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WESTPAC BANKING CORP Form 6-K October 22, 2003

Form 6K

SECURITIES AND EXCHANGE COMMISSION Washington, DC 20549

Report of Foreign Issuer

Pursuant to Rule 13a-16 or 15d-16 of the Securities Exchange Act of 1934

October 22, 2003

WESTPAC BANKING CORPORATION

(Translation of registrant's name into English)

[Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F.]

Form 20-F /X/ Form 40-F / /

[Indicate by check mark whether the registrant by furnishing the information contained in this form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Act of 1934.]

Yes // No /X/

[If "Yes" is marked, indicate the file number assigned to the registrant in connection with Rule 12g3-2 (b):82-___]

INDEX TO EXHIBITS

EXHIBIT

NO. DESCRIPTION

1 Westpac Provides Template for 2003 full year earnings results -Presentation/Summary.

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.

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WESTPAC BANKING CORPORATION

(Registrant)

Date: October 22, 2003 By: /s/ Manuela Adl

Manuela Adl

SVP & Chief Operating Officer