	182.4	171.8	86.6

1. We revised the FY25 comparative figures to report period-end lending balances. The figures previously reported represented new lending.

2. The exchange rate for NZD: $1.23352762 based on value today (discounted spot rates) at 30 September 2026 (2025: 1.13770474).

3. Loans for new or existing home loan customers to make their homes and transport more energy efficient.

4. Loans for new or used electric vehicles, hybrid vehicles, e-scooters and e-bikes.

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AUSTRALIAN ACCOUNTING STANDARDS BOARD (AASB)

FOR THE YEAR-ENDED 30 SEPTEMBER 2026

The table below describes our alignment to the Australian AASB S2 Climate-related Disclosures Standard. These standards are mandatory for Westpac from FY26.

Climate-related Disclosures (S2)

REF.	RECOMMENDED DISCLOSURE	DISCLOSURE GUIDANCE	WESTPAC RESPONSE
	GOVERNANCE		
5-7.	The objective of climate-related financial disclosures on governance is to enable users of general purpose financial reports to understand the governance processes, controls and procedures an entity uses to monitor, manage and oversee climate-related risks and opportunities.	6. (a) the governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of climate-related risks and opportunities.	Refer to our 2026 Sustainability Report: Climate Statements, Governance, Board oversight; Governance, Role of management; Governance, Governance of strategy and targets; and Governance, Climate-related skills and experience in key governance bodies.
		6. (b) management's role in the governance processes, controls and procedures used to monitor, manage and oversee climate-related risks and opportunities	Refer to our 2026 Sustainability Report: Governance, Role of Management, Board oversight; and Risk Management.
	STRATEGY		
8-23.	The objective of climate-related financial disclosures on strategy is to enable users of general purpose financial reports to understand an entity's strategy for managing climate-related risks and opportunities	9. (a) the climate-related risks and opportunities that could reasonably be expected to affect the entity's prospects.	Refer to our 2026 Sustainability Report: Sustainability Strategy, Climate-related risk and opportunities.
		9. (b) the current and anticipated effects of those climate-related risks and opportunities on the entity's business model and value chain.	Refer to our 2026 Sustainability Report: Climate Statements, Climate-related risk and opportunities.
		9. (c) the effects of those climate-related risks and opportunities on the entity's strategy and decision-making, including information about its climate-related transition plan.	Refer to our 2026 Sustainability Report: Climate Statements, Climate-related risk and opportunities; and Climate Statements, Plans, metrics and targets, Climate Transition Plan.
		9. (d) the effects of those climate-related risks and opportunities on the entity's financial position, financial performance and cash flows for the reporting period, and their anticipated effects on the entity's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how those climate-related risks and opportunities have been factored into the entity's financial planning.	Refer to our 2026 Sustainability Report: Climate Statements, Climate-related risk and opportunities, Financial effects of CRROs.
		9. (e) the climate resilience of the entity's strategy and its business model to climate-related changes, developments and uncertainties, taking into consideration the entity's identified climate-related risks and opportunities.	Refer to our 2026 Sustainability Report: Climate Statements, Climate-related risk and opportunities, Outcomes of our resilience assessment.
	RISK MANAGEMENT		
24-26.	The objective of climate-related financial disclosures on risk management is to enable users of general purpose financial reports to understand an entity's processes to identify, assess, prioritise and monitor climate-related risks and opportunities, including whether and how those processes are integrated into and inform the entity's overall risk management process.	25. (a) the processes and related policies the entity uses to identify, assess, prioritise and monitor climate-related risks.	Refer to our 2026 Sustainability Report: Risk Management.
		25. (b) the processes the entity uses to identify, assess, prioritise and monitor climate-related opportunities, including information about whether and how the entity uses climate-related scenario analysis to inform its identification of climate-related opportunities.	
		25. (c) the extent to which, and how, the processes for identifying, assessing, prioritising and monitoring climate-related risks and opportunities are integrated into and inform the entity's overall risk management process.	
	METRICS AND TARGETS		
27-37.	The objective of climate-related financial disclosures on metrics and targets is to enable users of general purpose financial reports to understand an entity's performance in relation to its climate-related risks and opportunities, including progress towards any climate-related targets the entity has set, and any targets it is required to meet by law or regulation.	28 (a) information relevant to the cross-industry metric categories.	Refer to 'Cross-Industry Metrics' below. Refer to our 2026 Sustainability Report: Plan, Metrics and Targets.
		28 (b) [deleted by the AASB]	n/a
		28 (c) targets set by the entity, and any targets it is required to meet by law or regulation, to mitigate or adapt to climate-related risks or take advantage of climate-related opportunities, including metrics used by the governance body or management to measure progress towards these targets.	Refer to tabs 'Targets' Refer to our 2026 Sustainability Report: Plan, Metrics and Targets.

CROSS-INDUSTRY METRICS

	METRIC CATEGORIES	UNIT OF MEASURE	WESTPAC RESPONSE
	GHG Emissions Absolute Scope 1, Scope 2, and Scope 3; emissions intensity	$MtCO_2e$ or (tCO_2-e)/employee (FTE)	Refer to our 2026 Sustainability Index and Datasheet - tabs 'Emissions account'; and 'Financed emissions'.
	Climate-related transition risks the amount and percentage of assets or business activities vulnerable to climate-related transition risks	Amount or percentage	Refer to our 2026 Sustainability Index and Datasheet - tab 'Risks'.
	Climate-related physical risks the amount and percentage of assets or business activities vulnerable to climate-related physical risks	Amount or percentage	
	Climate-Related Opportunities the amount and percentage of assets or business activities aligned with climate-related opportunities	Amount or percentage	Refer to our 2026 Sustainability Report: Plan, Metrics and Targets, Sustainable Finance.
	Capital Deployment the amount of capital expenditure, financing or investment deployed towards climate-related risks and opportunities	Reporting currency	Refer to our 2026 Sustainability Report: Climate Statements, Climate-related risk and opportunities, Financial effects of CRROs.
	Internal Carbon Prices the price for each metric tonne of greenhouse gas emissions the entity uses to assess the costs of its greenhouse gas emissions	Price in reporting currency, per $MtCO_2e$	
	Remuneration the percentage of executive management remuneration recognised in the current period that is linked to climate-related considerations	Percentage, weighting, description, or amount in reporting currency	Refer to 2026 Annual Report: Remuneration report, Section 3.3 Refer to our 2026 Sustainability Report: Climate Statements, Governance, Remuneration relating to climate-related considerations.

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GRI CONTENT INDEX

FOR THE YEAR-ENDED 30 SEPTEMBER 2026

The table below describes our alignment to the 2021 GRI Universal Standards. We have reported against the relevant topic specific Standards considered material to Westpac.

LEGEND

Not reported in the relevant year due to data availability. NR

Numbers revised from those published last year. See 'Home' (Prior year restatements and revisions) for more information.

Sustainability performance information subject to independent external assurance.

GRI STANDARD NUMBER	DISCLOSURE	WESTPAC RESPONSE	SDG INDEX
GRI 2: General Disclosures 2021	Disclosure 2-1 Organizational details The organization shall: a. report its legal name; b. report its nature of ownership and legal form; c. report the location of its headquarters; d. report its countries of operation.	a. Westpac Banking Corporation. b. Publicly listed company limited by shares under the Australian Corporations Act 2001 (Cth.) c. 275 Kent Street, Sydney NSW 2000, Australia. d. Refer to our Website: Global locations.	
	Disclosure 2-2 Entities included in the organization's sustainability reporting The organization shall: a. list all its entities included in its sustainability reporting; b. if the organization has audited consolidated financial statements or financial information filed on public record, specify the differences between the list of entities included in its financial reporting and the list included in its sustainability reporting; c. if the organization consists of multiple entities, explain the approach used for consolidating the information, including: i. whether the approach involves adjustments to information for minority interests; ii. how the approach takes into account mergers, acquisitions, and disposal of entities or parts of entities; iii. whether and how the approach differs across the disclosures in this Standard and across material topics.	a. Includes Westpac Banking Corporation and its controlled entities (unless stated otherwise.) b. Refer to our 2026 Annual Report: Financial Report, Notes 29. Investments in subsidiaries and associates. This does not include philanthropic foundations that are not owned or operated by the Group. c. Refer to our 2026 Annual Report: Financial Report, Note 1. Financial statements preparation and Note 29. Investments in subsidiaries and associates Unless stated otherwise, sustainability data is reported for the Westpac Group. Refer to the "Home" tab for reporting scope and notes on data.	
	Disclosure 2-3 Reporting period, frequency and contact point The organization shall: a. specify the reporting period for, and the frequency of, its sustainability reporting; b. specify the reporting period for its financial reporting and, if it does not align with the period for its sustainability reporting, explain the reason for this; c. report the publication date of the report or reported information; d. specify the contact point for questions about the report or reported information.	a. Annual reporting for 1 October 2025 to 30 September 2026, unless stated otherwise. b. The sustainability reporting period aligns with Westpac's annual financial reporting period. c. 2 November 2026. d. Email: sustainability@westpac.com.au	
	Disclosure 2-4 Restatements of information The organization shall: a. report restatements of information made from previous reporting periods and explain: i. the reasons for the restatements; ii. the effect of the restatements.	a. Where relevant, prior period figures are restated when data errors have been identified - there have been no restatements in the current period. Prior period figures have been revised when more accurate data has become available and/or when there have been material changes to the methodologies for data calculation and estimation. All revisions have been highlighted within the relevant data sheets, including footnotes to explain the reason for revision.	
	Disclosure 2-5 External assurance The organization shall: a. describe its policy and practice for seeking external assurance, including whether and how the highest governance body and senior executives are involved; b. if the organization's sustainability reporting has been externally assured: i. provide a link or reference to the external assurance report(s) or assurance statement(s); ii. describe what has been assured and on what basis, including the assurance standards used, the level of assurance obtained, and any limitations of the assurance process; iii. describe the relationship between the organization and the assurance provider.	a. Refer to our 2026 Corporate Governance Statement. The Board approves our external assurance scope of work annually. b.i. Refer to KPMG Assurance Statement available on our website: Performance Reports. b.ii. We obtained independent assurance over certain information in this spreadsheet, including a selection of key sustainability performance data and assertions made in our 2026 Annual Report and 2026 Sustainability Report. Refer to westpac.com.au/sustainability ('Performance Reports' page) for further details. b.iii. KPMG is both the financial statement auditor and sustainability assurance provider to Westpac. Refer to our Auditor's independence declaration in our 2026 Annual Report.	
	Disclosure 2-6 Activities, value chain and other business relationships The organization shall: a. report the sector(s) in which it is active; b. describe its value chain, including: i. the organization's activities, products, services, and markets served; ii. the organization's supply chain; iii. the entities downstream from the organization and their activities; c. report other relevant business relationships; d. describe significant changes in 2-6-a, 2-6-b, and 2-6-c compared to the previous reporting period.	a.i. Refer to our Website: Our businesses. a.ii., iii. 2026 Annual Report: Strategic Review, Business model; 2025 Modern Slavery Statement: Our Structure, Operations and Supply Chains; Website: Responsible Sourcing b. Refer to our Website: Our businesses. c. Refer to our 2026 Annual Report: Information on Westpac, Significant developments.	

Disclosure 2-7 Employees The organization shall: a. report the total number of employees, and a breakdown of this total by gender and by region; b. report the total number of: i. permanent employees, and a breakdown by gender and by region; ii. temporary employees, and a breakdown by gender and by region; iii. non-guaranteed hours employees, and a breakdown by gender and by region; iv. full-time employees, and a breakdown by gender and by region; v. part-time employees, and a breakdown by gender and by region; c. describe the methodologies and assumptions used to compile the data, including whether the numbers are reported: i. in head count, full-time equivalent (FTE), or using another methodology; ii. at the end of the reporting period, as an average across the reporting period, or using another methodology; d. report contextual information necessary to understand the data reported under 2-7-a and 2-7-b; e. describe significant fluctuations in the number of employees during the reporting period and between reporting periods.	a. to c. Refer to tab Employees (Employee profile tables), and Glossary. d., e. Refer to tab Employees (Employee profile tables); 2026 Annual Report: People.	
Disclosure 2-8 Workers who are not employees The organization shall: a. report the total number of workers who are not employees and whose work is controlled by the organization and describe: i. the most common types of worker and their contractual relationship with the organization; ii. the type of work they perform; b. describe the methodologies and assumptions used to compile the data, including whether the number of workers who are not employees is reported: i. in head count, full-time equivalent (FTE), or using another methodology; ii. at the end of the reporting period, as an average across the reporting period, or using another methodology; c. describe significant fluctuations in the number of workers who are not employees during the reporting period and between reporting periods.	a. to c. Refer to tab "Employees" (Contractor profile table), and Glossary.	
Disclosure 2-9 Governance structure and composition The organization shall: a. describe its governance structure, including committees of the highest governance body; b. list the committees of the highest governance body that are responsible for decision-making on and overseeing the management of the organization's impacts on the economy, environment, and people; c. describe the composition of the highest governance body and its committees by: i. executive and non-executive members; ii. independence; iii. tenure of members on the governance body; iv. number of other significant positions and commitments held by each member, and the nature of the commitments; v. gender; vi. under-represented social groups; vii. competencies relevant to the impacts of the organization; viii. stakeholder representation.	a. Refer to our 2026 Sustainability Report: Climate Statements, Governance; 2026 Corporate Governance Statement. b. Refer to our 2026 Sustainability Report: Climate Statements, Governance; 2026 Corporate Governance Statement c.i.-v. Refer to our 2026 Annual Report: Directors' Report; 2026 Sustainability Index and Datasheet: tab Employees (Board Composition table). c.vi. As appropriate, we may consider enhancing our disclosures for this topic in coming years. c.vii. Refer to our 2026 Corporate Governance Statement. c.viii. As appropriate, we may consider enhancing our disclosures for this topic in coming years.	
Disclosure 2-10 Nomination and selection of the highest governance body The organization shall: a. describe the nomination and selection processes for the highest governance body and its committees; b. describe the criteria used for nominating and selecting highest governance body members, including whether and how the following are taken into consideration: i. views of stakeholders (including shareholders); ii. diversity; iii. independence; iv. competencies relevant to the impacts of the organization.	a. Refer to our 2026 Annual Report: Directors Report; 2026 Corporate Governance Statement. b. Westpac's Chair is an independent non-executive. Refer to our the 2026 Corporate Governance Statement; 2026 Sustainability Index and Datasheet: tab Employees (Board Composition table).	
Disclosure 2-11 Chair of the highest governance body The organization shall: a. report whether the chair of the highest governance body is also a senior executive in the organization; b. if the chair is also a senior executive, explain their function within the organization's management, the reasons for this arrangement, and how conflicts of interest are prevented and mitigated.	a.,b. Refer to our 2026 Annual Report: Directors Report; 2026 Corporate Governance Statement.	

Disclosure 2-12 Role of the highest governance body in overseeing the management of impacts The organization shall: a. describe the role of the highest governance body and of senior executives in developing, approving, and updating the organization's purpose, value or mission statements, strategies, policies, and goals related to sustainable development; b. describe the role of the highest governance body in overseeing the organization's due diligence and other processes to identify and manage the organization's impacts on the economy, environment, and people, including: i. whether and how the highest governance body engages with stakeholders to support these processes; ii. how the highest governance body considers the outcomes of these processes; c. describe the role of the highest governance body in reviewing the effectiveness of the organization's processes as described in 2-12-b, and report the frequency of this review.	a.,b. Refer to our 2026 Annual Report: Directors Report; 2026 Corporate Governance Statement.	
Disclosure 2-13 Delegation of responsibility for managing impacts The organization shall: a. describe how the highest governance body delegates responsibility for managing the organization's impacts on the economy, environment, and people, including: i. whether it has appointed any senior executives with responsibility for the management of impacts; ii. whether it has delegated responsibility for the management of impacts to other employees; b. describe the process and frequency for senior executives or other employees to report back to the highest governance body on the management of the organization's impacts on the economy, environment, and people.	a. Refer to our 2026 Sustainability Report: Climate Statements, Governance; 2026 Corporate Governance Statement. b. Not applicable.	
Disclosure 2-14 Role of the highest governance body in sustainability reporting The organization shall: a. report whether the highest governance body is responsible for reviewing and approving the reported information, including the organization's material topics, and if so, describe the process for reviewing and approving the information; b. if the highest governance body is not responsible for reviewing and approving the reported information, including the organization's material topics, explain the reason for this.	a. Refer to our 2026 Sustainability Report: Climate Statements, Governance; 2026 Corporate Governance Statement. b. Not applicable.	
Disclosure 2-15 Conflicts of interest The organization shall: a. describe the processes for the highest governance body to ensure that conflicts of interest are prevented and mitigated; b. report whether conflicts of interest are disclosed to stakeholders, including, at a minimum, conflicts of interest relating to: i. cross-board membership; ii. cross-shareholding with suppliers and other stakeholders; iii. existence of controlling shareholders; iv. related parties, their relationships, transactions, and outstanding balances.	a., b. Refer to our Website: Westpac Group Conflicts of Interest Policy Summary, for details on how Westpac manages conflicts of interest; 2026 Corporate Governance Statement.	
Disclosure 2-16 Communication of critical concerns The organization shall: a. describe whether and how critical concerns are communicated to the highest governance body; b. report the total number and the nature of critical concerns that were communicated to the highest governance body during the reporting period.	a. Refer to our Website for details on our approach to communicating critical concerns: Code of Conduct; Constitution and the Board; Speaking Up Policy; Your Customer Advocate b. Refer to tab "Customers" (Customer Complaints table). Some customer complaints are not related to business conduct concerns.	
Disclosure 2-17 Collective knowledge of the highest governance body The organization shall: a. report measures taken to advance the collective knowledge, skills, and experience of the highest governance body on sustainable development.	a. Refer to our 2026 Sustainability Report: Climate Statements, Governance; 2026 Corporate Governance Statement.	
Disclosure 2-18 Evaluation of the performance of the highest governance body The organization shall: a. describe the processes for evaluating the performance of the highest governance body in overseeing the management of the organization's impacts on the economy, environment, and people; b. report whether the evaluations are independent or not, and the frequency of the evaluations; c. describe actions taken in response to the evaluations, including changes to the composition of the highest governance body and organizational practices.	a. to c. Refer to our 2026 Corporate Governance Statement – Performance reviews, Appointment of Directors.	
Disclosure 2-19 Remuneration policies The organization shall: a. describe the remuneration policies for members of the highest governance body and senior executives, including: i. fixed pay and variable pay; ii. sign-on bonuses or recruitment incentive payments; iii. termination payments; iv. clawbacks; v. retirement benefits; b. describe how the remuneration policies for members of the highest governance body and senior executives relate to their objectives and performance in relation to the management of the organization's impacts on the economy, environment, and people.	a., b. Refer to our 2026 Annual Report: Directors' Report (Remuneration Report).	

Disclosure 2-20 Process to determine remuneration The organization shall: a. describe the process for designing its remuneration policies and for determining remuneration, including: i. whether independent highest governance body members or an independent remuneration committee oversees the process for determining remuneration; ii. how the views of stakeholders (including shareholders) regarding remuneration are sought and taken into consideration; iii. whether remuneration consultants are involved in determining remuneration and, if so, whether they are independent of the organization, its highest governance body and senior executives; b. report the results of votes of stakeholders (including shareholders) on remuneration policies and proposals, if applicable.	a., b. Refer to our 2026 Annual Report: Directors' Report (Remuneration Report); and 2026 Corporate Governance Statement.	
Disclosure 2-21 Annual total compensation ratio The organization shall: a. report the ratio of the annual total compensation for the organization's highest-paid individual to the median annual total compensation for all employees (excluding the highest-paid individual); b. report the ratio of the percentage increase in annual total compensation for the organization's highest-paid individual to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual); c. report contextual information necessary to understand the data and how the data has been compiled.	a. to c. Refer to tab "Employees" (Remuneration table).	
Disclosure 2-22 Statement on sustainable development strategy The organization shall: a. report a statement from the highest governance body or most senior executive of the organization about the relevance of sustainable development to the organization and its strategy for contributing to sustainable development.	a. Refer to our 2026 Annual Report:Chairman's Report, CEO's Report; 2026 Sustainability Report, Sustainability at Westpac; Strategy; Website: Sustainability Strategy	
Disclosure 2-23 Policy commitments The organization shall: a. describe its policy commitments for responsible business conduct, including: i. the authoritative intergovernmental instruments that the commitments reference; ii. whether the commitments stipulate conducting due diligence; iii. whether the commitments stipulate applying the precautionary principle; iv. whether the commitments stipulate respecting human rights; b. describe its specific policy commitment to respect human rights, including: i. the internationally recognized human rights that the commitment covers; ii. the categories of stakeholders, including at-risk or vulnerable groups, that the organization gives particular attention to in the commitment; c. provide links to the policy commitments if publicly available, or, if the policy commitments are not publicly available, explain the reason for this; d. report the level at which each of the policy commitments was approved within the organization, including whether this is the most senior level; e. report the extent to which the policy commitments apply to the organization's activities and to its business relationships; f. describe how the policy commitments are communicated to workers, business partners, and other relevant parties.	a, b.,d., e., f. Refer to our Human Rights Position Statement and Action Plan, and Code of Conduct c. Refer to our sustainability positions, perspectives and material topics: https://www.westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/.	
Disclosure 2-24 Embedding policy commitments The organization shall: a. describe how it embeds each of its policy commitments for responsible business conduct throughout its activities and business relationships, including: i. how it allocates responsibility to implement the commitments across different levels within the organization; ii. how it integrates the commitments into organizational strategies, operational policies, and operational procedures; iii. how it implements its commitments with and through its business relationships; iv. training that the organization provides on implementing the commitments.	a. Refer to our Website: Operating principles and policies; Responsible Sourcing; 2025 Modern Slavery Statement; 2026 Annual Report: Directors' Report.	
Disclosure 2-25 Processes to remediate negative impacts The organization shall: a. describe its commitments to provide for or cooperate in the remediation of negative impacts that the organization identifies it has caused or contributed to; b. describe its approach to identify and address grievances, including the grievance mechanisms that the organization has established or participates in; c. describe other processes by which the organization provides for or cooperates in the remediation of negative impacts that it identifies it has caused or contributed to; d. describe how the stakeholders who are the intended users of the grievance mechanisms are involved in the design, review, operation, and improvement of these mechanisms; e. describe how the organization tracks the effectiveness of the grievance mechanisms and other remediation processes, and report examples of their effectiveness, including stakeholder feedback.	a. to c. Refer to our Human Rights Position Statement and Action Plan, our Website: Human Rights, and 2025 Modern Slavery Statement. d. to e. Refer to our Website: Human Rights and 2025 Modern Slavery Statement. We may consider enhancing our disclosures in coming years.	

	Disclosure 2-26 Mechanisms for seeking advice and raising concerns The organization shall: a. describe the mechanisms for individuals to: i. seek advice on implementing the organization's policies and practices for responsible business conduct; ii. raise concerns about the organization's business conduct.	a. Refer to our Human Rights Position Statement and Action Plan, the Westpac Group Speaking Up Policy and Westpac Group Code of Conduct.	
	Disclosure 2-27 Compliance with laws and regulations The organization shall: a. report the total number of significant instances of non-compliance with laws and regulations during the reporting period, and a breakdown of this total by: i. instances for which fines were incurred; ii. instances for which non-monetary sanctions were incurred; b. report the total number and the monetary value of fines for instances of noncompliance with laws and regulations that were paid during the reporting period, and a breakdown of this total by: i. fines for instances of non-compliance with laws and regulations that occurred in the current reporting period; ii. fines for instances of non-compliance with laws and regulations that occurred in previous reporting periods; c. describe the significant instances of non-compliance; d. describe how it has determined significant instances of non-compliance.	a to d. Refer to our 2026 Annual Report: Financial Report, Note 25. Provisions, contingent liabilities, contingent assets and credit commitments.	
	Disclosure 2-28 Membership associations The organization shall: a. report industry associations, other membership associations, and national or international advocacy organizations in which it participates in a significant role.	a. Refer to our Website: Industry Associations and Engagements.	
	Disclosure 2-29 Approach to stakeholder engagement The organization shall: a. describe its approach to engaging with stakeholders, including: i. the categories of stakeholders it engages with, and how they are identified; ii. the purpose of the stakeholder engagement; iii. how the organization seeks to ensure meaningful engagement with stakeholders.	a. Refer to our Website: Listening to Stakeholders and our materiality assessment process.	
	Disclosure 2-30 Collective bargaining agreements The organization shall: a. report the percentage of total employees covered by collective bargaining agreements; b. for employees not covered by collective bargaining agreements, report whether the organization determines their working conditions and terms of employment based on collective bargaining agreements that cover its other employees or based on collective bargaining agreements from other organizations.	a. Refer to tab "Employees" (Employee Relations table). b. For employees not covered by collective bargaining agreements, their working conditions and terms of employment are stipulated in individual employment contracts which adhere to relevant country employment standards and regulations.	

MANAGEMENT APPROACH			
GRI 3: Material Topics 2021	Disclosure 3-1 Process to determine material topics The organization shall: a. describe the process it has followed to determine its material topics, including: i. how it has identified actual and potential, negative and positive impacts on the economy, environment, and people, including impacts on their human rights, across its activities and business relationships; ii. how it has prioritized the impacts for reporting based on their significance; b. specify the stakeholders and experts whose views have informed the process of determining its material topics.	a., b. Our materiality assessment process, process for identifying and prioritising material sustainability topics, including consideration of stakeholder perspectives, is described on our website. Refer to: Listening to stakeholders (https://www.westpac.com.au/about-westpac/sustainability/governance-and-accountability/listening-to-stakeholders/).	
	Disclosure 3-2 List of material topics The organization shall: a. list its material topics; b. report changes to the list of material topics compared to the previous reporting period.	a. Our material topics are described on our website. Refer to: https://www.westpac.com.au/about-westpac/sustainability/governance-and-accountability/listening-to-stakeholders/ b. We have observed limited changes in material sustainability topics since last year. In FY26, some topics were renamed to better reflect the matters within the topic.	
	Disclosure 3-3 Management of material topics For each material topic reported under Disclosure 3-2, the organization shall: a. describe the actual and potential, negative and positive impacts on the economy, environment, and people, including impacts on their human rights; b. report whether the organization is involved with the negative impacts through its activities or as a result of its business relationships, and describe the activities or business relationships; c. describe its policies or commitments regarding the material topic; d. describe actions taken to manage the topic and related impacts, including: i. actions to prevent or mitigate potential negative impacts; ii. actions to address actual negative impacts, including actions to provide for or cooperate in their remediation; iii. actions to manage actual and potential positive impacts; e. report the following information about tracking the effectiveness of the actions taken: i. processes used to track the effectiveness of the actions; ii. goals, targets, and indicators used to evaluate progress; iii. the effectiveness of the actions, including progress toward the goals and targets; iv. lessons learned and how these have been incorporated into the organization's operational policies and procedures; f. describe how engagement with stakeholders has informed the actions taken (3-3-d) and how it has informed whether the actions have been effective (3-3-e).	a. to f. We aim to report on our material topics within our Annual Report. Refer to our 2026 Annual Report: Strategic Review, Approach to sustainability for details on our management of material topics in 2026. We also include management disclosures of our material topics on our website. Refer to the relevant topics within our website for more information.	

ECONOMIC			
ECONOMIC PERFORMANCE			
GRI 201: **Economic performance 2016**	201-1 Direct economic value generated and distributed a. Direct economic value generated and distributed (EVG&D) on an accruals basis, including the basic components for the organization's global operations as listed below. If data are presented on a cash basis, report the justification for its decision in addition to reporting the following basic components: i. direct economic value generated: revenues ii. economic value distributed: operating costs, employee wages and benefits, payments to providers of capital, payments to government by country, and community investments iii. economic value retained: 'direct economic value generated' less ' economic value distributed' b. Where significant, report EVG&D separately at country, regional, or market levels, and the criteria used for defining significance.	a., b. Refer to tab "Economic and Social" (Community Investment table) and "Glossary"; 2026 Annual Report: Financial Report; 2026 Full Year Financial Results.	
	201-2 Financial implications and other risks and opportunities due to climate change a. Risks and opportunities posed by climate change that have the potential to generate substantive changes in operations, revenue, or expenditures, including: i. a description of the risk or opportunity and its classification as either physical, regulatory, or other ii. a description of the impact associated with the risk or opportunity iii. the financial implications of the risk or opportunity before action is taken iv. the methods used to manage the risk or opportunity v. the costs of actions taken to manage the risk or opportunity	a. i., ii., iii., iv., Refer to our 2026 Sustainability Report: Climate Statements; 2026 Sustainability Index and Datasheet: tabs 'Risks' and 'Opportunities'; 2026 Risk Factors. a.v. Refer to our 2026 Annual Report: Financial Report, Note 10. Provisions for expected credit losses (Portfolio Overlays); Refer to our 2026 Sustainability Report: Climate Statements, Climate-related risks and opportunities, Financial effects of CRROs.	
	201-3 Defined benefit plan obligations and other retirement plans a. If the plan's liabilities are met by the organization's general resources, the estimated value of those liabilities. b. If a separate fund exists to pay the plan's pension liabilities: i. the extent to which the scheme's liabilities are estimated to be covered by the assets that have been set aside to meet them ii. the basis on which that estimate has been arrived at iii. when that estimate was made c. If a fund set up to pay the plan's pension liabilities is not fully covered, explain the strategy, if any, adopted by the employers to work towards full coverage, and the timescale, if any, by which the employer hopes to achieve full coverage. d. Percentage of salary contributed by employee or employer. e. Level of participation in retirement plans, such as participation in mandatory or voluntary schemes, regional, or country-based schemed, or those with financial impact.	a. to e. Refer to our 2026 Annual Report: Financial Report, Note 25. Provisions, contingent liabilities, contingent assets and credit commitments; and Note 32. Superannuation Commitments.	
	201-4 Financial assistance received from government a. Total monetary value of financial assistance received by the organization from any government during the reporting period, including: i. tax relief and tax credits ii. subsidies iii. investment grants, research and development grants, and other relevant types of grant iv. awards v. royalty holidays vi. financial assistance from Export Credit Agencies (ECAs) vii. financial incentives viii. other financial benefits received or receivable from any government for any operation b. The information in 201-4-a by country. c. Whether, and the extent to which any government is present in the shareholding structure.	a, b. Westpac receives no significant financial assistance from the government. c. Westpac has no direct government ownership or control on its share register. As with most listed companies, Government related investment entities do own shares in Westpac, including sovereign wealth funds, and investment holdings of various public entities.	
PROCUREMENT PRACTICES			
GRI 204: **Procurement Practices 2016**	204-1 Proportion of spending on local suppliers a. Percentage of the procurement budget used for significant locations of operation that is spent on suppliers local to that operation (such as percentage of products and services purchased locally). b. The organization's geographical definition of 'local'. c. The definition used for 'significant locations of operation'.	a. Refer to tab "Suppliers" (Total supplier and other relevant third party spend table) and "Glossary". b. For our Australian operations, "local" is defined as spend with businesses located in Australia. For our New Zealand operations, "local" is defined as spend with businesses located in New Zealand. The contracting entity may have businesses located in either our Australian or New Zealand operations. The contracting entity may have Australian or New Zealand subsidiaries nominated as their business address within our Accounts Payable system, the data may not always accurately reflect where products and/or services are being manufactured or delivered from. Spend inside/outside of Australia or New Zealand is reported on this basis. c. "Significant location of operation" includes Australian and New Zealand operations only.	

ANTI-CORRUPTION			
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption a. Total number and percentage of operations assessed for risks related to corruption. b. Significant risks related to corruption identified through the risk assessment.	a. Our Risk Management Strategy applies to all our people within Westpac and its subsidiaries. Each of our operations are assessed for bribery and corruption risk as part of our enterprise risk management process. b. Performing anti-bribery and corruption risk assessment is a requirement under the Westpac Group Anti-Bribery and Corruption (ABC) Policy. We conduct periodic risk assessments to identify and evaluate potential bribery and corruption risks associated with our operations, business relationships and geographical locations. We have systems designed to identify, mitigate and manage the ABC risks presented by our Associated Persons, customers, transactions, products and projects. Information on our risk factors is also included in our Risk Factors document, as part of our annual reporting suite, under the section: "Failure to comply with financial crime obligations has had, and could continue to have, adverse effects on our business and reputation".	
	205-2 Communication and training about anti-corruption policies and procedures a. Total number and percentage of governance body members that the organization's anti-corruption policies and procedures have been communicated to, broken down by region. b. Total number and percentage of employees that the organization's anti-corruption policies and procedures have been communicated to, broken down by employee category and region. c. Total number and percentage of business partners that the organization's anti-corruption policies and procedures have been communicated to, broken down by type of business partner and region. Describe if the organization's anti-corruption policies and procedures have been communicated to any other persons or organisations. d. Total number and percentage of governance body members that have received training on anti-corruption, broken down by region. e. Total number and percentage of employees that have received training on anti-corruption, broken down by employee category and region.	a. All Directors (of Westpac Board) and Senior Management (i.e. members of the Board Risk Committee and the Risk Committee) must complete (Level 4) training designed to provide Westpac Persons in senior roles with deeper insights into the management of Financial Crime risk. The training must be completed at least annually. b. All employees and contractors are required to complete Financial Crime Awareness training which includes our ABC Policy and procedures, prohibiting all forms of bribery and corruption. c. Third Parties can access our published ABC Policy on the Westpac webpage. The Westpac Group Supplier Code of Conduct, supports standard ABC contractual clauses with Third Parties, reinforcing our ABC Policy position and related compliance expectations. d.,e. We are working to improve disclosures in this respect for future periods.	
	205-3 Confirmed incidents of corruption and actions taken a. Total number and nature of confirmed incidents of corruption. b. Total number of confirmed incidents in which employees were dismissed or disciplined for corruption. c. Total number of confirmed incidents when contracts with business partners were terminated or not renewed due to violations related to corruption. d. Public legal cases regarding corruption brought against the organization or its employees during the reporting period and the outcomes of such cases.	a., b., c. We do not report against these requirements due to confidentiality constraints. These constraints include the maintenance of legal professional privilege. d. No public legal cases regarding corruption have been brought against the organisation or its employees during the reporting period.	
ANTI-COMPETITIVE BEHAVIOUR			
GRI 206: Anti-competitive Behaviour 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices a. Number of legal actions pending or completed during the reporting period regarding anti-competitive behavior and violations of anti-trust and monopoly legislation in which the organization has been identified as a participant. b. Main outcomes of completed legal actions, including any decisions or judgments.	a., b. Refer to our 2026 Annual Report: Financial Report, Note 25. Provisions, contingent liabilities, contingent assets and credit commitments.	

TAX			
GRI 207: Tax 2019	207-1 Approach to tax a. A description of the approach to tax, including: i. whether the organisation has a tax strategy and, if so, a link to this strategy if publicly available ii. the governance body or executive-level position within the organisation that formally reviews and approves the tax strategy, and the frequency of this review iii. the approach to regulatory compliance iv. how the approach to tax is linked to the business and sustainable development strategies of the organisation	a. Refer to our Website: Approach to Tax, latest Tax Transparency Report, 2026 Corporate Governance Statement.	
	207-2 Tax governance, control, and risk management a. A description of the tax governance and control framework, including: i. the governance body or executive-level position within the organization accountable for compliance with the tax strategy ii. how the approach to tax is embedded within the organization iii. the approach to tax risks, including how risks are identified, managed, and monitored iv. how compliance with the tax governance and control framework is evaluated b. A description of the mechanisms for reporting concerns about the organisations business conduct and the organization's integrity in relation to tax. c. A description of the assurance process for disclosures on tax including, if applicable, a link or reference to the external assurance report(s) or assurance statement(s).	a, b. Refer to our Website: Approach to Tax, latest Tax Transparency Report, 2026 Corporate Governance Statement. c. Refer to our 2026 Annual Report: Statutory statements.	
	207-3 Stakeholder engagement and management of concerns related to tax a. A description of the approach to stakeholder engagement and management of stakeholder concerns related to tax, including: i. the approach to engagement with tax authorities ii. the approach to public policy advocacy on tax iii. the processes for collecting and considering the views and concerns of stakeholders, including external stakeholders	a. Refer to our Website: Approach to Tax, latest Tax Transparency Report, and our website 'Listening to our stakeholders'.	
	207-4 Country-by-country reporting a. All tax jurisdictions where the entities included in the organization's audited consolidated financial statements, or in the financial information filed on public record, are resident for tax purposes. b. For each tax jurisdiction reported in Disclosure 207-4-a: i. names of the resident entities ii. primary activities of the organization iii. number of employees, and the basis of calculation of this number iv. revenues from third-party sales v. revenues from intra-group transactions with other tax jurisdictions vi. profit/loss before tax vii. tangible assets other than cash and cash equivalents viii. corporate income tax paid on a cash basis ix. corporate income tax accrued on profit/loss x. reasons for the difference between corporate income tax accrued on profit/loss and the tax due if the statutory tax rate is applied to profit/loss before tax c. The time period covered by the information reported in Disclosure 207-4.	a. b, c. Refer to our website: 2026 Annual Report: Financial Report, 2026 Full Year Financial Results.	

ENVIRONMENT			
EMISSIONS			
GRI 305: **Emissions 2016**	305-1 Direct (Scope 1) GHG emissions a. Gross direct (Scope 1) GHG emissions in metric tons of CO2 equivalent. b. Gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all. c. Biogenic CO2 emissions in metric tons of CO2 equivalent. d. Base year for the calculation, if applicable, including: i. the rationale for choosing it ii. emissions in the base year iii. the context for any significant changes in emissions that triggered recalculations of base year emissions e. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source. f. Consolidation approach for emissions; whether equity share, financial control, or operational control. g. Standards, methodologies, assumptions, and/or calculation tools used.	a. Refer to our 2026 Sustainability Report: Climate Statements; Plan, Metrics and Targets, Emission Account; 2026 Sustainability Index and Datasheet – tabs "Emissions account" (Gross GHG Emissions table) and "Glossary". b. We include the following gases in our scope 1 calculation (CO2, CH4, N2O, HFCs), and reference the National Greenhouse and Energy Report. c. We do not consider this requirement to be applicable to our industry. d. i), ii), iii) e., f., g. Refer to our 2026 Sustainability Report: Appendix - GHG Emissions Methodology; and 2026 Sustainability Index and Datasheet – "Glossary" tab.	
	305-2 Energy indirect (Scope 2) GHG emissions a. Gross location-based energy indirect (Scope 2) GHG emissions in metric tons of CO2 equivalent. b. If applicable, gross market-based energy indirect (Scope 2) GHG emissions in metric tons of CO2 equivalent. c. If available, the gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all. d. Base year for the calculation, if applicable, including: i. the rationale for choosing it ii. emissions in the base year iii. the context for any significant changes in emissions that triggered recalculations of base year emissions e. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source. f. Consolidation approach for emissions; whether equity share, financial control, or operational control. g. Standards, methodologies, assumptions, and/or calculation tools used.	a.,b. Refer to our 2026 Sustainability Report: Climate Statements; Plan, Metrics and Targets, Emission Account;; 2026 Sustainability Index and Datasheet – tab "Emissions account" (Gross GHG Emissions table) and "Glossary". c. Not available d. i), ii), iii) e., f., g. Refer to our 2026 Sustainability Report: Appendix - GHG Emissions Methodology; and 2026 Sustainability Index and Datasheet – "Glossary" tab.	
	305-3 Other indirect (Scope 3) GHG emissions a. Gross other indirect (Scope 3) GHG emissions in metric tons of CO2 equivalent. b. If available, the gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all. c. Biogenic CO2 emissions in metric tons of CO2 equivalent. d. Other indirect (Scope 3) GHG emissions categories and activities included in the calculation. e. Base year for the calculation, if applicable, including: i. the rationale for choosing it ii. emissions in the base year iii. the context for any significant changes in emissions that triggered recalculations of base year emissions f. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source. g. Standards, methodologies, assumptions, and/or calculation tools used.	a.d. Refer to our 2026 Annual Report: Creating value for the environment, 2026 Sustainability Report: Strategy; 2026 Sustainability Index and Datasheet – tab "Emissions account" (Gross GHG Emissions table); "Glossary" b. Not available c. We do not consider this requirement to be applicable to our industry. e. i), ii), iii), f., g. Refer to our 2026 Sustainability Report: Appendix - GHG Emissions Methodology; and 2026 Sustainability Index and Datasheet – "Glossary" tab.	

	305-4 GHG emissions intensity a. GHG emissions intensity ratio for the organization. b. Organization-specific metric (the denominator) chosen to calculate the ratio. c. Types of GHG emissions included in the intensity ratio; whether direct (Scope 1), energy indirect (Scope 2), and/or other indirect (Scope 3). d. Gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all.	a., d. Refer to tab "Emissions account" (Gross GHG Emissions table) and "Glossary". b. Employee full time equivalent is used as the denominator to calculate our emissions intensity metric c. Scope 1 and Scope 2 emissions chosen as the numerator to calculate our emission intensity metric d. We include the following gases in our scope 1 calculation (CO2, CH4, N2O, HFCs), and reference the National Greenhouse and Energy Report.	
	305-5 Reduction of GHG emissions a. GHG emissions reduced as a direct result of reduction initiatives, in metric tons of CO2 equivalent. b. Gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all. c. Base year or baseline, including the rationale for choosing it. d. Scopes in which reductions took place; whether direct (Scope 1), energy indirect (Scope 2), and/or other indirect (Scope 3). e. Standards, methodologies, assumptions, and/or calculation tools used.	a. Refer to our 2026 Sustainability Report: Climate Statements; Plan, Metrics and Targets, Emission Account; and the "Emissions account" tab. b. We include the following gases in our scope 1 calculation (CO2, CH4, N2O, HFCs), and reference the National Greenhouse and Energy Report. c. to e. Refer to our 2026 Annual Report: Creating value for the environment, 2026 Sustainability Report: Appendix - GHG Emissions Methodology; 2026 Sustainability Index and Datasheet – tab "Targets" and "Glossary".	
	305-6 Emissions of ozone-depleting substances (ODS) a. Production, imports, and exports of ODS in metric tons of CFC-11 (trichlorofluoromethane) equivalent. b. Substances included in the calculation. c. Source of the emission factors used. d. Standards, methodologies, assumptions, and/or calculation tools used.	a. to d. We do not consider this GRI standard to be applicable to banking.	
	305-7 Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions a. Significant air emissions, in kilograms or multiples, for each of the following: i. NOx ii. SOx iii. Persistent organic pollutants (POP) iv. Volatile organic compounds (VOC) v. Hazardous air pollutants (HAP) vi. Particulate matter (PM) vii. Other standard categories of air emissions identified in relevant regulations b. Source of the emission factors used. c. Standards, methodologies, assumptions, and/or calculation tools used.	a. to c. We do not consider this GRI standard to be applicable to banking.	
SUPPLIERS			
SUPPLIER ENVIRONMENTAL ASSESSMENT			
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria a. Percentage of new suppliers that were screened using environmental criteria.	a. In Australia and New Zealand, all suppliers are screened at onboarding. Our screening considers both environmental and social criteria to support determination of the risk-based assessment. Also see: - Our Modern Slavery Statement 2025: Our Actions to Identify, Assess and Address Modern Slavery Risk - Working with Westpac Group Supplier Playbook: Starting with Westpac and risk assessment - Supplier Code of Conduct - Website: Responsible Sourcing - Responsible Sourcing Principles (WNZL)	
	308-2 Negative environmental impacts in the supply chain and actions taken a. Number of suppliers assessed for environmental impacts. b. Number of suppliers identified as having significant actual and potential negative environmental impacts. c. Significant actual and potential negative environmental impacts identified in the supply chain. d. Percentage of suppliers identified as having significant actual and potential negative environmental impacts with which improvements were agreed upon as a result of assessment. e. Percentage of suppliers identified as having significant actual and potential negative environmental impacts with which relationships were terminated as a result of assessment, and why.	a. In Australia and New Zealand, all suppliers are screened at onboarding. Our screening considers environmental and social criteria. If suppliers are identified as low risk, a fast-track process is implemented, while potential high-risk suppliers may undergo a more detailed risk assessment. b., d. In Australia, we screened 808 suppliers over FY26. 176 (21%) of these suppliers have action plans in place to manage actual and/or potential negative sustainability impacts. c. In Australia, our risk assessment processes consider the environmental issues most salient to our operations and supply chain, including: - Carbon emissions; - Water; - Pollution; - Waste; - Biodiversity loss including deforestation. e. In Australia, we work with suppliers to close out actions set out in their action plan, as a result no terminations were observed for FY26. b., c., d., e. In New Zealand, all supplier engagements are screened as part of the onboarding process. The Responsible Sourcing program relies on a suppliers' self-attestation. Under these assessments no actual or potential negative sustainability impacts were identified, and we have not implemented action plans or terminated supplier contracts. We have also completed a Human Rights Risk Assessment where we have identified salient human rights issues that may require additional work. We plan to address these issues in coming years.	

SOCIETY			
EMPLOYMENT			
GRI 401: **Employment 2016**	401-1 New employee hires and employee turnover a. Total number and rate of new employee hires during the reporting period, by age group, gender and region. b. Total number and rate of employee turnover during the reporting period, by age group, gender and region.	a., b. Refer to our 2026 Sustainability Index and Datasheet: tab Employees (New Starters and Attrition tables)	
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees a. Benefits which are standard for full-time employees of the organization but are not provided to temporary or part-time employees, by significant locations of operation. These include, as a minimum: i. life insurance ii. health care iii. disability and invalidity coverage iv. parental leave v. retirement provision vi. stock ownership vii. others	a. i., iii., v., vi. Westpac has internal policies that set out specific eligibility criteria for certain employee benefits a. iv, vii. Refer to our Australian and New Zealand Websites: How you'll benefit from working with us; Benefits of working at Westpac. b. Significant locations of operation includes Australia and New Zealand.	
	401-3 Parental leave a. Total number of employees that were entitled to parental leave, by gender. b. Total number of employees that took parental leave, by gender. c. Total number of employees that returned to work in the reporting period after parental leave ended, by gender. d. Total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work, by gender. e. Return to work and retention rates of employees that took parental leave, by gender.	a. to e. tab "Employees" (Parental leave table)	
LABOUR/MANAGEMENT RELATIONS			
GRI 402: **Labour/Management Relations 2016**	402-1 Minimum notice periods regarding operational changes a. Minimum number of weeks' notice typically provided to employees and their representatives prior to the implementation of significant operational changes that could substantially affect them. b. For organizations with collective bargaining agreements, report whether the notice period and provisions for consultation and negotiation are specified in collective agreements.	a., b. If we have decided to make a major workplace change that will have a significant effect on employees in Australia, we will consult with those employees (or their representative) as soon as practicable in accordance with our Enterprise Agreement (EA). This includes providing all relevant information about the change and discussing the effect the change is likely to have on them as well as measures to avert or mitigate the adverse effect of the change. If the change involves a reduction of 15 or more FTE positions occupied by permanent employees, our EA outlines that consultation will be for 10 calendar days. The 10 calendar day requirement does not apply to the direct reports of General Managers or above. If following consultation an employee is to be retrenched, we will provide the employee with a minimum 6 weeks' notice (or payment in lieu) in accordance with our EA. (Applicable only to Australia) .	

OCCUPATIONAL HEALTH AND SAFETY			
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system For employees and for workers who are not employees but whose work and/or workplace is controlled by the organization: a. A statement of whether an occupational health and safety management system has been implemented, including whether: i. the system has been implemented because of legal requirements and, if so, a list of the requirements ii. the system has been implemented based on recognized risk management and/or management system standards/guidelines and, if so, a list of the standards/guidelines b. A description of the scope of workers, activities, and workplaces covered by the occupational health and safety management system, and an explanation of whether and, if so, why any workers, activities, or workplaces are not covered.	a., b. We have implemented a systematic approach to managing the health, safety and wellbeing (HSW) of all our employees globally. Our HSW management system is designed to meet our legal obligations and includes the identification and management of potential and existing HSW risks across the Group. Our HSW management system complies with work health and safety legislation in Australia and in other countries where we operate. Our HSW management system is based on the National Self-Insurer's Audit Tool, Australia (NAT), and aligns with ISO 45001 Occupational health and safety management systems and Australian self-insurance regulator standards for work health and safety. In New Zealand, the HSW system is designed to meet the principles of the ACC Accredited Employee Programme.	
	403-2 Hazard identification, risk assessment, and incident investigation a. A description of the processes used to identify work-related hazards and assess risks on a routine and non-routine basis, and to apply the hierarchy of controls in order to eliminate hazards and minimize risks, including: i. how the organization ensures the quality of these processes, including the competency of persons who carry them out ii. how the results of these processes are used to evaluate and continually improve the occupational health and safety management system b. A description of the processes for workers to report work-related hazards and hazardous situations, and an explanation of how workers are protected against reprisals. c. A description of the policies and processes for workers to remove themselves from work situations that they believe could cause injury or ill health, and an explanation of how workers are protected against reprisals. d. A description of the processes used to investigate work-related incidents, including the processes to identify hazards and assess risks relating to the incidents, to determine corrective actions using the hierarchy of controls, and to determine improvements needed in the occupational health and safety management system.	a. i., b. Our HSW management system includes processes to identify and report hazards, assess risks, and eliminate or control risks in line with the hierarchy of controls to prevent harm to our people. These processes include routine activities, such as checklists and inspections completed by employees and leaders, and the reporting of HSW hazards in our hazard and incident management system. Employees and leaders are trained in our risk management procedures through mandatory HSW training, and roles and responsibilities are articulated in internal HSW policies and procedures. Where specialised capability is required, our dedicated team of allied health professionals, safety professionals and psychologists conduct risk assessments in consultation with leaders and employees. a. ii.), b., c., d. All employees are required to report HSW hazards and incidents into our HSW management system. This supports and facilitates leaders to investigate and manage the risks and develop and document additional controls in consultation with employees. Our HSW policy outlines our policy requirements, including but not limited to, how we manage hazards and risks in the workplace, HSW legal obligations, protections and support in place if hazards raised and consequences of breaching this policy. Also, refer to our website: Health Safety & Wellbeing, which includes our HSW policy.	
	403-3 Occupational health services a. A description of the occupational health services' functions that contribute to the identification and elimination of hazards and minimization of risks, and an explanation of how the organization ensures the quality of these services and facilitates workers' access to them.	a. We have a dedicated team, comprising allied health professionals, safety professionals and psychologists, who provide advice and support on prevention, early intervention and care. We also provide a range of external services for employees, including: •free medical services for employees who may have a work-related injury or illness; •an employee assistance program providing free confidential support and counselling for all Westpac Group employees and their immediate family members. •resources and referrals to specialised support services, such as domestic and family violence support, workplace neurodiversity coaching and pregnancy loss support.	

403-4 Worker participation, consultation, and communication on occupational health and safety a. A description of the processes for worker participation and consultation in the development, implementation, and evaluation of the occupational health and safety management system, and for providing access to and communicating relevant information on occupational health and safety to workers. b. Where formal joint management–worker health and safety committees exist, a description of their responsibilities, meeting frequency, decision-making authority, and whether and, if so, why any workers are not represented by these committees.	a., b. Westpac is committed to engaging our people on matters that impact HSW. Formal and informal processes are in place to engage our people on matters affecting their HSW, including (but not limited to) through direct People Leader engagement, team meetings, monthly dedicated HSW team activities, surveys and formal feedback channels. Some divisions of Westpac have established roles and/or workgroups to facilitate worker consultation and feedback on HSW-related changes and issue resolution. This includes Health and Safety Representatives (HSRs), Safety Champions and HSW Committees. Responsibilities for HSRs and HSW Committees are documented in our internal procedures and HSW Responsibilities Matrix and are in line with safety regulator guidance. Where these roles are in place, they meet at least every 3 months. Refer to our Website: Health, Safety & Wellbeing (HSW) policy (section 2.7 Consultation and Engagement and section 3. Roles and responsibilities).	 
403-5 Worker training on occupational health and safety A description of any occupational health and safety training provided to workers, including generic training as well as training on specific work-related hazards, hazardous activities, or hazardous situations.	a. We have a comprehensive health, safety and wellbeing training plan to ensure our people can complete their work safely and understand our HSW policies, standards and procedures. Our training plan outlines the competencies and training requirements for all employees and leaders, and for specific roles in managing HSW. Our HSW training programs include core mandatory HSW training for employees and leaders, as well as targeted training programs to address key risk areas such as customer behaviour and mental health training for leaders and employees We have a team of specialist organisational psychologists and allied health professionals, accredited in psychosocial risk management and work design as well as skills in psychological first aid and trauma-informed care to support our leaders and provide care to our employees when they need it. Refer to our Website: Health, Safety & Wellbeing (HSW) policy (section 2.8 HSW training). Also refer to tab Employees (Training compliance and completion rates table) and Glossary.	
403-6 Promotion of worker health a. An explanation of how the organization facilitates workers' access to non-occupational medical and healthcare services, and the scope of access provided. b. A description of any voluntary health promotion services and programs offered to workers to address major non-work-related health risks, including the specific health risks addressed, and how the organization facilitates workers' access to these services and programs.	a., b. Health and wellbeing is a core pillar of our employee value proposition, creating a place for our people to do great work. We provide services and resources to address both physical and mental health, including wellbeing assessments, free health checks, gym discounts, our employee assistance program and specialised resources to help employees manage their own health and wellbeing. We offer flu and COVID-19 vaccinations through our annual corporate vaccination program, which provides free vaccinations in the workplace and through partner pharmacies. In Australia, we provide salary continuance insurance to employees when they need it. In the United Kingdom, United States of America, Germany, Singapore, Papua New Guinea and Fiji, we provide medical insurance to our employees to assist with access to healthcare services. In addition, as part of our commitment to inclusion and diversity, we have employee advocacy groups such as LGBTQI+, domestic and family violence and women of Westpac, which support the wellbeing of employees (Refer to our website: Diversity, Equity & Inclusion).	
403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships a. A description of the organization's approach to preventing or mitigating significant negative occupational health and safety impacts that are directly linked to its operations, products or services by its business relationships, and the related hazards and risks.	a. Our HSW management system applies to all employees, as well as contractors and suppliers attending our premises. Our supplier contracts specify the requirement for suppliers to comply with Westpac's HSW management policies and procedures where services are provided at Westpac premises. Our supplier contracts also reinforce the requirement for suppliers to comply with relevant legislation, including WHS laws, in the delivery of their services.	

	403-8 Workers covered by an occupational health and safety management system a. If the organization has implemented an occupational health and safety management system based on legal requirements and/or recognized standards/guidelines: i. the number and percentage of all employees and workers who are not employees but whose work and/or workplace is controlled by the organization, who are covered by such a system ii. the number and percentage of all employees and workers who are not employees but whose work and/or workplace is controlled by the organization, who are covered by such a system that has been internally audited iii. the number and percentage of all employees and workers who are not employees but whose work and/or workplace is controlled by the organization, who are covered by such a system that has been audited or certified by an external party. b. Whether and, if so, why any workers have been excluded from this disclosure, including the types of worker excluded. c. Any contextual information necessary to understand how the data have been compiled, such as any standards, methodologies, and assumptions used.	a., c., Our HSW management system covers all employees, contractors, and suppliers who attend our premises. Our system is internally audited through our HSW assurance review program and is externally audited under our self-insurance licence requirements for workers' compensation including against recognised standards such as ISO 45001 and the National Audit Tool. Regulator monitoring includes site inspections, audits, review of data and other verification activities. Refer to our website: Health Safety & Wellbeing, HSW policy (3. Roles and Responsibilities). Refer to tab Employees (Employee profile and Contractor profile tables). b. No workers have been excluded from this disclosure.	
	403-9 Work-related injuries a. For all employees: i. the number and rate of fatalities as a result of work-related injury ii. the number and rate of high-consequence work-related injuries (excluding fatalities) iii. the number and rate of recordable work-related injuries iv. the main types of work-related injury v. the number of hours worked b. For all workers who are not employees but whose work and/or workplace is controlled by the organization: i. The number and rate of fatalities as a result of work-related injury; ii. The number and rate of high-consequence work-related injuries (excluding fatalities); iii. The number and rate of recordable work-related injuries; iv. The main types of work-related injury; v. The number of hours worked. c. The work-related hazards that pose a risk of high-consequence injury, including: i. how these hazards have been determined; ii. which of these hazards have caused or contributed to high-consequence injuries during the reporting period; iii. actions taken or underway to eliminate these hazards and minimize risks using the hierarchy of controls. d. Any actions taken or underway to eliminate other work-related hazards and minimize risks using the hierarchy of controls. e. Whether the rates have been calculated based on 200,000 or 1,000,000 hours worked. f. Whether and, if so, why any workers have been excluded from this disclosure, including the types of worker excluded. g. Any contextual information necessary to understand how the data have been compiled, such as any standards, methodologies, and assumptions used.	a., i), iii) b., i), iii) Refer to 2026 Sustainability Index and Datasheet: tab Employees (Health, safety and wellbeing table); and Glossary. a., ii), v) b., ii), v) We do not report these requirements separate to Lost Time Injury Frequency Rate (LTIFR), Total Recordable Injury Frequency Rate (TRIFR) and fatalities. a., iv), b., iv) Musculoskeletal and psychological injuries and illnesses are the most common work-related injuries and illnesses. c. Our key HSW risks include customer behaviour, psychological wellbeing, ergonomics and driver safety. We have developed risk profiles for each key HSW risk identifying hazards and controls, which are regularly monitored and assessed. c. iii, d. Our HSW plan includes prevention programs to reduce harm to our people, targeting key current and emerging HSW risks. We have a comprehensive mental health strategy to support our people's mental health and wellbeing, developed by our Chief Mental Health Officer and sponsored by our executive and Board. Our mental health strategy focusses on preventing harm, early intervention, integration and care; and embedding psychosocial safety into culture and capability. We have implemented a range of resources and initiatives to support the mental health and wellbeing of our people, including processes to assess and manage psychosocial risks such as work demands, supportive leadership behaviour and organisational change. Following the completion of divisional psychosocial risk assessments in 2025, we integrated psychosocial monitoring into our employee engagement survey and continue to prioritise targeting hotspot areas and teams. As we transform our business through UNITE and Catalyst, we are integrating psychosocial safety into planning stages and capability and role ready programs. This includes our Chief Mental Health Officer completing psychosocial safety briefings with all divisional leadership teams in 2026 focussed on contemporary best practice and leading beyond compliance. We have implemented a comprehensive aggressive behaviour prevention and response plan including enhanced training on de-escalation techniques. Westpac has sought to be a leader on awareness of, and managing sexual harassment and discrimination in the workplace, including by taking a no-tolerance position on sexual harassment and related unlawful conduct, and implementing preventative measures. These measures include (but are not limited to) a stand-alone sexual harassment policy including 'no-bystander rule', a safety and respect at work-related events policy, dedicated channels for reporting concerns about sexual harassment, person-centred investigation practices, and safety risk assessments. Our no-tolerance approach has been reinforced through mandatory leader training on sexual harassment prevention and positive duty obligations, and our Upstander Program which encourages and equips our people to speak up and take action relating to inappropriate behaviours and activities that negatively impact others. e. TRIFR and LTIFR are calculated using 1,000,000 hours worked. f. No-one excluded. g. Refer to 2026 Sustainability Index and Datasheet: tab Employees (Health, safety and wellbeing table); and Glossary.	

		a., i), ii), b., i), ii), e. Given the nature of our business, we do not report work-related illnesses separate to injuries. a., iii), b., iii) Musculoskeletal and psychological injuries and illnesses are the most common work-related injuries and illnesses. c. Our key HSW risks include ergonomics, psychological wellbeing and customer behaviour. Our HSW plan includes prevention programs to reduce harm to our people, targeting key current and emerging HSW risks. We have a comprehensive mental health strategy to support our people's mental health and wellbeing, developed by our Chief Mental Health Officer and sponsored by our executive and Board. Our mental health strategy focusses on preventing harm, early intervention, integration and care; and embedding psychosocial safety into culture and capability. We have implemented a range of resources and initiatives to support the mental health and wellbeing of our people, including processes to assess and manage psychosocial risks such as work demands, supportive leadership behaviour and organisational change. Following the completion of divisional psychosocial risk assessments in 2025, we integrated psychosocial monitoring into our employee engagement survey and continue to prioritise targeting hotspot areas and teams. As we transform our business through UNITE and Catalyst, we are integrating psychosocial safety into planning stages and capability and role ready programs. This includes our Chief Mental Health Officer completing psychosocial safety briefings with all divisional leadership teams in 2026 focussed on contemporary best practice and leading beyond compliance. We have implemented a comprehensive aggressive behaviour prevention and response plan including enhanced training on de-escalation techniques. Westpac has sought to be a leader on awareness of, and managing sexual harassment and discrimination in the workplace, including by taking a no-tolerance position on sexual harassment and related unlawful conduct, and implementing preventative measures. These measures include (but are not limited to) a stand-alone sexual harassment policy including 'no-bystander rule', a safety and respect at work-related events policy, dedicated channels for reporting concerns about sexual harassment, person-centred investigation practices, and safety risk assessments. Our no-tolerance approach has been reinforced through mandatory leader training on sexual harassment prevention and positive duty obligations, and our Upstander Program which encourages and equips our people to speak up and take action relating to inappropriate behaviours and activities that negatively impact others. d. No-one excluded.	
	403-10 Work-related ill health a. For all employees: i. the number of fatalities as a result of work-related ill health ii. the number of cases of recordable work-related ill health iii. the main types of work-related ill health b. For all workers who are not employees but whose work and/or workplace is controlled by the organization: i. the number of fatalities as a result of work-related ill health ii. the number of cases of recordable work-related ill health iii. the main types of work-related ill health c. The work-related hazards that pose a risk of ill health, including: i. how these hazards have been determined ii. which of these hazards have caused or contributed to cases of ill health during the reporting period iii. actions taken or underway to eliminate these hazards and minimize risks using the hierarchy of controls d. Whether and, if so, why any workers have been excluded from this disclosure, including the types of worker excluded. e. Any contextual information necessary to understand how the data have been compiled, such as any standards, methodologies, and assumptions used.	a., i), ii), b., i), ii), e. We aim to monitor the relevance of this topic to Westpac, and as appropriate, consider enhancing our disclosures for this topic in coming years. Given the nature of our business, we do not report work-related illnesses separate to injuries. a., iii), b., iii) Musculoskeletal and psychological injuries and illnesses are the most common work-related injuries and illnesses. c. Our key HSW risks include ergonomics, psychological wellbeing and customer behaviour. We have developed risk profiles for each key HSW risk identifying hazards and controls, which are regularly monitored and assessed. Our HSW plans includes prevention programs to reduce harm to our people, targeting key current and emerging HSW risks. We have a comprehensive mental health strategy to support our people's mental health and wellbeing, developed by our Chief Mental Health Officer and sponsored by our executive and Board. Our mental health strategy focusses on preventing harm, early intervention and connected care, and safety leadership, culture and capability. We have implemented a range of resources and initiatives to support the mental health and wellbeing of our people, including processes to assess and manage psychosocial risks such as work demands, supportive leadership behaviour and organisational change. This year we completed a program that has enabled division-level psychosocial risk assessments and action plans. This program has provided greater insights and understanding of the impact of workplace factors on mental health and wellbeing, enabling us to identify hotspot areas and more targeted solutions and action planning. We have integrated monitoring of psychosocial risks into our employee listening survey. We have implemented a comprehensive aggressive behaviour prevention and response plan including enhanced training on de-escalation techniques. Westpac has sought to be a leader on awareness of, and managing sexual harassment and discrimination in the workplace, including by taking a zero-tolerance position on sexual harassment and implementing preventative measures. These measures include (but are not limited to) a stand-alone sexual harassment policy, sexual harassment training for leaders and employees, dedicated channels for reporting sexual harassment and victim people-centred investigation, safety risk assessments and support processes. Our zero-tolerance approach has been reinforced through CEO and senior executive communications and our Upstander Program, which encourages and equips our people to speak up and take action relating to inappropriate behaviours and activities that negatively impact others. d. No-one excluded.	

TRAINING AND EDUCATION			
GRI 404: **Training and Education 2016**	404-1 Average hours of training per year per employee a. Average hours of training that the organization's employees have undertaken during the reporting period, by: i. gender ii. employee category	a. i. Refer to tab "Employees" (Training and capability table). ii. As appropriate, we may consider enhancing our disclosures for this topic in coming years.	
	404-2 Programs for upgrading employee skills and transition assistance programs a. Type and scope of programs implemented and assistance provided to upgrade employee skills. b. Transition assistance programs provided to facilitate continued employability and the management of career endings resulting from retirement or termination of employment.	a. Refer to our Website: Employee Initiatives b. We partner with an external provider to support our employees to facilitate continued employability if impacted by an organisational change which can include resume building, value proposition and transferrable skills.	
	404-3 Percentage of employees receiving regular performance and career development reviews a. Percentage of total employees by gender and by employee category who received a regular performance and career development review during the reporting period.	a. Refer to tab "Employees" (Performance and Career Development table). As appropriate, we may consider enhancing our disclosures for this topic in coming years.	
DIVERSITY AND EQUAL OPPORTUNITY			
GRI 405: **Diversity and Equal Opportunity 2016**	405-1 Diversity of governance bodies and employees a. Percentage of individuals within the organization's governance bodies in each of the following diversity categories: i. gender ii. age group: under 30 years old, 30-50 years old, over 50 years old iii. other indicators of diversity where relevant (such as minority or vulnerable groups) b. Percentage of employees per employee category in each of the following diversity categories: i. gender ii. age group: under 30 years old, 30-50 years old, over 50 years old iii. other indicators of diversity where relevant (such as minority or vulnerable groups)	a.i., ii. Refer to our 2026 Annual Report: Directors Report; 2026 Corporate Governance Statement. b.i., ii. Refer to tab "Employees" (Age and Gender Profile and Board Composition tables). a, iii., b. iii. Refer to tab "Employees" (Cultural Diversity). As appropriate, we may consider enhancing our disclosures for this topic in coming years.	
	405-2 Ratio of basic salary and remuneration of women to men a. Ratio of the basic salary and remuneration of women to men for each employee category, by significant locations of operation. b. The definition used for 'significant locations of operation'.	a. Refer to tab Employees - (Percentage of Basic Salary table). b. Significant locations of operation include Australia and New Zealand.	
NON-DISCRIMINATION			
GRI 406: **Non-discrimination 2016**	406-1 Incidents of discrimination and corrective actions taken a. Total number of incidents of discrimination during the reporting period. b. Status of the incidents and actions taken with reference to the following: i. incident reviewed by the organization ii. remediation plans being implemented iii. remediation plans that have been implemented, with results reviewed through routine internal management review processes iv. incident no longer subject to action	a. Possible incidences of discrimination would be captured under Westpac's code of conduct and is reported in the tab: Employees (Alleged breaches of code of conduct, Substantiated). In FY26 there were no substantiated incidents of discrimination reported via these channels. b. Not applicable, however if an incident were to occur, our Discrimination, Harassment and Bullying Policy, available on our website, sets out our approach on corrective action.	
CHILD LABOUR			
GRI 408: **Child Labor 2016**	408-1 Operations and suppliers at significant risk for incidents of child labor a. Operations and suppliers considered to have significant risk for incidents of: i. child labor ii. young workers exposed to hazardous work b. Operations and suppliers considered to have significant risk for incidents of child labor either in terms of: i. type of operation (such as manufacturing plant) and supplier ii. countries or geographic areas with operations and suppliers considered at risk c. Measures taken by the organization in the reporting period intended to contribute to the effective abolition of child labor.	a. to b. Refer to our 2025 Modern Slavery Statement. c. Refer to our 2025 Modern Slavery Statement, and Responsible Sourcing Code of Conduct. As appropriate, we may consider enhancing our disclosures for this topic in coming years. Our Human Rights Position Statement and Action Plan, and Responsible Sourcing Code of Conduct also support the measures we take.	
FORCED OR COMPULSORY LABOUR			
GRI 409: **Forced or Compulsory Labour 2016**	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor a. Operations and suppliers considered to have significant risk for incidents of forced or compulsory labor either in terms of: i. type of operation (such as manufacturing plant) and supplier ii. countries or geographic areas with operations and suppliers considered at risk b. Measures taken by the organization in the reporting period intended to contribute to the elimination of all forms of forced or compulsory labor.	a. Refer to our 2025 Modern Slavery Statement. b. Refer to our 2025 Modern Slavery Statement, and Responsible Sourcing Code of Conduct. As appropriate, we may consider enhancing our disclosures for this topic in coming years. Our Human Rights Position Statement and Action Plan, and Responsible Sourcing Code of Conduct also support the measures we take.	
RIGHTS OF INDIGENOUS PEOPLES			
GRI 411: **Rights of Indigenous Peoples 2016**	411-1 Incidents of violations involving rights of indigenous peoples a. Total number of identified incidents of violations involving the rights of indigenous peoples during the reporting period. b. Status of the incidents and actions taken with reference to the following: i. incident reviewed by the organization ii. remediation plans being implemented iii. remediation plans that have been implemented, with results reviewed through routine internal management review processes iv. incident no longer subject to action	a. to b. Refer to our website: Human Rights for examples of actions we take. As appropriate, we may consider enhancing our disclosures for this topic in coming years.	

LOCAL COMMUNITIES			
GRI 413: **Local Communities 2016**	413-1 Operations with local community engagement, impact assessments, and development programs a. Percentage of operations with implemented local community engagement, impact assessments, and/or development programs, including the use of: i. social impact assessments, including gender impact assessments, based on participatory processes ii. environmental impact assessments and ongoing monitoring iii. public disclosure of results of environmental and social impact assessments iv. local community development programs based on local communities' needs v. stakeholder engagement plans based on stakeholder mapping vi. broad based local community consultation committees and processes that include vulnerable groups vii. works councils, occupational health and safety committees and other worker representation bodies to deal with impacts viii. formal local community grievance processes	a. We believe we have a role to play in supporting the communities in the major markets we operate; Australia, New Zealand, Fiji and Papua New Guinea. i., ii., iii. We do not typically conduct detailed impact assessments of the support we provide to communities given the nature and breadth of our support. Areas of support include lending and transaction-based services, supporting communities impacted by natural disasters, operation of our charitable foundations and trusts, and partnerships with a variety of community-based organisations. Refer to tab Customers, table "Helping in moments that matter"; and tab Economic & Social, tables Community investment. iv., v. Through our stakeholder engagement with the philanthropic foundations, trusts, partnerships, and charitable organisations that we support, we aim to positively impact the areas that matter to our customers and local communities. Refer to our 2026 Sustainability Report: Part A – Community and Foundations and Website: Community Impact & Foundations. vi., vii. Through our partnerships with other organisations (Australian Schools Plus, Australian Business and Community Network, Jawun and Head Start Homes) we seek to build stronger, more inclusive communities. Refer to our Website: Community Impact & Foundations and First Nations Hub. viii. We provide mechanisms through which our people, business partners and other stakeholders (including those who may be impacted by our activities or business relationships) can raise complaints, grievances and feedback. These mechanisms are outlined in our Human Rights Position and Human Rights Action Plan, along with more information on how to use them.	
	413-2 Operations with significant actual and potential negative impacts on local communities a. Operations with significant actual and potential negative impacts on local communities, including: i. the location of the operations ii. the significant actual and potential negative impacts of operations	a.i. We believe we have a role to play in supporting the communities in the major markets we operate; Australia, New Zealand, Fiji and Papua New Guinea. ii. We do not typically conduct detailed impact assessments of the support we provide to communities given the nature and breadth of our support. Areas of support include lending and transaction-based services, supporting communities impacted by natural disasters, operation of our charitable foundations and trusts, and partnerships with a variety of community-based organisations. Refer to tab Customers, (Helping in moments that matter); and tab Economic & Social, (Community investment).	 

SUPPLIER SOCIAL ASSESSMENT			
GRI 414: **Supplier Social Assessment 2016**	414-1 New suppliers that were screened using social criteria a. Percentage of new suppliers that were screened using social criteria.	a.In Australia and New Zealand, all suppliers are screened at onboarding. Our screening considers environmental and social criteria. Also refer: - Our Modern Slavery Statement 2025: Our Actions to Identify, Assess and Address Modern Slavery Risk - Working with Westpac Group Supplier Playbook: Starting with Westpac and risk assessment - Supplier Code of Conduct - Website: Responsible Sourcing - Responsible Sourcing Principles (WNZL)	
	414-2 Negative social impacts in the supply chain and actions taken a. Number of suppliers assessed for social impacts. b. Number of suppliers identified as having significant actual and potential negative social impacts. c. Significant actual and potential negative social impacts identified in the supply chain. d. Percentage of suppliers identified as having significant actual and potential negative social impacts with which improvements were agreed upon as a result of assessment. e. Percentage of suppliers identified as having significant actual and potential negative social impacts with which relationships were terminated as a result of assessment, and why.	a. In Australia and New Zealand, all suppliers are screened at onboarding. Our screening considers environmental and social criteria. If suppliers are identified as low risk, a fast-track process is implemented, while potential high-risk suppliers may undergo a more detailed risk assessment. b., d. In Australia, we screened 808 suppliers over FY26. 176 (21%) of these suppliers have action plans in place to manage actual and/or potential negative sustainability impacts. c. In Australia, our risk assessment processes consider the social issues most salient to our operations and supply chain, including: - Modern Slavery; - Worker Rights, including Health and Safety; - Discrimination. e. In Australia, we work with suppliers to close out actions set out in their action plan, as a result no terminations were observed for FY26. b., c., d., e. In New Zealand, all supplier engagements are screened as part of the onboarding process. The Responsible Sourcing program relies on a suppliers' self-attestation to identify any actual or potential negative sustainability impacts. Under these assessments no actual or potential negative sustainability impacts were identified, and we have not implemented action plans or terminated supplier contracts. We have also completed a Human Rights Risk Assessment where we have identified salient human rights issues that may require additional work. We plan to address these issues in coming years.	
PUBLIC POLICY			
GRI 415: **Public Policy 2016**	415-1 Political contributions a. Total monetary value of financial and in-kind political contributions made directly and indirectly by the organization by country and recipient/beneficiary. b. If applicable, how the monetary value of in-kind contributions was estimated. Compilation requirements	a., b. Refer to our 2026 Annual Report: Directors' report (Political engagement).	
CUSTOMER PRIVACY			
GRI 418: **Customer Privacy 2016**	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data a. Total number of substantiated complaints received concerning breaches of customer privacy, categorized by: i. complaints received from outside parties and substantiated by the organization ii. complaints from regulatory bodies b. Total number of identified leaks, thefts, or losses of customer data. c. If the organization has not identified any substantiated complaints, a brief statement of this fact is sufficient.	a. Refer to tab "Customers" (Customer Complaints table) b. Refer to tab "Customers" (Data breaches tables). While total number of identified leaks, thefts, or losses of customer data is monitored internally, this information is not disclosed publicly due to data security and privacy risks. c. Not applicable.	

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SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB) INDEX

FOR THE YEAR-ENDED 30 SEPTEMBER 2026

The table below describes our alignment to the Sustainability Accounting Standards Board (SASB), Commercial Banks Standard, version 2023-12.

SECTOR	TOPIC	ACCOUNTING METRIC	UNIT OF MEASURE	CODE	WESTPAC RESPONSE
COMMERCIAL BANKS	Data Security	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	Number, Percentage (%)	FN-CB-230a.1	Refer to tab Customers (Data breaches table).
		Description of approach to identifying and addressing data security risks	Commentary	FN-CB-230a.2	Refer to our 2026 Risk Factors document - Cyber risk.
	Financial Inclusion & Capacity Building	(1) Number and (2) amount of loans outstanding that qualify for programs designed to promote small business and community development	Number, Reporting currency	FN-CB-240a.1	While Westpac provides loans to small businesses and community development, at this point we have not separately identified and there are no specific "qualified" programs under which these would be offered. We will consider if there is a way such loans may be able to be disclosed in the future.
		(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programs designed to promote small business and community development	Number, Reporting currency	FN-CB-240a.2	Refer to above, we will consider if some form of this metric can be disclosed in the future.
		Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Number	FN-CB-240a.3	In Australia/New Zealand we do not have a category of customers defined as "unbanked, underbanked, or underserved". Similarly, we no longer operate specific "checking accounts". Nevertheless, Westpac has a standard transactional product tailored to customers who hold a concession or health care card, have Australian social security benefits paid into the account and accounts held by non-for-profit organisations. We disclose the fee revenue foregone for these accounts (Refer to our 2026 Sustainability Index and Datasheet: tab Economic and Social (Community Investment by Type ($): Foregone fee revenue)).
		Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Number	FN-CB-240a.4	Refer to tab Economic and Social (Financial education table); Website: Westpac 'Financial literacy: Improve your knowledge'. Our literacy programs are not limited to unbanked, underbanked, or underserved customers and we do not have specific numbers for these groups.
	Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Commentary	FN-CB-410a.2	Refer to our 2026 Sustainability Report: Climate Statements - Risk management; Website: Sustainable Finance.
	Financed Emissions	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	Metric tons (t)CO_2-e	FN-CB-410b.1	Refer to tab 'Financed emissions'; and our 2026 Sustainability Report: Climate Statements, Plan, Metric and Targets, Scope 3 Financed Emissions and Appendix 5, Financed Emissions Methodology.
		Gross exposure for each industry by asset class	Reporting currency	FN-CB-410b.2	Refer to tab 'Financed emissions'; and our 2026 Sustainability Report: Climate Statements, Plan, Metric and Targets, Scope 3 Financed Emissions and Appendix 5, Financed Emissions Methodology.
		Percentage of gross exposure included in the financed emissions calculation	Percentage (%)	FN-CB-410b.3	Refer to tab 'Financed emissions'; and our 2026 Sustainability Report: Climate Statements, Plan, Metric and Targets, Scope 3 Financed Emissions and Appendix 5, Financed Emissions Methodology.
		Description of the methodology used to calculate financed emissions	Commentary	FN-CB-410b.4	Refer to tab 'Financed emissions'; and our 2026 Sustainability Report: Climate Statements, Plan, Metric and Targets, Scope 3 Financed Emissions and Appendix 5, Financed Emissions Methodology.
	Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	Reporting Currency	FN-CB-510a.1	Refer to our 2026 Annual Report: Financial Report, Note. 25 Provisions, contingent liabilities, contingent assets and credit commitments.
		Description of whistleblower policies and procedures	Commentary	FN-CB-510a.2	Refer to our Whistleblower policy, known as the Westpac Group Speaking Up Policy; 2026 Sustainability Index and Datasheet – tab Employees (Whistleblower reporting table).
	Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	Basis points (bps)	FN-CB-550a.1	Westpac has not been designated a Globally Systemically important Bank by the Basel Committee on Banking Supervision/FSB. However, we provide the G-SIB indicators on our website under the Regulatory disclosures as required by the Australian Prudential Regulation Authority (APRA) https://www.westpac.com.au/about-westpac/investor-centre/financial-information/regulatory-disclosures/
		Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Commentary	FN-CB-550a.2	Refer to our Pillar 3 Report: Capital Management Strategy.
		ACTIVITY METRIC	**UNIT OF MEASURE**	**CODE**	
	n/a	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Number, Reporting currency	FN-CB-000.A	Refer to our 2026 Annual Report and 2026 Investor Discussion Pack which provides details of our deposit accounts by deposit type while our divisional results provide deposit balances by segment. This break-up is not by checking and savings accounts as this is predominantly a US construct. We do not separately disclose the number of deposit accounts held.
		(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Number, Reporting currency	FN-CB-000.B	Refer to our 2026 Annual Report, 2026 Investor Discussion Pack, and Pillar 3 report which provides details of our lending balances by loan type, segment and industry. We do not separately disclose the number of loan accounts by segment held.

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THE UNITED NATIONS GUIDING PRINCIPLES (UNGP) REPORTING FRAMEWORK

FOR THE YEAR-ENDED 30 SEPTEMBER 2026

Our commitments and approach to human rights are detailed in Westpac's Human Rights Position and Human Rights Action Plan, which were updated on 2 November 2026. The Position also includes our commitments on child safeguarding. Our approach to human rights is supported by a range of policies, standards and processes including but not limited to our Code of Conduct; employment policies; procurement policies; financial crime, credit and lending processes; and other Sustainability Positions. We seek to operate in a manner consistent with the UN Guiding Principles on Business and Human Rights

UNGP REPORTING FRAMEWORK CRITERIA	WESTPAC RESPONSE
PART A: GOVERNANCE OF RESPECT FOR HUMAN RIGHTS	
POLICY COMMITMENT	
A1 What does the company say publicly about its commitment to respect human rights?	Refer to our Human Rights Position: 'Our ambition' and 'Our commitments'. We aim to conduct our business in a way that respects and seeks to advance the human rights of our people, customers, service providers (including suppliers) and the communities we support. This includes those who may be impacted by our activities and business relationships. When we refer to human rights, we mean internationally recognised human rights as set out in the International Bill of Human Rights, the International Labour Organisation (ILO) Declaration on Fundamental Principles and Rights at Work, and ILO Conventions No. 182 on the Worst Forms of Child Labour and No. 138 on Minimum Age.
A1.1 How has the public commitment been developed?	Refer to our Human Rights Position: 'Development and implementation' for an overview of how the Human Rights Position was developed.
A1.2 Whose human rights does the public commitment address?	Refer to our Human Rights Position: 'Our ambition' and 'Our commitments'. We aim to conduct our business in a way that respects and seeks to advance the human rights of our people, customers, service providers (including suppliers) and the communities we support. This includes those who may be impacted by our activities and business relationships.
A1.3 How is the public commitment disseminated?	Refer to our Human Rights Position: 'Development and implementation' for an overview of how we seek to incorporate our human rights commitments across a range of related documents that support our day-to-day operations. Additionally, our Human Rights Position is publicly available online and on our internal intranet and is integrated into Group training.
EMBEDDING RESPECT FOR HUMAN RIGHTS	
A2 How does the company demonstrate the importance it attaches to the implementation of its human rights commitment?	Refer to our Human Rights Position: 'Governance and oversight' for an overview of accountabilities and oversight.
A2.1 How is day-to-day responsibility for human rights performance organized within the company, and why?	Refer to our Human Rights Position: 'Governance and oversight'. Additional information on responsibilities for modern slavery and sustainability risk management is in our FY25 Modern Slavery Statement: Section 3 ('Our actions to identify, assess and address modern slavery risk: Sustainability governance) and the 'Sustainability Management Framework' section of our website.
A2.2 What kinds of human rights issues are discussed by senior management and by the Board, and why?	Refer to our Human Rights Position: 'Governance and oversight'. Additional information on senior management and Board engagement on modern slavery and sustainability is in our FY25 Modern Slavery Statement: Section 3 ('Our actions to identify, assess and address modern slavery risk: Sustainability governance) and the 'Sustainability Management Framework' section of our website.
A2.3 How are employees and contract workers made aware of the ways in which respect for human rights should inform their decisions and actions?	Refer to our Human Rights Position: 'Development and implementation'. Additionally, our Human Rights Position is publicly available online and on our internal intranet and is integrated into Group training.
A2.4 How does the company make clear in its business relationships the importance it places on respect for human rights?	Refer to our Human Rights Position: 'Our ambition' and 'Our commitments'. We expect our stakeholders to respect human rights and meet the requirements of our Human Rights Position, Sustainability Positions and Sustainability Customer Requirements where applicable.
A2.5 What lessons has the company learned during the reporting period about achieving respect for human rights, and what has changed as a result?	Refer to our FY25 Modern Slavery Statement: Section 3 ('Our actions to identify, assess and address modern slavery risk') and Section 4 ('Assessing the effectiveness of our actions and future focus'). As appropriate, we may consider enhancing our disclosures for this topic in coming years.
PART B: DEFINING THE FOCUS OF REPORTING	
B1 Statement of salient issues: State the salient human rights issues associated with the company's activities and business relationships during the reporting period.	Refer to the 'Human Rights' section of our website for a description of our salient human rights issues.
B2 Determination of salient issues: Describe how the salient human rights issues were determined, including any input from stakeholders.	Refer to the 'Human Rights' section of our website for a description of the process used to determine our salient human rights issues, including stakeholder engagement.
B3 Choice of focal geographies: If reporting on the salient human rights issues focuses on particular geographies, explain how that choice was made.	Refer to the 'Human Rights' section of our website for a description of the process used to determine our salient human rights issues. Our salient Human Rights Risk Assessment (HRRA) was conducted across the Westpac Group and included consideration for our operations in Australia, New Zealand, the Pacific and our international offices.
B4 Additional severe impacts: Identify any severe impacts on human rights that occurred or were still being addressed during the reporting period, but which fall outside of the salient human rights issues, and explain how they have been addressed.	Refer to the 'Risks' and 'Suppliers' tabs, and our 2026 Sustainability Report: 'Human rights', for an overview of the outcomes of our lending- and supply chain- related human rights due diligence processes this reporting period. Refer to our FY25 Modern Slavery Statement: Section 3 ('Our actions to identify, assess and address modern slavery risks') for an overview of modern slavery risks and impacts and our actions to address them.

PART C: MANAGEMENT OF SALIENT HUMAN RIGHTS ISSUES	
SPECIFIC POLICIES	
C1 Does the company have any specific policies that address its salient human rights issues and, if so, what are they?	Refer to the 'Human Rights' section of our website for examples of the key policies, processes and actions we take to address our salient human rights issues. Further information on related policies and actions are outlined in our Human Rights Position: 'Development and implementation', Human Rights Action Plan, and FY25 Modern Slavery Statement: Section 3 ('Our actions to identify, assess and address modern slavery risk').
C1.1 How does the company make clear the relevance and significance of such policies to those who need to implement them?	Refer to our Human Rights Position: 'Development and implementation'. Additionally, our Human Rights Position is publicly available online and on our internal intranet and is integrated into Group training.
STAKEHOLDER ENGAGEMENT	
C2 What is the company's approach to engagement with stakeholders in relation to each salient human rights issue?	Refer to our Human Rights Position: 'Our commitments' and Human Rights Action Plan for an overview of our commitment to stakeholder engagement and related actions. Refer to the 'Human Rights' section of our website for a description of the stakeholder engagement processes used to determine our salient human rights issues. As appropriate, we may consider enhancing our disclosures for this topic in coming years.
C2.1 How does the company identify which stakeholders to engage with in relation to each salient issue, and when and how to do so?	As appropriate, we may consider enhancing our disclosures for this topic in coming years.
C2.2 During the reporting period, which stakeholders has the company engaged with regarding each salient issue, and why?	As appropriate, we may consider enhancing our disclosures for this topic in coming years.
C2.3 During the reporting period, how have the views of stakeholders influenced the company's understanding of each salient issue and/or its approach to addressing it?	As appropriate, we may consider enhancing our disclosures for this topic in coming years.
ASSESSING IMPACTS	
C3 How does the company identify any changes in the nature of each salient human rights issue over time?	Refer to the 'Human rights' section of our website for a description of the process used to determine our salient human rights issues and the approach we take to monitor how we manage these issues and assess the effectiveness of our actions. We review and update our salient human rights issues periodically as needed so they remain relevant. As appropriate, we may consider enhancing our disclosures for this topic in coming years.
C3.1 During the reporting period, were there any notable trends or patterns in impacts related to a salient issue and, if so, what were they?	Refer to our FY25 Modern Slavery Statement: Section 3 ('Our actions to identify, assess and address modern slavery risks') for an overview of modern slavery risks and impacts and our actions to address them. As appropriate, we may consider enhancing our disclosures for this topic in coming years.
C3.2 During the reporting period, did any severe impacts occur that were related to a salient issue and, if so, what were they?	Refer to the 'Risks' and 'Suppliers' tabs, and our 2026 Sustainability Report: 'Human rights', for an overview of the outcomes of our lending- and supply chain- related human rights due diligence processes this reporting period. Refer to our FY25 Modern Slavery Statement: Section 3 ('Our actions to identify, assess and address modern slavery risks') for an overview of modern slavery risks and impacts and our actions to address them. As appropriate, we may consider enhancing our disclosures for this topic in coming years.

INTEGRATING FINDINGS AND TAKING ACTION	
C4 How does the company integrate its findings about each salient human rights issue into its decision-making processes and actions?	Refer to the 'Human rights' section of our website for a description of the approach we take to monitor how we manage our salient human rights issues and track the impact and effectiveness of the actions we take to address them. As appropriate, we may consider enhancing our disclosures for this topic in coming years.
C4.1 How are those parts of the company whose decisions and actions can affect the management of salient issues, involved in finding and implementing solutions?	As appropriate, we may consider enhancing our disclosures for this topic in coming years.
C4.2 When tensions arise between the prevention or mitigation of impacts related to a salient issue and other business objectives, how are these tensions addressed?	As appropriate, we may consider enhancing our disclosures for this topic in coming years.
C4.3 During the reporting period, what action has the company taken to prevent or mitigate potential impacts related to each salient issue?	Refer to the 'Human Rights' section of our website for examples of the key policies, processes and actions we take to address our salient human rights risks. Refer to the 'Risks' and 'Suppliers' tabs, and our 2026 Sustainability Report: 'Human rights', for an overview of the outcomes of our lending- and supply chain- related human rights due diligence processes this reporting period. Refer to our FY25 Modern Slavery Statement: Section 3 ('Our actions to identify, assess and address modern slavery risk') for information on the actions we have taken to address modern slavery risks and impacts.
TRACKING PERFORMANCE	
C5 How does the company know if its efforts to address each salient human rights issue are effective in practice?	Refer to the 'Human rights' section of our website for a description of the approach we take to monitor how we manage our salient human rights issues, and track the impact and effectiveness of the actions we take to address them. Refer to our FY25 Modern Slavery Statement: Section 4 ('Assessing the effectiveness of our actions and future focus') for further information on how we assess the effectiveness of our actions to address modern slavery risks. As appropriate, we may consider enhancing our disclosures for this topic in coming years.
C5.1 What specific examples from the reporting period illustrate whether each salient issue is being managed effectively?	Refer to the 'Risks' and 'Suppliers' tabs, and our 2026 Sustainability Report: 'Human rights', for an overview of the outcomes of our lending- and supply chain- related human rights due diligence processes this reporting period and the actions we have undertaken to enhance our approach to the management of our salient human rights issues. Refer to our FY25 Modern Slavery Statement: Section 3 ('Our actions to identify, assess and address modern slavery risk') and Section 4 ('Assessing the effectiveness of our actions and future focus') for case studies of the action we have taken and information on how we assess the effectiveness of our actions to address modern slavery risks. As appropriate, we may consider enhancing our disclosures for this topic in coming years.
REMEDIATION	
C6 How does the company enable effective remedy if people are harmed by its actions or decisions in relation to a salient human rights issue?	Refer to our Human Rights Position: 'Our commitments' and Human Rights Action Plan for our commitment and actions to providing for or cooperating in the remediation of adverse human rights impacts and an overview of the grievance mechanisms that people can use to raise complaints or concerns and seek remedy.
C6.1 Through what means can the company receive complaints or concerns related to each salient issue?	Refer to our Human Rights Position: 'Our commitments' and Human Rights Action Plan for our commitment and actions to providing or participating in effective grievance mechanisms. Refer to the 'Human rights' section of our website for a detailed overview of the grievance mechanisms that people can use to raise complaints or concerns and seek remedy.
C6.2 How does the company know if people feel able and empowered to raise complaints or concerns?	As appropriate, we may consider enhancing our disclosures for this topic in coming years.
C6.3 How does the company process complaints and assess the effectiveness of outcomes?	Refer to the 'Human rights' section of our website for an overview of the grievance mechanisms that people can use to raise complaints or concerns and seek remedy, and the related policies for information on how each grievance mechanism operates. As appropriate, we may consider enhancing our disclosures for this topic in coming years.
C6.4 During the reporting period, what were the trends and patterns in complaints or concerns and their outcomes regarding each salient issue, and what lessons has the company learned?	As appropriate, we may consider enhancing our disclosures for this topic in coming years.
C6.5 During the reporting period, did the company provide or enable remedy for any actual impacts related to a salient issue and, if so, what are typical or significant examples?	As appropriate, we may consider enhancing our disclosures for this topic in coming years.

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PRINCIPLES FOR RESPONSIBLE BANKING - WESTPAC SELF-ASSESSMENT

FOR THE YEAR-ENDED 30 SEPTEMBER 2026

Westpac was a founding signatory to the Principles for Responsible Banking (Principles). The six Principles provide a framework for signatory banks to align their strategy and practice with the Paris Climate Agreement and the United Nations Sustainable Development Goals (SDGs). The Principles have helped inform Westpac's Sustainability Strategy and are reflected across our various position statements and policies. To assess and communicate our progress against the Principles we have completed the Responsible Banking Progress Statement (established

Principle 1: Alignment	Principle 2: Impact & Target Setting	Principle 3: Clients & Customers
Content *Briefly describe your bank's sustainability strategy, and which international, regional or national frameworks and UN Sustainable Development Goals it aims to align with. Note any changes in the reporting year.*	***Content*** *Briefly describe the bank's most significant impact areas and the steps taken to identify, measure and manage them - including impact analysis results, targets set (including sectors, portfolio coverage, and KPIs), actions taken, and progress against the targets. Where targets have been set, share details of the bank's transition/action plan, and progress made. Explain how the bank addressed interlinkages between impact areas where possible.*	***Content*** *Briefly describe how the bank works responsibly with clients and customers in relation to significant impacts, including products and services offered, internal policies and processes and engagement to implement targets/action plans/transition plans to encourage sustainable practices/economic activities. Note any changes in the reporting year.*
Westpac response Our Sustainability Strategy ('Strategy') aligns to our Group strategy and purpose, outlining key focus areas where we believe we can drive the most impact. Our Strategy embeds sustainability across our strategic pillars, with focus areas of climate transition, housing affordability, and regional prosperity. It is supported by our work on nature, human rights and Indigenous strategy. In FY26, we developed our new housing strategy which outlines our ambition to contribute to Australia's prosperity by supporting increased availability and affordability of housing. It is supported by our new Housing Target, to finance $100 billion to help increase the supply of homes in Australia, including social and affordable housing and opportunities for renters, as well as access pathways to home ownership. In FY26, we completed our 2023–2026 Human Rights Action Plan and introduced an updated Human Rights Position and Human Rights Action Plan. Focus areas include: maturing our human rights due diligence and lending requirements; leveraging advocacy, partnerships and sustainable finance to drive positive social impact and human rights outcomes; and strengthening capability and data to identify and manage human rights risks. Further information on our strategy and commitments is provided in our 2026 Sustainability Report and on our website.	***Westpac response*** Our climate-related focus areas are: 1. Progress towards our operational emissions targets. 2. Progress towards our 2030 financed emissions sector targets. 3. Progress towards our sustainable lending and bond facilitation targets, guided by our Sustainable Finance Framework. <u>Operational emissions</u> Refer to our 2026 Sustainability Report for further information. <u>Financed emissions</u> Our financed emissions are estimates of customers' emissions attributable to our lending and account for more than 99% of our total emissions. We have set 13 interim 2030 sector targets using absolute emissions or sector-specific emissions-intensity metrics within defined boundaries. Our Climate Transition Plan guides actions through: - Customer engagement on transition plans and sector-specific challenges; - ESG and climate risk assessments and Sustainability Customer Requirements; - Industry engagement and sharing sector insights; and - Financing decarbonisation and physical resilience. Progress against our financed emissions sector targets, including methodologies and data limitations, is reported in our 2026 Sustainability Report and in tab "Targets". The targets will be reviewed in FY27. <u>Sustainable Finance</u> Our Sustainable Finance Framework provides consistent definitions and processes for identifying, assessing and reporting eligible sustainable finance. Lending categories include Green, Transition, Social, Sustainability and Sustainability-linked finance. Our 2030 targets are: - $55 billion in sustainable lending at 30 September 2030, measured using total committed exposure (TCE) or balance, as applicable; and - $40 billion in bond facilitation, measured as our proportionate share of qualifying bonds facilitated cumulatively between 1 October 2021 and 30 September 2030. In FY26, sustainable lending increased 18% to $46.5bn, while cumulative bond facilitation increased 43% to $32.0bn. This included green lending across renewable energy and commercial property, including data centres; sustainability-linked lending across infrastructure, property and living sectors; and government, corporate and financial-sector labelled bond transactions. We address interconnections between impact areas through financing and engagement. Examples include lending linked to emissions, biodiversity and social outcomes, and agribusiness engagement addressing emissions, productivity and natural resources. <u>Housing</u> In FY26, we established a target to finance $100 billion in cumulative flows by 2030 to help increase housing supply, including social and affordable housing, greater opportunities for renters, and pathways to home ownership. Our 2026 Sustainability Report describes our framework, activities, targets, progress and measurement limitations.	***Westpac response*** We support customers' transition and resilience through financing, sector insights, engagement and risk management. Institutional customer discussions address transition plans, climate reporting and physical, transition and supply-chain risks. <u>Climate</u> Our financed emissions sector targets and Sustainability Customer Requirements guide our approach to lending and customer engagement. Climate Transition Plan evaluations apply to certain larger customers in metallurgical coal mining, oil and gas, and coal-fired power generation requesting new or renewed corporate lending or bond facilitation. They consider emissions targets, strategy, capital allocation and climate governance. At 30 September 2026, 50% of assessed in-scope customers were rated A (accept and monitor) and 50% were rated B (accept and proactively engage). None were rated C or D; evaluations may not be undertaken where preliminary discussions lead us not to proceed. <u>Nature</u> We have released a new Nature Position supported by a Nature Action Plan (NAP), superseding our Natural Capital Position Statement. The NAP sets out three focus areas: our operations, partnering with customers to support better nature outcomes and nature resilience. Business bankers and sustainability specialists delivered more than 200 engagements, including 53 engagements with Agribusiness customers focused on long-term business resilience, productivity and managing natural resources. <u>Deforestation</u> We conduct ESG risk assessments to understand how larger agribusiness customers manage deforestation-related risks. Managing deforestation-related risks also requires coordinated action across the agriculture sector. We engage with industry groups to inform our approach and support discussions on evidence pathways, reporting approaches and implementation challenges. <u>Housing</u> Released new Housing Strategy to help contribute to additional housing supply in Australia. Supported by a 2030 target to finance $100 billion in cumulative flows to help increase housing supply, including social and affordable housing, greater opportunities for renters, as well as access pathways to home ownership. We aim to support customers across the housing continuum and support them through all life moments. <u>Human Rights</u> Launched a lending-focused Human Rights Grievance Mechanism that provides a channel for affected persons to raise concerns if they consider their human rights have been or could be adversely affected in connection with the activities of a loan to a current or former large business customer. The mechanism is being piloted for two years from May 2026 to May 2028. Updated our Sustainability Customer Requirements which support bankers to identify human rights risks for in-scope customers. These have been expanded to assess risks relating to conflict and security violations, health, safety and wellbeing, and modern slavery and labour rights violations. Our Customer Vulnerability Standard and Toolkits were updated to help bankers recognise and respond when customers experience vulnerability or have accessibility requirements. <u>Products</u> We offer sustainability-related products that support customers' resilience and transition, including our Sustainable Upgrades Home Loan, New Zealand Greater Choices Home Loan and New Zealand Sustainable Farm Loan. <u>Regional</u> • In November 2025, we extended our moratorium on regional branch closures to 2030. • More than $18 million is being invested over the next few years in regional branch upgrades, business banking centre upgrades and regional service centres – new locations in Moree, Yass, Leongatha and Smithton. • Community banking service pilot rolled out to a further 14 regional communities in NSW, VIC and QLD. Further information is provided in our 2026 Sustainability Report.
Links & references Our Strategy | Westpac Performance reports | Westpac	***Links & references*** Performance reports | Westpac	***Links & references*** Performance reports | Westpac Sustainable Finance | Westpac

Principle 4: Stakeholders	Principle 5: Governance & Culture	Principle 6: Transparency & Accountability
Content *Briefly describe how the bank consults, engages and collaborates/partners with relevant stakeholders for the purpose of implementing the Principles. This could include understanding impacts, setting ambitious targets, advocating for enabling regulatory/policy environments, and creating partnerships that contribute to addressing significant impacts. Note any changes in the reporting year.*	***Content*** *Briefly describe the key governance structures in place (Board and Executive level) and related accountability mechanisms to implement the Principles. This could include how governance supports your bank's management of significant impacts and risks, including target implementation and monitoring of action/transition plans. In addition, briefly describe how a culture of responsible banking is driven internally (e.g. via employee learning & development). Note any changes or progress in the reporting year.*	***Content*** *Provide reference to additional relevant reports, if not listed as references with P1–P5.*
Westpac response We engage with a range of stakeholders, including customers, employees, investors, government, industry and community organisations, to understand their priorities and seek feedback on our approach. We conduct an annual materiality assessment, informed by stakeholder engagement and guided by the GRI Standards, to identify our most material sustainability topics. This engagement helps inform our priorities and sustainability-related disclosures. Further information is provided in our 2026 Sustainability Report and on our "Listening to stakeholders" webpage.	***Westpac response*** Westpac's governance reflects sustainability's role in our Group strategy, performance and prospects. Under its Charter, the Board considers the social, ethical and environmental impacts of our activities and monitors compliance with sustainability policies and position statements. It approves the Sustainability Strategy and Climate Transition Plan and monitors progress against certain targets. Oversight is supported by the Board Risk Committee for sustainability and climate risk, the Board Audit Committee for reporting integrity and assurance processes, and the Board Remuneration Committee for remuneration and relevant scorecard measures. Day-to-day management of climate-related matters rests with the CEO, with responsibilities delegated to the Chief Corporate Affairs & Sustainability Officer (CCASO), Group Executives and senior management. The CCASO is responsible for the Sustainability Strategy, including progress towards net-zero and financed emissions targets. Management committees oversee implementation, risk and escalation. Responsibilities are reflected in individual Statements of Accountability. Divisional management implements controls under the Risk Management Framework and Sustainability Risk Management Framework and reports through divisional and Board risk governance. Further information is provided in our 2026 Sustainability Report.	***Westpac response*** Additional reporting includes our Sustainability Index and Datasheet, 2026 Corporate Governance Statement, 2026 Risk Factors, 2025 Modern Slavery Statement. As per our 2026 Sustainability Report, KPMG has provided independent assurance over certain climate-related disclosures under the Corporations Act 2001 and limited assurance over certain additional sustainability disclosures, as set out in its assurance report. KPMG's independent assurance report specifies the assured disclosures, criteria, assurance levels and limitations. Assurance should not be interpreted as covering every statement in our sustainability reporting or this PRB self-assessment.
Links & references Listening to stakeholders | Westpac Performance reports | Westpac	***Links & references*** Performance reports | Westpac	***Links & references*** Performance reports | Westpac

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GLOSSARY

METRIC OR TERM	DEFINITION
Absenteeism	The number of actual absentee days lost as a percentage of total days scheduled to be worked by the workforce for the same period. Employees are absent from work because of incapacity of any kind, not as the result of work-related injury, this excludes permitted leave such as holidays, study and parental leave. Includes permanent and maximum term employees. Excludes Pacific and International employees.
Alleged code of conduct breaches	The number of matters referred to Westpac's Employee Relations team for Australia-based employees. Includes allegations of misconduct or serious misconduct under the Group's 'Consequence Management Framework' and matters investigated by other internal teams (e.g. Group Investigations). Multiple policies govern conduct obligations, including the 'Westpac Group Code of Conduct'.
Anti-Bribery and Corruption training - compliance rate	Compliance rate of Group-wide Anti-Bribery and Corruption (ABC) training. ABC training is incorporated within two mandatory modules on financial crime risks, which include general awareness training for all employees and specific financial crime risk training for increased risk roles (excluding Pacific). Training is required to be completed every two years.
Australian locations that may experience higher physical risk by 2050	To assess the possible implications of climate-related physical risks, the Group studied the potential impact of natural perils on its Australian mortgage portfolio. The analysis: • Uses a national address database that provides peril risk insights for individual buildings and addresses across Australia, with projected changes assessed under IPCC RCP2.6 and RCP8.5 scenarios. • Considers riverine or surface water flooding, bushfires and cyclones. • Provides a projected future view of physical risk under defined climate scenarios, allowing assessment of how exposure to extreme weather and climate change may change by 2050. • Models the current portfolio with no growth or movement, and did not consider the impact of adaptation measures or management actions to mitigate risks. • Identifies locations that may be at higher risk and assessed the Group's current exposure to these locations. Higher risk were locations where insurance may become more expensive or unavailable. • This analysis has been used to assess Westpac's Australian mortgage portfolio exposure to locations identified as likely to be exposed to higher physical risk.
Average hours of training per employee by headcount	Training data is sourced from WBC LMS (eAcademy), WNZL LMS (iLearn) and external learning providers (Pluralsight, Udemy and LinkedIn Learning). The metric includes employees active in HR at the end of the reporting period with training activity during the reporting period. Defined exclusions are applied to remove ineligible training records. Pacific employees (Fiji and Papua New Guinea) are excluded. Australia includes international employees outside New Zealand and the Pacific.
Average spend on training per employee by headcount	Training spend includes workshops, online learning and virtual classes through WBC LMS (eAcademy), WNZL LMS (iLearn) and external learning providers (Pluralsight, Udemy and LinkedIn Learning). The metric includes employees active in HR at the end of the reporting period. Non-managed external training, internal training delivered outside the WBC LMS and Pacific LMS costs are excluded. Pacific employees (Fiji and Papua New Guinea) are excluded. Australia includes international employees outside New Zealand and the Pacific.
Bond facilitation	Labelled syndicated Green, Social, Sustainability and Sustainability-linked bonds, including securitisation, as defined in Westpac's Sustainable Finance Framework. Our Framework is available on our website: westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-sustainable-finance-framework.pdf.
Cash contributions	Comprises charitable gifts, matched giving and community partnerships. Charitable gifts are cash donations, made with no commercial intent, to organisations or communities to fund charitable activities. They are typically in response to an appeal or initiated by management or an employee, and tend to be one-off. Matched giving is when the company provides a monetary contribution to match employee money raised or donated to a charity. Only the money that the company itself donates is counted. Community partnerships are longer-term strategic investments with organisations that aim to address specific social issues relevant to both the company and the community. They can include partnerships with not-for-profit, community groups, or other organisations because of the program or projects' relevance to the company's community and sustainability objectives. They can also include membership and subscriptions to not-for-profit and community groups provided they are not specifically providing a service in return.
Climate vulnerability	Vulnerability refers to the propensity or predisposition for a location or sector to be adversely affected by a climate hazard. Projected vulnerability does not consider the credit exposures, and therefore increased vulnerability in the long term may not correlate to material financial effects.
Code of Conduct training - compliance rate	The rate is derived from two training courses, one for induction and one for biennial accreditation. The course topics include our Purpose, Commitments and Behaviours; Code of Conduct; speaking up; inclusion and diversity; respectful conduct; and Westpac's approach to discrimination, harassment, bullying and sexual harassment. It also considers employee obligations both inside and outside of the workplace. It includes all eligible active Group-wide employees, excluding New Zealand, Fiji, Papua New Guinea, Directors and employees on extended leave or without a recorded employment category.
Commercial sponsorships	Business-related activities in the community, usually undertaken by departments outside the community function (e.g. marketing, R&D), to support the success of the company, and promote its brands and other policies, that also deliver community benefit. Such sponsorships are usually partnerships with charities and community-based organisations with the primary purpose of generating business and/or commercial gain. Only the costs that directly benefit the community are counted as community investment.
Community investment	Expenditure from voluntary contributions, and associated management costs, that extends beyond Westpac's core business activities. It includes cash contributions, time contributions, management costs and in-kind contributions to community activities. Amounts are reported in AUD, excluding GST, and have been compiled with reference to the Business 4 Societal Impact framework.

Complaints resolved within five days	The percentage of customer complaints that are resolved within five calendar days from the date the complaint was received, including those complaints that are resolved at the first point of contact. Based on the total number of complaints tracked and closed during the reporting period.
Contractor	Contractors are part of Westpac's contingent workforce. They are agency supplied workers or self-employed, engaged by the hour or on a day rate basis, to provide support for projects or business as usual activities as needed.
Cost to supply and support cash services	Total cost incurred by Westpac to provide and support cash services across the cash ecosystem.
Cost to supply and support cash services - Consumer	Consumer cost of cash includes expenses directly and indirectly related to cash services, including vendor, staff, property and equipment costs.
Customer complaints	Complaints reported are those recorded in the Bank's complaint systems. Complaints are recorded by employees in Australia and New Zealand.
Customer Satisfaction (Australia)	The Customer Satisfaction score is an average of customer satisfaction ratings of the customer's main financial institution for consumer or business banking on a scale of 0 to 10 (0 means 'extremely dissatisfied' and 10 means 'extremely satisfied').
Customer Satisfaction (New Zealand)	Source: 3 month rolling Retail Market Monitor data (survey conducted by Insights HQ, trading as Camorra Research). Respondents are asked to rate the overall level of service they receive from their main bank (self-selected which ONE bank is their main provider of financial services) on a scale of 1 (Poor) to 5 (Excellent). The rating represents % of respondents who scored 4 (Very Good) or 5 (Excellent).
Customers experiencing financial hardship who accessed a financial assistance package	Number of approved applications for financial assistance from Westpac Group customers experiencing financial hardship. Financial hardship occurs when a person is unable to meet their repayment obligations for a period of time due to an unexpected event or change in circumstances, such as illness, injury, or a change in employment. Each request is assessed on a case-by-case basis. Some of the hardship options that may be available to customers include reduced or deferred repayments and reduction in interest charges, and natural disaster relief packages.
Customers provided with natural disaster relief packages	Number of customers (including businesses) provided with three months' disaster relief assistance on eligible accounts as a result of a natural disaster (flood, fire, major storm/cyclone). Includes customers that had completed their full term of assistance or were still undergoing assistance at the end of the period.
Cybersecurity training - compliance rate	Compliance rate of Group-wide 'Operation Cybersafe' training. Includes all active Group-wide employees, excluding New Zealand and Pacific.
Data breaches reported to the Australian privacy regulator (OAIC)	Westpac must report eligible data breaches to the Office of the Australian Information Commissioner (OAIC). Eligible data breaches are defined by s26WE of the *Privacy Act 1988* (Cth). Under the Notifiable Data Breaches scheme organisations must notify affected individuals and the OAIC when a data breach is likely to result in serious harm to an individual whose personal information is involved.
Data breaches reported to the New Zealand privacy regulator (OPC)	Westpac must report notifiable privacy breaches to the OPC. Notifiable privacy breaches are defined by section 112 of the Privacy Act 2020. Under section 114 and 115 of the Privacy Act the organisation must notify affected individuals and the OPC when a privacy breach has caused or is likely to cause serious harm to an individual(s) whose personal information is involved.
Data privacy management training - compliance rate	Compliance rate of Group-wide 'Privacy at Westpac' training. Includes all active Group-wide employees, excluding New Zealand and Pacific.
Employees receiving regular performance and career development reviews (%)	Under our Motivate framework employees with more than three months tenure in a role are expected to complete half-yearly performance conversations with their People Leader across the year. These conversations also include a review of development goals. This metric is calculated by taking the percentage of eligible employees (split by gender) that completed a conversation in each half for the year and averaging this percentage to calculate the annual number. This approach is considered appropriate given the population in each half is different (new hires and terminations etc.).
Employment types	Permanent employment type includes full-time and part-time permanent employees. Temporary employment type includes employees on a maximum term contract working full-time or part-time. Non-guaranteed hours employment type includes personnel working on a casual arrangement.
Energy (GJ)/employee (FTE)	Total energy consumed per average full-time equivalent employee (FTE) for the reporting period.
Energy consumption (GJ)	Total consumption of stationary natural gas, stationary diesel, stationary LPG, transport fleet fuels and electricity for the reporting period, as per supplier invoices for all facilities under the operational control of Westpac and vehicle fleet, converted to gigajoules.
Engagement Index	The Engagement Index uses two key questions that measure employee satisfaction and advocacy. It captures the degree to which staff put their energy and enthusiasm into their work. This index is a predictor of employee performance, advocacy, and retention.
Equator Principles – Category A	Projects with potential significant adverse environmental and social risks and/or impacts that are diverse, irreversible or unprecedented.
Equator Principles – Category B	Projects with potential limited adverse environmental and social risks and/or impacts that are few in number, generally site-specific, largely reversible and readily addressed through mitigation measures.
Equator Principles – Category C	Projects with minimal or no adverse environmental and social risks and/or impacts.
Financial education - number of hours	The number of hours of financial education, offered by Westpac Australia, New Zealand and Pacific, undertaken by employees, customers and the general public, delivered through live events (either in person or online). In Australia financial education covers personal, business and social sector content inclusive of modules on financial basics, owning your home, building wealth, retirement planning, starting and growing a business, and financials for non-profit organisations. The total number of hours for Australia is estimated based on the average duration of 30 minutes per live events. New Zealand and Pacific businesses deliver locally tailored programs. The total number of hours per participant for New Zealand is estimated based on the average duration of 1 hour per online class, 1 hour per face-to-face session and 1 hour per face-to-face course, while the total number of hours for Pacific is calculated using the assumption that each workshop runs for approximately 3 hours per participant.
Financial education - number of participants	Total number of employees, customers and general public engaging with financial education materials offered by the Westpac Australia, New Zealand and Pacific (Fiji and Papua New Guinea), delivered through live events (either in person or online).
Foregone fee revenue	An effective donation arising by not charging fees to charitable organisations or low-income earners for services provided. The estimated value is calculated as the difference between what was charged (if anything), and what would have been charged on equivalent standard accounts. Equivalent standard accounts include those that customers currently hold that charges fees for the same offering.

Forestry-certified paper (Australia)	Percentage of total office paper and paper products purchased from key suppliers for Australian operations that hold a current forestry certification either Forest Stewardship Council (FSC) or Program for the Endorsement of Forest Certification (PEFC), based on supplier records.
Full-time equivalent	A calculation based on the number of hours worked by full and part-time employees as part of their normal duties. For example, the full time equivalent of one FTE is 76 hours paid work per fortnight.
Gender Diversity (%)	**Westpac Board:** The percentage of female Board members including Executive and Non-executive Directors. **Executive Team:** The percentage of females who have key executive / line of business accountabilities and are direct reports of the CEO. From 2026 CEO is included in the total Executive Team headcount. Prior years exclude the CEO. **General Managers:** The percentage of female employees on General Manager contractual terms and conditions. This includes General Managers who are included in the Executive Team. **Senior Leaders:** The percentage of female employees who hold Heads of or Group Heads of roles. **Managers:** The percentage of female employees who are Managers, Senior Managers or Executive Managers. **Non-Managers:** The percentage of female employees who are Administrators, Senior Administrators, Professionals/Analysts and Senior Professionals/Analysts. **Westpac workforce:** The percentage of Westpac Group female employees. Pacific excluded from all Gender Diversity measures, except Westpac workforce.
Green Tailored Deposit	A type of term deposit where funds are allocated to a defined pool of eligible assets and/or projects that contribute to addressing climate change. These deposits are certified under the Climate Bonds Standard. Examples of eligible assets and projects include loans linked to renewable energy, low-carbon transport, green buildings, and water infrastructure. Further details are available on our website: westpac.com.au/corporate-banking/financial-markets/green-tailored-deposit/
Group exposure by industry and the potential nature-related dependencies and/or impacts	Financial exposure to business and institutional industry sectors assessed as having material nature-related dependencies and/or impacts. Exposure is reported as TCE by sector and as a percentage of Group TCE. TCE represents the sum of the committed portion of direct lending (including funds placement overall and deposits placed), contingent and pre-settlement risk plus the committed portion of secondary market trading and underwriting risk. Customers are classified using ANZSIC codes in Westpac's loan origination systems. ANZSIC 1993 and 2006 correspondence tables are used to map each exposure to the ISIC codes applied in ENCORE. ENCORE dependency and impact scores are then assigned to the mapped exposures and aggregated by industry sector.
Headcount	All people directly employed by Westpac, excluding contractors.
Hybrid or electric vehicles in our fleet (%)	Fleet hybrid and electric vehicle percentage is calculated as the total number of Westpac fleet vehicles that are hybrid electric (HEVs) and electric (defined as battery electric (BEVs) or plug-in hybrid electric (PHEVs)), divided by the total number of Westpac fleet vehicles.
In-kind contributions	Comprises the donation of goods and services to support community activities. These are non-cash resources provided to not-for-profit, community groups, or other organisations (including Indigenous groups). These can include company products, equipment, furniture or office space and are valued at what it costs the company to provide.
Involuntary employee attrition (%)	Measured as the total involuntary separation of employees (those who leave the organisation without their choice or consent) over the 12 months average total headcount for the period (includes permanent full-time, part-time and maximum term employees).
Labelled and unlabelled sustainable finance	Labelled sustainable finance: Finance explicitly designated as supporting environmentally and socially sustainable activities through specific sustainability labels or certifications, as defined in industry standards, principles and guidance. Examples include principles issued by the International Capital Markets Association (ICMA) and Loan Market Association (LMA)/Asia Pacific Loan Market Association (APLMA)/Loan Syndication Trading Association (LSTA). Labelled sustainable lending also includes Westpac labelled products, whereby the programs have been assured or verified by an independent, external review provider as aligning with relevant industry standards, principles and guidance, and/or aligns with our Sustainable Finance Framework (Framework), with any updates assured or verified within a reasonable timeframe. Unlabelled sustainable finance: Finance that may not have a specific sustainability label or certification. Such finance may still be considered as 'sustainable' as defined by our Framework. Our Framework is available on our website: westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-sustainable-finance-framework.pdf.
Lost Time Injury Frequency Rate	Measures the number of Lost Time Injuries (LTIs), defined as injuries or illnesses (based on workers compensation claims accepted) resulting in an employee being unable to work for a full scheduled day (or shift) other than the day (or shift) on which the injury occurred where work was a significant contributing factor, per one million hours worked in the rolling 12 months reported.
Main Financial Institution (MFI)	Main Financial Institution measures customer perception of who they consider their main financial institution to be for retail or business banking.
Management costs	Expenses incurred by the company to support charitable activities. These include the salaries, benefits and other overheads of staff who manage the community investment program; administration costs associated with facilitating donations and volunteering; and any research, professional advice, communication, advertising and similar spend used to support and improve these charitable activities.
Net Promoter Score (NPS®)	Net Promoter® Score measures the net likelihood of recommendation to others of the customer's main financial institution for retail or business banking. Net Promoter®, NPS®, NPS Prism®, Net Promoter System®, and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Net Promoter Score℠ is a service mark of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Australia: Using an 11-point numerical scale, where 10 is 'Extremely likely' and 0 is 'Not at all likely', Net Promoter Score is calculated by subtracting the percentage of Detractors (0-6) from the percentage of Promoters (9-10). New Zealand: Using a 10-point numerical scale where 10 is 'Extremely likely' and 1 is 'Extremely unlikely', Net Promoter Score is calculated by subtracting the percentage of Detractors (1-6) from the percentage of Promoters (9-10).
New starter	New starters are permanent employees working full-time or part-time, who commenced employment in the Westpac Group within this 12 month reporting period.
Number of ATMs - Australia	Includes actively transacting and customer available ATMs throughout Australia for the financial year.
Number of Branches - Australia	Includes actively transacting and customer available branches throughout Australia for the financial year (i.e. branches, staff branches, advisory centres, service centres and instore/community banking centres). Excludes other Non-Retail face-to-face points of presence (i.e. Business Banking Centres and RAMS).

Occupational health and safety training - compliance rate	Compliance rate for mandatory health, safety and wellbeing training modules. Employees must be compliant in two enrolled courses mandatory for all employees, whilst people leaders in Australia (i.e., an employee with a direct report) must be compliant in all four courses, to count as compliant in this rate. In New Zealand, people leaders must be compliant in three courses to count as compliant in this rate. Includes all active Group-wide employees, excluding Pacific.
Paper consumption (tonnes)	Total office paper and paper products purchased (in tonnes) by Westpac Group as reported by key suppliers for Australian and New Zealand operations for the reporting period. Australian paper consumption includes office copy paper, paper products and printed materials, including direct mail and marketing documents (e.g. office stationery, marketing brochures, customer statements). New Zealand paper consumption includes office copier paper, envelopes, paper utilised in customer letters and statements, and cheque/deposit books ordered.
Parental Leave	Employees entitled to parental leave includes permanent and max term employees from Australia and New Zealand. Employees outside these regions have been excluded from the calculation. Employees that took parental leave includes those taking primary or secondary carer parental leave of any duration or frequency in the reporting period. Employees that returned to work in the reporting period excludes those who separated while on parental leave, and those who commenced parental leave in the reporting period and are still on parental leave at the end of the financial year. Return to work rate (%) is the percent of employees who returned to work divided by the total number of employees who took parental leave during the reporting period. The return to work rate excludes employees with parental leave that continues after the end of the financial year. Employees still employed 12 months after return to work is calculated from those employees who finished their parental leave in the previous reporting period, Retention rate (%) is the percent of employees who returned to work 12 months after their last parental leave break in the previous reporting period, divided by the total number of employees who completed their parental leave in the previous reporting period.
Percentage of basic salary - female to male	The average full-time equivalent base salary for females divided by males as a percentage by role level. Base salary is an employee's annual fixed remuneration excluding variable rewards, leave loading, superannuation, and any other allowances. Numbers exclude the CEO, non-executive directors, contractors, casual employees and employees who have not responded with a defined gender. A number greater than 100 means that females on average receive more than males at the same role level.
Percentage of employees who identify as Aboriginal or Torres Strait Islander	The number of Permanent and Maximum-term employees who have self identified as Aboriginal and/or Torres Strait Islander expressed as a percentage of the domestic workforce headcount.
Percentage of employees who identify as culturally diverse	At Westpac, culturally diverse employees are defined as employees who do not identify with only Western cultural backgrounds. Cultural diversity data is collected through the Inclusion & Diversity (I&D) questions included in the Amplify employee survey and is currently collected annually. • Western cultural background: employees who identify with only an Anglo-Celtic, European and/or North American cultural background • Non-Western cultural background: employees who identify with any cultural background other than Anglo-Celtic, European and/or North American Employees who identify with both a Western and a non-western cultural background are considered to be culturally diverse. Note: Employees who identify as Aboriginal and/or Torres Strait Islander are considered culturally diverse and are included in the total percentage of cultural diversity.
Renewable electricity (%)	Renewable electricity percentage is calculated as the total renewable electricity (GJ) sourced from local on-site solar, virtual power purchase agreements, retail electricity supply contracts and unbundled procurement of renewable certificates (evidenced by surrendered renewable energy certificates (RECs)) divided by the total electricity consumption (GJ) from facilities within Westpac's operational control for the reporting period. RECs considered in this metric are generated within the same country as consumption.
Renewable energy (%)	Renewable energy percentage is calculated as the total renewable electricity (GJ) sourced from on-site solar, virtual power purchase agreements, retail electricity supply contracts and unbundled procurement of renewable certificates (evidenced by surrendered renewable energy certificates (RECs)) divided by the total energy consumption (GJ) of natural gas, stationary diesel, stationary LPG, fleet fuels and electricity from facilities and vehicle fleet within Westpac's operational control for the reporting period. RECs considered in this metric are generated within the same country as consumption.
Representative Concentration Pathways (RCPs)	A set of pathways developed by the Intergovernmental Panel on Climate Change (IPCC) that reflect different levels of emissions and greenhouse gas concentrations in the atmosphere. Higher concentration levels are associated with higher estimated global surface temperatures and therefore increased effects of climate change. They are expressed as RCPy, where 'y' refers to the level of radiative forcing (in watts per square metre, or W/m 2) resulting from the scenario in the year 2100. RCP2.6 – represents a stringent emissions reduction pathway that is likely to keep temperatures below 2°C by 2100. RCP4.5 – represents an intermediate scenario where temperatures are likely to exceed 2°C by 2100. RCP8.5 – represents a higher emissions scenario where there are no additional efforts to constrain emissions. We use RCPs to assess the impact of physical risk under the various pathways. Our analysis is typically focused on the impact at 2050 under the relevant RCP. Analysis may include other time periods.
Resignation due to code of conduct breaches	The number of 'Substantiated code of conduct breaches' where the employee resigned during, or at the conclusion of, the investigation.
Risk management training - compliance rate	Compliance rate of Group-wide foundational risk training. Includes all active Group-wide employees, excluding New Zealand and Pacific. FY25 and FY24 are based on the Risk Essentials qualification (training).
SBS cultural learning - compliance rate	Compliance rate of Group-wide SBS cultural learning training. The training is designed to help individuals gain practical skills and culturally specific knowledge for the workplace. Includes all active Group-wide employees, excluding New Zealand and Pacific and employees who are on extended leave, marked as not active, have an employment category of outsourced providers, consultants/strategic partners or do not have an employment category.
Scope 1 and 2 (tCO_2-e)/employee (FTE)	Tonnes of scope 1 and 2 greenhouse gas emissions (market-based) per average full-time equivalent employee (FTE) for the reporting period.
Scope 1 emissions	Our reported scope 1 emissions are estimates of our direct emissions from combustion of fuels and fugitive emissions at controlled facilities, including: stationary combustion (natural gas, LPG and diesel); transport combustion (fleet fuels); and refrigerants reported in accordance with the AASB S2 requirements.
Scope 2 emissions	Our reported scope 2 emissions are estimates of our indirect emissions from the generation of purchased electricity consumed at controlled facilities, including location-based emissions (estimated by multiplying the quantity of purchased electricity consumed by the applicable grid- average emission factor) and market-based emissions (estimated by multiplying the quantity of purchased electricity consumed by the applicable emission factor associated with contractual electricity purchasing arrangements) reported in accordance with the AASB S2 requirements.

Scope 3 upstream emissions	Our reported scope 3 are indirect greenhouse gas emissions (not included in scope 2 greenhouse gas emissions) that occur in Westpac's upstream value chain reported in accordance with the AASB S2 requirements. Market-based emissions reflect renewable electricity procurement reported by suppliers.
Sectors that may face relatively higher growth constraints from transition risk	Climate transition risks refer to the potential financial and operational impacts that may arise as the global economy transitions to a low-carbon future. These risks are driven by evolving policies, regulatory frameworks, technological advancements, and market dynamics aimed at reducing greenhouse gas emissions and mitigating climate change. The enhanced framework incorporates a broader set of transmission channels, including anticipated changes in policy and regulation, technological disruption, capital reallocation, supply chain impacts, and shifts in consumption patterns. Each sector with lending exposure is assigned a 1–5 rating for each of the six risk factors, based on internal subject matter expertise. A rating of 1 indicates lower relative transition risk, while a rating of 5 indicates higher relative transition risk compared to other sectors in the economy. This metric captures TCE to sectors with heightened transition risk exposure (using the above framework) as a percentage of total non-retail lending.
Selected scope 3 upstream emissions target boundary	Our selected scope 3 upstream emissions reduction target (market-based) is measured against a defined subset of reported upstream scope 3 emissions sources. The target boundary differs from the reported scope 3 upstream inventory. Refer to the 2026 Sustainability Report Appendix for details.
Severity 1 Technology incidents	A technology event with severe impact to customers and/or severe impact across multiple brands or business units.
Social Tailored Deposit	A type of term deposit where funds are allocated to a defined pool of eligible assets that align with the ICMA Social Bond Principles and Westpac's Sustainable Finance Framework. Examples of eligible assets include those that promote access to essential services, support affordable housing, and/or accelerate socioeconomic advancement and empowerment. Further details are available on our website: westpac.com.au/corporate-banking/financial-markets/social-tailored-deposit/
Spend with diverse suppliers	Spend with businesses that are: • At least 50% owned by individuals of Australian Indigenous descent and accredited by Supply Nation or listed with an Australian Indigenous Chamber of Commerce or equivalent certifying body • At least 51% owned and controlled by one or more women • Social Enterprises (certified by Social Traders or hold Australian charitable status) • Australian Disability Enterprises (listed on the BuyAbility website) • Certified B Corporations (certified by B Lab) Westpac relies on industry bodies for the verification of supplier diversity status. Diverse suppliers at Westpac are further defined at: https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/WBG_DiverseSupplierGroupDefinitions.pdf
Spend with Indigenous Australian suppliers (Indigenous-owned businesses)	Spend with businesses that are at least 50% owned by individuals of Australian Indigenous descent and must be accredited by Supply Nation or listed with an Australian Indigenous Chamber of Commerce or equivalent certifying body. Westpac relies on industry bodies for the verification of supplier diversity status. Indigenous owned businesses at Westpac are further defined at: https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/WBG_DiverseSupplierGroupDefinitions.pdf
Substantiated code of conduct breaches	The number of matters managed by Westpac Group's Employee Relations team where Australia-based employees were found to have engaged in Misconduct or Serious Misconduct under the Group's 'Consequence Management Framework'. All substantiated matters resulted in disciplinary or other remedial action (including remuneration impacts).
Terminations due to code of conduct breaches	The number of 'Substantiated code of conduct breaches' which resulted in termination of employment.
Thermal coal and metallurgical coal	These are subsets of coal mining exposure, including exposures within the Coal Mining ANZSIC codes and additional known exposures identified outside those codes. Customers are identified using relevant ANZSIC classifications and other available information on their business activities. Customer classification may involve professional judgement. For institutional customers, diversified miners which generate revenues exceeding 5% of total revenue from metallurgical coal mining are included with the exposure calculated on an attributable basis. Thermal coal customers are reviewed and identified using the Financed Emissions Sector Target methodology for the thermal coal sector. All other coal exposures are deemed as metallurgical. For more information on the boundary definition and our position on the Thermal coal mining sector, refer to our 2026 Sustainability Report and our Sustainability Customer Requirements.
Time contributions	Employee participation in community activities, including unskilled and skilled volunteering, during paid working hours that represents a cost to the company. It can also include participating in fundraising activities, employee secondments with not-for-profit, community groups, or other organisations (including Indigenous groups) and supervision of work experience placements.
Total CEO Compensation ($m)	Amounts for the median employee reflect outcomes from the last completed Remuneration Review (Variable Reward for FY25 which is paid in December 2025 and Fixed Pay effective 1 October 2025). The data does not include 2026 Variable Reward as it is not known at the time of the report. Total CEO Compensation is aligned to the same period as for the median employee. It is calculated as fixed remuneration and variable reward (short term variable reward and long term variable reward) as disclosed in the relevant Annual Report. The 2026 Total CEO Compensation reconciles with the 2025 Annual Report: Fixed Remuneration in table 3.4 on page 78 and STVR Outcome and LTVR Award in table 3.5 on page 79.

Total committed exposure (TCE)	For financial reporting purposes, TCE represents the sum of the committed portion of direct lending (including funds placement overall and deposits placed), contingent and pre-settlement risk plus the committed portion of secondary market trading and underwriting risk. For climate scenario analysis purposes, we refer to the same sources of TCE that flow into that financial reporting sources. When calculating Group financed emissions and the financed emissions sector targets we need to estimate our share of customers' financed emissions. • For certain institutional customers we use TCE to determine this share; this is detailed in our sector methodologies. For this purpose, TCE excludes secondary market trading and underwriting committed credit exposures. • For certain WNZL customers, TCE includes all outstanding balances from business, commercial and institutional on-balance sheet lending, as well as undrawn commitments. It excludes merchant prepayment risk and pre-settlement risk exposures. When calculating Sustainable Finance targets, we need to identify the principal amounts of the sustainable lending and bond facilitation that meet our Sustainable Finance Framework. For certain institutional customers we use TCE or share of bond facilitation to determine this share. For this purpose, TCE excludes PSR, secondary market trading and underwriting committed credit exposures.
Total customers	Customers that own an active account. Customer counts are done at a unique customer ID level. For example, if a customer has open accounts with both Westpac and St George, they will be counted under each brand. Customers related to business sold, held for sale or in run-off at Sep-26 have been excluded from all periods.
Total employee attrition (%)	Measured as the total voluntary and involuntary separation of employees over the 12 months average total headcount for the period (includes permanent full-time, part-time and maximum term employees).
Total Recordable Injury Frequency Rate	Measures the number of Total recordable injuries (TRIs) requiring more than first aid treatment, i.e. all fatalities, lost time injuries, restricted work injuries and medical treatment injuries, per one million hours worked in the rolling 12 months reported.
Total scam prevented loss to customer	Value of total scam transactions detected and stopped, including the value of total amounts stopped or recovered and returned to the customer.
Voluntary employee attrition (%)	Measured as the total voluntary separation of employees over the 12 months average total headcount for the period (includes permanent full-time, part-time and maximum term employees).
Waste diversion from landfill (tonnes)	Total operational waste that is converted and repurposed, that would have otherwise been disposed of in landfill, into new materials and energy sources. Includes Australian commercial, retail, data centre and subsidiary sites and New Zealand commercial and retail sites under Westpac Group's operational control for the reporting period. For Australian commercial, data centre and subsidiary sites, waste diverted from landfill volume (tonnes) is based on supplier records where available or estimated based on the average waste diversion per FTE attendance of similar properties. For Australian retail sites, waste diverted from landfill (tonnes) is estimated based on representative waste audits and extrapolated across the retail network using FTE attendance. Excludes construction waste diverted from landfill. For New Zealand, waste diverted from landfill volume (tonnes) is based on supplier or capacity assumptions where alternative diversion streams are used, and includes general recycling, paper recycling and organic streams. Where organic collections are not available, alternative diversion streams are used including feedstock for worm farms, chickens and pigs or bokashi compost bin. In these instances, organics waste volumes (tonnes) are estimated based on bin sizes. Excludes construction waste diverted from landfill.
Waste diversion from landfill, Australian commercial sites (%)	Converting and repurposing operational waste, that would have otherwise been disposed of in landfill, into new materials and energy sources for the reporting period. The rate is calculated as the total volume of waste that does not go to landfill (tonnes) divided by the total waste generated (tonnes) for Westpac Group's Australian commercial sites. Excludes construction waste. Excludes New Zealand.
Waste to landfill (tonnes)	Total operational waste (tonnes) that is sent to landfill from commercial, retail, data centre and subsidiary sites and New Zealand commercial and retail sites under Westpac Group's operational control for the reporting period. For Australian commercial, data centre and subsidiary sites, waste to landfill (tonnes) is based on supplier records where available or estimated based on the average landfill volume per FTE attendance of similar properties. For Australian retail sites, waste to landfill (tonnes) is estimated based on representative waste audits and extrapolated using FTE attendance. Excludes construction waste. For New Zealand, waste to landfill (tonnes) from corporate sites is based on supplier records, the waste to landfill from retail sites is estimated based on rubbish bag capacity. Excludes construction waste.
Water consumption (kL)	Water consumed at facilities under Westpac operational control in Australia. Excludes New Zealand. Water consumption is based on invoice records provided by suppliers. Where water invoices are not available at the time of reporting data is estimated using a weighted average method. Where water invoices are not received for a site data is estimated using an average intensity (kL/m2) for similar properties.
Westpac Remote Services delivers in-community banking services and in-the-moment financial education, with 30 community visits per annum	• Remote: based on the ABS Remote and very remote postcodes • Community: individuals/groups that live within the remote community and homelands • Financial Education: banking access and services – not basic budgeting, cash management or savings education
Whistleblower reporting	Number of concerns entered into the whistleblower case management database. Concerns can be raised via the online reporting system (Whispli), the whistleblower external hotline, the Group's Whistleblower Protection Officer, or other Eligible Recipients.