

Public Disclosure of Prudential Information as at 31 March 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 March 2015	Risk Weighted Exposure at 31 December 2014
	\$,000	\$,000
Credit Risk		
• Deposits with banks and ADIs	30,486	28,559
• Loans and advances		
○ Claims secured by residential mortgage	232,049	211,560
○ Other members loans	-	1,272
○ Commercial	17,165	34,086
○ Government	-	-
○ Commitments for loans and advances		
- Loans approved not advanced	4,958	6,258
- Loan redraw facilities	7,375	7,589
- Guarantees	-	-
Cash and Claims	-	-
Other Assets	4,346	3,731
Operational Risk	37,579	37,580
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	333,958	330,635
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	14.39%	14.39%
• Tier 1 ratio	14.39%	14.39%
• Total capital ratio	14.89%	14.89%

Contact details

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

Credit Risk Exposure for 3 month period ended 31 March 2015	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	129,718	125,628	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	600,847	583,707	32	567	32	-
- other members loans	-	1,573	331	287	278	57
- commercial	19,065	26,576	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	15,715	16,504	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	30,620	30,619	-	-	-	-
- irrevocable loan drawdowns	42,233	43,246	-	-	-	-
- irrevocable standby commitments	24,059	23,662	-	-	-	-
Total loans and advances	732,539	725,887	363	854	310	57

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

\$1,653

Credit Risk Exposure for 3 month period ended 31 December 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	121,538	136,586	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	566,567	556,407	400	328	-	(50)
- other members loans	3,146	5,089	264	312	283	106
- commercial	34,086	32,001	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	17,293	18,723	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	30,618	30,915	-	-	-	-
- irrevocable loan drawdowns	44,259	44,144	-	-	-	-
- irrevocable standby commitments	23,265	23,426	-	-	-	-
Total loans and advances	719,234	710,705	664	640	283	56

The general reserve for credit losses at 31 December 2014 is (\$000):

\$1,654

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