

Public Disclosure of Prudential Information as at 31 December 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 31 December 2014	Risk Weighted Exposure at 30 September 2014
	\$,000	\$,000
Credit Risk		
• Deposits with banks and ADIs	28,559	36,957
• Loans and advances		
○ Claims secured by residential mortgage	211,560	205,261
○ Other members loans	1,272	5,402
○ Commercial	34,086	29,917
○ Government		
○ Commitments for loans and advances		
- Loans approved not advanced	6,258	8,253
- Loan redraw facilities	7,589	7,515
- Guarantees	-	-
Cash and Claims		
Other Assets	3,731	4,303
Operational Risk	37,580	36,252
Other Charges Prescribed by APRA		
Total Risk Weighted Exposures	330,635	333,860
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	14.39%	13.97%
• Tier 1 ratio	14.39%	13.97%
• Total capital ratio	14.89%	14.46%

Credit Risk Exposure for 3 month period ended 31 December 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	121,538	136,586	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	566,567	556,407	400	328	-	(50)
- other members loans	3,146	5,089	264	312	283	106
- commercial	34,086	32,001	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	17,293	18,723	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	30,618	30,915	-	-	-	-
- irrevocable loan drawdowns	44,259	44,144	-	-	-	-
- irrevocable standby commitments	23,265	23,426	-	-	-	-
Total loans and advances	719,234	710,705	664	640	283	56

The general reserve for credit losses at 31 December 2014 is (\$000):

\$1,654

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