

# Appendix 3B

## New issue announcement, application for quotation of additional securities and agreement

*Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.*

Introduced 1/7/96. Origin: Appendix 5. Amended 1/7/98, 1/9/99, 1/7/2000, 30/9/2001, 11/3/2002, 1/1/2003, 24/10/2005.

Name of entity

St.George Bank Limited

ABN

92 055 513 070

We (the entity) give ASX the following information.

### Part 1 - All issues

*You must complete the relevant sections (attach sheets if there is not enough space).*

- |   |  |   |
|---|--|---|
| 1 | +Class of +securities issued or to be issued   | Floating Rate Transferable Deposits due March 2009                                    |
| 2 | Number of +securities issued or to be issued (if known) or maximum number which may be issued  | 100,000   |
| 3 | Principal terms of the +securities (eg, if options, exercise price and expiry date; if partly paid +securities, the amount outstanding and due dates for payment; if +convertible securities, the conversion price and dates for conversion) | Refer to the attached Pricing Supplement dated 29 February 2008 (Series 19 Tranche 1) |

+ See chapter 19 for defined terms.

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<p>4 Do the +securities rank equally in all respects from the date of allotment with an existing +class of quoted +securities?</p> <p>If the additional securities do not rank equally, please state:</p> <ul style="list-style-type: none"><li>• the date from which they do</li><li>• the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment</li><li>• the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest payment</li></ul>	<p>Yes, rank equally with all other Transferable Deposits issued.</p>
<p>5 Issue price or consideration</p>	<p>100 per cent of the Aggregate Nominal Amount (A\$1 billion)</p>
<p>6 Purpose of the issue (If issued as consideration for the acquisition of assets, clearly identify those assets)</p>	<p>The Transferable Deposits are being issued as part of St.George's ongoing funding and liquidity management.</p>
<p>7 Dates of entering +securities into uncertificated holdings or despatch of certificates</p>	<p>5 March 2008</p>

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+ See chapter 19 for defined terms.

	Number	+Class
8 Number and +class of all +securities quoted on ASX (including the securities in clause 2 if applicable)	561,059,442	Ordinary Shares
	3,500,000	SAINTS
	1,500,000	SPS
	3,250,000	CPS
	4,000,000	CPS II
	2,626	Redeemable Preference Borrower Shares
	191,025	Redeemable Preference Depositor Shares
	90,000	Floating Rate Transferable Deposits due 8 April 2011
	40,000	Fixed Rate Transferable Deposits due 8 April 2011
	45,000	Floating Rate Transferable Deposits due 28 November 2011
	15,000	Fixed Rate Transferable Deposits due 28 November 2011
	90,000	Floating Rate Transferable Deposits due August 2009
100,000	Floating Rate Transferable Deposits due March 2009	

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	Number	+Class
9	Number and +class of all +securities not quoted on ASX (including the securities in clause 2 if applicable)	N/A
10	Dividend policy (in the case of a trust, distribution policy) on the increased capital (interests)	N/A

**Part 2 - Bonus issue or pro rata issue**

11	Is security holder approval required?	
12	Is the issue renounceable or non-renounceable?	
13	Ratio in which the +securities will be offered	
14	+Class of +securities to which the offer relates	
15	+Record date to determine entitlements	
16	Will holdings on different registers (or subregisters) be aggregated for calculating entitlements?	
17	Policy for deciding entitlements in relation to fractions	
18	Names of countries in which the entity has +security holders who will not be sent new issue documents  <small>Note: Security holders must be told how their entitlements are to be dealt with.            Cross reference: rule 7.7.</small>	
19	Closing date for receipt of acceptances or renunciations	

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+ See chapter 19 for defined terms.

20	Names of any underwriters	
21	Amount of any underwriting fee or commission	
22	Names of any brokers to the issue	
23	Fee or commission payable to the broker to the issue	
24	Amount of any handling fee payable to brokers who lodge acceptances or renunciations on behalf of +security holders	
25	If the issue is contingent on +security holders' approval, the date of the meeting	
26	Date entitlement and acceptance form and prospectus or Product Disclosure Statement will be sent to persons entitled	
27	If the entity has issued options, and the terms entitle option holders to participate on exercise, the date on which notices will be sent to option holders	
28	Date rights trading will begin (if applicable)	
29	Date rights trading will end (if applicable)	
30	How do +security holders sell their entitlements <i>in full</i> through a broker?	
31	How do +security holders sell <i>part</i> of their entitlements through a broker and accept for the balance?	

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- 32 How do +security holders dispose of their entitlements (except by sale through a broker)?
- 33 +Despatch date

**Part 3 - Quotation of securities**

*You need only complete this section if you are applying for quotation of securities*

- 34 Type of securities  
(tick one)
- (a)  Securities described in Part 1
- (b)  All other securities  
Example: restricted securities at the end of the escrowed period, partly paid securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible securities

**Entities that have ticked box 34(a)**

**Additional securities forming a new class of securities**

*Tick to indicate you are providing the information or documents*

- 35  If the +securities are +equity securities, the names of the 20 largest holders of the additional +securities, and the number and percentage of additional +securities held by those holders
- 36  If the +securities are +equity securities, a distribution schedule of the additional +securities setting out the number of holders in the categories  
1 - 1,000  
1,001 - 5,000  
5,001 - 10,000  
10,001 - 100,000  
100,001 and over
- 37  A copy of any trust deed for the additional +securities

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+ See chapter 19 for defined terms.

Entities that have ticked box 34(b)

38 Number of securities for which  
+quotation is sought

39 Class of +securities for which  
quotation is sought

40 Do the +securities rank equally in  
all respects from the date of  
allotment with an existing +class  
of quoted +securities?

If the additional securities do not  
rank equally, please state:

- the date from which they do
- the extent to which they  
participate for the next  
dividend, (in the case of a  
trust, distribution) or interest  
payment
- the extent to which they do  
not rank equally, other than in  
relation to the next dividend,  
distribution or interest  
payment

41 Reason for request for quotation  
now

Example: In the case of restricted securities, end  
of restriction period

(if issued upon conversion of  
another security, clearly identify  
that other security)

	Number	+Class
42 Number and +class of all +securities quoted on ASX (including the securities in clause 38)		

+ See chapter 19 for defined terms.

**Quotation agreement**

- 1 +Quotation of our additional +securities is in ASX's absolute discretion. ASX may quote the +securities on any conditions it decides.
- 2 We warrant the following to ASX.
- The issue of the +securities to be quoted complies with the law and is not for an illegal purpose.
  - There is no reason why those +securities should not be granted +quotation.
  - An offer of the +securities for sale within 12 months after their issue will not require disclosure under section 707(3) or section 1012C(6) of the Corporations Act.  
Note: An entity may need to obtain appropriate warranties from subscribers for the securities in order to be able to give this warranty
  - Section 724 or section 1016E of the Corporations Act does not apply to any applications received by us in relation to any +securities to be quoted and that no-one has any right to return any +securities to be quoted under sections 737, 738 or 1016F of the Corporations Act at the time that we request that the +securities be quoted.
  - If we are a trust, we warrant that no person has the right to return the +securities to be quoted under section 1019B of the Corporations Act at the time that we request that the +securities be quoted.
- 3 We will indemnify ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from or connected with any breach of the warranties in this agreement.
- 4 We give ASX the information and documents required by this form. If any information or document not available now, will give it to ASX before +quotation of the +securities begins. We acknowledge that ASX is relying on the information and documents. We warrant that they are (will be) true and complete.



10 April 2008

Sign here: .....Date: .....  
(Company secretary)

Print name: Michael Harold See Bowan

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+ See chapter 19 for defined terms.



## Schedule 2

### Series 19 Tranche 1

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29 February 2008

**St. George Bank Limited**  
**Issue of A\$1,000,000,000 Floating Rate Transferable Deposits due March 2009**  
**under the St. George Issuance Programme**

This document constitutes the Pricing Supplement relating to the issue of Instruments described herein. Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions set forth in the Information Memorandum dated 29 March 2006. This Pricing Supplement must be read in conjunction with the Information Memorandum.

1	Issuer:	St. George Bank Limited
2	(i) Series Number:	19
	(ii) Tranche Number:	1
3	Specified Currency:	Australian dollars
4	Aggregate Nominal Amount:	
	(i) Series:	A\$1,000,000,000
	(ii) Tranche:	A\$1,000,000,000
5	(i) Issue Price:	100 per cent. of the Aggregate Nominal Amount
	(ii) Net proceeds:	A\$1,000,000,000
6	Specified Denomination(s):	Denomination of A\$10,000 with minimum consideration payable on acceptance by each offeree of A\$500,000 (disregarding monies lent by the offeror or its associates).
7	(i) Issue Date:	5 March 2008
	(ii) Interest Commencement Date:	5 March 2008
8	Maturity Date:	Interest Payment Date falling in March 2009
9	Interest Basis:	3-month BBSW + 0.45 per cent. Floating Rate
10	Redemption/Payment Basis:	Redemption at Par
11	Change of Interest or Redemption/Payment Basis:	Not Applicable
12	Put/Call Options:	Not Applicable

13	Status of the Instruments:	Transferable Deposits
14	Listing:	Application intended to be made to the Australian Stock Exchange for Listing
15	Method of distribution:	Syndicated

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

16	<b>Fixed Rate Instrument Provisions</b>	Not Applicable
17	<b>Floating Rate Instrument Provisions</b>	Applicable
(i)	Interest Period(s)/Interest Payment Dates:	5 June 2008, 5 September 2008, 5 December 2008 and 5 March 2009. The first Interest Payment Date will be the Interest Payment Date falling in June 2008.
(ii)	Business Day Convention:	Modified Following Business Day Convention
(iii)	Manner in which the Rate(s) of Interest is/are to be determined:	Screen Rate Determination
(iv)	Calculation Agent responsible for calculating the Rate(s) of Interest and Interest Amount(s):	The Registrar
(v)	Screen Rate Determination:	Applicable
	- Reference Rate:	3 Month AUD-BBR-BBSW
	- Interest Determination Date(s):	The first day of each interest period
	- Relevant Screen Page:	Reuters Screen BBSW
(vi)	Margin(s):	+ 0.45 per cent. per annum
(vii)	Minimum Rate of Interest:	Not Applicable
(viii)	Maximum Rate of Interest:	Not Applicable
(ix)	Rate Multiplier:	Not Applicable
(x)	Day Count Fraction:	Actual/365 (fixed)
(xi)	Fall back provisions, rounding provisions, denominator and any other terms relating to the method of calculating interest on Floating Rate Instruments, if different from those set out in the Terms and Conditions:	As set out in Condition 3.2
18	<b>Zero Coupon Instrument Provisions</b>	Not Applicable
19	<b>Index-Linked Interest Instrument Provisions</b>	Not Applicable
20	<b>Dual Currency Instrument Provisions</b>	Not Applicable

**PROVISIONS RELATING TO REDEMPTION**

21	Issuer Call:	Not Applicable
22	Investor Put:	Not Applicable

23	Final Redemption Amount of each Instrument:	Nominal Amount
24	Early Redemption Amount(s) of each Instrument:	
	Early Redemption Amount(s) payable on redemption for taxation reasons or on Event of Default and/or the method of calculating the same (if required or if different from that set out in the Terms and Conditions).	Nominal Amount

#### GENERAL PROVISIONS APPLICABLE TO THE INSTRUMENTS

25	Form of Instruments:	Registered
26	Additional Financial Centre(s) or other special provisions relating to Interest Payment Dates:	Not Applicable
27	Details relating to Instalment Notes, including Instalment Amount(s) and Instalment Date(s):	Not Applicable
28	Consolidation provisions:	Not Applicable
29	Governing law:	New South Wales
30	Other terms or special conditions:	Not Applicable

#### DISTRIBUTION

31	If syndicated, names of Lead Managers and the Dealers:	St. George Bank Limited Royal Bank of Canada
32	If non-syndicated, name of Dealer:	Not Applicable
33	Whether TEFRA D or TEFRA C rules applicable or TEFRA rules not applicable:	Not Applicable
34	Additional selling restrictions:	Not Applicable

#### OPERATIONAL INFORMATION

35	Any clearing system(s) other than Austraclear and the relevant identification number(s):	ISIN: AU0000SGBHF2
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#### RESPONSIBILITY

The Issuer accepts responsibility for the information contained in this Pricing Supplement.

Signed on behalf of the Issuer:

By: .....

Authorised Officer