

Public Disclosure of Prudential Information as at 31 March 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 31 March 2015 | Risk Weighted Exposure at 31 December 2014 |
|--|---|--|
| | \$,000 | \$,000 |
| Credit Risk | | |
| • Deposits with banks and ADIs | 30,486 | 28,559 |
| • Loans and advances | | |
| ○ Claims secured by residential mortgage | 232,049 | 211,560 |
| ○ Other members loans | - | 1,272 |
| ○ Commercial | 17,165 | 34,086 |
| ○ Government | - | - |
| ○ Commitments for loans and advances | | |
| - Loans approved not advanced | 4,958 | 6,258 |
| - Loan redraw facilities | 7,375 | 7,589 |
| - Guarantees | - | - |
| Cash and Claims | - | - |
| Other Assets | 4,346 | 3,731 |
| Operational Risk | 37,579 | 37,580 |
| Other Charges Prescribed by APRA | - | - |
| Total Risk Weighted Exposures | 333,958 | 330,635 |
| Capital Adequacy Ratio | | |
| • Common Equity Tier 1 ratio | 14.39% | 14.39% |
| • Tier 1 ratio | 14.39% | 14.39% |
| • Total capital ratio | 14.89% | 14.89% |

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 31 March 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 | 129,718 | 125,628 | - | - | - | - |
| Loans and advances: | | | | | | |
| On balance sheet: | | | | | | |
| - secured by residential mortgage | 600,847 | 583,707 | 32 | 567 | 32 | - |
| - other members loans | - | 1,573 | 331 | 287 | 278 | 57 |
| - commercial | 19,065 | 26,576 | - | - | - | - |
| - government | - | - | - | - | - | - |
| Off balance sheet commitments | | | | | | |
| - loans approved not advanced | 15,715 | 16,504 | - | - | - | - |
| - loan redraw limits | - | - | - | - | - | - |
| - revocable line of credits undrawn | 30,620 | 30,619 | - | - | - | - |
| - irrevocable loan drawdowns | 42,233 | 43,246 | - | - | - | - |
| - irrevocable standby commitments | 24,059 | 23,662 | - | - | - | - |
| Total loans and advances | 732,539 | 725,887 | 363 | 854 | 310 | 57 |

The general reserve for credit losses at 31 March 2015 is (\$000):

\$1,653

| 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

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