



Public Disclosure of Prudential Information as at 30 September 2016

Big Sky Building Society Limited (ABN 30 087 652 079 AFSL 237994) ('Big Sky') is an Authorised Deposit Taking Institution ('ADI') subject to regulation by the Australian Prudential Regulation Authority ('APRA') and is a wholly owned subsidiary of Australian Unity Limited (ABN 23 087 648 888).

This update to Big Sky's capital adequacy and risk disclosures has been prepared in accordance with APRA prudential standard APS330 and uses the post January 2018 common disclosure template.

Big Sky Building Society is fully applying the Basel III regulatory adjustments as implemented by APRA.

Capital Adequacy	Risk Weighted Exposure at 30 September 2016	Risk Weighted Exposure at 30 June 2016
	\$,000	\$,000
Credit Risk		
• Deposits with banks and ADIs	29,243	24,697
• Loans and advances		
○ Claims secured by residential mortgage	227,891	231,237
○ Other members loans	13,690	9,907
○ Commercial	90,586	82,080
○ Government	-	-
○ Commitments for loans and advances		
- Loans approved not advanced	3,012	4,528
- Loan redraw facilities	7,211	7,012
- Guarantees	-	-
○ Interest rate contracts	17	17
Cash and Claims	-	-
Other Assets	3,897	3,683
Operational Risk	42,609	42,609
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	418,156	405,770
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	13.60%	13.58%
• Tier 1 ratio	13.60%	13.58%
• Total capital ratio	14.09%	14.09%

Credit Risk Exposure for 3 month period ended 30 September 2016	Gross exposures at reporting date	Average gross exposures for the period	90 days past due	Impaired Facilities	Specific provisions balance	Charge for specific provisions and write-offs for the period
	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
Deposits with banks or ADIs	132,306	124,879	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	614,965	606,951	1,508	948	381	268
- other members loans	13,690	12,048	126	150	110	15
- commercial	110,337	77,408	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	8,406	15,327	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	27,403	28,283	-	-	-	-
- irrevocable loan drawdowns	40,873	41,266	-	-	-	-
- irrevocable standby commitments	27,895	26,298	-	-	-	-
Total loans and advances	843,569	807,581	1,634	1,098	491	283

The general reserve for credit losses at 30 September 2016 is (\$000):

\$2,054

Credit Risk Exposure for 3 month period ended 30 June 2016	Gross exposures at reporting date	Average gross exposures for the period	90 days past due	Impaired Facilities	Specific provisions balance	Charge for specific provisions and write-offs for the period
	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
Deposits with banks or ADIs	126,268	126,675	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	624,133	624,962	2,707	1,813	709	329
- other members loans	9,907	10,056	228	291	192	44
- commercial	98,127	91,719	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	10,991	11,023	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	28,740	28,997	-	-	-	-
- irrevocable loan drawdowns	40,591	40,701	-	-	-	-
- irrevocable standby commitments	27,468	27,331	-	-	-	-
Total loans and advances	839,957	834,789	2,935	2,104	901	373

The general reserve for credit losses at 30 June 2016 is (\$000):

\$2,043

Contact details

Address
114 Albert Road
South Melbourne VIC 3205
GPO Box 1801
Melbourne VIC 3001

Website
bigsky.net.au

Email
bigsky@bigsky.net.au

Telephone
1300 654 321

Big Sky Building Society ABN 30 087 652 079 AFSL/Australian Credit Licence No. 237994