

# Capital Series Update

30 April 2012

This Update is provided on a monthly basis and available to investors who wish to review the performance of their Capital Series investment.

**Performance** figures relate only to the Underlying Portfolio to which your Capital Series investment is linked. They do not take into account the protection component and therefore do not represent the economic value of your Capital Series investment.

**Hold-to-maturity value** represents the value of the investment if it was maturing today and had been held for the full term. By making this assumption we can provide a hypothetical value which reflects the relevant level of capital protection plus the formula of returns which apply at maturity.

**Please note both the performance and hold to maturity values take into account averaging as well as coupon deductions, where applicable.**

Capital Series is a hold to maturity investment. However, your investment may be terminated before maturity at which time break costs may be charged. Note that the Termination Value may be substantially different to the Hold to Maturity Value. Should you wish to obtain an indicative termination quote, please contact your financial adviser or CommSec on 13 15 20 or email [capitalseries@cba.com.au](mailto:capitalseries@cba.com.au) Early termination requests are executed on the 15<sup>th</sup> (or nearest business day) of each month.

CAPITAL SERIES	UNDERLYING PORTFOLIO	LEVELS		PERFORMANCE	CAPITAL PROTECTION LEVEL	PART. RATE	CAPITAL GROWTH POTENTIAL	HOLD TO MATURITY VALUE	COUPONS		KEY DATES	
		START	CURRENT						RATE	DATE	START	MATURITY
CHINA 2006	HSCEI	7330.06	11081.00	67.76%	0%	178%	N/A	220.61%	Nil	N/A	13 Oct 06	15 Oct 12
INDIA	S&P CNX NIFTY	4150.85	5248.15	22.50%	100%	100%	N/A	122.50%	Nil	N/A	2 May 07	2 May 12
BRICS	S&P BRIC 40 FTST/JSW TOP 40	3250.26 28475.38	2459.06 30364.59	-15.88%	100%	100%	N/A	100.00%	Nil	N/A	15 Oct 07	12 Apr 13
ACCESS CHINA	HSCEI	13977.91	11081.00	-20.73%	100%	100%	N/A	100.00%	Nil	N/A	13 May 08	13 May 13
AUSTRALIA	S&P/ASX 200	3556.2	4396.58	23.63%	100%	100%	N/A	123.63%	Nil	N/A	16 Dec 08	24 Jun 14
AUSTRALIA II	STRATEGY 1 S&P/ASX200	3708.4	4396.58	18.57%	100%	100%	N/A	118.57%	Nil	N/A	28 Apr 09	4 Nov 14
	STRATEGY 2 S&P/ASX 200			18.57%	80%	100%	N/A	118.57%				

CAPITAL SERIES	UNDERLYING PORTFOLIO	LEVELS		PERFORMANCE	CAPITAL PROTECTION LEVEL	PART. RATE	CAPITAL GROWTH POTENTIAL	HOLD TO MATURITY VALUE	COUPONS		KEY DATES	
		START	CURRENT						RATE	DATE	START	MATURITY
COMPASS	<u>STRATEGY 1</u> S&P/ASX200	3886.9	4396.58	13.11%	100%	100%	N/A	113.11%	3.00% <sup>2</sup> 3.00% <sup>3</sup> 3.00% <sup>5</sup> 3.00% <sup>5</sup> 3.00% <sup>5</sup>	30 Dec 10 30 Dec 11 28 Dec 12 30 Dec 13 30 Dec 14	29 Jun 09	07 Jan 15
	<u>STRATEGY 2</u> S&P/ASX 200 HANG SENG	3886.9 18528.5	4396.58 21094.21	13.26%	80%	100%	N/A	113.26%	Nil	N/A		
TRIO	<u>STRATEGY 1</u> S&P/ASX200	4540.1	4396.58	-3.16%	100%	100%	70%	100.00%	5.00% <sup>3</sup> 5.00% <sup>5</sup> 5.00% <sup>5</sup> 5.00% <sup>5</sup> 5.00% <sup>5</sup>	04 May 11 04 May 12 06 May 13 05 May 14 04 May 15	04 Nov 09	11 May 15
	<u>STRATEGY 2</u> GOLD	1091.75	1662.50	52.28%	100%	100%	70%	152.28%	3.00% <sup>2</sup> 3.00% <sup>5</sup> 3.00% <sup>5</sup> 3.00% <sup>5</sup> 3.00% <sup>5</sup>	04 May 11 04 May 12 06 May 13 05 May 14 04 May 15		
	<u>STRATEGY 3</u> HSCEI TAIEX KOSPI 200	12830.20 7467.04 207.18	11081.00 7501.72 264.35	2.96%	80%	100%	N/A	102.96%	Nil	N/A		

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		START	CURRENT						RATE	DATE	START	MATURITY	
OZASIA	<b>STRATEGY 1</b>												
	AMP	\$6.31	\$4.27										
	ANZ	\$25.43	\$23.91										
	BHP	\$43.38	\$35.55										
	BXB	\$7.35	\$7.23										
	CBA	\$57.04	\$51.97										
	CSL	\$36.14	\$36.66										
	NWS	\$14.1486	\$18.92										
	MQG	\$49.49	\$29.21						4.00% <sup>1</sup>	7 Oct 11			
	NAB	\$27.70	\$25.23						4.00% <sup>4</sup>	8 Oct 12			
	NCM	\$33.11	\$26.30	-32.25%	100%	100%	50%	100%	4.00% <sup>4</sup>	8 Oct 13	29 Mar 10	7 Oct 15	
	ORG	\$16.2855	\$13.26						4.00% <sup>4</sup>	7 Oct 14			
	QBE	\$21.35	\$13.84						4.00% <sup>4</sup>	7 Oct 15			
	RIO	\$78.39	\$66.35										
	SUN	\$8.68	\$8.14										
	TLS	\$3.06	\$3.54										
	WBC	\$28.06	\$22.73										
	WDC	\$9.6354	\$9.24										
	WES	\$31.45	\$30.28										
	WOW	\$28.38	\$25.94										
	WPL	\$46.77	\$34.92										
		<b>STRATEGY 2</b>											
		S&P/ASX 200	4897.3	4396.58	-10.22%	100%	100%	100%	100%	3.00% <sup>3</sup>	7 Oct 11		
										3.00% <sup>5</sup>	8 Oct 12		
										3.00% <sup>5</sup>	8 Oct 13	29 Mar 10	7 Oct 15
										3.00% <sup>5</sup>	7 Oct 14		
										3.00% <sup>5</sup>	7 Oct 15		
		<b>STRATEGY 3</b>											
		HSCEI	12215.48	11081.00	1.47%	100%	100%	100%	101.47%	Nil	N/A	29 Mar 10	7 Oct 15
		TAIEX	7947.45	7501.72									
		KOSPI 200	221.60	264.35									

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		START	CURRENT						RATE	DATE	START	MATURITY
AUSSIE BLUE CHIPS	AMP	\$5.27	\$4.27	-26.53%	100%	100%	60%	100.00%	4.00% <sup>1</sup> 4.00% <sup>4</sup> 4.00% <sup>4</sup> 4.00% <sup>4</sup> 4.00% <sup>4</sup>	18 Apr 12 18 Apr 13 22 Apr 14 20 Apr 15 18 Apr 16	11 Oct 10	18 Apr 16
	ANZ	\$24.16	\$23.91									
	BHP	\$41.45	\$35.55									
	BXB	\$6.32	\$7.23									
	CBA	\$51.12	\$51.97									
	CSL	\$32.60	\$36.66									
	NWS	\$16.30	\$18.92									
	MQG	\$35.36	\$29.21									
	NAB	\$25.80	\$25.23									
	NCM	\$41.93	\$26.30									
	ORG	\$15.97	\$13.26									
	QBE	\$17.24	\$13.84									
	RIO	\$80.09	\$66.35									
	SUN	\$9.04	\$8.14									
	TLS	\$2.68	\$3.54									
	WBC	\$23.16	\$22.73									
WDC	\$9.72	\$9.24										
WES	\$33.62	\$30.28										
WOW	\$29.20	\$25.94										
WPL	\$44.94	\$34.92										
PROTECT120	<u>STRATEGY 1</u> S&P/ASX200	4736.58	4396.58	-7.18%	100%	100%	80%	100.00%	Nil	N/A	20 Dec 10	28 Jun 16
	<u>STRATEGY 2</u> HANG SENG S&P 500 EUROSTOXX 50	22639.10 1247.08 2839.22	21094.21 1397.91 2306.43	-4.50%	100%	100%	80%	100.00%	Nil	N/A		

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		START	CURRENT						RATE	DATE	START	MATURITY
CORNERSTONE	<b>STRATEGY 1</b>											
	AMP	\$5.65	\$4.27									
	ANZ	\$23.73	\$23.91									
	BHP	\$47.49	\$35.55									
	BXB	\$6.97	\$7.23									
	CBA	\$52.53	\$51.97									
	CSL	\$35.30	\$36.66									
	NWS	\$15.26	\$18.92									
	MQG	\$34.66	\$29.21									
	NAB	\$26.29	\$25.23						5.00% <sup>4</sup>	25 Oct 12		
	NCM	\$40.89	\$26.30	-32.95%	100%	100%	45%	100%	5.00% <sup>4</sup>	25 Oct 13		
	ORG	\$16.38	\$13.26						5.00% <sup>4</sup>	25 Oct 14		
	QBE	\$18.78	\$13.84						5.00% <sup>4</sup>	25 Oct 15		
	RIO	\$84.00	\$66.35						5.00% <sup>4</sup>	25 Oct 16		
	SUN	\$8.13	\$8.14									
	TLS	\$2.84	\$3.54									
	WBC	\$24.95	\$22.73									
	WDC	\$9.05	\$9.24									
WES	\$33.10	\$30.28										
WOW	\$26.72	\$25.94										
WPL	\$46.77	\$34.92										
	<b>STRATEGY 2</b>											
	<b>S&amp;P/ASX 200</b>	4861.90	4396.58	-17.46%	100%	165%	85%	100%	NIL	N/A		

<sup>1</sup> This coupon was guaranteed, and amount has already been paid.

<sup>2</sup> This coupon was subject to the performance of the underlying portfolio. Performance of the underlying portfolio met the required conditions, and therefore this coupon has already been paid.

<sup>3</sup> This coupon was subject to the performance of the underlying portfolio. Performance of the underlying portfolio did not meet the required conditions, and therefore this coupon was not paid.

<sup>4</sup> This coupon is for a guaranteed amount, and will be paid in the future.

<sup>5</sup> This coupon is only payable subject to the future performance of the underlying portfolio. The coupon will only be paid if the performance of the underlying portfolio meets the required conditions.

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