Form 605

Corporations Act 2001 Section 671B

Notice of ceasing to be a substantial holder

To: Company Name/Scheme: NIB HOLDINGS LTD

ACN/ARSN: 125 633 856

1. Details of substantial holder

Name: Commonwealth Bank of Australia ACN 123 123 (CBA) and its related bodies corporate listed in annexure A

The holder ceased to be a substantial holder on: 11/01/2019
The previous notice was given to the company on: 11/01/2019
The previous notice was dated: 10/01/2019

2. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date of change	Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected	Person's votes affected
See annexure B to this notice					

3. Changes in association

The persons who have become associates of, ceased to be associates of, or have changed the nature of their association with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Nam	e and ACN/ARSN (if applicable)	Nature of association

4. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Avanteos Investments Limited ACN 096 259 979	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
ASB Group Investments Limited ACN 533945	Level 2, ASB North Wharf, 12 Jellicoe Street, Auckland, 1010, New Zealand
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Realindex Investments Pty Limited ACN 133 312 017	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia

5. Signature

Clare My Mans

Dated the 14 day of January 2019

Clare McManus - Company Secretary

This is annexure A referred to in Form 605, Notice of ceasing to be a substantial holder dated 11/01/2019

Clare My Jan

Clare McManus

Company Secretary

Dated the 14/01/2019

SCHEDULE

AEGIS CORRECTIONAL PARTNERSHIP PTY LTD

AEGIS LIMITED

AHL FINANCE HOLDINGS PTY LTD

AHL FINANCE PTY LTD

AHL HOLDINGS PTY LIMITED

AHL INVESTMENTS PTY LTD

ALTONA V6 PTY LIMITED

ASB BANK LIMITED

ASB CAPITAL LIMITED (NZX-ASBPA)

ASB CAPITAL NO.2 LIMITED (NZX-ASBPB)

ASB FINANCE LIMITED

ASB FUNDING LIMITED

ASB GROUP (LIFE) LIMITED

ASB GROUP INVESTMENTS LIMITED

ASB HOLDINGS LIMITED

ASB MANAGEMENT SERVICES LIMITED

ASB NOMINEES LIMITED

ASB SECURITIES LIMITED

ASKLEPIOS LIMITED

ASPIRE SCHOOLS FINANCING (QLD) PTY LIMITED

ASPIRE SCHOOLS HOLDINGS (QLD) PTY LIMITED

AUSSIE CENTRE ADMINISTRATION PTY LIMITED

AUSSIE FINANCIAL PLANNING SERVICES PTY LTD

AUSSIE HOME INSURANCE PTY LIMITED

AUSSIE HOME LOANS HOLDINGS PTY LTD

AUSSIE HOME LOANS PTY LIMITED

AUSSIE HOME SECURITY PTY LIMITED

AUSSIE MORTGAGE MARKET HOLDINGS PTY LIMITED

AUSSIEHOMELOANS.COM.AU PTY LTD

AUSTRALIAN HOME LOANS HOLDINGS PTY LIMITED

AUSTRALIAN INVESTMENT EXCHANGE LIMITED

AVANTEOS INVESTMENTS LIMITED

AVANTEOS PTY LTD

BANK OF HANGZHOU CO. LTD

BANKWEST FOUNDATION LIMITED

BDELTA VESSEL NO 1 PTY LTD

BDELTA VESSEL NO 2 PTY LTD

BDELTA VESSEL NO 3 PTY LTD

BDELTA VESSEL NO 4 PTY LTD

BOCOMMLIFE INSURANCE COMPANY LIMITED

BOND INVESTMENTS NO 1 LIMITED

BW FINANCIAL ADVICE LIMITED

BW SECURITISATION MANAGEMENT PTY LTD

BWA GROUP SERVICES PTY LTD

BWA INTELLECTUAL PROPERTY HOLDINGS LIMITED

CAPITAL 121 PTY LIMITED

CBA A319 4624 PTY LIMITED

CBA A319 4635 PTY LIMITED

CBA A320 4077 PTY LTD

CBA A320 4948 PTY LIMITED

CBA A320 5156 PTY LIMITED

CBA A320 5249 PTY LTD

CBA A320 5289 PTY LTD

CBA A320 5638 PTY LTD

CBA A320 6749 PTY LIMITED
CBA A320 AIRCRAFT NO1 PTY LTD

CBA A330 1427 Pty Ltd

CBA A330 1453 PTY LIMITED

CBA A330 1561 PTY LTD

CBA AIR A320 2714 PTY LIMITED

CBA AIR PTY LTD

CBA ASSET FINANCE (NZ) LIMITED

CBA ASSET HOLDINGS (NZ) LIMITED

CBA B377 37091 PTY LTD

CBA B738 39822 PTY LIMITED

CBA B773 60333 PTY LIMITED

CBA CAPITAL AUSTRALIA PTY LIMITED

CBA CAPITAL HOLDINGS INC.

CBA CORPORATE SERVICES (NSW) PTY LIMITED

CBA CORPORATE SERVICES (VIC) PTY LIMITED

CBA DIGITAL SETTLEMENTS PTY LTD

CBA DIGITAL SOLUTIONS DEVELOPMENT COMPANY LIMITED

CBA ES BUSINESS SERVICES PTY LTD

CBA EUROPE LIMITED

CBA FUNDING (NZ) LIMITED

CBA FUNDING HOLDINGS PTY LTD

CBA INTERNATIONAL FINANCE PTY. LIMITED

CBA INTERNATIONAL FINANCIAL SERVICES LIMITED (formerly known as COMMBANK MANAGEMENT CONSULTING (ASIA) COMPANY LIMITED)

CBA INVESTMENTS (NO.4) LIMITED

CBA ISO Containers Pty Ltd

CBA IT LEASING NO 3 PTY LTD

CBA MTE RAIL COMPANY PTY LIMITED

CBA NZ HOLDING LIMITED

CBA RAIL & TRAM COMPANY PTY LIMITED

CBA ROLLING STOCK COMPANY NO.1 PTY LIMITED

CBA SA HOLDINGS PROPRIETARY LIMITED

CBA SAF HOLDING PTY LIMITED

CBA SERVICES PRIVATE LIMITED

CBA SPECIALISED FINANCING PTY LIMITED

CBA USD INVESTMENTS PTY LIMITED

CBFC LEASING PTY. LIMITED

CBFC LIMITED

CBSA FOUNDATION NPC

CFSGAM IP HOLDINGS PTY LIMITED

CFSPAI EUROPE CO LIMITED

CFSPAI EUROPE HOLDCO LIMITED

CIPL ARARAT PTY LTD

CIPL SA SCHOOLS PTY LTD

CISL (NO.1) PTY LIMITED

CMG ASIA LIFE HOLDINGS LIMITED

CMG ASIA PTY LTD

CMLA Services Pty Ltd

COLLATERAL LEASING PTY LTD

COLONIAL FIRST STATE ASSET MANAGEMENT (AUSTRALIA) LIMITED

COLONIAL FIRST STATE GROUP LIMITED

COLONIAL FIRST STATE INFRASTRUCTURE HOLDINGS LIMITED

COLONIAL FIRST STATE INFRASTRUCTURE MANAGERS (AUSTRALIA) PTY LTD

COLONIAL FIRST STATE INVESTMENTS LIMITED

COLONIAL FIRST STATE MANAGED INFRASTRUCTURE LIMITED

COLONIAL HOLDING COMPANY LIMITED

COLONIAL MUTUAL SUPERANNUATION PTY. LTD.

COLONIAL SERVICES PTY LIMITED

COMMBANK EUROPE LIMITED

COMMBANK FOUNDATION LIMITED

COMMBANK MANAGEMENT CONSULTING (SHANGHAI) COMPANY LIMITED

COMMFOUNDATION PTY LIMITED

COMMONWEALTH AUSTRALIA SECURITIES LLC

COMMONWEALTH BANK OF AUSTRALIA

COMMONWEALTH BANK OF AUSTRALIA (UK) STAFF BENEFITS SCHEME TRUSTEE COMPANY LIMITED

COMMONWEALTH BANK OF SOUTH AFRICA (HOLDING COMPANY) LIMITED (formerly NEWSHELF 1314 (PTY) LTD)

COMMONWEALTH BANK OF SOUTH AFRICA LIMITED (formerly NEWSHELF 1315 (PTY) LTD) COMMONWEALTH BANK OFFICERS SUPERANNUATION CORPORATION PTY LIMITED

Commonwealth Custodial Services Pty Ltd

COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA PTY LIMITED

COMMONWEALTH FINANCIAL PLANNING LIMITED

COMMONWEALTH INSURANCE HOLDINGS LIMITED COMMONWEALTH INSURANCE LIMITED

COMMONWEALTH INVESTMENTS PTY LIMITED

COMMONWEALTH PRIVATE LIMITED

COMMONWEALTH SECURITIES LIMITED

COMMWEALTH INTERNATIONAL HOLDINGS PTY LIMITED

COMSEC NOMINEES PTY LIMITED

CORE EQUITY SERVICES NOMINEES PTY LIMITED

COUNT FINANCIAL LIMITED

CRYSTAL AVENUE PTY LIMITED

CTB AUSTRALIA LIMITED

ELLAS CONTAINER SHIP COMPANY 1 PTY LIMITED

ELLAS CONTAINER SHIP COMPANY 2 PTY LIMITED

EMERALD HOLDING COMPANY PTY LIMITED

FINANCIAL WISDOM LIMITED

FINCONNECT (AUSTRALIA) PTY LTD

FIRST STATE CINDA FUND MANAGEMENT COMPANY LIMITED

First State European Diversified Infrastructure Sarl

First State Funds Plc

First State Global Umbrella Fund Public Limited Company

FIRST STATE INFRASTRUCTURE MANAGERS (INTERNATIONAL) LIMITED

First State Investment Management (UK) Limited

FIRST STATE INVESTMENT MANAGERS (ASIA) LIMITED

First State Investment Services (UK) Limited

FIRST STATE INVESTMENTS (HONG KONG) LIMITED

FIRST STATE INVESTMENTS (NZ) LIMITED

FIRST STATE INVESTMENTS (SINGAPORE)

First State Investments (UK Holdings) Limited

First State Investments (UK) Limited

FIRST STATE INVESTMENTS (US) LLC

First State Investments Fund Management Sarl

First State Investments GIP Management Sarl

FIRST STATE INVESTMENTS HOLDINGS (SINGAPORE) LIMITED

First State Investments ICVC

First State Investments International Inc

First State Investments International Limited

FIRST STATE NOMINEES (HONG KONG) LIMITED

FMG ASSET LEASING PTY LTD

FSIB Ltd.

GT USD FUNDING PTY LIMITED

HAZELWOOD INVESTMENT COMPANY PTY LIMITED

HOMEPATH PTY LIMITED

INVERLOCH LEASING PTY LIMITED

INVESTMENT CUSTODIAL SERVICES LIMITED

INVESTORWEB.COM. PTY LIMITED

IWL BROKING SOLUTIONS PTY LIMITED

IWL PTY LIMITED

JACQUES MARTIN ADMINISTRATION AND CONSULTING PTY LTD

JACQUES MARTIN PTY, LTD.

LOFT NO 1 PTY LIMITED

LOFT NO 2 PTY LIMITED

LOFT NO.3 PTY LIMITED

MIS FUNDING NO.1 PTY LIMITED

MORTGAGE HOLDING TRUST COMPANY LIMITED

MTE DEBT VEHICLE PTY LTD

MTE LESSOR 1 PTY LTD

MTE LESSOR 2 PTY LTD

MTE LESSOR 3 PTY LTD

MTE LESSOR 4 PTY LTD

MTE LESSOR 5 PTY LTD

MTE NOMINEE PARTNER PTY LTD

NETSHARE NOMINEES PTY LTD

NEWPORT LIMITED

ORE & OVERBURDEN PTY LIMITED

PREFERRED CAPITAL PTY LIMITED

PREMIUM ALTERNATIVE INVESTMENTS PTY LIMITED

PREMIUM CUSTODY SERVICES PTY LTD

PREMIUM PLANTATIONS PTY LIMITED PREMIUM PLANTATIONS SERVICES PTY LTD

PT BANK COMMONWEALTH

PT COMMONWEALTH LIFE

PT FIRST STATE INVESTMENTS INDONESIA

QILU BANK CO. LTD.

REALINDEX INVESTMENTS PTY LIMITED

RELIANCE ACHIEVER PTY LIMITED

RESIDENTIAL MORTGAGE GROUP PTY LTD

ROCK & RUBBLE (DEBT VEHICLE) PTY LIMITED

ROCK & RUBBLE (EXISTING) PTY LIMITED ROCK & RUBBLE (NEW) PTY LIMITED

SAF MINING NO.2 PTY LIMITED

SAF MINING NO.2 PTY LIMITED
SAF Mining No1 Pty Limited

Safe No 27 Ptv Ltd

SAFE NO1 PTY LTD

SAFE NO2 PTY LTD

SAFE NO24 PTY LTD

SAFE NO26 PTY LTD

SAFE NO3 PTY LTD

SAFE NO4 PTY LIMITED

SAFE NO9 PTY LIMITED

SAFE USD HOLDINGS PTY LTD

SECURITISATION ADVISORY SERVICES PTY. LIMITED

SECURITISATION MANAGEMENT SERVICES LIMITED

SENBARY PTY LIMITED

SHARE DIRECT NOMINEES PTY LIMITED

SHARE INVESTMENTS PTY LIMITED

SI Holdings Limited

SOVEREIGN ASSURANCE COMPANY LIMITED

SOVEREIGN SERVICES LIMITED

SOVEREIGN SUPERANNUATION FUNDS LIMITED

SOVEREIGN SUPERANNUATION TRUSTEES LIMITED

ST ANDREW'S AUSTRALIA PTY LTD

STATE NOMINEES LTD

T.W. CUSTODIANS LIMITED

TANKSTREAM RAIL (BY - 1) PTY LIMITED

TANKSTREAM RAIL (BY - 2) PTY LIMITED

TANKSTREAM RAIL (BY - 3) PTY LIMITED

TANKSTREAM RAIL (BY - 4) PTY LIMITED

TANKSTREAM RAIL (SW - 1) PTY LIMITED

TANKSTREAM RAIL (SW - 2) PTY LIMITED

TANKSTREAM RAIL (SW - 3) PTY LIMITED

TANKSTREAM RAIL (SW - 4) PTY LIMITED

TANKSTREAM RAIL (VICTORIA) PTY LIMITED

THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED

TOTAL KEEN INVESTMENT LIMITED

TYME CAPITAL PROPRIETARY LIMITED

TYME INFIELD PROPRIETARY LIMITED (formerly know as EDGE FIELD MARKETING PROPRIETARY LTD)

TYME INTELLECTUAL PROPERTIES PROPRIETARY LIMITED

TYME INVESTMENTS PROPRIETARY LIMITED

TYME TECHNICAL SOLUTIONS PROPRIETARY LIMITED

VATOSCAN PROPRIETARY LIMITED

VH-VZF PTY LTD

VH-VZG PTY LTD

VH-VZH PTY LTD

VIETNAM INTERNATIONAL BANK (VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK)

WESTSIDE PROPERTIES LIMITED

WIZARD HOME LOANS PTY LIMITED

Annexure B

This is annexure B referred to in Form 605, Notice of ceasing to be a substantial holder dated 11/01/2019

Mare 1191am

Clare McManus

Company Secretary

Dated the 14/01/2019

Date of change	Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected	Person's votes affected
-	Colonial First State Asse				
	Management (Australia) Limited ACN 114 194				
Friday, 11 January 2019	311	Sale	64,446.40	12,065 Ordinary shares	12,065
	Colonial First State Asse				
	Management (Australia) Limited ACN 114 194				
Friday, 11 January 2019	311	Sale	324,159.94	60,761 Ordinary shares	60,761
	Colonial First State Asse				
	Management (Australia) Limited ACN 114 194				
Friday, 11 January 2019	311	Sale	131,171.65	24,587 Ordinary shares	24,587
	Colonial First State Asse				
	Management (Australia) Limited ACN 114 194				
Friday, 11 January 2019	311	Sale	96,547.50	18,097 Ordinary shares	18,097
	Colonial First State Asse		,		,
	Management (Australia) Limited ACN 114 194				
Friday, 11 January 2019	311	Sale	62 293 74	11,662 Ordinary shares	11,662
Triday, Tribandary 2010	Colonial First State Asse		02,200.71	11,002 Oraniary charco	11,002
	Management (Australia)				
Friday, 11 January 2019	Limited ACN 114 194 311	Sale	103 349 62	19,372 Ordinary shares	19,372
Triday, 11 bandary 2015	Colonial First State Asse		100,040.02	10,012 Ordinary shares	10,012
	Management (Australia)				
Friday 11 January 2010	Limited ACN 114 194	Colo	40.650.00	7 006 Ordinani abaraa	7.006
Friday, 11 January 2019	311 Colonial First State Asse	Sale	42,000.02	7,986 Ordinary shares	7,986
	Management (Australia)				
F:1 44 1 0040	Limited ACN 114 194		444.474.00	07 000 O II	07.000
Friday, 11 January 2019	311 Colonial First State Asse	Sale	144,471.80	27,080 Ordinary shares	27,080
	Management (Australia)				
	Limited ACN 114 194				
Friday, 11 January 2019	311	Sale	66,111.32	12,392 Ordinary shares	12,392
	Colonial First State Asse Management (Australia)				
	Limited ACN 114 194				
Friday, 11 January 2019	311	Sale	66,684.53	12,484 Ordinary shares	12,484
	Colonial First State Asse Management (Australia)				
	Limited ACN 114 194				
Friday, 11 January 2019	311	Sale	99,887.21	18,723 Ordinary shares	18,723
	Colonial First State Asse				
	Management (Australia) Limited ACN 114 194				
Friday, 11 January 2019	311	Sale	842.93	158 Ordinary shares	158
	Colonial First State Asse				
	Management (Australia) Limited ACN 114 194				
Friday, 11 January 2019	311	Sale	93,210.92	17,450 Ordinary shares	17,450
	Colonial First State Asse				,
	Management (Australia) Limited ACN 114 194				
Friday, 11 January 2019	311	Sale	544 84	102 Ordinary shares	102
j,j ==	Colonial First State Asse		2	, , , , , , , , , , , , , , , , , , ,	
	Management (Australia)				
Friday, 11 January 2019	Limited ACN 114 194 311	Sale	84 626 07	15,843 Ordinary shares	15,843

	Colonial First State Asse	t			
	Management (Australia)				
	Limited ACN 114 194				
Friday, 11 January 2019	311	Sale	209,150.35	39,155 Ordinary shares	39,155