FORM 603

Corporations Act 2001 Section 671B

Notice of initial Substantial Holder

To:	Korvest	LTD

ACN/ARSN: 007 698 106

1. Details of substantial holder

Name:

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

The holder became a substantial holder on: 19/02/2013

2. Details of 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 on the date the substantial holder became a substantial holder are as follows:

Class of securities	Number of securities	Person's votes	Voting Power
Fully paid ordinary shares	759,280	759,280	8.62%

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

Class of securities	Number of securities	Person's votes	Voting Power
Fully paid ordinary shares	0	0	0.00% See note 1 at the end of this form
Class of securities	Number of securities	Person's votes	Voting Power
GRAND TOTAL Fully paid ordinary shares	759,280	759,280	8.62%

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest	Class and number of Shares
Colonial First State Investment Limited (1)	Power to exercise voting rights pursuant to position held as the responsible entity of a managed investment scheme	759,280 Fully paid ordinary shares
Total		759,280

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder	Class and number of Shares
Colonial First State Investment Limited (1)	Citicorp Nominees Pty Limited		759,280 Fully paid ordinary shares
Grand Total			759,280

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder, is as follows:

Holder of relevant interest	Date of acquisition	Consideration Cash	Non-Cash	Class and number of securities
See annexure "B" to this notice.				

6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

ne and ACN/ARSN (if applicable) Nature of Association	
Colonial First State Investment Limited (1)	Is a related body corporate of Commonwealth Bank of Australia

7. Addresses

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

Name	Address
Colonial First State Investment Limited (1)	Ground Floor, Tower 1 201 Sussex Street Sydney NSW 2000

8. 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.

John Damien Hatton - Company Secretary

Dated the 22 day of February 2013.

Annexure A

SCHEDULE

This is the annexure mark A referred to in Form 603, Notice of initial Substantial Holder of Commonwealth Bank of Australia ACN 123 123 124 and certain other companies dated 19/02/2013

John Damien Hatton - Company Secretary

1 YORK STREET HOLDINGS PTY LTD 158 FERNY AVENUE PTY LIMITED 515 QUEEN STREET PTY LIMITED ACS HOLDINGS PTY LTD AEGIS CORRECTIONAL PARTNERSHIP PTY LTD ALTONA V6 PTY LIMITED ARGMA PTY LIMITED ASB CAPITAL LIMITED ASB FINANCE LIMITED ASB GROUP (LIFE) LIMITED ASB HOLDINGS LIMITED ASB NOMINEES LIMITED ASB SMART CARDS LIMITED ASPIRE SCHOOLS FINANCING (QLD) PTY LIMITED AUSIEX MANAGEMENT SERVICES PTY LTD AUSTRALIAN BANK PTY LIMITED AUSTRALIAN INVESTMENT EXCHANGE LIMITED AVANTEOS PTY LTD BANK OF WESTERN AUSTRALIA LTD BERHARK PTY. LIMITED BOND INVESTMENTS NO 1 LIMITED BROADCASTING INFRAST RUCTURE PTY LIMITED BW FINANCIAL ADVICE LIMITED BWA CONVEYANCING PTY LTD BWA GROUP SERVICES PTY LTD BWA MANAGED INVESTMENTS LTD CAPITAL 121 PTY LIMITED CB-CLA LIMITED CBA (DELAWARE) FINANCE INC. CBA AIR A320 2714 PTY LTD CBAASIA LIMITED CBA ASSET HOLDINGS (NZ) LIMITED CBA CAPITAL AUSTRALIA LIMITED CBA CAPITAL TRUST I CBA CORPORATE SERVICES (NSW) PTY LIMITED CBA EQUITIES LIMITED CBA FUNDING (NZ) LIMITED CBA FUNDING TRUST I CBA INTERNATIONAL FINANCE PTY. LIMITED CBA INVESTMENTS (NO.4) LIMITED CBA IT CO PTY LIMITED CBA NZ HOLDING LIMITED CBA REAL ESTATE FUNDING (NZ) LIMITED CBA USD FUNDING LIMITED CBFC LEASING PTY. LIMITED CBS INTEGRATED SOLUTIONS LIMITED CC HOLDINGS NO. 1 PTY LTD CC NO. 1 PTY LTD CCC COMMERCIAL PTY LTD CFS NEWHAM LIMITED CFSPAI MALTA CO LIMITED CHRISTMAS BREAK PTY LTD CHULLORA EQUITY INVESTMENT (NO 2) PTY LIMITED CIPL ARARAT PTY LTD CIPL SENTINEL HOLDINGS PTY LTD CISL (HAZELWOOD) PTY. LIMITED

158 FERNY AVENUE HOLDINGS II PTY LIMITED **30 PITT STREET PTY LIMITED** ACADIAN ASSET MANAGEMENT (AUSTRALIA) LIMITED ADVICE ESSENTIALS PTY LIMITED AEGIS LIMITED AQUALITY WA INVESTMENTS PTY. LTD. ASB BANK LIMITED ASB CAPITAL NO.2 LIMITED ASB FUNDING LIMITED ASB GROUP INVESTMENTS LIMITED ASB MANAGEMENT SERVICES LIMITED ASB SECURITIES LIMITED ASKLEPIOS LIMITED ASPIRE SCHOOLS HOLDINGS (QLD) PTY LIMITED AUSIEX NOMINEES PTY LIMITED AUSTRALIAN CLEARING SERVICES PTY LTD AVANTEOS INVESTMENTS LIMITED BANK OF HANGZHOU CO. LTD BAWA (NO.1) PTY LTD BOCOMMLIFE INSURANCE COMPANY LIMITED BOND INVESTMENTS UK LIMITED BURDEKIN INVESTMENTS LIMITED BW SECURITISATION MANAGEMENT PTY LTD BWA ESAP PTY LTD BWA INTELLECTUAL PROPERTY HOLDINGS LIMITED CABLE BEACH PTY LIMITED CARDS NZ LIMITED CB-CLHA PTY LIMITED CBA (EUROPE) FINANCE LTD CBA AIR PTY LTD CBA ASSET FINANCE (NZ) LIMITED CBA CAPITAL AUSTRALIA (NO 2) PTY LIMITED CBA CAPITAL HOLDINGS INC. CBA CAPITAL TRUST II CBA CORPORATE SERVICES (VIC) PTY LIMITED CBA EUROPE LIMITED CBA FUNDING HOLDINGS PTY LTD CBA INDEMNITY CO. PTY LIMITED CBA INVESTMENTS (NO 2) PTY LTD CBA INVESTMENTS PTY LIMITED CBA MTE RAIL COMPANY PTY LIMITED CBA RAIL & TRAM COMPANY PTY LIMITED CBA SPECIALISED FINANCING LIMITED CBA USD INVESTMENTS PTY LIMITED CBFC LIMITED CBS PROFESSIONAL SERVICES LIMITED CC HOLDINGS NO. 2 PTY LTD CC NO. 2 PTY LTD CFS MANAGED PROPERTY LIMITED CFSP ASSET MANAGEMENT PTY LTD CFSPAI MALTA HOLDCO LIMITED CHULLORA EQUITY INVESTMENT (NO 1) PTY LIMITED CHULLORA EQUITY INVESTMENT (NO 3) PTY LIMITED CIPL SA SCHOOLS PTY LTD CIPL SENTINEL PTY LTD CM-SOMERTON PTY. LTD.

CMG ASIA LIFE HOLDINGS LIMITED COLLATERAL LEASING PTY LTD COLONIAL FINANCE (AUSTRALIA) PTY LIMITED COLONIAL FINANCIAL CORPORATION PTY LIMITED COLONIAL FIRST STATE ASSET MANAGEMENT PTY LTD COLONIAL FIRST STATE GROUP LIMITED COLONIAL FIRST STATE INVESTMENT MANAGERS (UK) LIMITED COLONIAL FIRST STATE INVESTMENTS LIMITED COLONIAL FIRST STATE MANAGEMENT PTY LIMITED COLONIAL FIRST STATE PROPERTY LIMITED COLONIAL FIRST STATE PROPERTY RETAIL PTY LIMITED COLONIAL LGA HOLDINGS PTY LIMITED COLONIAL PTY LIMITED COMMBANK EUROPE LIMITED COMMBANK MANAGEMENT CONSULTING (SHANGHAI) COMPANY LIMITED COMMFINANCE CO., LTD (IN LIQUIDATION) COMMINTERNATIONAL LIMITED COMMONWEALTH BANK OF AUSTRALIA (UK) STAFF BENEFITS SCHEME TRUSTEE COMPANY LIMITED COMMONWEALTH CUSTODIAL SERVICES LIMITED COMMONWEALTH FINANCIAL PLANNING LIMITED COMMONWEALTH INSURANCE HOLDINGS LIMITED COMMONWEALTH INVESTMENT SERVICES PTY LIMITED COMMONWEALTH MANAGED INVESTMENTS LIMITED COMMONWEALTH PROPERTY PTY LIMITED COMMTRADING LIMITED COMMWEALTH INTERNATIONAL HOLDINGS PTY LIMITED COPACABANA BEACH PTY LTD CPHF HOTELS PTY LIMITED CTB AUSTRALIA LIMITED ELIZABETH CITY CENTRE PTY. LTD. EQUIGROUP HOLDINGS PTY LIMITED FIRST STATE (HONG KONG) LLC FIRST STATE DIVERSIFIED HEDGE FUND LIMITED (IN LIQUIDATION SINCE 01/12/2008)FIRST STATE FUNDS PLC FIRST STATE HEDGE FUNDS SPC LIMITED (IN LIQUIDATION SINCE 01/12/2008)FIRST STATE INVESTMENT MANAGERS (ASIA) LIMITED FIRST STATE INVESTMENTS (BERMUDA) LIMITED FIRST STATE INVESTMENTS (HONG KONG) LIMITED FIRST STATE INVESTMENTS (NZ) LIMITED FIRST STATE INVESTMENTS (UK HOLDINGS) LIMITED FIRST STATE INVESTMENTS FUND MANAGEMENT S.+ R.L. FIRST STATE INVESTMENTS GLOBAL RESOURCES LONG SHORT FUND LIMITED FIRST STATE INVESTMENTS HOLDINGS (SINGAPORE) LIMITED FIRST STATE INVESTMENTS INTERNATIONAL INC FIRST STATE INVESTMENTS US HOLDINGS PTY LIMITED FIRST STATE NOMINEES (HONG KONG) LIMITED FORTH VALLEY INVESTMENT COMPANY LIMITED FRESHWATER HOLDING NO.1 PTY LIMITED GREENWOOD LENDING PTY LTD GT FUNDING NO. 3 PTY LTD GT OPERATING NO. 3 PTY LTD GT OPERATING NO.2 PTY LIMITED HARBOARD BEACH PTY LTD HEMISPHERE LANE PTY LIMITED HIC FINANCE PTY LIMITED

CMG ASIA PTY LTD COLONIAL (UK) TRUSTEES LIMITED COLONIAL FINANCE LIMITED COLONIAL FIRST STATE ASSET MANAGEMENT (AUSTRALIA) LIMITED COLONIAL FIRST STATE CAPITAL MANAGEMENT PTY LTD COLONIAL FIRST STATE INTERNATIONAL MANAGEMENT PTY LIMITED COLONIAL FIRST STATE INVESTMENTS (NZ) LIMITED COLONIAL FIRST STATE LOAN NOTE ISSUER PTY LTD COLONIAL FIRST STATE PRIVATE EQUITY PTY LIMITED COLONIAL FIRST STATE PROPERTY MANAGEMENT PTY LTD COLONIAL HOLDING COMPANY LIMITED COLONIAL MUTUAL SUPERANNUATION PTY. LTD. COLONIAL SERVICES PTY LIMITED COMMBANK MANAGEMENT CONSULTING (ASIA) COMPANY LIMITED COMMCAPITAL S.A.R.L COMMFOUNDATION PTY LIMITED COMMONWEALTH AUSTRALIA SECURITIES LLC COMMONWEALTH BANK OFFICERS SUPERANNUATION CORPORATION PTY LIMITED COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA PTY LIMITED COMMONWEALTH FUNDS MANAGEMENT PTY LIMITED COMMONWEALTH INSURANCE LIMITED COMMONWEALTH INVESTMENTS PTY LIMITED COMMONWEALTH PRIVATE LIMITED COMMONWEALTH SECURITIES LIMITED COMMWEALTH GROUP PTY LIMITED COMSEC NOMINEES PTY LIMITED CORE EQUITY SERVICES NOMINEES PTY LIMITED CRYSTAL AVENUE PTY LIMITED CULLINAN FINANCE LIMITED (IN LIQUIDATION) EMERALD HOLDING COMPANY PTY LIMITED FINANCIAL WISDOM LIMITED FIRST STATE CINDA FUND MANAGEMENT COMPANY FIRST STATE EUROPEAN DIVERSIFIED INFRASTRUCTURE S.+ R.L. FIRST STATE GLOBAL UMBRELLA FUND PUBLIC LIMITED COMPANY FIRST STATE INVESTMENT MANAGEMENT (UK) LIMITED

FIRST STATE INVESTMENT SERVICES (UK) LIMITED FIRST STATE INVESTMENTS (CAYMAN) LIMITED FIRST STATE INVESTMENTS (JAPAN) LIMITED FIRST STATE INVESTMENTS (SINGAPORE) FIRST STATE INVESTMENTS (UK) LIMITED FIRST STATE INVESTMENTS GIP MANAGEMENT S.+ R.L. FIRST STATE INVESTMENTS GLOBAL RESOURCES LONG SHORT MASTER FUND LIMITED FIRST STATE INVESTMENTS ICVC FIRST STATE INVESTMENTS INTERNATIONAL LIMITED FIRST STATE MEDIA HOLDINGS PTY LTD FORTH HEALTH HOLDINGS LIMITED FRESHWATER COMMERCIAL NO. 1 PTY LIMITED FRINGE 1 PTY LIMITED GROUP TREASURY SERVICES NZ LIMITED GT INVESTMENTS NO. 3 PTY LIMITED GT OPERATING NO. 4 PTY LIMITED GT USD FUNDING PTY LIMITED HAZELWOOD INVESTMENT COMPANY PTY LIMITED HFV6 PTY. LIMITED HOMEPATH PTY LIMITED

HOTEL GOLD COAST PTY LIMITED INVESTMENT CUSTODIAL SERVICES LIMITED INVESTORWEB.COM. PTY LIMITED IPERE INVESTING MALTA LIMITED IWL BROKING SOLUTIONS LIMITED IWL MANAGEMENT SERVICES PTY LTD JACQUES MARTIN NEW ZEALAND LIMITED JDV LIMITED JDV SETTLEMENTS NOMINEES PTY LTD JOHN LAING HEALTH (PEMBURY) LIMITED KIWI INCOME PROPERTIES LIMITED KIWI PROPERTY MANAGEMENT LIMITED KSW COMMERCIAL PTY LIMITED LEASEWAY TRANSPORTATION PTY LIMITED LILY 1 PTY LIMITED LOFT NO 1 PTY LIMITED LOFT NO 3 PTY LIMITED M M A L FLEET LEASE ARRANGER PTY LTD MIS FUNDING NO.1 PTY LIMITED MTE DEBT VEHICLE PTY LTD MTE LESSOR 2 PTY LTD MTE LESSOR 4 PTY LTD MTE NOMINEE PARTNER PTY LTD NEWPORT LIMITED OCTOBER NOMINEES PTY. LIMITED ORE & OVERBURDEN PTY LIMITED PAVILION & PARK LIMITED (IN LIQUIDATION) PINNACLE EDUCATION SA HOLDING COMPANY PTY LIMITED PONTOON (FUNDING) PLC (IN LIQUIDATION) PREFERRED CAPITAL LIMITED PREMIUM CUSTODY SERVICES PTY LTD PREMIUM PLANTATIONS SERVICES PTY LTD PT COMMONWEALTH LIFE OILU BANK CO., LTD. REALINDEX INVESTMENTS PTY LIMITED RESIDENTIAL MORT GAGE GROUP PTY LTD ROCK & RUBBLE (EXISTING) PTY LIMITED SAFE NO1 PTY LTD SAFE NO3 PTY LTD SAFE NO9 PTY LIMITED SBN NOMINEES PTY. LIMITED SCOTGEM LIMITED SECURITISATION ADVISORY SERVICES PTY. LIMITED SECURITY HOLDING INVESTMENT ENTITY LINKING DEALS LIMITED SENBARY PTY LIMITED SHARE INVESTMENTS PTY LIMITED SIF RAILWAY NO.1 PTY LIMITED (EXTERNAL ADMINISTRATION) SOUTH AUSTRALIAN FLEET LEASE ARRANGER PTY LTD SOVEREIGN FINANCIAL SERVICES LIMITED SOVEREIGN SERVICES LIMITED SOVEREIGN SUPERANNUATION TRUSTEES LIMITED ST ANDREW'S AUSTRALIA PTY LTD ST ANDREW'S SUPERANNUATION SERVICES PTY LTD SURFERS PARADISE RESORT HOTEL PTY LIMITED SWAN SECURITISATION INVESTMENTS PTY LTD.

HOTEL HOLDINGS & SERVICES PTY LIMITED INVESTOR SECURITIES PTY LTD IPERE HOLDING MALTA LIMITED IWL ASSET MANAGEMENT PTY LTD IWL LIMITED JACQUES MARTIN ADMINISTRATION AND CONSULTING PTY LTD JACQUES MARTIN PTY. LTD. JDV NOMINEE HOLDINGS PTY LTD JDV STOCK HOLDINGS NOMINEES PTY LTD KIWI HOME LOANS (NZ) LIMITED KIWI PROPERTY HOLDINGS LIMITED KSW COMMERCIAL HOLDINGS PTY LIMITED KSW PROJECT PTY LIMITED LG INC. LMACH Pty Limited LOFT NO 2 PTY LIMITED LONEX PTY LIMITED M-LAND PTYLTD MORT GAGE HOLDING TRUST COMPANY LIMITED MTE LESSOR 1 PTY LTD MTE LESSOR 3 PTY LTD MTE LESSOR 5 PTY LTD NET SHARE NOMINEES PTY LTD NIMITZ NOMINEES PTY LIMITED OPPORTUNISTIC HOLDING COMPANY PTY LIMITED PADANG PTY LTD PIF MANAGED PROPERTY PTY LIMITED POINT COOK OPPORTUNISTIC INVESTMENT COMPANY PTY LIMITED PPS NOMINEES PTY LIMITED PREMIUM ALTERNATIVE INVESTMENTS PTY LIMITED PREMIUM PLANTATIONS PTY LIMITED PT BANK COMMONWEALTH PT FIRST STATE INVESTMENTS INDONESIA QUAY (FUNDING) PLC (IN LIQUIDATION) RELIANCE ACHIEVER PTY LIMITED ROCK & RUBBLE (DEBT VEHICLE) PTY LIMITED ROCK & RUBBLE (NEW) PTY LIMITED SAFE NO2 PTY LTD SAFE NO4 PTY LIMITED SAFE USD HOLDINGS PTY LTD SCHERER LIMITED (IN LIQUIDATION) SEAHORSE INVESTMENTS UK LIMITED (IN LIQUIDATION) SECURITISATION MANAGEMENT SERVICES LIMITED SENATOR HOUSE INVESTMENTS (UK) LIMITED (IN LIQUIDATION) SHARE DIRECT NOMINEES PTY LIMITED SI HOLDINGS LIMITED SIF RAILWAY NO.2 PTY LIMITED (EXTERNAL ADMINISTRATION) SOVEREIGN ASSURANCE COMPANY LIMITED SOVEREIGN LIMITED SOVEREIGN SUPERANNUATION FUNDS LIMITED SPARAD (NO.24) PTY. LIMITED ST ANDREW'S FINANCIAL SERVICES PTY LTD STATE NOMINEES LTD SWAN SECURITISATION FINANCE PTY LIMITED SYLVIA PARK BUSINESS CENTRE LIMITED

T.W. CUSTODIANS LIMITED TANKSTREAM RAIL (BY - 2) PTY LIMITED TANKSTREAM RAIL (BY - 4) PTY LIMITED TANKSTREAM RAIL (BY - 4) PTY LIMITED TANKSTREAM RAIL (SW - 2) PTY LIMITED THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED TOTAL KEEN INVESTMENT LIMITED VH-VZF PTY LTD VH-VZF PTY LTD VH-VZH PTY LTD VIETNAM INTERNATIONAL BANK VOTRAINT NO.1351 PTY LIMITED WHITTAKER MACNAUGHT PTY. LTD. TANKSTREAM RAIL (BY - 1) PTY LIMITED TANKSTREAM RAIL (BY - 3) PTY LIMITED TANKSTREAM RAIL (SW - 1) PTY LIMITED TANKSTREAM RAIL (SW - 3) PTY LIMITED TANKSTREAM RAIL (VICTORIA) PTY LIMITED TORQUAY BEACH PTY LTD TUNBRIDGE WELLS INVESTMENT COMPANY LIMITED VH-VZG PTY LTD VICTORIAN FLEET LEASE ARRANGER PTY LTD VIPRO PTY LIMITED WEST SIDE PROPERTIES LIMITED

End of Annexure A

Annexure **B**

This is the annexure mark B referred to in Form 603, Notice of initial Substantial Holderof Commonwealth Bank of Australia ACN 123 123 124 and certain other companies dated 19/02/2013

John Damien Hatton - Company Secretary

Colonial First State Investment Limited (1)

Date 19 Feb 2013 Total	Registered Company Citicorp Nominees Pty Limited	Transaction type BUY	Quantity 759280 759280	Consideration 4984697 4984697
Entity Total			759280	4984697
Grand Total			759280	4984697

End of Annexure B