

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
CORNERSTONE	<b>STRATEGY 1</b>											
	AMP	\$5.65	\$5.16									
	ANZ	\$23.73	\$24.12									
	BHP	\$44.4104	\$18.65									
	BXB	\$6.2994	\$12.39									
	CBA	\$52.3228	\$74.37									
	CSL	\$35.30	\$112.18									
	NWS	\$13.5143	\$15.64									
	MQG	\$34.0476	\$68.90									
	NAB	\$25.055	\$25.43						5.00% <sup>1</sup>	25 Oct 12		
	NCM	\$40.8906	\$23.00						5.00% <sup>1</sup>	25 Oct 13		
	ORG	\$14.1976	\$5.75	-15.56%	100%	100%	45%	100.00%	5.00% <sup>1</sup>	25 Oct 14	18 Apr 11	25 Oct 16
	QBE	\$18.78	\$10.43						5.00% <sup>1</sup>	25 Oct 15		
	RIO	\$84.00	\$45.50						5.00% <sup>4</sup>	25 Oct 16		
	SUN	\$7.6422	\$12.18									
	TLS	\$2.84	\$5.56									
	WBC	\$24.6311	\$29.40									
WFD	\$5.8139	\$10.65										
WES	\$32.8396	\$40.10										
WOW	\$26.458	\$20.89										
WPL	\$46.0295	\$26.84										

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		START	CURRENT						RATE	DATE	START	MATURITY
CORNERSTONE	<b>STRATEGY 2</b> <b>S&amp;P/ASX 200</b>	4861.9	5233.375	11.71%	100%	165%	85%	119.32%	Nil	N/A	18 Apr 11	25 Oct 16

<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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