

**FORM 603**

Corporations Act 2001

Section 671B

**Notice of initial substantial holder****To: Company Name/Scheme: PIONEER CREDIT LTD**ACN/ARSN: **103 003 505****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: **01/05/2014****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 | 2,187,500            | 2,187,500      | 4.82             |

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 | 246,400              | 246,400        | 0.54             |

| Class of securities                       | Number of securities | Person's votes | Voting power (%) |
|---|----------------------|----------------|------------------|
| GRAND TOTAL<br>Fully paid ordinary shares | 2,433,900            | 2,433,900      | 5.36             |

### 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                  |
|---|--|---|
| Colonial First State Investments Limited (Note 1)<br>ACN 002 348 352      | <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>Nature of relevant interest derived from;<br/>ordinary shares 246,400</p> | <p>246,400<br/>Fully paid ordinary shares</p>   |
| Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | <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 2,187,500</p>   | <p>2,187,500<br/>Fully paid ordinary shares</p> |
| Colonial First State Investments Limited ACN 002 348 352                  | <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</p>  | <p>2,433,900<br/>Fully paid ordinary shares</p> |

|  |   |  |
|--|---|--|
|  | <p>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 2,433,900</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          |
|---|--|--|---|
| Colonial First State Investments Limited (Note 1)<br>ACN 002 348 352      | Citicorp Nominees Pty Limited<br>(Australia) |  | 246,400<br>Fully paid ordinary shares   |
| Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | Citicorp Nominees Pty Limited<br>(Australia) |  | 2,187,500<br>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-Cash | Consideration-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:

| Name and ACN/ARSN (if applicable)   | Nature of association  |
|---|--|
| Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia |
| Colonial First State Investments Limited ACN 002 348 352                  | An indirect wholly-owned subsidiary, and therefore 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 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 |

## 8. Signature

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

The relevant interests in these securities:

- a) are/were held by Colonial First State Investments Limited (CFS) as responsible entity of the specified registered managed investment schemes and relate(d) to holdings in connection with the Colonial First State First Choice product range. Decisions to buy/sell those securities and exercise voting rights in relation to those securities are made by managers to whom CFS has outsourced those functions. By instrument dated 29 October 2001 the Australian Securities and Investments Commission ("ASIC") has granted certain relief to CFS and its related bodies corporate for these holdings from the applicable provisions of Chapter 6 of the Corporations Act in relation to the acquisition of or increase in voting power of such securities (the Manager Relief). These managers are not associates of, other than by virtue of an agreement in accordance with the terms of the Manager Relief, the Commonwealth Bank of Australia group; or
- b) are/were held by or for the benefit of specified index funds where the funds have an objective of maintaining a portfolio tracking error less than 0.5% per annum. ASIC has granted certain relief to CFS and its related bodies corporate for these holdings from the applicable provisions of Chapter 6 of the Corporations Act in relation to the acquisition of or increase in voting power of such securities.



Dated the 2 day of May 2014

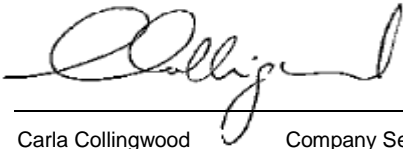
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Carla Collingwood-Company Secretary



## Annexure A

This is annexure A referred to in Form 603, Notice of initial substantial holder dated **01/05/2014**



Carla Collingwood

Company Secretary

Dated the 2 May 2014

## SCHEDULE

|   |   |
|---|---|
| ACADIAN ASSET MANAGEMENT (AUSTRALIA)<br>LIMITED | CBA (EUROPE) FINANCE LTD                  |
| ADVICE ESSENTIALS PTY LIMITED                   | CBA A320 4077 Pty Limited                 |
| AEGIS CORRECTIONAL PARTNERSHIP PTY LTD          | CBA A320 5156 PTY LIMITED                 |
| AEGIS LIMITED                                   | CBA A320 5249 PTY LTD                     |
| AHL HOLDINGS PTY LIMITED                        | CBA A320 5289 PTY LTD                     |
| ALTONA V6 PTY LIMITED                           | CBA A320 5638 PTY LTD                     |
| ASB BANK LIMITED                                | CBA A330 1427 Pty Ltd                     |
| ASB CAPITAL LIMITED                             | CBA A330 1453 PTY LIMITED                 |
| ASB CAPITAL LIMITED (NZX-ASBPA)                 | CBA AIR A320 2714 PTY LTD                 |
| ASB CAPITAL NO.2 LIMITED                        | CBA AIR PTY LTD                           |
| ASB CAPITAL NO.2 LIMITED (NZX-ASBPB)            | CBA ASIA LIMITED (PENDING DEREGISTRATION) |
| ASB FINANCE LIMITED                             | CBA ASSET FINANCE (NZ) LIMITED            |
| ASB FUNDING LIMITED                             | CBA ASSET HOLDINGS (NZ) LIMITED           |
| ASB FUNDING LIMITED                             | CBA B377 37091 PTY LTD                    |
| ASB GROUP (LIFE) LIMITED                        | CBA CAPITAL AUSTRALIA (NO 2) PTY LIMITED  |
| ASB GROUP INVESTMENTS LIMITED                   | CBA CAPITAL AUSTRALIA LIMITED             |
| ASB HOLDINGS LIMITED                            | CBA CAPITAL HOLDINGS INC.                 |
| ASB HOLDINGS LIMITED                            | CBA CAPITAL TRUST I                       |
| ASB MANAGEMENT SERVICES LIMITED                 | CBA CAPITAL TRUST II                      |
| ASB NOMINEES LIMITED                            | CBA CORPORATE SERVICES (NSW) PTY LIMITED  |
| ASB SECURITIES LIMITED                          | CBA CORPORATE SERVICES (VIC) PTY LIMITED  |
| ASB SMART CARDS LIMITED                         | CBA EQUITIES LIMITED                      |
| ASKLEPIOS LIMITED                               | CBA EUROPE LIMITED                        |
| ASPIRE SCHOOLS FINANCING (QLD) PTY LIMITED      | CBA FUNDING (NZ) LIMITED                  |
| ASPIRE SCHOOLS HOLDINGS (QLD) PTY LIMITED       | CBA FUNDING HOLDINGS PTY LTD              |
| AUSIEX MANAGEMENT SERVICES PTY LTD              | CBA FUNDING TRUST I                       |
| AUSIEX NOMINEES PTY LIMITED                     | CBA INTERNATIONAL FINANCE PTY. LIMITED    |
| AUSTRALIAN BANK PTY LIMITED                     | CBA INVESTMENTS (NO 2) PTY LTD            |
| AUSTRALIAN INVESTMENT EXCHANGE LIMITED          | CBA INVESTMENTS (NO.4) LIMITED            |
| AVANTEOS INVESTMENTS LIMITED                    | CBA INVESTMENTS PTY LIMITED               |
| AVANTEOS PTY LTD                                | CBA IT CO PTY LIMITED                     |
| BANK OF HANGZHOU CO., LTD                       | CBA MTE RAIL COMPANY PTY LIMITED          |
| BANKWEST FOUNDATION LIMITED                     | CBA NZ HOLDING LIMITED                    |
| BOCOMMLIFE INSURANCE COMPANY LIMITED            | CBA RAIL & TRAM COMPANY PTY LIMITED       |
| BOND INVESTMENTS NO 1 LIMITED                   | CBA REAL ESTATE FUNDING (NZ) LIMITED      |
| BOND INVESTMENTS UK LIMITED                     | CBA SERVICES SINGAPORE PTE LTD            |
| BURDEKIN INVESTMENTS LIMITED                    | CBA SPECIALISED FINANCING PTY LIMITED     |
| BW FINANCIAL ADVICE LIMITED                     | CBA STAFF COMMUNITY FUND LIMITED          |
| BW SECURITISATION MANAGEMENT PTY LTD            | CBA USD FUNDING LIMITED                   |
| BWA GROUP SERVICES PTY LTD                      | CBA USD INVESTMENTS PTY LIMITED           |
| BWA INTELLECTUAL PROPERTY HOLDINGS<br>LIMITED   | CB-CLA LIMITED                            |
| CABLE BEACH PTY LIMITED                         | CB-CLHA PTY LIMITED                       |
| CAPITAL 121 PTY LIMITED                         | CBFC LEASING PTY. LIMITED                 |
| CARDS NZ LIMITED                                | CBFC LIMITED                              |
|   | CFS MANAGED PROPERTY LIMITED              |
|   | CFS Newham Limited                        |

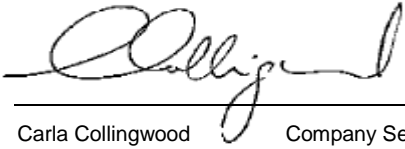
CFSPAI EUROPE CO LIMITED (formerly known as  
CFSPAI MALTA CO LIMITED)  
CFSPAI EUROPE HOLDCO LIMITED (formerly known  
as CFSPAI MALTA HOLDCO LIMITED)  
CHRISTMAS BREAK PTY LTD  
CHULLORA EQUITY INVESTMENT (NO 1) PTY  
LIMITED  
CHULLORA EQUITY INVESTMENT (NO 2) PTY  
LIMITED  
CHULLORA EQUITY INVESTMENT (NO 3) PTY  
LIMITED  
CIPL ARARAT PTY LTD  
CIPL SA SCHOOLS PTY LTD  
CIPL SENTINEL HOLDINGS PTY LTD  
CIPL SENTINEL PTY LTD  
CISL (HAZELWOOD) PTY. LIMITED  
CMG ASIA LIFE HOLDINGS LIMITED  
CMG ASIA PTY LTD  
CM-SOMERTON PTY. LTD.  
COLLATERAL LEASING PTY LTD  
Colonial (UK) Trustees Limited  
COLONIAL FINANCE LIMITED  
COLONIAL FINANCIAL CORPORATION PTY LIMITED  
COLONIAL FIRST STATE ASSET MANAGEMENT  
(AUSTRALIA) LIMITED  
COLONIAL FIRST STATE GROUP LIMITED  
Colonial First State Investment Managers (UK) Limited  
COLONIAL FIRST STATE INVESTMENTS (NZ)  
LIMITED  
COLONIAL FIRST STATE INVESTMENTS LIMITED  
COLONIAL FIRST STATE PRIVATE EQUITY PTY  
LIMITED  
COLONIAL FIRST STATE PROPERTY LIMITED  
COLONIAL FIRST STATE PROPERTY RETAIL PTY  
LIMITED  
COLONIAL HOLDING COMPANY LIMITED  
COLONIAL LGA HOLDINGS PTY LIMITED  
COLONIAL MUTUAL SUPERANNUATION PTY. LTD.  
COLONIAL PTY LIMITED  
COLONIAL SERVICES PTY LIMITED  
COMMBANK EUROPE LIMITED  
COMMBANK MANAGEMENT CONSULTING (ASIA)  
COMPANY LIMITED  
COMMBANK MANAGEMENT CONSULTING  
(SHANGHAI) COMPANY LIMITED  
COMMCAPITAL S.A.R.L  
COMMFOUNDATION PTY LIMITED  
COMMINTERNATIONAL LIMITED  
COMMONWEALTH AUSTRALIA SECURITIES LLC  
COMMONWEALTH BANK OF AUSTRALIA  
COMMONWEALTH BANK OF AUSTRALIA (UK)  
STAFF BENEFITS SCHEME TRUSTEE COMPANY  
LIMITED  
COMMONWEALTH BANK OFFICERS  
SUPERANNUATION CORPORATION PTY LIMITED  
COMMONWEALTH CUSTODIAL SERVICES LIMITED  
COMMONWEALTH DEVELOPMENT BANK OF  
AUSTRALIA PTY LIMITED  
COMMONWEALTH FINANCIAL PLANNING LIMITED  
COMMONWEALTH INSURANCE HOLDINGS LIMITED  
COMMONWEALTH INSURANCE LIMITED

COMMONWEALTH INVESTMENT SERVICES PTY  
LIMITED  
COMMONWEALTH INVESTMENTS PTY LIMITED  
COMMONWEALTH PRIVATE LIMITED  
COMMONWEALTH SECURITIES LIMITED  
COMMONWEALTH INTERNATIONAL HOLDINGS PTY  
LIMITED  
COMSEC NOMINEES PTY LIMITED  
COPACABANA BEACH PTY LTD  
CORE EQUITY SERVICES NOMINEES PTY LIMITED  
COUNT FINANCE PTY LIMITED  
COUNT FINANCIAL LIMITED  
CPHF HOTELS PTY LIMITED  
CPPIB AUSTRALIAN HOLDINGS NO. 1 PTY LIMITED  
CRYSTAL AVENUE PTY LIMITED  
CTB AUSTRALIA LIMITED  
DAWNRAPTOR PTY LTD ATF DAWNRAPTOR  
TRUST  
EMERALD HOLDING COMPANY PTY LIMITED  
EQUIGROUP HOLDINGS PTY LIMITED  
FINANCIAL WISDOM LIMITED  
FINCONNECT (AUSTRALIA) PTY LTD  
FIRST STATE (HONG KONG) LLC  
FIRST STATE CINDA FUND MANAGEMENT  
COMPANY LIMITED  
First State Diversified Hedge Fund Limited  
First State European Diversified Infrastructure Sarl  
First State Funds Plc  
First State Global Umbrella Fund Public Limited  
Company  
First State Hedge Funds SPC Limited  
First State Infrastructure S.à r.l.  
First State Investment Management (UK) Limited  
FIRST STATE INVESTMENT MANAGERS (ASIA)  
LIMITED  
First State Investment Services (UK) Limited  
First State Investments (America) Limited (formerly  
known as First State Investments (Cayman) 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 INVESTMENTS US HOLDINGS PTY  
LIMITED  
FIRST STATE NOMINEES (HONG KONG) LIMITED  
FSIB LTD (formerly known as FIRST STATE  
INVESTMENTS (BERMUDA) LIMITED)  
GT FUNDING NO. 3 PTY LTD  
GT OPERATING NO. 4 PTY LIMITED  
GT OPERATING NO.2 PTY LIMITED

|  |  |
|--|--|
| GT USD FUNDING PTY LIMITED                           | SAFE NO17 PTY LIMITED  |
| HARBOARD BEACH PTY LTD                               | SAFE NO2 PTY LTD   |
| HAZELWOOD INVESTMENT COMPANY PTY LIMITED             | SAFE NO3 PTY LTD   |
| HOMEPAATH PTY LIMITED                                | SAFE NO4 PTY LIMITED   |
| INVERLOCH LEASING PTY LIMITED                        | SAFE NO9 PTY LIMITED   |
| INVESTMENT CUSTODIAL SERVICES LIMITED                | SAFE USD HOLDINGS PTY LTD  |
| INVESTOR SECURITIES PTY LTD                          | SBN NOMINEES PTY. LIMITED  |
| INVESTORWEB.COM. PTY LIMITED                         | SECURITISATION ADVISORY SERVICES PTY. LIMITED                                  |
| IPERE INVESTING MALTA LIMITED                        | SECURITISATION MANAGEMENT SERVICES LIMITED                                     |
| IWL BROKING SOLUTIONS LIMITED                        | SECURITY HOLDING INVESTMENT ENTITY LINKING DEALS LIMITED                       |
| IWL LIMITED  | SENBARY PTY LIMITED  |
| IWL MANAGEMENT SERVICES PTY LTD                      | SHARE DIRECT NOMINEES PTY LIMITED  |
| JACQUES MARTIN ADMINISTRATION AND CONSULTING PTY LTD | SHARE INVESTMENTS PTY LIMITED  |
| JACQUES MARTIN PTY. LTD.                             | SI Holdings Limited  |
| JDV PTY LIMITED                                      | SIF RAILWAY NO.1 PTY LIMITED (EXTERNAL ADMINISTRATION)                         |
| KIP NZ LIMITED                                       | SIF RAILWAY NO.2 PTY LIMITED (EXTERNAL ADMINISTRATION)                         |
| KIWI HOME LOANS (NZ) LIMITED                         | SOUTH AUSTRALIAN FLEET LEASE ARRANGER PTY LTD                                  |
| KPM NZ LIMITED                                       | SOVEREIGN ASSURANCE COMPANY LIMITED  |
| Lochness Holdings Limited                            | SOVEREIGN FINANCIAL SERVICES LIMITED   |
| LOFT NO 1 PTY LIMITED                                | SOVEREIGN LIMITED  |
| LOFT NO 2 PTY LIMITED                                | SOVEREIGN SERVICES LIMITED   |
| LOFT NO.3 PTY LIMITED                                | SOVEREIGN SUPERANNUATION FUNDS LIMITED   |
| M M A L FLEET LEASE ARRANGER PTY LTD                 | SOVEREIGN SUPERANNUATION TRUSTEES LIMITED                                      |
| MIS FUNDING NO.1 PTY LIMITED                         | SPARAD (NO.24) PTY. LIMITED  |
| M-LAND PTY LTD                                       | ST ANDREW'S AUSTRALIA PTY LTD  |
| MORTGAGE HOLDING TRUST COMPANY LIMITED               | STATE NOMINEES LTD   |
| MTE DEBT VEHICLE PTY LTD                             | SWAN SECURITISATION FINANCE PTY LIMITED  |
| MTE LESSOR 1 PTY LTD                                 | SWAN SECURITISATION INVESTMENTS PTY LTD.                                       |
| MTE LESSOR 2 PTY LTD                                 | T.W. CUSTODIANS LIMITED  |
| MTE LESSOR 3 PTY LTD                                 | TANKSTREAM RAIL (BY - 1) PTY LIMITED   |
| MTE LESSOR 4 PTY LTD                                 | TANKSTREAM RAIL (BY - 2) PTY LIMITED   |
| MTE LESSOR 5 PTY LTD                                 | TANKSTREAM RAIL (BY - 3) PTY LIMITED   |
| MTE NOMINEE PARTNER PTY LTD                          | TANKSTREAM RAIL (BY - 4) PTY LIMITED   |
| NETSHARE NOMINEES PTY LTD                            | TANKSTREAM RAIL (SW - 1) PTY LIMITED   |
| NEWPORT LIMITED                                      | TANKSTREAM RAIL (SW - 2) PTY LIMITED   |
| NIMITZ NOMINEES PTY LIMITED                          | TANKSTREAM RAIL (SW - 3) PTY LIMITED   |
| ORE & OVERBURDEN PTY LIMITED                         | TANKSTREAM RAIL (SW - 4) PTY LIMITED   |
| PIF MANAGED PROPERTY PTY LIMITED                     | TANKSTREAM RAIL (VICTORIA) PTY LIMITED   |
| PINNACLE EDUCATION SA HOLDING COMPANY PTY LIMITED    | THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED                             |
| PREFERRED CAPITAL LIMITED                            | TORQUAY BEACH PTY LTD  |
| PREMIUM ALTERNATIVE INVESTMENTS PTY LIMITED          | TOTAL KEEN INVESTMENT LIMITED  |
| PREMIUM CUSTODY SERVICES PTY LTD                     | VH-VZF PTY LTD   |
| PREMIUM PLANTATIONS PTY LIMITED                      | VH-VZG PTY LTD   |
| PREMIUM PLANTATIONS SERVICES PTY LTD                 | VH-VZH PTY LTD   |
| PT BANK COMMONWEALTH                                 | VICTORIAN FLEET LEASE ARRANGER PTY LTD   |
| PT COMMONWEALTH LIFE                                 | VIETNAM INTERNATIONAL BANK (VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK) |
| PT FIRST STATE INVESTMENTS INDONESIA                 | VIPRO PTY LIMITED  |
| Purangi Developments Limited                         | WESTSIDE PROPERTIES LIMITED  |
| QILU BANK CO., LTD.                                  | WHITTAKER MACNAUGHT PTY. LTD.  |
| REALINDEX INVESTMENTS PTY LIMITED                    |  |
| RELANCE ACHIEVER PTY LIMITED                         |  |
| RESIDENTIAL MORTGAGE GROUP PTY LTD                   |  |
| ROCK & RUBBLE (DEBT VEHICLE) PTY LIMITED             |  |
| ROCK & RUBBLE (EXISTING) PTY LIMITED                 |  |
| ROCK & RUBBLE (NEW) PTY LIMITED                      |  |
| SAF Mining No1 Pty Limited                           |  |
| SAFE NO1 PTY LTD                                     |  |

**Annexure B**

This is annexure B referred to in Form 603, Notice of initial substantial holder dated **01/05/2014**



Carla Collingwood

Company Secretary

Dated the 2 May 2014

Colonial First State Asset Management (Australia) Limited ACN 114 194 311

| Holder of relevant interest   | Date of acquisition  | Consideration Cash | Consideration Non-Cash | Class and number of securities |
|---|----------------------|--------------------|------------------------|--------------------------------|
| Colonial First State Asset Management (Australia) Limited ACN 114 194 311 | Thursday, 1 May 2014 | 3,500,000.00       |                        | 2,187,500 Ordinary shares      |

Colonial First State Investments Limited (Note 1) ACN 002 348 352

| Holder of relevant interest                                       | Date of acquisition  | Consideration Cash | Consideration Non-Cash | Class and number of securities |
|---|----------------------|--------------------|------------------------|--------------------------------|
| Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Thursday, 1 May 2014 | 281,760.00         |                        | 70,300 Ordinary shares         |
| Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Thursday, 1 May 2014 | 112,480.00         |                        | 176,100 Ordinary shares        |