

**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 **10/05/2021**

The previous notice was given to the company on **27/04/2021**

The previous notice was dated **23/04/2021**

**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	0	0.00	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	1,318,594	7.75 See note 1 at the end of this form	1,141,355	6.71 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 (%)
<b>GRAND TOTAL</b>	1,318,594	7.75	1,141,355	6.71

### 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.	1,141,355 Fully paid ordinary shares	1,141,355
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.	1,141,355 Fully paid ordinary shares	1,141,355

**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 11 day of May 2021

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Kristy Huxtable - Company Secretary

## Annexure A

This is annexure A referred to in Form 604, Notice of change of interest of substantial holder dated 10/05/2021



Kristy Huxtable

Company Secretary

Dated the 11/05/2021

The list of controlled entities provided is accurate and correct as at 7 May 2021.

### SCHEDULE

AEGIS SECURITISATION NOMINEES PTY LTD  
AHL HOLDINGS PTY LIMITED  
AHL INVESTMENTS PTY LTD  
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  
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 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 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 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  
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  
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  
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  
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  
WHITECOAT OPERATING PTY LTD

**Annexure B**

This is annexure B referred to in Form 604, Notice of change of interest of substantial holder dated 10/05/2021



Kristy Huxtable

Company Secretary

Dated the 11/05/2021

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
Monday, 26 April 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	200,502.71	25,880 Ordinary shares	25,880
Tuesday, 27 April 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	214,083.59	28,475 Ordinary shares	28,475
Thursday, 29 April 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	77,200.15	10,003 Ordinary shares	10,003
Friday, 30 April 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	110,418.98	14,466 Ordinary shares	14,466
Monday, 03 May 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	84,693.34	11,360 Ordinary shares	11,360
Tuesday, 04 May 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	202,500.85	27,700 Ordinary shares	27,700
Wednesday, 05 May 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	21,264.27	2,911 Ordinary shares	2,911
Thursday, 06 May 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	288,139.73	39,117 Ordinary shares	39,117
Friday, 07 May 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	64,771.16	8,625 Ordinary shares	8,625
Monday, 10 May 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	64,596.69	8,702 Ordinary shares	8,702