



Public Disclosure of Prudential Information as at 31 December 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 31 December 2016	Risk Weighted Exposure at 30 September 2016
	\$,000	\$,000
Credit Risk		
• Deposits with banks and ADIs	30,218	29,243
• Loans and advances		
o Claims secured by residential mortgage	224,701	227,891
o Other members loans	14,886	13,690
o Commercial	85,957	90,586
o Government	-	-
o Commitments for loans and advances		
- Loans approved not advanced	876	3,012
- Loan redraw facilities	7,122	7,211
- Guarantees	-	-
o Interest rate contracts	17	17
Cash and Claims	-	-
Other Assets	3,823	3,897
Operational Risk	44,689	42,609
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	412,289	418,156
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	13.36%	13.60%
• Tier 1 ratio	13.36%	13.60%
• Total capital ratio	13.87%	14.09%

Credit Risk Exposure for 3 month period ended 31 December 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	138,688	135,497	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	609,189	612,077	3,890	2,902	945	454
- other members loans	14,886	14,288	85	107	66	66
- commercial	115,624	112,981	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	4,452	6,429	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	25,679	26,541	-	-	-	-
- irrevocable loan drawdowns	40,426	40,650	-	-	-	-
- irrevocable standby commitments	27,953	27,924	-	-	-	-
Total loans and advances	838,209	840,890	3,975	3,009	1,011	520

The general reserve for credit losses at 31 December 2016 is (\$000):

\$2,100

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