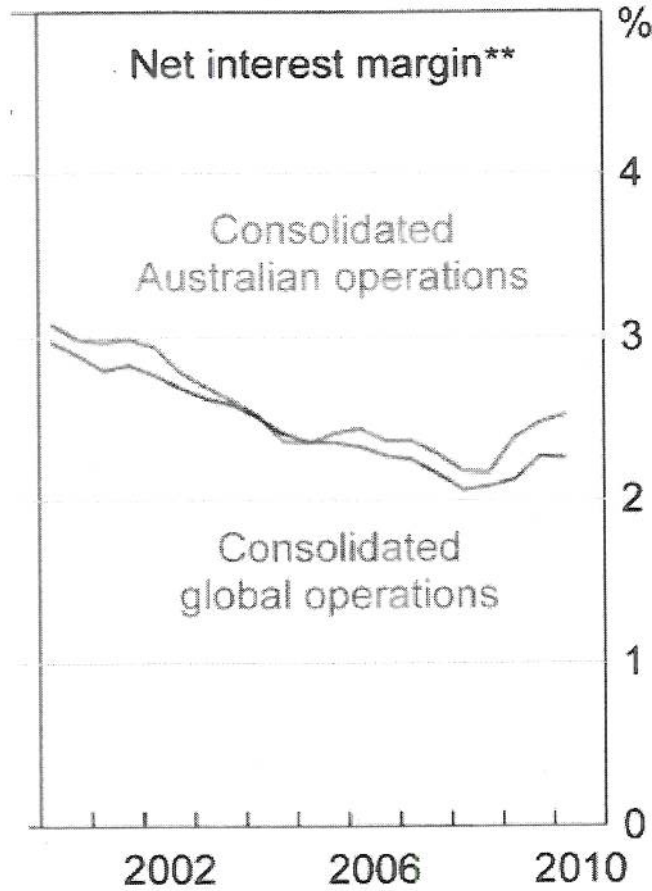


Graph 26

Interest Rates and Margin* Major banks



* From 2006 data are on an IFRS basis; prior years are on an AGAAP basis

** Excludes St. George and Bankwest prior to the first half of 2009

Sources: Banks' annual and interim reports

