

7 February 2005

RECEIVED

St.George Bank Limited
ABN 92 055 513 0702005 FEB 22 12:30:00
OFFICE OF INTERNATIONAL CORPORATION FINANCE
CORPORATE FINANCEGroup Secretariat
Level 15
182 George Street
Sydney NSW 2000Securities and Exchange Commission
Division of Corporation Finance
Office of International Corporation Finance
450 Fifth Street, N.W.
Washington, D.C. 20549Postal Address:
PO Box R221
Royal Exchange NSW 1225Telephone: 612 9236 1469
Facsimile: 612 9236 1899
Email: bowanm@stgeorge.com.au

05005983

Attention: Mr. Michael Coco

Dear Sir

SUPPL

St.George Bank Limited: 12g3-2(b) Information - File No.82-3809

We are furnishing herewith pursuant to Rule 12g3-2(b)(1)(i) of the Securities Exchange Act of 1934, as amended (the "Exchange Act") the following additional documents that St.George Bank Limited (the "Company") has made public, distributed or filed with the Australian Stock Exchange Limited (the "ASX") or the Australian Securities and Investments Commission (the "ASIC") since May 16, 2002, the date of the Company's application for reinstatement of the exemption from Rule 12g3-2(b) of the Exchange Act:

- Appendix 3Y
- Appendix 3Y
- Appendix 3B
- Appendix 3Y
- News Release – St.George Commercial Lending – December Quarter 2004

The attached documents are being furnished with the understanding that they will not be deemed "filed" with the Securities and Exchange Commission or otherwise subject to the liabilities of Section 18 of the Exchange Act, and that neither this letter nor the furnishing of such documents shall constitute an admission for any purpose that the Company is subject to the Exchange Act.

If you have any questions or comments please call the undersigned at 612 9236 1205.

Yours sincerely

Michael Bowan
General Counsel and Secretary

Encls.

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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 ("St.George")
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	Mrs Gail Patricia Kelly
Date of last notice	26 November 2004

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.

Direct or indirect interest	<p><u>Direct:</u> 300,000 shares (fully paid ordinary) - following exercise by Mrs Kelly of 25,000 awards under the Executive Performance Share Plan.</p> <p><u>Direct:</u> 750,000 options under the Executive Option Plan over the same number of unissued ordinary St.George shares, exercisable in two tranches yearly from 12 June 2005. Exercise price - \$16.91 (plus premium representing the time value of money). Subject to performance hurdles.</p> <p><u>Direct:</u> A further 500,000 options under the Executive Option Plan over the same number of unissued ordinary St.George shares, exercisable in three tranches yearly from the day following the Bank's announcement of its results for the financial year ending 30 September 2006. Exercise price - \$21.70. Subject to performance hurdles.</p> <p><u>Indirect:</u> 208 SAINTS – following transfer by Mrs Kelly to the Kelly Family Superannuation Fund.</p>
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+ See chapter 19 for defined terms.

Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	<u>Indirect:</u> 208 SAINTS held by: Invia Custodian Pty Limited A/c G & A Kelly Investments Pty Ltd <Kelly Family Superannuation Fund>
Date of change	Exercise of 25,000 Awards under the Executive Performance Share Plan - 10 January 2005
No. of securities held prior to change	<u>Direct:</u> 275,000 shares (fully paid ordinary) <u>Direct:</u> 1,250,000 options under the Executive Option Plan <u>Indirect:</u> 208 SAINTS
Class	Ordinary fully paid shares
Number acquired	25,000
Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	25,000 shares (fully paid ordinary) acquired for nil consideration.
No. of securities held after change	<u>Direct:</u> 300,000 shares (ordinary fully paid) <u>Direct:</u> 750,000 options under the Executive Option Plan over the same number of unissued ordinary St. George shares, exercisable in two tranches yearly from 12 June 2005. Exercise price - \$16.91 (plus premium representing the time value of money). Subject to performance hurdles. <u>Direct:</u> A further 500,000 options under the Executive Option Plan over the same number of unissued ordinary St. George shares, exercisable in three tranches yearly from the day following the Bank's announcement of its results for the financial year ending 30 September 2006. Exercise price - \$21.70. Subject to performance hurdles. <u>Indirect:</u> 208 SAINTS

+ See chapter 19 for defined terms.

<p>Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</p>	<p>Exercise of 25,000 awards under the Executive Performance Share Plan.</p>
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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.

<p>Detail of contract</p>	
<p>Nature of interest</p>	
<p>Name of registered holder (if issued securities)</p>	
<p>Date of change</p>	
<p>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</p>	
<p>Interest acquired</p>	
<p>Interest disposed</p>	
<p>Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation</p>	
<p>Interest after change</p>	

+ See chapter 19 for defined terms.

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 ("St.George")
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	Mrs Gail Patricia Kelly
Date of last notice	11 January 2005

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.

Direct or indirect interest	<p><u>Direct:</u> 275,000 shares (fully paid ordinary) - following On Market trade by Mrs Kelly of 25,000 shares.</p> <p><u>Direct:</u> 750,000 options under the Executive Option Plan over the same number of unissued ordinary St.George shares, exercisable in two tranches yearly from 12 June 2005. Exercise price - \$16.91 (plus premium representing the time value of money). Subject to performance hurdles.</p> <p><u>Direct:</u> A further 500,000 options under the Executive Option Plan over the same number of unissued ordinary St.George shares, exercisable in three tranches yearly from the day following the Bank's announcement of its results for the financial year ending 30 September 2006. Exercise price - \$21.70. Subject to performance hurdles.</p> <p><u>Indirect:</u> 208 SAINTS – following transfer by Mrs Kelly to the Kelly Family Superannuation Fund.</p>
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+ See chapter 19 for defined terms.

Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	<u>Indirect:</u> 208 SAINTS held by: Invia Custodian Pty Limited A/c G & A Kelly Investments Pty Ltd <Kelly Family Superannuation Fund>
Date of change	On market trade of 25,000 shares (fully paid ordinary) - 10 January 2005
No. of securities held prior to change	<u>Direct:</u> 300,000 shares (fully paid ordinary) <u>Direct:</u> 1,250,000 options under the Executive Option Plan <u>Indirect:</u> 208 SAINTS
Class	Ordinary fully paid shares
Number acquired	Nil
Number disposed	25,000
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	25,000 shares (fully paid ordinary) disposed at \$25.2776 per share.
No. of securities held after change	<u>Direct:</u> 275,000 shares (ordinary fully paid) <u>Direct:</u> 750,000 options under the Executive Option Plan over the same number of unissued ordinary St.George shares, exercisable in two tranches yearly from 12 June 2005. Exercise price - \$16.91 (plus premium representing the time value of money). Subject to performance hurdles. <u>Direct:</u> A further 500,000 options under the Executive Option Plan over the same number of unissued ordinary St.George shares, exercisable in three tranches yearly from the day following the Bank's announcement of its results for the financial year ending 30 September 2006. Exercise price - \$21.70. Subject to performance hurdles. <u>Indirect:</u> 208 SAINTS

+ See chapter 19 for defined terms.

<p>Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</p>	<p>On market trade of 25,000 shares (fully paid ordinary).</p>
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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.

<p>Detail of contract</p>	
<p>Nature of interest</p>	
<p>Name of registered holder (if issued securities)</p>	
<p>Date of change</p>	
<p>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</p>	
<p>Interest acquired</p>	
<p>Interest disposed</p>	
<p>Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation</p>	
<p>Interest after change</p>	

+ See chapter 19 for defined terms.

Appendix 3B

New issue announcement, application for quotation of additional securities and agreement

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 1/7/96. Origin: Appendix 5. Amended 1/7/98, 1/9/99, 1/7/2000, 30/9/2001, 11/3/2002, 1/1/2003.

Name of entity

ST.GEORGE BANK LIMITED

ABN

92 055 513 070

We (the entity) give ASX the following information.

Part 1 - All issues

You must complete the relevant sections (attach sheets if there is not enough space).

- | | | |
|---|--|-----------------|
| 1 | +Class of +securities issued or to be issued | Ordinary shares |
| 2 | Number of +securities issued or to be issued (if known) or maximum number which may be issued | 52,600 |
| 3 | Principal terms of the +securities (eg, if options, exercise price and expiry date; if partly paid +securities, the amount outstanding and due dates for payment; if +convertible securities, the conversion price and dates for conversion) | N/A |

+ See chapter 19 for defined terms.

<p>4 Do the +securities rank equally in all respects from the date of allotment with an existing +class of quoted +securities?</p> <p>If the additional securities do not rank equally, please state:</p> <ul style="list-style-type: none"> • the date from which they do • the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment • the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest payment 	<p>Yes, with existing fully paid ordinary shares.</p>														
<p>5 Issue price or consideration</p>	<p>Nil</p>														
<p>6 Purpose of the issue (If issued as consideration for the acquisition of assets, clearly identify those assets)</p>	<p>Shares issued under the St. George Bank Executive Performance Share Plan</p>														
<p>7 Dates of entering +securities into uncertificated holdings or despatch of certificates</p>	<p>1. 10 January 2005 - 25,000 shares 2. 13 January 2005 - 27,600 shares</p>														
<p>8 Number and +class of all +securities quoted on ASX (including the securities in clause 2 if applicable)</p>	<table border="1"> <thead> <tr> <th>Number</th> <th>+Class</th> </tr> </thead> <tbody> <tr> <td>517,896,486</td> <td>Ordinary shares</td> </tr> <tr> <td>3,000,000</td> <td>PRYMES</td> </tr> <tr> <td>3,500,000</td> <td>SAINTS</td> </tr> <tr> <td>10,547</td> <td>Redeemable preference borrower share</td> </tr> <tr> <td>359,095</td> <td>Redeemable preference depositor share</td> </tr> <tr> <td>3</td> <td>Perpetual Notes</td> </tr> </tbody> </table>	Number	+Class	517,896,486	Ordinary shares	3,000,000	PRYMES	3,500,000	SAINTS	10,547	Redeemable preference borrower share	359,095	Redeemable preference depositor share	3	Perpetual Notes
Number	+Class														
517,896,486	Ordinary shares														
3,000,000	PRYMES														
3,500,000	SAINTS														
10,547	Redeemable preference borrower share														
359,095	Redeemable preference depositor share														
3	Perpetual Notes														

+ See chapter 19 for defined terms.

	Number	+Class
9	Number and +class of all +securities not quoted on ASX (including the securities in clause 2 if applicable)	
10	Dividend policy (in the case of a trust, distribution policy) on the increased capital (interests)	To be treated in the same manner as other quoted ordinary shares.

Part 2 - Bonus issue or pro rata issue

11	Is security holder approval required?	
12	Is the issue renounceable or non-renounceable?	
13	Ratio in which the +securities will be offered	
14	+Class of +securities to which the offer relates	
15	+Record date to determine entitlements	
16	Will holdings on different registers (or subregisters) be aggregated for calculating entitlements?	
17	Policy for deciding entitlements in relation to fractions	
18	Names of countries in which the entity has +security holders who will not be sent new issue documents Note: Security holders must be told how their entitlements are to be dealt with. Cross reference: rule 7.7.	
19	Closing date for receipt of acceptances or renunciations	

+ See chapter 19 for defined terms.

20	Names of any underwriters	
21	Amount of any underwriting fee or commission	
22	Names of any brokers to the issue	
23	Fee or commission payable to the broker to the issue	
24	Amount of any handling fee payable to brokers who lodge acceptances or renunciations on behalf of +security holders	
25	If the issue is contingent on +security holders' approval, the date of the meeting	
26	Date entitlement and acceptance form and prospectus or Product Disclosure Statement will be sent to persons entitled	
27	If the entity has issued options, and the terms entitle option holders to participate on exercise, the date on which notices will be sent to option holders	
28	Date rights trading will begin (if applicable)	
29	Date rights trading will end (if applicable)	
30	How do +security holders sell their entitlements <i>in full</i> through a broker?	
31	How do +security holders sell <i>part</i> of their entitlements through a broker and accept for the balance?	

+ See chapter 19 for defined terms.

32 How do +security holders dispose of their entitlements (except by sale through a broker)?

33 +Despatch date

Part 3 - Quotation of securities

You need only complete this section if you are applying for quotation of securities

34 Type of securities
(tick one)

(a) Securities described in Part 1

(b) All other securities

Example: restricted securities at the end of the escrowed period, partly paid securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible securities

Entities that have ticked box 34(a)

Additional securities forming a new class of securities

Tick to indicate you are providing the information or documents

35 If the +securities are +equity securities, the names of the 20 largest holders of the additional +securities, and the number and percentage of additional +securities held by those holders

36 If the +securities are +equity securities, a distribution schedule of the additional +securities setting out the number of holders in the categories
1 - 1,000
1,001 - 5,000
5,001 - 10,000
10,001 - 100,000
100,001 and over

37 A copy of any trust deed for the additional +securities

+ See chapter 19 for defined terms.

Entities that have ticked box 34(b)

38 Number of securities for which
+quotation is sought

39 Class of +securities for which
quotation is sought

40 Do the +securities rank equally in all
respects from the date of allotment
with an existing +class of quoted
+securities?

If the additional securities do not
rank equally, please state:

- the date from which they do
- the extent to which they
participate for the next dividend,
(in the case of a trust,
distribution) or interest payment
- the extent to which they do not
rank equally, other than in
relation to the next dividend,
distribution or interest payment

41 Reason for request for quotation
now

Example: In the case of restricted securities, end of
restriction period

(if issued upon conversion of
another security, clearly identify that
other security)

	Number	+Class
42 Number and +class of all +securities quoted on ASX (including the securities in clause 38)		

+ See chapter 19 for defined terms.

Quotation agreement

1 +Quotation of our additional +securities is in ASX's absolute discretion. ASX may quote the +securities on any conditions it decides.

2 We warrant the following to ASX.

- The issue of the +securities to be quoted complies with the law and is not for an illegal purpose.
- There is no reason why those +securities should not be granted +quotation.
- An offer of the +securities for sale within 12 months after their issue will not require disclosure under section 707(3) or section 1012C(6) of the Corporations Act.

Note: An entity may need to obtain appropriate warranties from subscribers for the securities in order to be able to give this warranty

- Section 724 or section 1016E of the Corporations Act does not apply to any applications received by us in relation to any +securities to be quoted and that no-one has any right to return any +securities to be quoted under sections 737, 738 or 1016F of the Corporations Act at the time that we request that the +securities be quoted.
- We warrant that if confirmation is required under section 1017F of the Corporations Act in relation to the +securities to be quoted, it has been provided at the time that we request that the +securities be quoted.
- If we are a trust, we warrant that no person has the right to return the +securities to be quoted under section 1019B of the Corporations Act at the time that we request that the +securities be quoted.

+ See chapter 19 for defined terms.

- 3 We will indemnify ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from or connected with any breach of the warranties in this agreement.

- 4 We give ASX the information and documents required by this form. If any information or document not available now, will give it to ASX before +quotation of the +securities begins. We acknowledge that ASX is relying on the information and documents. We warrant that they are (will be) true and complete.



Sign here:

Date: 13/01/2005

Secretary

Print name: Michael Bowan

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+ See chapter 19 for defined terms.

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 Terry James Davis
Date of last notice	18 December 2004

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.

Direct or indirect interest	<u>Direct:</u> 4,988 shares (fully paid ordinary)
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	
Date of change	7 January 2005
No. of securities held prior to change	Nil shares
Class	Fully Paid Ordinary
Number acquired	4,988 shares
Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	\$25.29 per share
No. of securities held after change	4,988 shares (fully paid ordinary)
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Shares acquired as a result of participation in the St. George Bank Non-Executive Share Purchase Plan.

+ See chapter 19 for defined terms.

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

+ See chapter 19 for defined terms.



news release

Friday 4 February
RE010205

St.George Commercial Lending – December Quarter 2004

The Australian Prudential Regulatory Authority (APRA) released its Monthly Bank Statistics report on 31 January 2005. Contained within the report are some statistics relating to St.George's commercial lending.

St.George advises the market that the strong growth in commercial lending recorded in recent years is being sustained. Commercial lending for the Group over the last three years has grown by an average of 18.8%. Further information on current performance is provided below:

- St.George Group commercial lending grew by 18.2% annualised in the December 2004 quarter. This was underpinned by growth in middle market lending of approximately 19% annualised.
- During the quarter, St.George experienced significant growth in Bill Acceptance lending. St.George classifies Bill Acceptances within the APRA data as either trading securities or customer acceptances respectively; dependent on whether they are held by the Bank or on-sold to the market.
- A reconciliation of the APRA data to the Bank's reported commercial lending growth needs to include the growth in Bill Acceptances held by the Bank and classified as Trading Securities.
- It also should be noted that APRA data does not include the commercial lending of St.George subsidiaries, which are included in St.George reported data.

To further leverage the Bank's strong asset growth in the business market, St.George has established the Best Business Bank program. This program, which began six months ago, is a strategic initiative designed to further strengthen St.George's position in the business banking market.

St.George will provide further details of this program at its Interim Results presentation in May 2005.

The Group also confirms that it is on track to meet its EPS targets as stated in its November 2004 Full Year Result presentation.

Ends...

Jeremy Griffith, Corporate Relations, 02 9236 1328 or 0411 259 432
Sean O'Sullivan, Investor Relations, 02 9236 3618 or 0412 139 711