

Public Disclosure of Prudential Information as at 30 September 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 30 September 2014	Risk Weighted Exposure at 30 June 2014
	\$,000	\$,000
Credit Risk		
• Deposits with banks and ADIs	36,957	33,926
• Loans and advances		
○ Claims secured by residential mortgage	205,261	200,447
○ Other members loans	5,402	10,248
○ Commercial	29,917	26,510
○ Government		
○ Commitments for loans and advances	8,253	4,968
- Loans approved not advanced	7,515	6,997
- Loan redraw facilities	-	-
- Guarantees		
Cash and Claims		
Other Assets	4,303	4,057
Operational Risk	36,252	36,252
Other Charges Prescribed by APRA		
Total Risk Weighted Exposures	333,860	323,406
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	13.97%	14.25%
• Tier 1 ratio	13.97%	14.25%
• Total capital ratio	14.46%	14.75%

Credit Risk Exposure for 3 month period ended 30 September 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	151,635	135,317	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	546,247	542,373	229	1,279	50	30
- other members loans	7,032	9,301	281	241	206	22
- commercial	29,917	-	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	20,153	14,953	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	31,213	32,161	-	-	-	-
- irrevocable loan drawdowns	44,030	42,870	-	-	-	-
- irrevocable standby commitments	23,588	22,961	-	-	-	-
Total loans and advances	702,180	664,619	510	1,520	256	52

The general reserve for credit losses at 30 September 2014 is (\$000):

\$1,655



Credit Risk Exposure for 3 month period ended 30 June 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	118,998	123,540	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	538,500	535,209	282	1,318	20	20
- other members loans	11,570	19,620	316	299	237	59
- commercial	26,510	-	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	9,753	11,864	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	33,110	32,871	-	-	-	-
- irrevocable loan drawdowns	41,710	40,776	-	-	-	-
- irrevocable standby commitments	22,344	22,192	-	-	-	-
Total loans and advances	683,487	662,531	1,617	598	257	79

The general reserve for credit losses at 30 June 2014 is (\$000):

\$1,595