



Lending above \$5 million
Report as at 23 August 2018

In accordance with clause 10.2.6 of our Master Trust Deed with Covenant Trustee Services Limited (Covenant Trustees), we cannot lend to any borrower more than \$5 million, without first obtaining a waiver from Covenant Trustees.

As at 23 August 2018, Christian Savings has three loans that have outstanding balances of above \$5 million.