

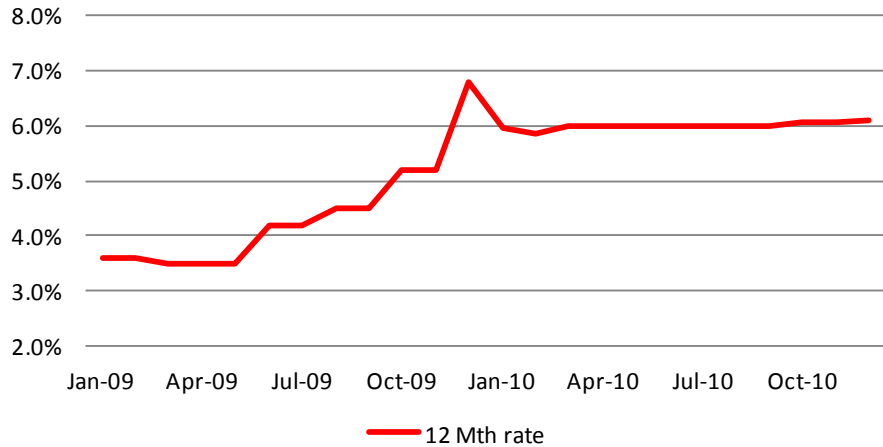


Term Deposit Rates & SME vs Mortgage spreads

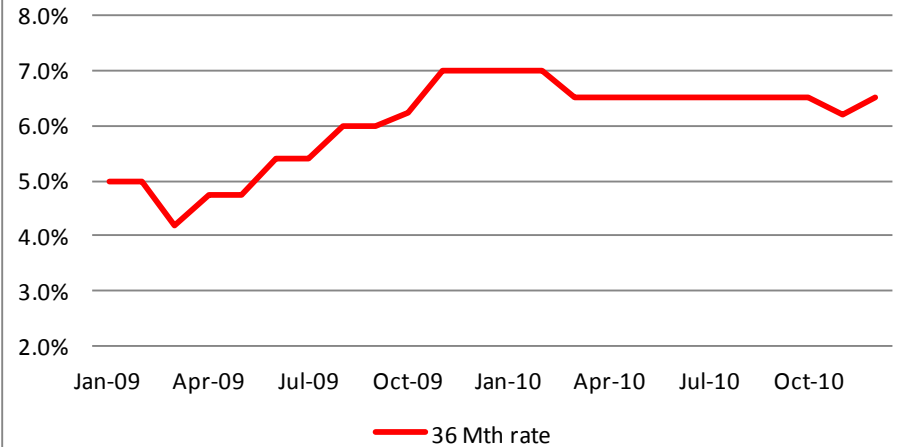
February 2011



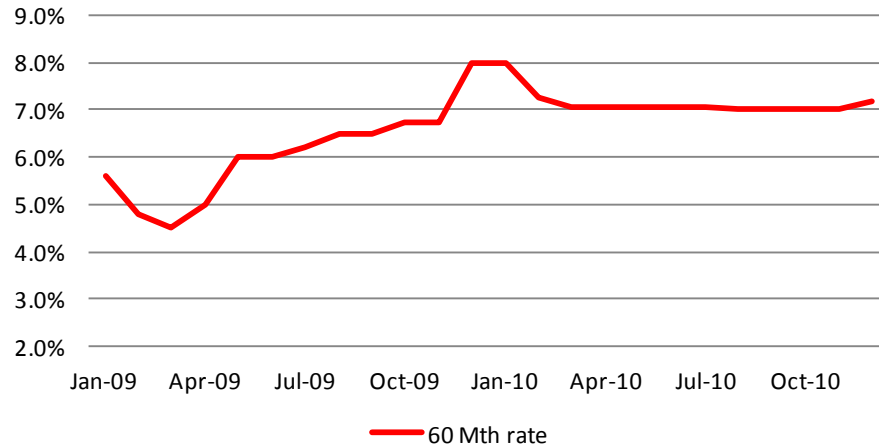
1-Year Term Deposit Trend



3-Year Term Deposit Trend



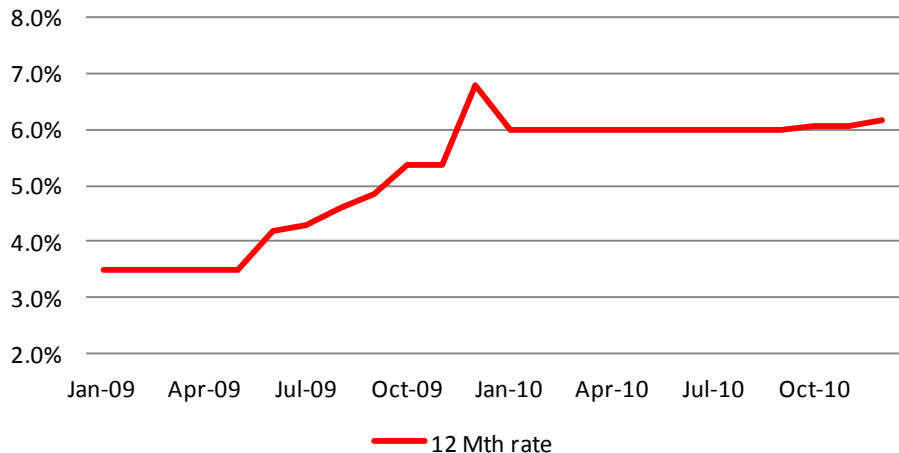
5-Year Term Deposit Trend



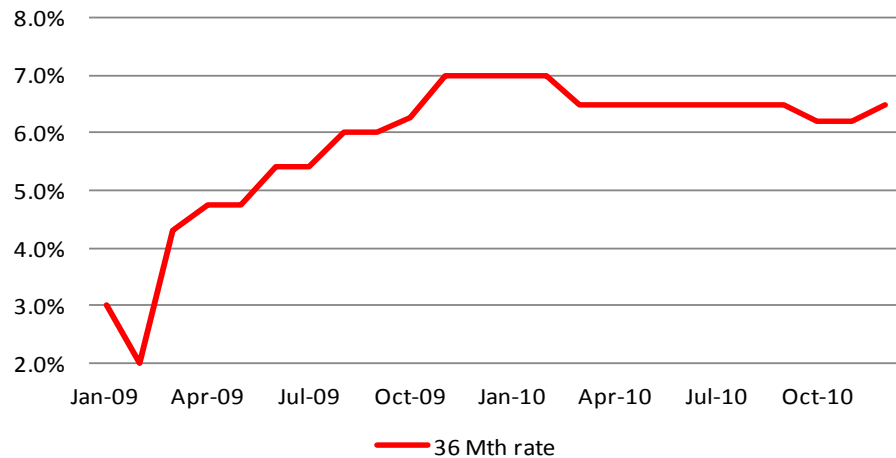
Term Deposit Rates – St. George



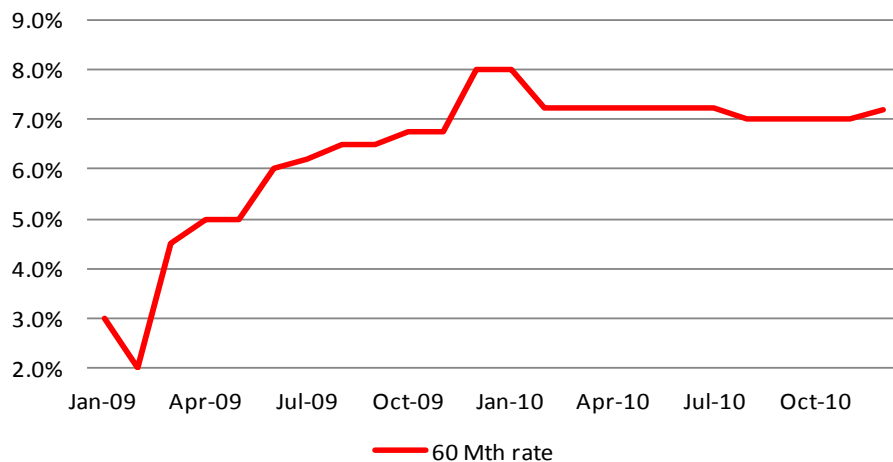
1-Year Term Deposit Trend



3-Year Term Deposit Trend



5-Year Term Deposit Trend



Spread of SME vs Mortgage Carded Rates - Westpac

