

Lending above \$5 million Report as at 4 June 2019

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 4 June 2019, Christian Savings has three loans that have outstanding balances of above \$5 million.