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WESTPAC BANKING CORP Form 424B2 September 11, 2012

CALCULATION OF REGISTRATION FEE

Title of Each Class of	Proposed Maximum	Amount of			
Securities Offered	Aggregate Offering Price	Registration Fee(1)(2)			
1.450% Fixed Rate Notes due September					
2017	\$2,125,000.00	\$243.52			

- (1) Calculated in accordance with Rule 457(r) of the Securities Act of 1933, as amended.
- (2) Paid herewith.

Filed under Rule 424(b)(2), Registration Statement No. 333-172579

Pricing Supplement No. 48 - Dated Monday, September 10, 2012 (To: Prospectus Dated May 10, 2012)

CUSIP	Principal		Gross	NetCoupon	Coupon	Coupon	Day Count	Maturity	1st Coupon	1st Coupon	Survivor	s FDIC
Number	Amount	Selling Price	ConcessRo	no ceedlisy pe	Rate	Frequency	Basis	Date	Date	Amount	Option	Guaranteed
96121BCA3	\$2,125,000.00	100.000%	1.25 \$% ,0	098,43 F.56 d	1.450%	Monthly	30/360	09/15/2017	10/15/2012	\$1.29	Yes	No
Redemption	Information: N	Ion-Callable	e									
Trade Date: Monday, September 10, 2012 @ 12:00 PM ET										West		
Settle Date: Thursday, September 13, 2012										Prosp M		
				Minimum Denomina	ation/Incre	ments:\$1,00	0.00/\$1,0	00.00				
				Initial trad Entry only		lat and clear	SDFS: D	TC Book				
Westpac Ban	king Corporatio	n		Joint Lea Securities	•	ers and Lead	d Agents	: BofA Merri	ill Lynch, Inca	apital LLC	Agents:	Citigroup, Deuts
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									eserved.			