

## Public Disclosure of Prudential Information as at 30 September 2013

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 30 September 2013 \$,000	Risk Weighted Exposure at 30 June 2013 \$,000
<b>Credit Risk</b>		
• Deposits with banks and ADIs	32,936	28,009
• Loans and advances		
○ Claims secured by residential mortgage	183,288	180,354
○ Other members loans	26,545	26,887
○ Commercial		
○ Government		
○ Commitments for loans and advances		
- Loans approved not advanced	7,333	7,180
- Loan redraw facilities	6,822	6,565
- Guarantees	-	-
<b>Cash and Claims</b>		
<b>Other Assets</b>	3,685	3,453
<b>Operational Risk</b>	33,932	33,636
<b>Other Charges Prescribed by APRA</b>		
<b>Total Risk Weighted Exposures</b>	<b>294,541</b>	<b>286,084</b>
<b>Capital Adequacy Ratio</b>		
• Common Equity Tier 1 ratio	<b>15.56%</b>	<b>16.01%</b>
• Tier 1 ratio	<b>15.56%</b>	<b>16.01%</b>
• Total capital ratio	<b>16.06%</b>	<b>16.51%</b>

Credit Risk Exposure for 3 month period ended 30 September 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				
<b>Deposits with banks or ADIs</b>	<b>129,602</b>	<b>123,528</b>	-	-	-	-
<b>Loans and advances:</b>						
<b>On balance sheet:</b>						
- secured by residential mortgage	482,403	479,578	1,617	700	-	(17)
- other members loans	28,115	28,221	275	299	207	79
- commercial	-	-	-	-	-	-
- government	-	-	-	-	-	-
<b>Off balance sheet commitments</b>						
- loans approved not advanced	14,832	14,522	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	32,909	32,658	-	-	-	-
- irrevocable loan drawdowns	38,604	37,513	-	-	-	-
- irrevocable standby commitments	20,530	20,286	-	-	-	-
<b>Total loans and advances</b>	<b>617,393</b>	<b>612,779</b>	<b>1,893</b>	<b>999</b>	<b>207</b>	<b>62</b>

The general reserve for credit losses at 30 September 2013 is (\$000):

\$1,454

Credit Risk Exposure for 3 month period ended 30 June 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
<b>Deposits with banks or ADIs</b>	<b>105,253</b>	<b>111,354</b>	-	-	-	-
<b>Loans and advances:</b>						
<b>On balance sheet:</b>						
- secured by residential mortgage	478,308	477,530	1,078	541	17	(13)
- other members loans	28,435	28,381	203	215	160	27
- commercial	-	-	-	-	-	-
- government	-	-	-	-	-	-
<b>Off balance sheet commitments</b>						
- loans approved not advanced	11,841	13,027	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	32,436	32,422	-	-	-	-
- irrevocable loan drawdowns	36,831	36,627	-	-	-	-
- irrevocable standby commitments	19,630	19,835	-	-	-	-
<b>Total loans and advances</b>	<b>607,481</b>	<b>607,822</b>	<b>1,281</b>	<b>756</b>	<b>177</b>	<b>14</b>

The general reserve for credit losses at 30 June 2013 is (\$000):

\$1,430