Westpac GROUP

2025 Sustainability Index and Datasheet

This Sustainability Index and Datasheet (Datasheet) outlines our sustainability performance for the Financial Year ended September 2025 (FY25). Quantitative performance is typically reported for the last three years while qualitative information typically relates to FY25. The index tabs of this spreadsheet demonstrates our alignment with local and global sustainability reporting frameworks for FY25. This spreadsheet forms part of our FY25 reporting suite and should be considered alongside our 2025 Annual Report, 2025 Sustainability Report and other sustainability disclosures on the Westpac website.

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2025 Sustainability Index and Datasheet
This Sustainability Index and Datasheet forms part of our FY25 reporting suite and provides our key sustainability performance in one place. This spreadsheet should be considered alongside our 2025 Annual Report, 2025 Sustainability Report and other sustainability disclosures on the Westpac website.

Navigating this spreadsheet
This spreadsheet was designed around key sustainability topics, focusing on performance across our stakeholders and important topics (sustainability strategy, Reconciliation Action Plan (RAP), targets, customers, employees, suppliers, economic & social, emissions account, financed emissions, carbon offsets, environment & nature, risks, opportunities, and human rights). 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 improve navigation around 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 Aotearoa New Zealand Climate Standards (NZCS), the Global Reporting Initiative (GRI), the International Sustainability Standards Board (ISSB) (which also incorporates the Task Force on Climate-related Financial Disclosures (TCFD) and 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 2025, unless stated otherwise. Quantitative performance is typically reported for the last three years while qualitative information typically relates to FY25.

Our approach to climate disclosures
Outlining our approach to managing climate change risks and opportunities is challenging as measuring, reporting and the setting of targets relies on estimates, inexact data and the availability of appropriate methodologies. We strive to apply consistent principles in how we measure and report our climate metrics although these remain estimates that have inherent uncertainties. Over time, our climate-related data will evolve as new methodologies and technologies emerge and our stakeholders improve the measurement of their climate impacts, risks and opportunities. We ask readers to consider these limitations and focus on our intent and our guiding principles and how these have been applied in the methodologies outlined in this Sustainability Index and Datasheet.

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 **Disclaimer** 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 2025 Sustainability Report.

All amounts are in Australian dollars, unless otherwise stated. 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 2025 Annual Report and 2025 Sustainability Report. Refer to westpac.com.au/sustainability ('Performance Reports' page) for further details.

Prior year restatements
Where relevant, prior period figures have been restated when more accurate data has become available and/or when there have been material changes to the methodologies for data calculation and estimation, and/or data errors have been identified. All restatements have been highlighted within the relevant data sheets, including footnotes to explain the reason for restatement.

Westpac Banking Corporation
ABN 33 007 457 141

LEGEND

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

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REFERENCES

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

TOPIC	LINK
2025 Annual Report	westpac.com.au/content/dam/public/wbc/documents/pdf/aw/ic/wbc-annual-report-2025.pdf
2025 Sustainability Report	westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-sustainability-report-2025.pdf
2025 Investor Discussion Pack	westpac.com.au/content/dam/public/wbc/documents/pdf/aw/ic/wbc-full-year-presentation-and-IDP-2025.pdf
2025 Corporate Governance Statement	westpac.com.au/content/dam/public/wbc/documents/pdf/aw/ic/wbc-corporate-governance-statement.pdf
2025 Risk Factors	westpac.com.au/content/dam/public/wbc/documents/pdf/aw/ic/wbc-risk-factors-2025.pdf
2024 Modern Slavery Statement	westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-2024-modern-slavery-statement.pdf
2024 Safer Children Safer Communities Impact Report	westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/safer-children-safer-communities/
2022 - 2025 Reconciliation Action Plan	westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/ReconciliationActionPlan.pdf
2026 - 2028 Reconciliation Action Plan	westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-reconciliation-action-plan.pdf
Climate Transition Plan	westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-climate-transition-plan.pdf
Climate Change Position	westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/climate-change-environmental-issues/
Pillar 3 Report, September 2025	westpac.com.au/content/dam/public/wbc/documents/pdf/aw/ic/wbc-pillar-3-report-september-2025.pdf
Sustainability Customer Requirements	westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/wbc-sustainability-customer-requirements.pdf
Anti-Bribery & Corruption Policy	westpac.com.au/content/dam/public/wbc/documents/pdf/aw/4255833/wg-anti-bribery-and-corruption-policy.pdf
Child Safeguarding Supplement	westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/safer-children-safer-communities/
Discrimination Harassment Bullying Policy	westpac.com.au/about-westpac/westpac-group/corporate-governance/principles-policies/
Health, Safety and Wellbeing Policy	westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/health-safety-wellbeing/
Human Rights Position Statement and Action Plan	westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/
2023 Natural Capital Position Statement	westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/
Inclusion and Diversity Policy	westpac.com.au/about-westpac/diversity-equity-and-inclusion/
Industry Associations and Engagements	westpac.com.au/about-westpac/sustainability/governance-and-accountability/industry-associations/
Listening to Stakeholders and our Materiality Assessment Process	westpac.com.au/about-westpac/sustainability/governance-and-accountability/listening-to-stakeholders/
Our Code of Conduct	westpac.com.au/about-westpac/westpac-group/corporate-governance/principles-policies/
Principles for Responsible Lending	westpac.com.au/docs/pdf/pb/Westpac_Principles_for_Resp1.pdf
Responsible Sourcing Code of Conduct	westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/Responsible-Sourcing-Code-of-Conduct.pdf
Sexual Harassment Policy	westpac.com.au/about-westpac/westpac-group/corporate-governance/principles-policies/
Speaking Up Policy	westpac.com.au/content/dam/public/wbc/documents/pdf/aw/WBC-speaking-up-policy.pdf
Supplier Inclusion and Diversity Principles	westpac.com.au/about-westpac/sustainability/initiatives-for-you/suppliers-inclusion-diversity/
Sustainable Finance Framework	westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/sustainable-lending/
Sustainability Strategy	westpac.com.au/about-westpac/sustainability/our-strategy/
Principles for responsible marketing and advertising	westpac.com.au/content/dam/public/wbc/documents/pdf/pb/wbc-responsible-marketing-advertising.pdf

DISCLAIMER

The information in this Sustainability Index and Datasheet is general information about the Group and its activities as at the date of this spreadsheet. It is given in summary form and is therefore not necessarily complete. It is not intended that it be relied upon as advice to investors or potential investors, who should be seeking independent professional advice depending on their specific investment objectives, financial situation or particular needs. The material contained in this document may include information, including, without limitation, 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. No representation or warranty is made as to the accuracy, completeness or reliability of the information.

This spreadsheet contains statements that constitute “forward-looking statements” (statements about matters that are not historical facts) and other representations relating to ESG topics, including but not limited to climate change, net-zero, climate resilience, natural capital, emissions intensity, human rights, and other sustainability-related statements, commitments, targets, projections, scenarios, risk and opportunity assessments, pathways, forecasts, estimated projections and other proxy data. These are subject to known and unknown risks, and 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. There are inherent limits in the current scientific understanding of climate change and its impacts. Some material contained in this spreadsheet may include information (including, without limitation, methodologies, modelling, scenarios, reports, benchmarks, tools and data) derived from publicly available or government or industry sources that have not been independently verified. No representation or warranty is made as to the accuracy, completeness or reliability of such information.

We use words such as ‘will’, ‘may’, ‘expect’, ‘indicative’, ‘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 that convey the prospective nature of events or outcomes and generally indicate forward-looking statements. These forward-looking statements and other representations reflect our current best estimates, judgements, assumptions and views as at the date of this spreadsheet with respect to future events and are subject to change, certain known and unknown risks and uncertainties and assumptions and other factors which are, in many instances, beyond the control of Westpac, its officers, employees, agents and advisors, and have been made based upon management’s current expectations, understandings or beliefs concerning future developments and their potential effect upon us. Although management currently believes these forward- looking statements and other representations 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.

There is a risk that the estimates, judgements, assumptions, views, models, scenarios or projections used by Westpac may turn out to be incorrect. 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 in climate change and sustainability related metrics and modelling as well as further development of methodologies, reporting or other standards which could impact metrics, data and targets (noting that climate and sustainability science, standards, methodologies and reporting are subject to rapid change and development). There are usually differences between forecast and actual results because events and actual circumstances frequently do not occur as forecast and their differences may be material.

Factors that may impact on the forward- looking statements and other representations made include, but are not limited to, those described in this spreadsheet and in the section titled 'Risk Management' in our 2025 Annual Report, as well as the 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.

The climate- and sustainability-related forward-looking statements and other representations made in this spreadsheet are not guarantees or predictions of future performance and Westpac gives no representation, warranty or assurance (including as to the quality, accuracy or completeness of these statements), nor guarantee that the occurrence of the events expressed or implied in any forward-looking statement will occur. There are usually differences between forecast and actual results because events and actual circumstances frequently do not occur as forecast and these differences may be material. Westpac will continue to review and develop its approach to ESG as this subject area matures.

When relying on forward-looking statements to make decisions with respect to us, investors and others should carefully consider such factors and other uncertainties and events, and the judgements and data presented in this spreadsheet are not a substitute for investors and other readers’ own independent judgements and analysis. Investors and others should also exercise independent judgement, with the advice of professional advisers as necessary, regarding the risks and consequences of any matter contained in this document. To the maximum extent permitted by law, responsibility for the accuracy or completeness of any forward-looking statements, whether as a result of new information, future events or results or otherwise, is disclaimed. 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.

Forward-looking statements and other representations relating to ESG topics may also be made by members of Westpac’s management, directors, officers or employees (verbally or in writing) in connection with this spreadsheet. Such statements are subject to the same limitations, uncertainties, assumptions and disclaimers in this spreadsheet.

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WESTPAC SUSTAINABILITY STRATEGY

Westpac's purpose is "Taking action now to create a better future". This year, we refreshed the Group and Sustainability Strategies to ensure stronger alignment. The refreshed Sustainability Strategy focuses on three areas where we believe we can drive the greatest impact: Climate transition, Housing affordability, and Regional prosperity.

For full details, refer to our website: westpac.com.au/about-Westpac/sustainability/our-strategy/

TAKING ACTION NOW TO CREATE A BETTER FUTURE

WHAT: TO BE OUR CUSTOMERS' #1 BANK AND PARTNER THROUGH LIFE

HOW:

CUSTOMER	PEOPLE	CHANGE	RISK	PERFORMANCE
CUSTOMER OBSESSED	BEST TEAM, TRUSTED EXPERTS	BRILLIANT AT DELIVERY	SAFE AND STRONG	EXECUTION EXCELLENCE
Proactively support customers' sustainability goals through finance, expertise and advocacy	Strengthen sustainability learning so our people bring expertise and balance into every decision and interaction	Partner with customers to help deliver our positions on key sustainability topics, including climate, natural capital, human rights and equitable Indigenous participation	Actively manage material sustainability risks and impacts to customers, our business and community	Create Sustainability Outcomes for our customers, communities and shareholders

	CLIMATE TRANSITION	HOUSING AFFORDABILITY	REGIONAL PROSPERITY
FOCUS AREAS	Decarbonisation and resilience for customers and our operations	New housing supply, alternative pathways to ownership for customers and housing availability for underserved communities.	Regional business growth, local employment, community and environmental outcomes.
SUSTAINABILITY OUTCOMES	Support the goals of the Paris Agreement by achieving our Scope 1, 2 and 3 greenhouse gas emissions targets by 2030[1]	Partner with customers to implement green, transition, social (including housing affordability) or sustainability activities by providing \$55bn sustainable lending and \$40bn sustainable bond facilitation activities by 2030[2]	Support customers' economic resilience and prosperity by increasing our footprint and growing lending to regional businesses and communities faster than in metro Australia.
WE COMMIT TO	ALWAYS DELIVER, SAFELY	MAKE AN IMPACT	OWN IT

1. Refer to our Climate Transition Plan for information on our scope 1, scope 2, upstream scope 3 and financed emissions targets. Refer to tab "Targets" for progress.
2. Refer to our Climate Transition Plan for information on our sustainable finance targets. Refer to tab "Targets" for progress.

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WESTPAC RECONCILIATION ACTION PLAN

Westpac's 2022–2025 Reconciliation Action Plan (RAP) concluded on 30 September 2025. This RAP was designated an Elevate RAP and outlined our vision for reconciliation, where Aboriginal and Torres Strait Islander peoples have enjoy equitable economic participation and financial wellbeing. It focused on four key areas: Valuing Culture, Meaningful Careers, Better Banking Experiences, and Backing Indigenous Enterprise. Each area was supported by targeted programs and metrics to help achieve our objectives and assess progress. Key metrics are reported in the datasheet with full progress reported to Reconciliation Australia. The "REF" heading in the table below aligns to the detailed actions in the 2022-2025 RAP.

In FY25 we launched our new RAP, which is a Stretch RAP. The refreshed RAP is on our website: westpac.com.au/about-westpac/sustainability/ and we will report on its progress from FY26.

PILLAR	OBJECTIVE	REF	MEASURES	SDG INDEX	PERFORMANCE	REFERENCE
Valuing Culture	Building relationships based on trust, respect and truth telling; valuing cultures and histories, and recognising the importance of self-determination for Aboriginal and Torres Strait Islander peoples.	VC40	Support Aboriginal and Torres Strait Islander community development through the Jawun Corporate Secondment Programs with 30 skilled Westpac secondees per year.	11, 10, 17, 16	• 100 skilled Westpac volunteers have completed a secondment since the launch of our 2022-2025 RAP (20 in FY25). • >1,000 Westpac employees have participated in Jawun Corporate Secondment Programs since 2001.	N/A
		VC46	Online structured cultural learning to be mandated for all Australian-based employees, completed biannually and within 6 months of joining the organisation		• 99.8% of Australian based employees completed the "SBS cultural learning" training[1].	tab Employees
Meaningful Careers	Investing in recruitment, retention and leadership development for Aboriginal and Torres Strait Islander employees and creating safe workplaces that embrace and celebrate diversity of culture.	MC10	Increase Westpac Aboriginal and Torres Strait Islander employee self-identified workforce representation to 1.5% by 2025. September 2023 0.75% September 2024 0.90% September 2025 1.50%	8, 10	• Aboriginal and Torres Strait Islander workforce representation rose to 1.15%, though retention challenges have slowed progress towards our 1.5% target. We have appointed a First Nations Engagement Manager to develop and implement a retention and development strategy for Indigenous employees.	N/A
		MC21	Increase enrolment and participation by Aboriginal and Torres Strait Islander employees in Westpac's leadership and development programs by 20% by 2025 (based on 2021 enrolments).		• 16 Indigenous employees participated in leadership and development programs in FY25. • 45 Indigenous employees participated in leadership and development programs since FY23 (exceeding our 2025 target).	N/A
Better Banking Experiences	Making it easier for Aboriginal and Torres Strait Islander customers to do business with us and helping to improve financial inclusion and economic participation.	BBE2	Maintain Westpac Indigenous Call Centre Team employees identifying as Aboriginal and Torres Strait Islander people at 50% or more.	1, 10, 8	• Although below the 50% target, we maintained ~41% Aboriginal and Torres Strait Islander representation reflecting our continued commitment to Indigenous employment within the team.	N/A
		BBE3	Westpac Indigenous Call Centre Team will support more than 20,000 unique customers by 30th September 2025.		• 5,140 unique customers[2] supported in FY25. • 18,008 unique customers[2] supported since April 2022. While we did not reach the 20,000 target, the Westpac Indigenous Call Centre Team supported >168k calls in total, demonstrating strong and sustained engagement.	N/A
		BBE7	Westpac Remote Services delivers in-community banking services and in-the-moment financial education, with 30 community visits per annum.[3]		• 51 community visits/remote services provided in FY25. • 146 community visits/remote services provided since April 2022.	N/A
Backing Indigenous Enterprise	Helping more Aboriginal and Torres Strait Islander Australians to grow their businesses as our customers, suppliers and partners.	BIE7	Spend a cumulative $8 million with Supply Nation suppliers between 1 April 2022 and 30 September 2025.	1, 11, 17, 10, 8	• $35.1m spend with Indigenous Australian suppliers[4] in FY25. • $67.9m spend with Indigenous Australian suppliers[4] since April 2022 (exceeding our 2025 target).	tab Suppliers

1. Refer to the Glossary for the definition of SBS cultural learning training.
2. Refer to the Glossary for the definition of Indigenous call centre unique customers.
3. Refer to the Glossary for the definition of Westpac Remote Services delivers in-community banking services and in-the-moment financial education.
4. Refer to the Glossary for the definition of spend with Indigenous Australian suppliers.

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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 restated from those published last year. See 'Home' tab (Prior year restatements) for more information.

Sustainability performance information subject to independent external assurance.

CLIMATE-RELATED TARGETS

OPERATIONAL EMISSIONS TARGETS

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

TARGETS[1,2]	TARGET BY JUNE 2025	TARGET BY JUNE 2030	BASE YEAR	BASELINE	CHANGE FROM BASE YEAR (%)	CHANGE FROM 2024 (%)
Direct Operational Scope 1 & 2 Greenhouse Gas Emissions (tCO_2-e)	64% reduction	76% reduction	2021	62,360	-89	-22
Scope 3 Upstream Greenhouse Gas Emissions (tCO_2-e)	-	50% reduction	2021	97,891	-42	-2

1. For our scope 1 & 2 direct operational and 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 OE tab for the definition of scope 1, scope 2, and scope 3 upstream emissions.

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 2025 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 FY24 (% 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	-55%	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	1.9	0.47	0.15	-94%	IEA NZE 2050 (2021)
Power generation	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	-38%	CSIRO/ClimateWorks Australia Hydrogen Superpower (2021)
Cement: Cement production	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]	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]	N/A	MPP Technology Moratorium (2021)
Transport: Aviation (passenger aircraft operators[7])[20]	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	-47%	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	-7%	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	2%	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	-6%	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	-4%	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	49.0	44.0	-27%	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	-14%	CRREM, Australia Multi-family homes (2023)
Aluminium	Reduce Scope 1 and 2 emissions intensity[21] 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]	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 2024, 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 2024, 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. This year, the ABS revised the methodology of the input data we use in our Agriculture Australia models for Dairy, and Beef and Sheep. For our Beef and Sheep target, this resulted in a restated baseline and progress for prior years. For our Dairy target, only prior year progress was restated - no changes were made to our target or baseline. Refer to our 2025 Sustainability Report for more information.
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. In FY25, we commenced using customer level emissions data for our New Zealand agricultural targets when previously regional estimates were used. Prior year numbers have been restated for this change.
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 for 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. The global aviation sector was highly impacted by the effects of the COVID-19 pandemic resulting in emissions intensities higher than the IEA NZE 2050 pathway. Increases in activity as the sector recovered from the pandemic improved operational efficiencies and resulted in some reduction in emissions intensity including FY24.
21. 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	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.	39.4	28.7	19.1

SUSTAINABLE FINANCE - BOND FACILITATION TARGET[1]

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

TARGET BY SEPTEMBER 2030	APPROACH	2022	2023	2024	2025	CUMULATIVE
$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.	4.9	5.0	6.0	6.3	22.3

1. Prior year numbers restated following data quality reviews which identified additional bonds not previously included.

OTHER SUSTAINABILITY-RELATED TARGETS

ENVIRONMENT TARGETS

This table outlines progress against targets we made in our 2023-2025 Climate Change Position Statement and Action Plan, which expires this year. We will continue to report performance on these topics, however these targets are not formal climate-related targets for the purposes of the Climate Transition Plan and associated climate-related reporting. Moving forward, we will be reporting progress in line with our Climate Transition Plan. Refer to tab 'Environment & Nature' for further information on performance.

TARGETS	TARGET BY JUNE 2025	TARGET BY JUNE 2030	BASE YEAR	BASELINE	2025 TARGET PROGRESS (%)	CHANGE FROM 2024 (%)
Electricity sourced from renewable electricity (%)[1]	100%	Maintain	N/A	N/A	100	0
Water consumption in Australian workplaces (kL)[2]	15% reduction	-	2020	357,814	-47	2
Waste diversion from landfill, Australian commercial sites (%)[3]	80% diversion rate	85% diversion rate	N/A	70	82	6

1. Refer to the Glossary for the definition of renewable electricity (%).
2. Refer to the Glossary for the definition of water consumption.
3. Refer to the Glossary for the definition of waste diversion from landfill, Australian commercial sites.

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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 restated from those published last year.
See 'Home' tab (Prior year restatements) for more information.

Sustainability performance information subject to independent external assurance.

NUMBER OF CUSTOMERS AND ACCOUNTS	2025	2024	2023
Total customers (millions)[1]	12.8	12.7	12.5
Digitally active customers (millions)[2]	5.7	5.6	5.3
Number of debit card accounts (millions)[3]	7.2	6.8	6.3
Number of credit card accounts (millions)[4]	1.8	1.8	1.8

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. Refer to the Glossary for the definition of digitally active customers. Prior year numbers restated due to a change in the measurement period (90 to 30 days) and reporting boundary (removal of RAMS).

3. Refer to the Glossary for the definition of number of debit card accounts. Prior year numbers restated due to conversion error.

4. Refer to the Glossary for the definition of number of credit card accounts. Prior year numbers restated due to conversion error.

ATM AND BRANCHES	2025	2024	2023
Number of ATMs	1,245	1,303	1,412
Australia[1]	772	804	879
New Zealand	358	385	413
Pacific	115	114	120
Number of branches	749	762	786
Australia[2]	621	626	644
New Zealand	98	106	112
Pacific	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 (FY25: 125), as well as Staff Branches, Advisory, Community Banking Centres and Kiosks (FY25: 10). Multi-brand co-located branches are counted as two branches.

HELPING IN MOMENTS THAT MATTER	2025	2024	2023
Australia			
Number of approved applications for financial assistance from customers experiencing financial hardship[1]	46,485	47,345	32,097
Number of customers provided with natural disaster relief packages[2]	639	162	0
Number of customer interactions by specialist customer care teams[3,5]	87,523	71,779	58,325
New Zealand			
Number of approved applications for financial assistance from customers experiencing financial hardship[1]	1,543	1,501	1,619
Number of customers provided with natural disaster relief packages[2,6]	4	12	12
Number of cases escalated through our specialist Extra Care team[4,5]	2,488	1,508	954

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 customers interactions by specialist customer care teams.
4. Refer to the Glossary for the definition of cases escalated through our specialist Extra Care team.
5. The metrics between Australia and New Zealand for specialist care are different mainly due to different operating structures between the two markets.
6. Prior year numbers restated as some relief packages provided did not meet our definition of natural disasters.

CUSTOMER COMPLAINTS	2025	2024	2023
Australia[1]			
Number of customer complaints[2]	377,606	338,411	438,846
Change in customer complaints from prior year (%)	11.6	-22.9	73.9
Complaints resolved within 5 days (%)[3]	78	78	79
Number of customer complaints received from regulatory bodies / external dispute resolution (EDR) agencies[2,4]	8,098	7,511	8,119
Complaints with monetary relief (%)	61	57	57
Complaints that progressed to case management by the regulatory bodies / EDR agencies[4](%)	15	17	15
Number of customer complaints received concerning breaches of customer privacy[2,5]	448	464	562
Number of complaints received from customers (internal dispute resolution)	443	457	550
Number of complaints received from regulatory bodies / EDR agencies[2]	5	7	12
New Zealand			
Number of customer complaints[2]	15,959	15,668	21,583
Change in customer complaints from prior year (%)	1.9	-27	58
Complaints resolved within 5 days (%)[3]	70	69	79
Number of customer complaints received from regulatory bodies / external dispute resolution (EDR) agencies[2,6]	586	511	627
Complaints with monetary relief (%)	8	6	36
Complaints that progressed to case management by the regulatory bodies / EDR agencies[6](%)	4	6	3

1. Includes Consumer and Business products, wealth management, and RAMS data. BT Life/General Insurance complaints data included post exit of these businesses (all complaints reported prior to sale are excluded). In prior years this also included Banking-as-a Service. Prior year data has not been restated due to immateriality.

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	2025	2024	2023
Australia[1,2,3]			
Net Promoter Score (NPS) - consumer - Westpac	4	4	2
Net Promoter Score (NPS) - consumer - St.George brands	11	10	9
Net Promoter Score (NPS) - consumer - Westpac Group[4]	6	6	4
Net Promoter Score (NPS) - business - Westpac	-1	-3	-6
Net Promoter Score (NPS) - business - St.George brands	1	-4	-7
Net Promoter Score (NPS) - business - Westpac Group[5]	-1	-3	-7
Customer Satisfaction - consumer - Westpac	7.6	7.6	7.6
Customer Satisfaction - consumer - St.George brands	7.7	7.8	7.8
Customer Satisfaction - consumer - Westpac Group[4]	7.6	7.7	7.7
Customer Satisfaction - business - Westpac	7.5	7.3	7.2
Customer Satisfaction - business - St.George brands	7.4	7.4	7.4
Customer Satisfaction - business - Westpac Group[5]	7.4	7.3	7.2
Target[10]			
Increase Westpac Consumer NPS by +1pt more than the three major Australian peers average	1	1	0
Increase Westpac Business NPS by +2pts more than the three major Australian peers average	-5	1	-8
New Zealand[2,6]			
Net Promoter Score (NPS) - consumer[7]	21	12	8
Net Promoter Score (NPS) - business[8]	21	7	6
Customer Satisfaction - consumer (%)[9]	66	60	59

1. 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.

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

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

4. Source: RFI Consumer Atlas for Sep-25; Fifth Dimension (5D) for Sep-23 and Sep-24. Includes Westpac, St.George Bank, Bank of Melbourne and BankSA.

5. Source: RFI Business Atlas for Sep-25; Fifth Dimension (5D) for Sep-23 and Sep-24. Includes Westpac, St.George Bank, Bank of Melbourne and BankSA.

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

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

8. Methodology has been updated in FY25 to include all business segments. Source: Corporate NPS data provided by Kantar (6 months rolling), SME NPS data provided by RFI (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.

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

10. Based on relative change in NPS against the three major Australian peers average since the previous year. It is calculated by subtracting this year's NPS from last year's NPS for both Westpac and the three major Australian peers average, then reporting the gap between Westpac and the three major Australian peers average. FY25 Target updated - prior years are not comparable.

TECHNOLOGY & INFORMATION SECURITY INCIDENTS	2025	2024	2023
Australia			
Number of Severity 1 Technology Incidents[1]	0	0	0
Number of Severity 1 Information Security Incidents[2]	0	0	0
New Zealand			
Number of Severity 1 Technology incidents[1]	0	0	0
Number of Severity 1 Information Security incidents[2]	0	0	0

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

2. Refer to the Glossary for the definition of Severity 1 Information Security Incidents.

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

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	2025	2024	2023
Total scam prevented loss to customer ($m)[1,2]	360	237	NR

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

2. We have further strengthened scam prevention. This includes the full period impact of SaferPay and Verify initiatives (introduced in 2H24).

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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 restated from those published last year. See 'Home' tab (Prior year restatements) for more information.	
Sustainability performance information subject to independent external assurance.	

EMPLOYEE PROFILE

HEADCOUNT[1,3]	EMPLOYMENT TYPES[2]		2025 Female	2025 Male	2025 TOTAL	2024 Female	2024 Male	2024 TOTAL	2023 Female	2023 Male	2023 TOTAL
Australia			**15,407**	**13,573**	**28,998**	**15,740**	**13,642**	**29,382**	**16,119**	**13,728**	**29,847**
	Permanent	Full Time	12,284	12,994	25,278	12,310	13,012	25,322	12,184	12,867	25,051
		Part Time	2,933	353	3,286	3,223	403	3,626	3,449	407	3,856
	Temporary	Full Time	169	214	383	180	216	396	413	431	844
		Part Time	21	12	33	27	11	38	73	23	96
	Non-guaranteed hours		0	0	0	0	0	0	0	0	0
New Zealand			**2,914**	**2,327**	**5,241**	**3,006**	**2,340**	**5,346**	**3,031**	**2,351**	**5,382**
	Permanent	Full Time	2,747	2,291	5,038	2,823	2,300	5,123	2,632	2,293	4,925
		Part Time	93	10	103	105	13	118	315	24	339
	Temporary	Full Time	39	22	61	42	18	60	26	18	44
		Part Time	4	1	5	6	0	6	12	1	13
	Non-guaranteed hours		31	3	34	30	9	39	46	15	61
Pacific			**547**	**364**	**911**	**553**	**339**	**892**	**574**	**370**	**944**
	Permanent	Full Time	544	360	904	552	337	889	572	367	939
		Part Time	0	2	2	0	2	3	0	2	2
	Temporary	Full Time	0	0	0	0	0	0	0	0	0
		Part Time	0	0	0	0	0	0	0	0	0
	Non-guaranteed hours		3	2	5	1	0	1	2	1	3
International offices			**178**	**198**	**376**	**176**	**204**	**380**	**195**	**201**	**396**
	Permanent	Full Time	157	177	334	169	202	371	188	197	385
		Part Time	7	13	20	7	2	9	7	4	11
	Temporary	Full Time	14	7	21	0	0	0	0	0	0
		Part Time	0	1	1	0	0	0	0	0	0
	Non-guaranteed hours		0	0	0	0	0	0	0	0	0
Group			**19,051**	**16,467**	**35,548**	**19,475**	**16,525**	**36,000**	**19,919**	**16,650**	**36,569**
	Permanent	Full Time	15,471	15,805	31,276	15,854	15,851	31,705	15,576	15,724	31,300
		Part Time	3,300	397	3,697	3,335	420	3,755	3,771	437	4,208
	Temporary	Full Time	217	246	463	222	234	456	439	449	888
		Part Time	29	14	43	33	11	44	85	24	109
	Non-guaranteed hours		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]	2025	2024	2023
Permanent	33,469	33,582	33,664
Temporary	1,767	1,658	2,482
Group	**35,236**	**35,240**	**36,146**

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

AGE AND GENDER PROFILE[1,2] (%)	2025 Female	2025 Male	2025 TOTAL	2024 Female	2024 Male	2024 TOTAL	2023 Female	2023 Male	2023 TOTAL
Under 30 years old	7	6	**13**	7	6	**13**	8	7	**15**
30-50 years old	32	28	**60**	33	30	**63**	33	29	**62**
Over 50 years old	15	12	**27**	14	10	**24**	13	10	**23**
Total	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	Female	Male	2025 TOTAL	Female	Male	2024 TOTAL	Female	Male	2023 TOTAL
Total Contractors[1,2]	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	2025	2024	2023
Total number of board members (#)	11	10	10
Independent (%)	91	90	90
Independent Chair	Yes	Yes	Yes
Executive (%)	9	10	10
Male (%)	64	60	60
Female (%)	36	40	40
Non-binary (%)	0	0	0
Under 30 years old (%)	0	0	0
30-50 years old (%)	0	0	0
Above 50 years old (%)	100	100	100
Average Board tenure (years)	3	3.5	3.3

EMPLOYEES - NEW STARTERS AND ATTRITION

NEW STARTERS[2]	2025 Number	2025 Rate (% total staff)	2024 Number	2024 Rate (% total staff)	2023 Number	2023 Rate (% total staff)
Gender[1,3]						
Female	1,932	5.4	1,768	4.9	2,095	5.7
Male	2,163	6.1	1,883	5.2	2,143	5.9
Age[1]						
Under 30 years old	1,328	3.7	1,223	3.4	1,365	3.7
30-50 years old	2,361	6.6	2,087	5.8	2,523	6.9
Over 50 years old	406	1.1	341	0.9	350	1.0
Region						
Australia	3,317	9.3	2,877	8.0	3,353	9.2
New Zealand	595	1.7	669	1.9	760	2.1
Pacific	124	0.3	61	0.2	71	0.2
International offices	59	0.2	44	0.1	54	0.1
Group Total	**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	2025 Involuntary[2]	2025 Voluntary[3]	2025 TOTAL[4]	2024 Involuntary[2]	2024 Voluntary[3]	2024 TOTAL[4]	2023 Involuntary[2]	2023 Voluntary[3]	2023 TOTAL[4]
Attrition by gender (%)[1]									
Female	4.3	8.1	**12.5**	3.0	8.3	**11.3**	5.2	9.6	**14.8**
Male	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	3.0	13.9	**16.9**	2.4	15.5	**17.8**	3.6	17.6	**21.2**
30-50 years old	3.9	7.7	**11.7**	2.9	7.6	**10.6**	4.9	8.8	**13.7**
Over 50 years old	7.5	6.3	**13.9**	4.5	6.5	**11**	7.3	6.8	**14.1**
Attrition by region (%)									
Australia	4.8	8.0	**12.8**	3.3	8.4	**11.7**	6.1	9.8	**15.9**
New Zealand	4.0	9.8	**13.8**	3	9	**12**	1.5	9.4	**10.9**
Pacific	1.7	7.2	**8.9**	1.9	7.4	**9.4**	2	8.1	**10.1**
International offices	8.2	7.3	**15.5**	3.4	8.3	**11.6**	4.8	6.6	**11.4**
Group Total (%)	4.7	8.3	13.0	3.2	8.4	11.7	5.3	9.6	14.9
Group Total (#)	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.

ORGANISATIONAL HEALTH

ORGANISATIONAL HEALTH	2025	2024	2023
Organisational Health Index (OHI)[1]	80	80	75

1. Refer to the Glossary for the definition of Organisational Health Index (OHI).

INCLUSION AND DIVERSITY

We are committed to reporting on cultural diversity. However, as we transition to a new internal survey system, further due diligence is underway to support the quality of new data to be reported. Initial analysis for FY25 indicates that the proportion of our culturally diverse workforce has not significantly changed since FY24. We expect to resume cultural diversity reporting in FY26.

CULTURAL DIVERSITY	2025	2024
Percentage of employees who identify as culturally diverse[1,2]	NR	47

1. Refer to the Glossary for the definition of culturally diverse.

GENDER DIVERSITY (% OF WOMEN IN KEY ROLE LEVELS)	2025	2024	2023
Westpac Board [1]	36	40	40
Executive Team[2]	50	50	50
General Managers	37	39	40
Senior Leadership[3]	49	49	49
Westpac workforce	54	54	54

1. Refer to the Glossary for the definition of Gender Diversity - Westpac Board.
2. Refer to the Glossary for the definition of Gender Diversity - Executive team.
3. Refer to the Glossary for the definition of Gender Diversity - Senior leadership.

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 (WEGA)) 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]	2025				2024				2023			
	Group	Australia	New Zealand	Pacific	Group	Australia	New Zealand	Pacific	Group	Australia	New Zealand	Pacific
Administrator	113	103	108	100	110	103	105	99	110	102	106	101
Senior Administrator	101	101	103	98	102	101	103	94	101	101	103	101
Professional/Analyst	94	95	104	100	94	95	103	106	94	95	102	100
Senior Professional/Analyst	95	96	102	114	96	97	102	106	97	97	101	106
Manager	97	97	97	98	97	97	97	96	97	98	96	82
Senior Manager/Executive Manager	99	99	97	N/A	99	99	98	114	99	99	98	N/A
Head of	95	95	98	100	95	94	96	148	95	95	94	N/A
Group Head of	96	95	101	N/A	95	94	100	N/A	95	94	102	N/A
General Manager	93	94	88	N/A	96	96	94	N/A	96	94	96	N/A
Group Executive[4]	82	82	N/A	N/A	80	83	N/A	N/A	78	83	N/A	N/A
Average[3]	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. Calculated using a weighted average of percentage of basic salary data.
4. Group Executive population consists of Key Management Personnel (KMP) disclosed in the Remuneration Report.

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

1. Based on total remuneration. Prior year numbers restated as they were transposed with median reported as average (and vice versa).

PARENTAL LEAVE[1,2] - AUSTRALIA & NEW ZEALAND			2025			2024			2023
	Female	Male	TOTAL	Female	Male	TOTAL	Female	Male	TOTAL
Employees entitled to parental leave	18,321	15,900	**34,221**	18,746	15,982	**34,728**	19,210	16,115	**35,325**
Employees that took parental leave	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	903	1,071	**1,974**	854	998	**1,852**	925	1,011	**1,936**
Return to work rate (%)	93	98	**95**	94	98	**96**	92	97	**95**
Employees still employed 12 months after return to work	1,251	1,063	**2,314**	1,235	1,033	**2,268**	1,250	981	**2,231**
Retention rate (%)	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]	2025	2024	2023
Australia & New Zealand (%)	3.3	3.4	3.2

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

HEALTH, SAFETY AND WELLBEING

INJURY FREQUENCY RATES	2025	2024	2023
Lost Time Injury Frequency Rate[1] – Group	0.2	0.2	0.1
Total Recordable Injury Frequency Rate[2] – Group	1.1	1.1	1.1
Fatalities - Group	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]	2025	2024	2023
Gender			
Female	24.4	24.7	NR
Male	18.5	17.8	NR
Not disclosed	5.1	6.6	NR
Age			
Under 30 years old	22.7	21.7	NR
30-50 years old	20.8	20.7	NR
Over 50 years old	21.1	22.3	NR
Not disclosed	0.0	9.1	NR
Region			
Australia	22.7	22.0	25.3
New Zealand	10.4	14.9	17.3
Group average	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]	2025	2024	2023
Australia ($)	470	273	NR
New Zealand ($)	324	284	NR
Group average ($)	454	274	NR

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

TRAINING COMPLIANCE RATES	2025	2024	2023
Occupational Health and Safety Training (%)[1]	99.3	99.2	99.0
Code of Conduct training (%)[2]	99.7	99.5	99.5
SBS cultural learning (%)[3]	99.8	100	99.9
Data privacy management training (%)[4]	99.9	99.8	99.9
Cybersecurity training (%)[5]	100	99.9	100
Risk management training (%)[6]	99.8	99.8	99.7
Anti-Bribery and Corruption training (%)[7]	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		2025		2024		2023
	Female	Male	Female	Male	Female	Male
Employees receiving regular performance and career development reviews (%)[1]	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]

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

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

2. Includes concerns (i) assessed as 'Reportable Conduct' within the Speaking Up Policy (ii) assessed as not being 'Reportable Conduct' 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 (WNZL) for investigation

3. Includes concerns which were assessed as meeting the criteria of 'Reportable Conduct' within the Speaking Up Policy (excluding WNZL cases). 'Reportable Conduct' 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	2025	2024	2023
Alleged code of conduct breaches[1]	1,060	1,278	1,524
Substantiated code of conduct breaches[2]	988	999	1,097
Terminations due to code of conduct breaches[3]	134	84	67
Resignation due to code of conduct breaches[4]	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

	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)	59:1	63:1	65:1
Total CEO Compensation ($m)[1]	7.95	8.01	7.71
Median Employee Compensation ($m)	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)	-0.17:1	0.88:1	1.3:1

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

EMPLOYEE RELATIONS

	2025	2024	2023
Coverage of collective bargaining agreements (%)			
Group	89	89	90
Australia	100	100	100
New Zealand	29	30	30
Fiji	100	100	100
Papua New Guinea	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 restated from those published last year.
See 'Home' tab (Prior year restatements) for more information.

Sustainability performance information subject to independent external assurance.

SUPPLIER SPEND

TOTAL SUPPLIER AND OTHER RELEVANT THIRD PARTY SPEND[1]	2025	2024	2023
Australia ($bn)	5.1	4.8	5.3
Spend inside Australia (%)[2]	92	92	92
Spend outside Australia (%)[2]	8	8	8
New Zealand ($bn)[3]	0.7	0.6	NR
Spend inside New Zealand (%)[2]	86	82	NR
Spend outside New Zealand (%)[2]	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, 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: $1.0981 based on the year-to-date average (of spot rates) for the year ending 30 September 2025 (2024: 1.0846). The movement over FY24 was impacted by rounding.

DIVERSE AND INDIGENOUS AUSTRALIAN SUPPLIERS	2025	2024	2023
Spend with diverse suppliers ($m)[1]	**56.1**	**37.9**	**27.9**
Spend with Indigenous Australian suppliers ($m)[2]	**35.1**	**21.1**	**6.3**
Tier 1 ($m)	22.1	17.1	5.2
Tier 2 ($m)	13.0	4.0	1.1
Number of Indigenous Australian suppliers (absolute)	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	2025	2024
Suppliers screened through Responsible Sourcing Program (#)	672	660
Suppliers with action plans (#)[1]	126	149
Action plans related to salient human rights risks (#)[4]	111	122
Status: Completed (#)[2]	70	75
Status: In progress (#)[3]	41	47
Action plans related to other sustainability-related risks (#)[5]	53	43
Status: Completed (#)[2]	34	25
Status: In progress (#)[3]	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 has been completed in the financial year.

3. All action plans set in preceding years have been resolved. In FY25, 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 restated from those published last year. See 'Home' tab (Prior year restatements) for more information.	
Sustainability performance information subject to independent external assurance.	

ECONOMIC IMPACT

VALUE GENERATION AND DISTRIBUTION ($m)	2025	2024	2023
Direct economic value generated			
Net interest income	19,380	18,753	18,317
Non-interest income	3,004	2,835	3,328
Net operating income	**22,384**	**21,588**	**21,645**
Supplier and non-salary input costs excluding community investment	-5,305	-4,911	-4,801
Community investment (community investment including commercial sponsorships and foregone fee revenue)[1]	199	177	171
Depreciation and impairment charges	-1,985	-2,059	-1,885
Direct economic value generated	**15,293**	**14,795**	**15,130**
Direct economic value distributed			
Shareholders (dividends on ordinary shares and distributions paid to non-controlling interests)	5,233	5,650	4,704
Governments (income tax expense)	3,111	3,117	3,104
Employees (salaries and bonuses)	5,050	4,511	4,654
Community investment (including commercial sponsorships and foregone fee revenue)[1]	199	177	171
Direct economic value distributed	**13,593**	**13,455**	**12,633**
Economic value retained for future growth	1,700	1,340	2,497
Total economic value distributed and retained	**15,293**	**14,795**	**15,130**

1. Refer to the Glossary for the definition of community investment.

COMMUNITY INVESTMENT

COMMUNITY INVESTMENT SUMMARY	2025	2024	2023
Community investment (including commercial sponsorships and foregone fee revenue) ($m)[1]	**199**	**177**	**171**
Australia ($m)	187	164	156
Westpac New Zealand ($m)[2]	11	13	14
International offices ($m)[3]	0.4	0.2	0.7
Community investment (including commercial sponsorships and foregone fee revenue) as a % of profit before income tax expense (%)	1.98	1.75	1.66
Westpac profit before income tax expense ($m)	10,044	10,107	10,305

1. Refer to the Glossary for the definition of community investment.

2. The exchange rate for NZD: $1.0981 based on the year-to-date average (of spot rates) for the year ending 30 September 2025.

3. Offices in the United States, United Kingdom, and key Asian centres along with our banks in Papua New Guinea and Fiji. The exchange rate for SGD:0.8472, GBP:0.4932, and USD:0.6442 based on the year-to-date average (of spot rates) for the year ending 30 September 2025.

COMMUNITY INVESTMENT BY TYPE ($m)[10]	2025	2024	2023
Cash contributions			
Charitable gifts[1]	5.4	6.3	7.4
Matched giving[2]	1.6	2.4	2.1
Community partnerships[3]	19.0	32.1	36.5
Total cash contributions	**26.0**	**40.8**	**46.0**
Time contributions[4]			
Volunteer time	3.8	3.6	3.0
Employee secondments[10]	0.2	0.3	0.6
Indigenous community secondments/volunteering	0.5	0.7	0.5
Total time contributions	**4.5**	**4.7**	**4.0**
In-kind contributions[5]			
In-kind gifts or donations	1.1	1.0	1.2
Indigenous in-kind	0.3	0.3	0.2
Total in-kind contributions	**1.4**	**1.4**	**1.4**
Management costs[6]			
Management costs - General	10.2	9.9	13.5
Management costs - Indigenous	0.3	0.2	0.3
Total management costs	**10.6**	**10.1**	**13.8**
Community investment[7]	**42.5**	**57.0**	**65.1**
Commercial sponsorships[8]	21.7	13.3	16.5
Foregone fee revenue[9] – not-for-profit organisations	7.5	7.5	7.2
Foregone fee revenue[9] – other fee free accounts	126.9	99.5	81.7
Community investment including commercial sponsorships and foregone fee revenue	**199**	**177**	**171**

1. Refer to the Glossary for the definition of charitable gifts.

2. Refer to the Glossary for the definition of matched giving.

3. Refer to the Glossary for the definition of community partnerships.

4. Refer to the Glossary for the definition of time contributions.

5. Refer to the Glossary for the definition of in-kind contributions.

6. Refer to the Glossary for the definition of management costs.

7. Refer to the Glossary for the definition of community investment.

8. Refer to the Glossary for the definition of commercial sponsorships.

9. Refer to the Glossary for the definition of foregone fee revenue.

10. In FY24, we reviewed our Community Investment definitions in order to more closely align the Business for Societal Impact (B4SI) practices. This led to minor impacts across certain datapoints in our table, with the majority involving reclassification to ensure more accurate reflection of our community investment categories. The main impact was Employee Secondments as we are now only capturing skilled volunteering hours undertaken during normal working hours, in line with B4SI guidance. The total impact was approximately $235k. Due to the materiality, we have not restated prior periods.

FINANCIAL EDUCATION

FINANCIAL EDUCATION - NUMBER OF PARTICIPANTS[1]	2025	2024	2023
Group total face to face and live events			
Australia[2]	10,825	10,125	4,536
New Zealand	13,187	12,143	10,241
Pacific[4]	14,013	9,815	8,843
FINANCIAL EDUCATION - NUMBER OF HOURS[3]	**2025**	**2024**	**2023**
Group total face to face and live events			
Australia[2]	5,412	5,063	2,268
New Zealand	13,343	13,278	11,743
Pacific[4]	42,039	21,063	26,529

1. Refer to the Glossary for the definition of financial education - number of participants.

2. In FY24, we captured more instances of financial education facilitated by corporate partners while continuously assessing our data capture methods for this metric. We have not restated prior periods.

3. Refer to the Glossary for the definition of financial education - number of hours.

4. In FY25, financial education was delivered to more schools across the Pacific with greater attendance compared to prior years.

POLITICAL ENGAGEMENT

POLITICAL ENGAGEMENT EXPENSES	2025	2024	2023
Total political cash donations ($m)[1]	0	0	0
Total political related expenditure ($m)[2,3]	0.19	0.18	1.94

1. Westpac has a policy prohibiting cash donations to political parties. Refer to the 'Glossary' for the definition of political cash donations.

2. Given the size and nature of our business, and our role in the community, it is important we participate in legitimate engagement with political parties where policies and political or legislative changes may impact the company, the industry, or the economy. Accordingly, we are involved in political engagement such as business observer programs at party conferences, policy forums or events with industry participants. The costs of participating in these activities is considered political expenditure which is disclosed in accordance with relevant electoral laws. In Australia, our political expenditure was $182,407 (2025), $172,513 (2024) and $185,300 (2023). In FY25, this included expenditure of $120,731 with the Australian Labour Party, $59,176 with the Liberal Party of Australia, and $2,500 with the National Party of Australia, across Australian state and federal government jurisdictions. In New Zealand, our political expenditure was NZD $5,874 (2025), NZD $3,000 (2024) and NZD $6,573 (2023).

3. The exchange rate for NZD: $1.0981 based on the year-to-date average (of spot rates) for the year ending 30 September 2025 (2024: 1.0846, 2023: 1.0823).

WESTPAC FOUNDATION AND WESTPAC SCHOLARS TRUST

WESTPAC FOUNDATIONS AND SCHOLARS TRUST GOALS	2025	2024	2023
Westpac Foundation			
Jobs created by Westpac Foundation[1] supported partners since 2015 (#)[2]	11,970	10,141	7,240
Westpac Scholars Trust			
Scholarships awarded by Westpac Scholars[3] Trust (#)[4]	100	100	100
Active scholars since 2015 (#)	917	824	737

1. Westpac Foundation is administered by Westpac Community Limited (ABN 34 086 862 795) as trustee for Westpac Community Trust (ABN 53 265 036 982). The Westpac Community Trust is a Public Ancillary Fund, endorsed by the ATO as a Deductible Gift Recipient. None of Westpac Foundation, Westpac Community Limited nor the Westpac Community Trust are part of Westpac Group. Westpac provides administrative support, skilled volunteering, donations and funding for operational costs of Westpac Foundation.

2. Refer to the Glossary for the definition of jobs created by Westpac Foundation supported partners.

3. Westpac Scholars Trust (ABN 35 600 251 071) is administered by Westpac Scholars Limited (ABN 72 168 847 041) as trustee for the Westpac Scholars Trust. Westpac Scholars Trust is a private charitable trust and neither the Trust nor the Trustee are part of the Westpac Group. Westpac provides administrative support, skilled volunteering, and funding for operational costs of Westpac Scholars Trust.

4. Refer to the Glossary for the definition of scholarships awarded by Westpac Scholars Trust.

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ENVIRONMENT & NATURE

NOTE:
Totals may vary due to rounding.

LEGEND

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

Numbers restated from those published last year.
See 'Home' tab (Prior year restatements) for more information.

Sustainability performance information subject to independent external assurance.

ENERGY

ENERGY CONSUMPTION	GROUP			AUSTRALIA			NEW ZEALAND			OTHER		
	2025	2024	2023	2025	2024	2023	2025	2024	2023	2025	2024	2023
Energy consumption (GJ)[1]												
Stationary energy - Natural gas, Diesel, LPG	15,815	17,297	19,263	9,151	8,944	11,883	2,404	4,402	5,064	4,260	3,951	2,316
Transport energy - Fleet fuels	44,967	55,705	56,856	33,509	43,407	44,279	6,833	7,586	8,765	4,625	4,712	3,812
Electricity[2]	312,351	342,162	381,612	250,431	275,338	311,919	45,078	48,364	54,286	16,842	18,460	15,407
Total energy consumption (GJ)	**373,133**	**415,164**	**457,731**	**293,091**	**327,689**	**368,081**	**54,315**	**60,352**	**68,115**	**25,727**	**27,123**	**21,535**
Renewable energy sources (GJ)												
Renewable electricity[3]	312,563	342,257	267,453	250,431	275,338	267,242	45,288	48,459	211	16,844	18,460	0
Renewable electricity (%)[4]	100	100	70	100	100	86	100	100	0	100	100	0
Renewable electricity RE100 (%)[5]	96	96	70	100	100	86	100	100	0	22	22	0
Renewable energy (%)[3,6]	84	82	58	85	84	73	83	80	0	14	15	0
Energy (GJ)/employee (FTE)[7]	10.5	9.2	12.1	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 number restated to align with the total renewable electricity purchased (not RE100 methodology).
4. Refer to the Glossary for the definition of renewable electricity (%).
5. Renewable electricity use supported by EACs which meets RE100's country-of-origin requirements. Refer to the Glossary for the definition of renewable electricity RE100 (%).
6. Refer to the Glossary for the definition of renewable energy (%).
7. 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. The renewable electricity numbers (GJ) shown in the table above differs due to 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)
Lockleys Rooftop Solar - SA	Australia - SA	LGC	REC Registry	30-Sep-25	SRPVSAT6	373-561, 562-688, 689-722	2023	Solar	350
Ararat Wind Farm - VIC	Australia - VIC	LGC	REC Registry	30-Sep-25	WD00VC24	150 - 206821, 228769 - 230357	2024	Wind	27,323
Berri Solar Farm - SA	Australia - SA	LGC	REC Registry	30-Sep-25	SRPVSAR3	5814, 6533 - 7278, 6277 - 6532	2024	Solar	4,254
Bomen Solar Farm - NSW	Australia - NSW	LGC	REC Registry	30-Sep-25	SRPVNSR0	206 - 100802, 110971 - 112985	2024	Solar	23,066
Kogarah Rooftop Solar - NSW	Australia - NSW	LGC	REC Registry	30-Sep-25	SRPVNSB1	192 - 208, 209 - 230, 231 - 257	2024	Solar	195
Lockleys Rooftop Solar - SA	Australia - SA	LGC	REC Registry	30-Sep-25	SRPVSAT6	6-92, 93-230, 231-454, 455-529	2024	Solar	529
Berri Solar Farm - SA	Australia - SA	LGC	REC Registry	30-Sep-25	SRPVSAR3	7279 - 7522, 8070 - 8731	2024	Solar	864
Bomen Solar Farm - NSW	Australia - NSW	LGC	REC Registry	30-Sep-25	SRPVNSR0	125478 - 130043	2024	Solar	2,831
Kogarah Rooftop Solar - NSW	Australia - NSW	LGC	REC Registry	30-Sep-25	SRPVNSB1	258 - 281	2024	Solar	24
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	15-Aug-24	KX509169	WWD01-07-2024-0010019	2024	Wind	944
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	18-Apr-25	KX509169	WWD01-07-2024-0160000	2024	Wind	5
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	28-Nov-24	WP459075	WWD01-07-2024-0070000	2024	Wind	226
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	18-Apr-25	WP459075	WWD01-07-2024-0160001	2024	Wind	10
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	17-Feb-25	WP459075	WWD01-07-2024-0120000	2024	Wind	6
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	10-Sep-24	KX509169	WWD01-08-2024-0010027	2024	Wind	905
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	28-Nov-24	KX509169	WWD01-08-2024-0050000	2024	Wind	11
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	17-Feb-25	KX509169	WWD01-08-2024-0110000	2024	Wind	1
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	28-Nov-24	WP459075	WWD01-08-2024-0050001	2024	Wind	220
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	18-Apr-25	WP459075	WWD01-08-2024-0150000	2024	Wind	17
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	10-Oct-24	KX509169	WWD01-09-2024-0010038	2024	Wind	856
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	28-Nov-24	KX509169	WWD01-09-2024-0020000	2024	Wind	3
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	17-Feb-25	KX509169	WWD01-09-2024-0060000	2024	Wind	1
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	28-Nov-24	WP459075	WWD01-09-2024-0020001	2024	Wind	203
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	18-Apr-25	WP459075	WWD01-09-2024-0100000	2024	Wind	15
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	13-Nov-24	KX509169	WWD01-10-2024-0010040	2024	Wind	839
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	17-Feb-25	WP459075	WWD01-10-2024-0070000	2024	Wind	202
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	18-Apr-25	WP459075	WWD01-10-2024-0110000	2024	Wind	20
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	13-Dec-24	KX509169	WWD01-11-2024-0010041	2024	Wind	776
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	17-Feb-25	WP459075	WWD01-11-2024-0050000	2024	Wind	211
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	18-Apr-25	WP459075	WWD01-11-2024-0080000	2024	Wind	9
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	14-Jan-25	KX509169	WWD01-12-2024-0010040	2024	Wind	776
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	17-Feb-25	WP459075	WWD01-12-2024-0040000	2024	Wind	220
West Wind Park A	New Zealand - Wellington	NZ-EC	NZECS Registry	18-Apr-25	WP459075	WWD01-12-2024-0070000	2024	Wind	1
Mill Creek	New Zealand - Wellington	NZ-EC	NZECS Registry	21-Feb-25	KX509169	WIL01-01-2025-0010009	2025	Wind	775
Mill Creek	New Zealand - Wellington	NZ-EC	NZECS Registry	18-Apr-25	WP459075	WIL01-01-2025-0030000	2025	Wind	230
Mill Creek	New Zealand - Wellington	NZ-EC	NZECS Registry	19-Mar-25	KX509169	WIL01-02-2025-0010008	2025	Wind	725
Mill Creek	New Zealand - Wellington	NZ-EC	NZECS Registry	18-Apr-25	KX509169	WIL01-02-2025-0020000	2025	Wind	1
Mill Creek	New Zealand - Wellington	NZ-EC	NZECS Registry	18-Apr-25	WP459075	WIL01-02-2025-0020001	2025	Wind	226
Mill Creek	New Zealand - Wellington	NZ-EC	NZECS Registry	14-Apr-25	KX509169	WIL01-03-2025-0010015	2025	Wind	785
Mill Creek	New Zealand - Wellington	NZ-EC	NZECS Registry	18-Apr-25	WP459075	WIL01-03-2025-0020000	2025	Wind	238
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	13-May-25	HRP2201	HRP01-04-2025-0010000	2025	Wind	228
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	13-May-25	HRP2201	HRP01-04-2025-0010005	2025	Wind	745
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	13-Jun-25	HRP2201	HRP01-05-2025-0020004	2025	Wind	239
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	13-Jun-25	HRP2201	HRP01-05-2025-0020000	2025	Wind	811
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	10-Jul-25	HRP2201	HRP01-06-2025-0010005	2025	Wind	808
Harapaki	New Zealand - Te Haroto	NZ-EC	NZECS Registry	10-Jul-25	HRP2201	HRP01-06-2025-0010000	2025	Wind	249
Total (MWh)									71,973
Total (GJ)									259,103

VEHICLE FLEET

HYBRID OR ELECTRIC VEHICLES	2025	2024
Total hybrid or electric vehicles in our fleet (%)[1]		
Australia	71	19
New Zealand[2]	98.5	99.5

1. Refer to the Glossary for the definition of hybrid and electric vehicles.

2. In December 2024, we converted 100% of our passenger vehicle fleet to Electric or Plug in hybrid vehicles (PHEV). However, in May 2025, we piloted a Mobile Community Banking program to support customers in in areas without a permanent branch. This pilot now operates three commercial diesel vehicles. Including these vans, our total vehicle fleet was 98.5% Electric or PHEV at 30 September 2025.

WATER, PAPER AND WASTE	2025	2024	2023	2022	2021
Water consumption (kL)[1]					
Australia[2]	191,320	187,548	207,130	201,726	283,978
Total water consumption Australia (kL)	**191,320**	**187,548**	**207,130**	**201,726**	**283,978**
Paper consumption (tonnes)[3]					
Australia	898	1,127	1,404	1,515	1,727
New Zealand	109	118	120	174	185
Total paper consumption (tonnes)	**1,007**	**1,245**	**1,524**	**1,689**	**1,912**
Total forestry-certified paper consumed - Australia (%)[4]	**99**	**NR**	**NR**	**NR**	**NR**
Waste diversion from landfill (tonnes)[5]					
Australia	1,314	1,227	1,365	1,730	2,234
New Zealand[6]	224	266	252	216	286
Total waste diversion from landfill (tonnes)	**1,538**	**1,493**	**1,617**	**1,946**	**2,520**
Waste to landfill (tonnes)[7]					
Australia	535	555	680	603	562
New Zealand	65	56	58	46	67
Total waste to landfill (tonnes)	**600**	**611**	**738**	**649**	**629**

1. Refer to the Glossary for the definition of water consumption.
2. From FY21 onwards water data includes Australian commercial, retail, data centre and subsidiary sites.
3. Refer to the Glossary for the definition of paper consumption.
4. Refer to the Glossary for the definition of forestry-certified paper (Australia).
5. Refer to the Glossary for the definition of waste diversion from landfill.
6. New Zealand waste diversion includes organics for first time in FY22.
7. Refer to the Glossary for the definition of waste to landfill.

EXPOSURE TO TNFD REFERENCE SECTORS FOR FINANCIAL INSTITUTIONS[1]

This table highlights Westpac's lending and exposures to the Taskforce on Nature-related Financial Disclosure (TNFD) sectors for Financial Institutions. It includes our initial analysis of sectors considered to have material nature-related dependencies and/or impacts. The TNFD have defined the Global Industry Classification Standard (GICS) sectors used for this analysis (TNFD reference sectors - set out within Annex 1 of the TNFD Sector guidance, 'Additional guidance for financial institutions Version 2.0 June 2024'). These GICS sectors have been mapped to ANZSIC 1993 codes. This measure is calculated as the Total Committed Exposure (TCE) for customers in each TNFD reference sector as a % 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.

TNFD REFERENCE SECTORS	2025 % OF GROUP TCE	2024 % OF GROUP TCE
Automobiles & Components	0.07	0.07
Consumer Durables & Apparel	0.34	0.34
Consumer Services, Consumer Staples Distribution & Retail	1.86	1.71
Energy	0.71	0.62
Food & Beverage	2.91	2.74
Household & Personal Products	0.00	0.01
Materials	1.15	1.12
Pharmaceuticals & Biotechnology	0.03	0.09
Real Estate Management & Development, Equity Real Estate Investment Trusts (REITs), Homebuilding and Capital Goods.	2.88	2.83
Semiconductors & Semiconductor Equipment	0.14	0.13
Transportation	2.27	2.09
Utilities, Commercial & Professional Services	1.85	1.54
Total	**14.20**	**13.29**

1. Refer to the Glossary for the definition of exposure to TNFD reference sectors for Financial Institutions.

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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 restated from those published last year. See 'Home' tab (Prior year restatements) for more information.	
Sustainability performance information subject to independent external assurance.	

Refer to 'Targets' tab for more information on our scope 1, 2 and 3 emissions (upstream and downstream) targets.

EMISSIONS ACCOUNT - MARKET-BASED EMISSIONS	GROUP			AUSTRALIA			NEW ZEALAND			OTHER		
	2025	2024	2023	2025	2024	2023	2025	2024	2023	2025	2024	2023
Scope 1 and 2 emissions (tCO_2-e)												
Total Scope 1 emissions	4,714	6,262	6,559	3,438	4,817	5,142	673	850	989	603	595	428
Total Scope 2 emissions	1,963	2,303	14,489	0	0	10,498	0	0	1,663	1,963	2,303	2,328
Total Scope 1 and 2 emissions (tCO_2-e)	**6,677**	**8,565**	**21,048**	**3,438**	**4,817**	**15,640**	**673**	**850**	**2,652**	**2,566**	**2,898**	**2,756**
Scope 3 emissions (tCO_2-e)												
Category 1 - Purchased goods & services	8,269	11,071	9,925	7,737	10,199	9,070	196	417	460	336	455.0	395.0
Category 2 - Capital goods	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Category 3 - Fuel- and energy-related activities	1,669	1,844	3,082	1,461	1,633	2,773	145	139	188	63	72.00	121.00
Category 4 - Upstream transportation & distribution	721	1,092	1,999	491	909	1,676	209	143	250	21	40.0	73.0
Category 5 - Waste generated in operations	742	770	2,351	696	722	2,237	16	16	16	30	32.0	98.0
Category 6 - Business travel	12,262	12,776	12,109	10,667	10,916	9,935	1,132	1,374	1,741	463	486.0	433.0
Category 7 - Employee commuting	30,319	26,940	27,699	24,714	22,852	23,883	4,532	161	163	1,073	3,927.0	3,653.0
Category 8 - Upstream leased assets	2,487	3,162	3,879	2,384	3,027	3,718				103	135.0	161.0
Total Scope 3 upstream emissions (tCO_2-e)	**56,469**	**57,655**	**61,044**	**48,150**	**50,258**	**53,292**	**6,230**	**2,250**	**2,818**	**2,089**	**5,147**	**4,934**
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[1] (tCO_2-e)	NR	40,741,520	39,881,635	NR	NR	NR	NR	NR	NR	NR	NR	NR
Total Scope 3 downstream emissions (tCO_2-e)	NR	40,741,520	39,881,635	NR	NR	NR	NR	NR	NR	NR	NR	NR
Total Scope 1, 2 and 3 upstream emissions (tCO_2-e)[2]	**63,146**	**66,220**	**82,092**	**51,588**	**55,075**	**68,932**	**6,903**	**3,100**	**5,470**	**4,655**	**8,045**	**7,690**
Total Scope 1, 2 and 3 upstream and downstream emissions (tCO_2-e)	**63,146**	**40,807,740**	**39,963,727**	**51,588**	**55,075**	**68,932**	**6,903**	**3,100**	**5,470**	**4,655**	**8,045**	**7,690**

1. 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 FE tab for the definition of financed emissions.

2. Refer to the OE tab for the definition of scope 1, scope 2, and scope 3 upstream emissions.

OPERATIONAL EMISSIONS

WESTPAC GROUP OPERATIONAL EMISSIONS[1]	2025	2024	2023	2022	2021
Location-based GHG emissions (tCO_2-e)					
Total Scope 1 emissions	4,714	6,262	6,559	7,297	7,851
Total Scope 2 emissions	45,360	51,378	60,481	76,378	89,580
Total Scope 3 upstream emissions	66,507	70,069	73,112	68,880	69,008
Total Scope 1 and 2 emissions (tCO_2-e)	**50,074**	**57,640**	**67,040**	**83,675**	**97,431**
Total Scope 1, 2 and 3 upstream emissions (tCO_2-e)	**116,581**	**127,709**	**140,152**	**152,555**	**166,439**
Market-based GHG emissions (tCO_2-e)					
Total Scope 1 emissions	4,714	6,262	6,559	7,297	7,851
Total Scope 2 emissions	1,963	2,303	14,489	36,734	53,981
Total Scope 3 upstream emissions	56,469	57,655	61,044	63,377	71,738
Total Scope 1 and 2 emissions (tCO_2-e)	**6,677**	**8,565**	**21,048**	**44,031**	**61,832**
Total Scope 1, 2 and 3 upstream emissions (tCO_2-e)	**63,146**	**66,220**	82,092	107,408	133,570
Scope 1 and 2 emissions (tCO_2-e)/employee (FTE)[2]	0.2	0.2	0.6	1.2	1.6

1. Refer to the OE tab for our operational emissions definitions and boundary. Westpac did not control or operate any other material investees (associates, joint ventures and unconsolidated subsidiaries) for FY25.

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 restated from those published last year.
See 'Home' tab (Prior year restatements) for more information.

Sustainability performance information subject to independent external assurance.

For Westpac, financed emissions are the indirect greenhouse gas emissions attributable to the customers we finance. We estimate our attributable share of customers' scope 1 and 2 (and for certain sectors scope 3) emissions and categorise these as part of our own scope 3 (category 15) emissions in our emissions account. Financed emissions are calculated across three broad asset classes: 1. Business, commercial and institutional lending; 2. Commercial real estate; and, 3. Residential mortgages.

Refer to 'FE' tab for more information on our financed emissions analysis, including data sources, assumptions and limitations. Sectors in our financed emissions analysis are based on ANZSIC codes.

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

GROUP SCOPE 3 FINANCED EMISSIONS ASSOCIATED WITH LOANS, BONDS, AND UNDRAWN LOAN COMMITMENTS (CALCULATED USING TCE) BY SECTOR

SECTOR	2024						2023					
	% OF EXPOSURE OR LOAN BALANCE FOR WHICH WE ESTIMATE FINANCED EMISSIONS	SCOPE 1 AND 2 ($MtCO_2$-e)[1]	SCOPE 3 ($MtCO_2$-e)[1, 2]	% OF TOTAL EMISSIONS (SCOPE 1 AND 2)	AVERAGE DATA QUALITY SCORE (SCOPE 1 AND 2)[3]	EMISSIONS INTENSITY (SCOPE 1, 2, AND 3 WHERE RELEVANT) ($kgCO_2$-e/$)[4]	% OF EXPOSURE OR LOAN BALANCE FOR WHICH WE ESTIMATE FINANCED EMISSIONS	SCOPE 1 AND 2 ($MtCO_2$-e)[1]	SCOPE 3 ($MtCO_2$-e)[1, 2]	% OF TOTAL EMISSIONS (SCOPE 1 AND 2)	AVERAGE DATA QUALITY SCORE (SCOPE 1 AND 2)[3]	EMISSIONS INTENSITY (SCOPE 1, 2, AND 3 WHERE RELEVANT) ($kgCO_2$-e/$)[5]
Accommodation, cafes & restaurants	100	0.9	NR	3	4.6	0.074	96	0.2	NR	1	4.6	0.021
Agriculture, forestry & fishing	100	5.7	NR	18	4.1	0.224	99	7.3	NR	28	4.2	0.307
Construction	100	2.1	NR	7	4.4	0.153	92	0.4	NR	1	4.2	0.030
Finance & insurance	52	0.2	NR	1	4.5	0.002	40	0.4	NR	1	4.6	0.004
Manufacturing	99	5.2	4.0	17	3.8	0.368	92	3.7	6.0	14	3.6	0.424
Mining	99	2.0	5.1	6	3.3	0.910	89	1.2	7.7	4	2.9	1.228
Property	98	0.7	NR	2	4.5	0.008	95	0.9	NR	3	4.7	0.012
Secured Commercial Real Estate	NR	0.6	NR	2	4.5	0.013	NR	0.8	NR	3	4.9	0.014
Other	NR	0.1	NR	0	4.6	0.003	NR	0.1	NR	0	4.3	0.004
Property services & business services	100	0.5	NR	2	4.3	0.022	91	0.2	NR	1	4.2	0.010
Services	99	0.9	NR	3	4.3	0.035	90	0.9	NR	3	4.2	0.036
Trade	96	2.1	NR	7	4.2	0.069	89	1.6	NR	6	3.9	0.059
Transport & storage	100	2.9	NR	9	4.0	0.142	89	1.1	NR	4	4.1	0.071
Utilities	100	5.0	NR	16	4.0	0.210	91	5.1	NR	19	3.5	0.297
Other[6]	74	0.1	NR	0	4.9	0.037	36	0.1	NR	0	4.8	0.070
Total - Business and Institutional Lending	65	28.4	9.1	90	4.3	0.099	60	23.0	13.7	88	4.3	0.108
Total - Retail Lending - Residential Mortgages[7]	84	3.3	NR	10	4.1	0.006	81	3.2	NR	12	4.1	0.006
Total - Other Assets	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Total[8]	**73**	**31.6**	**9.1**	**100**	**4.2**	**0.045**	69	26.2	13.7	100	4.2	0.048

1. Calculated as our estimated share of customers' scope 1, 2 and scope 3 emissions respectively, which together represent our scope 3 financed emissions.
2. NR – not reported. We do not report customers' scope 3 emissions for most sectors. Scope 3 emissions are calculated only for sectors where these emissions are particularly relevant and reliable data exists.
3. Data quality score is measured out of 5, with lower scores better. Calculated for scope 1 and 2 only.
4. Emissions intensity is $kgCO_2$-e/($ lending). The denominator of lending varies by segment: $ TCE for Commercial Real Estate; $ TCE for Business, commercial and institutional lending; $ outstanding balance for Australian residential mortgages; and, $ TCE for New Zealand residential mortgages. Australian dollars.
5. Emissions intensity same as above, except New Zealand residential mortgages and Project Finance where $ outstanding balance was applied for FY23.
6. Includes customers and exposures for which the industry classification (ANZSIC) code could not be reliably identified.
7. Outstanding loan balance is used for Australian Residential Mortgages in FY24 and used for Australian and New Zealand Residential Mortgages in FY23.
8. Individual sector and portfolio figures may not sum due to rounding.

GROUP SCOPE 3 FINANCED EMISSIONS ASSOCIATED WITH LOANS AND BONDS ONLY (CALCULATED USING OUTSTANDING LOAN BALANCE) BY SECTOR

SECTOR	2024					
	% OF EXPOSURE OR LOAN BALANCE FOR WHICH WE ESTIMATE FINANCED EMISSIONS	SCOPE 1 AND 2 ($MtCO_2$-e)[1]	SCOPE 3 ($MtCO_2$-e)[2]	% OF TOTAL EMISSIONS (SCOPE 1 AND 2)	AVERAGE DATA QUALITY SCORE (SCOPE 1 AND 2)[3]	EMISSIONS INTENSITY (SCOPE 1, 2, AND 3 WHERE RELEVANT) ($kgCO_2$-e/$)[4]
Total - Business and Institutional Lending	98	17.8	3.4	85	4.0	0.091
Total - Retail Lending - Residential Mortgages	91	3.2	NR	15	4.1	0.006
Total - Other Assets	NR	NR	NR	NR	NR	NR
Total[5]	92	21.0	3.4	100	4.1	0.033

1. Calculated as our estimated share of customers' scope 1, 2 and scope 3 emissions respectively, which together represent our scope 3 financed emissions.
2. NR – not reported. We do not report customers' scope 3 emissions for most sectors. Scope 3 emissions are calculated only for sectors where these emissions are particularly relevant and reliable data exists.
3. Data quality score is measured out of 5, with lower scores better. Calculated for scope 1 and 2 only.
4. Emissions intensity is $kgCO_2$-e/($ lending). The denominator of lending is $ outstanding balance for Commercial Real Estate, $ outstanding balance for Business, commercial and institutional lending, and, $ outstanding balance for Residential mortgages. Australian dollars.
5. Individual sector and portfolio figures may not sum due to rounding.

GROUP SCOPE 3 FINANCED EMISSIONS ASSOCIATED WITH UNDRAWN LOAN COMMITMENTS ONLY BY SECTOR

SECTOR	2024					
	% OF EXPOSURE OR LOAN BALANCE FOR WHICH WE ESTIMATE FINANCED EMISSIONS	SCOPE 1 AND 2 ($MtCO_2$-e)[1]	SCOPE 3 ($MtCO_2$-e)[2]	% OF TOTAL EMISSIONS (SCOPE 1 AND 2)	AVERAGE DATA QUALITY SCORE (SCOPE 1 AND 2)[3]	EMISSIONS INTENSITY (SCOPE 1, 2, AND 3 WHERE RELEVANT) ($kgCO_2$-e/$)[4]
Total - Business and Institutional Lending	32	9.8	5.1	100	4.0	0.135
Total - Retail Lending - Residential Mortgages[5]	NR	NR	NR	NR	NR	NR
Total - Other Assets	NR	NR	NR	NR	NR	NR
Total	32	9.8	5.1	100	4.0	0.135

1. Calculated as our estimated share of customers' scope 1, 2 and scope 3 emissions respectively, which together represent our scope 3 financed emissions.
2. NR – not reported. We do not report customers' scope 3 emissions for most sectors. Scope 3 emissions are calculated only for sectors where these emissions are particularly relevant and reliable data exists.
3. Data quality score is measured out of 5, with lower scores better. Calculated for scope 1 and 2 only.
4. Emissions intensity is $kgCO_2$-e/($ lending). The denominator of lending is $ undrawn loan commitments for Commercial Real Estate and $ undrawn loan commitments for Business, commercial and institutional lending. Australian dollars.
5. NR – not reported due to data availability.

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	2024	2023	2022
% of Group scope 3 financed emissions captured in our financed emissions sector targets (scope 1 and 2 customer emissions only)	up to 44%[1]	up to 54%	up to 48%
% of Group scope 3 financed emissions captured in our financed emissions sector targets (scope 1, 2, and 3 customer emissions)	up to 51%[1]	up to 52%	up to 45%

1. The input of lending into the estimation of financed emissions varies by segment: $ TCE for Commercial Real Estate; $ TCE for Business, commercial and institutional lending; $ outstanding balance for Australian residential mortgages; and, $ TCE for New Zealand residential mortgages. Australian dollars.

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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 restated from those published last year.
See 'Home' tab (Prior year restatements) for more information.

Sustainability performance information subject to independent external assurance.

CARBON OFFSETTING ACCOUNTS	2024[1]	2023	2022	2021
Australia[2,3]				
Total Scope 1, 2 and 3 (upstream) emissions (tCO_2-e)	**63,099**	73,069	97,308	89,066
Total offsets	**63,099**	73,069	97,308	89,066
New Zealand[4]				
Total Scope 1, 2 and 3 (upstream) emissions (tCO_2-e)	**3,767**	4,705	4,950	5,437
Total offsets	**2,672**	4,568	4,617	4,833
Other International				
Total Scope 1, 2 and 3 (upstream) emissions (tCO_2-e)	**8,045**	7,686	7,208	3,156
Total offsets	**8,045**	8,454	7,208	3,156
Westpac Group				
Total Scope 1, 2 and 3 (upstream) emissions (tCO_2-e)	**74,911**	85,460	109,466	97,659
Total offsets	**73,816**	86,091	109,133	97,055

1. The latest reporting period for carbon offsets is presented one year in arrears. This is because offsets are retired only after our emissions have been calculated and verified for the reporting year.

2. Climate Active Public Disclosure Statement for 2024 has been submitted and is under review.

3. Climate Active Standard allows organisations to claim default delivered renewable electricity from the grid, such as LGC surrenders made by a jurisdiction with a renewable electricity target. RE100 Standard allows claims of default delivered renewables only where relevant information from the electricity supplier is available. Westpac has not claimed the default renewables benefit in its market-based emissions figures when LGC were not evidenced. This results in a difference between Westpac's market based emissions reported in the "Emissions account" tab and market based emission in the carbon offset summary table.

4. 2025 information will be made available on our website once Toitū Net Carbon Zero certification has been obtained.

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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 restated from those published last year. See 'Home' tab (Prior year restatements) for more information.	
Sustainability performance information subject to independent external assurance.	
Industries that may be exposed to higher climate change risk	

GROUP EXPOSURE BY SECTOR - INCLUDES BREAKDOWN OF SECTORS THAT MAY BE EXPOSED TO HIGHER TRANSITION RISK[1]

INDUSTRY	TOTAL 2025 EXPOSURE ($M)				TOTAL 2024 EXPOSURE ($M)	
	LOANS	% TOTAL	TCE[2]	% TOTAL	LOANS	TCE[2]
Accommodation, cafes and restaurants	11,898	1.4	13,672	1.0	10,208	11,748
Agriculture, forestry and fishing	24,480	2.9	28,273	2.2	22,087	25,414
Dairy	6,734	0.8	7,129	0.5	6,840	7,189
Beef and Sheep	9,865	1.2	11,397	0.9	8,531	9,869
Construction	9,185	1.1	14,808	1.1	8,319	13,733
Finance and insurance	41,730	4.9	154,405	11.8	37,897	162,805
Government, administration and defence	926	0.1	133,260	10.2	1,021	118,877
Manufacturing	13,827	1.6	26,688	2.0	12,740	25,371
Aluminium	163	0.0	719	0.1	306	805
Cement and Concrete and Iron and Steel	1,253	0.1	2,348	0.2	1,046	2,311
Petroleum refining	173	0.0	830	0.1	138	331
Petroleum, Coal, Chemical and Associated Product Manufac	2	0.0	2	0.0	2	2
Organic Industrial Chemical Manufacturing	3	0.0	5	0.0	4	7
Chemical Product Manufacturing	203	0.0	312	0.0	181	291
Mining	3,785	0.4	8,636	0.7	3,044	7,885
Coal mining	64	0.0	107	0.0	114	161
Metallurgical coal mining[3]	36	0.0	40	0.0	32	38
Metallurgical coal mining in diversified miner	29	0.0	66	0.0	57	97
Thermal coal mining[3,4]	0	0.0	0	0.0	25	25
Oil and Gas Exploration[9]	1	0.0	2	0.0	1	4
Oil and Gas Extraction and Terminals[9]	739	0.1	1,584	0.1	776	1,764
Iron Ore	6	0.0	1,120	0.1	59	1,147
Property	75,117	8.8	93,582	7.2	68,843	85,543
Property services and business services	17,128	2.0	27,473	2.1	15,786	25,151
Services[5]	17,231	2.0	28,455	2.2	15,012	25,922
Trade[6]	21,183	2.5	35,993	2.8	18,232	31,827
Petroleum product wholesaling	1,834	0.2	4,051	0.3	983	2,972
Automotive fuel retailing	512	0.1	699	0.1	342	488
Transport and storage	14,134	1.7	23,337	1.8	11,477	20,672
Coal ports	260	0.0	324	0.0	320	386
Air Transport	1,247	0.1	2,163	0.2	992	1,513
Marine Transport	81	0.0	105	0.0	82	105
Rail Transport (incl. coal transport)	1,259	0.1	2,091	0.2	1,011	1,904
Road Transport	2,837	0.3	3,502	0.3	2,321	3,527
Utilities[7]	12,999	1.5	28,970	2.2	10,028	23,569
Electricity Supply[11]	9,228	1.1	18,953	1.5	6,031	14,964
Gas Supply	912	0.1	2,231	0.2	734	2,094
Other	1,480	0.2	3,556	0.3	1,725	4,375
Total Retail lending	591,259	69.0	684,555	52.4	574,916	669,449
Housing	581,666	67.9	646,646	49.5	566,081	631,861
Total Group	856,362	100	1,305,664	100.0	811,335	1,252,341
Total exposure to industries that may be exposed to higher transition risk[8,10]	**6,205**	**0.7**	**12,389**	**0.9**	**4,898**	**10,143**

1. Asset class includes loans, bonds, and undrawn loan commitments. Liquid assets and all other assets are excluded.
2. Refer to the Glossary for the definition of TCE.
3. Refer to the Glossary for the definition of thermal coal and metallurgical coal.
4. Includes additional exposures outside of Westpac Institutional Bank.
5. Includes education, health and community services, cultural and recreational services, and personal and other services.
6. Includes wholesale trade and retail trade.
7. Includes electricity, gas and water, and communication services.
8. Includes sectors rated High or Moderately High by 2035 under a 1.5 degree aligned, Net Zero 2050 scenario. Aligns to our Transition Risk Board Risk Appetite Statement. As part of the methodology for transition risk scenario analysis, transition risk ratings were mapped to each 4-digit ANZSIC (1993) where Westpac has lending exposure. Due to data availability, we include the TCE associated with certain sectors instead of their outstanding loan balance into the calculation of this metric for loans.
9. Oil and Gas Exploration and Oil and Gas Extraction and Terminals are part of the Upstream Oil and Gas industry.
10. Prior year numbers restated due to methodology change of in-scope industries that may be exposed to higher transition risk.
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 (see Table: "TCE to industries in the fossil fuel energy sector value chain" below for this component).

TCE TO ELECTRICITY GENERATION - AUSTRALIA AND NEW ZEALAND

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

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

TCE TO INDUSTRIES IN THE FOSSIL FUEL ENERGY SECTOR VALUE CHAIN[1]

INDUSTRY TCE ($M)[2]	2025	2024	2023
Oil and Gas Exploration	2	4	5
Oil and Gas Extraction and Terminals	1.584	1.764	2.434
Petroleum refining	830	331	682
Petroleum product wholesaling	4,051	2,972	2,620
Automotive fuel retailing	699	488	664
Thermal coal mining[3]	0	25	65
Coal Ports	324	386	309
Electricity supply (generation from fossil fuels only: Gas: Black Coal: Brown Coal: Liquid fuel)[1]	722	818	818
Total	**8.212**	**6.788**	**7.597**

1. 2023 comparatives have been revised to conform with current year presentation.
2. Refer to the Glossary for the definition of TCE.
3. Includes additional exposures outside of Westpac Institutional Bank.

CLIMATE SCENARIO ANALYSIS

CLIMATE SCENARIO ANALYSIS - PHYSICAL RISK			2025			2024			2023		
Portfolio	Metric	Westpac Time Horizon[3]	Current period	Medium-Term (1 to <5 years)	Long-Term (5 years+)	Short -Term (<1 years)	Long-Term (5 years+)		Medium-Term (1 to <5 years)	Long-Term (5 years+)	
		Scenario endpoint	2025	2030	2050	2025	2030	2050	2025	2030	2050
		Scenario									
Australian retail mortgages	% of portfolio likely to be exposed to higher physical risks[7]	IPCC RCP2.6	6.2	6.4	6.9	6.2	6.4	6.9	6.2	6.5	6.9
		IPCC RCP4.5	6.2	6.4	7.0	6.2	6.4	7.0	6.2	6.5	7.0
		IPCC RCP8.5	6.2	6.5	7.2	6.2	6.5	7.2	6.2	6.5	7.2
New Zealand retail mortgages	% of portfolio vulnerable to rainfall flood risk[1,2]	IPCC SSP1-2.6	NR	2.0	2.1	NR	NR	NR	NR	NR	NR
		IPCC SSP2-4.5	NR	2.0	2.2	NR	NR	NR	NR	NR	NR
		IPCC SSP5-8.5	NR	2.0	2.4	NR	NR	NR	NR	NR	NR
New Zealand commercial real estate lending	% of portfolio vulnerable to rainfall flood risk[1,2]	IPCC SSP1-2.6	NR	2.1	2.4	NR	NR	NR	NR	NR	NR
		IPCC SSP2-4.5	NR	2.1	2.4	NR	NR	NR	NR	NR	NR
		IPCC SSP5-8.5	NR	2.1	2.6	NR	NR	NR	NR	NR	NR
New Zealand agricultural lending	% of portfolio vulnerable to rainfall flood risk[1,2]	IPCC SSP1-2.6	NR	2.7	2.7	NR	NR	NR	NR	NR	NR
		IPCC SSP2-4.5	NR	2.7	2.9	NR	NR	NR	NR	NR	NR
		IPCC SSP5-8.5	NR	2.7	3.0	NR	NR	NR	NR	NR	NR
Group	$bn of total TCE likely to be exposed to higher physical risks[4] or vulnerable to rainfall flood risk[5,6]	IPCC RCP4.5 (AU) / IPCC SSP2-4.5 (NZ)	34.0	37.0	40.4	33.2	34.3	37.3	32.1	33.3	36.1
	% of total TCE likely to be exposed to higher physical risks[4] or vulnerable to rainfall flood risk[5]		2.6	2.8	3.1	2.6	2.7	3.0	2.6	2.7	3.0

1. Analyses covering New Zealand portfolios that consider other perils outside of the most significant rainfall flood risk are not shown in this table or included in the totals.
2. Replaces the metric measuring the % of portfolio at heightened risk of sea-level rise by 2050 under the IPCC RCP8.5 scenario that was reported in earlier periods.
3. Westpac's climate time horizons are defined in our 2025 Sustainability Report.
4. In Australian retail mortgages.
5. In New Zealand retail mortgages, commercial property lending, and agricultural lending.
6. The exchange rate for NZD: 1.1377 is based on value today (discounted spot rates) at 30 September 2025.
7. Calculated at 31 August 2025, 31 August 2024, and 31 August 2023 for 2025, 2024, and 2023 reporting years, respectively

CLIMATE SCENARIO ANALYSIS - TRANSITION RISK			2025			2024			2023		
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+)		Medium-Term (1 to <5 years)	Long-Term (5 years+)	
		Scenario endpoint	2025-2029	2030-2035	2036-2050	2025-2029	2030-2035	2036-2050	2025-2029	2030-2035	2036-2050
		Scenario									
Business and institutional lending[1] (all geographies)	% of portfolio in sectors highly exposed to transition risk[2]	Current Policies	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Delayed Transition	0.0	2.0	7.4	0.0	1.8	7.1	0.0	1.8	6.9
		Net Zero 2050 (NGFS)	0.0	2.0	7.4	0.0	1.8	7.1	0.0	1.8	6.9
Group	$bn of total TCE in sectors highly exposed to transition risk[1,2]	Net Zero 2050 (NGFS)	0.1	12.2	44.0	0.1	9.9	39.6	0.2	10.4	38.9
	% of total TCE in sectors highly exposed to transition risk[1,2]		0.0	0.9	3.4	0.0	0.8	3.2	0.0	0.9	3.2

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. Refer to link in Glossary for the definition of sectors that may face relatively higher growth constraints from transition risk.

AUSTRALIAN RETAIL MORTGAGES - CREDIT QUALITY METRICS UNDER DIFFERENT CLIMATE SCENARIOS (AT 31 AUGUST 2025)[1, 2]

SCENARIO	% OF AUSTRALIAN MORTGAGE PORTFOLIO[3]	DYNAMIC LVR WEIGHTED AVERAGE (%)[4]	% OF PORTFOLIO >90% DLVR[5]	90+ DAY DELINQUENCIES (%)[7]
IPCC RCP2.6[6]	6.9	49.3	1.8	0.7
IPCC RCP8.5[6]	7.2	49.2	1.8	0.7

1. Refer to link in Glossary for the definition of Australian locations that may experience higher physical risk by 2050.
2. In 2025, we made additional changes and updates to our methodology. Care should be exercised when comparing with previous year results as they were not restated.
3. Share of Australian mortgage portfolio as at 31st August 2025 in locations identified as likely to be exposed to higher physical risks under RCP2.6 and RCP8.5 scenarios by 2050.
4. Dynamic LVR 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. More information on Westpac's mortgage portfolio is provided in our Investor Discussion Pack.
5. DLVR is the dynamic loan-to-value ratio. The percentage of high-risk properties with a current loan to current value ratio above 90%.
6. Refer to link in Glossary for the definition of Representative Concentration Pathways (RCPs).
7. The percentage of high-risk properties that are 90 days or more in arrears.

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

CUSTOMER LENDING REVIEWED	2025	2024
Total number of customers or transactions reviewed due to potential human rights risks identified in lending(#)	140	100
Institutional[1]	120	92
Commercial[2]	17	2
New Zealand[2]	3	6
Total number of customers or transactions reviewed due to potential modern slavery risks identified in lending(#)	111	64
Institutional[1]	107	59
Commercial[2]	1	1
New Zealand[2]	3	4

1. Institutional includes customers or transactions that have been identified with potential human rights or modern slavery risk and subsequently escalated or referred to specialist ESG teams for further review, due diligence or customer engagement.
2. Commercial and New Zealand includes customers or transactions that have been identified with potential high human rights or modern slavery risk and subsequently escalated or referred to specialist ESG teams for further review, due diligence or customer engagement.

APPLICATION OF EQUATOR PRINCIPLES

TCE ASSESSED UNDER THE EQUATOR PRINCIPLES	2025	2024	2023
Value outstanding (TCE $m)[4]	3,756.0	1,986.2	1,587.0
Transactions completed			
Number of Category A transactions[1]	1	0	0
Number of Category B transactions[2]	20	13	9
Number of Category C transactions[3]	5	2	1
Total transactions completed	**26**	**15**	**10**
TCE by sector (%)			
Infrastructure	28	15	22
Power	70	85	56
Natural resources	2	0	22
TCE by geography (%)			
New Zealand	3	6	10
Australia	84	94	90
Other[5]	13		
TCE by Equator Principles category (%)			
Category A[1]	2	0	0
Category B[2]	85	92	96
Category C[3]	13	8	4

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. AUD value. Includes a converted NZD transaction.
5. Includes the US, UK and Europe.

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

SECTOR	PROJECT NAME	INDEPENDENT DUE DILIGENCE
Natural Resources	Mardie Salt and Potash Project	Yes
Energy	Global Power Generation Australia Portfolio	Yes
Energy	Williamsdale BESS	Yes
Infrastructure	Latrobe University, Bundoora Clinical Teaching Building	Yes
Energy	Wattle 2 Portfolio	Yes
Energy	Transmission Operations Australia 3	Yes
Energy	Cubico Wambo Wind Farm Stage 1	Yes
Energy	Cubico Wambo Wind Farm Stage 2	Yes
Energy	Bungama BESS	Yes
Energy	Carwarp Solar Farm	Yes
Energy	Wooreen BESS	Yes
Energy	Limestone Coast North BESS as part of Intera Portfolio	Yes
Energy	Calala 1 BESS	Yes
Energy	Calala 2 BESS	Yes
Infrastructure	Digital Carver Brickyard Data Centre	Yes
Energy	Catclaw Solar and BESS	Yes
Energy	Bramley BESS	Yes
Energy	Merridan BESS as part of Atmos Portfolio	Yes
Infrastructure	Stack Infrastructure Australia Data Centres	Yes
Energy	European Energy Lancaster and Mulwala Solar Farm	Yes
Energy	Western Downs BESS Stage 2 as part of Wattle 2 Portfolio	Yes
Energy	Gnarwarre BESS as part of FRV Portfolio	Yes
Energy	Project Genesis Solar Portfolio	Yes
Energy	Te Rahui Solar Farm	Yes

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/)

ASSESSING IMPACTS OF INDIVIDUAL PROJECTS

The following table outlines the number of projects approved by Westpac that have been specifically screened, and the environmental and/or social impacts assessed.

KEY IMPACTS ASSESSED	ENVIRONMENTAL	SOCIAL
Infrastructure	Air pollution, Ground and Water Surface management, Topography, Geology and Soils, Carbon Emission and Containment, Biodiversity Assessment	Noise pollution, Archaeological, Cultural heritage, Community, Traffic and Transportation access, Indigenous heritage
Power	Air pollution, Ground and Water Surface management, Topography, Geology and Soils, Carbon Emission and Containment, Biodiversity Assessment	Noise pollution, Archaeological, Cultural heritage, Community, Traffic and Transportation access, Indigenous heritage
Natural resources	Air pollution, Ground and Water Surface management, Topography, Geology and Soils, Carbon Emission and Containment, Biodiversity Assessment	Noise pollution, Archaeological, Cultural heritage, Community, Traffic and Transportation access, Indigenous heritage

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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 restated from those published last year. See 'Home' tab (Prior year restatements) 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	2025 AT SEP 25	2024 AT SEP 24	2023 AT SEP 23
Total TCE ($bn)[1]	**39.4**	**28.7**	**19.1**
TCE by category ($bn)[1]	**39.4**	**28.7**	**19.1**
Green	18.5	12.2	8.9
Transition	0.2	0.0	0.0
Social	11.6	7.6	2.2
Sustainability loans	0.2	0.2	0.2
Sustainability linked loans	8.9	8.8	7.8
TCE by sector ($bn)[1]	**39.4**	**28.7**	**19.1**
Power Generation[2]	7.7	3.9	3.6
Transport[2]	1.4	1.2	1.5
Commercial Real Estate[2]	5.6	4.6	4.0
Residential Mortgages - Australia	9.4	5.2	0.2
Healthcare[2]	1.6	1.4	1.1
Education[2]	0.9	0.7	0.9
Other[3]	6.1	5.3	4.6
New Zealand	6.7	6.5	3.2
Agriculture[4]	3.5	3.3	0.9
Other sectors excl. agriculture[4]	3.1	3.2	2.3
Total unique customers supported (#)[5]	**30,085**	**17,108**	**840**
Institutional	150	141	133
Consumer & Business	29,223	16,348	525
New Zealand	712	619	182

1. Includes labelled and unlabelled lending 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.
5. Refer to the Glossary for the definition of total number of unique customers supported.

SUSTAINABLE FINANCE - BOND FACILITATION PERFORMANCE

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

1. Prior year numbers restated following data quality reviews which identified additional bonds not previously included.

SUSTAINABLE FINANCE BOND FACILITATION BREAKDOWN[1,2]	2025 TOTAL	2024 TOTAL
Total value of bond facilitation ($bn)	**22.3**	**15.9**
Bond facilitation by category ($bn)	**22.3**	**15.9**
Green	11.1	8.5
Social	0.3	0.3
Sustainability bonds	10.4	6.9
Sustainability linked bonds	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.
2. Prior year numbers restated following data quality reviews which identified additional bonds not previously included.

SUSTAINABILITY-RELATED DEPOSITS

BALANCES	2025	2024	2023
Green Tailored Deposits ($bn)[1]	1.7	2.0	0.8
Social Tailored Deposits ($bn)[2]	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	2025	2024	2023
Australia ($m)			
Business loans to support female entrepreneurs[1]	802.2	259.0	15.3
Electric Vehicle (EV) loans[2]	63.4	53.7	35.4
New Zealand ($m)[3]			
Greater Choices home loan[4] and EV loans[5]	182.4	171.8	86.6

1. Start-up and Scale-up loans provided to businesses that are at least 50% female-owned and have 50% or more women in director roles. These loans are part of Westpac's $1 billion female entrepreneurs fund. These numbers are informed by a sample-based approach that 35% in FY24 and 29% in FY25 of the Simple+ loans are women-led businesses. The applied definition of women-led businesses is in line with the Australian Small Business and Family Enterprise Ombudsman (ASBFEO) industry standard.

2. Loans for new or used electric and hybrid vehicles.

3. The exchange rate for NZD: 1.1377 is based on value today (discounted spot rates) at 30 September 2025 (2024: 1.0884, 2023: 1.0738).

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

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

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HUMAN RIGHTS

Our Human Rights Position Statement and Action Plan sets out Westpac's approach and commitment to respecting and advancing human rights. This includes the commitment to undertake ongoing human rights due diligence to identify, prevent, mitigate, and account for our human rights risks and impacts, specifically our salient human rights risks (i.e. greatest risk of the most severe negative impact to people and their human rights).

Since 2018, we have identified and reported on our salient human rights risks. In 2025, we completed a Human Rights Risk Assessment to deepen our understanding of our salient human rights risks. The process involved discussions with internal and external stakeholders to gather insights on the most important salient human rights issues for our business and stakeholders. As a result, we identified eleven salient human rights risks as set out in the table below. We have also reviewed our processes and policies to understand how we are taking action to address these risks. We acknowledge that we cannot control or prevent all adverse impacts, however we have measures in place that may reduce their likelihood and severity. Where appropriate, we have identified actions to strengthen our approach and continue to seek improvement opportunities.

The table includes a description of each salient human rights risk, examples of how we are taking action, and the key metricsused to monitor how we manage these risks and track the impact and effectiveness of our actions.

We aim to regularly review our salient human rights risks to track progress and confirm they remain relevant.

Refer to our website: westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/human-rights/ for full details.

#	SALIENT RISK	RISK DESCRIPTION	EXAMPLES OF HOW WE ARE TAKING ACTION	KEY METRIC	COMMENTARY	REFERENCE
1	Climate vulnerability and resilience	Risks that customers and communities may be vulnerable to or affected by the physical impacts of climate change (such as natural disasters or sea level rise) and are unable to access support for natural disaster response, climate mitigation or adaptation.	• Dedicated customer assistance, e.g. hardship and disaster support packages • Climate Change Position and Climate Transition Plan • Westpac New Zealand Adaptation Planning Program • Climate scenario analysis, e.g. analysis of percentage of retail mortgages likely to be exposed to higher physical risks	Number of customers provided with natural disaster relief packages (#) - Australia	N/A	tab Customers
				Number of customers provided with natural disaster relief packages (#) - New Zealand	N/A	tab Customers
2	Conflict and security practices	Risks of customer or product connections to conflict-affected and high-risk areas (CAHRAs),[1] including via potential connections to conflict minerals and/or the harmful use of force against workers or communities.	• Financial Crime Risk Management Framework and supporting policies and standards, e.g. Westpac Group Sanctions Policy • Credit and lending processes, e.g. ESG Credit Risk Policy, ESG risk assessments and Sustainability Positions	Total number of customers or transactions reviewed due to potential human rights risks identified in lending (#)	Metric includes institutional, commercial and New Zealand business and institutional customers or transactions. Human rights risks includes a range of risk categories, including risks related to conflict and security practices.	tab Risks
3	Customer hardship and exploitation	Risks of impacts to customers in times of hardship, vulnerability, exploitation or abuse (including situations of financial hardship, fraud, scams, financial abuse, coercion or domestic and family violence).	• Customer Vulnerability Framework, policies and standards • Product and service design and delivery, e.g. application of Safety by Design principles • Dedicated customer assistance, e.g. hardship and disaster support packages • Fraud and scams prevention and detection measures	Total scam prevented loss to customer ($m)	N/A	tab Customers
				Number of approved applications for financial assistance from customers experiencing financial hardship - Australia (#)	N/A	tab Customers
				Number of approved applications for financial assistance from customers experiencing financial hardship - New Zealand (#)	N/A	tab Customers
				Number of cases escalated through our specialist Extra Care team - New Zealand (#)	N/A	tab Customers
				Number of customer interactions by specialist customer care teams - Australia (#)	N/A	tab Customers

4	Discrimination, bullying and harassment	Risks that our people, supply chain workers, customers and communities may experience discrimination, bullying or harassment (including sexual harassment) within our workplace, products, services and value chain.	• Code of Conduct, policies and processes related to diversity, equity and inclusion (DEI) and discrimination, bullying and harassment • Responsible Sourcing Code of Conduct • Dedicated employee grievance processes and specialist human resources (HR), health, safety and wellbeing (HSW) and risk teams • Product and service design and delivery, e.g. application of Safety By Design principles	Organisational Health Index (OHI) score (#)	N/A	tab Employees
5	Environmental impacts to community	Risks of impacts to communities, including to their health or cultural heritage, arising from environmental impacts associated with our direct operations, financing activities and value chain.	• Natural Capital Position • Climate Change Position and Climate Transition Plan • Credit and lending processes e.g. ESG Credit Risk Policy, ESG risk assessments and Sustainability Positions	Reduction of scope 1 and 2 direct operational emissions (%)	N/A	tab Targets
				Reduction of scope 3 upstream emissions (%)	N/A	tab Targets
				Financed emissions sector targets	N/A	tab Targets
				Exposure to TNFD reference sectors (% of Group TCE)	N/A	tab Environment & Nature
6	Financial inclusion and wellbeing	Risks that customers and communities (including diverse customers) experience inequitable access to finance, financial education, or to our sites and facilities in such a way that it impacts their ability to meet basic needs.	• Accessible and inclusive product and service design and delivery, e.g. Westpac Group Access and Inclusion Plan • First Nations and in-community banking • Financial education training and tools	Number of participants in financial education events (face to face and live events) (#) - Australia	N/A	tab Economic & Social
				Number of participants in financial education events (face to face and live events) (#) - New Zealand	N/A	tab Economic & Social
				Number of participants in financial education events (face to face and live events) (#) - Pacific	N/A	tab Economic & Social
				Westpac Remote Services delivers in-community banking services and in-the-moment financial education, with 30 community visits per annum (#)	N/A	tab RAP
7	Health, safety and wellbeing	Risks of impacts to the physical, mental and emotional health, safety and wellbeing of our people, supply chain workers, customers and communities across our workplace, sites, products, services and value chain.	• Health, Safety and Wellbeing Statement of Commitment and supporting workplace policies and processes • Dedicated employee grievance processes and specialist HR, HSW and risk teams • Credit and lending processes, e.g. ESG Credit Risk Policy, ESG risk assessments and Sustainability Positions • Responsible Sourcing Code of Conduct	Lost Time Injury Frequency Rate (LTIFR) (#)	N/A	tab Employees
				Total Recordable Injury Frequency Rate (TRIFR) (#)	N/A	tab Employees
				Suppliers with action plans related to salient human rights risks (#)	Metric includes human rights risks relating 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 our operations and supply chains, and subcontracting arrangements.	tab Suppliers
				Total number of customers or transactions reviewed due to potential human rights risks identified in lending (#)	Metric includes institutional, commercial and New Zealand business and institutional customers or transactions. Human rights risks includes a range of risk categories, including risks related to health, safety and wellbeing.	tab Risks
8	Housing affordability and inclusivity	Risks that customers and communities experience inequitable access to affordable home finance or insurance and subsequent risks of hardship.	• Inclusive product and service features, e.g. Lenders Mortgage Insurance waivers for 23 professional occupations • Dedicated customer assistance, e.g. including hardship and disaster support packages • Support for housing affordability, through our Sustainability Strategy • Sustainable lending, through our Sustainable Finance Framework	Sustainable finance lending - Residential Mortgages (Australia) ($)	N/A	tab Opportunities

9	Land rights and livelihoods (including FPIC)	Risks of customer or product connections to land rights violations or other impacts to communities and First Nations peoples and their livelihoods or cultural heritage, as associated with land use or resettlement, compensation practices, community consultation and dialogue, or Free, Prior and Informed Consent (FPIC) practices.	• Credit and lending processes, e.g. ESG Credit Risk Policy, ESG risk assessments and Sustainability Positions • Reconciliation Action Plan, e.g. FPIC engagement actions	Total number of customers or transactions reviewed due to potential human rights risks identified in lending (#)	Metric includes institutional, commercial and New Zealand business and institutional customers or transactions. Human rights risks includes a range of risk categories, including risks related to land rights, livelihoods and First Nations peoples.	tab Risks
10	Modern slavery and labour rights violations	Risk of modern slavery or labour rights violations in our workforce, supply chain and value chain, including where customers may misuse our products and services to facilitate modern slavery, child sexual exploitation or other human impact financial crime.	• Financial Crime Risk Management Framework and supporting policies and standards, e.g. third party due diligence standards • Credit and lending processes, e.g. ESG Credit Risk Policy, ESG risk assessments and Sustainability Positions • BT's Investment Governance policies and BTNZ's Sustainable Investment Policy • Remuneration and other people policies • Industrial Relations program and Enterprise Agreements • Responsible Sourcing Code of Conduct	Total number of customers or transactions reviewed due to potential modern slavery risks identified in lending (#)	Metric includes institutional, commercial and New Zealand business and institutional customers or transactions.	tab Risks
				Suppliers with action plans related to salient human rights risks (#)	Metric includes human rights risks relating 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 our operations and supply chains, and subcontracting arrangements.	tab Suppliers
				Coverage of collective bargaining agreements (%)	N/A	tab Employees
11	Privacy and data protection	Risks of impacts to the privacy of our people, supply chain workers, customers and communities, as associated with potential unlawful or inappropriate surveillance or the loss or unauthorised breach of personal data.	• Privacy Statement and supporting policies, standards and processes, e.g. privacy risk assessments, investigations and monitoring • Data protection policies and standards	Number of data breaches reported to the Australian privacy regulator (OAIC) (#)	N/A	tab Customers
				Number of data breaches reported to the New Zealand privacy regulator (OPC) (#)	N/A	tab Customers

1. While there is no universal definition of CAHRA, in line with the OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Areas and legal criteria under international humanitarian law, it includes areas in a state of armed conflict (interstate war, civil war and military occupation), widespread violence or unrest, heightened presence of private security actors or other non-State armed groups, political instability or repression, State fragility, or widespread and systematic human rights abuses or violations of international humanitarian law.

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AUSTRALIAN ACCOUNTING STANDARDS BOARD (AASB)

FOR THE YEAR-ENDED 30 SEPTEMBER 2025

The table below describes our alignment to the Australian AASB S2 Climate-related Disclosures Standard. These standards will be mandatory for Westpac from FY26. We are not yet fully aligned and further work is underway to meet the requirements.

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.	See our 2025 Sustainability Report: Governance, Board oversight; and Governance, Management's Role
		6. (b) management's role in the governance processes, controls and procedures used to monitor, manage and oversee climate-related risks and opportunities	See our 2025 Sustainability Report: Governance, Management's role; and Governance, Oversight, controls and procedures
	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.	See our 2025 Sustainability Report: 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.	See our 2025 Sustainability Report: Strategy, 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.	See our 2025 Sustainability Report: Strategy, Climate-related risk and opportunities; and Strategy, Our 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.	See our 2025 Sustainability Report: Strategy - Financial effects As appropriate, we may consider enhancing our disclosures for this topic in coming years.
		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.	See our 2025 Sustainability Report: Strategy, Financial effects
	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.	See our 2025 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.	See 'Cross-Industry Metrics' below. See our 2025 Sustainability Report: 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.	See tabs 'Targets' See our 2025 Sustainability Report: 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	$MtCO_2$.e or (tCO_2-e)/employee (FTE)	See our 2025 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	See our 2025 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	See our 2025 Sustainability Index and Datasheet - tab 'Opportunities'
	Capital Deployment the amount of capital expenditure, financing or investment deployed towards climate-related risks and opportunities	Reporting currency	See our 2025 Sustainability Report: Strategy, Financial effects
	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 $MtCO_2$.e	
	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	See 2025 Annual Report: Remuneration report See our 2025 Sustainability Report: Governance, Remuneration relating to climate-related considerations

AOTEAROA NEW ZEALAND CLIMATE STANDARDS (NZCS)

FOR THE YEAR-ENDED 30 SEPTEMBER 2025

The table below describes our compliance to Aotearoa New Zealand Climate Standards (NZCS) issued by the External Reporting Bo ard. Westpac is a Climate Reporting Entity under the New Zealand Financial Markets Conduct Act 2013, and is a listed issuer and re gistered bank in New Zealand.

Our 2025 Sustainability Report complies with the NZCS. By complying with the NZCS for the Group we are no longer publishing a separate Climate Report for the Westpac New Zealand Branch.

Climate-related Disclosures (NZ CS 1)

REF.	RECOMMENDED DISCLOSURE	DISCLOSURE GUIDANCE	WESTPAC RESPONSE
	GOVERNANCE		
7-9.	To enable primary users to understand both the role an entity's governance body plays in overseeing climate-related risks and climate-related opportunities, and the role management plays in assessing and managing those climate-related risks and opportunities.	7. (a) identity of the governance body responsible for oversight of climate-related risks and opportunities;	See our 2025 Sustainability Report: Governance, Board oversight
		7. (b) a description of the governance body's oversight of climate-related risks and opportunities; and	See our 2025 Sustainability Report: Governance, Board oversight; and Governance, Management's Role
		7. (c) a description of management's role in assessing and managing climate-related risks and opportunities	See our 2025 Sustainability Report: Governance, Management's role
		GOVERNANCE BODY OVERSIGHT	
		8. (a) processes and frequency by which the governance body is informed about climate related risks and opportunities;	See our 2025 Sustainability Report: Governance
		8. (b) how the governance body ensures that the appropriate skills and competencies are available to provide oversight of climate-related risks and opportunities;	See our 2025 Sustainability Report: Governance, Climate-related skills and experience in key governance bodies
		8. (c) how the governance body considers climate-related risks and opportunities when developing and overseeing implementation of the entity's strategy; and	See our 2025 Sustainability Report: Governance of climate strategy and targets
		8. (d) how the governance body sets, monitors progress against, and oversees achievement of metrics and targets for managing climate-related risks and opportunities, including whether and if so how, related performance metrics are incorporated into remuneration policies.	See our 2025 Sustainability Report: Governance of climate strategy and targets; Governance, Remuneration relating to climate-related considerations

		MANAGEMENT'S ROLE	
		9 (a) how climate-related responsibilities are assigned to management-level positions or committees, and the process and frequency by which management-level positions or committees engage with the governance body;	See our 2025 Sustainability Report: Governance, Management's role
		9 (b) the related organisational structure(s) showing where these management-level positions and committees lie; and	See our 2025 Sustainability Report: Governance
		9 (c) the processes and frequency by which management is informed about, makes decisions on, and monitors, climate-related risks and opportunities.	See our 2025 Sustainability Report: Governance, Oversight, controls and procedures
	STRATEGY		
11-16	To enable primary users to understand how climate change is currently impacting an entity and how it may do so in the future. This includes the scenario analysis an entity has undertaken, the climate-related risks and opportunities an entity has identified, the anticipated impacts and financial impacts of these, and how an entity will position itself as the global and domestic economy transitions towards a low-emissions, climate-resilient future	11. (a) a description of its current climate-related impacts (see paragraph 12)	See our 2025 Sustainability Report: Strategy, Climate-related risk and opportunities
		11. (b) a description of the scenario analysis it has undertaken (see paragraph 13);	See our 2025 Sustainability Report: Risk Management, Climate-related scenario analysis
		11. (c) a description of the climate-related risks and opportunities it has identified over the short, medium, and long term (see paragraph 14);	See our 2025 Sustainability Report: Strategy, Climate-related risk and opportunities
		11. (d) a description of the anticipated impacts of climate-related risks and opportunities (see paragraph 15); and	See 'ANTICIPATED IMPACTS AND FINANCIAL IMPACTS' below
		11. (e) a description of how it will position itself as the global and domestic economy transitions towards a low-emissions, climate-resilient future state (see paragraph 16).	See our 2025 Sustainability Report: Strategy, Our strategic approach; Strategy, Our Climate Transition Plan
		CURRENT IMPACTS AND FINANCIAL IMPACTS	
		12. (a) its current physical and transition impacts;	See our 2025 Sustainability Report: Strategy, Climate-related risk and opportunities
		12. (b) the current financial impacts of its physical and transition impacts identified in paragraph 12(a); and	See our 2025 Sustainability Report: Strategy, Financial effects
		12. (c) if the entity is unable to disclose quantitative information for paragraph 12(b), an explanation of why that is the case.	

SCENARIO ANALYSIS UNDERTAKEN	
13. An entity must describe the scenario analysis it has undertaken to help identify its climate related risks and opportunities and better understand the resilience of its business model and strategy. This must include a description of how an entity has analysed, at a minimum, a 1.5 degrees Celsius climate-related scenario, a 3 degrees Celsius or greater climate-related scenario, and a third climate-related scenario (see paragraph 11(b))	See our 2025 Sustainability Report: Risk Management, Climate-related scenario analysis
CLIMATE-RELATED RISKS AND OPPORTUNITIES	
14. (a) how it defines short, medium and long term and how the definitions are linked to its strategic planning horizons and capital deployment plans;	See our 2025 Sustainability Report: Strategy, Time horizons for climate reporting
14. (b) whether the climate-related risks and opportunities identified are physical or transition risks or opportunities, including, where relevant, their sector and geography; and	See our 2025 Sustainability Report: Strategy, Climate-related risk and opportunities
14. (c) how climate-related risks and opportunities serve as an input to its internal capital deployment and funding decision-making processes.	See our 2025 Sustainability Report: Strategy, Financial effects
ANTICIPATED IMPACTS AND FINANCIAL IMPACTS	
15. (a) the anticipated impacts of climate-related risks and opportunities reasonably expected by the entity;	See our 2025 Sustainability Report: Strategy, Climate-related risk and opportunities
15. (b) the anticipated financial impacts of climate-related risks and opportunities reasonably expected by an entity;	n/a - not disclosed - see 15. (d) below
15. (c) a description of the time horizons over which the anticipated financial impacts of climate-related risks and opportunities could reasonably be expected to occur; and	See our 2025 Sustainability Report: Strategy, Climate-related risk and opportunities
15. (d) if an entity is unable to disclose quantitative information for paragraph 15(b), an explanation of why that is the case.	Adoption Provision 2: Anticipated financial impacts – exempts Westpac from disclosing anticipated financial impacts of climate risks and opportunities and a description of time horizons over which the anticipated financial impacts could reasonably be expected to occur
TRANSITION PLAN ASPECTS OF ITS STRATEGY	
16. (a) a description of its current business model and strategy;	See our 2025 Sustainability Report: Strategy, Our strategy
16. (b) the transition plan aspects of its strategy, including how its business model and strategy might change to address its climate-related risks and opportunities;	See our 2025 Sustainability Report: Strategy, Our strategy; Strategy, Our Climate Transition Plan
16. (c) the extent to which transition plan aspects of its strategy are aligned with its internal capital deployment and funding decision-making processes.	See our 2025 Sustainability Report: Strategy, Financial effects

	RISK MANAGEMENT		
18-19	To enable primary users to understand how an entity's climate-related risks are identified, assessed, and managed and how those processes are integrated into existing risk management processes.	18. (a) a description of its processes for identifying, assessing and managing climate-related risks (see paragraph 19);	See our 2025 Sustainability Report: Risk Management, Managing climate-related risks; Risk Management, Policies and related processes to manage climate-related risks
		18. (b) description of how its processes for identifying, assessing, and managing climate related risks are integrated into its overall risk management processes.	See our 2025 Sustainability Report: Risk Management, Policies and related processes to manage climate-related risks
		19. (a) the tools and methods used to identify, and to assess the scope, size, and impact of, its identified climate-related risks;	
		19. (b) the short-term, medium-term, and long-term time horizons considered, including specifying the duration of each of these time horizons;	See our 2025 Sustainability Report: Strategy, Time horizons for climate reporting
		19. (c) whether any parts of the value chain are excluded;	See our 2025 Sustainability Report: Risk Management
		19. (d) the frequency of assessment; and	
		19. (e) its processes for prioritising climate-related risks relative to other types of risks.	
	METRICS AND TARGETS		
21-24	To enable primary users to understand how an entity measures and manages its climate-related risks and opportunities. Metrics and targets also provide a basis upon which primary users can compare entities within a sector or industry	21. (a) the metrics that are relevant to all entities regardless of industry and business model (see paragraph 22);	Refer to 'Metric Categories' below
		21. (b) industry-based metrics relevant to its industry or business model used to measure and manage climate-related risks and opportunities;	See our 2025 Sustainability Report: Metrics and Targets, Introduction
		21. (c) any other key performance indicators used to measure and manage climate-related risks and opportunities; and	See our 2025 Sustainability Report: Strategy, Net-zero, Climate Resilient Operations; Strategy, Supporting Customers' Transition to net-zero and to build their climate resilience; Risk Management, Climate-related scenario analysis results
		21. (d) the targets used to manage climate-related risks and opportunities, and performance against those targets (see paragraph 23).	Refer to 'Targets' below
		METRIC CATEGORIES	
		22. (a) greenhouse gas (GHG) emissions: gross emissions in metric tonnes of carbon dioxide equivalent (CO2e) classified as (see paragraph 24): (i) scope 1; (ii) scope 2 (calculated using the location-based method); (iii) scope 3;	See our 2025 Sustainability Report: Metrics and Targets, Operational GHG emissions and energy consumption
		22. (b) GHG emissions intensity;	See our 2025 Sustainability Report: Strategy, Net-zero Climate Resilient Operations, Our emissions intensity; Metrics and Targets, Operational GHG emissions and energy consumption; Metrics and Targets, Scope 3 Financed Emissions
		22. (c) transition risks: amount or percentage of assets or business activities vulnerable to transition risks;	See our 2025 Sustainability Report: Risk Management, Climate-related scenario analysis results - transition risk
		22. (d) physical risks: amount or percentage of assets or business activities vulnerable to physical risks;	See our 2025 Sustainability Report: Risk Management, Climate-related scenario analysis results - physical risk
		22. (e) climate-related opportunities: amount or percentage of assets, or business activities aligned with climate-related opportunities;	See our 2025 Sustainability Report: Strategy, Supporting customers' transition to net-zero and to build their climate resilience, Climate-related opportunities
		22. (f) capital deployment: amount of capital expenditure, financing, or investment deployed toward climate-related risks and opportunities;	See our 2025 Sustainability Report: Strategy, Financial effects
		22. (g) internal emissions price: price per metric tonne of CO2e used internally by an entity; and	
		22. (h) remuneration: management remuneration linked to climate-related risks and opportunities in the current period, expressed as a percentage, weighting, description or amount of overall management remuneration (see also paragraph 8(d)).	See our 2025 Sustainability Report: Governance, Remuneration relating to climate-related considerations

		TARGETS	
		23. (a) the time frame over which the target applies;	See our 2025 Sustainability Report: Metrics and Targets, Operational GHG emissions and energy consumption; Metrics and Targets, Scope 3 Financed Emissions; Metrics and Targets, Climate-related opportunities
		23. (b) any associated interim targets;	
		23. (c) the base year from which progress is measured;	
		23. (d) a description of performance against the targets; and	See our 2025 Sustainability Report: Strategy, Net-zero, climate resilient operations; Strategy, Supporting customers' transition to net-zero and to build their climate resilience; Metrics and Targets, Financed Emissions Sector Targets
		23. (e) for each GHG emissions target: (i) whether the target is an absolute target or intensity target; (ii) the entity's view as to how the target contributes to limiting global warming to 1.5 degrees Celsius; (iii) the entity's basis for the view expressed in 23(e)(ii), including any reliance on the opinion or methods provided by third parties; and (iv) the extent to which the target relies on offsets, whether the offsets are verified or certified, and if so, under which scheme or schemes.	See our 2025 Sustainability Report: Metrics and Targets, Operational GHG emissions and energy consumption; Metrics and Targets, Scope 3 Financed Emissions
		GHG EMISSIONS	
		24. (a) a statement describing the standard or standards that its GHG emissions have been measured in accordance with;	See our 2025 Sustainability Report: Appendix, Methodology – Operational Emissions - Scope 1, 2 and Upstream Scope 3; Appendix, Methodology – Scope 3 Financed Emissions
		24. (b) the GHG emissions consolidation approach used: equity share, financial control, or operational control;	
		24. (c) the source of emission factors and the global warming potential (GWP) rates used or a reference to the GWP source; and	
		24. (d) a summary of specific exclusions of sources, including facilities, operations or assets with a justification for their exclusion.	

General Requirements for Climate-related Disclosures (NZ CS 3)

REF.	RECOMMENDED DISCLOSURE	DISCLOSURE GUIDANCE	WESTPAC RESPONSE
	SCENARIO ANALYSIS METHODS AND ASSUMPTIONS		
51-52	An entity must disclose the methods and assumptions underlying the climate-related scenarios used, and the scenario analysis process employed. The following information must be included when describing the methods and assumptions underlying the climate-related scenarios used, and the scenario analysis process employed	51. (a)(i) a brief description of each scenario narrative;	See our 2025 Sustainability Report: Risk Management, Climate-related scenario analysis
		51. (a)(ii) the time horizons considered, including endpoints and whether the endpoints are determined by a year or a temperature target;	
		51. (a)(iii) a description of the various emissions reduction pathways in each scenario and the assumptions underlying pathway development over time, including the scope of operations covered, policy and socioeconomic assumptions, macroeconomic trends, energy pathways, carbon sequestration from afforestation and nature based solutions and technology assumptions including negative emissions technology;	See our 2025 Sustainability Report: Appendix, Methodology – Climate-related scenario analysis
		51. (a)(iv) an explanation of why the entity believes the chosen scenarios are relevant and appropriate to assessing the resilience of the entity's business model and strategy to climate-related risks and opportunities;	
		51. (a)(v) the sources of data used to construct each scenario;	
		52. (b)(i) whether scenario analysis is a standalone analysis or integrated within the entity's strategy processes;	See our 2025 Sustainability Report: Risk Management, Climate-related scenario analysis
		52. (b)(ii) the governance process used to oversee and manage the scenario analysis process, including the role of the governance body and management;	
		52. (b)(iii) if modelling has been undertaken, a clear description of what modelling was undertaken and why the model was chosen as the appropriate model; and	
		52. (b)(iv) which external partners and stakeholders are involved.	
	GHG EMISSIONS METHODS, ASSUMPTIONS AND ESTIMATION UNCERTAINTY		
52-54	-	52. An entity must provide a description of the methods and assumptions used to calculate or estimate GHG emissions, and the limitations of those methods. When choices between different methods are allowed, or entity-specific methods are used, an entity must disclose the methods used and the rationale for doing so.	See our 2025 Sustainability Report: Appendix, Methodology – Operational Emissions - Scope 1, 2 and Upstream Scope 3; Appendix, Methodology – Scope 3 Financed Emissions
		53. An entity must describe uncertainties relevant to the entity's quantification of its GHG emissions, including the effects of these uncertainties on the GHG emissions disclosures	
		54. An entity must provide an explanation for any base year GHG emissions restatements.	See our 2025 Sustainability Report: Appendix, Methodology – Operational Emissions - Scope 1, 2 and Upstream Scope 3; Appendix, Methodology – Scope 3 Financed Emissions

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GRI CONTENT INDEX

FOR THE YEAR-ENDED 30 SEPTEMBER 2025

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 restated from those published last year. See 'Home' tab (Prior year restatements) 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. See 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. 2025 Annual Report: Financial Statement Notes for investments due to subsidiaries and associates. This does not include philanthropic foundations that are not owned or operated by the Group. c. See our 2025 Annual Report (Note 1 and Note 29)	

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 2024 to 30 September 2025, unless stated otherwise. b. Sustainability and financial reporting is aligned. c. 3 November 2025. 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 have been restated when more accurate data has become available and/or when there have been material changes to the methodologies for data calculation and estimation, and/or data errors have been identified. All restatements have been highlighted within the relevant data sheets, including footnotes to explain the reason for restatement.	
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. See our 2025 Annual Report: Corporate Governance. The Board approves our external assurance scope of work annually. b.i. See KPMG Assurance Statement on our website. 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 2025 Annual Report and 2025 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. See our Auditor's independence declaration in our 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; 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; b. report other relevant business relationships; c. describe significant changes in 2-6-a, 2-6-b, and 2-6-c compared to the previous reporting period.	a.i. See our Website: Our businesses. a.ii., iii. 2025 Annual Report: Directors' Report; Creating value for the community; 2024 Modern Slavery Statement: Our Structure, Operations and Supply Chains; Website: Responsible Sourcing b. See our Website: Our businesses. c. See our 2025 Annual Report: Directors' Report; 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. See tab Employees (Employee profile tables), and Glossary. d., e. See tab Employees (Employee profile tables); 2025 Annual Report: Creating value for our 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. See 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. See our 2025 Annual Report: Corporate Governance; 2025 Sustainability Report: Governance; 2025 Corporate Governance Statement b. See our 2025 Annual Report: Corporate Governance; 2025 Sustainability Report: Governance; 2025 Corporate Governance Statement c. i.-v See our 2025 Annual Report: Directors' Report - Board of Directors; 2025 Sustainability Index and Datasheet: tab Employees (Board Composition table) c. vii.vi As appropriate, we may consider enhancing our disclosures for this topic in coming years c. vii. See our 2025 Annual Report: Corporate Governance; 2025 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. and b. See our 2025 Corporate Governance Statement – Appointment of Directors	
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. See our 2025 Annual Report: Directors' Report - Board of Directors b. Westpac's Chair is an independent non-executive. See our the 2025 Corporate Governance Statement; 2025 Sustainability Index and Datasheet: tab Employees (Board Composition table)	

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.,c. See our 2025 Annual Report: Corporate Governance; 2025 Sustainability Report: Governance; 2025 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.,b. See our 2025 Annual Report: Corporate Governance; 2025 Sustainability Report: Governance; 2025 Corporate Governance Statement	
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. See our 2025 Annual Report: Corporate Governance; 2025 Sustainability Report: Governance; 2025 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. See our Website: Westpac Group Conflicts of Interest Policy Summary, for details on how Westpac manages conflicts of interest; 2025 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. See 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. See 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. See our 2025 Annual Report: Corporate Governance; 2025 Sustainability Report: Governance; 2025 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. See our 2025 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. See our 2025 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. See our 2025 Annual Report: Directors' Report (Remuneration Report); and 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. See 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. See our 2025 Annual Report: Top risks and sustainability; 2025 Sustainability Report: Message from the CEO; 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. See our Human Rights Position Statement and Action Plan, and Code of Conduct c. See 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. See our Website: Operating principles and policies; Responsible Sourcing; 2024 Modern Slavery Statement; 2025 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 2024 Modern Slavery Statement. d. to e. Refer to our Website: Human Rights and 2024 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. See our 2025 Annual Report: Provisions, contingent liabilities, contingent assets and credit commitments (Note 25)	
	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. See 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. See 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. See 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 adheres 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 is described on our website. Refer to: 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 FY25, 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. See our 2025 Annual Report: Strategic Review for details on our management of material topics in 2025. 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. See tab "Economic and Social" (Value Generation and Distribution table) and "Glossary"; 2025 Annual Report: Financial Statements - Financial Performance	
	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., See our 2025 Annual Report: Creating value for the environment; 2025 Sustainability Report: Risk Management; 2025 Sustainability Index and Datasheet: tab 'Risks' and 'Opportunities' a.v. See our 2025 Annual Report: Creating value for the environment, Financial Statements (Note 10). Provisions for expected credit losses (Portfolio Overlays)	
	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. See our 2025 Annual Report: Financial Statements (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.	Westpac receives no direct financial support from Governments in our role as a bank. We receive a tax-offset in relation to the provision of affordable housing with the amounts currently less than $3m per annum. Westpac received some benefit from discounted interest rates in FY24 related to a government backed funding facility linked to the COVID-19 Pandemic. In 2020, all Australian banks were offered a term funding facility (TFF) by the Reserve Bank (RBA) of Australia to support their funding during the COVID-19 pandemic which in turn was aimed at supporting economic activity at that time. The facility enabled banks to borrow money from the RBA at a very low interest rate. No drawdowns of the facility have been made since June 2021 and at 30 September 2025 no funding from the TFF was outstanding. However, some TFF funding was outstanding during the year with all maturities completed by 30 June 2025. The rate of funding for the TFF was at 0.1%. A similar (but smaller) facility was also available in New Zealand. 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. No single government or government related entity owns more than 1.5% of Westpac’s shares on issue.	

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. See 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. See our 2025 Annual Report: Provisions, contingent liabilities, contingent assets and credit commitments (Note 25)	
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. See our Website: Approach to Tax, latest Tax Transparency Report, 2025 Annual Report: Corporate Governance. As appropriate, we may enhance our disclosures for this topic in coming years as legislative changes to Public Country-by-Country reporting (PCbCR) have come into force. These measures apply to Westpac for the year-ending 30 September 2025, to be published by 30 September 2026.	
	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. See our Website: Approach to Tax, latest Tax Transparency Report, 2025 Annual Report: Corporate Governance. As appropriate, we may enhance our disclosures for this topic in coming years as proposed amendments to the Board of Tax Voluntary Tax Transparency Code are finalised. c. See our 2025 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. See our Website: Approach to Tax, latest Tax Transparency Report, 2025 Annual Report: Our sustainability materiality assessment process. As appropriate, we may enhance our disclosures for this topic in coming years as proposed amendments to the Board of Tax Voluntary Tax Transparency Code are finalised.	
	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. See our website : 2025 Annual Report: Financial Statements b, c. As appropriate, we may enhance our disclosures for this topic in coming years as proposed legislative changes to PCbCR have come into force. These measures apply to Westpac for the year-ending 30 September 2025, to be published by 30 September 2026.	

ENVIRONMENT

ENERGY

GRI 302: Energy 2016	302-1 Energy consumption within the organization a. Total fuel consumption within the organization from non-renewable sources, in joules or multiples, and including fuel types used. b. Total fuel consumption within the organization from renewable sources, in joules or multiples, and including fuel types used. c. In joules, watt-hours or multiples, the total: i. electricity consumption ii. heating consumption iii. cooling consumption iv. steam consumption d. In joules, watt-hours or multiples, the total: i. electricity sold ii. heating sold iii. cooling sold iv. steam sold e. Total energy consumption within the organization, in joules or multiples. f. Standards, methodologies, assumptions, and/or calculation tools used. g. Source of the conversion factors used.	a., b., c. i), e., f., g. See tab "Environment & Nature" (Energy Consumption table) and "Glossary". c., ii), iii), iv) Not available d. We do not report on energy sold as these are not applicable to Westpac.
	302-2 Energy consumption outside of the organization a. Energy consumption outside of the organization, in joules or multiples. b. Standards, methodologies, assumptions, and/or calculation tools used. c. Source of the conversion factors used.	a. to c. As appropriate, we may consider enhancing our disclosures for this topic in coming years.
	302-3 Energy intensity a. Energy intensity ratio for the organization. b. Organization-specific metric (the denominator) chosen to calculate the ratio. c. Types of energy included in the intensity ratio; whether fuel, electricity, heating, cooling, steam, or all. d. Whether the ratio uses energy consumption within the organization, outside of it, or both.	a., d. See tab "Environment & Nature" (Energy Consumption table) and "Glossary". b. Employee full time equivalent chosen as the denominator to calculate our energy intensity metric c. Energy consumption within the organisation chosen as the numerator to calculate our energy intensity metric
	302-4 Reduction of energy consumption a. Amount of reductions in energy consumption achieved as a direct result of conservation and efficiency initiatives, in joules or multiples. b. Types of energy included in the reductions; whether fuel, electricity, heating, cooling, steam, or all. c. Basis for calculating reductions in energy consumption, such as base year or baseline, including the rationale for choosing it. d. Standards, methodologies, assumptions, and/or calculation tools used.	a. Renewables data reported but not efficiency and conservation due to availability of reliable data. As appropriate, we may consider enhancing our disclosures for this topic in coming years. b. to d. See our 2025 Annual Report: Creating value for the environment, 2025 Sustainability Report: Strategy; 2025 Sustainability Index and Datasheet – tab "Environment & Nature" (Energy consumption table) and Glossary.
	302-5 Reductions in energy requirements of products and services a. Reductions in energy requirements of sold products and services achieved during the reporting period, in joules or multiples. b. Basis for calculating reductions in energy consumption, such as base year or baseline, including the rationale for choosing it. c. Standards, methodologies, assumptions, and/or calculation tools used.	a. to c. We do not consider this GRI standard to be applicable to banking.

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. See our 2025 Annual Report: Creating value for the environment, 2025 Sustainability Report: Strategy; 2025 Sustainability Index and Datasheet – tab "Emissions account" (Westpac Group GHG Emissions, and Location-based GHG Emissions Breakdown tables) and "Glossary" b. We include the following gases in our scope 1 calculation (CO2, CH4, N2O, HFCs), and reference the National Greenhouse and Energy Register c. We do not consider this requirement to be applicable to our industry. d. i), ii), iii) e., f., g. See our 2025 Sustainability Report: Appendix - Methodology: Scope 1 and 2 direct operational emissions and scope 3 upstream emissions; and "OE" 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. See our 2025 Annual Report: Creating value for the environment, 2025 Sustainability Report: Strategy; 2025 Sustainability Index and Datasheet – tab "Emissions account" (Westpac Group GHG Emissions, and Location-based GHG Emissions Breakdown tables) and "Glossary" c. Not available d. i), ii), iii) e., f., g. See our 2025 Sustainability Report: Appendix - Methodology: Scope 1 and 2 direct operational emissions and scope 3 upstream emissions; and "OE" 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. See our 2025 Annual Report: Creating value for the environment, 2025 Sustainability Report: Strategy; 2025 Sustainability Index and Datasheet – tab "Emissions account" (Westpac Group GHG Emissions, and Location-based GHG Emissions Breakdown tables); "Glossary" and "OE" b. Not available c. We do not consider this requirement to be applicable to our industry. e. i), ii), iii), f., g. See our 2025 Sustainability Report: 2025 Sustainability Report: Appendix - Methodology: Scope 1 and 2 direct operational emissions and scope 3 upstream emissions; and "OE" 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. See tab "Emissions account" (Westpac Group GHG Emissions table) and "Glossary" b. Employee full time equivalent chosen 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 Register	
	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. See our 2025 Sustainability Report: Strategy, 2025 Sustainability Index and Datasheet – tab "Emissions account" b. We include the following gases in our scope 1 calculation (CO2, CH4, N2O, HFCs), and reference the National Greenhouse and Energy Register c. to e. See our 2025 Annual Report: Creating value for the environment, 2025 Sustainability Report: Appendix - Methodology: Scope 1 and 2 direct operational emissions and scope 3 upstream emissions; 2025 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 environmental and social criteria. Also see: - Our Modern Slavery Statement 2024: Our Actions to Identify, Assess and Address Modern Slavery Risk - Working with Westpac Group Supplier Playbook: Starting with Westpac and risk assessment - Responsible Sourcing 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 672 suppliers over FY25. 126 (19%) 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 FY25. 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. See our 2025 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. See 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.	

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 adopted 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. Our HSW management system complies with: • Work Health and Safety legislation in Australia and other countries we operate in; • ISO 45001 Occupational health and safety management systems; • The National Self Insurer's Audit Tool, Australia (NAT); • Regulator standards for work health and safety; • NZ's ACC Partnership Program.	
	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 can be routine such as checklists and inspections completed by employees and leaders or through reporting HSW hazards in our hazard and incident management system. Employees and leaders are trained in our risk management procedures through our mandatory HSW training and roles and responsibilities are also articulated in internal HSW policies and procedures. Where specialised capability is required, our dedicated Employee Care team of allied health professionals, safety professionals and psychologists conduct risk assessments in consultation with our 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, see 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 Employee Care 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 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 HSW Responsibilities Matrix and are in line with safety regulator guidance. Where these roles are in place, they meet at least every 3 months. See our Website: Health, Safety & Wellbeing (HSW) policy (section 2.6 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 complete their job safely and ensure they 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 mental health training for leaders and employees. See our Website: Health, Safety & Wellbeing(HSW) policy (section 2.7 HSW training). Also see 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 to create a great place to 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 pharmacy partnership program. In Australia, we provide salary continuance insurance to employees for when they need it. In United Kingdom, United States of America, Germany, Singapore, Papua New Guinea and Fiji, we provide medical insurance to our employees to assist in providing access to healthcare services. In addition, as part of our commitment to inclusion and diversity, we have employee action groups such as LGBTQI+, domestic and family violence and women of Westpac, which support the wellbeing of employees (See 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 provide 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. See our Website: Health Safety & Wellbeing, HSW policy (3 Roles and Responsibilities). See tab Employees (Employee profile and Contractor profile tables). b. Not applicable.	
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) See our 2025 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 ergonomics, psychological wellbeing, customer behaviour 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 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 workplace mental health 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 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. e. TRIFR and LTIFR are calculated using 1,000,000 hours worked. f. No-one excluded. g. See our 2025 Sustainability Index and Datasheet: tab Employees (Health, safety and wellbeing table); and Glossary.	

	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. See 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. See 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 a. Percentage of total employees by gender and by employee category who received a regular performance and career development review during the reporting period. reviews	a. See 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. See our 2025 Annual Report: Corporate Governance b.i., ii. See tab "Employees" (Age and Gender Profile and Board Composition tables) a, iii., b. iii. See 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. See tab Employees – (Percentage of Basic Salary table). b. Significant locations of operation includes 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 FY25 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.	

FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING			
GRI 407: **Freedom of Association and Collective Bargaining 2016**	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk a. Operations and suppliers in which workers' rights to exercise freedom of association or collective bargaining may be violated or at significant risk 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 support rights to exercise freedom of association and collective bargaining.	a. Refer to our 2024 Modern Slavery Statement. b. Refer to our 2024 Modern Slavery Statement and 2025 Sustainability Index and Datasheet - tab Employees 'Coverage of collective bargaining agreements' and tab Suppliers 'Responsible Sourcing ESG risks'. As appropriate, we may consider enhancing our disclosures for this topic in coming years. Our Human Rights Position Statement and Action Plan, the Westpac Group Enterprise Agreement and Responsible Sourcing Code of Conduct also support the measures we take.	
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 2024 Modern Slavery Statement. c. Refer to our 2024 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 2024 Modern Slavery Statement. b. Refer to our 2024 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 and 2025 Sustainability Index and Datasheet – tab 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 Ginea. 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. See 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. See our 2025 Annual Report: Section 1 – Creating Value For the Community and Website: Community and Social Enterprise. vi., vii. Through our partnerships with other organisations (Jawun, Thrive, International Justice Mission (IJM) and Save the Children) we seek to build stronger, more inclusive communities. See our Website: Indigenous Hub and Safer Children, Safer Communities. 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. Including through our Whistleblower channels. These mechanisms are outlined in our Human Rights Position Statement and 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. See 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 see: - Our Modern Slavery Statement 2024: Our Actions to Identify, Assess and Address Modern Slavery Risk - Working with Westpac Group Supplier Playbook: Starting with Westpac and risk assessment - Responsible Sourcing 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 672 suppliers over FY25. 126 (19%) 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 FY25. 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. See our 2025 Sustainability Index and Datasheet: tab Economic and Social (Political Engagement table)	
MARKETING AND LABELING			
GRI 417: **Marketing and Labeling 2016**	417-1 Requirements for product and service information and labeling a. Whether each of the following types of information is required by the organization's procedures for product and service information and labeling: "i. The sourcing of components of the product or service; ii. Content, particularly with regard to substances that might produce an environmental or social impact; iii. Safe use of the product or service; iv. Disposal of the product and environmental or social impacts; v. Other (explain)." b. Percentage of significant product or service categories covered by and assessed for compliance with such procedures.	a., b. See our Website: Terms & Conditions (includes information on our Financial Services Guides, Product Disclosure Statements and Terms and Conditions for our products and services) As appropriate, we may consider enhancing our disclosures for this topic in coming years.	
	417-2 Incidents of non-compliance concerning product and service information and labeling a. Total number of incidents of non-compliance with regulations and/or voluntary codes concerning product and service information and labeling, by: "i. incidents of non-compliance with regulations resulting in a fine or penalty; ii. incidents of non-compliance with regulations resulting in a warning; iii. incidents of non-compliance with voluntary codes." b. If the organization has not identified any non-compliance with regulations and/or voluntary codes, a brief statement of this fact is sufficient.	a., b. See our 2025 Annual Report: Provisions, contingent liabilities, contingent assets and credit commitments (Note 25) As appropriate, we may consider enhancing our disclosures for this topic in coming years.	
	417-3 Incidents of non-compliance concerning marketing communications a. Total number of incidents of non-compliance with regulations and/or voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by: "i. incidents of non-compliance with regulations resulting in a fine or penalty; ii. incidents of non-compliance with regulations resulting in a warning; iii. incidents of non-compliance with voluntary codes." b. If the organization has not identified any non-compliance with regulations and/or voluntary codes, a brief statement of this fact is sufficient.	a., b. See our 2025 Annual Report: Provisions, contingent liabilities, contingent assets and credit commitments (Note 25) As appropriate, we may consider enhancing our disclosures for this topic in coming years.	
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. See tab "Customers" (Customer Complaints table) b. See 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.	

INTERNATIONAL SUSTAINABILITY STANDARDS BOARD (ISSB)

FOR THE YEAR-ENDED 30 SEPTEMBER 2025

The ISSB (part of IFRS Foundation) published sustainability standards in June 2023,S1: General Requirements for Disclosure of Sustainability-related Financial Information and S2: Climate-related Disclosures. As part of this change, the Task Force on Climate-related Financial Disclosures (TCFD) recommendations have now been absorbed within the S2 Climate-related Disclosures.

Westpac has been reporting aligned the TCFD recommendations since 2017 and as a result, Westpac's climate reporting is broadly aligned with IFRS S2.

IFRS S1 sets out recommendation for disclosure of general sustainability-related risks and opportunities. We do fully meet the S1 & S2 and we will look to

General Requirements for Disclosure of Sustainability-related Financial Information (S1)

REF.	RECOMMENDED DISCLOSURE	DISCLOSURE GUIDANCE	WESTPAC RESPONSE
	GOVERNANCE		
26-27.	The objective of sustainability-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 sustainability-related risks and opportunities.	a) Disclose information about the governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of sustainability-related risks and opportunities.	See our 2025 Sustainability Report: Governance
		b) Disclose information about management's role in the governance processes, controls and procedures used to monitor, manage and oversee sustainability-related risks and opportunities.	See our 2025 Sustainability Report: Governance
	STRATEGY		
28-42.	The objective of sustainability-related financial disclosures on strategy is to enable users of general purpose financial reports to understand an entity's strategy for managing sustainability-related risks and opportunities.	a) the sustainability-related risks and opportunities that could reasonably be expected to affect the entity's prospects.	See our 2025 Sustainability Report: Strategy; 2025 Annual Report: Strategic Review See our website: Listening to our stakeholders - for information on our material sustainability topics
		b) the current and anticipated effects of those sustainability-related risks and opportunities on the entity's business model and value chain.	See our 2025 Sustainability Report: Strategy; 2025 Annual Report: Strategic Review
		c) the effects of those sustainability-related risks and opportunities on the entity's strategy and decision-making.	See our 2025 Sustainability Report: Strategy; 2025 Annual Report: Strategic Review
		d) the effects of those sustainability-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 sustainability-related risks and opportunities have been factored into the entity's financial planning.	See our 2025 Sustainability Report: Strategy - financial effects
		e) the resilience of the entity's strategy and its business model to those sustainability-related risks.	See our 2025 Sustainability Report: Strategy; 2025 Annual Report: Strategic Review

	RISK MANAGEMENT		
43-44.	The objective of sustainability-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 sustainability-related risks and opportunities, including whether and how those processes are integrated into and inform the entity's overall risk management process; and to assess the entity's overall risk profile and its overall risk management process.	a) the processes and related policies the entity uses to identify, assess, prioritise and monitor sustainability-related risks,	See our 2025 Sustainability Report: Risk management
		b) the processes the entity uses to identify, assess, prioritise and monitor sustainability-related opportunities;	See our 2025 Sustainability Report: Risk management
		c) the extent to which, and how, the processes for identifying, assessing, prioritising and monitoring sustainability-related risks and opportunities are integrated into and inform the entity's overall risk management process.	See our 2025 Sustainability Report: Risk management
	METRICS AND TARGETS		
45-53.	The objective of sustainability-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 sustainability-related risks and opportunities, including progress towards any targets the entity has set, and any targets it is required to meet by law or regulation.	a) metrics required by an applicable IFRS Sustainability Disclosure Standard	Our sustainability disclosures in our annual reporting suite are prepared based on global sustainability frameworks, standards and initiatives, including GRI, SASB, PRBs, the UNGPs and more recently the AASB & NZCS. Our sustainability metrics are consolidated in this Excel spreadsheet. See relevant tabs for more information.
		b) metrics the entity uses to measure and monitor: (i) that sustainability-related risk or opportunity; and (ii) its performance in relation to that sustainability-related risk or opportunity, including progress towards any targets the entity has set, and any targets it is required to meet by law or regulation.	

Climate-related Disclosures (S2)

REF.	RECOMMENDED DISCLOSURE	DISCLOSURE GUIDANCE	WESTPAC RESPONSE
	GOVERNANCE		
5-7.	The objective of sustainability-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.	a) Disclose information about 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.	See our 2025 Sustainability Report: Governance
		b) Disclose information about management's role in the governance processes, controls and procedures used to monitor, manage and oversee climate-related risks and opportunities.	See our 2025 Sustainability Report: Governance
	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.	a) the climate-related risks and opportunities that could reasonably be expected to affect the entity's prospects.	See our 2025 Sustainability Report: Strategy
		b) the current and anticipated effects of those climate-related risks and opportunities on the entity's business model and value chain.	See our 2025 Sustainability Report: Strategy
		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.	See our 2025 Sustainability Report: Strategy
		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.	See our 2025 Sustainability Report: Strategy - financial effects
		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.	See our 2025 Sustainability Report: Strategy; Risk management See tab 'Risks' and 'Opportunities'
	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.	a) the processes and related policies the entity uses to identify, assess, prioritise and monitor climate-related risks.	See our 2025 Sustainability Report: Risk management
		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.	See our 2025 Sustainability Report: Risk management
		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.	See our 2025 Sustainability Report: Risk management
	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.	a) information relevant to the cross-industry metric categories.	See below.
		b) industry-based metrics that are associated with particular business models, activities or other common features that characterise participation in an industry.	See tabs 'Emissions account', 'Financed emissions', Opportunities', and 'Risks'
		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.	See our 2025 Annual Report: Creating value for the Environment See our 2025 Sustainability Report: Metrics and targets See tabs 'Targets'

CROSS-INDUSTRY METRICS

METRIC CATEGORIES	UNIT OF MEASURE	WESTPAC RESPONSE
GHG Emissions Absolute Scope 1, Scope 2, and Scope 3; emissions intensity	$MtCO_2$-e or (tCO_2-e)/employee (FTE)	See our 2025 Sustainability Index and Datasheet - tabs 'Emissions account'; and 'Financed emissions'
Transition Risks Amount and extent of assets or business activities vulnerable to transition risks	Amount or percentage	See our 2025 Sustainability Index and Datasheet - tab 'Risks'
Physical Risks Amount and extent of assets or business activities vulnerable to physical risks	Amount or percentage	See our 2025 Sustainability Index and Datasheet - tab 'Risks'
Climate-Related Opportunities Proportion of revenue, assets, or other business activities aligned with climate-related opportunities	Amount or percentage	See our 2025 Sustainability Index and Datasheet - tab 'Opportunities'
Capital Deployment Amount of capital expenditure, financing, or investment deployed toward climate-related risks and opportunities	Reporting currency	See our 2025 Sustainability Report: Strategy
Internal Carbon Prices Price on each ton of GHG emissions used internally by an organisation	Price in reporting currency, per $MtCO_2$-e	See our 2025 Sustainability Report: Strategy
Remuneration Proportion of executive management remuneration linked to climate considerations	Percentage, weighting, description, or amount in reporting currency	See 2025 Annual Report: Remuneration report

Westpac GROUP

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SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB) INDEX

FOR THE YEAR-ENDED 30 SEPTEMBER 2025

The table below describes our alignment to the Sustainability Accounting Standards Board (SASB) standard, version 2023-12, set for Commercial Banks, Consumer Finance and Mortgage Finance industries.

As SASB are US based Standards, some of the metrics do not naturally apply or we have translated the meaning of some of the metrics into local terms.

LEGEND

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

SECTOR	TOPIC	ACCOUNTING METRIC	UNIT OF MEASURE	CODE	WESTPAC RESPONSE
	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	See tab Customers (Data breaches tables)
	Data Security	Description of approach to identifying and addressing data security risks	Commentary	FN-CB-230a.2	See our 2025 Annual Report: Creating value for customers; 2025 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.
	Financial Inclusion & Capacity Building	(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	See above, we will consider if some form of this metric can be disclosed in the future.
	Financial Inclusion & Capacity Building	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 (see our 2025 Sustainability Index and Datasheet: tab Economic and Social (Community Investment by Type ($): Foregone fee revenue)).
	Financial Inclusion & Capacity Building	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Number	FN-CB-240a.4	See tab Economic and Social (Financial education table); Website: Westpac Financial Education. 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	See our 2025 Sustainability Report: Risk management; Website: Sustainable lending

COMMERCIAL BANKS	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	See tab 'Financed emissions'; and our 2025 Sustainability Report: Metrics and targets
		Gross exposure for each industry by asset class	Reporting currency	FN-CB-410b.2	See tab 'Financed emissions'; and our 2025 Sustainability Report: Metrics and targets
		Percentage of gross exposure included in the financed emissions calculation	Percentage (%)	FN-CB-410b.3	See tab 'Financed emissions'; and our 2025 Sustainability Report: Metrics and targets
		Description of the methodology used to calculate financed emissions	Commentary	FN-CB-410b.4	See tab 'Financed emissions' and 'FE'; and our 2025 Sustainability Report: Methodology - Scope 3 financed emissions
	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	See our 2025 Annual Report: Provisions, contingent liabilities, contingent assets and credit commitments (Note 25)
		Description of whistleblower policies and procedures	Commentary	FN-CB-510a.2	See our Whistleblower policy, known as the Westpac Group Speaking Up Policy; 2025 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 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	See our Pillar 3 Report: Capital Management Strategy; 2025 Sustainability Report – Governance, Strategy, and Risk management
		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	See our 2025 Annual Report and 2025 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	See our 2025 Annual Report, 2025 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.

SECTOR	TOPIC	ACCOUNTING METRIC	UNIT OF MEASURE	CODE	WESTPAC RESPONSE
MORTGAGE FINANCE	Lending Practices	(1) Number and (2) value of residential mortgages of the following types: (a) combined fixed and variable-rate, (b) Prepayment Penalty, (c) Total	Number, Reporting currency	FN-MF-270a.1	See our 2025 Investor Discussion Pack for details of the value of residential mortgages by the categories of investor and owner occupied lending. The SASB classification of hybrid, ARM, prepayment penalty and FICO scores are not relevant from an Australian and New Zealand perspective.
		(1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures, and (c) short sales or deeds in lieu of foreclosure	Number, Reporting currency	FN-MF-270a.2	See our 2025 Full Year Financial Results: Credit Quality, Portfolio Segments and Delinquencies. The SASB classification by FICO scores are not relevant from an Australian and New Zealand perspective.
		Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	Reporting Currency	FN-MF-270a.3	See our 2025 Annual Report: Provisions, contingent liabilities, contingent assets and credit commitments (Note 25)
		Description of remuneration structure of mortgage loan originators	Commentary	FN-MF-270a.4	Our loan originators do not receive commissions or fees for the sale of products or services. As employees they receive a salary and other benefits which may involve a bonus to recognise performance for the year against agreed business objectives. These objectives may relate to business outcomes, customer service, people management, special tasks and managing risk effectively. See our Financial Services guide 2025 for further information. Our third-party broker introduced business operates on a commission basis. Each broker is compensated for home loans written based on a fixed percentage for upfront and trail commissions.
	Discriminatory Lending	(1) Number, (2) value, and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers	Number, Reporting currency, Percentage (%)	FN-MF-270b.1	We disclose details of LVR bands in our 2025 Investor Discussion Pack. The SASB classification of borrower minority and FICO scores are not relevant to Australia and New Zealand.
		Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	Reporting Currency	FN-MF-270b.2	See our 2025 Annual Report: Provisions, contingent liabilities, contingent assets and credit commitments (Note 25)
		Description of policies and procedures for ensuring non-discriminatory mortgage origination	Commentary	FN-MF-270b.3	Refer to our Website: Operating principles and policies. Westpac maintains Principles for Responsible Lending (available on our website) that has 7 principles we apply, including to mortgages. These include inquiring about a customer’s financial situation, taking steps to verify a customer’s financial position (including checking third party sources), only offering suitable products, and marketing our products responsibly.

	Environmental Risk to Mortgaged Properties	(1) Number and (2) value of mortgage loans in 100-year flood zones	Number, Reporting currency	FN-MF-450a.1	Our physical risk analysis in our 2025 Sustainability Report shows the proportion of properties that may be subject to climate risks.
		(1) Total expected loss and (2) Loss Given Default (LGD) attributable to mortgage loan default and delinquency because of weather-related natural catastrophes, by geographic region	Reporting currency, Percentage (%)	FN-MF-450a.2	See tab 'Risks'. Expected losses for mortgages are determined on a portfolio basis. When major weather-related natural catastrophes occur we assess potential losses and may put in place a weather-related credit provision overlay. This overlay is typically assessed based on losses in prior events. See 2025 Annual Report - Note 10 for quantitative information.
		Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	Commentary	FN-MF-450a.3	See our 2025 Annual Report: Climate Change, Sustainability governance and risk management.; 2025 Sustainability Report: Risk management
		ACTIVITY METRIC	**UNIT OF MEASURE**	**CODE**	
	n/a	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	Number, Reporting currency	FN-MF-000.A	See our 2025 Investor Discussion Pack – under Australian Mortgage Portfolio for details of the value of mortgages originated, including by the categories owner-occupied and investor loans. This categorisation is similar to the US construct of residential and commercial mortgages. For larger commercial properties these are separately disclosed in our commercial lending portfolio. We do not disclose the number of new mortgages originated.
		(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	Number, Reporting currency	FN-MF-000.B	Westpac does not routinely purchase residential or commercial mortgages, unless related to the purchase of a business. Accordingly, this metric is not applicable to us.
SECTOR	**TOPIC**	**ACCOUNTING METRIC**	**UNIT OF MEASURE**	**CODE**	**WESTPAC RESPONSE**
	Customer Privacy	Number of account holders whose information is used for secondary purposes	Number	FN-CF-220a.1	As appropriate, we may consider enhancing our disclosures for this topic in coming years.
		Total amount of monetary losses as a result of legal proceedings associated with customer privacy	Reporting Currency	FN-CF-220a.2	See our 2025 Annual Report: Provisions, contingent liabilities, contingent assets and credit commitments (Note 25)
	Data Security	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	Number, Percentage (%)	FN-CF-230a.1	See tab Customers (Data breaches tables)
		Card-related fraud losses from (1) card-not present fraud and (2) card-present and other fraud	Reporting Currency	FN-CF-230a.2	We monitor losses due to fraud, however we do not publicly disclose this information.
		Description of approach to identifying and addressing data security risks	Commentary	FN-CF-230a.3	See our 2025 Annual Report: Creating value for customers; 2025 Risk Factors document - Cyber risk.

CONSUMER FINANCE	Selling Practices	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	Percentage (%)	FN-CF-270a.1	We do not provide commission-based incentives. Incentives for customer-facing employees encompass a range of financial and non-financial measures and discretionary overlays. It is therefore not possible to determine what percentage of total remuneration is linked to the amount of products or services sold.
		Approval rate for (1) credit and (2) pre-paid products for applicants	Percentage (%)	FN-CF-270a.2	These SASB measures are not relevant to Australia and New Zealand.
		(1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products	Reporting currency, Percentage (%), Months, Number, Reporting currency	FN-CF-270a.3	These SASB measures are not relevant to Australia and New Zealand.
		(1) Number of complaints filed, (2) percentage with monetary or nonmonetary relief	Number, Percentage (%)	FN-CF-270a.4	See tab Customers (Customer Complaints tables). We have reported these measures in the context of Australia and New Zealand.
		Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	Reporting currency	FN-CF-270a.5	See our 2025 Annual Report: Provisions, contingent liabilities, contingent assets and credit commitments (Note 25)
		ACTIVITY METRIC	**UNIT OF MEASURE**	**CODE**	
	n/a	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	Number	FN-CF-000.A	As appropriate, we may consider enhancing our disclosures for this topic in coming years.
		Number of (1) credit card accounts and (2) pre-paid debit card accounts	Number	FN-CF-000.B	See tab Customers (Number of Customers and Accounts table).

FY25 DATASHEET CONTENTS PAGE | FY25 ANNUAL REPORT | FY25 SUSTAINABILITY REPORT

PRINCIPLES FOR RESPONSIBLE BANKING - WESTPAC SELF-ASSESSMENT

FOR THE YEAR-ENDED 30 SEPTEMBER 2025

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 interlink- ages 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 At Westpac, sustainability is about creating long-term value for our stakeholders. By identifying what matters most to them, we aim to ensure their priorities and concerns are considered in our decision-making, helping to strengthen our long-term value. Our approach is anchored in our Sustainability Strategy which aligns with our corporate strategy and purpose. It outlines how we will embed sustainability across the strategic pillars and the focus areas of climate transition, housing affordability and regional prosperity. More information on our strategy and commitments are described on our website.	***Westpac response*** For PRB's purpose, our focus areas for FY25 are: 1. Achieve our 2030 Scope 3 financed emissions sector targets. 2. Achieve our Sustainable Finance Targets (progress towards financing green, transition, social and sustainability activities) as guided by our Sustainable Finance Framework. 1. To achieve our ambition to be a net-zero, climate resilient bank, it is vital we work to reduce our scope 3 financed emissions – our largest emissions category. Accounting for around 99% of our overall emissions account, financed emissions represent our share of the greenhouse gases arising from the projects, companies, households and activities we finance. We have set 13 interim 2030 emission targets which represent a subset of our overall Group financed emissions, accounting for up to 44% of total. In FY24 (our latest year of reporting), we recorded an improved emissions profile in over 70% of the sector targets. Actions to support the achievement of our financed emissions targets include: - Targeted engagement with customers on their transition plans and share sector insights; - Conducting ESG risk assessments for new and renewed lending to determine if proposed exposures are aligned with our targets and Sustainability Customer Requirements; - Industry-level engagement by facilitating and participating in industry events to provide decarbonisation insights and capabilities to our customers; and - Financing the transition by providing the products and services that best meet our customers' needs to decarbonise and contribute to the broader transition.	***Westpac response*** A key element of supporting customers' transition and resilience is engagement. Through our engagement we aim to better understand customer needs and plans. Engagement includes targeted engagement with institutional customers and some of our business banking customers in sectors such as agriculture and commercial real estate. We also seek to participate in industry forums to further share our insights. In FY25, we expanded our scope, speaking to more commercial and agriculture customers, including by: - Discussing transition needs with more commercial customers; and - Discussing our Westpac Sustainable Farm Loan with our New Zealand agricultural customers and helping them with their independent audit as part of the programme. In 2025 our engagement continued to evolve, diving deeper into the plans of our institutional customers. Areas of focus this year has been on: - Further discussion with institutional customers on the uplift of their climate transition plans; - Better understanding their value-chain impacts; and - Discussing readiness for mandatory climate reporting with corporate and institutional customers. In FY25, we had in-depth engagements with over 130 institutional customers in Australia and New Zealand. Our engagement with customers is described in our 2025 Sustainability Report.

	2. In supporting customers and to be clear on what constitutes sustainable finance, in 2024 we launched our Sustainable Finance Framework (SFF), to provide consistent definitions and processes for identifying and assessing what is in-scope of our green, transition, social and sustainability lending categories. The SFF also defines our 2030 targets for lending and bond facilitation and how we will measure and monitor our progress. Our 2030 Sustainable Finance Targets are: $55 billion in sustainable finance lending. This target is based on TCE at 30 September 2030; and $40 billion in bond facilitation. This target is based on our share of the cumulative value of bonds facilitated between 1 October 2021 and 30 September 2030. Over FY25, sustainable finance increased $10.7bn or 37% and cumulative bond facilitation increased $6.3bn or 40%. This growth keeps us on track to achieve our 2030 targets. The main contributors to the growth in sustainable lending were: An almost doubling of green finance to power generation sector; A $4.2 billion increase in residential mortgages, mainly social lending; and A $1bn increase in TCE to the commercial property sector. New sustainable bond facilitation was spread across green and sustainability bonds with continued growth in the government sector and a doubling in labelled corporate bond issuance over the prior year. Our progress and more information about our focus area and targets are described in our 2025 Sustainability Report.	
Links & references Our Strategy | Westpac Our commitments and partnerships | Westpac	***Links & references*** Performance reports | Westpac	***Links & references*** Performance reports | 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 partner- ships 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*	***Content*** *Provide reference to additional relevant reports, if not listed as references with P1–P5.*
Westpac response Our approach to engaging with stakeholders is guided by the Global Reporting Initiative (GRI) Universal Standards 2021. In line with the GRI, we engage with our stakeholders to identify and report on the expectations and interests of key stakeholder groups. We seek to ensure that our stakeholders are able to engage with us in a meaningful way. External stakeholder perspectives and feedback play an important role in helping us inform our approach. Our engagement with stakeholders is described on our website.	***Westpac response*** Westpac's governance reflects the key role that sustainability plays in our performance, prospects and strategy. Under its Charter, the Board is responsible for considering the social, ethical and environmental impact of our activities, and for setting standards and monitoring compliance with our sustainability policies and practices. The Board approves key sustainability matters such as the sustainability strategy, the Climate Transition Plan and Human Rights Position Statement. It also monitors progress against certain targets and provides oversight of risks and opportunities. The day-to-day management of Westpac's approach to climate is the responsibility of the CEO and is delegated to the Chief Sustainability Officer, Group Executives and senior management, where relevant. The Board's oversight as outlined above is supported by reporting and recommendations from the Executives and senior management. Management is supported by management-level committees that oversee key sustainability-related risks, policies, and risk management processes. Divisional management is accountable for assessing risks and opportunities, managing controls aligned with the Group Risk Management Framework (RMF) and Sustainability Risk Management Framework (SRMF), and reporting outcomes to divisional risk committees chaired by their Executives, and to the Board Risk Committee, as required. Our governance related to sustainability is described in our 2025 Sustainability Report.	***Westpac response*** KPMG has provided independent reasonable assurance over our scope 1, 2 and 3 upstream emissions, and limited assurance over selected metrics and targets within our Sustainability Report and our Sustainability Index and Datasheet. KPMG's assurance statement can be found in our 2025 Sustainability Report and on our website.
Links & references Listening to stakeholders | Westpac	***Links & references*** Performance reports | Westpac	***Links & references*** Performance reports | Westpac

THE UNITED NATIONS GUIDING PRINCIPLES (UNGP) REPORTING FRAMEWORK

FOR THE YEAR-ENDED 30 SEPTEMBER 2025

Our approach to human rights is detailed in Westpac's Human Rights Position Statement and Action Plan (HRPS). This HRPS alsoincludes our position on child safeguarding. Our approach to human rights is also reflected across a range of policies and procedures including our Code of Conduct, people policies, procurement policies, credit and lending processes, Reconciliation Action Plan and Access and Inclusion Plan. We support theUN Guiding Principles on Business and Human Rights (UNGPs) and use them to inform our human rights approach. The table below outlines our progress inline with the UNGP Reporting Framework's principles and criteria.

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 Statement and Action Plan: Section 3 ('Our commitment and approach to respecting and advancing human rights')
A1.1 How has the public commitment been developed?	Refer to our Human Rights Position Statement and Action Plan: Section 5 ('Management of our Position Statement and Action Plan')
A1.2 Whose human rights does the public commitment address?	Refer to our Human Rights Position Statement and Action Plan: Section 3 ('Our commitment and approach to respecting and advancing human rights')
A1.3 How is the public commitment disseminated?	Refer to our Human Rights Position Statement and Action Plan: Section 2 ('Scope and coverage'), Section 5 ('Management of our Position Statement and Action Plan'), and Section B.2 ('Our plan'). Additionally, our Human Rights Position Statement 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 Statement and Action Plan: Section 5 ('Management of our Position Statement and Action Plan')
A2.1 How is day-to-day responsibility for human rights performance organized within the company, and why?	Refer to our Human Rights Position Statement and Action Plan: Section 5 ('Management of our Position Statement and Action Plan'). Additional information on responsibilities for modern slavery and sustainability risk management is in our FY24 Modern Slavery Statement: Section 3 ('Our actions to identify, assess and address modern slavery risk) and 2025 Annual Report: Section 2 ('Group Performance: Sustainability governance and risk management').
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 Statement and Action Plan: Section 5 ('Management of our Position Statement and Action Plan'). Additional information on senior management and Board engagement on modern slavery and sustainability is in our FY24 Modern Slavery Statement: Section 3 ('Our actions to identify, assess and address modern slavery risk) and 2025 Annual Report: Section 2 ('Group Performance: Sustainability governance and risk management').
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 Statement and Action Plan: Section 2 ('Scope and coverage'), Section 5 ('Management of our Position Statement and Action Plan'), and Section B.2 ('Our plan'). Additionally, our Human Rights Position Statement 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 Statement and Action Plan: Section 3 ('Our commitment and approach to respecting and advancing human rights') and Section 4 ('Focus areas')
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 FY24 Modern Slavery Statement: Section 3 ('Our actions to identify, assess and address modern slavery risk') and Section 5 ('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 and the 'Human rights' tab for a description of our salient human rights risks
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 risks, 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 risks. 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 2025 Annual Report: Section 1 ('Creating value for the community: Respecting and advancing human rights') for an overview of the outcomes of our lending- and supply chain-related human rights due diligence processes. Refer to our FY24 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 and the 'Human rights' tab for examples of the key policies, processes and actions we take to address our salient human rights risks. Further information on related policies and actions are outlined in our Human Rights Position Statement and Action Plan: Section 6 ('Related frameworks, policies, position statements and action plans') and FY24 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 Statement and Action Plan: Section 2 ('Scope and coverage'), Section 5 ('Management of our Position Statement and Action Plan'), Section 6 ('Related frameworks, policies, position statements and action plans') and Section B.2 ('Our plan'). Additionally, our Human Rights Position Statement 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 Statement and Action Plan: Section 3 ('Our commitment and approach to respecting and advancing human rights') for an overview of our commitment to stakeholder engagement. 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' tab for a description of the process used to determine our salient human rights risks, including the key metrics used to monitor how we manage these risks, and assess the effectiveness of our actions. We aim to regularly review our salient human rights risks to confirm 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 FY24 Modern Slavery Statement: Section 3 ('Our actions to identify, assess and address modern slavery risks') for an overview of modern slavery risks and impacts. 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 our FY24 Modern Slavery Statement: Section 3 ('Our actions to identify, assess and address modern slavery risks') for an overview of modern slavery risks and impacts. 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’ tab for a description of the key metrics used to monitor how we manage these risks, and track the impact and effectiveness of the actions we take to address our salient human rights risks. 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 and the ‘Human rights’ tab for examples of the key policies, processes and actions we take to address our salient human rights risks. Refer to our FY24 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 in the reporting period.
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’ tab for a description of the key metrics used to monitor how we manage these risks, and track the impact and effectiveness of the actions we take to address our salient human rights risks. Refer to our FY24 Modern Slavery Statement: Section 5 (‘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 our FY24 Modern Slavery Statement: Section 3 ('Our actions to identify, assess and address modern slavery risk') and Section 5 (‘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 Statement and Action Plan: Section 3 (‘Our commitment and approach to respecting and advancing human rights’) and Section 7 (‘Feedback, complaints and questions’) for our commitment 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. Section B.2 ('Our plan') additionally sets out a series of key areas for strategic focus over the next three years, including an action to review the effectiveness of our grievance mechanisms and approach to remedy. This action is underway and we will consider reporting results in future disclosures.
C6.1 Through what means can the company receive complaints or concerns related to each salient issue?	Refer to our Human Rights Position Statement and Action Plan: Section 3 (‘Our commitment and approach to respecting and advancing human rights’) and Section 7 (‘Feedback, complaints and questions’) for our commitment to providing or participating in effective grievance mechanisms and an 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?	Refer to our Human Rights Position Statement and Action Plan: Section B.2 ('Our plan'). Our Human Rights Action Plan sets out a series of key areas for strategic focus over the next three years, including an action to review the effectiveness of our grievance mechanisms and approach to remedy. This action is completed. 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 our Human Rights Position Statement and Action Plan: Section 7 (‘Feedback, complaints and questions’) for an overview of the grievance mechanisms that people can use to raise complaints or concerns and seek remedy. 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.

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 exclude 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 Workplace Resolutions 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'.
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 generalised model of how extreme weather and climate change may affect direct physical risks to a 'representative property', which is an archetype of a modern Australian home using current building codes, under IPCC RCP2.6 and RCP8.5 scenarios. • Considers riverine or surface water flooding, coastal inundation, forest fires, extreme wind including cyclones, and soil subsidence. • Computes physical risk for each year from 1990 to 2100, allowing us to assess the potential impacts of current and future extreme weather and climate change. • 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	The data is sourced from WBC LMS (eAcademy, LearningBank), external content providers (Pluralsight, Udemy) and WNZL LMS (iLearn) and includes only employees who are still employed (active) at the end of the reporting period. Some data exclusions are applied based on data cleansing activities.
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.
Charitable gifts	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.
Code of Conduct training - compliance rate	The rate is derived from two training courses, one for induction and one 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 active Group-wide employees, excluding New Zealand and Pacific.
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 benefits 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.
Community partnerships	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.

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.
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.
Number of customer interactions by specialist customer care teams (Australia)	Total number of customer interactions with our specialist care teams (by phone) and vulnerable customer complaints team (through cases managed).
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 report 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.
Digitally active customers	Number of Australian customers with at least one logon across our online platforms (Westpac Online Banking, Compass, Business Banking Online, or Corporate Online) in a 30-day period. A customer must have a product open at the reporting date. A digital logon includes a full logon or a quick zone logon (such as a check of account balance on a mobile device).
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).
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).
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).
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 natural gas, stationary diesel, stationary LPG, 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.
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.
Exposure to Taskforce on Nature-related Financial Disclosures (TNFD) sectors for Financial Institutions	Financial exposure to sectors considered to have material nature-related dependencies and impacts, as identified by the TNFD (the 'TNFD reference sectors'). This measure is calculated as the TCE for customers in each TNFD reference sector as a % 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 to industry sectors within our underlying loan origination systems utilising the Australian and New Zealand Standard Industrial Classification (ANZSIC) 2006 edition and its predecessor 1993 edition. To determine the financial exposure attributable to each TNFD reference sector we apply the ANZSIC1993 – 2006 and ANZSIC 2006 – International Standard Industrial Classification (ISIC) Rev.4 Correspondence Tables to map the ANZSIC code classification for each lending exposure to the Global Industry Classification Standard (GICS) codes used within TNFD Annex 1 of the Sector guidance, Additional guidance for financial institutions Version 2.0 June 2024. Our approach to classifying our lending exposures for TNFD reporting purposes is expected to evolve as we improve our gathering, analysis and reporting of data, acknowledging the current data quality challenges for our underlying lending portfolio. The TNFD recognises that: 1) financial institutions have a number of data dependencies on their investees, customers and clients; and 2) when obtaining data on portfolio exposures, financial institutions will often rely on external data providers, and at times, proxy and/ or modelled data. It also recognises that, as companies start to assess and disclose aligned with the TNFD Recommendations, it can be expected that more and better quality data and analytics will become available and that financial institutions may need to make estimates based on the best available information about the locations and activities of companies in preparing its metrics and disclosures.
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 and 1.5 hours 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.

Full-time equivalent	A calculation based on the number of hours worked by full and part-time employees, including contractors, as part of their normal duties. For example, the full-time equivalent (FTE) of one FTE is 76 hours paid work per fortnight.
Gender Diversity – Executive Team (%)	The % of the Executive Team (includes direct reports of the CEO with key executive responsibilities) that are female. Calculation excludes CEO.
Gender Diversity – Senior Leadership (%)	The % of senior leaders that are female. Senior leaders include the Executive Team, General Managers, and direct reports to General Managers, excluding administrative/support roles. Senior leaders must be permanent or maximum term employees.
Gender Diversity – Westpac Board (%)	The % of female Board members including Executive and Non-executive Directors at the end of the reporting period.
Headcount	All people directly employed by Westpac, excluding contractors.
Indigenous call centre unique customers	A unique customer is a customer that has called through to the Indigenous call centre at least once during the reporting period.
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.
Jobs created by Westpac Foundation supported partners	Includes jobs created through Westpac Foundation's social enterprise partners and inclusive employment grant program for the financial year.
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.
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.
Matched giving	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.
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®, and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Net Promoter Score℠ and Net Promoter System℠ are service marks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Australia: Using a 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, instore/community banking centres and kiosks). Excludes other face to face points of presence (i.e., Business Banking Centres and RAMS).
Number of credit card accounts (millions)	The number of credit card accounts held by consumer customers in Australia.
Number of debit card accounts	The number of pre-paid card accounts and debit card accounts (in Australia) open at the end of September across Westpac, St.George, Bank of Melbourne, BankSA and RAMs for consumer and Business customers.
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.

Organisational Health Index (OHI)	Measures organisational health based on McKinsey & Company's OHI methodology. Employees are surveyed on a range of matters including, management practices, employee experiences and culture. The survey results are provided to McKinsey & Company to calculate our OHI score.
Renewable electricity RE100 (%)	Renewable electricity RE100 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 attribute certificates (EACs)) divided by the total electricity consumption (GJ) from facilities within Westpac's operational control for the reporting period. Renewable electricity EACs considered in this metric are generated within the same country as consumption.
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.
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.
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 culturally diverse	At Westpac culturally diverse employees are defined as those who do not identify with only Western cultural backgrounds as measured in the annual Inclusion and Diversity Survey, (I&D Survey). • 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.

Political cash donations	Monetary (or in kind) contributions given directly to individual political parties that can be used for their campaign purposes.
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.
Renewable electricity (%)	Renewable electricity 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 attribute certificates (EACs)) divided by the total electricity consumption (GJ) from facilities within Westpac's operational control for the reporting period. Renewable electricity EACs considered in this metric are not always generated within the same country as consumption. For our Pacific Island businesses, Westpac over-surrenders LGCs in the Australian market, due to challenges in developing local renewable energy infrastructure and lack of renewable energy certificate markets.
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 attribute certificates (EACs)) 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. Renewable electricity EACs considered in this metric are not always generated within the same country as consumption. For our Pacific Island businesses, Westpac over-surrenders LGCs in the Australian market, due to challenges in developing local renewable energy infrastructure and lack of renewable energy certificate markets.
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 outsources providers, consultants/strategic partners or do not have an employment category.
Scholarships awarded by Westpac Scholars Trust	Includes scholarships awarded by Westpac Scholars Trust for the financial year. Active Scholars includes the total number of individuals awarded a scholarship and have completed or are in the process of completing their degree or fellowship.
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.
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.
Severity 1 Information Security incidents	A security event that jeopardises one or more critical systems, processes or data sources with high impacts to business operations, financial standing, brand reputation, or regulatory obligations.
Severity 1 Technology incidents	A technology event with severe impact to customers and/or severe impact across multiple brands or business units.

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 Workplace Resolutions 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).
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/
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	This includes direct financing to customers where coal mining is their primary source of business. Direct financing refers to structured exposures to specific coal mining assets or unstructured exposures to an organisation where coal mining is their primary source of business. 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. We review and identify thermal coal customers 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 2025 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 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 have an active relationship. For example, this excludes customers with a product not regularly used or potential relationships. Customers related to businesses sold, held for sale or in-run off at Sep-25 have been excluded from all periods.
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.
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. From 2021 water consumption included Australian commercial, retail, data centre and subsidiary sites. Prior to this, water consumption included Australian commercial and retail sites within operational control only. 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 via: the online reporting system (Whispli), the whistleblower external hotline, the Group's Whistleblower Protection Officer, or other eligible individuals.
Average spend on training per employees by headcount	Spend includes training workshops, online and virtual classes captured by WBC Learning Management System (LMS) and WNZL LMS, divided by headcount and region at the end of the reporting period (30 September). Training excludes non-managed training (external courses) and internal training conducted by business unit(s) not loaded into the WBC LMS. The WBC LMS only includes employees still employed at the end of the reporting period. Group average excludes Pacific LMS.
Total CEO Compensation ($m)	Amounts for the median employee reflect outcomes from the last completed Remuneration Review (Variable Reward for FY24 which is paid in December 2024 and Fixed Pay effective 1 October 2024). The data does not include 2025 Variable Reward as it 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 2025 Total CEO Compensation reconciles with the 2024 Annual Report: Fixed Remuneration in table 3.4 on page 76 and STVR Outcome and LTVR Award in table 3.5 on page 77.
Number of cases escalated through our specialist Extra Care team	Total number of customers supported by our Extra Care team in New Zealand who may be vulnerable and less able to represent their interests and more at risk of harm. These cases are escalated to our Extra Care team for tailored support.
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/
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
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.
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.
Total number of unique customers supported	Total number of unique customers, within each division, whose lending has qualified under Westpac's Sustainable Finance Framework for the year-ended 30 September. Each customer is counted once per reporting period, regardless of the number of loans or products held.

OPERATIONAL EMISSIONS METHODOLOGY

FOR THE YEAR-ENDED 30 SEPTEMBER 2025

The tables below describes our approach to measuring scope 1, scope 2 and scope 3 upstreamemissions.

Scope 1 emissions are direct greenhouse gas emissions from combustion of fuels consumed at controlled facilities.

Measurement approach:
• Australian data is prepared in accordance with the National Greenhouse and Energy Reporting Act 2007 (NGER), using emission factors from the NGER Measurement Determination and Global Warming Potential (GWP) values from the NGER Regulations.
• New Zealand data is prepared in accordance with:
– the New Zealand Ministry for the Environment guidance for GHG reporting and Toitū net carbonzero programme rules, using emission factors from the Ministry for the Environment Summary of Emissions Factors.
– the Aotearoa New Zealand Climate Standards (NZ CS): NZCS 1 Climate Related Disclosures (NZCS1), NZCS 2 Adoption of Aotearoa New Zealand Climate Standards (NZCS2), and NZCS 3 General Requirements for Climate-related Disclosures (NZCS3)
– the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (revised edition)
• Other international data is prepared with reference to the GHG Protocol, using emission factors from the NGER Measurement Determination.

Westpac's use of inputs is considered appropriate and accurately represents our operational activities for the following reasons:
• Activity data inputs are sourced from primary records, including utility invoices, supplier records and Westpac's internal documents
• Emission factor inputs are taken from secondary sources provided by government authorities

Westpac's use of assumptions is considered appropriate for the following reasons:
• To address data gaps, we utilise partial data and extrapolate it using a weighted average method to represent the entire activity
• The approach of extrapolating data for the final three months of the financial reporting year (July to September) using activity data from the prior period is considered an appropriate proxy for the current reporting period. If significant events impacting greenhouse gas emissions metrics are identified before publication, Westpac will provide qualitative disclosures to ensure transparency for report users. The impact of these significant events will be reflected in the subsequent reporting period.

AUSTRALIAN SCOPE 1 DIRECT OPERATIONAL EMISSIONS BY CATEGORY (TCO2-E)

CATEGORY	BOUNDARY	METHODOLOGY	INPUTS (ACTIVITY DATA AND EMISSION FACTORS)	ASSUMPTIONS
Stationary combustion – Natural gas and diesel	Combustion of fuels (natural gas and diesel) for stationary purposes at sites under Westpac operational control.	• Emissions are estimated by multiplying the quantity of fuel used by the relevant energy content factor and emission factor. • NGER Method 1 • Average-data method • Low measurement uncertainty	• Invoice records - natural gas consumption • Fuel delivery records – diesel consumption • Emission factors sourced from the NGER Measurement Determination	• Where natural gas invoices are not available at the time of reporting data is estimated using a weighted average method
Transport combustion – Fleet fuels	Combustion of fuels (diesel, petrol, ethanol) for transport purposes in fleet vehicles under Westpac operational control.	• Emissions are estimated by multiplying the quantity of fuel used by the relevant energy content factor and emission factor. • NGER Method 1 • Average-data method • Low measurement uncertainty	• Supplier records – fleet fuel transaction report • Emission factors sourced from the NGER Measurement Determination	• Reliance on supplier data

Refrigerants	Refrigerants used in commercial air conditioning units at sites under Westpac operational control.	• Emissions are estimated by multiplying the refrigerant mass (kg) with the relevant Global Warming Potential (GWP) value and leakage rate. • NGER Method 1 • Average-data method • Moderate measurement uncertainty	• Internal refrigerant register - refrigerant mass (kg) and gas type as per equipment nameplate • GWP value sourced from the NGER Regulations	• Leakage rate is determined based on the type of equipment and synthetic gas. However, default leakage rate may not reflect actual losses.

NEW ZEALAND SCOPE 1 DIRECT OPERATIONAL EMISSIONS BY CATEGORY (TCO2-E)

CATEGORY	BOUNDARY	METHODOLOGY	INPUTS (ACTIVITY DATA AND EMISSION FACTORS)	ASSUMPTIONS
Stationary combustion – Natural gas, LPG and diesel	Combustion of fuels (natural gas, LPG and diesel) for stationary purposes at sites under Westpac operational control.	• Emissions are estimated by multiplying the quantity of fuel used by the relevant energy content factor and emission factor. • Average-data method • Low measurement uncertainty	• Invoice records - natural gas & LPG consumption • Fuel delivery records – diesel consumption • Emission factors sourced from the Ministry for the Environment Summary of Emission factors	• Where natural gas and LPG invoices are not available at the time of reporting, data is estimated based on historical use.
Transport combustion – Fleet fuels	Combustion of fuels (diesel and petrol) for transport purposes in fleet vehicles under Westpac operational control.	• Emissions are estimated by multiplying the quantity of fuel used by the relevant energy content factor and emission factor.	• Supplier records – fleet fuel transaction report	• Reliance on supplier data

		• Average-data method • Low measurement uncertainty	• Emission factors sourced from the Ministry for the Environment Summary of Emission factors	
Refrigerants	Refrigerants used in commercial air conditioning units and refrigeration units at sites under Westpac operational control.	• Emissions are estimated by multiplying the refrigerant mass (kg) with the leakage rate and emission factor. • Average-data method • Moderate measurement uncertainty	• Supplier refrigerant asset register - refrigerant mass (kg) and gas type as per equipment nameplate • Emission factors sourced from the Ministry for the Environment Summary of Emission factors	• Leakage rate is determined based on the size of equipment and type of refrigerant. Default leakage rate may not reflect actual losses.

For scope 1 emissions, other international operations include Westpac sites located in Fiji, Papua New Guinea (PNG) and the United Kingdom (UK).

OTHER INTERNATIONAL SCOPE 1 DIRECT OPERATIONAL EMISSIONS BY CATEGORY (TCO2-E)

CATEGORY	BOUNDARY	METHODOLOGY	INPUTS (ACTIVITY DATA AND EMISSION FACTORS)	ASSUMPTIONS
Stationary combustion – Natural gas and diesel	Combustion of fuels (natural gas and diesel) for stationary purposes at sites under Westpac operational control.	• Emissions are estimated by multiplying the quantity of fuel used by the relevant energy content factor and emission factor. • Average-data method • Moderate measurement uncertainty	• Landlord records – natural gas expenditure (UK) • General ledger records – diesel expenditure, quantity of drums (PNG) • Emission factors sourced from the NGER Measurement Determination	• For UK, quantity of natural gas (MJ) is estimated by multiplying the building gas expenditure, adjusted for Westpac's tenancy share, by the average gas unit price published by Ofgem (UK energy regulator) • For PNG, quantity of diesel fuel (L) is estimated by multiplying expenditure by the number and size of delivered fuel drums
Transport combustion – Fleet fuels	Combustion of fuels (diesel and petrol) for transport purposes in fleet vehicles under Westpac operational control.	• Emissions are estimated by multiplying the quantity of fuel used by the relevant energy content factor and emission factor. • Average-data method • Moderate measurement uncertainty	• Supplier records – fleet fuel consumption (PNG and Fiji) • Emission factors sourced from the NGER Measurement Determination	• Reliance on supplier data

Scope 2 emissions are indirect greenhouse gas emissions from the generation of purchased electricity consumed at controlled facilities. Scope 2 greenhouse gas emissions physically occur at the facility where electricity is generated.

Measurement approach

- Australian data is prepared in accordance with the National Greenhouse and Energy Reporting Act 2007 (NGER), using emission factors from the NGER Measurement Determination (location-based) and National Greenhouse Account Factors (NGAF) (market-based)
- New Zealand data is prepared in accordance with:

- the New Zealand Ministry for the Environment guidance for GHG reporting and Toitū net carbonzero programme rules, using emission factors from the Ministry for the Environment Summary of Emissions Factors (location-based) and BraveTrace (market-based).
- the Aotearoa New Zealand Climate Standards (NZ CS): NZCS 1 Climate Related Disclosures (NZCS1), NZCS 2 Adoption of Aotearoa New Zealand Climate Standards (NZCS2), and NZCS 3 General Requirements for Climate-related Disclosures (NZCS3)
- the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (revised edition) and the Greenhouse Gas Protocol: GHG Protocol Scope 2 Guidance: An amendment to the GHG Protocol Corporate Standard

- Other international data is prepared with reference to the GHG Protocol, using emission factors from the International Energy Agency, UK Government GHG Conversion Factors for Company Reporting, and US EPA Emissions & Generation Resource Integrated Database (eGRID). For market-based accounting, in regions where no residual mix factor is available the location-based emission factors are applied.

Westpac's use of inputs is considered appropriate and accurately represents our operational activities for the following reasons:

- Activity data inputs are sourced from primary records, including utility invoices
- Emission factor inputs are taken from secondary sources provided by government authorities

Westpac's use of assumptions is considered appropriate for the following reasons:

- To address data gaps, we utilise partial data and extrapolate it using a weighted average method to represent the entire activity.
- The approach of extrapolating data for the final three months of the financial reporting year (July to September) using activity data from the prior period is considered an appropriate proxy for the current reporting period. If significant events impacting greenhouse gas emissions metrics are identified before publication, Westpac will provide qualitative disclosures to ensure transparency for report users. The impact of these significant events will be reflected in the subsequent reporting period.

AUSTRALIAN SCOPE 2 INDIRECT OPERATIONAL EMISSIONS BY CATEGORY (TCO2-E)

CATEGORY	BOUNDARY	METHODOLOGY	INPUTS	ASSUMPTIONS
Purchased electricity – Location-based	Electricity consumption at sites under Westpac operational control.	• Emissions are estimated by multiplying the quantity of purchased electricity consumed by the applicable grid- average emission factor. • Location-based method. • Moderate measurement uncertainty	• Invoice records – electricity consumption. • Emission factors sourced from the NGER Measurement Determination.	• Where electricity invoices are not available at the time of reporting data is estimated using the seasonally adjusted weighted average method. • Where electricity invoices are not received for a site data is estimated using an average intensity (kWh/m2) for similar properties. • Average grid emission factors may not reflect actual energy mix.
Purchased electricity– Market-based	Electricity consumption at sites under Westpac operational control.	• Non-renewable electricity is determined by subtracting the quantity of renewable electricity certificates surrendered from the total electricity consumed. • Emissions are then calculated by multiplying the non- renewable electricity by the residual mix factor. • The residual mix factor is derived from the relevant national location-based scope 2 emission factor, adjusted to exclude the emissions benefit of all claimable renewable generation in the grid. • Market-based method. • Moderate measurement uncertainty.	• Invoice records – electricity consumption. • Energy attribute certificate (EAC) records – number of renewable electricity certificates surrendered. • Emission factors sourced from NGAF.	• Where electricity invoices are not available at the time of reporting data is estimated using the seasonally adjusted weighted average method. • Where electricity invoices are not received for a site data is estimated using an average intensity (kWh/m2) for similar properties.

NEW ZEALAND SCOPE 2 INDIRECT OPERATIONAL EMISSIONS BY CATEGORY (TCO2-E)

CATEGORY	BOUNDARY	METHODOLOGY	INPUTS	ASSUMPTIONS
Purchased electricity – Location-based	Electricity consumption at sites under Westpac operational control.	• Emissions are estimated by multiplying the quantity of purchased electricity consumed by the applicable grid- average emission factor. • Location-based method • Moderate measurement uncertainty	• Invoice records – electricity consumption • Review – quarterly for unmetered ATMs and standalone sites • Emission factors sourced from the Ministry for the Environment Summary of Emission factors	• Where electricity invoices are not available at the time of reporting, data is estimated based on historical use. • Where electricity from ATM use is not metered, data is estimated based on a metered ATM. • Where a site is not standalone, electricity use is assessed against standalone sites using average intensities (kWh/m2). A top up of estimated electricity consumed is based on the difference in actual Energy Use Intensity (EUI) and the average intensity assigned to a site based on several factors such as days and hours of operation • Average grid emission factors may not reflect actual energy mix
Purchased electricity– Market-based	Electricity consumption at sites under Westpac operational control.	• Non-renewable electricity is determined by subtracting the quantity of renewable electricity certificates surrendered from the total electricity consumed. • Emissions are then calculated by multiplying the non- renewable electricity by the residual mix factor. • The residual mix factor is derived from the relevant national location-based scope 2 emission factor, adjusted to exclude the emissions benefit of all claimable renewable generation in the grid. • Market-based method • Moderate measurement uncertainty	• Invoice records – electricity consumption • Energy attribute certificate (EAC) records – number of renewable electricity certificates surrendered • Emission factors BraveTrace. Annual Production Year Report: Including Residual Supply Mix (RSM) for New Zealand	• Where electricity invoices are not available at the time of reporting, data is estimated based on historical use. • Where electricity from ATM use is not metered, data is estimated based on a metered ATM. • Where a site is not standalone, electricity use is assessed against standalone sites using average intensities (kWh/m2). A top up of estimated electricity consumed is based on the difference in actual EUI and the average intensity assigned to a site based on several factors such as days and hours of operation.

For scope 2 emissions, other international operations include Westpac sites located in Fiji, PNG, Singapore, UK, United States (US), China and Germany.

OTHER INTERNATIONAL SCOPE 2 INDIRECT OPERATIONAL EMISSIONS BY CATEGORY (TCO2-E)

CATEGORY	BOUNDARY	METHODOLOGY	INPUTS	ASSUMPTIONS
Purchased electricity – Location-based	Electricity consumption at sites under Westpac operational control.	• Emissions are estimated by multiplying the quantity of purchased electricity consumed by the applicable grid- average emission factor. • Location-based method • High measurement uncertainty	• General ledger records – electricity expenditure (PNG) • Invoice records – electricity consumption (Fiji, Singapore, UK, China, Germany, US) • Emission factors sourced from UK Government GHG Conversion Factors for Company Reporting for the UK, US Environmental Protection Agency (EPA) publishes the eGRID database for the US and International Energy Agency (IEA) for all other locations.	• For PNG, quantity of purchased electricity (kWh) is estimated by multiplying expenditure by an electricity unit price provided by the energy retailer • Average grid emission factors may not reflect actual energy mix
Purchased electricity– Market-based	Electricity consumption at sites under Westpac operational control.	• Non-renewable electricity is determined by subtracting the quantity of renewable electricity certificates surrendered from the total electricity consumed. • Emissions are then calculated by multiplying the non- renewable electricity by the residual mix factor. • The residual mix factor is derived from the relevant national location-based scope 2 emission factor, adjusted to exclude the emissions benefit of all claimable renewable generation in the grid. • Market-based method • High measurement uncertainty	• General ledger records – electricity expenditure (PNG) • Invoice records – electricity consumption (Fiji, Singapore, UK, China, Germany, US) • Energy attribute certificate (EAC) records – number of renewable electricity certificates surrendered • Emission factors sourced from IEA	• For PNG, quantity of purchased electricity (kWh) is estimated by multiplying expenditure by an electricity unit price • For PNG and Fiji, residual mix factors are not available so relevant location-based emission factors are applied.

Upstream Scope 3 are indirect greenhouse gas emissions (not included in scope 2 greenhouse gas emissions) that occur in Westpac's upstream value chain.

Measurement approach

- Australian data is prepared with reference to the GHG Protocol: Corporate Value Chain (Scope 3) Accounting and Reporting Standard, using emission factors from a variety of sources including, National Greenhouse Account Factors (NGAF), UK Government GHG Conversion Factors for Company Reporting and supplier-specific factors.
- New Zealand data is prepared in accordance with the New Zealand Ministry for the Environment guidance for GHG reporting and Toitū net carbonzero programme rules, using emission factors from the Ministry for the Environment Summary of Emissions Factors and for paper use, the UK Department for Business, Energy and Industrial Strategy. Government greenhouse gas conversion factors for company reporting (DESNZ 2024 & DESNZ 2025), using the GWPs published in the IPCC Fifth Assessment Report (AR5) and NXP Carbon Reduction Certificate issued by the Carbon Reduction Institute under their NoCO2 Certification Program (23rd May 2025).
- Other international data is estimated by multiplying the Australian emissions per full-time equivalent (FTE) employee by the number of FTEs at the Group's other International sites.

Westpac's use of inputs is considered appropriate and accurately represents our operational activities for the following reasons:

- Activity data inputs are sourced from primary records
- Emission factor inputs are sourced from:

- Primary sources, including supplier-specific emissions data, where available, and
- Secondary sources, such as government-published emission factors (e.g. NGAF, UK GHG Conversion Factors), when primary data is unavailable.

Westpac's use of assumptions is considered appropriate for the following reasons:

- To address data gaps, we utilise partial data and extrapolate it using a weighted average method to represent the entire activity
- The approach of extrapolating data for the final three months of the financial reporting year (July to September) using activity data from the prior period is considered an appropriate proxy for the current reporting period. If significant events impacting greenhouse gas emissions metrics are identified before publication, Westpac will provide qualitative disclosures to ensure transparency for report users. The impact of these significant events will be reflected in the subsequent reporting period.

AUSTRALIAN UPSTREAM SCOPE 3 INDIRECT EMISSIONS BY CATEGORY (TCO2-E)

CATEGORY	BOUNDARY	METHODOLOGY	INPUTS	ASSUMPTIONS
Category 1: Purchased goods and services	• Production of goods and services purchased by Westpac, specifically electricity (third party), paper and water consumption. • All other purchased goods and services are excluded.	• Location-based and market-based methods (electricity). • Average-data method (paper and water). • Moderate measurement uncertainty.	• Invoice records – data centre electricity and water. • Supplier records – ATM electricity and paper reports.	• Reliance on supplier data.
	• Electricity consumption from third party data centres and ATMs.	• Emissions are estimated by multiplying the quantity of purchased electricity consumed by the applicable grid-average emission factor.	• Emission factors sourced from NGAF.	• Third party data centre electricity is based on invoices and apportioned by the supplier to Westpac • Third party ATM electricity data is estimated based on average ATM usage per day by machine type multiplied by number of days the ATM was operational over the reporting period and apportioned by the supplier to Westpac.
	• Paper (copy paper and other paper items (e.g. statements)) purchased through key suppliers.	• Emissions are estimated by multiplying the weight of paper consumed by the applicable emission factor.	• Emission factors sourced from UK Government GHG Conversion Factors for Company Reporting.	• Paper weight is estimated by suppliers based on product dimensions multiplied by product grams per square metre.
	• Water consumption at sites under Westpac operational control (Australia only).	• Emissions are estimated by multiplying the volume of water consumed by the region- specific emission factor.	• Emission factors sourced from the Australian National Life Cycle Inventory Database.	• 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.
Category 3: Fuel and energy related activities (tCO_2-e)	• All upstream (cradle-to-gate) emissions related to the production of fuels and electricity purchased and consumed by Westpac (not included in	• Emissions are estimated by multiplying the quantity of fuel used (converted to GJ) or purchased electricity consumed by the relevant and emission factor. • Average-data method (fuels). • Location-based and market-based methods (electricity). • Low measurement uncertainty.	• Invoice records – natural gas, diesel, electricity. • Emission factors sourced from NGAF.	• Where electricity and natural gas invoices are not available at the time of reporting data is estimated using a weighted average method. • Where electricity invoices are not received for a site data is estimated using an average intensity (kWh/m2) for similar properties.

Category 4: Upstream transportation and distribution	• Transportation and distribution services between sites under Westpac operational control (e.g. cheque) (in vehicles not owned or controlled by Westpac). • Excludes transport of cash and customer mailouts.	• Emissions are estimated by multiplying the number of deliveries by the supplier emission factor. • Supplier-specific method. • Moderate measurement uncertainty.	• Supplier records – type and number of deliveries. • Emission factors are specific to type of delivery as provided by Australia Post.	• Reliance on supplier data.
Category 5: Waste generated in operations (tCO_2-e)	• Third-party disposal and treatment of waste generated at sites under Westpac operational control. • Excludes emissions from transportation to waste facilities, construction waste and wastewater.	• Emissions are estimated by multiplying the mass of waste by the relevant emission factor. • Average-data method. • Emissions from recycled waste are not included in Westpac's inventory. Emissions from recycling are attributed to the user of the recycled materials, not the producer of the waste, in line with GHG Protocol. • Recycled content method. • High measurement uncertainty.	• Supplier records – mass of solid waste disposed in landfill. • Waste audit records – sample of retail site waste audits. • Emission factors for commercial and industrial landfill waste are sourced from NGAF.	• Where records are not available for a corporate site, waste data is estimated based on average waste per employee attendance (tonnes/ FTE) for similar properties. • Waste data is estimated for retail sites based on representative waste audits and extrapolated using employee attendance. • Westpac has excluded emissions from wastewater treatment as the financial services industry is not identified as a sector with significant wastewater emissions.

Category 6: Business travel	• Transportation of employees for business related activities.	• Distance-based method (air travel). • Average data method (hotels). • Spend-based method (taxi and rental cars). • Moderate measurement uncertainty.	• Supplier and accounts payable records (see below).	• Reliance on supplier data.
	• Combustion of fuels for air travel.	• Air travel emissions are estimated by multiplying distance travelled by the relevant emission factor (including radiative forcing and well-to-tank factors).	• Supplier records – passenger kilometres, ticket class • Emission factors sourced from the UK Government GHG Conversion Factors for Company Reporting – air travel.	• Air travel distance as calculated by our travel management provider.
	• Business travel accommodation use.	• Hotel emissions are estimated by multiplying the number of nights by the relevant emission factor.	• Supplier records – number of nights. • Emission factors sourced from the Cornell Hotel Sustainability Benchmarking Index (CHSBI) – hotel nights.	• CHSBI measure 1 selected relates to a median carbon footprint non resort type accommodation.
	• Combustion of fuels for land travel.	• Taxi and rental car travel emissions are estimated by multiplying spend by industry average emission factor.	• Accounts payable/general ledger – spend on taxi and rental cars • Emission factors sourced from FootprintLab, in partnership with IELab.	• Business travel by public transport modes has been assessed as immaterial and not accounted for in Westpac's inventory. • Business travel in employee-owned vehicles is deemed immaterial. We may look to include this in future periods.
Category 7: Employee commuting	• Employees commuting and working from home.	• Average-data method. • High measurement uncertainty.	• HR records – number of FTE. • Number of working days at home or office/ retail site – turnstile data (corporate sites) or business assumptions (retail sites).	• Number of working days per year - assumed FTEs work 5 days per week for 48 weeks per year, this accounts for public holidays and 4 weeks annual leave = 240 days. • FTE split between commuting and working from home – Assumed that if an employee is not working in a corporate site, they are working from home – Assumed all retail employees attend a Westpac retail site
	• Employees commuting between their homes and their worksites.	• Estimated by multiplying the number of employees by the number of commute days per year by distance travelled by transport mode.	• Average distance travelled by mode of transport is sourced from Australian Bureau of Statistics 2016 Census. • Emission factors are sourced from the UK Government GHG Conversion Factors for Company Reporting.	• Transport mode and distances are based on average national commuting pattern data.
	• Employees working from home.	• Estimated from electricity and fuel usage associated with equipment (laptops and monitors), lighting and heating or cooling.	• Emission factors are sourced from NGAF	• Assumed majority of staff use heating/cooling, all staff use a laptop, a monitor, and light their home workspace which results in an increase in energy consumption for 8 hours per day. • Assumed no renewable electricity is used.

Category 8: Upstream leased assets	• Shared spaces in commercial buildings.	• Emissions are estimated by multiplying apportioned energy data (fuel or purchased electricity) by the applicable emission factor (including electricity T&D and fuel extraction and distribution losses).	• Landlord reports containing site-specific energy (fuel and electricity) data.	• Where landlord reports are not available at the time of reporting, energy data is estimated using the seasonally adjusted weighted average method.
		• Asset-specific method.	• Tenancy and total building area.	• Energy data is apportioned based on Westpac tenancy area.
		• Moderate measurement uncertainty.	• Emission factors are sourced from NGAF.	

NEW ZEALAND UPSTREAM SCOPE 3 INDIRECT EMISSIONS BY CATEGORY (TCO2-E)

CATEGORY	BOUNDARY	METHODOLOGY	INPUTS	ASSUMPTIONS
Category 1: Purchased goods and services	• Production of goods and services purchased by Westpac, specifically electricity (third party) and	• Location-based and market-based methods (electricity)	• Invoice records – data centre electricity	• Reliance on supplier data
	paper consumption.	• Average-data method (paper)	• Supplier records – fleet fuel transaction report, data centre electricity and paper reports	
	• All other purchased goods and services are excluded.	• Moderate measurement uncertainty		
	• Electricity consumption from third party data centres and offsite electric vehicle charging.	• Emissions are estimated by multiplying the quantity of purchased electricity consumed by the applicable grid-average emission factor (excluding transmission and distribution (T&D) losses)	• Emission factors sourced from the Ministry for the Environment Summary of Emission factors	• Third party data centre electricity is based on: – supplier reported average kW usage per day apportioned by the supplier to Westpac, multiplied by the number of hours in a day and number of days over the reporting period; and – supplier reports and invoices based on actual kWh apportioned by the supplier to Westpac
	• Paper (copy paper and other paper items (e.g. statements)) purchased through key suppliers.	• Emissions are estimated by multiplying the weight of paper consumed by the applicable emission factor.	• Emission factors sourced from the Department for Business, Energy and Industrial Strategy UK. Government greenhouse gas conversion factors for company reporting (DESNZ 2024 & DESNZ 2025) and NXP Carbon Reduction Certificate issued by the Carbon Reduction Institute under their NoCO2 Certification Program	• Paper weight is estimated by suppliers based on product dimensions multiplied by product grams per square metre

Category 3: Fuel and energy related activities	• Transmission and distribution losses (T&D losses) for electricity and natural gas consumed by Westpac	• Emissions are estimated by multiplying the quantity of purchased electricity consumed by the applicable grid-average emission factor. • Emissions are estimated by multiplying the quantity of fuel used by the relevant energy content factor and emission factor. • Comprises T&D losses from electricity consumed by Westpac sites, third party data centres and offsite electric vehicle charging • Location-based method (electricity) • Average-data method (natural gas) • Moderate measurement uncertainty (electricity) • Low measurement uncertainty (natural gas)	• Invoice records – electricity, natural gas and data centre electricity • Supplier records – fleet fuel transaction report and data centre electricity reports • Emission factors sourced from the Ministry for the Environment Summary of Emission factors	• Where electricity and natural gas invoices are not available at the time of reporting, data is estimated based on historical use. • Where electricity from ATM use is not metered, data is estimated based on a metered ATM. • Where a site is not standalone, electricity use is assessed against standalone sites using average intensities (kWh/m2). A top up of estimated electricity consumed is based on the difference in actual EUI and the average intensity assigned to a site based on several factors such as days and hours of operation • Third party data centre electricity is based on: – supplier reported average kW usage per day apportioned by the supplier to Westpac, multiplied by the number of hours in a day and number of days over the reporting period – reports and invoices based on actual kWh apportioned by the supplier to Westpac
Category 4: Upstream transportation and distribution	• Transportation and distribution of cash between sites under Westpac operational control (in vehicles not owned or controlled by Westpac).	• Emissions are estimated by multiplying Westpac's share of the quantity of fuel used by the relevant energy content factor and emission factor. • Average-data method • Moderate measurement uncertainty	• Supplier records – share of supplier cash service business, fuel type and quantity of fuel consumed • Emission factors sourced from the Ministry for the Environment Summary of Emission factors	• Reliance on supplier data
Category 5: Waste generated in operations	• Third-party disposal and treatment of waste generated at sites under Westpac operational control. • Excludes emissions from transportation to waste facilities and construction waste.	• Emissions are estimated by multiplying the mass of waste by the relevant emission factor. • Average-data method • Emissions from recycled waste are not included in Westpac's inventory. Emissions from recycling are attributed to the user of the recycled materials, not the producer of the waste, in line with GHG Protocol. • Recycled content method • High measurement uncertainty	• Supplier records – mass of solid waste disposed in landfill • Emission factors sourced from the Ministry for the Environment Summary of Emission factors	• Waste data is estimated for retail sites based on rubbish bag capacity

Category 6: Business travel	• Transportation of employees for business related activities.	• Distance-based method (air travel, private vehicles used for business purposes and rental cars) • Average data method (accommodation) • Spend-based method (rental cars and taxis) • Moderate measurement uncertainty	• Supplier, accounts payable and employee expense claim records (see below)	• Reliance on supplier data
	• Combustion of fuels for air travel.	• Air travel emissions are estimated by multiplying distance travelled by the relevant emission factor (including radiative forcing and well-to-tank factors).	• Supplier records – passenger kilometres, ticket class • Emission factors sourced from the Ministry for the Environment Summary of Emission factors	• Air travel distance as calculated by our travel management provider
	• Business travel accommodation use.	• Accommodation emissions are estimated by multiplying the number of nights by the relevant emission factor.	• Supplier records – number of nights • Emission factors sourced from the Ministry for the Environment Summary of Emission factors	• Accommodation nights as reported by our travel management provider
	• Combustion of fuels for land travel.	• Taxi travel emissions are estimated by multiplying spend by industry average emission factor and the use of precalculated supplier emissions reports.	• Accounts payable/general ledger – spend on taxis	• Reliance on internal data being accurate and complete
			• Supplier records – precalculated tCO_2e • Emission factors sourced from the Ministry for the Environment Summary of Emission factors	• Employees have claimed all their business travel for taxi use • Precalculated supplier tCO_2e are estimates of on-trip CO_2 tailpipe emissions based on the supplier's methodology involving average fuel- efficiency ratings for similar vehicles and certain data from third parties
		• Rental car travel emissions are estimated by multiplying distance travelled by vehicle type and size by the relevant emission factor	• Supplier records – km travelled (rental car supplier) and spend (travel management provider) • Emission factors sourced from the Ministry for the Environment Summary of Emission factors	• Spend as reported by our travel management provider is converted to km travelled using an average per km cost based on km travelled reported by our rental car supplier
		• Private vehicles used for business purposes emissions are estimated by multiplying distance travelled by the relevant emission factor	• Employee expense claim records – km travelled • Emission factors sourced from the Ministry for the Environment Summary of Emission factors	• Employees have claimed all their business travel for private vehicles use

Category 7: Employee commuting	• Employees commuting and working from home	• Average-data method • High measurement uncertainty	• HR records – number of FTE, scheduled workdays and unique work / home address combinations • Number of working days at home or corporate/retail site – swipe data (corporate sites) or business assumptions (retail sites)	• FTE split between commuting and working from home – Assumed that if a corporate employee is not working in a corporate site, they are working from home – Assumed all retail employees attend a Westpac retail site – Where no work location exists, it is assumed that the employee works from home – Where commute is >150km, it is assumed the employee works from home
	• Commuting by our employees between their homes and their worksites	• Employee commuting emissions are estimated by multiplying the number of employees by the number of commute days per quarter by distance travelled by	• Means of travel (mode of transport) from Stats NZ 2023 Census • Statistical Area 2 from Stats NZ Statistical Area 2 2023 • Emission factors sourced from the Ministry for the Environment Summary of Emission factors	• Employee work/home locations are based on current HR data and assumed unchanged throughout the year • Commute distances are estimated using straight-line (as-the-crow-flies) measurements between geocoded home/work areas, adjusted by a commute factor and doubled for round trips • The commute factor is determined by comparing straight line distances to a sample of driving routes obtained via Google Maps • All commute distances are assumed to be by car • Where home address is unable to be geocoded an average commute distance is used
	• Work undertaken by our employees at their home.	• Employee working from home emissions are estimated by multiplying the number of work- from-home days by the relevant emission factor	Refer employee commute inputs	Refer employee commute assumptions

For upstream scope 3 emissions, other international operations include Westpac’s Fiji, PNG, Singapore, UK, US, China and Germany operations.

OTHER INTERNATIONAL UPSTREAM SCOPE 3 INDIRECT EMISSIONS BY CATEGORY (TCO2-E)

CATEGORY	BOUNDARY	METHODOLOGY	INPUTS	ASSUMPTIONS
Category 1 and Categories 3-8	Indirect greenhouse gas emissions that occur in Westpac’s upstream value chain	• Emissions are estimated by multiplying the Australian total upstream scope 3 emissions per FTE by the number of FTEs of the Group’s other international sites. • Methods as per Table above (Australian upstream scope 3 emissions by category) • High measurement uncertainty	• HR records – number of FTE • Australian total upstream scope 3 emissions	• Upstream scope 3 emissions from Westpac’s international operations are assumed equivalent to those from Australian operations on a per- FTE basis

SCOPE 3 FINANCED EMISSIONS METHODOLOGY

FOR THE YEAR-ENDED 30 SEPTEMBER 2025

The information below describes our approach to measuring financed emissions.

Overview

For Westpac, financed emissions are the indirect greenhouse gas emissions associated with our financing activities.

We estimate our attributable share of customers' scope 1 and 2 (and for certain sectors scope 3) emissions and categorise these as part of our own scope 3 (category 15) emissions in our emissions account.

Estimating financed emissions is vital if we are to achieve our ambition to become a net-zero, climate resilient bank. This is because financed emissions are the largest element of our carbon footprint. By estimating our financed emissions, we can also assess where we can make the biggest difference, including via the financed emissions targets for the most emissions intensive sectors we lend to.

We have estimated and disclosed our financed emissions since FY21, continually improving our calculations and data each year. In FY25, we continued to refine our estimate of our financed emissions for FY24 by incorporating updated data and calculations.

Refer to tab 'Financed emissions' for the updated estimates of our financed emissions for FY24.

Approach to estimating our financed emissions

Westpac Group financed emissions are consolidated and reported under the operational control approach. They include estimated emissions for Westpac Banking Corporation (in Australia), Westpac Banking Corporation New Zealand Branch (‘NZ Branch’), and Westpac New Zealand Limited (‘WNZL’). Westpac did not control or operate any other material investees (associates, joint ventures and unconsolidated subsidiaries) for the reporting period.

In the current reporting period, we report our financed emissions one year in arrears (similar to how we report our financed emissions sector targets). This assists us to use data more closely aligned to that reporting period.

Financed emissions are calculated across three broad asset classes:

1. Business, commercial and institutional lending;
2. Commercial real estate; and,
3. Residential mortgages.

We have excluded the following lending categories from our financed emissions estimation due to materiality, data limitations, and lack of appropriate methodologies:

- Non-mortgage personal lending (e.g., personal loans and credit cards);
- Member and investor equity investments which are either administered or managed by our wealth management businesses[1];
- Direct equity investments[2];
- Westpac margin lending;
- Certain business credit card exposures[3];
- Lending in our Fiji and Papua New Guinea (PNG) operations; and,
- Lending to governments and government-owned entities[4], as well as financial assets held for short-term liquidity and treasury purposes, which are not considered part of our core financing activities.

We estimate financed emissions for project finance, equipment finance, and motor vehicle loans[5] with the same methodology as applied to general lending rather than specific methodologies for these facilities.

The methodologies used were informed by principles in the Partnership for Carbon Accounting Financials (PCAF)'s Global GHG Accounting and Reporting Standard: Part A – Financed Emissions 2nd edition[6] (the PCAF Standard).

We have sought to align with the PCAF Standard wherever possible, although we have also considered local applicability, availability of data, and other commercial considerations. Westpac is not currently a signatory to the PCAF Standard.

1. Includes Westpac and all its subsidiaries, including the Australian and New Zealand Wealth Management entities. We exclude direct equity investments and the investments related to our funds management activities from our financed emissions calculations as these are not material. Westpac has exited most of its fund management activities, and where activities remain, they are not material or not relevant to the calculation of financed emissions. This includes a small funds management business in New Zealand. The Group has a large funds administration business however it has no beneficial interest in the investments that it administers, nor does it provide financial advice. Therefore, for the purpose of estimating financed emissions, we have excluded the investments related to our funds administration business, as we believe these are not relevant for this purpose.

2. Westpac has a small number of direct equity investments but these are also not material in the context of the Group, nor do we have a controlling interest in them.

3. Certain business credit card exposures outside of our New Zealand portfolio may be inadvertently excluded in instances where they may be categorised as retail lending.

4. Including where these are categorised in the "Government, administration, and defence" sector. As defined by ANZSIC codes under ANZSIC subdivisions 81 (Government Administration) and 82 (Defence). For WNZL portfolio, we exclude specific Crown entities in NZ outside of these ANZSIC codes where they have an ANZSIC associated with the industry they participate in.

5. Except where the loan is a personal loan, on which basis it is excluded.

6. Available at: https://carbonaccountingfinancials.com/files/downloads/PCAF-Global-GHG-Standard.pdf

Facilitated emissions

We do not calculate facilitated emissions from transactions we facilitate including bond issuance, underwriting, or syndicated lending. This applies to both our portfolio emissions and emissions included in our financed emissions sector targets. As an institutional, commercial and retail bank, we participate in capital markets activity but it is not a material part of our business.

Materiality and reasonableness

We estimate financed emissions using feasible, reasonable methods informed by the PCAF Standard. While more detailed data or methodologies are sometimes available, we weigh their benefits against potential risks from increased complexity and only pursue them if material to our business. Our approach considers the PCAF Standard, data quality, model complexity, and the materiality of sectors, acknowledging that Westpac's loan portfolio in Australia and New Zealand is broadly representative across regions and industries.

Approach to restatements

We may consider restating prior period financed emissions estimates, or revising sector target baselines, progress and target figures, in circumstances including, but not limited to, changes in calculation methodologies, updates to data sources and correction of discrepancies or errors.

Where such circumstances arise, we assess the materiality of the change to determine whether a restatement is appropriate. In addition to quantitative thresholds, we consider the specific context of each recalculation on a case-by-case basis to guide our assessment. Any proposed restatement is reviewed by the Group ESG Disclosure and Reporting Officer.

This year, we did not restate any of our previously reported scope 3 financed emissions figures.

Data elements, factors and limitations that may impact our estimates[7]

Measures of lending

For estimating financed emissions, we use two different measures of lending:
- For residential mortgages, we use outstanding loan balance.
- For our business, commercial and institutional lending including for commercial real estate, we use Total Committed Exposure (TCE).

Collectively, these are termed our 'lending' to customers.

While our use of outstanding loan balances for mortgages aligns with the approach recommended in the PCAF Standard for ‘Mortgages’, our use of TCE is a more conservative approach than recommended in the PCAF Standard, which suggests the use of outstanding loan amount for ‘Business loans’.

We consider the use of TCE to be a more comprehensive approach as it better reflects the funds we make available to customers and hence contribute to or mitigate emissions. It also allows for better long-term measurement of our financed emissions as it avoids volatility linked to customers’ use of facilities, and would tend to be associated with higher emissions estimates as TCE is larger than balance sheet lending.

For completeness, we also report our financed emissions on an outstanding loan balance basis for all three asset classes and on the basis of our undrawn commitments for our business, commercial and institutional lending including for commercial real estate (see tab 'Financed emissions').

Refer to the Glossary for more information on TCE.

7.Not an exhaustive list.

Factors and limitations

Timing of data: While we seek to use the most recent data relevant to the reporting period for which we estimate emissions, this is not always possible. For example, while we use 30 September 2024 lending data to estimate our share of financed emissions for FY24, we may need to use emissions factors from FY23 as these may be the only data available. Similarly, customer-specific financial data (such as company revenue or value) may only be available for periods preceding (or in some instances following) the reporting period. We prioritise available data from the most recent time periods that are relevant to our estimations, supplemented by estimates and assumptions where applicable.

Industry classification codes: We use ANZSIC codes to identify customers' primary business activities as they are maintained in our lending systems[8]. The use of ANZSIC codes has limitations, however, as:
- They may not accurately reflect the totality of activities of a diversified business;
- A businesses’ activities may change over time and the ANSZIC allocated may be redundant; and,
- It is not often straightforward to map ANZSIC with related emissions factors and other data inputs.

For many sectors, we use a relevant estimation approach and apply sector-level economic intensity emissions factors and sector-level financial ratios at an ANZSIC code level. Where we are unable to do so we look for the next best approach.

Data quality: As data quality varies across portfolios and sectors, in some instances we need to use proxy data to estimate emissions. We evaluate the data quality of various data inputs in each asset class using Data Quality Scores based on the PCAF Standard. These reflect the level of uncertainty in the data inputs using a scale of 1 to 5, with the lowest scores assigned to estimation methodologies that use more accurate and specific company/property-level inputs and the highest scores assigned to estimation methodologies reliant on assumptions and proxy data such as sector-level emissions factors. As part of our financed emissions reporting, we report data quality scores across sectors and asset classes, weighted based on lending, to provide insight into the relative distribution of the estimation methodologies applied. Over time we aim to lift the quality and availability of our data inputs and improve our Data Quality Scores across our asset classes.

Property-level information: We generally cannot access property-level energy usage or emissions data for most residential or commercial properties. Likewise, detailed energy efficiency data is unavailable for buildings that secure our loans. Therefore, we estimate emissions using regional averages or proxy data. Since Westpac's portfolio is geographically diverse, this approach should produce representative aggregate results.

Exchange rates: Where financial data is in another currency we convert it to AUD using the spot exchange rate at the end of the reporting period. Financed emissions for WNZL portfolio are estimated on an NZD basis and the in-scope exposure amounts are converted to AUD for consolidation into the Group result.

8. Applicable to business, commercial and institutional lending (including for commercial real estate) customers

Changes to methodologies and underlying data

Caution should be taken when comparing our financed emissions results from year to year. Changes to methodologies and underlying data (refer to the Data Sources section in the methodology for each asset class) may impact comparability over time. Changes could include changing data sources, company and property data, sector allocations, exchange rates, emission factors, and financial ratios. Methodology changes are also possible as more analysis is completed on sectors and sub-sectors to better understand emissions.

Independent assurance

We have obtained limited assurance over our Group financed emissions estimates. Refer to the Independent Assurance Statement available in the Appendix section of our 2025 Sustainability Report.

We highlight any material deviations between our Group financed emissions estimation methodologies and both the approaches applied to estimating financed emissions for some of our financed emissions sector targets and the PCAF Standard, where relevant.

Methodology

Residential Mortgages

We estimate the financed emissions of our residential mortgage lending in Australia and New Zealand. This includes loans to owner-occupiers and investors for a broad range of dwellings. We estimate the scope 1 and 2 emissions of properties held as security against these loans and aggregate to determine portfolio emissions.

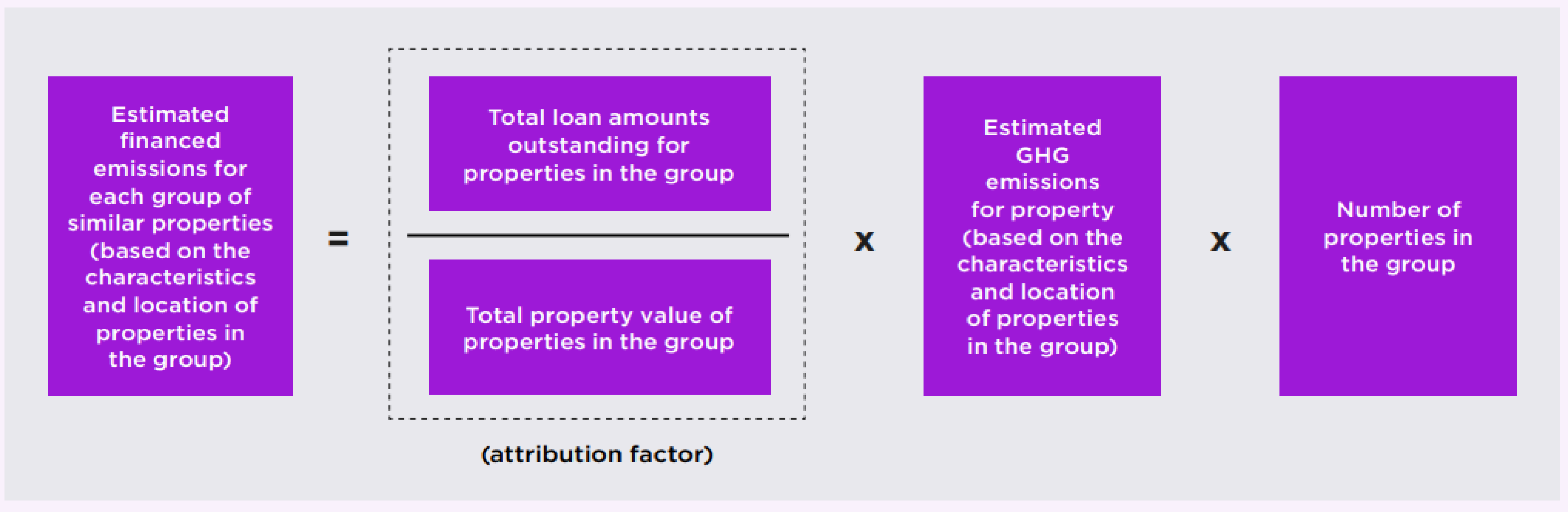
We determine our share of estimated emissions using an attribution factor derived as the ratio of the loan amount to the property value. We adjust the ratio if multiple properties are linked to one loan. The property value is measured at the most recent credit assessment event[1] (e.g., the loan was opened, increased, renewed, refinanced, or extended).

Financed emissions are estimated for groups of properties with similar building and geographic characteristics[2], and the product of the estimated emissions for each group of properties and the attribution factor for each group is then aggregated into the portfolio total.

1. We deviate from the PCAF Standard in that we do not use property value at origination, as we consider the valuation at the most recent credit assessment event to be more representative.

2. Grouping approach applied to Australian residential mortgages portfolio due to data limitations. Financed emissions for the New Zealand residential mortgages portfolio are calculated on a loan-by-loan basis without grouping the loans or properties together (effectively each property is considered as its own group).

FIGURE: OVERVIEW OF FINANCED EMISSIONS ESTIMATION METHODOLOGY FOR RESIDENTIAL MORTGAGES



Emissions are estimated in accordance with methodologies in the following preference order, based on the quality and availability of underlying data:

TABLE: METHODOLOGIES AND ASSOCIATED SCORES

Estimation methodology	Data Quality (DQ) score
Based on property energy consumption (i.e. metered data) and supplier-specific emissions factors (DQ Score 1) or average emissions factors (DQ Score 2) specific to the respective energy source. This approach was not applied due to limited data availability.	1 and 2

Based on estimated property energy consumption per unit of floor area (using building energy labels) and average emission factors specific to the respective energy source. This approach was not applied due to limited data availability.	3
Based on estimated property energy consumption per unit of floor area (building type and location-specific statistical data) and average emission factors specific to the respective energy source. This approach was applied to most of our portfolio where property floor area and location information was available. Floor area was either actual floor area recorded or sourced from market data, or the number of bedrooms as a proxy.	4
Based on estimated property energy consumption per energy type per property (using property type and location-specific statistical data) and average emission factors specific to each energy source. This approach was applied where only the loan amount and property value were available. Where location information was unavailable, average energy consumption benchmarks created for State, regional or national levels, where appropriate.	5

Data inputs and sources

Region	Data input	Source	Publication date
Data inputs to estimate property energy consumption			
AU	Per-dwelling electricity and natural gas consumption benchmarks by State and Territory, climate zone, and household size	Australian Energy Regulator (AER)	2021 (Jun)
AU	LPG consumption (as % share of electricity consumption, derived from Australian Energy Statistics, Table F, Australian energy consumption by State and Territory, by industry and fuel type, energy units)	Department of Climate Change, Energy, the Environment and Water	2024 (Aug)
AU	Postcode to climate zone reference link	Australian Energy Regulator (AER)	2021 (Jun)
AU	Geographic location to climate zone reference link	Australian Building Codes Board (ABCB) Climate Map with National Construction Code (NCC) climate zones	2019 (Sep)
NZ	Per-dwelling electricity consumption across the islands and regions	New Zealand Electricity Authority – Residential Consumption Trends	2023 (Oct) to 2024 (Sep)
NZ	Heating and cooling emissions by region	Stats New Zealand – Residential Emissions by Region – Heating & Cooling	2024

Data inputs to estimate property floor area			
AU	Property characteristics of matched residential dwellings (including number of bedrooms)	Property market data provider	2024
NZ	Average floor area of residential dwellings by regions	Property market data provider	2024
Household and population statistics			
AU	Household statistics, including State-level average occupants per household and average bedrooms per dwelling	Australian Bureau of Statistics (ABS) Census	2022 (for 2021 Census)
Emissions factors			
AU	Emissions factors for electricity consumption at the State level and the combustion of natural gas and LPG	Australian National Greenhouse Accounts Factors[a]	2024 (Aug)[b]
NZ	Emissions factors for electricity consumption at the national level, and the combustion of natural gas, LPG, wood, and coal	New Zealand Government Ministry for the Environment emissions measurement guide for organisations[a]	2024

a. Uses the GWPs published in the IPCC Fifth Assessment Report (AR5).

b. As described in the Australian National Greenhouse Accounts Factors 2024: data used for the estimation of the factors within this document are the latest available at the time of estimation – which includes NGER reporting data for the 2022-23 cycle.

Notable exclusions

- Home equity loans and home equity lines of credit as these products are like other personal loans, and are a small portion of the mortgage book.
- Construction or renovation loans as emissions associated with this activity would generally be attributable to the company undertaking the work.
- Loans for the purchase of vacant land.
- Mortgages in regions outside of Australia and New Zealand.
- Customers’ scope 3 emissions.

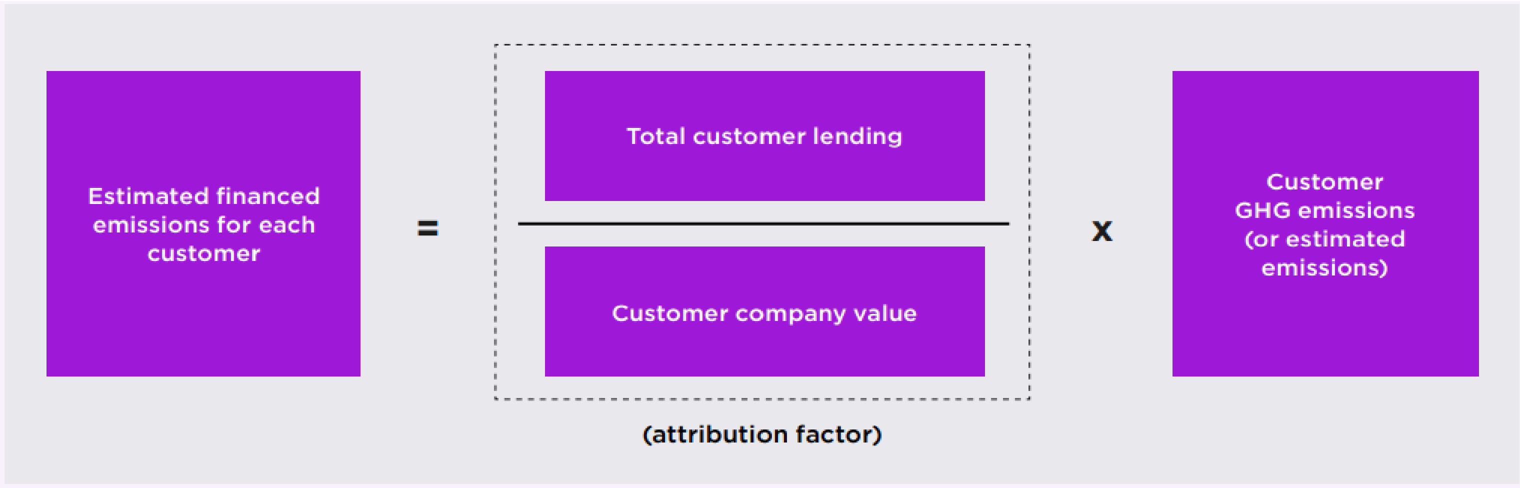
Business, commercial, and institutional lending

We estimate financed emissions associated with business, commercial and institutional lending. This includes property customers in the sector where the lending does not meet the definition of secured lending in the Commercial Real Estate asset class, where a separate methodology is used. We estimate the scope 1 and 2 emissions and aggregate across customers and portfolios. We have estimated scope 3 emissions in certain sectors where the emissions are a significant portion of the sector's emissions, including certain mining sectors (such oil and gas extraction) and downstream sectors in manufacturing[1] . We use an attribution factor to determine our share of a customer's emissions. This factor is the ratio of our lending over company value. Depending on data availability, company value is either the enterprise value including cash (EVIC) (which is our first choice) or the sum of the total equity and debt[2] . Financed emissions by customer are calculated as the product of the customer attribution factor and their total reported or estimated emissions.

1. Scope 3 analysis limited to customers allocated to the following ANZSIC (1993) codes within the Mining sector (1101, 1102, 1200, 1311, 1312, 1313, 1314, 1315, 1316, 1317, 1319, 1411, 1419 and 1420) and Manufacturing sector (2510, 2520, 2531, 2532 and 2721).

2. Total tangible assets are used in place of total equity and debt for customers in certain Agriculture, Forestry, and Fishing sectors in instances where financial data on total tangible assets is available and a reliable attribution factor based on total equity and debt cannot be calculated.

FIGURE: OVERVIEW OF FINANCED EMISSIONS ESTIMATION METHODOLOGY FOR BUSINESS, COMMERCIAL, AND INSTITUTIONAL LENDING



Emissions are estimated in accordance with methodologies in the following preference order, based on the quality and availability of underlying data:

TABLE: METHODOLOGIES AND ASSOCIATED SCORES

Estimation methodology	Data Quality (DQ) score
Based on customer-specific emissions data, which have been verified by a third-party auditor (DQ Score 1) or are unverified (DQ Score 2). This approach was applied to institutional banking customers where customer-specific financial data and reported emissions data were available. It was also applied to certain Agriculture, Forestry, and Fishing customers, where farm emissions were available.	1 and 2
We assumed all data was unverified and so had DQ score of 2. Based on primary activity data for the company's production and emission factors specific to that primary activity. Where customer-specific data were available, this approach was applied to estimate scope 1 emissions for customers in certain Agriculture, Forestry, and Fishing sectors (with scope 2 estimated on sector-level economic emissions intensity factors).	3
Based on sector-level economic emissions intensity factors. Where customer-specific financial data was available but neither customer-specific emissions nor production data were available, attributed emissions were estimated as the product of our lending, the financial ratio specific to the company or parent group, and a sector-level economic emissions intensity factor (tCO2-e per AUD$ of revenue) (DQ Score of 4).	4 or 5

Where customer-specific financial, emissions or production data was not available, an estimated sector-level financial ratio was applied (DQ Score 5).

Where ANZSIC codes are absent or sector classifications cannot be determined or mapped, we assign proxy codes to estimate emissions using a sector average ratio and a sector emissions factor for a representative sector, ensuring that some emissions are still attributed to these customers.

For institutional exposures in the Electricity Supply sector, we incorporate additional internal research and green lending data, where available, to distinguish between renewable and non-renewable generation activities and other activities that these customers in this sector may be involved in (which may also include electricity retailing and market operations). We apply a weighted average of fossil-fuel electricity generation factors and lower-intensity factors based on this information, such that the estimation reflects the diversity of generation types and more appropriate factors, where possible.

Data inputs and sources

Region	Data input	Source	Publication date
Reported emissions and activity data			
AU	Customers' reported scope 1, 2, and 3 emissions	Australian Clean Energy Regulator NGER Corporate emissions and energy data	2025 release based on 2023-24 data
		Financial market data provider	2025 (up to early June)
AU	Customers' activity / production data (e.g., milk production, livestock inventories)	Internal systems based on customer filings for certain Agriculture customers	2025 (up to end-June)
NZ	Customers' reported scope 1, 2, and 3 emissions	Internal systems, public disclosures and financial market data providers	2025

NZ	Customers’ activity / production data (e.g. livestock inventories)	Internal systems	2025
Customers' financial data			
AU	Customers’ financial data	Combination of: internal systems; and, financial market data providers.	2025 (up to end-June)
NZ	Customers’ financial data	Combination of: internal systems; and, financial market data providers.	2025
Emissions factors			
AU	Factors for scope 1, 2 and 3 for Australian industry sectors	IELabs spend-based emissions factors	2025 release based on 2024 data
AU	Factors for scope 1 emissions related to land management per head of livestock (Beef and Sheep) and per litre of milk produced, in Australian Agriculture sector	Australia’s National Greenhouse Accounts (NGA) – State/Territory emissions data for Beef and Sheep, and Dairy	2025 release based on 2023 data
	Based on data prepared for the Australian Agriculture – Beef and Sheep and Agriculture – Dairy financed emissions sector targets. Refer to tab "Targets".	Australian Bureau of Agriculture and Resource Economics and Sciences (ABARES) –State/Territory data for Australian meat production for beef and sheep, and count of animals; Milk production	2025 release based on 2023 data
NZ	National average emissions factors	Stats New Zealand, GHG Emissions by Industry[a]	2022
NZ	Factors for scope 1, 2 and 3 for Aotearoa New Zealand industry sectors	thinkstep-anz, Emission Factors for New Zealand: Greenhouse Gas Emission Intensities for Commodities and Industries. v2.0[b]	2024
NZ	Scope 1 & 2 emissions factors per head of livestock in Aotearoa New Zealand	New Zealand Government Ministry for the Environment, Measuring emissions: A guide for organisations[c]	2024

Sector-level financial ratios			
AU	Ratios of company revenue to company value for Australian industry sectors	Financial market data providers' data for Australian and New Zealand top companies	2024 (up to Dec)
		For certain subsets of customers in Agriculture: ABARES Farm Data Portal data	2023
NZ	Ratios of company revenue to company value for Aotearoa New Zealand industries	Stats New Zealand, Annual Enterprise Survey	2023
NZ	National average ratio of company revenue to company value for Aotearoa New Zealand	Stats New Zealand, Business performance benchmarker	2022

a. Uses the GWPs published in the IPCC Fifth Assessment Report (AR5). However, regional inventories may be based on those from other assessment reports.

b. Uses the GWPs published in the IPCC Fourth Assessment Report (AR4).

c. Uses the GWPs published in the IPCC Fifth Assessment Report (AR5).

Notable exclusions

- Non-mortgage personal lending (e.g., personal loans and credit cards).
- Lending to governments and government-owned entities[1].
- Exposures in-scope of our Commercial Real Estate asset class (to avoid double counting).

1. Including where these are categorised in the "Government, administration, and defence" sector. As defined by ANZSIC codes under ANZSIC subdivisions 81 (Government Administration) and 82 (Defence). For WNZL portfolio, we exclude specific Crown entities in NZ outside of these ANZSIC codes where they have an ANZSIC associated with the industry they participate in.

Commercial real estate

This sector includes lending to business, commercial and institutional customers in the Property sector[1] secured by residential and/or commercial real estate.

We estimate the scope 1 and 2 emissions associated with the properties held as security and aggregate these for the portfolio[2] . Estimation is challenging as property-level emissions and energy data, particularly for smaller properties is not readily available. Where we have data limitations the business lending methodology is applied.

We attribute a portion of estimated emissions for each property based on attribution factors. The attribution factor is the ratio(s) of our customers lending secured by the property over the property value.

We measure property value using a hierarchy of three options reflecting the best available data:

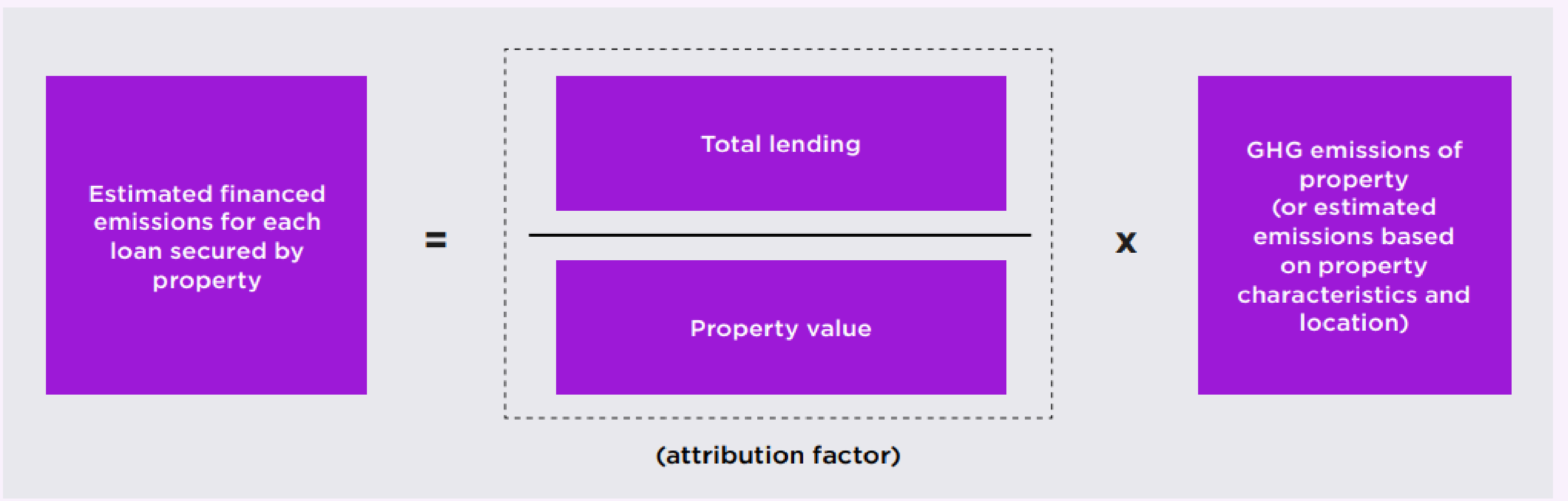
1. Value recorded at a credit assessment event[3] (e.g., when the loan was opened, increased, renewed, refinanced, or extended), noting that this may not necessarily be the latest credit assessment event;
2. The value at a recent sale reported by a property market data provider; or,
3. The estimated value based on LVR data. Customer emissions are calculated as the sum of the product of actual or estimated emissions for each property and the relevant attribution factor.

1. Limited to customers within ANZSIC (1993) codes that start with 771- (i.e., within the Property sector).

2. For WNZL portfolio, we calculate financed emissions by grouping properties with similar building and geographic characteristics and aggregating the product of the estimated emissions for each group of properties and the attribution factor for each group.

3. We deviate from the PCAF Standard in that we do not use property value at origination, as we consider the valuation at the most recent credit assessment event to be more representative.

FIGURE: OVERVIEW OF FINANCED EMISSIONS ESTIMATION METHODOLOGY FOR COMMERCIAL REAL ESTATE



Emissions are estimated in accordance with methodologies in the following preference order, based on the quality and availability of underlying data:

TABLE: METHODOLOGIES AND ASSOCIATED SCORES

Estimation methodology	Data Quality (DQ) score
Based on actual building energy consumption (i.e. metered data) and supplier-specific emissions factors (DQ Score 1) or average emissions factors (DQ Score 2) specific to the energy source. This approach was not applied to any properties due to data.	1 and 2

Based on estimated building energy consumption per unit of floor area (from official energy labels) and average emission factors specific to energy source. This approach was applied to properties where data on property floor area and NABERS rating was available. Emissions were estimated by multiplying the property floor area by the average emissions per unit of floor area derived for the property type, region and rating based on the NABERS rating register (average emissions for Retail properties are applied to Industrial properties due to data limitations).	3
Based on estimated building energy consumption per unit of floor area (based on building type and location-based data) and average emission factors for each energy source. This approach was applied to properties recorded as security where data on property floor area and location information were available. Emissions were estimated by multiplying the property floor area by the relevant energy consumption benchmarks and relevant emissions factors.	4
Based on estimated building energy consumption per building (based on building type and location-specific data) and average emission factors for each energy source. This approach was applied to most properties in our Australian and New Zealand portfolios where only the loan amount and property value were available. Emissions were estimated by multiplying the estimated property floor area (i.e. property value divided by the relevant market value per square metre) by the relevant energy consumption benchmarks and emissions factors for the location.	5

Data inputs and sources

Region	Data input	Source	Publication date
Energy consumption benchmarks – residential			
AU	Per-dwelling electricity and natural gas consumption benchmarks by State and Territory, climate zone, and household size	Australian Energy Regulator (AER)	2021 (Jun)
NZ	Per-dwelling electricity consumption across the islands and regions	New Zealand Electricity Authority – Residential Consumption Trends	2023 (Oct) to 2024 (Sep)
NZ	Heating and cooling emissions by region	Stats New Zealand – Residential Emissions by Region – Heating & Cooling	2024
Energy consumption benchmarks – commercial			
AU	Australian buildings' emissions profiles and net lettable area (NLA)	NABERS ratings register	2025 (Apr)
NZ	Benchmark per-building energy demand figures	BEES Part 1: Final Report BRANZ Study Report SR 297/1	2014
Property floor area and value benchmarks – residential			
AU	Derived mean price per square metre for Australian properties	Combination of: ABS data – Total Value of Dwellings (mean price of residential dwellings)	2023 (Dec) to 2024 (Sep) quarterly average
		ABS – Building Activity (average floor area of new properties)	2024 (Dec)
NZ	Derived mean price per square metre measure for New Zealand properties	Property market data provider	2025
NZ	Average floor area of residential dwellings broken down by regions	Property market data provider	2025

Property floor area and value benchmarks – commercial			
AU	Derived mean price per square metre across a range of regions and/or property types and/or specific properties	Combination of data points sourced from property market data providers: - average yield and average gross face rents data sourced from national property market research snapshots for retail, industrial, and office sectors - national sales history records for commercial property sector	2024 (Q4) (covering at least prior one year of data)
NZ	Derived mean price per square metre across a range of regions	Property market data provider	2025
Household and population statistics			
AU	Household statistics, including State-level data average occupants per household and average bedrooms per dwelling	Australian Bureau of Statistics (ABS) census reports	2021
Emissions factors			
AU	Emissions factors for electricity consumption at the State level and the combustion of natural gas and LPG	Australian National Greenhouse Accounts Factors[a]	2024 (Aug)[b]
NZ	Emissions factors for electricity consumption at the national level, and the combustion of natural gas, LPG, wood, and coal	New Zealand Government Ministry for the Environment, Measuring emissions: A guide for organisations[a]	2024

a. Uses the GWPs published in the IPCC Fifth Assessment Report (AR5).

b. As described in the Australian National Greenhouse Accounts Factors 2024: data used for the estimation of the factors within this document are the latest available at the time of estimation – which includes NGER reporting data for the 2022-23 cycle.

Notable exclusions

The following commercial property types were out of scope for the estimation:
- freehold hotels and motels;
- development lands (residential, industrial, office, and retail);
- certain rural farm properties;
- land investment subject to ground leases; and,
- guarantees.

Exposures that are marked as financing for Development or Site Finance, marked as program-managed, as well as unsecured exposures, are also excluded from this approach. We may instead estimate financed emissions using the approach for general business, commercial, and institutional lending.