

FORM 604Corporations Act 2001
Section 671B**Notice of change of interests of Substantial Holder****To:** Korvest Limited

ACN/ARSN: 007 698 106

1. Details of substantial holder

Name: Commonwealth Bank of Australia ACN 123 123 124 (CBA), and its subsidiaries

There was a change in the interests of the substantial holder on 29/01/2009

The previous notice was given to the company on 15/05/2008

The previous notice was dated 9/05/2008

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	0	0.00% see note 1 at the end of this form	0	0.00% see note 1 at the end of this form

For the securities (if any) listed below see NOTE 2 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	747,936	8.68% see note 2 at the end of this form	846,756	9.81% see note 2 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 Fully paid ordinary shares	747,936	8.68%	846,756	9.81%

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 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 shares	Person's votes
Capital 121 Pty Ltd	ANZ Custodian Services Limited		The Capital 121 Pty Ltd (ACN 004 021 809) ("Capital 121") has entered into an Exclusivity Agreement (attached as Annexure A) pursuant to which certain shares in 452 Capital Pty Ltd ("452 Capital") must not be sold unless Capital 121 consents. Capital 121, by virtue of s608(3) (a) has a relevant interest in all securities in which 452 Capital has a relevant interest. Capital 121 has no ability to control voting or disposal in relation to those securities in which 452 Capital has a relevant interest (which are identified below).	19,444 Fully paid ordinary shares** See note 2 on the last page of this form	19,444
Capital 121 Pty Ltd	BNP Paribas Securities		The Capital 121 Pty Ltd (ACN 004 021 809) ("Capital 121") has entered into an Exclusivity Agreement (attached as Annexure A) pursuant to which certain shares in 452 Capital Pty Ltd ("452 Capital") must not be sold unless Capital 121 consents. Capital 121, by virtue of s608(3) (a) has a relevant interest in all securities in which 452 Capital has a relevant interest. Capital 121 has no ability to control voting or disposal in relation to those securities in which 452 Capital has a relevant interest (which are identified below).	258,554 Fully paid ordinary shares** See note 2 on the last page of this form	258,554
Capital 121 Pty Ltd	Citicorp Nominees Pty Limited		The Capital 121 Pty Ltd (ACN 004 021 809) ("Capital 121") has entered into an Exclusivity Agreement (attached as Annexure A) pursuant to which certain shares in 452 Capital Pty Ltd ("452 Capital") must not be sold unless Capital 121 consents. Capital 121, by virtue of s608(3) (a) has a relevant interest in all securities in which 452 Capital has a relevant interest. Capital 121 has no ability to control voting or disposal in relation to those securities in which 452 Capital has a relevant interest (which are identified below).	244,133 Fully paid ordinary shares** See note 2 on the last page of this form	244,133
Capital 121 Pty Ltd	JP Morgan Nominees Australia Limited		The Capital 121 Pty Ltd (ACN 004 021 809) ("Capital 121") has entered into an Exclusivity Agreement (attached as Annexure A) pursuant to which certain shares in 452 Capital Pty Ltd ("452 Capital") must not be sold unless Capital 121 consents. Capital 121, by virtue of s608(3) (a) has a relevant interest in all securities in which 452 Capital has a relevant interest. Capital 121 has no ability to control voting or disposal in relation to those securities in which 452 Capital has a relevant interest (which are identified below).	282,383 Fully paid ordinary shares** See note 2 on the last page of this form	282,383
Capital 121 Pty Ltd	National Nominees Limited		The Capital 121 Pty Ltd (ACN 004 021 809) ("Capital 121") has entered into an Exclusivity Agreement (attached as Annexure A) pursuant to which certain shares in 452 Capital Pty Ltd ("452 Capital") must not be sold unless Capital 121 consents. Capital 121, by virtue of s608(3) (a) has a relevant interest in all securities in which 452 Capital has a relevant interest. Capital 121 has no ability to control voting or disposal in relation to those securities in which 452 Capital has a relevant interest (which are identified below).	26,200 Fully paid ordinary shares** See note 2 on the last page of this form	26,200
Capital 121 Pty Ltd	State Street Australia Limited		The Capital 121 Pty Ltd (ACN 004 021 809) ("Capital 121") has entered into an Exclusivity Agreement (attached as Annexure A) pursuant to which certain shares in 452 Capital Pty Ltd ("452 Capital") must not be sold unless Capital 121 consents. Capital 121, by virtue of s608(3) (a) has a relevant interest in all securities in which 452 Capital has a relevant interest. Capital 121 has no ability to control voting or disposal in relation to those securities in which 452 Capital has a relevant interest (which are identified below).	16,042 Fully paid ordinary shares** See note 2 on the last page of this form	16,042
Grand Total					846,756

5. Changes in association

The persons who have become associates(2) of, ceased to be associates of, or have changed the nature of their association (9) 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
Capital 121 Pty Ltd	Level 7, 48 Martin Place, Sydney NSW 2000

7. Signature

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

The relevant interests in these securities 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 external managers (unrelated to the Commonwealth Bank Group) to whom CFS has outsourced those functions. By instrument dated 29 October 2001 the Australian Securities and Investments Commission has granted certain relief to CFS and its related bodies corporate for these holdings from the provisions of Chapter 6 of the Corporations Act in relation to the acquisition of such securities.

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

452 Capital Pty Ltd ("452 Capital") is the investment manager in relation to the securities. Exercise of voting and disposal powers by 452 Capital is subject to any client direction. Capital 121 has a relevant interest in more than 20% of the shares in 452 Capital by virtue of the Exclusivity Agreement attached as Annexure A and therefore, by virtue of s608(3)(a) has a deemed relevant interest in the securities.



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John Damien Hatton – Company Secretary

Dated the 3 day of February 2009.

Annexure A

This is the annexure mark A referred to in Form 604, Notice of change of interests of Substantial Holder of Commonwealth Bank of Australia ACN 123 123 124 and certain other companies dated 29/01/2009

John Damien Hatton – Company Secretary

SCHEDULE

ASB Bank Limited	ASB Capital Limited
ASB Capital No.2 Limited	ASB Group (Life) Limited
ASB Holdings Limited	Avanteos Investments Ltd (ACN 096 259 979)
Avanteos Pty Limited (ACN 066 862 97)	Burdekin Investments Limited
CBA (Delaware) Finance Incorporated	CBA (Europe) Finance Limited
CBA Asia Limited	CBA Capital Trust 1
CBA Capital Trust II	CBA Funding (NZ) Limited
CBA Funding Trust 1	CBA Investments Limited (ACN 000 835 423)
CBA NZ Holding Limited	CBA USD Funding Limited
CBCL Australia Limited	CBFC Leasing Pty Limited(ACN 008 520 965)
CBFC Limited (ACN 008 519 462)	CFS Managed Property Limited(ACN 006 464 428)
CMG Asia Life Holdings Limited	Collateral Leasing Pty Limited(ACN 002 681 218)
Colonial AFS Services Pty Limited (ACN 083 514 667)	Colonial Fiji Life Limited
Colonial Finance Limited (ACN 067 105 435)	Colonial First State (UK) Holdings Limited
Colonial First State Asset Management (Australia) Limited (ACN 114 194 311)	Colonial First State Group Limited (ACN 004 405 556)
Colonial First State Investments (NZ) Limited	Colonial First State Investments Limited (ACN 002 348 352)
Colonial First State Property Limited (ACN 085 313 926)	Colonial First State Property Management Pty Ltd (ACN 101 504 045)
Colonial First State Property Retail Trust	Colonial Holding Company Limited (ACN 074 706 782)
CommBank Europe Limited	CommBankManConsult(Asia)Co Ltd
CommCapital S.a.r.l	CommInternational Limited
Commonwealth Financial Planning Limited(ACN 003 900 169)	Commonwealth Insurance Holdings Limited (ACN 088 327 959)
Commonwealth Insurance Limited (ACN 067 524 216)	Commonwealth Managed Investments Limited (ACN 084 098 180)
Commonwealth Securities Limited (ACN 067 254 399)	CommTrading Limited
Copacabana Beach Pty Ltd(ACN 123 047 978)	Crystal Avenue Pty Limited(ACN 123 019 956)
CTB Australia Limited	D Compartment ABI Lux Co
eCommlegal Pty Ltd	Financial Wisdom Limited(ACN 006 646 108)
First State (HK) LLC	First State Investment Holdings (Singapore) Ltd
First State Investment Managers (Asia) Limited (ACN 054 571 701)	First State Investments (Cayman) Limited
Fringe Pty Ltd (ACN 078 791 901)	FS Investments (Bermuda) Ltd
Greenwood Lending Pty Ltd(ACN 112 461 131)	Group Treasury Services NZ Limited(ACN 1761530)
GT Funding No6 Ltd Partnership(NSWLP 00000537)	GT Investments No 3 Pty Ltd(ACN 126 767 931)
GT Operating No.2 Pty Limited(ACN 100 915 517)	GT Operating No4 Pty Ltd(ACN 121 276 088)
Harboard Beach Pty Ltd(ACN 123 178 450)	Hemisphere Lane Pty Ltd(ACN 100 915 400)
Homepath Pty Limited (ACN 081 986 530)	IWL Limited(ACN 078 119 212)
Jacques Martin Administration and Consulting Pty Limited(ACN 006 787 748)	Kiwi Income Properties Limited
Kiwi Property Management Limited	Lily Pty Ltd(ACN 124 503 117)
Loft No 3 Pty Ltd(ACN 118 488 234)	Luca Limited Partnership
M-Land Pty Ltd(ACN 106 099 923)	Medallion Series Trust 2006 1G
Medallion Trust Series 2003-1G	Medallion Trust Series 2004-1G
Medallion Trust Series 2005-1G	Medallion Trust Series 2005-2G
Medallion Trust Series 2007 4P	Medallion Trust Series 2007 5P
Medallion Trust Series 2007-1G	Medallion Trust Series 2008-1R
MIS Funding No1 Pty Limited(ACN 119 268 905)	National Bank of Fiji Limited
Newport Limited	Padang Pty Ltd(ACN 106 099 496)
Pavillion and Park Limited	PERLS II Trust (ARSN 107 133 488)
PERLS III Trust (formally Preferred Capital Limited)	Pontoon (Funding)PLC
Prime Investment Entity Limited(ACN 065 915 139)	PT Astra CMG Life
PT Bank Commonwealth	Securitisation Advisory Services Pty Ltd(ACN 064 133 946)
Series 2001-IG Medallion Trust	Series 2002-IG Medallion Trust
Share Investments Pty Limited(ACN 010 035 837)	SHIELD Series 21
SHIELD Series 50	Sovereign Group Limited
Sovereign Limited	Sparad (No. 24) Pty Limited (ACN 057 975 087)
Watermark Limited	

End of Annexure A

Annexure B

This is the annexure mark B referred to in Form 604, Notice of change of interests of Substantial Holder of Commonwealth Bank of Australia ACN 123 123 124 and certain other companies dated 29/01/2009

John Damien Hatton – Company Secretary

Capital 121 Pty Ltd

Date	Registered Company	Transaction type	Quantity	Consideration
05 Dec 2008	ANZ Custodian Services Limited	BUY	330	1294
08 Dec 2008	ANZ Custodian Services Limited	BUY	610	2324
06 Jan 2009	ANZ Custodian Services Limited	BUY	392	1493
29 Jan 2009	ANZ Custodian Services Limited	BUY	612	2454
Total			1944	7565

Date	Registered Company	Transaction type	Quantity	Consideration
14 May 2008	BNP Paribas Securities	BUY	37791	197017
14 Oct 2008	BNP Paribas Securities	BUY	11513	44900
15 Oct 2008	BNP Paribas Securities	BUY	5487	21399
05 Nov 2008	BNP Paribas Securities	BUY	2000	7319
24 Nov 2008	BNP Paribas Securities	BUY	3673	13625
10 Dec 2008	BNP Paribas Securities	BUY	12200	46479
11 Dec 2008	BNP Paribas Securities	BUY	1990	7581
15 Dec 2008	BNP Paribas Securities	BUY	30000	114292
29 Jan 2009	BNP Paribas Securities	BUY	19500	78200
Total			124154	530812

Date	Registered Company	Transaction type	Quantity	Consideration
12 Jun 2008	Citicorp Nominees Pty Limited	SELL	-6990	-36348
19 Jan 2009	Citicorp Nominees Pty Limited	SELL	-5021	-19080
Total			-12011	-55428

Date	Registered Company	Transaction type	Quantity	Consideration
15 Oct 2008	JP Morgan Nominees Australia Limited	SELL	-63159	-253268
15 Dec 2008	JP Morgan Nominees Australia Limited	BUY	38992	148549
16 Dec 2008	JP Morgan Nominees Australia Limited	BUY	15191	57112
Total			-8976	-47607

Date	Registered Company	Transaction type	Quantity	Consideration
04 Dec 2008	National Nominees Limited	SELL	-12200	-45140
Total			-12200	-45140

Date	Registered Company	Transaction type	Quantity	Consideration
29 Aug 2008	State Street Australia Limited	BUY	4089	19594
19 Sep 2008	State Street Australia Limited	BUY	1820	8028
Total			5909	27622

Entity Total			98820	417824
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Grand Total			98820	417825
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End of Annexure B