

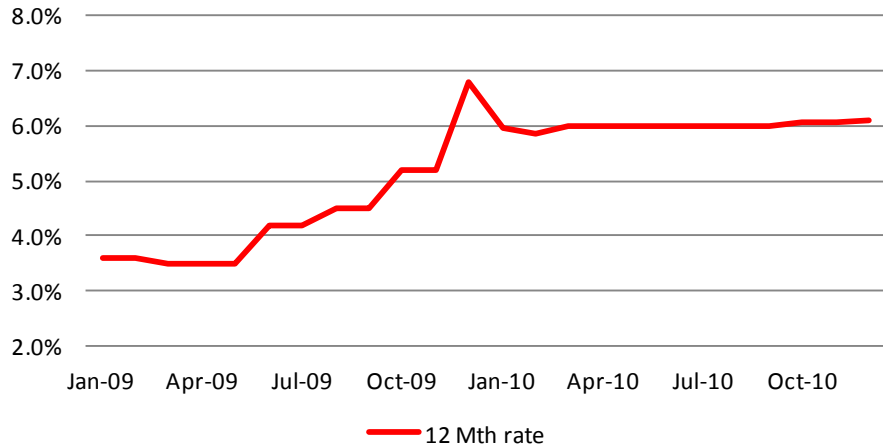


# Term Deposit Rates & SME vs Mortgage spreads

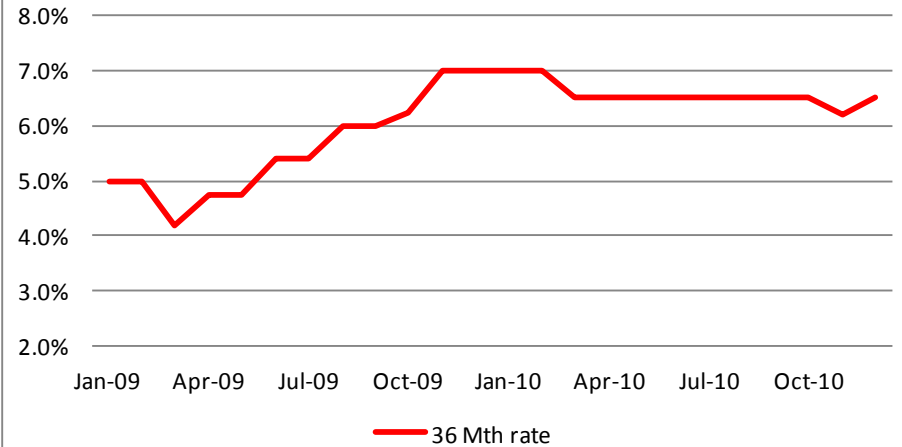
February 2011



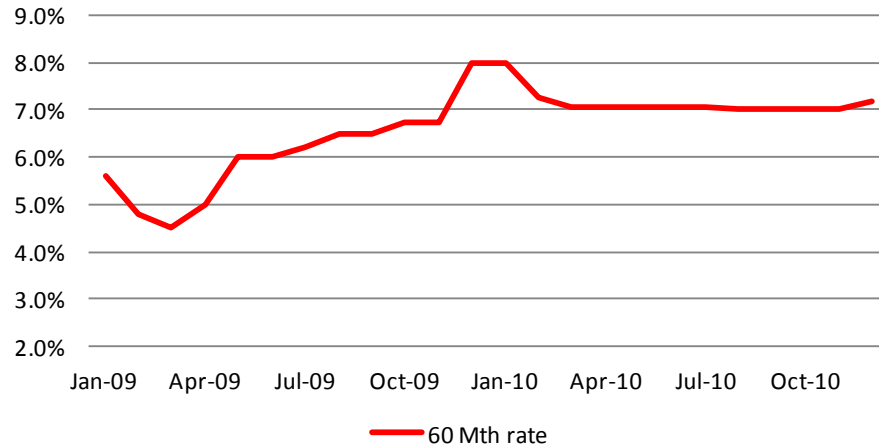
### 1-Year Term Deposit Trend



### 3-Year Term Deposit Trend



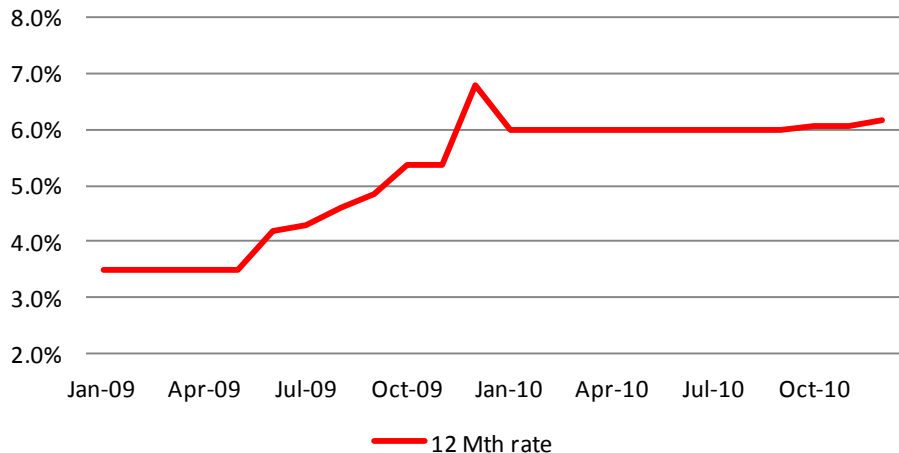
### 5-Year Term Deposit Trend



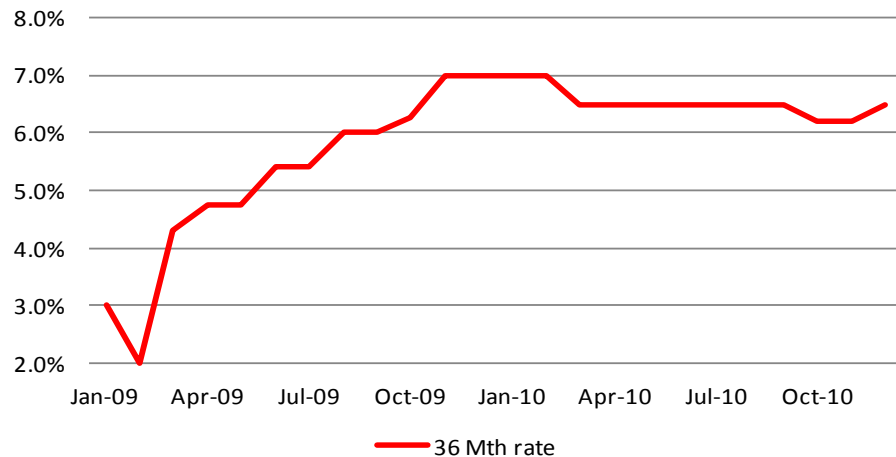
# Term Deposit Rates – St. George



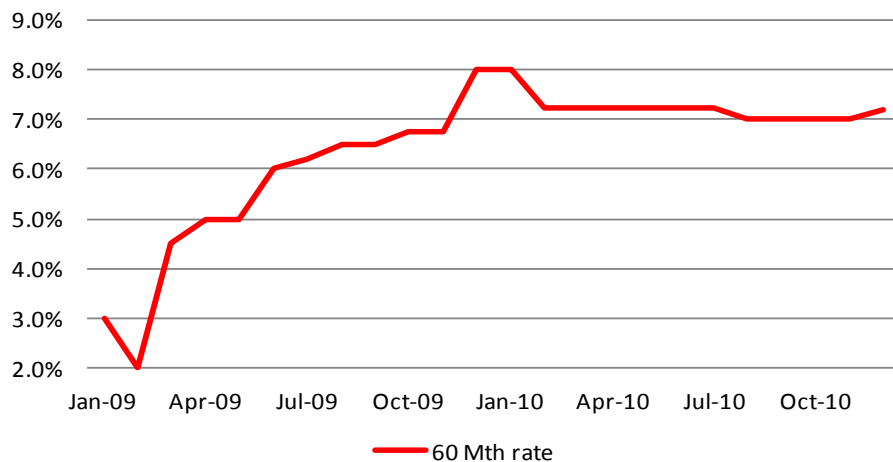
### 1-Year Term Deposit Trend



### 3-Year Term Deposit Trend



### 5-Year Term Deposit Trend



# Spread of SME vs Mortgage Carded Rates - Westpac

