

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
Credit Risk		
• 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	-	-
Cash and Claims		
Other Assets	3,685	3,453
Operational Risk	33,932	33,636
Other Charges Prescribed by APRA		
Total Risk Weighted Exposures	294,541	286,084
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	15.56%	16.01%
• Tier 1 ratio	15.56%	16.01%
• Total capital ratio	16.06%	16.51%

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	\$,000	\$,000	\$,000	\$,000
Deposits with banks or ADIs	129,602	123,528	-	-	-	-
Loans and advances:						
On balance sheet:						
- 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	-	-	-	-	-	-
Off balance sheet commitments						
- 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	-	-	-	-
Total loans and advances	617,393	612,779	1,893	999	207	62

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
Deposits with banks or ADIs	105,253	111,354	-	-	-	-
Loans and advances:						
On balance sheet:						
- 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	-	-	-	-	-	-
Off balance sheet commitments						
- 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	-	-	-	-
Total loans and advances	607,481	607,822	1,281	756	177	14

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

\$1,430