

# Margin Lending



## Acceptable Securities List (ASL)

### Equities

Effective from 11 Jan 2019

The information in this document forms part of the BankSA Margin Lending Product Disclosure Statement; the eWrap Margin Lending Product Disclosure Statement; and the St.George Margin Lending Product Disclosure Statement, each of which are issued by St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714.

1. Inclusion of equities in the attached list is not a recommendation to purchase or sell and does not constitute investment advice.

2. The Approved Investments and Lending Ratios (LVR) are subject to change at any time.

ASX Code	Security Name	LVR
3PL	3P Learning Limited	45%
A200	Betashares Australia 200 ETF	75%
A2B	A2B Australia Limited	50%
A2M	The a2 Milk Company Limited	50%
AAA	BetaShares Australian High Interest Cash ETF	75%
ABC	Adelaide Brighton Limited	65%
ABP	Abacus Property Group	60%
ADH	Adairs Limited	40%
AFG	Australian Finance Group Limited	50%
AFI	Australian Foundation Investment Company Limited	75%
AGG	AngloGold Ashanti Limited	50%
AGI	Ainsworth Game Technology Limited	50%
AGL	AGL Energy Limited	75%
AGLHA	Hybrid 3-Bbsw+3.80% 08-06-39 Sub Step T-06-19	75%
AHG	Automotive Holdings Group Limited	40%
AHY	Asaleo Care Limited	** 45%
AIA	Auckland International Airport Limited	60%
AIZ	Air New Zealand Limited	50%
ALF	Australian Leaders Fund Limited	50%
ALG	Ardent Leisure Group Limited	55%
ALI	Argo Global Listed Infrastructure Limited	60%
ALL	Aristocrat Leisure Limited	65%
ALQ	ALS Limited	65%
ALU	Altium Limited	50%
ALX	Atlas Arteria Limited	60%
AMA	AMA Group Limited	40%
AMC	Amcor Limited	75%
AMH	Amcil Limited	50%
AMP	AMP Limited	70%
AMPPA	Cap Note 3-Bbsw+5.10% Perp Non-Cum Red T-12-21	75%
ANN	Ansell Limited	75%
ANZ	Australia and New Zealand Banking Group Limited	75%
ANZPD	Cap Note 6-Bbsw+3.40% Perp Non-Cum Red T-09-21	75%
ANZPE	Cap Note 6-Bbsw+3.25% Perp Non-Cum Red T-03-22	75%
ANZPF	Cap Note 6-Bbsw+3.60% Perp Non-Cum Red T-03-23	75%
ANZPG	Cap Note 3-Bbsw+4.70% Perp Non-Cum Red T-03-24	75%
ANZPH	Cap Note 3-Bbsw+3.80% Perp Non-Cum Red T-03-25	75%
AOG	Aveo Group	50%
APA	APA Group	70%
APE	A.P. Eagers Limited	50%
API	Australian Pharmaceutical Industries Limited	45%
APL	Antipodes Global Investment Company Limited	55%
APT	Afterpay Touch Group Limited	40%
APX	Appen Limited	45%
AQG	Alacer Gold Corp.	50%
ARB	ARB Corporation Limited	70%
ARF	Arena REIT	55%
ARG	Argo Investments Limited	75%
ARQ	ARQ Group Limited	50%
ASB	Austal Limited	50%
ASL	Ausdrill Limited	40%
AST	AusNet Services Ltd	70%
ASX	ASX Limited	75%
AUB	AUB Group Limited	60%
AUI	Australian United Investment Co. Ltd.	70%
AUST	BetaShares Managed Risk Australian Share Fund	75%
AVN	Aventus Group	60%

\*\* No further lending is accepted against this security

ASX Code	Security Name	LVR
AWC	Alumina Limited	55%
AX1	Accent Group Limited	50%
AZJ	Aurizon Holdings Limited	75%
BAL	Bellamy's Australia Limited	45%
BAP	Bapcor Limited	60%
BBN	Baby Bunting Group Limited	45%
BEN	Bendigo and Adelaide Bank Limited	70%
BENPE	Cnv Pref 6-Bbsw+3.20% Perp Non-Cum Red T-11-20	70%
BENPF	Cnv Pref 6-Bbsw+4.00% Perp Non-Cum Red T-06-21	70%
BENPG	Cnv Pref 3-Bbsw+3.75% Perp Non-Cum Red T-06-24	70%
BFG	Bell Financial Group Limited	45%
BGA	Bega Cheese Limited	55%
BHP	BHP Group Limited	75%
BILL	iShares Core Cash ETF	75%
BIN	Bingo Industries Limited	45%
BKI	BKI Investment Company Limited	60%
BKL	Blackmores Limited	60%
BKW	Brickworks Limited	65%
BLD	Boral Limited	70%
BLX	Beacon Lighting Group Limited	40%
BNKS	BetaShares Global Banks ETF - Currency Hedged	70%
BOQ	Bank of Queensland Limited	70%
BOQPE	Cap Note 3-Bbsw+3.75% Perp Non-Cum Red T-08-24	70%
BPT	Beach Energy Limited	55%
BRG	Breville Group Limited	65%
BSL	BlueScope Steel Limited	65%
BVS	Bravura Solutions Limited	40%
BWP	BWP Trust	65%
BWX	BWX Limited	40%
BXB	Brambles Limited	75%
CAR	carsales.com Ltd	65%
CBA	Commonwealth Bank of Australia	75%
CBAPD	Cap Note 3-Bbsw+2.80% Perp Non-Cum Red T-12-22	75%
CBAPF	Cap Note 3-Bbsw+5.20% Perp Non-Cum Red T-10-21	75%
CBAPG	Cap Note 3-Bbsw+3.90% Perp Non-Cum Red T-03-22	75%
CBAPH	Cap Note 3-Bbsw+3.40% Perp Non-Cum Red T-04-25	75%
CBAPH	Capital Notes Deferred Settlement	75%
CCL	Coca-Cola Amatil Limited	75%
CCP	Credit Corp Group Limited	50%
CDA	Codan Limited	45%
CDD	Cardno Limited	40%
CDP	Carindale Property Trust	50%
CGC	Costa Group Holdings Limited	50%
CGF	Challenger Limited	70%
CGFPA	Cnv Pref 3-Bbsw+3.40% Perp Sub Non-Cum Red T-05-20	60%
CGFPB	Cap Note 3-Bbsw+4.40% Perp Non-Cum Red T-05-23	60%
CHC	Charter Hall Group	60%
CLW	Charter Hall Long WALE REIT	50%
CQR	Charter Hall Retail Real Estate Investment Trust	60%
CQE	Charter Hall Education Trust	50%
CL1	Class Limited	45%
CIM	CIMIC Group Limited	65%
CIN	Carlton Investments Limited	60%
CIP	Centuria Industrial REIT	50%
CKF	Collins Foods Limited	50%
CLH	Collection House Limited	50%
CMA	Centuria Metropolitan REIT	50%

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ASX Code	Security Name	LVR	ASX Code	Security Name	LVR
CMW	Cromwell Property Group	60%	GEM	G8 Education Limited	50%
CNU	Chorus Limited	60%	GMA	Genworth Mortgage Insurance Australia Limited	60%
COH	Cochlear Limited	70%	GMG	Goodman Group	70%
COL	Coles Group Limited	75%	GNC	GrainCorp Limited	70%
CPU	Computershare Limited	75%	GNE	Genesis Energy Limited	50%
CSL	CSL Limited	75%	GOLD	ETF Metal Securities Australia Limited	60%
CRN	Coronado Global Resources Inc.	50%	GOZ	Growthpoint Properties Australia	60%
CRR	Convenience Retail REIT	40%	GPT	GPT Group	70%
CSR	CSR Limited	65%	GROW	Schroder Investment Management Australia - Real Return (m)	75%
CTD	Corporate Travel Management Limited	** 55%	GSBE19	Treasury Bond 5.25% 15-03-19 Semi	75%
CTX	Caltex Australia Limited	70%	GSBE47	Treasury Bond 3.00% 21-03-47 Semi	75%
CVW	ClearView Wealth Limited	50%	GUD	GUD Holdings Limited	60%
CWN	Crown Resorts Limited	70%	GWA	GWA Group Limited	70%
CWNHB	Hybrid 3-Bbsw+4.00% 23-04-75 Sub Cum Red T-07-21	70%	GXL	Greencross Limited	50%
CWP	Cedar Woods Properties Limited	45%	GXY	Galaxy Resources Limited	40%
CWY	Cleanaway Waste Management Limited	55%	HACK	BetaShares Global Cybersecurity ETF	60%
CYB	CYBG PLC	70%	HBRD	BetaShares Capital Limited	75%
DCG	Decmil Group Limited	45%	HJPN	BetaShares WisdomTree Japan ETF - Currency Hedged	75%
DDR	Dicker Data Limited	45%	HLS	Healius Limited	60%
DHG	Domain Holdings Australia Limited	60%	HM1	Hearts and Minds Investments Limited	60%
DJRE	SPDR Dow Jones Global Real Estate Fund	70%	HPI	Hotel Property Investments	40%
DJW	Djerrivarrh Investments Limited	60%	HSN	Hansen Technologies Ltd	50%
DLX	DuluxGroup Limited	65%	HSO	Healthscope Limited	65%
DMP	Domino's Pizza Enterprises Limited	65%	HT1	HT&E Limited	40%
DOW	Downer EDI Limited	60%	HUB	HUB24 Limited	40%
DRUG	BetaShares Global Healthcare ETF - Currency Hedged	60%	HUO	Huon Aquaculture Group Limited	55%
DTL	Data#3 Limited	60%	HVN	Harvey Norman Holdings Limited	70%
DUI	Diversified United Investment Limited	60%	HVST	Betashares Australian Dividend Harvester Fund	65%
DWS	DWS Limited	45%	IAA	iShares Asia 50 ETF	60%
DXS	Dexus	70%	IAF	iShares Core Composite Bond ETF	75%
ECX	Eclixp Group Limited	50%	IAG	Insurance Australia Group Limited	75%
ED1	Evans Dixon Limited	** 45%	IAGPD	Cap Note 3-Bbsw+4.70% Perp Non-Cum Red T-06-23	75%
EHE	Estia Health Limited	50%	IANG	Convert Bond 3-Bbsw+4.00% Perp Sub Non-Cum Ex Res	75%
ELD	Elders Limited	50%	IDR	Industria REIT	40%
EML	EML Payments Limited	40%	IDX	Integral Diagnostics Limited	40%
ENN	Elanor Investors Group	45%	IEM	iShares, Inc. - iShares MSCI Emerging Markets ETF	60%
EPW	ERM Power Limited	45%	IEU	iShares Europe ETF	75%
EQT	EQT Holdings Limited	** 50%	IIFL	IOOF Holdings Ltd	** 60%
ETHI	BetaShares Global Sustainability Leaders ETF	75%	IFM	Infomedia Ltd.	45%
EVN	Evolution Mining Limited	60%	IGB	iShares Treasury ETF	75%
EVT	Event Hospitality & Entertainment Limited	65%	IGL	IVE Group Limited	45%
EX20	BetaShares Australian Ex-20 Portfolio Diversifier ETF	70%	IGO	Independence Group NL	60%
EZL	Euroz Limited	** 40%	IHCB	iShares Core Global Corporate Bond (AUD Hedged) ETF	75%
FAIR	Betashares Australian Sustainability Leaders ETF	75%	IHD	iShares S&P/ASX Dividend Opportunities ETF	70%
FBU	Fletcher Building Limited	65%	IHOV	iShares Global 100 AUD Hedged ETF	75%
FLT	Flight Centre Travel Group Limited	65%	IHVV	iShares S&P 500 AUD Hedged ETF	70%
FMG	Fortescue Metals Group Limited	60%	IHWL	iShares Core MSCI World All Cap (AUD Hedged) ETF	75%
FNP	Freedom Foods Group Limited	50%	IJH	iShares S&P Mid-Cap ETF	70%
FOR	Forager Australian Shares	50%	IJP	iShares, Inc. - iShares MSCI Japan ETF	75%
FPH	Fisher & Paykel Healthcare Corporation Limited	60%	IJR	iShares S&P Small-Cap ETF	65%
FSF	Fonterra Shareholders Fund	50%	ILB	iShares Government Inflation ETF	75%
FXL	FlexiGroup Limited	55%	ILC	iShares S&P/ASX 20 ETF	75%
GBT	GBST Holdings Limited	50%	ILU	Iluka Resources Limited	65%
GDF	Garda Diversified Property Fund	40%	IMF	IMF Bentham Limited	50%
GDI	GDI Property Group	50%	INA	Ingenia Communities Group	50%
GDX	VanEck Vectors ETF Trust - VanEck Vectors Gold Miners ETI	60%	ING	Inghams Group Limited	55%

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ASX Code	Security Name	LVR	ASX Code	Security Name	LVR
IOO	iShares Global 100 ETF	75%	MVF	Monash IVF Group Limited	50%
IOZ	iShares Core S&P/ASX 200 ETF	75%	MVP	Medical Developments International Limited	40%
IPH	IPH Limited	50%	MVW	VanEck Vectors Australian Equal Weight ETF	75%
IPL	Incitec Pivot Limited	65%	MWY	Midway Limited	** 40%
IRE	IRESS Limited	70%	MYO	MYOB Group Limited	55%
ISEC	iShares Enhanced Cash ETF	75%	MYS	MyState Limited	55%
ISO	iShares S&P/ASX Small Ordinaries ETF	65%	MYX	Mayne Pharma Group Limited	50%
ISU	iSelect Limited	45%	NAB	National Australia Bank Limited	75%
IVC	InvoCare Limited	70%	NABHA	Hybrid 3-Bbsw+1.25% Perp Sub Exch Non-Cum Stap	75%
IVE	iShares Trust - iShares MSCI EAFE ETF	75%	NABPA	Crv Pref 3-Bbsw+3.20% Perp Non-Cum Red T-03-21	75%
IVV	iShares S&P 500 ETF	75%	NABPB	Crv Pref 3-Bbsw+3.25% Perp Non-Cum Red T-12-20	75%
IXI	iShares Global Consumer Staples ETF	65%	NABPC	Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-07-23	75%
IXJ	iShares Global Healthcare ETF	75%	NABPD	Cap Note 3-Bbsw+4.95% Perp Non-Cum Red T-07-22	75%
IZZ	iShares Trust - iShares China Large-Cap ETF	55%	NABPE	Cap Note 3-Bbsw+2.20% 20-09-28 Cum Red T-09-23	75%
JBH	JB Hi-Fi Limited	70%	NCK	Nick Scali Limited	50%
JHC	Japara Healthcare Limited	50%	NCM	Newcrest Mining Limited	70%
JHG	Janus Henderson Group plc	70%	NDQ	BetaShares NASDAQ 100 ETF	65%
JLG	Johns Lyng Group Limited	40%	NEA	Nearmap Ltd	40%
JHX	James Hardie Industries plc	70%	NEC	Nine Entertainment Co. Holdings Limited	60%
KGN	Kogan.com Limited	45%	NHC	New Hope Corporation Limited	50%
KMD	Kathmandu Holdings Limited	50%	NHF	nib holdings limited	65%
LEP	ALE Property Group	60%	NSC	NAOS Small Cap Opportunities Company Limited	** 50%
LIC	Lifestyle Communities Limited	40%	NSR	National Storage REIT	55%
LLC	LendLease Group	70%	NST	Northern Star Resources Limited	50%
LNK	Link Administration Holdings Limited	65%	NTC	NetComm Wireless Limited	40%
LOV	Lovisa Holdings Limited	45%	NUF	Nufarm Limited	65%
LYC	Lynas Corporation Limited	40%	NFNG	Convert Bond 6-Bbsw+1.90% Perp Sub Non-Cum Exh Stp	65%
MCY	Mercury NZ Limited	50%	NVT	Navitas Limited	60%
MEZ	Meridian Energy Limited	60%	NWH	NRW Holdings Limited	35%
MFF	MFF Capital Investments Limited	60%	NWL	Netwealth Group Limited	50%
MFG	Magellan Financial Group	70%	NWS	News Corporation	70%
MGE	Magellan Global Equities Fund	75%	NWSLV	News Corporation	70%
MGG	Magellan Global Trust	60%	NXT	NEXTDC Limited	45%
MGR	Mirvac Group	65%	OFX	OFX Group Limited	50%
MICH	Magellan Infrastructure Fund	70%	OGC	OceanaGold Corporation	55%
MIN	Mineral Resources Limited	55%	OML	oOh!media Limited	50%
MIR	Mirrabooka Investments Limited	60%	ONT	1300SMILES Limited	** 40%
MLD	MACA Limited	40%	ORA	Orora Limited	70%
MLT	Milton Corporation Limited	75%	ORG	Origin Energy Limited	70%
MLX	Metals X Limited	45%	ORI	Orica Limited	75%
MMS	McMillan Shakespeare Limited	65%	OSH	Oil Search Limited	65%
MND	Monadelphous Group Limited	65%	OZL	OZ Minerals Limited	60%
MNY	Money3 Corporation Limited	50%	OZR	SPDR S&P/ASX 200 Resources Fund	70%
MNF	MNF Group Limited	40%	PAI	Platinum Asia Investments Limited	55%
MOC	Mortgage Choice Limited	50%	PAXX	The Platinum Trust - Platinum Asia Fund	65%
MOGL	Montgomery Global Equities Fund (Managed Fund)	70%	PDL	Pendal Group Limited	70%
MPL	Medibank Private Limited	75%	PFP	Propel Funeral Partners Limited	50%
MQG	Macquarie Group Limited	75%	PGC	Paragon Care Limited	40%
MBLHB	Hybrid 3-Bbsw+1.70% Perp Sub Non-Cum Stap	75%	PGH	Pact Group Holdings Ltd	65%
MBLPA	Cap Note 6-Bbsw+3.30% Perp Non-Cum Red T-03-23	75%	PIA	Pengana International Equities Limited	60%
MQGPB	Cap Note 6-Bbsw+5.15% Perp Non-Cum Red T-03-21	75%	PIC	Perpetual Equity Investment Company Limited	60%
MQGPC	Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	75%	PIXX	The Platinum Trust - Platinum International Fund	70%
MTO	MotorCycle Holdings Limited	40%	PL8	Plato Income Maximiser Limited	60%
MTS	Metcash Limited	65%	PMC	Platinum Capital Limited	55%
MVA	VanEck Vectors Australian Property ETF	70%	PMV	Premier Investments Limited	65%
MVB	VanEck Vectors Australian Banks ETF	75%	PNI	Pinnacle Investment Management Group Limited	40%

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PPC	Peet Limited	50%	SLF	SPDR S&P/ASX 200 Listed Property Fund	65%
PPS	Praemium Limited	40%	SLK	SeaLink Travel Group Limited	50%
PPT	Perpetual Limited	70%	SOL	Washington H. Soul Pattinson and Company Limited	65%
PRU	Perseus Mining Limited	40%	SPK	Spark New Zealand Limited	70%
PSI	PSC Insurance Group Limited	40%	SRV	Servcorp Limited	40%
PTM	Platinum Asset Management	70%	SPY	SPDR S&P 500 ETF Trust	75%
PWH	PWR Holdings Limited	40%	SRG	SRG Global Limited	40%
QAN	Qantas Airways Limited	70%	SSM	Service Stream Limited	45%
QBE	QBE Insurance Group Limited	75%	STO	Santos Limited	55%
QMS	QMS Media Limited	40%	STW	SPDR S&P/ASX 200 Fund	75%
QOZ	BetaShares FTSE RAFI Australia 200 ETF	75%	SUL	Super Retail Group Limited	65%
QPON	BetaShares Australian Bank Senior Floating Rate Bond ETF	75%	SUN	Suncorp Group Limited	75%
QUAL	VanEck Vectors MSCI World ex Australia Quality ETF	75%	SUNPE	Cnv Pref 3-Bbsw+3.4% Perp Non-Cum Red T-06-20	75%
QUB	Qube Holdings Limited	65%	SUNPF	Cap Note 3-Bbsw+4.10% Perp Non-Cum Red T-06-22	75%
QUBHA	Hybrid 3-Bbsw+3.90% 05-10-23 Sub Cum	65%	SUNPG	Cap Note 3-Bbsw+3.65% Perp Non-Cum Red T-06-24	75%
QUS	BetaShares FTSE RAFI U.S. 1000 ETF	75%	SVW	Seven Group Holdings Limited	70%
QVE	QV Equities Limited	60%	SWM	Seven West Media Limited	50%
RCB	Russell Investments Australian Select Corporate Bond ETF	75%	SXL	Southern Cross Media Group Limited	50%
RDV	Russell Investments High Dividend Australian Shares ETF	70%	SXY	Senex Energy Limited	40%
REA	REA Group Limited	65%	SYD	Sydney Airport Limited	70%
REG	Regis Healthcare Limited	50%	SYI	SPDR MSCI Australia Select High Dividend Yield Fund	70%
REH	Reece Limited	** 60%	TAH	Tabcorp Holdings Limited	75%
RFF	Rural Funds Group	50%	TCL	Transurban Group	70%
RGB	Russell Investments Australian Responsible Investment ETF	75%	TGG	Templeton Global Growth Fund Ltd.	60%
RHC	Ramsay Health Care Limited	75%	TGR	Tassal Group Limited	55%
RHCPA	Trans Pref 6-Bbsw+ 4.85% Perp Sub Red T-10-10	75%	TLS	Telstra Corporation Limited	75%
RHL	Ruralco Holdings Limited	50%	TME	Trade Me Group Limited	60%
RIC	Ridley Corporation Limited	60%	TNE	Technology One Limited	55%
RIO	Rio Tinto Limited	75%	TPM	TPG Telecom Limited	65%
RMD	ResMed Inc.	75%	TWE	Treasury Wine Estates Limited	70%
RMS	Ramelius Resources Limited	40%	UBA	UBS IQ MSCI Australia Ethical ETF	75%
ROBO	ETFS ROBO Global Robotics and Automation ETF	65%	UBW	UBS IQ MSCI World ex Australia Ethical ETF	75%
RRL	Regis Resources Limited	50%	UMAX	Betashares Capital S&P 500 Yield Maximizer Fund	75%
RSG	Resolute Mining Limited	45%	URW	Unibail-Rodamco-Westfield	75%
RSM	Russell Investments Australian Semi-Government Bond ETF	75%	USD	BetaShares U.S. Dollar ETF	75%
RWC	Reliance Worldwide Corporation Limited	50%	VAE	Vanguard FTSE Asia ex Japan Shares Index ETF	65%
S32	South32 Limited	75%	VAF	Vanguard Australian Fixed Interest Index ETF	75%
SBM	St Barbara Limited	50%	VAP	Vanguard Australian Property Securities Index ETF	70%
SCG	Scentre Group	75%	VAS	Vanguard Australian Shares Index ETF	70%
SCP	Shopping Centres Australasia Property Group	65%	VBND	Vanguard Global Aggregate Bond Index (Hedged) ETF	75%
SDA	SpeedCast International Limited	45%	VCF	Vanguard International Credit Securities Index Fund (Hedged)	75%
SDF	Steadfast Group Limited	50%	VCX	Vicinity Centres	75%
SEC	Spheria Emerging Companies Limited	50%	VDBA	Vanguard Diversified Balanced Index ETF	75%
SEK	SEEK Limited	70%	VDCO	Vanguard Diversified Conservative Index ETF	75%
SFR	Sandfire Resources NL	50%	VDGR	Vanguard Diversified Growth Index ETF	75%
SFY	SPDR S&P/ASX 50 Fund	70%	VDHG	Vanguard Diversified High Growth Index ETF	75%
SGF	SG Fleet Group Limited	45%	VEA	Viva Energy Group Limited	60%
SGM	Sims Metal Management Limited	65%	VEU	Vanguard International Equity Index Funds - Vanguard FTSE /	70%
SGP	Stockland	70%	VEQ	Vanguard FTSE Europe Shares ETF	75%
SGR	The Star Entertainment Group Limited	75%	VIF	Vanguard International Fixed Interest Index Fund (Hedged)	75%
SHL	Sonic Healthcare Limited	75%	VGAD	Vanguard MSCI Index International Shares (Hedged) ETF	75%
SHV	Select Harvests Limited	50%	VGB	Vanguard Australian Government Bond Index ETF	75%
SIG	Sigma Healthcare Limited	50%	VGE	Vanguard FTSE Emerging Markets Shares ETF	65%
SKC	SKYCITY Entertainment Group Limited	70%	VGS	Vanguard MSCI Index International Shares ETF	75%
SKI	Spark Infrastructure Group	70%	VHY	Vanguard Australian Shares High Yield ETF	75%
SKT	SKY Network Television Limited	55%	VLC	Vanguard MSCI Australian Large Companies Index ETF	75%

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Effective from 11 Jan 2019

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1. Inclusion of equities in the attached list is not a recommendation to purchase or sell and does not constitute investment advice.

2. The Approved Investments and Lending Ratios (LVR) are subject to change at any time.

ASX Code	Security Name	LVR	ASX Code	Security Name	LVR
VLW	Villa World Limited	50%	WHC	Whitehaven Coal Limited	55%
VOC	Vocus Group Limited	50%	WHF	Whitefield Limited	60%
VRL	Village Roadshow Limited	45%	WOR	WorleyParsons Limited	50%
VRT	Virtus Health Limited	50%	WOW	Woolworths Group Limited	75%
VSO	Vanguard MSCI Australian Small Companies Index ETF	65%	WRLD	Betashares Managed Risk Global Share Fund	75%
VTG	Vita Group Limited	40%	WPL	Woodside Petroleum Ltd	75%
VTX	Vanguard US Total Market Shares Index ETF	70%	WPP	WPP AUNZ Limited	40%
VVR	Viva Energy REIT	60%	WSA	Western Areas Limited	40%
WAM	WAM Capital Limited	** 55%	WTC	Wisetech Global Limited	45%
WAX	WAM Research Limited	** 50%	WVOL	iShares Edge MSCI World Minimum Volatility ETF	75%
WBA	Webster Limited	45%	WXHG	SPDR S&P World ex Australia (Hedged) Fund	70%
WBC	Westpac Banking Corporation	75%	WXOZ	SPDR S&P World Ex Australia Fund	75%
WBCPD	Cap Note 3-Bbsw+3.20% Perp Non-Cum Red T-03-19	75%	XRO	Xero Limited	50%
WBCPE	Cap Note 3-Bbsw+3.05% Perp Non-Cum Red T-09-22	75%	YMAX	BetaShares Australian Top 20 Equity Yield Maximiser Fund	75%
WBCPF	Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-03-21	75%			
WBCPG	Cap Note 3-Bbsw+4.90% Perp Non-Cum Red T-12-21	75%			
WBCPH	Cap Note 3-Bbsw+3.20% Perp Non-Cum Red T-09-25	75%			
WBCPI	Capital Notes Deferred Settlement	75%			
WDIV	SPDR S&P Global Dividend Fund	75%			
WDMF	iShares Edge MSCI World Multifactor ETF	75%			
WEB	Webjet Limited	60%			
WES	Wesfarmers Limited	75%			
WGN	Wagners Holding Company Limited	45%			
WGX	Westgold Resources Limited	45%			

\*\* No further lending is accepted against this security

Indicates a change from last month

#### St.George Margin Lending Clients

For more information:

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Visit [www.stgeorgemarginlending.com.au](http://www.stgeorgemarginlending.com.au)

#### BankSA Clients

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