

Public Disclosure of Prudential Information as at 30 June 2014

In accordance with APRA Prudential Standard APS 330.

Australian Unity Limited is the top corporate entity in the group to which this disclosed information applies. [ABN 30 087 652 079. Big Sky Building Society AFSL: 237994.]

In the capital disclosures below, Big Sky Building Society is using the post January 2018 common disclosure template. Big Sky Building Society is fully applying the Basel III regulatory adjustments as implemented by APRA.

1 Directly issued qualifying ordinary shares 2,000 Balance sheets 2 Retained eamings including current year eamings 4,913 Table A 3 Accumulated other comprehensive income (and other reserves) 40,630 Table A 4 Directly issued rapital subject to phase out from CETI - 6 Common Equity Tier 1 capital before regulatory adjustments 47,543 Common Equity Tier 1 capital before regulatory adjustments 7 Prudential valuation adjustments - 8 Goodwill (net of related tax liability) - - 9 Other intangibles other than mortgage servicing rights (net of related tax liability) - - 10 Deferred tax assets that rely on future profitability excluding those anising from temporary differences (net of related tax liability) - - 11 Cash-flow hedge reserve - - - 12 Shortfall of provisions to expected losses - - - 13 Securitisation gain on sale - - - - 14 Gains and losses due to changes in own credit risk on fair valued liabilities - - - -	Commo	on Equity Tier 1 Capital: instruments and reserves	\$'000s	Reconciliation reference
2 Retained earnings including current year earnings 4,913 Table A 3 Accumulated other comprehensive income (and other reserves) 40,630 Table A 4 Directly issued capital subject to phase out from CET1 - 5 Ordinary share capital issued by subsidiaries and held by third parties - 6 Common Equity Tier 1 capital before regulatory adjustments 47,543 7 Prudential valuation adjustments - 8 Goodwill (net of related tax liability) - 9 Other intangibles other than mothage servicing rights (net of related tax liability) - 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) - 11 Cash-flow hedge reserve - 12 Shortfail of provisions to expected losses - 13 Securitisation gain on sale - 14 Gains and losses due to changes in own credit risk on fair valued liabilities - 15 Defined benefit superannuation fun net assets - 16 Investments in the capital of Shating, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short partities	1	Directly issued qualifying ordinary shares	2,000	
3 Accumulated other comprehensive income (and other reserves) 40,630 Table A 4 Directly issued capital subject to phase out from CETI - 5 Ordinary share capital issued by subsidiaries and held by third parties - 6 Common Equity Tier 1 capital before regulatory adjustments 47,543 Prodential valuation adjustments 7 Prodential valuation adjustments - 8 Goodwill (net of related tax liability) - 9 Other intangibles other than mortgage servicing rights (net of related tax liability) - 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) - 11 Cash-flow hedge reserve - 12 Shortfall of provisions to expected losses - 13 Securitisation gainon sale - 14 Gains and losses due to changes in own credit risk on fair valued liabilities - 15 Defined benefit superannuation fund net assets - 16 Investments in own shares - 17 Reciprocal cross-holdings in common equity - 18 Investments in the ordinary	2			Table A
4 Directly issued capital subject to phase out from CETI - 5 Ordinary share capital issued by subsidiaries and held by third parties 47,543 Common Equity Tier 1 capital before regulatory adjustments 47,543 7 Prudential valuation adjustments - 8 Goodwill (net of related tax liability) - 9 Other intangibles other than motgage servicing rights (net of related tax liability) - 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) - 11 Cash-flow hedge reserve - 12 Shortfall of provisions to expected losses - 13 Securifisation gain on sale - 15 Defined benefit superannuation fund net assets - 16 Investments in own shares - 17 Reciprocal cross-holdings in common equity - 18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital - 21 Deferred tax assets arising from temporary differences (net of related tax liability) <t< td=""><td>3</td><td></td><td></td><td>Table A</td></t<>	3			Table A
6 Common Equity Tier 1 capital: regulatory adjustments 47,543 7 Prudential valuation adjustments - 8 Goodwill (net of related tax liability) - 9 Other intangibles other than motgage servicing rights (net of related tax liability) - 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) - 11 Cash-flow hedge reserve - 12 Shortfall of provisions to expected losses - 13 Securitisation gain on sale - 14 Gains and losses due to changes in own credit risk on fair valued liabilities - 15 Defined benefit superannuation fund net assets - 16 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital - 19 Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions - 20 Mortgage servicing rights - - 21 Deferred tax assets arising from temporary differences (net of related tax liability) - 22 Amount exceeding the 15% threshold - - <t< td=""><td>4</td><td>Directly issued capital subject to phase out from CET1</td><td>-</td><td></td></t<>	4	Directly issued capital subject to phase out from CET1	-	
6 Common Equity Tier 1 capital: regulatory adjustments 47,543 7 Prudential valuation adjustments - 8 Goodwill (net of related tax liability) - 9 Other intangibles other than motgage servicing rights (net of related tax liability) - 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) - 11 Cash-flow hedge reserve - 12 Shortfall of provisions to expected losses - 13 Securitisation gain on sale - 14 Gains and losses due to changes in own credit risk on fair valued liabilities - 15 Defined benefit superannuation fund net assets - 16 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital - 19 Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions - 20 Mortgage servicing rights - - 21 Deferred tax assets arising from temporary differences (net of related tax liability) - 22 Amount exceeding the 15% threshold - - <t< td=""><td>5</td><td>Ordinary share capital issued by subsidiaries and held by third parties</td><td>-</td><td></td></t<>	5	Ordinary share capital issued by subsidiaries and held by third parties	-	
7 Prudential valuation adjustments - 8 Goodwill (net of related tax liability) - 9 Other intangibles other than mortgage servicing rights (net of related tax liability) - 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) - 11 Cash-flow hedge reserve - 12 Shortfall of provisions to expected losses - 13 Securitisation gain on sale - 14 Gains and losses due to changes in own credit risk on fair valued liabilities - 15 Defined benefit superannuation fund net assets - 16 Investments in own shares - 17 Reciprocal cross-holdings in common equity - 18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital - 19 Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions. - 21 Deferred tax assets arising from temporary differences (net of related tax liability) -	6		47,543	
7 Prudential valuation adjustments - 8 Goodwill (net of related tax liability) - 9 Other intangibles other than mortgage servicing rights (net of related tax liability) - 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) - 11 Cash-flow hedge reserve - 12 Shortfall of provisions to expected losses - 13 Securitisation gain on sale - 14 Gains and losses due to changes in own credit risk on fair valued liabilities - 15 Defined benefit superannuation fund net assets - 16 Investments in own shares - 17 Reciprocal cross-holdings in common equity - 18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital - 19 Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions. - 21 Deferred tax assets arising from temporary differences (net of related tax liability) -	Commo	on Faulty Tier 1 canital: regulatory adjustments		
8 Goodwill (net of related tax liability) - 9 Other intangibles other than mortgage servicing rights (net of related tax liability) - 10 Deferred tax sassets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) - 11 Cash-flow hedge reserve - 12 Shortfall of provisions to expected losses - 13 Securitisation gain on sale - 14 Gains and losses due to changes in own credit risk on fair valued liabilities - 15 Defined benefit superannuation fund net assets - 16 Investments in own shares - 17 Reciprocal cross-holdings in common equity - 18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the AD1 does not own more than 10% of the issued share capital - 19 Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions - 20 Mortgage service rights - - 21 Deferred tax assets arising from temporary differences - - <			-	
9Other intangibles other than mortgage servicing rights (net of related tax liability)-10Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)-11Cash-flow hedge reserve-12Shortfall of provisions to expected losses-13Securitisation gain on sale-14Gains and losses due to changes in own credit risk on fair valued liabilities-15Defined benefit superannuation fund net assets-16Investments in own shares-17Reciprocal cross-holdings in common equity-18Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where oth ADI does not own more than 10% of the issued share capital-19Significant investments in the ordinary shares of banking, financial and insurance 		5	_	
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) - 11 Cash-flow hedge reserve - 12 Shortfall of provisions to expected losses - 13 Securitisation gain on sale - 14 Gains and losses due to changes in own credit risk on fair valued liabilities - 15 Defined benefit superannuation fund net assets - 16 Investments in own shares - 17 Reciprocal cross-holdings in common equity - 18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions where the ADI does not own more than 10% of the issued share capital - 19 Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions - 20 Mortgage service rights - - 21 Deferred tax assets arising from temporary differences - 22 Amount exceeding the 15% threshold - 23 of which: deferred tax assets arising from temporary differences - 24 o			_	
temporary differences (net of related tax liability) - 11 Cash-flow hedge reserve - 23 Shortfall of provisions to expected losses - 13 Securitisation gain on sale - 14 Gains and losses due to changes in own credit risk on fair valued liabilities - 15 Defined benefit superannuation fund net assets - 16 Investments in own shares - 17 Reciprocal cross-holdings in common equity - 18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital - 19 Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions - 20 Mortgage service rights - 21 Deferred tax assets arising from temporary differences (net of related tax liability) - 22 Amount exceeding the 15% threshold - 23 of which: significant investments in the ordinary shares of financial entities - 24 of which: significant investments in the ordinary shares of financial entities - 25 of which: deferred tax assets arising from temporary differences - 26 National specific regulatory adjustments - 27 National specific regulatory adjustments - 28 of which: deferred tax assets and under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by - 26 of which: deferred tax assets not reported in rows 10, 21 and 25 - 26 of which: deferred tax assets not reported in rows 10, 21 and 25 - 26 of which: capitalised expenses - 26 of which: capitalised expenses - 27 28 of which: capitalised expenses - 29 of which: capitalised expenses - 20 of which: covered bonds in excess of asset cover in pools - 20 of which: covered bonds in excess of asset cover in pools - 21 Deferred tax assets not reported in rows 10, 21 and 25 - 25 of which: capitalised expenses - 26 of which: capitalised expenses - 27 28 of which: capitalised expenses - 28 of wh	-			
12Shortfall of provisions to expected losses-13Securitisation gain on sale-14Gains and losses due to changes in own credit risk on fair valued liabilities-15Defined benefit superannuation fund net assets-16Investments in own shares-17Reciprocal cross-holdings in common equity-18Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital-19Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions-20Mortgage service rights-21Deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold-23of which: significant investments in the ordinary shares of financial entities-24of which: deferred tax assets arising from temporary differences-25of which: deferred tax assets arising from temporary differences-26of which: offset to dividends are used to purchase new ordinary shares issued by the ADI-26of which: deferred face income-27of which: deferred tax assets not reported in rows 10, 21 and 2584128of which: deferred tax assets not reported in rows 10, 21 and 2584129of which: capitalised expenses </td <td></td> <td></td> <td>-</td> <td></td>			-	
13 Securitisation gain on sale - 14 Gains and losses due to changes in own credit risk on fair valued liabilities - 15 Defined benefit superannuation fund net assets - 16 Investments in own shares - 17 Reciprocal cross-holdings in common equity - 18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital - 19 Significant investments in the ordinary shares of banking, financial and insurance trities that are outside the scope of regulatory consolidation, net of eligible short positions - 20 Mortgage service rights - - 21 Deferred tax assets arising from temporary differences (net of related tax liability) - 22 Amount exceeding the 15% threshold - 23 of which: mortgage servicing rights - 24 of which: mortgage servicing rights - 25 of which: offer ted tax assets arising from temporary differences - 26 National specific regulatory adjustments 1,443 26a of which: deferred tax assets or sing from temporary s	11	Cash-flow hedge reserve	-	
14Gains and losses due to changes in own credit risk on fair valued liabilities-15Defined benefit superannuation fund net assets-16Investments in own shares-17Reciprocal cross-holdings in common equity-18Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the AD1 does not own more than 10% of the issued share capital-19Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions-20Mortgage service rights-21Deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold-23of which: significant investments in the ordinary shares of financial entities-24of which: mortgage servicing rights-25of which: deferred tax assets arising from temporary differences-26National specific regulatory adjustments1,44326aof which: treasury shares-26bof which: deferred tax assets on the porteal enviotement plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the AD1-26cof which: deferred tax assets not reported in rows 10, 21 and 25841Balance sheet26fof which: deferred tax assets not reported in rows 10, 21 and 25841Balance sheet27of whi	12	Shortfall of provisions to expected losses	-	
15Defined benefit superannuation fund net assets-16Investments in own shares-17Reciprocal cross-holdings in common equity-18Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital-19Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions-20Mortgage service rights-21Deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold-23of which: significant investments in the ordinary shares of financial entities-24of which: deferred tax assets arising from temporary differences-25of which: significant investments in the ordinary shares of financial entities-26National specific regulatory adjustments1,44326aof which: treasury shares-26bof which: treasury shares are used to purchase new ordinary shares issued by the ADI-26cof which: deferred fee income-2728of which: deferred tax assets not reported in rows 10, 21 and 2584126aof which: capitalised expenses60226aof which: investments in financial institutions not reported in rows 18, 19 and 23-27of which: investments in normerc	13	Securitisation gain on sale	-	
16Investments in own shares-17Reciprocal cross-holdings in common equity-18Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital-19Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions-20Mortgage service rights-21Deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold-23of which: significant investments in the ordinary shares of financial entities-24of which: mortgage servicing rights-25of which: deferred tax assets arising from temporary differences-26National specific regulatory adjustments1,44326aof which: treasury shares-26bof which: deferred fee income-276of which: deferred fee income-286of which: deferred tax assets not reported in rows 10, 21 and 25841296Balance sheet-207Of which: capitalised expenses602208Of which: investments in commercial (non-financial) entities that are deducted under APAA prudential requirements-264of which: investments in commercial (non-financial) entities that are deducted under APAA prudential requirements- <td< td=""><td>14</td><td>Gains and losses due to changes in own credit risk on fair valued liabilities</td><td>-</td><td></td></td<>	14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
17Reciprocal cross-holdings in common equity-18Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital-19Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions-20Mortgage service rights-21Deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold-23of which: significant investments in the ordinary shares of financial entities-24of which: mortgage servicing rights-25of which: treasury shares-26National specific regulatory adjustments1,44326aof which: treasury shares-26bof which: deferred fee income-26cof which: deferred fee income-27Of which: deferred tax assets not reported in rows 10, 21 and 2584126aof which: deferred tax assets not reported in rows 10, 21 and 2584126aof which: capitalised expenses60226aof which: capitalised expenses60226aof which: capitalised expenses60226aof which: covered bonds in excess of asset cover in pools-	15	Defined benefit superannuation fund net assets	-	
18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital - 19 Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions - 20 Mortgage service rights - 21 Deferred tax assets arising from temporary differences (net of related tax liability) - 22 Amount exceeding the 15% threshold - 23 of which: significant investments in the ordinary shares of financial entities - 24 of which: mortgage servicing rights - 25 of which: deferred tax assets arising from temporary differences - 26 National specific regulatory adjustments 1,443 26a of which: treasury shares - 26b of which: deferred fee income - 27 Of which: deferred fee income - 28 of which: deferred tax assets not reported in rows 10, 21 and 25 841 29 Of which: capitalised expenses 602 29 of which: capitalised expenses 602 <td>16</td> <td>Investments in own shares</td> <td>-</td> <td></td>	16	Investments in own shares	-	
outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital-19Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions-20Mortgage service rights-21Deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold-23of which: significant investments in the ordinary shares of financial entities-24of which: deferred tax assets arising from temporary differences-25of which: deferred tax assets arising from temporary differences-26National specific regulatory adjustments1,44326aof which: treasury shares-26bof which: deferred fee income-26cof which: deferred fee income-27cOf which: deferred tax assets not reported in rows 10, 21 and 2584126aof which: deferred tax assets not reported in rows 10, 21 and 2584126aof which: deferred tax assets not reported in rows 10, 21 and 2584127cBalance sheet-28dof which: capitalised expenses60229dof which: covered bonds in excess of asset cover in pools-	17	Reciprocal cross-holdings in common equity	-	
entities that are outside the scope of regulatory consolidation, net of eligible short positions-20Mortgage service rights-21Deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold-23of which: significant investments in the ordinary shares of financial entities-24of which: mortgage servicing rights-25of which: deferred tax assets arising from temporary differences-26National specific regulatory adjustments1,44326aof which: treasury shares-26bof which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI-26cof which: deferred fee income-26dof which: deferred tax assets not reported in rows 10, 21 and 2584126aof which: deferred tax assets not reported in rows 10, 21 and 2584126aof which: capitalised expenses60226bof which: capitalised expenses60226cof which: capitalised expenses60226fof which: covered bonds in excess of asset cover in pools-	18	outside the scope of regulatory consolidation, net of eligible short positions, where	-	
20Mortgage service rights-21Deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold-23of which: significant investments in the ordinary shares of financial entities-24of which: mortgage servicing rights-25of which: deferred tax assets arising from temporary differences-26National specific regulatory adjustments1,44326aof which: treasury shares-26bof which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI-26cof which: deferred fee income-26dof which: deferred tax assets not reported in rows 10, 21 and 2584126aof which: deferred tax assets not reported in rows 10, 21 and 2584126aof which: deferred tax assets not reported in rows 10, 21 and 2584126aof which: capitalised expenses60226bof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements-26bof which: covered bonds in excess of asset cover in pools-	19	entities that are outside the scope of regulatory consolidation, net of eligible short	_	
22Amount exceeding the 15% threshold-23of which: significant investments in the ordinary shares of financial entities-24of which: mortgage servicing rights-25of which: deferred tax assets arising from temporary differences-26National specific regulatory adjustments1,44326aof which: treasury shares-26bof which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI-26cof which: deferred fee income-26dof which: deferred fee income-26dof which: deferred tax assets not reported in rows 10, 21 and 2584126aof which: capitalised expenses60226bof which: capitalised expenses-26cof which: deferred tax assets not reported in rows 10, 21 and 2584126aof which: covered bonds in excess of asset cover in pools-	20		-	
23of which: significant investments in the ordinary shares of financial entities-24of which: mortgage servicing rights-25of which: deferred tax assets arising from temporary differences-26National specific regulatory adjustments1,44326aof which: treasury shares-26bof which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI-26cof which: deferred fee income-26dof which: deferred fee income-26eof which: deferred tax assets not reported in rows 10, 21 and 2584126fof which: capitalised expenses60226gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements-26hof which: covered bonds in excess of asset cover in pools-	21	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
24of which: mortgage servicing rights-25of which: deferred tax assets arising from temporary differences-26National specific regulatory adjustments1,44326aof which: treasury shares-26bof which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI-26cof which: deferred fee income-26dof which: deferred fee income-26eof which: deferred tax assets not reported in rows 18, 19 and 23-26eof which: deferred tax assets not reported in rows 10, 21 and 2584126fof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements-26gof which: covered bonds in excess of asset cover in pools-	22	Amount exceeding the 15% threshold	-	
25of which: deferred tax assets arising from temporary differences-26National specific regulatory adjustments1,44326aof which: treasury shares-26bof which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI-26cof which: deferred fee income-26dof which: deferred fee income-26eof which: deferred tax assets not reported in rows 18, 19 and 23-26eof which: deferred tax assets not reported in rows 10, 21 and 2584126fof which: capitalised expenses60226gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements-26hof which: covered bonds in excess of asset cover in pools-	23	of which: significant investments in the ordinary shares of financial entities	-	
26National specific regulatory adjustments1,44326aof which: treasury shares-26bof which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI-26cof which: deferred fee income-26dof which: equity investments in financial institutions not reported in rows 18, 19 and 23-26eof which: deferred tax assets not reported in rows 10, 21 and 2584126fof which: capitalised expenses60226gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements-26hof which: covered bonds in excess of asset cover in pools-	24	of which: mortgage servicing rights	-	
26aof which: treasury shares-26bof which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI-26cof which: deferred fee income-26dof which: equity investments in financial institutions not reported in rows 18, 19 and 23-26eof which: deferred tax assets not reported in rows 10, 21 and 2584126fof which: capitalised expenses60226gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements-26hof which: covered bonds in excess of asset cover in pools-	25	of which: deferred tax assets arising from temporary differences	-	
26bof which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI-26cof which: deferred fee income-26dof which: equity investments in financial institutions not reported in rows 18, 19 and 23-26eof which: deferred tax assets not reported in rows 10, 21 and 25841Balance sheet26fof which: capitalised expenses60226gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements-26hof which: covered bonds in excess of asset cover in pools-	26	National specific regulatory adjustments	1,443	
the extent that the dividends are used to purchase new ordinary shares issued by the ADI-26cof which: deferred fee income-26dof which: equity investments in financial institutions not reported in rows 18, 19 and 23-26eof which: deferred tax assets not reported in rows 10, 21 and 25841Balance sheet26fof which: capitalised expenses60226gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements-26hof which: covered bonds in excess of asset cover in pools-	26a	of which: treasury shares	-	
26dof which: equity investments in financial institutions not reported in rows 18, 19 and 23-26eof which: deferred tax assets not reported in rows 10, 21 and 25841Balance sheet26fof which: capitalised expenses60226gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements-26hof which: covered bonds in excess of asset cover in pools-	26b	the extent that the dividends are used to purchase new ordinary shares issued by	-	
23-26eof which: deferred tax assets not reported in rows 10, 21 and 25841Balance sheet26fof which: capitalised expenses60226gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements-26hof which: covered bonds in excess of asset cover in pools-	26c	of which: deferred fee income	-	
26eof which: deferred tax assets not reported in rows 10, 21 and 25841Balance sheet26fof which: capitalised expenses60226gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements-26hof which: covered bonds in excess of asset cover in pools-				
26gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements-26hof which: covered bonds in excess of asset cover in pools-	26e		841	Balance sheet
APRA prudential requirements-26hof which: covered bonds in excess of asset cover in pools-	26f		602	
26h of which: covered bonds in excess of asset cover in pools -	26g		-	
26i of which: undercapitalisation of a non-consolidated subsidiary -	26h	of which: covered bonds in excess of asset cover in pools	-	
	26i	of which: undercapitalisation of a non-consolidated subsidiary	-	



26j	of which: other national specific regulatory adjustments not reported in rows 26a to 26i	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28 29	Total regulatory adjustments applied to Common Equity Tier 1 Common Equity Tier 1 Capital (CET1)	1,443 46,100	
29	Common Equity Her I Capital (CETI)	40,100	

Additional Tier 1 Capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments issued by subsidiaries and held by third parties 35 of which: instruments issued by subsidiaries subject to phase-out 36 Additional Tier 1 Capital before regulatory adjustments Additional Tier 1 Capital: regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are 39 outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital 40 Significant investments in the ordinary shares of banking, financial and insurance

40	entities that are outside the scope of regulatory consolidation, net of eligible short positions	-	
41	National specific regulatory adjustments	-	
41a	of which: holdings of capital instruments in group members by other group members on behalf of third parties	-	
41b	of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in in rows 39 and 40	-	
41c	of which: other national specific regulatory adjustments not reported in rows 41a and 41b	-	
42	Regulatory adjustments applied to Additional Tier 1 capital due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	-	
45	Tier 1 Capital (T1=CET1+AT1)	46,100	

Tier 2	Capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments	-	
47	Directly issued capital instruments subject to phase out from Tier 2	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group T2)	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions	1,595	Table A
51	Tier 2 Capital before regulatory adjustments	1,595	
Tier 2	Capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital	-	
55	Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	-	
56	National specific regulatory adjustments	-	



56b	of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55	_	
56c	of which: other national specific regulatory adjustments not reported in rows 56a and 56b	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	1,595	
59	Total capital (TC=T1+T2)	47,695	
60	Total risk-weighted assets based on APRA standards	323,406	

Capital	ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	14.25%	
62	Tier 1 (as a percentage of risk-weighted assets)	14.25%	
63	Total capital (as a percentage of risk-weighted assets)	14.75%	
64	Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets	7.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: ADI-specific countercyclical buffer requirement	-	
67	of which: G-SIB buffer requirement (not applicable)	N/A	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk- weighted assets)	7.25%	

Natio	nal minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	N/A	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	N/A	
71	National total capital minimum ratio (if different from Basel III minimum)	N/A	
Amou	nts below thresholds for deductions (not risk weighted)		
72	Non-significant investments in the capital of other financial entities	-	
73	Significant investments in the ordinary shares of financial entities	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
Applic	able caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	-	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	-	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	
	Il instruments subject to phase-out arrangements (only applicable between 1 Jai Jan 2022)	n 2018	
80	Current cap on CET1 instruments subject to phase out arrangements	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	

85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)



Regulatory Balance Sheet	\$'000	Reconciliation reference
ASSETS		
Cash and cash equivalents	13,719	
Trade and other receivables	2,285	
Financial assets at fair value through profit or		
loss	37,087	
Held-to-maturity investments	70,045	
Loans and advances	576,580	
Deferred tax assets	841	Row 26e
Property, plant & equipment	281	
Intangible assets	602	
	701,440	
LIABILITIES		
Trade and other payables	5,382	
Interest bearing liabilities	646,000	
Provisions	754	
Other liabilities	166	
	652,302	
Net assets	49,138	
EQUITY		
Contributed Equity	2,000	Row 1
Reserves	42,225	Table A
Retained earnings	4,913	Table A
	49,138	

Reconciliation between common disclosure template and regulatory balance sheet						
Table A	Per balance sheet	Reconciliation reference				
Reserves						
General reserve	10,998	Row 3				
Reserve for credit losses	1,595	Row 50				
Business combination reserve	29,632	Row 2				
	42,225					
Retained earnings	4,913	Row 2				

Capital Adequacy	Risk Weighted Exposure at 30 June 2014	Risk Weighted Exposure at 31 March 2014
	\$,000	\$,000
Credit Risk		
 Deposits with banks and ADIs 	33,926	34,085
Loans and advances		
 Claims secured by residential mortgage 	200,447	197,706
 Other members loans 	10,248	26,047
 Commercial 	26,510	-
 Government 		
 Commitments for loans and advances 		
 Loans approved not advanced 	4,968	5,841
 Loan redraw facilities 	6,997	6,948
- Guarantees	-	-
Cash and Claims		
Other Assets	4,057	4,053
Operational Risk	36,252	35,060
Other Charges Prescribed by APRA		
Total Risk Weighted Exposures	323,406	309,742
Capital Adequacy Ratio		
Common Equity Tier 1 ratio	14.25%	14.66%
Tier 1 ratio	14.25%	14.66%
Total capital ratio	14.75%	15.16%



Credit Risk Exposure for 3 month period ended 30 June 2014	Gross exposures at reporting date	Average gross exposures for the period	Impaired facilities	90 days past due	Specific provisions balance	Charge for specific provisions and write- offs for the period
	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
Deposits with banks or ADIs	118,998	123,540	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	538,500	535,209	282	1,318	20	20
- other members loans	11,570	19,620	316	299	237	59
- commercial	26,510	-	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
 loans approved not advanced 	9,753	11,864	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
 revocable line of credits 						
undrawn	33,110	32,871	-	-	-	-
 irrevocable loan drawdowns 	41,710	40,776	-	-	-	-
 irrevocable standby 						
commitments	22,344	22,192	-	-	-	-
Total loans and advances	683,487	662,531	1,617	598	257	79

The general reserve for credit losses at 30 June 2014 is (\$000):

\$1,595

Credit Risk Exposure for 3 month period ended 31 March 2014	Gross exposures at reporting date	Average gross exposures for the period	Impaired facilities	90 days past due	Specific provisions balance	Charge for specific provisions and write- offs for the period
Democite with hereby en ADIs	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
Deposits with banks or ADIs	128,081	124,895	-	-	-	-
Loans and advances:						
On balance sheet:						
 secured by residential 						
mortgage	531,918	520,659	110	1,440	-	-
- other members loans	27,425	29,606	258	276	221	20
- commercial	-	-	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet						
commitments						
 loans approved not advanced 	13,975	15,278	-	-	-	-
 loan redraw limits 	-	-	-	-	-	-
 revocable line of credits 						
undrawn	32,631	32,532	-	-	-	-
 irrevocable loan drawdowns 	39,842	40,022	-	-	-	-
 irrevocable standby 						
commitments	22,050	21,652	-	-	-	-
Total loans and advances	667,841	659,750	1,698	386	221	20

The general reserve for credit losses at 31 March 2014 is (\$000):

\$1,526