



**Certificate of Approval of a Prospectus  
pursuant to The Prospectus Regulations 2005**

To:

FINANZMARKTAUFSICHT (FMA) – FINANCIAL MARKET AUTHORITY (AUSTRIA)  
 COMMISSION BANCAIRE, FINANCIERE ET DES ASSURANCES (BELGIUM)  
 RAHOITUSTARKASTUS (FINLAND)  
 AUTORITE DES MARCHES FINANCIERS (FRANCE)  
 BUNDESANSTALT FUR FINANZDIENSTLEISTUNGSAUFIGHT (BAFIN) (GERMANY)  
 IRISH FINANCIAL SERVICES REGULATORY AUTHORITY (IRELAND)  
 COMMISSIONE NAZIONALE PER LE SOCIETA E LA BORSA (ITALY)  
 COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER (LUXEMBOURG)  
 AUTORITEIT FINANCIERE MARKTEN (AFM) (THE NETHERLANDS)

From:

The Financial Services Authority  
 25 The North Colonnade, Canary Wharf, London E14 5HS, United Kingdom

We hereby certify that the Prospectus detailed below has been drawn up in accordance with Directive 2003/71/EC or national law transposing the Directive and was approved by the FSA on 14 October 2010.

**Name of Issuer:** I) Commonwealth Bank of Australia  
 II) ASB Finance Limited, London Branch

**Registered Office/Seat:** I) Australia  
 II) New Zealand

**Type of Securities:** U.S. \$70,000,000,000 Euro Medium Term Note Programme

**Guarantor (if any):** ASB Bank Limited

**Annexes:** IV, V, VI, IX, XII & XII

We have authorised, in accordance with Article 8 of Directive 2003/71/EC or national law transposing Directive 2003/71/EC, the omission of the information on the following grounds: **No omission**

**Attachments:**

1. Prospectus dated 14 October 2010
2. German Translation of the Summary
3. Finnish Translation of the Summary
4. French Translation of the Summary
5. Italian Translation of the Summary

Financial Services Authority  
 UK Listing Authority  
 Document approved

Date: 22<sup>nd</sup> October 2010

Signed: 1. *[Signature]*

Signed: 2. *[Signature]*