

St. George Bank Limited
ABN 92 055 513 070

Group Secretariat
Level 15
182 George Street
Sydney NSW 2000

Postal Address:
PO Box R221
Royal Exchange NSW 1225

Telephone: 612 9236 1469
Facsimile: 612 9236 1899
Email: bowanm@stgeorge.com.au

31 August 2006

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2006 SEP -6 P 3:51

Securities and Exchange Commission
Division of Corporation Finance
Office of International Corporation Finance
100 F Street, NE
Washington, DC, 20549
U.S.A.

Attention: SEC Filing Desk



SUPL

Dear Sir

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:

- ASIC Forms 484 and 208
- Superbank New Zealand Lending Assets Sold to GE Money
- SGB Acquires HSBCs Margin Lending Portfolio
- Trans-Tasman Presentation
- SGB Realigns Wealth Management & Retail Financial Services

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

PROCESSED
SEP 08 2006
THOMSON
FINANCIAL

Handwritten initials and date: JLB 9/6

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2006 SEP -6 P 3:31

Form 484
Corporations Act 2001

OFFICE OF INTERNATIONAL
CORPORATE FINANCE

Change to company details

Sections A, B or C may be lodged independently with this signed cover page to notify ASIC of:

- A1 Change of address
- A2 Change of name - officeholders or members
- A3 Change - ultimate holding company
- B1 Cease company officeholder
- B2 Appoint company officeholder
- B3 Special purpose company
- C1 Cancellation of shares
- C2 Issue of shares
- C3 Change to share structure
- C4 Changes to the register of members

if there is insufficient space in any section of the form, you may photocopy the relevant page(s) and submit as part of this lodgement

Company details

Company name: ST GEORGE BANK LIMITED

ACN/ABN: 92 055 513 070 Corporate key: 99285736

Refer to guide for information about corporate key

Lodgement details

Who should ASIC contact if there is a query about this form?

Name: ELEANOR HUTTON

ASIC registered agent number (if applicable): 14475

Telephone number: 02 9236 2832

Postal address: LEVEL 8, 182 GEORGE STREET
SYDNEY NSW 2000

Total number of pages including this cover sheet: 3 Please provide an estimate of the time taken to complete this form. hrs mins

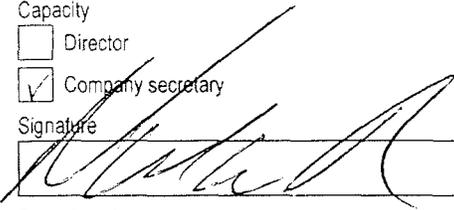
Signature

This form must be signed by a current officeholder of the company.

I certify that the information in this cover sheet and the attached sections of this form are true and complete.

Name: MICHAEL HAROLD SEE BULLAN

Capacity: Director Company secretary

Signature: 

Date signed: 01/08/06
[D] [D] [M] [M] [Y] [Y]

Lodgement

Send completed and signed forms to:
Australian Securities and Investments Commission,
PO Box 4000, Gippsland Mail Centre VIC 3841.

For help or more information
Telephone: 03 5177 3988
Email: info.enquiries@asic.gov.au
Web: www.asic.gov.au

Or lodge the form electronically by visiting the ASIC website
www.asic.gov.au

Section C completion guide

Standard share codes

Refer to the following table for the share class codes for sections C1, C2, C3 and C4

Share class code	Full title	Share class code	Full title
A	A	PRF	preference
B	B ...etc	CUMP	cumulative preference
EMP	employee's	NCP	non-cumulative preference
FOU	founder's	REDP	redeemable preference
LG	life governor's	NRP	non-redeemable preference
MAN	management	CRP	cumulative redeemable preference
ORD	ordinary	NCRP	non-cumulative redeemable preference
RED	redeemable	PARP	participative preference
SPE	special		

If you are using the standard share class codes you do not need to provide the full title for the shares, just the share class code.

If you are not using the standard share class code, enter a code of no more than 4 letters and then show the full title.

Sections to complete

Use the table below to identify the sections of this form to complete (please indicate the sections that have been completed). Completion of this table is optional.

	C1 - Cancellation of shares	C2 - Issue of shares	C3 - Change to share structure table	C4 - Change to members register
Issue of shares				
<input type="checkbox"/> Proprietary company	Not required	✓	✓	✓
<input type="checkbox"/> Public company				
<input type="checkbox"/> if in response to the Annual company statement	Not required	✓	✓	✓
<input checked="" type="checkbox"/> if not in response to the Annual company statement	Not required	✓	Not required	Not required
Cancellation of shares				
<input type="checkbox"/> Proprietary company	✓	Not required	✓	✓
<input type="checkbox"/> Public company				
<input type="checkbox"/> if in response to the Annual company statement	✓	Not required	✓	✓
<input type="checkbox"/> if not in response to the Annual company statement	✓	Not required	Not required	Not required
Transfer of shares				
<input type="checkbox"/> Proprietary company	Not required	Not required	Not required	✓
<input type="checkbox"/> Public company				
<input type="checkbox"/> if in response to the Annual company statement	Not required	Not required	Not required	✓
<input type="checkbox"/> if not in response to the Annual company statement	Not required	Not required	Not required	Not required
Changes to amounts paid				
<input type="checkbox"/> Proprietary company	Not required	Not required	✓	✓
<input type="checkbox"/> Public company				
<input type="checkbox"/> if in response to the Annual company statement	Not required	Not required	✓	✓
<input type="checkbox"/> if not in response to the Annual company statement	Not required	Not required	Not required	Not required
Changes to beneficial ownership				
<input type="checkbox"/> Proprietary company	Not required	Not required	Not required	✓
<input type="checkbox"/> Public company				
<input type="checkbox"/> if in response to the Annual company statement	Not required	Not required	Not required	✓
<input type="checkbox"/> if not in response to the Annual company statement	Not required	Not required	Not required	Not required

To notify ASIC about a division or conversion of a class of shares, you must lodge a form 211 within 28 days of the change occurring.

To notify ASIC about a conversion of shares into larger or smaller numbers, you must lodge a form 2205B within 28 days of the change occurring.

C2 Issue of shares

List details of new share issues in the following table.

Share class code	Number of shares issued	Amount paid per share	Amount unpaid per share
ORD	546	Nil	Nil
ORD	15,052	\$20.40	Nil
ORD	2,033,263	\$28.93	Nil

Earliest date of change

Please indicate the earliest date that any of the above changes occurred

[D D] [M M] [Y Y]

If shares were issued for other than cash, were some or all of the shares issued under a written contract?

Yes

if yes, proprietary companies must also lodge a Form 207Z certifying that all stamp duties have been paid. Public companies must also lodge a Form 207Z and either a Form 208 or a copy of the contract.

No

if no, proprietary companies are not required to provide any further documents with this form. Public companies must also lodge a Form 208.

C3 Change to share structure

Where a change to the share structure table has occurred (eg. as a result of the issue or cancellation of shares), please show the updated details for the share classes affected. Details of share classes not affected by the change are not required here.

Share class code	Full title if not standard	Total number of shares (current after changes)	Total amount paid on these shares	Total amount unpaid on these shares
ORD		526,573,573	FIP	Nil

Earliest date of change

Please indicate the earliest date that any of the above changes occurred

[D D] [M M] [Y Y]

Lodgement details

Is this document being lodged to update the Annual Company Statement that was sent to you?

Yes

No

ASIC registered agent number

14475

lodging party or agent name

ST. GEORGE BANK LIMITED

office, level, building name or PO Box no.

street number & name

suburb/city

state/territory

postcode

telephone ()

facsimile ()

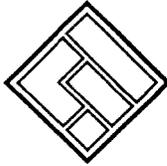
DX number

suburb/city

**A BARCODE IS NOT
REQUIRED ON THIS
DOCUMENT**

ASS.
CASH.
PROC.

REG-A
REG-P



Australian Securities & Investments Commission

Notification of

details of shares issued other than for cash

form **208**

Corporations Act 2001
117(2), 163(3), 254X(1), 601BC(2)

company name

ST. GEORGE BANK LIMITED

A.C.N.

92 055 513 010

Details of the shares issued

class code	total number of shares issued	date of issue (d/m/y)
ORD	546	15/05/06
ORD	15,052	9/06/06

Details of the issue

(Tick the boxes which apply and fill in the details required.)

The issue was made under a contract not reduced to writing.

date of the contract (d/m/y) / /

parties to the contract

nature of the contract

The issue was made under written contract.

date of the contract (d/m/y) / /

parties to the contract

nature of the contract

The issue was made under a provision in the company's constitution / replaceable rules.

relevant clauses in constitution
and/or replaceable rules

The issue was made in satisfaction of a dividend declared in favour of, but not payable in cash to the shareholders. or The issue was made by using an account or reserve to pay up, or partly pay up, unissued shares to which the shareholders have become entitled.

date of relevant resolution or authority (d/m/y) / /
 summary of the provisions of the relevant resolution or other authority

The issue was made in satisfaction or part satisfaction of the purchase price of property.
 details of the property:

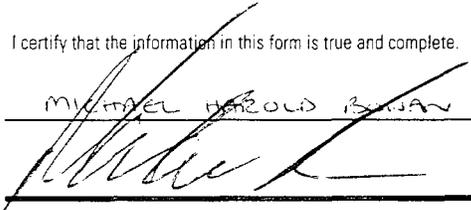
amount paid in cash	\$
amount deemed as paid in shares issued	\$
amount of debt released or liabilities assumed (including mortgages on the property)	\$
TOTAL purchase price	\$

The issue was made in consideration of services rendered or any other consideration not mentioned above.
 details: SHARES ISSUED TO ST. GEORGE BANK STAFF UNDER THE TERMS OF THE EXECUTIVE PERFORMANCE SHARE PLAN APPROVED BY SHAREHOLDERS AT THE ST. GEORGE BANK ANNUAL GENERAL MEETING HELD ON 3 FEBRUARY 1998.

Signature

I certify that the information in this form is true and complete.

print name MICHAEL HAROLD BOWAN capacity

sign here  SECRETARY

Small Business (less than 20 employees), please provide an estimate of the time taken to complete this form

Include

- The time actually spent reading the instructions, working on the question and obtaining the information
- The time spent by all employees in collecting and providing this information

hrs mins



news release

4 August 2006

Superbank New Zealand's lending assets sold to GE Money

St.George Bank and Foodstuffs New Zealand today announced the sale of Superbank's residential mortgage lending portfolio to GE Money. Superbank is the joint venture between St.George Bank and Foodstuffs and provides phone and Internet banking to the New Zealand market. The terms of the sale are confidential. However the sale is not material to St.George and will not impact St.George Bank's earnings per share targets for 2006 and 2007 previously announced to the market.

Since Superbank's launch in February 2003, market conditions have changed and margins in mainstream residential lending in New Zealand have become extremely competitive. Given these factors, both companies had reviewed their strategic positions and examined a range of opportunities for Superbank. Following this review and discussions with several parties, St.George Bank identified its investment in Superbank as non-core and St.George Bank and Foodstuffs decided to sell the mortgage portfolio.

The sale of the mortgage portfolio is effective from August 3 2006.

In addition, Superbank has entered into an agreement with Kiwibank to provide Superbank's deposit customers with a convenient transfer of their SuperSaver account to Kiwibank's e-savings product, Online Call. Deposit customers who do not wish to take up this offer will continue to earn interest on their Superbank SuperSaver account until 25 September 2006, at which time the deposit and accrued interest will then be repaid to them in full.

Ends...

Media contact:

Lara Daniels
Corporate Relations
02 9236 1508 or 0419 226 449



n e w s

r e l e a s e

8 August 2006

St.George acquires HSBC's margin lending portfolio

St.George Bank has announced that it has acquired the margin lending assets of HSBC Bank Australia, effective 7 August. The portfolio has loan receivables of around \$420m, which will increase the St.George margin loan book to \$2.5b. The HSBC clients become St.George margin lending customers immediately, with transition expected to be complete by mid-September.

St.George Margin Lending is a multi-award winning margin lender in Australia. It has been Personal Investor magazine's Margin Lender of the Year for the past three years, and was recently named Margin Lender of the Year at the Money magazine awards for the second consecutive year. St.George Margin Lending is a standout performer for the St.George Group, with excellent growth of 35% annualised as at 31 July 2006.

St.George Group Executive Paul Fegan said; "We are pleased to welcome the margin lending customers of HSBC Australia to St.George. We look forward to providing them with our outstanding product and service benefits. We consider margin lending as strategically important to the Group and are delighted that we will have a continuing relationship with HSBC for margin lending. "

St.George Margin Lending has maintained a five star Cannex rating for the past five years. These award-winning products and services will be offered to HSBC Group customers in Australia, through their network of 35 branches and offices.

Ends...

Media contact:

Lara Daniels
St.George Corporate Relations
02 9236 1508 or 0419 226 449

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OFFICE OF INTERNATIONAL
CORPORATE FINANCE

**Our 14 year growth story as a bank
1992-2006**

Galkaly
Managing Director

10 August 2006

st. george
Good for people Good for money

Overview

- **1992 - 1993** Banking conversion
- **1994 - 1998** Growth by acquisition
- **1997 - 2001** Integration and redesign
- **2002 - 2006** Customer led organic growth strategy
- Financial outcomes
- Looking ahead



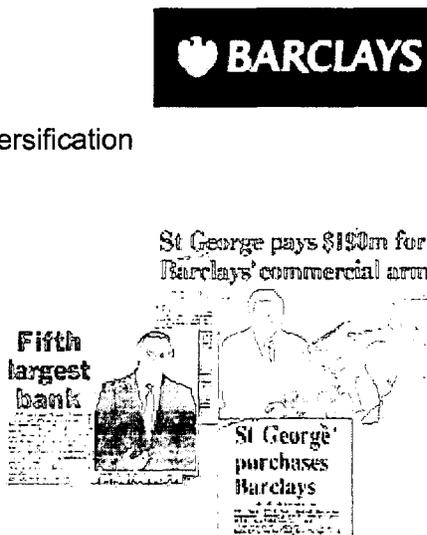
Banking conversion

- In 1992 Australia's largest Building Society converted to a Bank
- Strategic rationale:
 - access to equity and debt funding
 - diversification
 - leverage the brand
 - a real alternative to the majors



Barclays acquisition

- In 1994 St. George acquired Barclays commercial banking division
- Strategic rationale:
 - balance sheet and revenue diversification
 - geographic spread
 - people and processes
 - less risk than organic diversification



Seeking growth through acquisition

St.George's acquisition aspirations blocked:

1995

- BankSA - merged with Advance Bank
- Bankwest - acquired by Bank of Scotland
- Challenge Bank - acquired by Westpac Banking Corporation

1996

- Metway - acquired by Queensland government



Advance Bank merger

- In 1997 St.George merged with Advance Bank
- Strategic rationale:
 - critical mass and scale
 - significant in-market synergies
 - access to funding
 - geographic diversification
 - regional banking positioning to minimise customer attrition



Advance Bank

Advance Bank, St George
merger given go-ahead



okay to tilt
at St George



Bank merger
moves hang
in balance



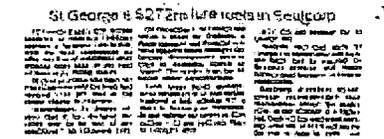
Integration

- Integration ran from 1997 to 1999
- Managing Director, Jim Sweeney passed away Nov-97
- Merger of equals, complex and risky
- Four banks into one
- Other tasks such as GST and Y2K increased complexity



Asgard Wealth Solutions acquisition

- In 1998 St. George acquired Sealcorp, recently rebranded Asgard Wealth Solutions
- Strategic rationale:
 - access to mastertrust platform
 - high growth business
 - complementary to retail banking and retail funds management



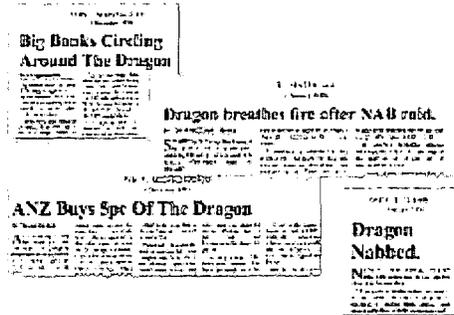
Sealcorp falls to St. George

Sealcorp has agreed to be acquired by St. George's Bank, a move that will create a new financial services giant in the province.



Major banks - strategic stakes in St. George

- In Feb-96 NAB took a stake in St. George which it later topped up to just under 10% in Jan-00. The stake was sold in Jan-04
- In Nov-99 ANZ took a 5% stake in St. George and increased it to 8.3% by Mar-00. The stake was sold in Mar-01
- These holdings added to takeover speculation



2000 - 2001: 'Best Bank' redesign

- Led by Managing Director, Ed O'Neal
- Established a new platform for future growth and enabled productivity improvements
- Strategic rationale:
 - improve financial performance prior to lifting of ownership restrictions in Jul-02
 - integration had created considerable latent opportunity
 - align entire organisation



2002 - 2006: organic growth strategy

- Ed O'Neal passed away Sep-01
- Gail Kelly appointed Dec-01
- New strategic framework announced May-02
- New Group Executive team in place Jul-02
- Team based approach, with new disciplines and framework



Key sources of competitive advantage

- Not a major bank
- Closeness to customers, agility, speed, ability to innovate
- Customer loyalty and goodwill
- Room to grow
- Engaged people, proud to work for St. George



Strategic framework

Deepen and strengthen customer relationships in chosen markets

Leverage specialist capabilities for growth

Creatively differentiate on customer service

Accelerate and empower relationship-selling

Optimise cost structure

Build team and performance culture

Established in 2002 and remains relevant today



The strategic execution formula

**Engaged
People**

+

**Great
Customer
Experience**

=

**Superior
Financial
Results**



**Compelling place
to work**

**Compelling place
to bank**

**Compelling place
to invest**



2002 - 2006: characterised by relentless focus

- Investing in the business: people, systems, infrastructure, tools
- Improving the customer experience, driving advocacy
- Building people capability
- Driving continuous productivity improvements
- Enhancing risk management
- Strengthening financial disciplines
- Stretching the brand, while deepening the culture



Focused execution: a key competency

Brand journey

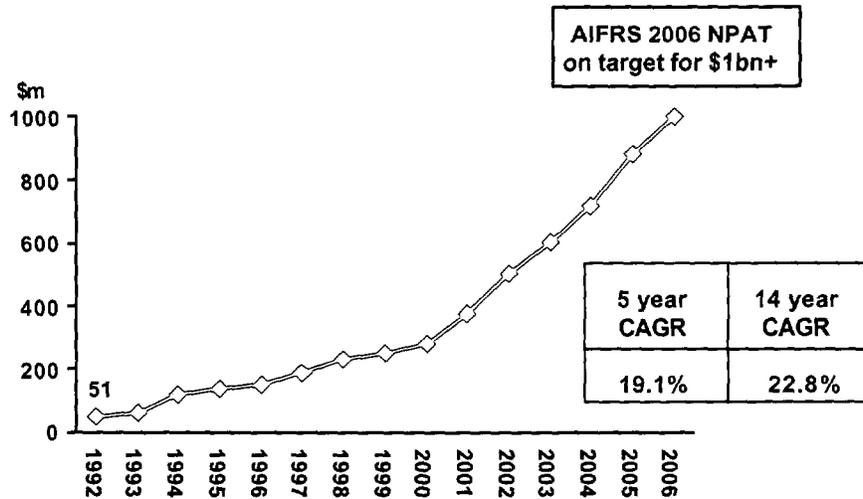
 st. george

Good for people. Good for money.

1992 - 2006: Financial outcomes

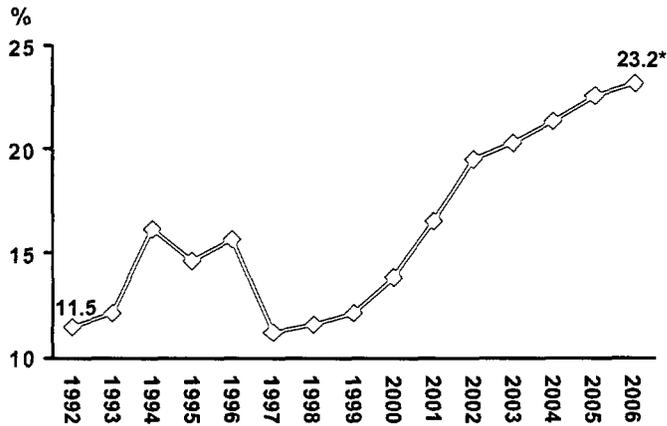
st. george
 Used with people's good outcomes

Net Profit After Tax



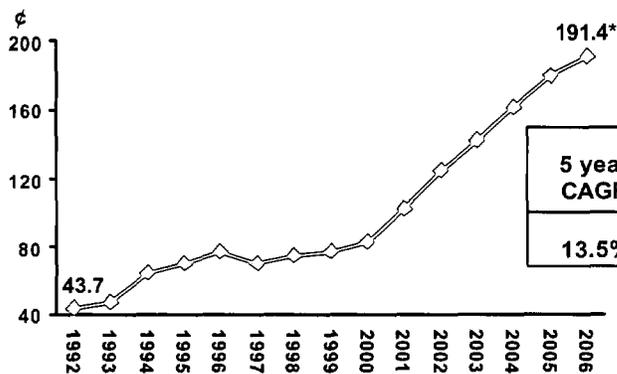
Before significant items. AIFRS numbers 2005 and 2006. All other numbers AGAAP

Return on equity



All numbers AGAAP. After preference dividends and before significant items and goodwill. *As at 31 Mar-06

Earnings per share



	1992	1994	1996	1998	2000	2002	2004	2006
Share price \$	5.56	5.90	8.39	10.60	11.35	18.63	21.25	29.01



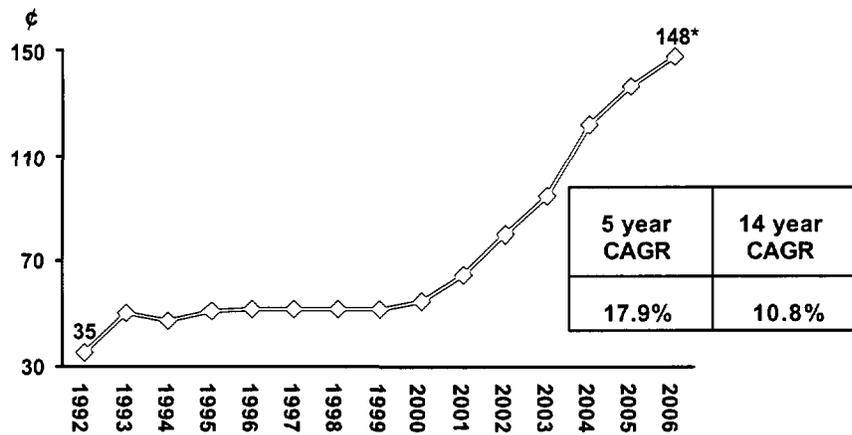
All numbers AGAAP. Before significant items and goodwill. *As at 31 Mar-06. All share prices as at 31 July each year, except 2006 share price which is as at 3 Aug-06

Expense to income ratio



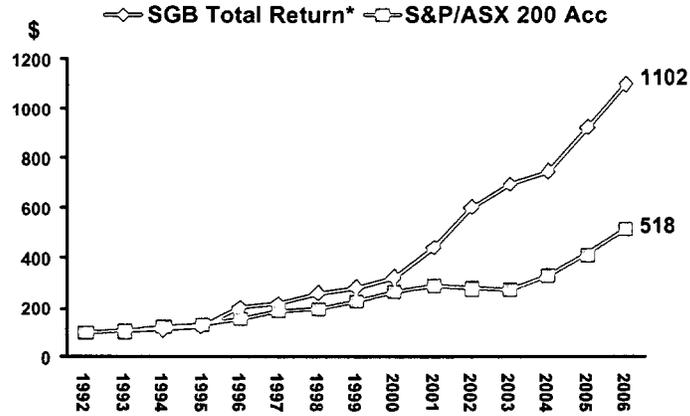
All numbers AGAAP. Excluding significant items and goodwill. *As at 31 Mar-06

Dividends



*Annualised interim dividend for half year to 31 Mar-06

Delivering shareholder value



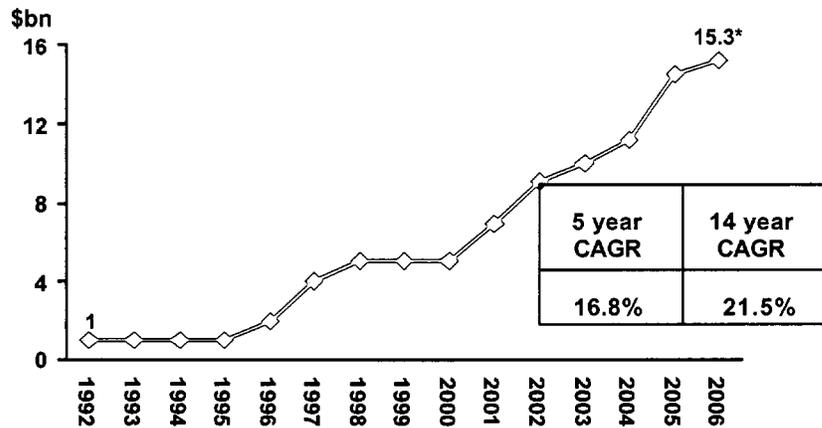
	5 year CAGR	14 year CAGR
St. George	21.2%	18.4%
S&P/ASX 200	12.5%	12.3%



Returns as at July each year. Source: Bloomberg Financial Services and ASX

*Total shareholder return includes capital appreciation and dividends. Assumes base of \$100 in July 92.

Market capitalisation

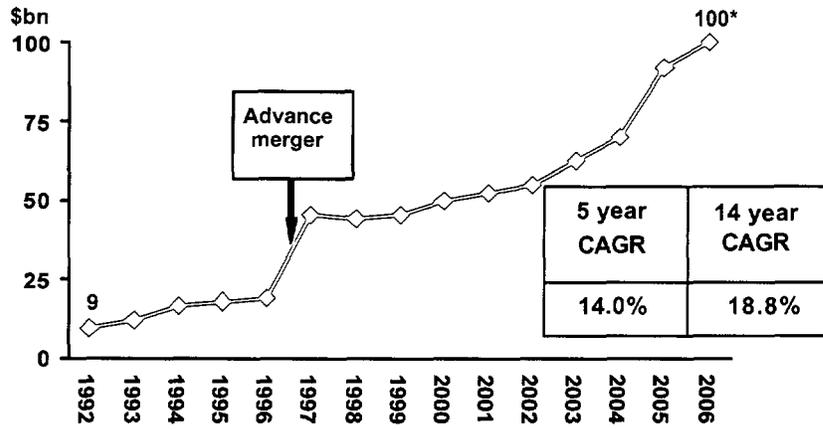


From one of the top 60 largest companies in 1992,
to 15th largest today



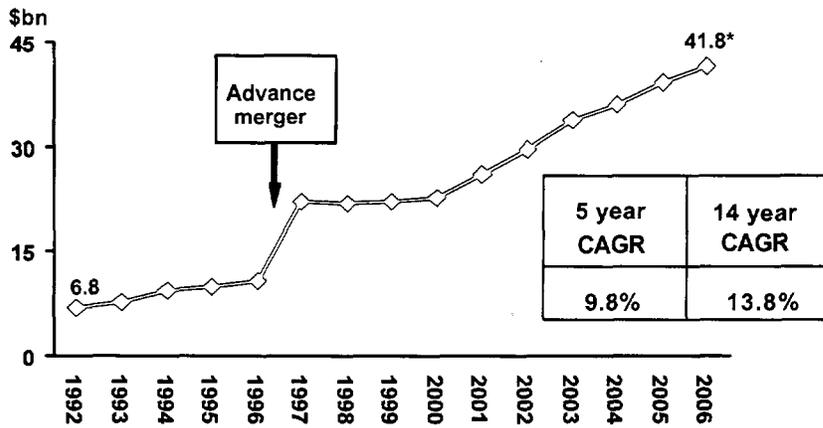
*As at 3 Aug -06

Total assets



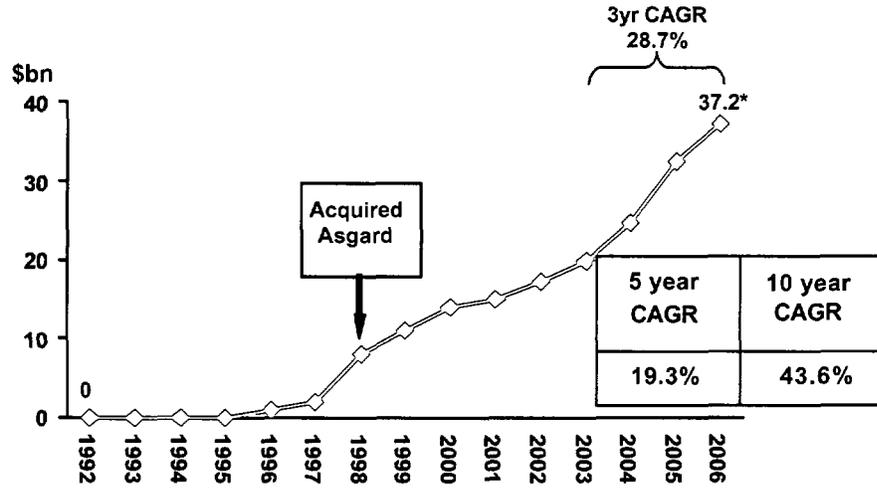
*As at 31 Mar-06, includes \$14.8bn of securitised assets

Total deposits



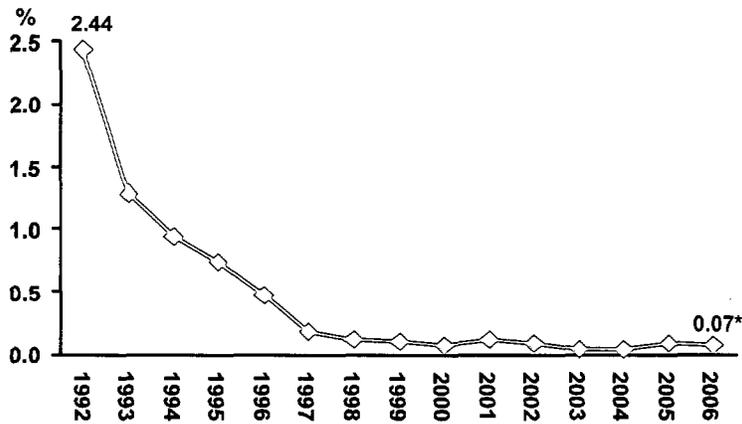
*As at 31 Mar-06

Managed funds



*As at 31 Mar-06

Net non-accruals/net receivables



*As at 31 Mar-06

Consistently delivering on targets

	Target	Outcome
EPS growth FY03	Sep-02: 10% May-03: 11-13% upgrade Aug-03: 13-14% upgrade	14.0%
EPS growth FY04	Nov-03: 10-11% May-04: 11-13% upgrade	13.1%
EPS growth FY05	Nov-04: 10% May-05: 11% upgrade	12.1%
EPS growth FY06	Nov-05: 10% AGAAP >10% Full AIFRS	On track
Cost to income	Sep-04: sub 50% Manage to lower end of peers	45.5% in FY05 Industry leading at 43.5% in 1H06
Capital	Tier one 7.0-7.5%	Consistently in range*
Credit quality	Maintain positive differential to the majors	Consistently achieved
Customer satisfaction	Maintain positive differential to the majors	Consistently achieved



*Temporary reduction allowed by APRA until issuance of guidelines on innovative/non-innovative hybrids

The story continues

 st.george

Used with pride's Great outcomes by

Looking ahead: key areas of focus

- Retail bank: 'Local Markets' strategy, sales and service delivery
- Business bank: continued investment and industry diversification
- Wealth: continued investment in Asgard Wealth Solutions, margin lending, private banking and St. George financial planning
- Focused investment: 'new geographies', specifically QLD and WA
- Driving improved productivity
- People and culture
- Customer experience, driving advocacy



"St. George Bank is thus a 'people's bank' and a
people's bank is not only St. George's history, but
also its future"

— Jim Sweeney, Managing Director

 st. george
Used for people. Care. Community.

The material in this presentation is general background information about the Bank's activities current at the date of the presentation. This information given in summary form and does not purport to be complete. It is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered with or without professional advice when determining if an investment is appropriate.

For further information visit

www.stgeorge.com.au

or contact

Sean O'Sullivan

Head of Investor Relations

Ph: +61 (2) 9236 3618

Mob: +61 (4) 2 139 711

Email: osullivan@stgeorge.com.au

 st. george

Used with people Care in mind



ASX

AUSTRALIAN STOCK EXCHANGE

Australian Stock Exchange Limited
ABN 98 008 624 691
Exchange Centre
Level 4, 20 Bridge Street
Sydney NSW 2000

PO Box H224
Australia Square
NSW 1215

Telephone 61 2 9227 0334

Internet <http://www.asx.com.au>
DX 10427 Stock Exchange Sydney

FACSIMILE

Department: COMPANY ANNOUNCEMENTS OFFICE

DATE: 10/08/2006

TIME: 13:38:56

TO: ST GEORGE BANK LIMITED

FAX NO: 02-9236-1899

FROM: AUSTRALIAN STOCK EXCHANGE LIMITED - Company Announcements Office

SUBJECT: CONFIRMATION OF RECEIPT AND RELEASE OF ANNOUNCEMENT

MESSAGE:

We confirm the receipt and release to the market of an announcement regarding:

Trans Tasman Presentation

If ASX considers an announcement to be sensitive, trading will be halted for 10 minutes.

If your announcement is classified by ASX as sensitive, your company's securities will be placed into "pre-open" status on ASX's trading system. This means that trading in your company's securities is temporarily stopped, to allow the market time to assess the contents of your announcement. "Pre-open" is approx. 10 minutes for most announcements but can be 50 minutes (approx) for takeover announcements.

Once "pre-open" period is completed, full trading of the company's securities recommences.

PLEASE NOTE:

In accordance with Guidance Note 14 of ASX Listing Rules, it is mandatory to elodge announcements using ASX Online. Fax is available for emergency purposes and costs AS\$38.50 (incl. GST). The only fax number to use is **1900 999 279**.



Australian Stock Exchange Limited
ABN 98 008 624 691
Exchange Centre
Level 4 , 20 Bridge Street
Sydney NSW 2000

PO Box H224
Australia Square
NSW 1215

Telephone 61 2 9227 0334

Internet <http://www.asx.com.au>
DX 10427 Stock Exchange Sydney

FACSIMILE

Department: COMPANY ANNOUNCEMENTS OFFICE

DATE: 10/08/2006

TIME: 13:38:56

TO: ST GEORGE BANK LIMITED

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PLEASE NOTE:

In accordance with Guidance Note 14 of ASX Listing Rules, it is mandatory to lodge announcements using ASX Online. Fax is available for emergency purposes and costs A\$38.50 (incl. GST). The only fax number to use is 1900 999 279.

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OFFICE OF INTERNATIONAL
CORPORATE FINANCE



news release

22 August 2006

St.George realigns Wealth Management & Retail Financial Services Division

The St.George Group today announced changes to the organisational model of its Wealth Management & Retail Financial Services division.

The Wealth Management & Retail Financial Services division, headed up by Group Executive, Paul Fegan, is being reshaped to ensure there is a greater alignment, focus and strategic direction within the division.

As part of this change Nick Basile has been appointed Chief Executive Officer of Ascalon Capital Managers, our joint venture partnership with Kaplan Funds Management. The Ascalon business presents great opportunities for the Group and we aim to accelerate the growth trajectory of this business with our partner.

In addition a new role has been created of General Manager, Wealth Management, including Private Bank, Insurance, Investment Solutions, Advance and Margin Lending. With his strong experience, Geoff Lloyd has been appointed to this role in addition to his position as CEO of the Group's wealth management subsidiary, Asgard Wealth Solutions and will continue reporting to Paul Fegan.

This new structure will ensure St.George remains competitive, by bringing together similar areas and functions to reduce duplication, develop the best products for our customers and provide the most efficient service.

It will also provide valuable customer insights and allow targeted product packaging and bundling to similar customer groups.

This is the result of St.George's strategy over the past four years, including disposal of non core assets, programs of reinvestment, refinement of our business portfolio and our focus on product innovation, distribution strategy, customer service and improving our business processes.

It represents a further investment in our core wealth business to further continue the strong momentum and growth in the business.

Ends...

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