



Public Disclosure of Prudential Information as at 31 December 2015

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 31 December 2015	Risk Weighted Exposure at 30 September 2015
	\$,000	\$,000
Credit Risk		
• Deposits with banks and ADIs	24,932	22,933
• Loans and advances		
○ Claims secured by residential mortgage	229,684	220,534
○ Other members loans	-	-
○ Commercial	68,489	49,895
○ Government	-	-
○ Commitments for loans and advances		
- Loans approved not advanced	7,199	9,554
- Loan redraw facilities	7,523	7,397
- Guarantees	-	-
○ Interest rate contracts	17	17
Cash and Claims	-	-
Other Assets	3,777	3,022
Operational Risk	39,404	37,925
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	381,025	351,277
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	13.58%	13.98%
• Tier 1 ratio	13.58%	13.98%
• Total capital ratio	14.06%	14.47%

Credit Risk Exposure for 3 month period ended 31 December 2015	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	124,487	120,969	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	618,718	608,828	440	372	-	-
- other members loans	12,410	11,408	616	324	302	100
- commercial	64,781	54,630	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	14,108	18,178	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	28,772	28,968	-	-	-	-
- irrevocable loan drawdowns	42,643	42,151	-	-	-	-
- irrevocable standby commitments	26,285	25,493	-	-	-	-
Total loans and advances	807,717	789,656	1,056	696	302	100

The general reserve for credit losses at 31 December 2015 is (\$000):

\$1,829

Credit Risk Exposure for 3 month period ended 30 September 2015	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	117,451	115,243	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	598,938	600,546	1,012	400	-	-
- other members loans	10,406	13,149	736	247	255	109
- commercial	44,479	32,529	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	22,248	19,731	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	29,163	29,407	-	-	-	-
- irrevocable loan drawdowns	41,659	41,961	-	-	-	-
- irrevocable standby commitments	24,700	24,391	-	-	-	-
Total loans and advances	771,593	761,714	1,748	647	255	109

The general reserve for credit losses at 30 September 2015 is (\$000):

\$1,702

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