

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

WESTPAC BANKING CORPORATION
(Registrant)

Date: January 7, 2004

By: /s/ MANUELA ADL

Manuela Adl
SVP & Chief Operating Officer

3

QuickLinks

[Index to Exhibits](#)

[SIGNATURES](#)