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23 May 2005

ST.GEORGE MARGIN LENDING ANNOUNCES FIVE STAFF APPOINTMENTS

Raquel Potaka has been appointed to the role of Head of Product for St.George Margin Lending.

Raquel has been with St.George Margin Lending for the last five years, first as an Account Manager, then as Product Manager and most recently as acting Head of Product.

“Raquel has been an integral part of the product team during which time St.George Margin Lending has risen to and maintained a five-star CANNEX rating, achieved Money Management and Personal Investor awards,” said Andrew Black.

Raquel has a Bachelor of Business and has almost completed a Post Graduate Diploma of Applied Finance from the Securities Institute Australia.

Prior to joining St.George Margin Lending, Raquel Potaka worked for three years in the middle office of Japanese investment bank Nomura International in London.

Mike Smith has been appointed to the role of Senior Business Manager, Victoria and Tasmania.

Mike brings extensive financial and business experience to this role. He studied economics at the University of New England, Armidale before becoming a financial planner with AMP in 1998. He won the AMP Blue Ribbon in recognition of his achieving a place in the top twenty-five per cent of planners in Australia. Prior to joining St.George Margin Lending, Mike also worked as a Business Financial Planner with Westpac in New South Wales and as a Senior Investment Planner in Melbourne.

Elsbeth Ennion has been appointed to the role of Product Manager, joining St.George Margin Lending at the end of 2004.

Elsbeth has a Bachelor of Science, Majoring in Mathematics and brings to her role nine years experience in various roles at Leveraged Equities, where her last position was Product Development Manager.

St.George Margin Lending has also expanded its Business Development Management sector with the creation of two new positions.

Robert Gjorgioski has been appointed to the role of Business Manager, Queensland for St.George Margin Lending.

Robert, who holds a Bachelor of Business in Marketing, first began his career at St.George as a Financial Adviser. He then became an Account Manager at St.George Margin Lending, a position he held for three years.

Robert became St.George Margin Lending Business Manager for New South Wales and South Australia twelve months ago. He has recently transferred to Queensland due to strong growth in the region and St.George Margin Lending's commitment to increased resources in this area.

Rohan Vincent has been appointed to the role of Business Manager for Sydney, regional New South Wales and Australian Capital Territory.

Prior to joining St.George Margin Lending, Rohan spent six years at BT Funds Management, working in Marketing, Business Development, Technology & Client Services. He then joined Macquarie Bank in a role within the Macquarie Wrap Platform.

Rohan Vincent has a Bachelor of Social Science (Economics).

St.George Margin Lending is part of the Wealth Management division of the St.George Bank Ltd.St.George is Australia's fifth-largest banking group and today has over \$52 billion in assets and 2.6 million customers Australia-wide.

For further information:

Anne Lawler or Helen Bell

AKL Public Relations

Ph: (02) 9212 2185 or 0419 018 834

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