

Bank of Western Australia Act 1995

Amendments to the *Bank of Western Australia Act 1995* (the Act) were passed late in 2012 to facilitate the absorption of Bankwest into the corporate entity of its parent, the Commonwealth Bank of Australia (CBA), to meet the requirements of the Australian Prudential Regulation Authority.

These amendments imposed on the 'Bankwest Owner' (currently the CBA) a range of obligations aimed at ensuring the Bankwest business in Western Australia continues to operate at a type and scale at least equivalent to that which existed as at 30 June 2011.

The amendments to the Act included provisions for the State to monitor compliance with these new obligations, including a requirement that the Bankwest Owner provide an annual certificate of compliance, which has to be provided within three months of the bank's 30 June year-end.

The certificate is required to be tabled in each House of Parliament.

The attached certificate, which meets the requirement of section 42N of the Act, is the first occasion a certificate has been tabled under the new legislative provisions.


BANK OF WESTERN AUSTRALIA ACT 1995

2013 ANNUAL CERTIFICATE OF COMPLIANCE

In accordance with Section 42N of the Bank of Western Australia Act 1995 ("Act"), Commonwealth Bank of Australia ABN 48 123 123 124 ("CBA") certifies that it has complied with the provisions of Part 5A of the Act for the 2012/13 financial year.

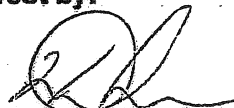
Further details in relation to compliance with certain of these obligations generally and those in Section 42E of the Act in particular, are contained in the attached Baseline Information as at 30 June 2013 document, attached to this Certificate.

**Signed for and on behalf of
CBA by:**



Name: David Craig
Position: Chief Financial Officer
Date: ^{28th} August 2013

**Signed for and on behalf of
Bankwest by:**



Name: Robert De Luca
Position: Managing Director
Date: ^{30th} August 2013

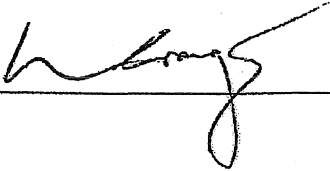
BANK OF WESTERN AUSTRALIA ACT 1995

STATUTORY DECLARATION

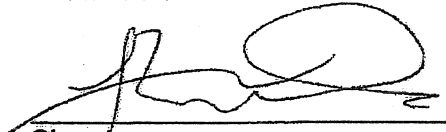
I, DAVID PAUL CRAIG, Chief Financial Officer of Commonwealth Bank of Australia, of Level 18, Darling Park, 201 Sussex Street, Sydney, NSW, sincerely declare and verify that the statements and information contained in the attached 2013 Annual Certificate of Compliance and Baseline Information as at 30 June 2013 document, are true and correct.

I sincerely declare that this declaration is true and I know that it is an offence to make a declaration knowing that it is false in a material particular. This declaration is made under *the Oaths, Affidavits and Statutory Declarations Act 2005*.

Declared at Sydney)
this 28th day of August 2013)



Before me:



Signature

NICK KUSALIC (NICHOLAS PAUL KUSALIC)
Print name

Solicitor
Print qualification

A person permitted to witness
Declarations pursuant to the
*Oaths, Affidavits and Statutory
Declarations Act 2005 (WA)*

BANK OF WESTERN AUSTRALIA ACT 1995


STATUTORY DECLARATION

I, ROBERTO SERGIO DE LUCA, Managing Director of Bankwest, of Level 12C,
Bankwest Place, 300 Murray Street, Perth, WA,


sincerely declare and verify that the statements and information contained in the
attached 2013 Annual Certificate of Compliance and Baseline Information as at 30
June 2013 document, are true and correct.

I sincerely declare that this declaration is true and I know that it is an offence to make
a declaration knowing that it is false in a material particular. This declaration is made
under *the Oaths, Affidavits and Statutory Declarations Act 2005*.

Declared at)
this 30th day of August 2013)

RPAL 

Before me:



Signature

Matthew Philip Lilly

Print name

Solicitor

Print qualification

A person permitted to witness
Declarations pursuant to the
*Oaths, Affidavits and Statutory
Declarations Act 2005 (WA)*