

Form 603
Corporations Act 2001
Section 671B
Notice of initial substantial holder

To: Company Name/Scheme: Smartgroup Corporation Ltd

ACN/ARSN: 126 266 831

1. Details of substantial holder

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

The holder became a substantial holder on: 02/12/2024

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	209,526	209,526	0.16%

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	6,531,656	6,531,656	4.87%

Class of securities	Number of securities	Person's votes	Voting power (%)
GRAND TOTAL Fully Paid Ordinary Shares	6,741,182	6,741,182	5.03%

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 securities
CBA and its related bodies corporate listed in Annexure A	Relevant interest under paragraph 608(3)(a) of the Corporations Act 2001 (Cth), being a relevant interest arising as a result of CBA and its related bodies corporate listed in Annexure A having voting power in Avanteos Investments Limited and Colonial First State Investments Limited above 20%, and therefore having the relevant interests in any securities that either of Avanteos or Colonial First State has. As neither CBA nor any of its related bodies corporate are entitled to be registered as the holder of those securities, their ability to vote and dispose of those securities is qualified accordingly.	6,546,316 Fully Paid Ordinary Shares
Avanteos Investments Limited ACN 096 259 979	Relevant interest under paragraph 608(1)(b) and 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 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.	14,660 Fully Paid Ordinary Shares
ASB Group Investments Limited 533945	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, as a life company holding statutory funds and as the responsible entity or manager of a managed investment scheme. 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.	34,581 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	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.	160,285 Fully Paid Ordinary Shares (including 160,285 borrowed from Merrill Lynch International, see Annexure C)

<p>Colonial First State Investments Limited (Note 1) ACN 002 348 352</p>	<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 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>6,531,656 Fully Paid Ordinary Shares</p>
<p>Colonial First State Investments Limited ACN 002 348 352</p>	<p>Relevant interest under paragraph 608(1)(a) and/or 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from being either (a) the registered holder of the relevant securities in its capacity as a custodian and/or (b) the registered holder of the relevant securities and in its capacity as administrator of managed accounts and/or (c) the registered holder of the relevant securities, 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). 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>14,660 Fully Paid Ordinary Shares</p>

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 securities
Avanteos Investments Limited ACN 096 259 979	Colonial First State Investments Limited		14,660 Fully Paid Ordinary Shares
ASB Group Investments Limited 533945	BNP Paribas Securities		34,581 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	The Bank Of New York Mellon, Sydney Branch		160,285 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Citibank N A Hong Kong		5,234,933 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Citicorp Nominees Pty Limited (Australia)		1,157,234 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	UBS Nominees Pty Ltd		139,489 Fully Paid Ordinary Shares

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		Class and number of securities
		Cash	Non-cash	
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:

Name and ACN/ARSN (if applicable)	Nature of association
ASB Group Investments Limited 533945	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
Commonwealth Bank of Australia ACN 123 123 124	Parent Company

7. Addresses

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

Name	Address
Avanteos Investments Limited ACN 096 259 979	Level 15, 400 George Street, Sydney, NSW, 2000, Australia
ASB Group Investments Limited 533945	Level 2, ASB North Wharf, 12 Jellicoe Street, Auckland, 1010, New Zealand
Commonwealth Bank of Australia ACN 123 123 124	Commonwealth Bank Place South, Level 1, 11 Harbour Street, Sydney NSW 2000, Australia
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Level 15, 400 George Street, Sydney, NSW, 2000, Australia

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 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.



Dated the 04 day of December 2024

Vicki Clarkson - Company Secretary

Annexure A

This is Annexure A referred to in Form 603, Notice of initial substantial holder



Vicki Clarkson

Company Secretary

Commonwealth Bank of Australia ACN 123 123 124

Dated the 04/12/2024

SCHEDULE

ASB BANK LIMITED
ASB GROUP INVESTMENTS LIMITED
ASB HOLDINGS LIMITED
ASB MANAGEMENT SERVICES LIMITED
ASB NOMINEES LIMITED
ASB SECURITIES LIMITED
ASKLEPIOS PTY LIMITED
BW FINANCIAL ADVICE PTY LIMITED
BWA GROUP SERVICES PTY LTD
BWA INTELLECTUAL PROPERTY HOLDINGS PTY LIMITED
CAPITAL 121 PTY LIMITED
CBA A320 6749 PTY LIMITED
CBA A320 AIRCRAFT NO1 PTY LTD
CBA A330 1561 PTY LTD
CBA AIRCRAFT LEASING 2 PTY LTD
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 ES BUSINESS SERVICES PTY LTD
CBA EUROPE LIMITED
CBA FUNDING (NZ) LIMITED
CBA GROUP PTY LIMITED
CBA INVESTMENTS (NO.4) LIMITED
CBA NEW DIGITAL BUSINESSES PTY LTD
CBA SAF HOLDING PTY LIMITED
CBA SAF UK LIMITED
CBA SERVICES INTERNATIONAL LIMITED
CBA SERVICES PRIVATE LIMITED
CBA SPECIALISED FINANCING PTY LIMITED
CBFC LEASING PTY. LIMITED
CBFC PTY LIMITED
CMG ASIA LIFE HOLDINGS LIMITED
CMG ASIA PTY LTD
COLONIAL HOLDING COMPANY LIMITED
COLONIAL SERVICES PTY 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 FINANCIAL PLANNING LIMITED
COMMONWEALTH INSURANCE HOLDINGS LIMITED
COMMONWEALTH INVESTMENTS PTY LIMITED
COMMONWEALTH PRIVATE LIMITED
COMMONWEALTH SECURITIES LIMITED
COMMSEC CUSTODIAL NOMINEES PTY LIMITED
COMMONWEALTH INTERNATIONAL HOLDINGS PTY LIMITED
COMSEC NOMINEES PTY LIMITED
CPM TRANSFORM HOLDCO PTY LIMITED
CTB AUSTRALIA LIMITED
DOSHII CONNECT PTY LTD
FINANCIAL WISDOM LIMITED
FUNDING NO.1 PTY LIMITED
HOMEPATH PTY LIMITED
INVERLOCH LEASING PTY LIMITED
IWL BROKING SOLUTIONS PTY LIMITED
PREMIUM CUSTODY SERVICES PTY LTD

RESIDENTIAL MORTGAGE GROUP PTY LTD
SAF CORPORATE SERVICES PTY LTD
SAFE NO23 PTY LTD
SAFE NO24 PTY LTD
SAFE NO4 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
STICHTING CBA CARBON CUSTODY SERVICES
Safe No 27 Pty Ltd
T.W. CUSTODIANS LIMITED
THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY PTY LIMITED
VH-VZF PTY LTD
VH-VZG PTY LTD
VH-VZH PTY LTD
WADDLE (AUSTRALIA) HOLDINGS PTY LIMITED
WADDLE HOLDINGS PTY LTD
WADDLE IP PTY LTD
WADDLE SERVICING PTY LTD
WHITECOAT HOLDINGS PTY LTD
WHITECOAT OPERATING PTY LTD

Annexure B

This is Annexure B referred to in Form 603, Notice of initial substantial holder



Vicki Clarkson

Company Secretary

Commonwealth Bank of Australia ACN 123 123 124

Dated the 04/12/2024

Holder of relevant Interest	Date of Acquisition	Consideration Cash	Consideration non-cash	Class and number of securities affected
Commonwealth Bank of Australia ACN 123 123 124	01/08/2024	N/A		Fully Paid Ordinary Shares 131,872 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	02/08/2024	N/A		Fully Paid Ordinary Shares 120,365 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	05/08/2024	N/A		Fully Paid Ordinary Shares 113,741 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	06/08/2024	61,891.10		7,594 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	06/08/2024	N/A		Fully Paid Ordinary Shares 111,492 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	07/08/2024	N/A		Fully Paid Ordinary Shares 41,208 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	08/08/2024	N/A		Fully Paid Ordinary Shares 41,208 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	09/08/2024	59,208.92		7,083 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	09/08/2024	N/A		Fully Paid Ordinary Shares 29,501 (borrowed from Merrill Lynch International, see Annexure C)
Avanteos Investments Limited ACN 096 259 979	10/08/2024	Asset Transfer In		316 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	12/08/2024	N/A		Fully Paid Ordinary Shares 25,355 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	13/08/2024	15,409.17		1,841 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	13/08/2024	N/A		Fully Paid Ordinary Shares 25,355 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	14/08/2024	N/A		Fully Paid Ordinary Shares 25,355 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	15/08/2024	N/A		Fully Paid Ordinary Shares 69,502 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	16/08/2024	N/A		Fully Paid Ordinary Shares 100,826 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	19/08/2024	N/A		Fully Paid Ordinary Shares 134,129 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	20/08/2024	55,053.72		6,649 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	20/08/2024	N/A		Fully Paid Ordinary Shares 123,858 (borrowed from Merrill Lynch International, see Annexure C)

Commonwealth Bank of Australia ACN 123 123 124	21/08/2024	N/A	123,858 Fully Paid Ordinary Shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	22/08/2024	N/A	123,858 Fully Paid Ordinary Shares (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	23/08/2024	128,624.88	15,776 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	23/08/2024	N/A	123,858 Fully Paid Ordinary Shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	26/08/2024	N/A	147,923 Fully Paid Ordinary Shares (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	27/08/2024	138,593.88	18,350 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	27/08/2024	N/A	171,869 Fully Paid Ordinary Shares (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	29/08/2024	20,855.50	2,650 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	29/08/2024	N/A	204,457 Fully Paid Ordinary Shares (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	30/08/2024	512,721.44	64,103 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	30/08/2024	15,690.79	1,964 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	30/08/2024	N/A	204,895 Fully Paid Ordinary Shares (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	02/09/2024	13,760.18	1,662 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	03/09/2024	54,056.55	6,305 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	03/09/2024	92,492.00	10,788 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	03/09/2024	478,881.75	55,500 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	04/09/2024	111,998.59	13,029 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	04/09/2024	17,574.11	2,044 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	04/09/2024	143,202.43	16,659 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	05/09/2024	10,414.74	1,181 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	06/09/2024	85,182.07	10,016 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	06/09/2024	4,459.29	521 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	10/09/2024	59,384.05	6,913 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	10/09/2024	81,177.39	9,450 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	10/09/2024	37,949.40	4,362 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	10/09/2024	7,768.54	902 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	11/09/2024	136,187.07	15,830 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	11/09/2024	37,569.74	4,367 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	11/09/2024	10,310.87	1,199 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	12/09/2024	N/A	22,916 Fully Paid Ordinary Shares (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	13/09/2024	131,289.43	15,442 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	13/09/2024	9,958.00	1,171 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	13/09/2024	N/A	22,916 Fully Paid Ordinary Shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	16/09/2024	N/A	62,546 Fully Paid Ordinary Shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	17/09/2024	N/A	41,860 Fully Paid Ordinary Shares (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	17/09/2024	79,818.06	9,582 Fully Paid Ordinary Shares

Commonwealth Bank of Australia ACN 123 123 124	18/09/2024	N/A		Fully Paid Ordinary Shares 40,356 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	19/09/2024	N/A		Fully Paid Ordinary Shares 33,878 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	20/09/2024	72,909.60		8,935 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	20/09/2024	N/A		Fully Paid Ordinary Shares 33,878 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	23/09/2024	N/A		Fully Paid Ordinary Shares 33,878 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	24/09/2024	N/A		Fully Paid Ordinary Shares 75,277 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	24/09/2024	152,132.70		18,316 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	25/09/2024	N/A		Fully Paid Ordinary Shares 98,507 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	25/09/2024	163,080.79		19,794 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	26/09/2024	N/A		Fully Paid Ordinary Shares 98,507 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	27/09/2024	108,390.92		12,898 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	27/09/2024	N/A		Fully Paid Ordinary Shares 98,507 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	30/09/2024	N/A		Fully Paid Ordinary Shares 98,507 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	01/10/2024	N/A		Fully Paid Ordinary Shares 117,866 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	01/10/2024	54,792.26		6,544 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	01/10/2024	162,638.23		19,413 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	02/10/2024	N/A		Fully Paid Ordinary Shares 107,296 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	04/10/2024	N/A		Fully Paid Ordinary Shares 47,434 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	07/10/2024	N/A		Fully Paid Ordinary Shares 39,222 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	08/10/2024	N/A		Fully Paid Ordinary Shares 29,523 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	08/10/2024	14,296.28		1,676 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	09/10/2024	N/A		Fully Paid Ordinary Shares 29,523 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	09/10/2024	50,065.94		5,842 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	09/10/2024	40,433.26		4,718 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	10/10/2024	223,943.68		26,033 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	10/10/2024	N/A		Fully Paid Ordinary Shares 29,378 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	11/10/2024	N/A		Fully Paid Ordinary Shares 29,378 (borrowed from Merrill Lynch International, see Annexure C)

Commonwealth Bank of Australia ACN 123 123 124	14/10/2024	N/A		Fully Paid Ordinary Shares 29,378 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	15/10/2024	N/A		Fully Paid Ordinary Shares 36,608 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	16/10/2024	N/A		Fully Paid Ordinary Shares 36,608 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	17/10/2024	N/A		Fully Paid Ordinary Shares 36,608 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	18/10/2024	3,847.34		459 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	18/10/2024	13,508.56		1,612 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	18/10/2024	N/A		Fully Paid Ordinary Shares 34,513 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	21/10/2024	N/A		Fully Paid Ordinary Shares 45,968 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	21/10/2024	2,277.75		273 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	22/10/2024	N/A		Fully Paid Ordinary Shares 45,968 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	23/10/2024	N/A		Fully Paid Ordinary Shares 25,802 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	24/10/2024	N/A		Fully Paid Ordinary Shares 25,802 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	25/10/2024	N/A		Fully Paid Ordinary Shares 53,350 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	28/10/2024	N/A		Fully Paid Ordinary Shares 53,350 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	29/10/2024	N/A		Fully Paid Ordinary Shares 85,526 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	30/10/2024	N/A		Fully Paid Ordinary Shares 85,526 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	31/10/2024	N/A		Fully Paid Ordinary Shares 154,614 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	01/11/2024	7,433.74		982 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	04/11/2024	N/A		Fully Paid Ordinary Shares 153,598 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	05/11/2024	N/A		Fully Paid Ordinary Shares 154,126 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	06/11/2024	N/A		Fully Paid Ordinary Shares 152,217 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	07/11/2024	N/A		Fully Paid Ordinary Shares 152,059 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	08/11/2024	N/A		Fully Paid Ordinary Shares 153,633 (borrowed from Merrill Lynch International, see Annexure C)

Commonwealth Bank of Australia ACN 123 123 124	11/11/2024	N/A		Fully Paid Ordinary Shares 155,073 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	12/11/2024	N/A		Fully Paid Ordinary Shares 155,997 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	13/11/2024	N/A		Fully Paid Ordinary Shares 155,931 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	14/11/2024	N/A		Fully Paid Ordinary Shares 156,521 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	15/11/2024	N/A		Fully Paid Ordinary Shares 157,480 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	18/11/2024	N/A		Fully Paid Ordinary Shares 158,316 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	19/11/2024	N/A		Fully Paid Ordinary Shares 158,378 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	20/11/2024	N/A		Fully Paid Ordinary Shares 107,600 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	21/11/2024	N/A		Fully Paid Ordinary Shares 156,906 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	22/11/2024	N/A		Fully Paid Ordinary Shares 156,097 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	25/11/2024	N/A		Fully Paid Ordinary Shares 156,303 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	26/11/2024	N/A		Fully Paid Ordinary Shares 85,101 (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	29/11/2024	N/A		Fully Paid Ordinary Shares 160,285 (borrowed from Merrill Lynch International, see Annexure C)

Annexure C

This is Annexure C referred to in Form 603, Notice of initial substantial holder



Vicki Clarkson

Company Secretary

Commonwealth Bank of Australia ACN 123 123 124

Dated the 04/12/2024

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 lender 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