

Public Disclosure of Prudential Information as at 30 September 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 30 September 2015	Risk Weighted Exposure at 30 June 2015
	\$,000	\$,000
Credit Risk		
• Deposits with banks and ADIs	22,933	22,054
• Loans and advances		
o Claims secured by residential mortgage	220,534	231,271
o Other members loans	-	-
o Commercial	49,895	34,129
o Government	-	-
o Commitments for loans and advances		
- Loans approved not advanced	9,554	5,768
- Loan redraw facilities	7,397	7,328
- Guarantees	-	-
o Interest rate contracts	17	17
Cash and Claims	-	-
Other Assets	3,022	3,164
Operational Risk	37,925	37,925
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	351,277	341,656
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	13.98%	14.19%
• Tier 1 ratio	13.98%	14.19%
• Total capital ratio	14.47%	14.69%

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 30 September 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	117,451	115,243	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	598,938	600,546	1,012	400	-	-
- other members loans	10,406	13,149	736	247	255	109
- commercial	44,479	32,529	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	22,248	19,731	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	29,163	29,407	-	-	-	-
- irrevocable loan drawdowns	41,659	41,961	-	-	-	-
- irrevocable standby commitments	24,700	24,391	-	-	-	-
Total loans and advances	771,593	761,714	1,748	647	255	109

The general reserve for credit losses at 30 September 2015 is (\$000):

\$1,702

Credit Risk Exposure for 3 month period ended 30 June 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	113,035	121,376	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	602,153	601,500	569	27	-	-
- other members loans	15,892	7,946	231	274	200	107
- commercial	20,580	19,999	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	17,214	16,464	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	29,652	30,136	-	-	-	-
- irrevocable loan drawdowns	42,263	42,248	-	-	-	-
- irrevocable standby commitments	24,082	24,070	-	-	-	-
Total loans and advances	751,836	742,363	800	301	200	107

The general reserve for credit losses at 30 June 2015 is (\$000):

\$1,699

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