

## Term Deposit Rates & SME vs Mortgage spreads

February 2011



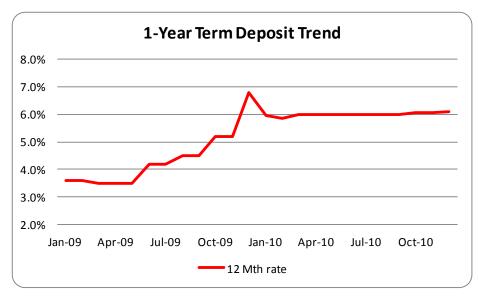


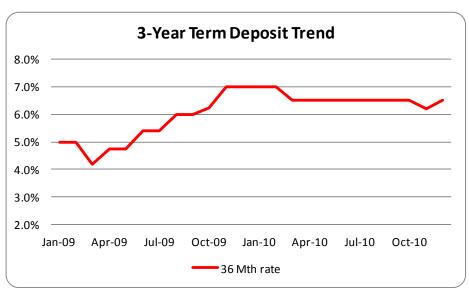


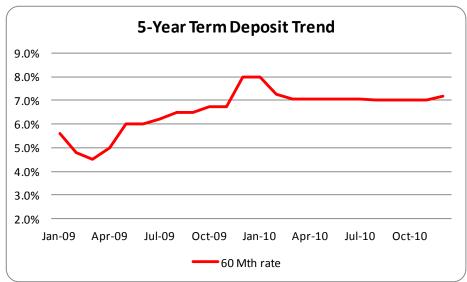


## Term Deposit Rates - Westpac





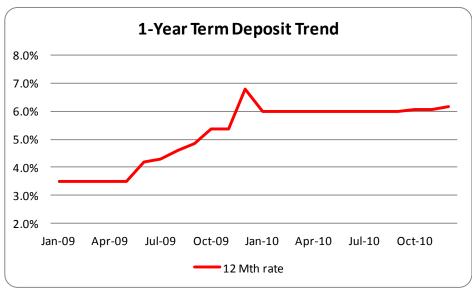


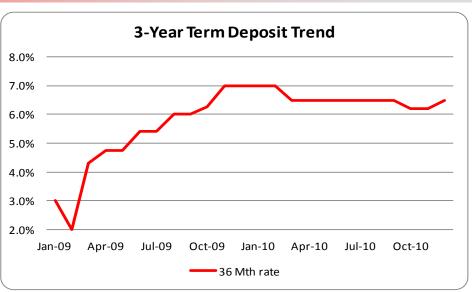


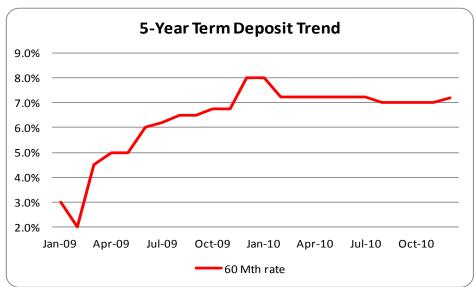


## Term Deposit Rates – St.George











## Spread of SME vs Mortgage Carded Rates - Westpac



