

Form 604
Corporations Act 2001
Section 671B
Notice of change of interests of substantial holder

To: Company Name/Scheme: **CAPRAL LIMITED**

ACN/ARSN **004 213 692**

1. Details of substantial holder

Name Commonwealth Bank of Australia ACN 123 123 124 (CBA) and its related bodies corporate listed in annexure A

There was a change in the interests of the substantial holder on **23/04/2021**

The previous notice was given to the company on **07/07/2017**

The previous notice was dated **06/07/2017**

2. Previous and present voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate had a relevant interest in when last required, and when now required, to give a substantial holding notice to the company or scheme are as follows:

Class of securities	Previous notice		Present notice	
	Person's votes	Voting power (%)	Person's votes	Voting power (%)
Fully Paid ordinary shares	39,480,907	8.31	0	0.00

For the Securities (if any) listed below see NOTE 1 at the end of this form

Class of securities	Previous notice		Present notice	
	Person's votes	Voting power (%)	Person's votes	Voting power (%)
Fully Paid ordinary shares	8,413,223	1.77 See note 1 at the end of this form	1,318,594	7.75 See note 1 at the end of this form

Class of securities	Previous notice		Present notice	
	Person's votes	Voting power (%)	Person's votes	Voting power (%)
GRAND TOTAL	42,522,525	8.91	1,318,594	7.75

3. Changes in relevant interest

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					

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder	Nature of relevant interest	Class and number of securities	Person's votes
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Citibank N A Hong Kong		Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the residual power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as a responsible entity of a managed investment scheme (which managed investment scheme is not managed by either Colonial First State Investments Limited or a related body corporate). In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being a residual accelerated relevant interest held in the same capacity. Colonial First State Investments Limited has authorised the manager of each such managed investment scheme to exercise the powers referred to in paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth) in relation to those securities managed by the manager to the exclusion of Colonial First State Investments Limited except for provisions allowing Colonial First State Investments Limited to terminate the agreement with the manager or to exercise those powers where the agreement is terminated.	1,318,594 Fully paid ordinary shares	1,318,594
Colonial First State Investments Limited ACN 002 348 352	Citibank N A Hong Kong		Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as a responsible entity of a managed investment scheme (which managed investment scheme is managed by Colonial First State Investments Limited or a related body corporate). In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.	1,318,594 Fully paid ordinary shares	1,318,594

5. 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:

Name and ACN/ARSN (if applicable)	Nature of association

6. Addresses

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

Name	Address
Colonial First State Investments Limited ACN 002 348 352	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia

Signature

NOTE 1--(This note is relevant to section 2,3,4 and 5)

The relevant interests in these securities:

- a) are/were held by Colonial First State Investments Limited (CFS) as responsible entity of the specified registered managed investment schemes and relate(d) to holdings in connection with the Colonial First State First Choice product range. Decisions to buy/sell those securities and exercise voting rights in relation to those securities are made by managers to whom CFS has outsourced those functions. By instrument dated 29 October 2001 the Australian Securities and Investments Commission ("ASIC") has granted certain relief to CFS and its related bodies corporate for these holdings from the applicable provisions of Chapter 6 of the Corporations Act in relation to the acquisition of or increase in voting power of such securities (the Manager Relief). These managers are not associates of, other than by virtue of an agreement in accordance with the terms of the Manager Relief, the Commonwealth Bank of Australia group;or
- b) are/were held by or for the benefit of specified index funds where the funds have an objective of maintaining a portfolio tracking error less than 0.5% per annum. ASIC has granted certain relief to CFS and its related bodies corporate for these holdings from the applicable provisions of Chapter 6 of the Corporations Act in relation to the acquisition of or increase in voting power of such securities.



Dated the 27 day of April 2021

Kristy Huxtable - Company Secretary

Annexure A

This is annexure A referred to in Form 604, Notice of change of interest of substantial holder dated 23/04/2021



Kristy Huxtable

Company Secretary

Dated the 27/04/2021

SCHEDULE

AEGIS SECURITISATION NOMINEES PTY LTD
AHL HOLDINGS PTY LIMITED
AHL INVESTMENTS PTY LTD
ALTONA V6 PTY LIMITED
ASB BANK LIMITED
ASB FINANCE LIMITED
ASB GROUP INVESTMENTS LIMITED
ASB HOLDINGS LIMITED
ASB MANAGEMENT SERVICES LIMITED
ASB NOMINEES LIMITED
ASB SECURITIES LIMITED
ASKLEPIOS LIMITED
AUSSIE CENTRE ADMINISTRATION PTY LIMITED
AUSSIE HOME LOANS PTY LIMITED
AUSSIEHOMELoANS.COM.AU PTY LTD
AUSTRALIAN INVESTMENT EXCHANGE LIMITED
AVANTEOS INVESTMENTS LIMITED
AVANTEOS PTY 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
BW FINANCIAL ADVICE LIMITED
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 AIRCRAFT LEASING 2 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 CAPTIVE INSURANCE PTE. LTD
CBA CORPORATE SERVICES (NSW) PTY LIMITED
CBA CORPORATE SERVICES (VIC) PTY LIMITED
CBA DIGITAL SETTLEMENTS PTY LTD
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
CBA INVESTMENTS (NO.4) LIMITED
CBA ISO CONTAINERS PTY LTD
CBA IT LEASING NO 3 PTY LTD
CBA MTE RAIL COMPANY PTY LIMITED
CBA NEW DIGITAL BUSINESSES PTY LTD
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 INTERNATIONAL LIMITED
 CBA SERVICES PRIVATE LIMITED
 CBA SOUTHERN SKY PTY LIMITED
 CBA SPECIALISED FINANCING PTY LIMITED
 CBFC LEASING PTY. LIMITED
 CBFC PTY LIMITED
 CIPL ARARAT PTY LTD
 CIPL SA SCHOOLS PTY LTD
 CMG ASIA LIFE HOLDINGS LIMITED
 CMG ASIA PTY LTD
 COLLATERAL LEASING PTY LTD
 COLONIAL FIRST STATE INVESTMENTS LIMITED
 COLONIAL HOLDING COMPANY LIMITED
 COLONIAL MUTUAL SUPERANNUATION PTY. LTD.
 COLONIAL SERVICES PTY LIMITED
 COMMBANK EUROPE LIMITED
 COMMBANK STAFF FOUNDATION LIMITED
 COMMONWEALTH AUSTRALIA SECURITIES LLC
 COMMONWEALTH BANK OF AUSTRALIA
 COMMONWEALTH BANK OF AUSTRALIA (EUROPE) N.V.
 COMMONWEALTH BANK OFFICERS SUPERANNUATION CORPORATION PTY LIMITED
 COMMONWEALTH CUSTODIAL SERVICES PTY LTD
 COMMONWEALTH FINANCIAL PLANNING LIMITED
 COMMONWEALTH INSURANCE HOLDINGS LIMITED
 COMMONWEALTH INSURANCE LIMITED
 COMMONWEALTH INVESTMENTS PTY LIMITED
 COMMONWEALTH PRIVATE LIMITED
 COMMONWEALTH SECURITIES LIMITED
 COMMONWEALTH INTERNATIONAL HOLDINGS PTY LIMITED
 COMSEC NOMINEES PTY LIMITED
 CORE EQUITY SERVICES NOMINEES PTY LIMITED
 CREDIT SAVVY PTY LTD
 CTB AUSTRALIA LIMITED
 DOSHII CONNECT PTY LTD
 EAST TOPCO LIMITED
 ELLAS CONTAINER SHIP COMPANY 1 PTY LIMITED
 ELLAS CONTAINER SHIP COMPANY 2 PTY LIMITED
 FINANCIAL WISDOM LIMITED
 FINCONNECT (AUSTRALIA) PTY LTD
 FMG ASSET LEASING PTY LTD
 GT USD FUNDING PTY LIMITED
 HOMEPATH PTY LIMITED
 INVERLOCH LEASING PTY LIMITED
 INVESTORWEB.COM. PTY LIMITED
 IWL BROKING SOLUTIONS PTY LIMITED
 IWL 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
 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 No1 Pty Limited
 Safe No 27 Pty Ltd
 SAFE NO1 PTY LTD
 SAFE NO2 PTY LTD
 SAFE NO23 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
SHARE DIRECT NOMINEES PTY LIMITED
SHARE INVESTMENTS PTY LIMITED
STATE NOMINEES LTD
SUPER AND INVESTMENTS MANAGEMENT PTY LIMITED
SUPERANNUATION AND INVESTMENTS FINCO PTY LIMITED
SUPERANNUATION AND INVESTMENTS HOLDCO PTY LIMITED
SUPERANNUATION AND INVESTMENTS MIDCO PTY LIMITED
SUPERANNUATION AND INVESTMENTS SERVICES PTY LIMITED
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
VH-VZF PTY LTD
VH-VZG PTY LTD
VH-VZH PTY LTD

Annexure B

This is annexure B referred to in Form 604, Notice of change of interest of substantial holder dated 23/04/2021



Kristy Huxtable

Company Secretary

Dated the 27/04/2021

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
Friday, 07 July 2017	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	11,736.38	93,891 Ordinary shares	93,891
Thursday, 13 July 2017	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	1,242.68	9,205 Ordinary shares	9,205
Friday, 14 July 2017	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	1,164.78	8,628 Ordinary shares	8,628
Monday, 17 July 2017	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	294.03	2,178 Ordinary shares	2,178
Tuesday, 18 July 2017	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	1,755.41	13,003 Ordinary shares	13,003
Friday, 28 July 2017	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	315,184.64	2,740,736 Ordinary shares	2,740,736
Tuesday, 01 August 2017	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	7,000.00	50,000 Ordinary shares	50,000
Wednesday, 02 August 2017	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	68,810.37	491,854 Ordinary shares	491,854
Wednesday, 04 September 2019	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	70,008.06	637,016 Ordinary shares	637,016
Thursday, 05 September 2019	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	67,218.69	611,079 Ordinary shares	611,079
Monday, 09 September 2019	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	57,500.00	500,000 Ordinary shares	500,000
Tuesday, 10 September 2019	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	3,080.00	28,000 Ordinary shares	28,000
Thursday, 12 September 2019	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	14,793.13	134,483 Ordinary shares	134,483
Friday, 13 September 2019	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	41,304.45	375,495 Ordinary shares	375,495
Monday, 16 September 2019	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	22,712.50	197,500 Ordinary shares	197,500
Thursday, 19 September 2019	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	201,405.75	1,702,500 Ordinary shares	1,702,500
Friday, 14 February 2020	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	68,871.26	492,994 Ordinary shares	492,994
Monday, 17 February 2020	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	159,119.64	1,085,400 Ordinary shares	1,085,400
Tuesday, 18 February 2020	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	61,976.08	421,606 Ordinary shares	421,606
Wednesday, 25 March 2020	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	226,495.47	2,313,539 Ordinary shares	2,313,539
Monday, 16 November 2020	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Share consolidation of 1 new share for 30 existing shares.	N/A	47,612,642 Ordinary shares	47,612,642
Monday, 16 November 2020	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Share consolidation of 1 new share for 30 existing shares.	N/A	1,587,088 Ordinary shares	1,587,088
Monday, 29 March 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	315,992.83	50,156 Ordinary shares	50,156
Tuesday, 30 March 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	16,436.70	2,609 Ordinary shares	2,609
Wednesday, 31 March 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	42,429.07	6,788 Ordinary shares	6,788
Thursday, 01 April 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	53,367.73	8,675 Ordinary shares	8,675
Wednesday, 07 April 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	101,524.03	16,396 Ordinary shares	16,396
Thursday, 08 April 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	51,875.40	8,367 Ordinary shares	8,367
Friday, 09 April 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	26,889.40	4,337 Ordinary shares	4,337
Monday, 12 April 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	19,766.10	3,214 Ordinary shares	3,214
Thursday, 15 April 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	596,748.00	99,458 Ordinary shares	99,458
Friday, 23 April 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	525,773.64	68,494 Ordinary shares	68,494