

Public Disclosure of Prudential Information as at 31 March 2018

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 2018	Risk Weighted Exposure at 31 December 2017
	\$,000	\$,000
Credit Risk		
• Deposits with banks and ADIs	39,374	32,250
• Loans and advances		
○ Claims secured by residential mortgage	190,009	195,497
○ Other members loans	19,536	19,268
○ Commercial	94,754	93,117
○ Government	-	-
○ Commitments for loans and advances		
- Loans approved not advanced	3,669	2,352
- Loan redraw facilities	7,353	7,590
- Guarantees	-	-
○ Interest rate contracts	8	8
Cash and Claims	-	-
Other Assets	3,842	2,315
Operational Risk	47,288	47,288
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	405,833	399,685
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	14.22%	14.23%
• Tier 1 ratio	14.22%	14.23%
• Total capital ratio	17.02%	17.02%

Credit Risk Exposure for 3 month period ended 31 March 2018	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	118,858	115,561	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	522,773	531,660	3,980	2,491	1,528	(32)
- other members loans	19,536	19,402	19	2	68	(14)
- commercial	121,463	119,697	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	11,682	10,154	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	22,946	23,070	-	-	-	-
- irrevocable loan drawdowns	40,056	40,870	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	738,456	744,853	3,999	2,493	1,596	(46)

The general reserve for credit losses at 31 March 2018 is (\$000):

\$11,362

Credit Risk Exposure for 3 month period ended 31 December 2017	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	112,264	119,684	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	540,547	551,297	3,856	2,293	1,601	(1,606)
- other members loans	19,268	17,285	48	73	38	1
- commercial	117,931	116,145	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	8,627	7,860	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	23,195	23,612	-	-	-	-
- irrevocable loan drawdowns	41,684	42,657	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	751,252	758,856	3,904	2,366	1,640	(1,605)

The general reserve for credit losses at 31 December 2017 is (\$000):

\$11,179