

**FORM 604**

Corporations Act 2001

Section 671B

**Notice of change of interests of substantial holder****To: Company Name/Scheme: COVER-MORE GROUP LIMITED**ACN/ARSN: **166 776 334****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 **16/12/2016**The previous notice was given to the company on **16/12/2016**The previous notice was dated **15/12/2016****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 | 23,891,677      | 6.30             | 18,962,012     | 5.00             |

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 | 1,786,682       | 0.47 See note 1 at the end of this form | 1,577,249      | 0.41 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         | 25,678,359      | 6.77             | 20,539,261     | 5.42             |

### 3. Changes in relevant interest

Particulars of each change in, or change in the nature of, a relevant interest of the substantial shareholder 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 interest

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 |
|---|-----------------------------------|--|--|--|----------------|
| CBA Markets Limited ACN 003 485 952                               | Share Direct Nominees Pty Limited |  | Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising as a result of 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 a proprietary capacity (including as a result of underwriting activities). 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.<br><br>Nature of relevant interest derived from;<br>ordinary shares 19,001 | 19,001<br>Fully paid ordinary shares<br><br>(including 19,001 borrowed from Merrill Lynch International, see Annexure C) | 19,001         |
| Avanteos Investments Limited ACN 096 259 979                      | Avanteos Investments Limited      |  | Relevant interest under paragraph 608(1)(a), 608(1)(b) and 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising as a result of being the registered holder of the relevant securities in its capacity as a superannuation trustee. 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.<br><br>Nature of relevant interest derived from;<br>ordinary shares 5,616  | 5,616<br>Fully paid ordinary shares  | 5,616          |
| Colonial First State Investments Limited (Note 1) ACN 002 348 352 | UBS Nominees Pty Ltd              |  | 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  | 1,540,105<br>Fully paid ordinary shares<br><br>(including 274,514 borrowed from  | 1,540,105      |

|  |                        |  |  |  |        |
|--|------------------------|--|--|--|--------|
|  |                        |  | <p>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.</p> <p>Nature of relevant interest derived from;<br/>ordinary shares 1,540,105</p> | <p>UBS AG<br/>(Agreement 3), see Annexure C)</p> <p>(including 874,757 borrowed from UBS AG<br/>(Agreement 1), see Annexure C)</p> <p>(including 390,834 borrowed from UBS AG<br/>(Agreement 2), see Annexure C)</p> |        |
| Colonial First State Investments Limited (Note 1)<br>ACN 002 348 352 | Citibank N A Hong Kong |  | <p>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</p>   | <p>37,144<br/>Fully paid ordinary shares</p>   | 37,144 |

|   |   |  |   |   |           |
|---|---|--|---|---|-----------|
|   |   |  | <p>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.</p> <p>Nature of relevant interest derived from;<br/>ordinary shares 37,144</p>   |   |           |
| Realindex Investments Pty Limited ACN 133 312 017                                 | Citibank N A Hong Kong                    |  | <p>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 investment manager, as provided for under its investment mandates. 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.</p> <p>Nature of relevant interest derived from;<br/>ordinary shares 1,458,937</p> | 1,458,937<br>Fully paid ordinary shares | 1,458,937 |
| Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798 | Citicorp Nominees Pty Limited (Australia) |  | <p>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 trustee for the Officers' Superannuation Fund. 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</p>   | 66,433<br>Fully paid ordinary shares    | 66,433    |

|  |  |  |  |   |           |
|--|--|--|--|---|-----------|
|  |  |  | <p>accelerated relevant interest held in the same capacity.</p> <p>Nature of relevant interest derived from;<br/>ordinary shares 66,433</p>  |   |           |
| Colonial First State Asset Management (Australia) Limited<br>ACN 114 194 311 | Citicorp Nominees Pty Limited<br>(Australia)     |  | <p>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 investment manager (as provided for under its investment mandates). 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.</p> <p>Nature of relevant interest derived from;<br/>ordinary shares 9,597,455</p> | 9,597,455<br>Fully paid ordinary shares | 9,597,455 |
| Colonial First State Asset Management (Australia) Limited<br>ACN 114 194 311 | State Street Global Advisors (Australia) Limited |  | <p>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 investment manager (as provided for under its investment mandates). 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.</p> <p>Nature of relevant interest derived from;<br/>ordinary shares 1,355,758</p> | 1,355,758<br>Fully paid ordinary shares | 1,355,758 |
| Colonial First State Asset Management (Australia) Limited<br>ACN 114 194 311 | Northern Trust Company                           |  | <p>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</p>   | 1,230,392<br>Fully paid ordinary shares | 1,230,392 |

|   |   |  |  |   |           |
|---|---|--|--|---|-----------|
|   |   |  | <p>the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as investment manager (as provided for under its investment mandates). 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.</p> <p>Nature of relevant interest derived from;<br/>ordinary shares 1,230,392</p>   |   |           |
| Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | Citibank N A Hong Kong                    |  | <p>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 investment manager (as provided for under its investment mandates). 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.</p> <p>Nature of relevant interest derived from;<br/>ordinary shares 5,228,420</p> | 5,228,420<br>Fully paid ordinary shares | 5,228,420 |
| Colonial First State Investments Limited ACN 002 348 352                  | Citicorp Nominees Pty Limited (Australia) |  | <p>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 Statement 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</p>  | 8,664,566<br>Fully paid ordinary shares | 8,664,566 |

|  |                        |  |  |   |           |
|--|------------------------|--|--|---|-----------|
|  |                        |  | <p>relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.</p> <p>Nature of relevant interest derived from;<br/>ordinary shares 8,664,566</p>  |   |           |
| Colonial First State Investments Limited ACN 002 348 352 | UBS Nominees Pty Ltd   |  | <p>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 Statement 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.</p> <p>Nature of relevant interest derived from;<br/>ordinary shares 1,540,105</p> | <p>1,540,105<br/>Fully paid ordinary shares</p> <p>(including 274,514 borrowed from UBS AG (Agreement 3), see Annexure C)</p> <p>(including 874,757 borrowed from UBS AG (Agreement 1), see Annexure C)</p> <p>(including 390,834 borrowed from UBS AG (Agreement 2), see Annexure C)</p> | 1,540,105 |
| Colonial First State Investments Limited ACN 002 348 352 | Citibank N A Hong Kong |  | <p>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 Statement 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.</p> <p>Nature of relevant interest derived from;</p>                               | <p>4,822,025<br/>Fully paid ordinary shares</p>   | 4,822,025 |



|   |                        |  |  |   |           |
|---|------------------------|--|--|---|-----------|
|   |                        |  | ordinary shares 4,822,025  |   |           |
| Colonial First State Investments Limited ACN 002 348 352                  | Citibank N A Hong Kong |  | <p>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 Statement 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.</p> <p>Nature of relevant interest derived from;<br/>ordinary shares 3,436,890</p> | 3,436,890<br>Fully paid ordinary shares | 3,436,890 |
| Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | Citibank N A Hong Kong |  | <p>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 investment manager (as provided for under its investment mandates). 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.</p> <p>Nature of relevant interest derived from;<br/>ordinary shares 1,791,530</p>   | 1,791,530<br>Fully paid ordinary shares | 1,791,530 |

## 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  |
|---|--|
| ASB Group Investments Limited Company Number 533945                               | Level 2, ASB North Wharf, 12 Jellicoe Street, Auckland, 1010 , New Zealand |
| Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798 | Level 11 Tower 1, 201 Sussex St Sydney NSW 2001                            |
| Colonial First State Asset Management (Australia) Limited ACN 114 194 311         | Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia      |
| Colonial First State Investments Limited ACN 002 348 352                          | Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia      |
| Avanteos Investments Limited ACN 096 259 979                                      | 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      |
| Sovereign Services Limited ACN 969417   | Level 2, ASB North Wharf, 12 Jellicoe Street, Auckland, 1010 , New Zealand |
| CBA Markets Limited ACN 003 485 952   | Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia      |
| The Colonial Mutual Life Assurance Society Limited ACN 004 021 809                | Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia      |

## Signature

NOTE 1--(This note is relevant to sections 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 19 day of December 2016

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Carla Collingwood-Company Secretary

## Annexure A

This is annexure A referred to in Form 604, Notice of change of interest of substantial holder dated **16/12/2016**



Carla Collingwood

Company Secretary

Dated the 19 December 2016

## SCHEDULE

|  |  |
|--|--|
| AEGIS CORRECTIONAL PARTNERSHIP PTY LTD     | CBA A320 5249 PTY LTD                    |
| AEGIS LIMITED                              | CBA A320 5289 PTY LTD                    |
| AHL HOLDINGS PTY LIMITED                   | CBA A320 5638 PTY LTD                    |
| ALTONA V6 PTY LIMITED                      | CBA A320 6749 PTY LIMITED                |
| ASB BANK LIMITED                           | CBA A320 AIRCRAFT NO1 PTY LTD            |
| ASB CAPITAL LIMITED (NZX-ASBPA)            | CBA A330 1427 Pty Ltd                    |
| ASB CAPITAL NO.2 LIMITED (NZX-ASBPB)       | CBA A330 1453 PTY LIMITED                |
| ASB FINANCE LIMITED                        | CBA AIR A320 2714 PTY LIMITED            |
| ASB FUNDING LIMITED                        | CBA AIR PTY LTD                          |
| ASB GROUP (LIFE) LIMITED                   | CBA ASSET FINANCE (NZ) LIMITED           |
| ASB GROUP INVESTMENTS LIMITED              | CBA ASSET HOLDINGS (NZ) LIMITED          |
| ASB HOLDINGS LIMITED                       | CBA B377 37091 PTY LTD                   |
| ASB MANAGEMENT SERVICES LIMITED            | CBA B738 39822 PTY LIMITED               |
| ASB NOMINEES LIMITED                       | CBA B773 60333 PTY LIMITED               |
| ASB SECURITIES LIMITED                     | CBA CAPITAL AUSTRALIA PTY LIMITED        |
| ASKLEPIOS LIMITED                          | CBA CAPITAL HOLDINGS INC.                |
| ASPIRE SCHOOLS FINANCING (QLD) PTY LIMITED | CBA CAPITAL TRUST I                      |
| ASPIRE SCHOOLS HOLDINGS (QLD) PTY LIMITED  | CBA CAPITAL TRUST II                     |
| AUSIEX NOMINEES PTY LIMITED                | CBA CORPORATE SERVICES (NSW) PTY LIMITED |
| AUSTRALIAN INVESTMENT EXCHANGE LIMITED     | CBA CORPORATE SERVICES (VIC) PTY LIMITED |
| AVANTEOS INVESTMENTS LIMITED               | CBA EUROPE LIMITED                       |
| AVANTEOS PTY LTD                           | CBA FUNDING (NZ) LIMITED                 |
| BANK OF HANGZHOU CO. LTD                   | CBA FUNDING HOLDINGS PTY LTD             |
| BANKWEST FOUNDATION LIMITED                | CBA FUNDING TRUST I                      |
| BDELTA VESSEL NO 1 PTY LTD                 | CBA INTERNATIONAL FINANCE PTY. LIMITED   |
| BDELTA VESSEL NO 2 PTY LTD                 | CBA INTERNATIONAL FINANCIAL SERVICES     |
| BDELTA VESSEL NO 3 PTY LTD                 | LIMITED (formerly known as COMMBANK      |
| BDELTA VESSEL NO 4 PTY LTD                 | MANAGEMENT CONSULTING (ASIA) COMPANY     |
| BOCOMMLIFE INSURANCE COMPANY LIMITED       | LIMITED)                                 |
| BOND INVESTMENTS NO 1 LIMITED              | CBA INVESTMENTS (NO.4) LIMITED           |
| BOND INVESTMENTS UK LIMITED                | CBA MARKETS LIMITED                      |
| BW FINANCIAL ADVICE LIMITED                | CBA MTE RAIL COMPANY PTY LIMITED         |
| BW SECURITISATION MANAGEMENT PTY LTD       | CBA NZ HOLDING LIMITED                   |
| BWA GROUP SERVICES PTY LTD                 | CBA RAIL & TRAM COMPANY PTY LIMITED      |
| BWA INTELLECTUAL PROPERTY HOLDINGS         | CBA ROLLING STOCK COMPANY NO.1 PTY       |
| LIMITED                                    | LIMITED                                  |
| CAPITAL 121 PTY LIMITED                    | CBA SA HOLDINGS PROPRIETARY LIMITED      |
| CARDS NZ LIMITED                           | CBA SERVICES SINGAPORE PTE LTD           |
| CBA (EUROPE) FINANCE LTD (IN LIQUIDATION)  | CBA SPECIALISED FINANCING PTY LIMITED    |
| CBA A319 4624 PTY LIMITED                  | CBA STAFF COMMUNITY FUND LIMITED         |
| CBA A319 4635 PTY LIMITED                  | CBA USD FUNDING LIMITED                  |
| CBA A320 4077 PTY LTD                      | CBA USD INVESTMENTS PTY LIMITED          |
| CBA A320 4948 PTY LIMITED                  | CBFC LEASING PTY. LIMITED                |
| CBA A320 5156 PTY LIMITED                  | CBFC LIMITED                             |

CFSPAI EUROPE CO LIMITED (formerly known as  
CFSPAI MALTA CO LIMITED)  
CFSPAI EUROPE HOLDCO LIMITED (formerly known  
as CFSPAI MALTA HOLDCO LIMITED)  
CHRISTMAS BREAK PTY LTD  
CHULLORA EQUITY INVESTMENT (NO 1) PTY  
LIMITED  
CHULLORA EQUITY INVESTMENT (NO 2) PTY  
LIMITED  
CHULLORA EQUITY INVESTMENT (NO 3) PTY  
LIMITED  
CIPL ARARAT PTY LTD  
CIPL SA SCHOOLS PTY LTD  
CISL (NO.1) PTY LIMITED  
CM-SOMERTON PTY. LTD.  
CMG ASIA LIFE HOLDINGS LIMITED  
CMG ASIA 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 MANAGEMENT CONSULTING  
(SHANGHAI) COMPANY LIMITED  
COMMFOUNDATION PTY LIMITED  
COMMONWEALTH AUSTRALIA SECURITIES LLC  
COMMONWEALTH BANK OF AUSTRALIA  
COMMONWEALTH BANK OF AUSTRALIA  
(CHENG'AN) COUNTY BANK CO. LTD.  
COMMONWEALTH BANK OF AUSTRALIA (CIXIAN)  
COUNTY BANK CO. LTD  
COMMONWEALTH BANK OF AUSTRALIA  
(DENG FENG) COUNTY BANK CO. LTD  
COMMONWEALTH BANK OF AUSTRALIA  
(HANDANXIAN) COUNTY BANK CO. LTD.  
COMMONWEALTH BANK OF AUSTRALIA (JIYUAN)  
COUNTY BANK CO. LTD  
COMMONWEALTH BANK OF AUSTRALIA (LANKAO)  
COUNTY BANK CO. LTD  
COMMONWEALTH BANK OF AUSTRALIA  
(LUANCHENG) COUNTY BANK CO. LTD  
COMMONWEALTH BANK OF AUSTRALIA (MIANCHI)  
COUNTY BANK CO. LTD  
COMMONWEALTH BANK OF AUSTRALIA (SHEXIAN)  
COUNTY BANK CO. LTD  
COMMONWEALTH BANK OF AUSTRALIA (UK)  
STAFF BENEFITS SCHEME TRUSTEE COMPANY  
LIMITED  
COMMONWEALTH BANK OF AUSTRALIA (WEIXIAN)  
COUNTY BANK CO. LTD.  
COMMONWEALTH BANK OF AUSTRALIA

(WENXIAN) COUNTY BANK CO. LTD  
COMMONWEALTH BANK OF AUSTRALIA (XINJI)  
COUNTY BANK CO. LTD  
COMMONWEALTH BANK OF AUSTRALIA  
(YICHUAN) COUNTY BANK CO. LTD  
COMMONWEALTH BANK OF AUSTRALIA  
(YONGCHENG) COUNTY BANK CO. LTD  
COMMONWEALTH BANK OF AUSTRALIA  
(YONGNIAN) COUNTY BANK CO. 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  
COMMONWEALTH 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  
EQUIGROUP HOLDINGS 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 (JAPAN) 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

|   |  |
|---|--|
| FSIB LTD (formerly known as FIRST STATE INVESTMENTS (BERMUDA) LIMITED)    | SAFE NO9 PTY LIMITED   |
| FSIC Limited (formerly known as First State Investments (Cayman) Limited) | SAFE USD HOLDINGS PTY LTD  |
| GT USD FUNDING PTY LIMITED  | SBN NOMINEES PTY. LIMITED  |
| HAZELWOOD INVESTMENT COMPANY PTY LIMITED                                  | SECURITISATION ADVISORY SERVICES PTY. LIMITED  |
| HOMEPATH PTY LIMITED  | SECURITISATION MANAGEMENT SERVICES LIMITED   |
| INVERLOCH LEASING PTY LIMITED   | SECURITY HOLDING INVESTMENT ENTITY LINKING DEALS LIMITED                                 |
| INVESTMENT CUSTODIAL SERVICES LIMITED                                     | SENBARY PTY LIMITED  |
| INVESTORWEB.COM. PTY LIMITED  | SHARE DIRECT NOMINEES PTY LIMITED  |
| IWL BROKING SOLUTIONS PTY LIMITED   | SHARE INVESTMENTS PTY LIMITED  |
| IWL PTY LIMITED   | SI Holdings Limited  |
| JACQUES MARTIN ADMINISTRATION AND CONSULTING PTY LTD                      | SIF RAILWAY NO.1 PTY LIMITED (IN LIQUIDATION)  |
| JACQUES MARTIN PTY. LTD.  | SIF RAILWAY NO.2 PTY LIMITED (IN LIQUIDATION)  |
| LOFT NO 1 PTY LIMITED   | SOVEREIGN ASSURANCE COMPANY LIMITED  |
| LOFT NO 2 PTY LIMITED   | SOVEREIGN SERVICES LIMITED   |
| LOFT NO.3 PTY LIMITED   | SOVEREIGN SUPERANNUATION FUNDS LIMITED   |
| MIS FUNDING NO.1 PTY LIMITED  | SOVEREIGN SUPERANNUATION TRUSTEES LIMITED  |
| MORTGAGE HOLDING TRUST COMPANY LIMITED                                    | ST ANDREW'S AUSTRALIA PTY LTD  |
| MTE DEBT VEHICLE PTY LTD  | STATE NOMINEES LTD   |
| MTE LESSOR 1 PTY LTD  | SWAN SECURITISATION FINANCE PTY LIMITED (IN LIQUIDATION)                                 |
| MTE LESSOR 2 PTY LTD  | SWAN SECURITISATION INVESTMENTS PTY LTD (IN LIQUIDATION)                                 |
| MTE LESSOR 3 PTY LTD  | T.W. CUSTODIANS LIMITED  |
| MTE LESSOR 4 PTY LTD  | TANKSTREAM RAIL (BY - 1) PTY LIMITED   |
| MTE LESSOR 5 PTY LTD  | TANKSTREAM RAIL (BY - 2) PTY LIMITED   |
| MTE NOMINEE PARTNER PTY LTD   | TANKSTREAM RAIL (BY - 3) PTY LIMITED   |
| NETSHARE NOMINEES PTY LTD   | TANKSTREAM RAIL (BY - 4) PTY LIMITED   |
| NEWPORT LIMITED   | TANKSTREAM RAIL (SW - 1) PTY LIMITED   |
| NEWSHELF 1314 (PTY) LTD   | TANKSTREAM RAIL (SW - 2) PTY LIMITED   |
| NEWSHELF 1315 (PTY) LTD   | TANKSTREAM RAIL (SW - 3) PTY LIMITED   |
| NIMITZ NOMINEES PTY LIMITED   | TANKSTREAM RAIL (SW - 4) PTY LIMITED   |
| ORE & OVERBURDEN PTY LIMITED  | TANKSTREAM RAIL (VICTORIA) PTY LIMITED   |
| PREFERRED CAPITAL PTY LIMITED   | THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED                                       |
| PREMIUM ALTERNATIVE INVESTMENTS PTY LIMITED                               | TOTAL KEEN INVESTMENT LIMITED  |
| PREMIUM CUSTODY SERVICES PTY LTD  | TYME CAPITAL PROPRIETARY LIMITED   |
| PREMIUM PLANTATIONS PTY LIMITED   | TYME INFIELD PROPRIETARY LIMITED (formerly know as EDGE FIELD MARKETING PROPRIETARY LTD) |
| PREMIUM PLANTATIONS SERVICES PTY LTD                                      | TYME INTELLECTUAL PROPERTIES PROPRIETARY LIMITED   |
| PT BANK COMMONWEALTH  | TYME INVESTMENTS PROPRIETARY LIMITED   |
| PT COMMONWEALTH LIFE  | TYME TECHNICAL SOLUTIONS PROPRIETARY LIMITED   |
| PT FIRST STATE INVESTMENTS INDONESIA QILU BANK CO. LTD.                   | VATOSCAN PROPRIETARY LIMITED   |
| REALINDEX INVESTMENTS PTY LIMITED   | VH-VZF PTY LTD   |
| RELANCE ACHIEVER PTY LIMITED  | VH-VZG PTY LTD   |
| RESIDENTIAL MORTGAGE GROUP PTY LTD  | VH-VZH PTY LTD   |
| ROCK & RUBBLE (DEBT VEHICLE) PTY LIMITED                                  | VIETNAM INTERNATIONAL BANK (VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK)           |
| ROCK & RUBBLE (EXISTING) PTY LIMITED                                      | VIPRO PTY LIMITED  |
| ROCK & RUBBLE (NEW) PTY LIMITED   | WESTSIDE PROPERTIES LIMITED  |
| SAF MINING NO.2 PTY LIMITED   |  |
| SAF Mining No1 Pty Limited  |  |
| SAFE NO1 PTY LTD  |  |
| SAFE NO19 PTY LIMITED   |  |
| SAFE NO2 PTY LTD  |  |
| SAFE NO3 PTY LTD  |  |
| SAFE NO4 PTY LIMITED  |  |

# Annexure B

This is annexure B referred to in Form 604, Notice of change of interests of substantial holder dated **16/12/2016**



Carla Collingwood

Company Secretary

Dated the 19 December 2016

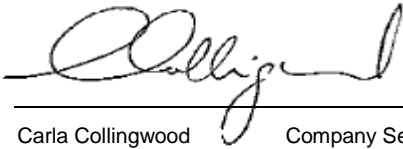
| Date of change           | Person whose relevant interest changed                                    | Nature of change | Consideration given in relation to change | Class and number of securities affected | Person's votes affected |
|--------------------------|---|------------------|---|---|-------------------------|
| Friday, 16 December 2016 | Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | Sale             | 859,741.86                                | 452,591 Ordinary shares                 | 452,591                 |
| Friday, 16 December 2016 | Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | Sale             | 250,691.27                                | 131,915 Ordinary shares                 | 131,915                 |
| Friday, 16 December 2016 | Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | Sale             | 12,212.96                                 | 6,411 Ordinary shares                   | 6,411                   |
| Friday, 16 December 2016 | Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | Sale             | 2,638,137.89                              | 1,388,786 Ordinary shares               | 1,388,786               |
| Friday, 16 December 2016 | Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | Sale             | 657,179.22                                | 345,811 Ordinary shares                 | 345,811                 |
| Friday, 16 December 2016 | Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | Sale             | 32,017.34                                 | 16,807 Ordinary shares                  | 16,807                  |
| Friday, 16 December 2016 | Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | Sale             | 1,144,966.80                              | 602,741 Ordinary shares                 | 602,741                 |
| Friday, 16 December 2016 | Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | Sale             | 1,918,153.39                              | 1,009,767 Ordinary shares               | 1,009,767               |
| Friday, 16 December 2016 | Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | Sale             | 440,847.77                                | 232,074 Ordinary shares                 | 232,074                 |
| Friday, 16 December 2016 | Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | Sale             | 1,258,162.07                              | 662,330 Ordinary shares                 | 662,330                 |



|                             |  |                 |            |   |        |
|-----------------------------|--|-----------------|------------|---|--------|
| Friday, 16<br>December 2016 | Realindex<br>Investments Pty<br>Limited ACN 133<br>312 017 | Sale            | 152,418.64 | 80,432 Ordinary<br>shares   | 80,432 |
| Friday, 16<br>December 2016 | CBA Markets<br>Limited ACN 003<br>485 952                  | Borrow Decrease | N/A        | 19,001 Ordinary<br>shares<br>(returned to Merrill<br>Lynch International,<br>see Annexure C)      | 19,001 |
| Friday, 16<br>December 2016 | CBA Markets<br>Limited ACN 003<br>485 952                  | Borrow Increase | N/A        | 19,001 Ordinary<br>shares<br>(borrowed from<br>Merrill Lynch<br>International, see<br>Annexure C) | 19,001 |

## Annexure C

This is annexure C referred to in Form 604, Notice of change of interest of substantial holder dated **16/12/2016**



Carla Collingwood

Company Secretary

Dated the 19 December 2016

Commonwealth Bank of Australia will, if requested by the company or responsible entity to whom this form must be given or by the Australian Securities and Investments Commission (ASIC), give a copy of one or more of the following agreements to the company, responsible entity or ASIC (as appropriate).

### Merrill Lynch International

|  |  |
|--|--|
| Type of agreement:   | Global Master Securities Lending Agreement                             |
| Parties to agreement:  | (1) Commonwealth Bank of Australia and (2) Merrill Lynch International |
| Can the parties exercise voting rights attaching to the securities?  | No   |
| If yes, in what circumstances?   | N/A  |
| Date on which the securities were (or are) expected to be delivered to the borrower or its nominee (ie borrow date):     | The dates indicated in Annexure B on which securities were borrowed.   |
| Scheduled date (if any) when the securities are expected to be returned to the borrower or its nominee (ie return date): | Any particular day.  |
| Does the borrower have the right to return the securities early? [Yes/No]  | Yes  |
| If yes, in which circumstances?  | At any time subject to giving notice.                                  |
| Does the lender have the right to recall the securities early (ie before the scheduled return date)? [Yes/No]            | Yes  |
| If yes, in which circumstances?  | At any time subject to giving notice.                                  |
| Are there circumstances in which the borrower will not be required to return the securities on settlement? [Yes/No]      | No   |
| If yes, in which circumstances?  | N/A  |

### UBS AG (Agreement 3)

|   |  |
|---|--|
| Type of agreement:  | Australian Master Securities Lending Agreement               |
| Parties to agreement:   | (1) UBS AG; and (2) Colonial First State Investments Limited |
| Can the parties exercise voting rights attaching to the securities? | No   |

|  |  |
|--|--|
| If yes, in what circumstances?   | N/A  |
| Date on which the securities were (or are) expected to be delivered to the borrower or its nominee (ie borrow date):     | The dates indicated in Annexure B on which securities were borrowed. |
| Scheduled date (if any) when the securities are expected to be returned to the borrower or its nominee (ie return date): | Any particular day.  |
| Does the borrower have the right to return the securities early? [Yes/No]  | Yes  |
| If yes, in which circumstances?  | At any time subject to giving notice.                                |
| Does the lender have the right to recall the securities early (ie before the scheduled return date)? [Yes/No]            | Yes  |
| If yes, in which circumstances?  | At any time subject to giving notice.                                |
| Are there circumstances in which the borrower will not be required to return the securities on settlement? [Yes/No]      | No   |
| If yes, in which circumstances?  | N/A  |

#### UBS AG (Agreement 1)

|  |  |
|--|--|
| Type of agreement:   | Australian Master Securities Lending Agreement                       |
| Parties to agreement:  | (1) UBS AG; and (2) Colonial First State Investments Limited         |
| Can the parties exercise voting rights attaching to the securities?  | No   |
| If yes, in what circumstances?   | N/A  |
| Date on which the securities were (or are) expected to be delivered to the borrower or its nominee (ie borrow date):     | The dates indicated in Annexure B on which securities were borrowed. |
| Scheduled date (if any) when the securities are expected to be returned to the borrower or its nominee (ie return date): | Any particular day.  |
| Does the borrower have the right to return the securities early? [Yes/No]  | Yes  |
| If yes, in which circumstances?  | At any time subject to giving notice.                                |
| Does the lender have the right to recall the securities early (ie before the scheduled return date)? [Yes/No]            | Yes  |
| If yes, in which circumstances?  | At any time subject to giving notice.                                |
| Are there circumstances in which the borrower will not be required to return the securities on settlement? [Yes/No]      | No   |
| If yes, in which circumstances?  | N/A  |

**UBS AG (Agreement 2)**

|  |  |
|--|--|
| Type of agreement:   | Australian Master Securities Lending Agreement                       |
| Parties to agreement:  | (1) UBS AG; and (2) Colonial First State Investments Limited         |
| Can the parties exercise voting rights attaching to the securities?  | No   |
| If yes, in what circumstances?   | N/A  |
| Date on which the securities were (or are) expected to be delivered to the borrower or its nominee (ie borrow date):     | The dates indicated in Annexure B on which securities were borrowed. |
| Scheduled date (if any) when the securities are expected to be returned to the borrower or its nominee (ie return date): | Any particular day.  |
| Does the borrower have the right to return the securities early? [Yes/No]  | Yes  |
| If yes, in which circumstances?  | At any time subject to giving notice.                                |
| Does the lender have the right to recall the securities early (ie before the scheduled return date)? [Yes/No]            | Yes  |
| If yes, in which circumstances?  | At any time subject to giving notice.                                |
| Are there circumstances in which the borrower will not be required to return the securities on settlement? [Yes/No]      | No   |
| If yes, in which circumstances?  | N/A  |