

WESTPAC BANKING CORP  
Form 6-K  
October 28, 2004

## FORM 6-K

# 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 28, 2004

## 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.]

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Yes            o            No            y

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

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**Index to Exhibits**

<b>Exhibit No.</b>	<b>Description</b>
99.1	Media Release <b>Westpac provides template for 2004 year end earning announcement.</b>

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: October 28, 2004

By: /s/ Manuela Adl  
Manuela Adl  
SVP & Chief Operating Officer