

Public Disclosure of Prudential Information as at 31 December 2013

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.

Capital Adequacy	Risk Weighted Exposure at 31 December 2013 \$,000	Risk Weighted Exposure at 30 September 2013 \$,000
Credit Risk		
• Deposits with banks and ADIs	32,220	32,936
• Loans and advances		
○ Claims secured by residential mortgage	189,620	183,288
○ Other members loans	30,180	26,545
○ Commercial		
○ Government		
○ Commitments for loans and advances		
- Loans approved not advanced	7,884	7,333
- Loan redraw facilities	7,075	6,822
- Guarantees	-	-
Cash and Claims		
Other Assets	3,605	3,685
Operational Risk	34,833	33,932
Other Charges Prescribed by APRA		
Total Risk Weighted Exposures	305,416	294,541
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	15.00%	15.56%
• Tier 1 ratio	15.00%	15.56%
• Total capital ratio	15.49%	16.06%

Credit Risk Exposure for 3 month period ended 31 December 2013	Gross exposures at reporting date \$,000	Average gross exposures for the period \$,000	Impaired facilities \$,000	90 days past due \$,000	Specific provisions balance \$,000	Charge for specific provisions and write-offs for the period \$,000
Deposits with banks or ADIs	121,709	119,582	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	509,401	493,077	1,289	915	-	-
- other members loans	31,787	30,058	339	364	250	65
- commercial	-	-	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	16,581	15,397	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	32,433	32,420	-	-	-	-
- irrevocable loan drawdowns	40,202	38,312	-	-	-	-
- irrevocable standby commitments	21,255	20,648	-	-	-	-
Total loans and advances	651,658	629,911	1,629	1,279	250	65

The general reserve for credit losses at 31 December 2013 is (\$000):

\$1,487

Credit Risk Exposure for 3 month period ended 30 September 2013	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	129,602	123,528	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	482,403	479,578	1,617	700	-	(17)
- other members loans	28,115	28,221	275	299	207	79
- commercial	-	-	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	14,832	14,522	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	32,909	32,658	-	-	-	-
- irrevocable loan drawdowns	38,604	37,513	-	-	-	-
- irrevocable standby commitments	20,530	20,286	-	-	-	-
Total loans and advances	617,393	612,779	1,893	999	207	62

The general reserve for credit losses at 30 September 2013 is (\$000):

\$1,454