



good with  
**people**

good with **money**

**St. George Bank Limited**

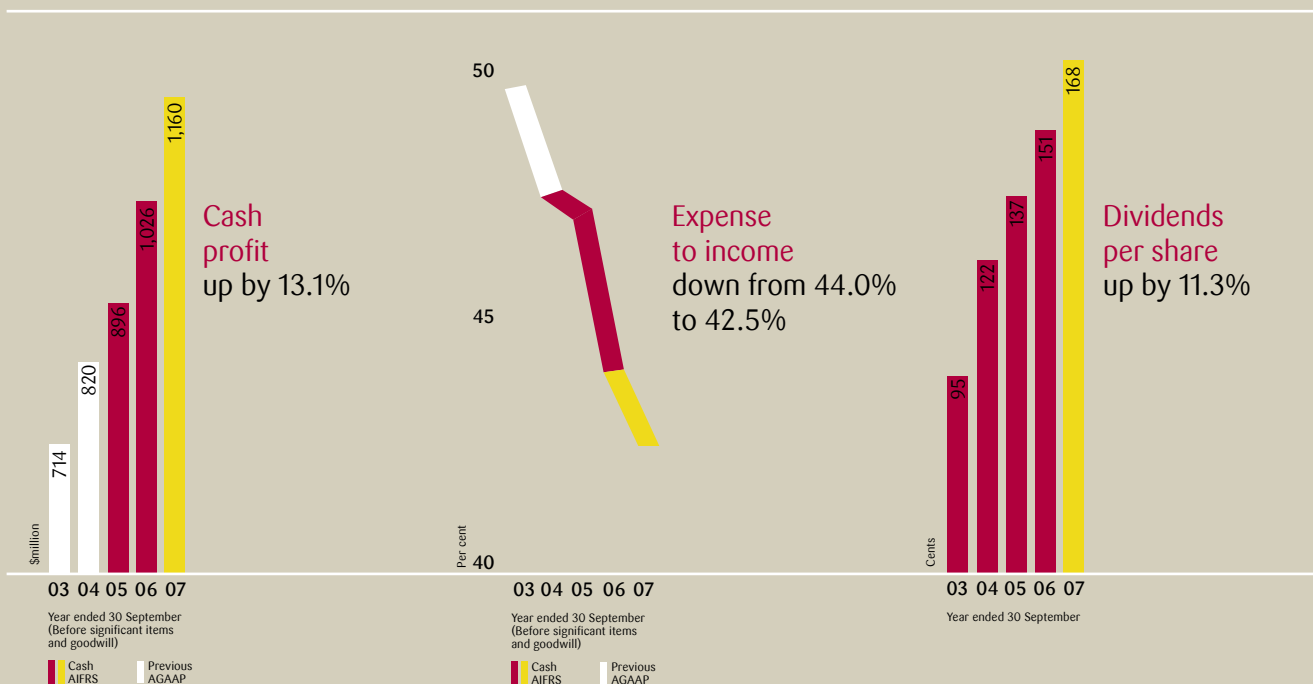
ABN 92 055 513 070

Shareholder Update 2007



# Five-Year Financial Summary

		2007	Full AIFRS 2006	2005	Previous GAAP 2004	2003
<b>Income Statement</b>						
Interest Income	\$m	<b>8,203</b>	6,814	5,916	4,116	3,434
Interest Expense	\$m	<b>6,010</b>	4,799	4,055	2,504	1,983
Net Interest Income	\$m	<b>2,193</b>	2,015	1,861	1,612	1,451
Other Income	\$m	<b>1,092</b>	994	860	975	910
Bad and Doubtful Debts Expense	\$m	<b>178</b>	144	128	112	102
Operating Expenses	\$m	<b>1,390</b>	1,356	1,296	1,342	1,278
Share of Net Profit/(Loss) of Equity Accounted Associates	\$m	-	-	3	2	(3)
Profit before Income Tax	\$m	<b>1,717</b>	1,509	1,300	1,135	978
Income Tax Expense	\$m	<b>525</b>	445	399	372	325
Profit after Income Tax	\$m	<b>1,192</b>	1,064	901	763	653
Net Profit/(Loss) Attributable to Minority Interests	\$m	<b>2</b>	(4)	(5)	(4)	(5)
Net Profit Attributable to Members of the Bank	\$m	<b>1,190</b>	1,068	906	767	658
Preference Dividends	\$m	<b>27</b>	20	17	50	52
Profit Available to Ordinary Shareholders	\$m	<b>1,163</b>	1,048	889	717	606
Return on Average Assets <sup>(1)</sup>						
- before goodwill impairment/amortisation, significant items and non-trading derivatives	%	<b>1.04</b>	1.05	1.03	1.30	1.31
- after goodwill impairment/amortisation, significant items and non-trading derivatives	%	<b>1.05</b>	1.07	1.03	1.14	1.13
Return on Average Ordinary Equity <sup>(1)(2)</sup>						
- before goodwill impairment/amortisation, significant items and non-trading derivatives	%	<b>23.20</b>	22.91	22.10	21.42	20.30
- after goodwill impairment/amortisation, significant items and non-trading derivatives	%	<b>23.26</b>	23.40	21.92	18.73	17.23
Return on Average Risk Weighted Assets	%	<b>2.00</b>	2.03	2.00	1.92	1.91
Operating Expenses as a percentage of Average Assets <sup>(2)</sup>	%	<b>1.22</b>	1.31	1.45	1.82	2.00
Expense to Income Ratio <sup>(2)</sup>	%	<b>42.5</b>	44.0	47.1	47.5	49.6
Net interest margin	%	<b>2.01</b>	2.11	2.21	2.70	2.76
(1) Before preference dividends						
(2) Before goodwill impairment/amortisation, significant items and non-trading derivatives						
<b>Share Information</b>						
Dividend per Ordinary Share						
- Interim	Cents	<b>82</b>	74	67	60	45
- Final	Cents	<b>86</b>	77	70	62	50
Total	Cents	<b>168</b>	151	137	122	95
Basic Earnings per Ordinary Share						
- before goodwill impairment/amortisation, significant items and non-trading derivatives	Cents	<b>218.9</b>	195.8	173.1	160.8	142.2
- after goodwill impairment/amortisation, significant items and non-trading derivatives	Cents	<b>219.5</b>	199.9	171.7	140.6	120.7
Diluted Earnings per Ordinary Share						
- before goodwill impairment/amortisation, significant items and non-trading derivatives	Cents	<b>217.3</b>	194.4	171.8	160.0	141.7
- after goodwill impairment/amortisation, significant items and non-trading derivatives	Cents	<b>217.8</b>	198.4	170.5	140.3	120.8
Dividend Payout Ratio	%	<b>76.7</b>	77.1	79.1	75.9	66.8
Net Tangible Assets per Ordinary Share	\$	<b>7.63</b>	6.73	6.01	5.58	4.86
<b>Other Statistics</b>						
Branches		<b>399</b>	390	390	391	404
Staff		<b>8,074</b>	7,949	7,880	7,541	7,325
Assets per Staff	\$m	<b>15.6</b>	13.5	11.7	9.3	8.6
Staff per \$m Assets		<b>0.06</b>	0.07	0.09	0.11	0.12



# Chairman's Message

**I am delighted to report another record full-year result for the Group. Our cash profit after tax increased 13.1% to reach \$1,160 million – reinforcing the strength of St.George's strategy and unique culture.**

Over the past five years, St.George has pursued a consistent strategy of growing organically, investing in its business and focusing on our most important assets: our people and customers. The Group's outstanding performance over the past year demonstrates yet again how successful this approach has been. It has also enabled us to deliver excellent returns for shareholders.

Earnings per share (EPS) increased 11.8% to 218.9 cents for the year to 30 September 2007. The Directors were pleased to declare a fully franked final dividend of 86 cents, taking the full-year dividend to 168 cents – an increase of 11.3% compared to last year.

Our capital remains within our agreed targets and we have an active program in place to drive our continued growth.

## Highlights for the year

- Revenue up 10.8% to \$3,272 million
- Return on equity further improved to 23.2%
- Expense-to-income ratio down from 44.0% to 42.5%
- Total assets up 17.6% to \$125.8 billion

St.George has a solid track record of delivering on its earnings guidance and has forecast 10% growth in EPS for 2008. This assumes a reasonably sound economic environment, especially in New South Wales. We expect NSW to continue to strengthen in the year ahead as the effects of the drought, high house prices and population movements to other states decline.

The turnaround in NSW can be seen in the June National Accounts that showed the state grew by 4.3% in the year to June 2007, which was only slightly below a strong national average of 5.3% for the year. The same data showed the exceptional strength of Queensland and Western Australia, where St.George is actively investing in growth with new branches and other initiatives.

On behalf of the Directors, I would like to take this opportunity to thank the management team and all our staff for delivering another exceptional result. We are particularly grateful to outgoing Managing Director Mrs Gail Kelly for her outstanding contribution over the past five years and wish her the very best in her new role. The organic strategy she put in place has been fully embraced by the Group Executive and will remain central to the Bank's approach as it implements new three and five-year strategic plans that were approved by the Board in mid-2007.



**John M Thame** Chairman



# Acting CEO's Letter

**Many companies now talk about their commitment to their people, customers and the community. At St.George, we've been focused on this for decades and the results can be seen in our continued growth.**

Since 2002, St.George has pursued a low-risk, organic growth strategy that focuses on forming strong customer relationships, building our internal culture and making our operations as efficient as possible. This has enabled us to continue to grow earnings per share by more than 10% each year for the last seven years and is captured in the simple formula:

*engaged people + great customer experience = superior financial results*

At the same time, we have recognised that as Australia's fifth largest bank with a traditional strength in New South Wales, the Australian Capital Territory and South Australia, we have plenty of room to grow nationally.

The Group capitalised on this opportunity this year by opening a total of nine new branches in Queensland and Western Australia, many of which include business banking centres. We also extended our national ATM network by over 20%, from 890 machines to 1,085, through a joint venture with BP Australia.

The St.George you see today is highly profitable and diversified in both its geographical and business mix. We are growing strongly, have excellent asset quality, enjoy broad exposure to the wealth management market and are continuing to invest for future expansion.

## Financial results

For the full year to 30 September 2007, our net cash profit rose 13.1% to \$1,160 million. We delivered a total return to shareholders of 22.6%, made up of 168 cents in dividends and a 17.0% increase in the value of St.George Bank shares over the year.

A highlight of this year's result is a 10.8% increase in revenue to \$3,272 million. This was gained from a wide diversity of largely recurring sources. This growth reflects our continued investment in the Group. Over the same period our operating expenses only increased by 7%, further enhancing our expense-to-income ratio which is 42.5% and lower than all our major competitors'.

Our growth in earnings was provided by all parts of the Group and underpinned by growing business volumes in our key areas of home loans, retail deposits and middle market receivables. Pleasingly, we increased market share in the middle market and the NSW home loan market. The outstanding performance of Asgard and Margin Lending drove growth in our wealth business.

St.George also maintains excellent credit quality and has experienced minimal impact from the volatility in international credit markets. We have no exposure to the sub-prime lending problems in the United States or to hedge funds. Our bad and doubtful debts represent only 0.2% of average gross receivables and we have deliberately increased our liquidity in response to market conditions. In fact, we believe the crisis has highlighted the exceptional quality of Australia's financial system generally.

## Strategy overview

### Home lending

Our residential lending portfolio grew 10.4% to \$69.2 billion, boosted by a strong second half which will give us momentum moving into the next financial year. As noted

by the Chairman, the NSW economy is starting to show signs of improvement after lacklustre performance in the past few years. We have also completed significant product development to maintain margins and achieve growth. This included launching the Advantage Package, which bundles loans, deposits and credit cards; the no-monthly-fee Basic Home Loan; and the Quick Start Home Loan for first-home buyers. Overall, we increased our market share in NSW.

### Deposits

Deposits grew to \$47.8 billion, a solid increase of 10.9% on last year in a very competitive area of the market. Overall, our market share is 8.2%. Of particular note are our transaction account balances, which increased by 14.8% and represent a valuable source of funding for the bank. Retail deposits were particularly strong, representing 53.8% of our total funding requirements. Our approach remains to focus on profitable growth in deposits by managing our product mix and through innovation.



“The St.George you see today is highly profitable and diversified in both its geographical and business mix”

### Business banking

Receivables in this middle market segment grew 26.5% to \$24.1 billion during the year. This was more than double system growth – a rate we expect to achieve again in 2008 – and saw St.George increase market share.

We were delighted to be named Business Bank of the Year in the Australian Banking & Finance magazine awards and to continue seeing industry-leading levels of customer satisfaction in key surveys. These results reflect the success of our high-touch customer relationship model and Best Business Bank continuous improvement program, both of which are delivering sustainable growth.

### Wealth Management

It's been another year of strong growth for the Wealth Management division in an environment of strong market returns and superannuation inflows. Managed funds grew 26.7% to \$49.7 billion, largely due to the performance of Asgard's administration platforms.

Asgard's share of the funds-under-administration market has increased to 10% and its expansion exceeded system growth of 27% in the year to June 2007. Wealth Management is now a significant contributor to the Group's overall pre-tax earnings, providing 12% in the year to 30 September, compared with 7% in 2002.

### Supporting our people

Key St.George differentiators are our supportive team-based culture and exceptional customer service. Great people and great service go hand in hand so it is critical to ensure we recruit the right people

and retain them in the right roles. We pride ourselves on the diversity and depth of talent across the organisation.

To more effectively manage our recruitment needs, we brought most of our recruitment in-house in mid-2006. We now make about 60% of appointments directly. We have also developed a distinct Employment Value Proposition and launched some truly innovative programs to meet the needs of different groups within our workforce. In a global first, we introduced grandparental leave. We also provided staff with the opportunity to work for four years then take a fifth year off with pay, in addition to allowing staff to acquire further annual leave from four to 10 weeks.

These and earlier measures have produced remarkable results. Staff turnover fell by 15% between 2001 and 2007 and staff satisfaction has improved from 48% in 2002 to 75% in 2007. These are both industry-leading scores.

We are pleased that our initiatives have been externally recognised this year through a number of awards. These include the overall Gold Award in the Australian Chamber of Commerce & Industry/Business Council of Australia National Work and Family Awards, Best In-house Recruitment Team in the Fairfax Employment Marketing Awards, and Employer of Choice and Innovation in Recruitment and Retention in the Australian HR Awards.

### Community contribution

The St.George Foundation was established in 1990 to support the rights, dignity and pursuit of excellence of Australian children. In the year to 31 May 2007, it provided \$1.4 million to over 90 charities across Australia – bringing its total donations to more than \$11 million.

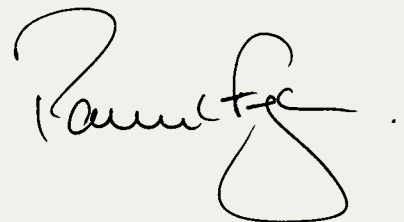
This is in addition to a wide variety of community sponsorship, volunteering and other support that St.George and its people give each year. We are also providing financial assistance to help staff buy suitable home appliances, rainwater tanks and annual travel passes to help the environment, and paid volunteer leave for people who support local charities.

### Operational refinement

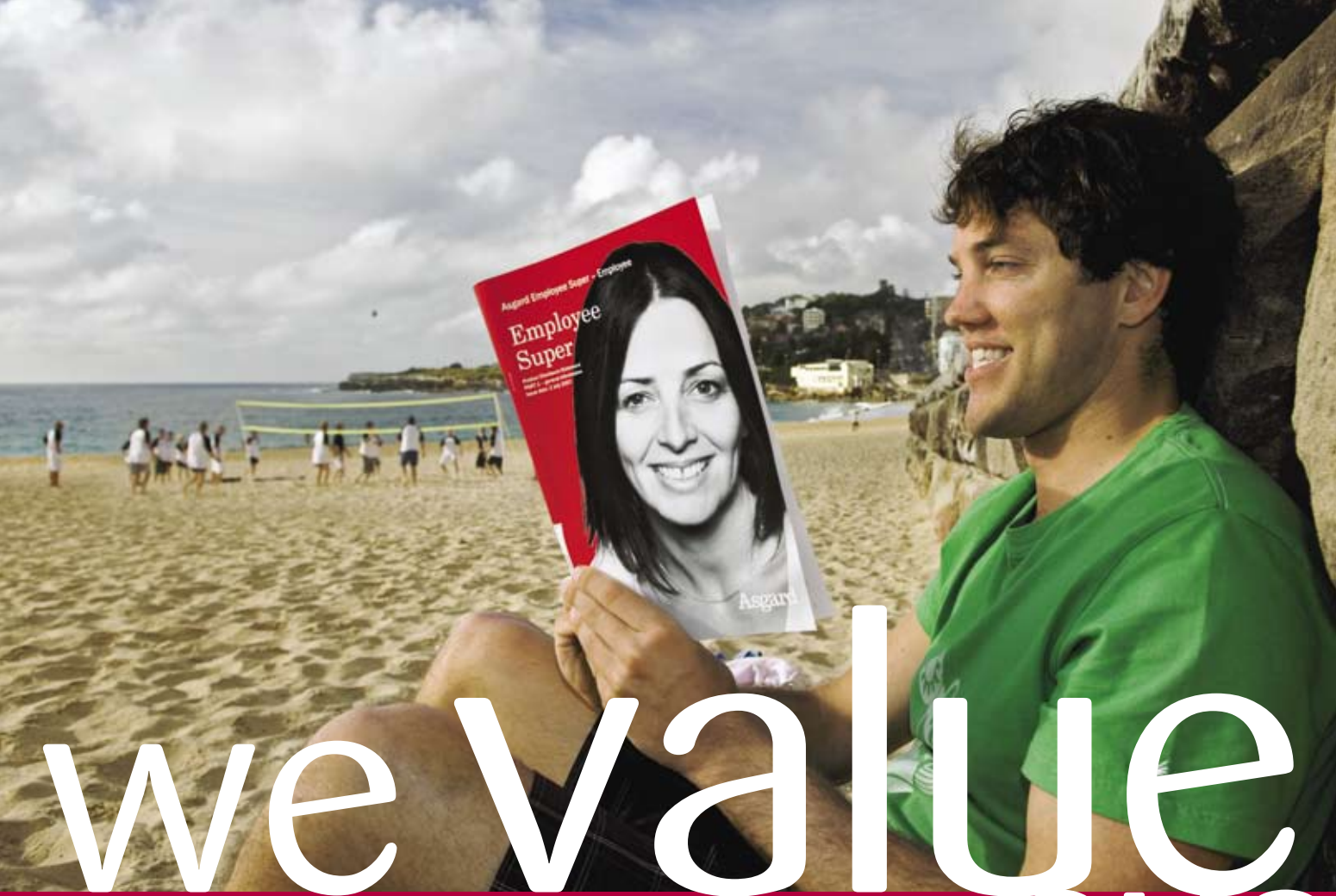
A major change during the year was the creation of a Group Technology and Operations (GTO) division to better align our operations to customers and increase efficiency. Established in April 2007, GTO combines all technology, operations, property and procurement functions for the first time. This major initiative will enable St.George to go to market even faster with new products and competitive campaigns.

### Looking ahead

St.George is performing strongly and is well positioned to sustain performance into the future. The strength of our strategy is a balance between optimising performance in the prevailing conditions and pursuing growth opportunities. In the coming year, we will be seeking to build on our momentum across the business while remaining conscious of the key role we play in ensuring prosperity and security for our customers, investors, employees and the community.



Paul Fegan Acting CEO



# we value CUS

“It’s important for me to get the most out of life and my future. Who do I rely on to look after my superannuation? Asgard from St. George Bank. Asgard manages more than \$37 billion for 400,000 Australians. It gives me peace of mind of knowing my money is in safe hands.”

Ian Keller - Asgard customer



Great service and friendly people are at the heart of St.George's promise to customers. So we've been delighted to retain our lead over the major banks in customer satisfaction surveys this year. According to Roy Morgan Research, during the year, the proportion of customers who are 'fairly or very satisfied' with St.George rose to a new high point in the 10 year history of the series. St.George has also expanded its lead over the average for the four major banks.

### Innovation and reach

This year we continued our tradition of providing innovative, low-cost products and increasing convenience for customers. Our new Basic Home Loan is ideal for people seeking a simple, low variable interest rate loan with no ongoing monthly administration fees. We also launched a Platinum credit card with the lowest purchase interest rate and annual fee among comparable cards in Australia, plus a whole new range of transaction and cash management accounts. These include our Complete Freedom, Simply Freedom and Express Freedom accounts and a new Investment Cash Account for savings and investment customers. To increase accessibility, we opened five branches in Western Australia and four in Queensland, as well as expanding our national ATM network from 890 to 1,085

machines through a joint venture with BP Australia. Customers can now locate ATMs via their mobile phones using our industry-first SMS messaging system.

### Awards

#### Money magazine 2007 awards

- Best of the Best Awards Gold winner – Vertigo credit card for Cheapest Credit Card
- Credit Card Issuer of the Year
- Margin Lender of the Year

#### CANNEX ratings

- Five Star Rating for superior value, Margin Lending
- Five Star Credit Card Ratings on Vertigo, Platinum and Private Bank Platinum Visa
- Five Star Credit Card Rating on Fixed Rate Secured Personal Loan

#### Australian Banking & Finance 2007 Awards

- Best Business Bank

#### Asiamoney Awards 2007

- Best Domestic Bank Australia

#### IQPC Mortgage Processing Excellence Awards

- Best Demonstration of Customer Satisfaction in Mortgage Processing

#### Customer Service Institute of Australia (CSIA)

- National Winner for 'Service Excellence' by a Contact Centre

# our customers



Above: Krystina Samojlowicz – St.George Branch Manager, Forestway Shopping Centre and Gus Drago – Fruitworld, Forestway Shopping Centre

“My St.George loan has let me buy a great first home around the corner from my parents' place. The rate was very competitive and the service has been excellent. Most importantly, I'm building my future with a bank I can trust.”

Alicia Sanchez – St.George home loan customer

“How many small business people can say they know their bank manager by name? We don't just know Krystina, our local St.George Bank Branch Manager, we know what sort of apples she likes. Krystina takes a real interest in our business and has the local authority to get things done for us.”

Gus Drago from Fruitworld, Forestway Shopping Centre

We're committed to extending our lead as an employer of choice and have launched a range of genuinely cutting-edge programs. These include grandparental leave and offering staff the opportunity to structure their salary to work four years and have the fifth year off with paid leave.

#### People and culture

The unique St.George people culture has been recognised a number of times during the past year. St.George was named as one of the Adage Top 20 companies in May 2007 for 'pioneering age excellence'. In March 2007 we received an award from the Australian Institute of Training and Development for achievements in e-learning. St.George was the winner of the Large Business Category and the overall Gold Award winner for the Private Sector, in the prestigious Australian Chamber of Commerce and Industry/Business Council of Australia Work and Family Awards 2007. This is the first time a bank has won the overall Gold Award since the inception of the Work and Family Awards in 1992.

#### Community contribution

**The St.George Foundation:** In the year to 31 May 2007, the Foundation donated \$1.3 million to more than 90 charities across Australia focused on at-risk children and teenagers with disabilities or serious illnesses.

**Sponsorships and support:** The Group supports the St.George Illawarra Dragons, St.George OpenAir Cinema, Sydney Symphony, Taronga Zoo's St.George

Zoomobile and the Wesley Mission Credit Line consumer education program. BankSA supports around 90 charities and 500 community events and initiatives in South Australia and the Northern Territory.

**Volunteering:** We encourage our staff to get involved in their local community by providing them with one day off a year to assist a not-for-profit organisation. Our CEO also recognises our staff who make a contribution outside of work with a quarterly community and environment award.

**Accessibility:** We are continually looking for ways to make it easier for all Australians to access our financial products. This includes providing products for those with special needs and ensuring accessibility for people with disabilities.

#### Becoming a greener dragon

Managing and reducing our environmental footprint is a key priority for St.George. To help us do this we're developing an Environmental Management System (EMS) that will help us identify, prioritise and manage our environmental impacts. Our aim is to have this certified to be AS/NZS ISO 14001 compliant within 12 months. At the same time we're introducing practical changes around our workplace and encouraging our staff and customers to get involved. For example, this year we encouraged our staff and customers to support Earth Hour and introduced interest-free loans to our staff for green purchases such as rainwater tanks, energy and water efficient appliances, and solar hot water systems.

# St.George



“Asthma Foundation NSW plays a vital role in supporting the 2.2 million Australians who have asthma. By taking up St.George’s Volunteer Leave, we were able to take the day off work to raise awareness and promote good asthma management in Pitt Street Mall, Sydney. Asthma Foundation NSW is one of the many charities supported by the St.George Foundation through its grant scheme.”

Susie McKelvey, Human Resources and Daniel Gray, Information Technology from St.George pictured above with Anne Mayne from The Asthma Foundation and Samantha Pearce to the right





# values US

“If you’ve got grandkids, you’ll know they need a lot of help – and so do their parents! I was delighted by St.George’s decision to introduce **grandparental leave** this year. It has really expanded my options to care for my two young granddaughters at such an important time in their lives.”

Eleanor Hutton, Manager  
Corporate Secretariat from  
St.George, with granddaughters  
Kierra and Mikayla



“We all want to do the right thing by the environment but often it can be very expensive. So I leapt at the chance to use one of St.George’s new **Greener Dragon interest-free loans for staff** to buy a rainwater tank for my house. It’s a thoughtful way for the bank to help me and the environment.”

Julie Reekie  
St.George Lending Manager

**Paul Fegan**  
MBA F FIN GAICD

**Acting Chief Executive Officer  
Group Executive, Retail Bank & Wealth  
Management**

Paul became acting Chief Executive Officer of St.George in August 2007 following the resignation of Mrs Gail Kelly. He is a seasoned finance executive who retains responsibility for the Group's largest divisions, Retail Bank & Wealth Management. In combination, these divisions represented 58% of the Bank's profit in the latest financial year. Paul joined St.George in 2002 after being Chief Operating Officer and a Director of Yorkshire Bank in the United Kingdom, as well as holding senior finance industry roles in Australia, Hong Kong, Ireland, the UK and the United States. He has over 30 years experience in the banking industry.

**Brett Wright**  
BE (Hons) M EngSc MBA PhD

**Group Executive  
Human Resources**

Brett joined St.George in 2000 and is responsible for all aspects of the people strategy that provides St.George with competitive advantage through its more than 9,000 employees. Included within this responsibility are the functions of recruitment, learning and leadership development, culture and change, remuneration and benefits, health and safety, and employee relations. He is a key driver behind many of the Group's recent initiatives, such as grandparental leave and other more flexible working arrangements. Brett has a PhD in organisational behaviour and an extensive background in human resource management.

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Paul Fegan and Brett Wright

Greg Bartlett and Michael Cameron





Peter Clare and Rob Chapman

# of erience

## **Peter Clare**

BComm MBA MAICD ACIS F Fin FCPA

### **Group Executive Group Technology and Operations**

Peter joined the bank in 2002, initially managing St.George's Strategy operations. In March 2007, Peter was appointed Group Executive of the newly formed Group Technology and Operations division. This division manages the development and maintenance of all technical, operational and support services. It employs over 2,500 staff in the key areas of Operations, Information Technology and Corporate Services including Property and Procurement. Before joining St.George, he led the Strategy Implementation Group at the Commonwealth Bank where he was responsible for the integration of Colonial Limited.

## **Rob Chapman**

Assoc Dip Bus MAICD A Fin

### **Managing Director BankSA**

Rob was appointed BankSA's Managing Director in 2002. BankSA is a wholly owned division of St.George and South Australia's largest financial institution. With a proud heritage extending back to 1848, it plays a key role in the community as a sponsor of major events and through the BankSA & Staff Charitable Fund. Prior to this role, Rob had an extensive career in the financial services industry which included senior roles at the Commonwealth Bank, Colonial State Bank and Prudential Corporation Australia.

## **Greg Bartlett**

### **Group Executive Institutional & Business Banking (IBB)**

Greg has been a member of the Group's Executive Management Committee for 17 years and he has more than three decades experience in the financial services industry. Since assuming his current role in 1999, Greg has been successful in building St.George's status as the customer's choice in business banking having won prestigious awards such as "Best Business Bank" and "Business Bank of the Year" multiple times. Over this time IBB has grown its staff complement to 1400 people across the country with receivables increasing from \$7 billion to \$28 billion. IBB, which provides 60% of the Groups Funding, has also become Australia's largest issuer of mortgage-backed securities playing a key role in funding St.George's operations through its Financial Markets, Capital Markets and Securitisation activities.

## **Michael Cameron**

BBus FCA FCPA FAICD

### **Chief Financial Officer Group Executive Finance, Risk & Strategy**

Michael joined St.George in July 2007 after heading up the Commonwealth Bank's Retail Bank. He is a highly experienced executive now responsible for the Group's finance, risk and strategy functions. He was previously the Chief Financial Officer at the Commonwealth Bank and prior to that was Chief Operating Officer and Chief Financial Officer of NAB's Wealth Management division. He has held senior finance roles in Australia and the United States with TNT, Barclays Bank and Lend Lease.

## ABN

St. George Bank Limited  
ABN 92 055 513 070  
AFSL 240997

## Key Dates

Annual General Meeting  
(Sydney) 19 December 2007

Shareholder Information Meeting  
(Melbourne) 18 June 2008\*

## Announcement of Results and Ordinary Dividend

- Interim (half year ended 31 March 2008) 6 May 2008\*
- Final (year ended 30 September 2008) 30 October 2008\*

## Ordinary Shares

Final Dividend (2007) paid  
18 December 2007

- Ex-dividend trading 23 November 2007
- Record date 29 November 2007

Interim Dividend (2008) paid 2 July 2008\*

- Ex-dividend trading 2 June 2008\*
- Record date 6 June 2008\*

## SAINTS, SPS and CPS

Payment date 20 February 2008\*

- Ex-dividend trading 31 January 2008\*
- Record date 6 February 2008\*

Payment date 20 May 2008\*

- Ex-dividend trading 30 April 2008\*
- Record date 6 May 2008\*

Payment date 20 August 2008\*

- Ex-dividend trading 30 July 2008\*
- Record date 6 August 2008\*

Payment date 20 November 2008\*

- Ex-dividend trading 31 October 2008\*
- Record date 6 November 2008\*

\* Proposed dates only.

## Contact Details

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Kogarah NSW 2217, Australia  
Telephone (612) 9236 1111  
Facsimile (612) 9952 1000

Secretary: M H S Bowan

**St. George Share Registry**  
Computershare Investor Services  
Pty Limited  
Level 3, 60 Carrington Street  
Sydney NSW 2000, Australia  
Postal Address: GPO Box 4519  
Melbourne VIC 3001, Australia  
Telephone 1800 804 457  
International (613) 9415 4000  
Facsimile (613) 9473 2500

## BankSA

97 King William Street  
Adelaide SA 5000, Australia  
Customer Service 13 13 76

## Advance Investor Services

Level 5, 182 George Street  
Sydney NSW 2000, Australia  
Customer Service 1800 819 935

## Asgard Capital Management Limited

Level 38, Central Park  
152 St. George's Terrace  
Perth WA 6000, Australia  
Customer Service 1800 998 185

## Deutsche Bank

(American Depository Receipts)  
Depository Receipts Department  
Floor 27, 60 Wall Street  
New York, NY, USA  
Telephone (1 212) 250 1505

## Auditor

KPMG  
10 Shelley Street  
Sydney NSW 2000, Australia

## Customer Services

St. George Customer Service Centre	13 33 30
New Account Enquiries and Insurance	13 33 30
dragondirect	1300 301 020
Private Bank	(02) 9236 1882
Business Direct	13 38 00
St. George Financial Advice Contact Centre	1300 367 240
St. George Margin Lending	1300 304 065
Automotive Finance and Business	
Equipment Finance	1300 301 315
Group Treasury and Capital Markets	(02) 9320 5555
Advance Investor Services	1800 819 935
ASGARD Investor Services	1800 998 185
Customer Relations	1800 804 728

## Email/Internet

Email: [stgeorge@stgeorge.com.au](mailto:stgeorge@stgeorge.com.au)  
Internet: [www.stgeorge.com.au](http://www.stgeorge.com.au)

## Credit Ratings

	Short Term	Long Term
Standard & Poor's	A-1	A+
Moody's	P-1	Aa2
Fitch Ratings	F1	A+

## Shareholder Update NOT Required

Shareholders who do not wish to receive the Shareholder Update should contact the St. George share registry on 1800 804 457.

Alternatively, if you would like to be notified by email with a link to our Shareholder update or Annual Report online please visit [www.investorcentre.com/au](http://www.investorcentre.com/au) and provide your email address. If you are new to the Investor Centre website, simply click "Register Now" and enter your SRN and postcode.



  
st.george  
Foundation

HELPING disadvantaged and disabled kids  
across Australia enjoy a brighter future.

Since 1990, the St. George Foundation has contributed more than \$11 million to Australian children's charities. For further information about the St. George Foundation, please visit [www.stgeorgefoundation.com.au](http://www.stgeorgefoundation.com.au)