

Appendix 3Y

Change of Director's Interest Notice

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 30/9/2001.

Name of entity	ST.GEORGE BANK LIMITED
ABN	92 055 513 070

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Mr Paul Anthony Fegan
Date of last notice	7 April 2008

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

+ See chapter 19 for defined terms.

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<p>Direct or indirect interest</p>	<p>Direct:</p> <p>244,978 shares (fully paid ordinary)</p> <p>356,584 Options under the Executive Option Plan over the same number of unissued ordinary St.George Bank shares (subject to performance hurdles):</p> <p>30,104 options exercisable 30.09.2006 @ \$20.40</p> <p>30,104 options exercisable 30.09.2007 @ \$20.40</p> <p>22,000 options exercisable 30.09.2006 @ \$21.70</p> <p>22,000 options exercisable 30.09.2007 @ \$21.70</p> <p>22,000 options exercisable 30.09.2008 @ \$21.70</p> <p>16,992 options exercisable 30.09.2007 @ \$28.01</p> <p>14,584 options exercisable 30.09.2008 @ \$28.01</p> <p>13,258 options exercisable 30.09.2009 @ \$28.01</p> <p>14,286 options exercisable 30.09.2008 @ \$29.99</p> <p>12,196 options exercisable 30.09.2009 @ \$29.99</p> <p>11,042 options exercisable 30.09.2010 @ \$29.99</p> <p>3,550 options exercisable 30.09.2009 @ \$34.99</p> <p>2,945 options exercisable 30.09.2010 @ \$34.99</p> <p>2,617 options exercisable 30.09.2011 @ \$34.99</p> <p>54,477 options exercisable 30.09.2009 @ \$37.18</p> <p>44,676 options exercisable 30.09.2010 @ \$37.18</p> <p>39,753 options exercisable 30.09.2011 @ \$37.18</p> <p>47,601 Options under the Executive Performance Share Plan (“Awards”) over the same number of Unissued ordinary St.George Bank shares.</p> <p>Exercise price – Nil:</p> <p>2,916 Awards exercisable 30.09.2009</p> <p>2,724 Awards exercisable 30.09.2009</p> <p>2,724 Awards exercisable 30.09.2010</p> <p>11,004 Awards exercisable 01.10.2009</p> <p>2,001 Awards exercisable 01.10.2009</p> <p>784 Awards exercisable 30.09.2009</p> <p>784 Awards exercisable 30.09.2010</p> <p>784 Awards exercisable 30.09.2011</p> <p>5,143 Awards exercisable 30.09.2009</p> <p>5,143 Awards exercisable 30.09.2010</p> <p>5,143 Awards exercisable 30.09.2011</p> <p>1,330 Awards exercisable 01.10.2010</p> <p>7,121 Awards exercisable 01.10.2010</p>
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Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	N/A
Date of change	24 November 2008
No. of securities held prior to change	219,967 shares (fully paid ordinary) 356,584 Options under the Executive Option Plan 72,612 Options under the Executive Performance Share Plan ("Awards")
Class	Fully Paid Ordinary
Number acquired	25,011 shares (fully paid ordinary)
Number disposed	25,011 Options exercised under the Executive Performance Share Plan ("Awards")
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	Nil
No. of securities held after change	244,978 shares (fully paid ordinary) 356,584 Options under the Executive Option Plan 47,601 Options under the Executive Performance Share Plan ("Awards")
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Exercise of Options under the Executive Performance Share Plan ("Awards")

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	
Nature of interest	
Name of registered holder (if issued securities)	
Date of change	
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	

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Interest acquired	
Interest disposed	
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	
Interest after change	

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