

Country-by-Country Reporting

The Capital Requirements (Country-by-Country Reporting) Regulations 2013 introduce reporting obligations for institutions within the scope of the European Union's Capital Requirements Directive (CRD IV). The requirements aim to give increased transparency regarding the activities of institutions.

Swansea Building Society (the Society) is the 37th largest society in the UK. As a mutual organisation, the Society is owned and run for the benefit of its members with the safety of members' funds being paramount. In providing a safe haven for members' funds, the Society can fulfil its primary purpose of enabling home ownership through the provision of mortgages. The financial statements of the Swansea Building Society includes the audited results of the Society.

The principal activity is detailed in the Directors' Report on page 16 of the Annual Report and Accounts for the year ended 31 December 2015. The country of incorporation is the United Kingdom.

For the year ended 31 December 2015:

- **Total Income, all of which arose in the UK, was £5.4M.**
- **The average number of Society full time equivalent employees, all of which were employed in the UK, was 28.**

Swansea Building Society

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