

BIG SKY

Banking • Financial Advice • Insurance

Public Disclosure of Prudential Information as at 30 September 2017

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 2017	Risk Weighted Exposure at 30 June 2017
	\$,000	\$,000
Credit Risk		
• Deposits with banks and ADIs	32,394	26,561
• Loans and advances		
○ Claims secured by residential mortgage	203,190	211,099
○ Other members loans	25,589	14,514
○ Commercial	80,087	89,710
○ Government	-	-
○ Commitments for loans and advances		
- Loans approved not advanced	2,321	3,474
- Loan redraw facilities	7,730	8,033
- Guarantees	-	-
○ Interest rate contracts	8	17
Cash and Claims	-	-
Other Assets	1,942	2,240
Operational Risk	46,505	46,505
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	399,766	402,153
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	14.11%	13.75%
• Tier 1 ratio	14.11%	13.75%
• Total capital ratio	16.68%	16.36%

Credit Risk Exposure for 3 month period ended 30 September 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	127,104	125,237	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	562,047	572,574	4,238	5,897	3,394	2,083
- other members loans	15,302	14,908	77	92	49	8
- commercial	114,359	113,186	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	7,093	8,388	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	24,029	24,501	-	-	-	-
- irrevocable loan drawdowns	43,630	44,163	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	766,460	777,720	4,315	5,989	3,443	2,091

The general reserve for credit losses at 30 September 2017 is (\$000):

\$10,287

Credit Risk Exposure for 3 month period ended 30 June 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	123,370	129,611	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	583,100	584,036	3,199	1,008	1,311	63
- other members loans	14,514	20,186	42	86	35	45
- commercial	112,014	111,893	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	9,683	9,485	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	24,972	25,111	-	-	-	-
- irrevocable loan drawdowns	44,698	43,609	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	788,981	794,319	3,282	1,094	1,346	108

The general reserve for credit losses at 30 June 2017 is (\$000):

\$10,502