

Public Disclosure of Prudential Information as at 31 March 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.

Capital Adequacy	Risk Weighted Exposure at 31 March 2014	Risk Weighted Exposure at 31 December 2013
	\$,000	\$,000
Credit Risk		
• Deposits with banks and ADIs	34,085	32,220
• Loans and advances		
○ Claims secured by residential mortgage	197,706	189,620
○ Other members loans	26,047	30,180
○ Commercial		
○ Government		
○ Commitments for loans and advances		
- Loans approved not advanced	5,841	7,884
- Loan redraw facilities	6,948	7,075
- Guarantees	-	-
Cash and Claims		
Other Assets	4,053	3,605
Operational Risk	35,060	34,833
Other Charges Prescribed by APRA		
Total Risk Weighted Exposures	309,742	305,416
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	14.66%	15.00%
• Tier 1 ratio	14.66%	15.00%
• Total capital ratio	15.16%	15.49%

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
	\$,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	1,440	110	-	-
- 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

Credit Risk Exposure for 3 month period ended 31 December 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	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