

WESTPAC BANKING CORP  
Form 6-K  
May 16, 2003

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**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

May 15, 2003

**WESTPAC BANKING CORPORATION**

(Translation of registrant's name into English)

**60 MARTIN PLACE, SYDNEY, NEW SOUTH WALES 2000, AUSTRALIA**

(Address of principal executive offices)

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

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**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: May 15, 2003

By: /s/ MANUELA ADL

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Manuela Adl  
SVP & Chief Operating Officer  
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## Index to Exhibits

The information contained in the Exhibit to this Form 6-K shall be incorporated by reference in the prospectus relating to the Registrant's debt securities contained in the Registrant's Registration Statement on Form F-3 (File No. 333-10546), as such prospectus may be amended or supplemented from time to time.

| <b>Exhibit No.</b> | <b>Description</b>   |
|--------------------|--|
| 99.1               | Half-year profit results for the period ending March 31, 2003. |
| 99.2               | Interim Financial Report March 31, 2003.                       |
| 99.3               | Auditors' Awareness Letter.                                    |
| 99.4               | Amended and Restated Subordinated Indenture.                   |

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## QuickLinks

## SIGNATURES