



## Public Disclosure of Prudential Information as at 31 March 2016

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 2016	Risk Weighted Exposure at 31 December 2015
	\$,000	\$,000
<b>Credit Risk</b>		
• Deposits with banks and ADIs	24,857	24,932
• Loans and advances		
○ Claims secured by residential mortgage	231,707	229,684
○ Other members loans	-	-
○ Commercial	83,024	68,489
○ Government	-	-
○ Commitments for loans and advances		
- Loans approved not advanced	6,367	7,199
- Loan redraw facilities	7,059	7,523
- Guarantees	-	-
○ Interest rate contracts	17	17
<b>Cash and Claims</b>	-	-
<b>Other Assets</b>	4,673	3,777
<b>Operational Risk</b>	39,404	39,404
<b>Other Charges Prescribed by APRA</b>	-	-
<b>Total Risk Weighted Exposures</b>	<b>397,108</b>	<b>381,025</b>
<b>Capital Adequacy Ratio</b>		
• Common Equity Tier 1 ratio	<b>13.56%</b>	<b>13.58%</b>
• Tier 1 ratio	<b>13.56%</b>	<b>13.58%</b>
• Total capital ratio	<b>14.05%</b>	<b>14.06%</b>

<b>Credit Risk Exposure for 3 month period ended 31 March 2016</b>	<b>Gross exposures at reporting date</b>	<b>Average gross exposures for the period</b>	<b>90 days past due</b>	<b>Impaired Facilities</b>	<b>Specific provisions balance</b>	<b>Charge for specific provisions and write-offs for the period</b>
	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>
<b>Deposits with banks or ADIs</b>	<b>127,082</b>	<b>125,784</b>	-	-	-	-
<b>Loans and advances:</b>						
<b>On balance sheet:</b>						
- secured by residential mortgage	625,792	622,255	1,478	724	247	171
- other members loans	10,206	11,308	327	509	281	55
- commercial	85,311	75,046	-	-	-	-
- government	-	-	-	-	-	-
<b>Off balance sheet commitments</b>						
- loans approved not advanced	11,056	12,582	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	29,254	29,013	-	-	-	-
- irrevocable loan drawdowns	40,811	41,727	-	-	-	-
- irrevocable standby commitments	27,194	26,740	-	-	-	-
<b>Total loans and advances</b>	<b>829,624</b>	<b>818,671</b>	<b>1,805</b>	<b>1,233</b>	<b>528</b>	<b>226</b>

The general reserve for credit losses at 31 March 2016 is (\$000):

\$1,951

<b>Credit Risk Exposure for 3 month period ended 31 December 2015</b>	<b>Gross exposures at reporting date</b>	<b>Average gross exposures for the period</b>	<b>90 days past due</b>	<b>Impaired Facilities</b>	<b>Specific provisions balance</b>	<b>Charge for specific provisions and write-offs for the period</b>
	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>
<b>Deposits with banks or ADIs</b>	<b>124,487</b>	<b>120,969</b>	-	-	-	-
<b>Loans and advances:</b>						
<b>On balance sheet:</b>						
- secured by residential mortgage	618,718	608,828	440	372	-	-
- other members loans	12,410	11,408	616	324	302	100
- commercial	64,781	54,630	-	-	-	-
- government	-	-	-	-	-	-
<b>Off balance sheet commitments</b>						
- loans approved not advanced	14,108	18,178	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	28,772	28,968	-	-	-	-
- irrevocable loan drawdowns	42,643	42,151	-	-	-	-
- irrevocable standby commitments	26,285	25,493	-	-	-	-
<b>Total loans and advances</b>	<b>807,717</b>	<b>789,656</b>	<b>1,056</b>	<b>696</b>	<b>302</b>	<b>100</b>

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

\$1,829

#### Contact details

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**Big Sky Building Society** ABN 30 087 652 079 AFSL/Australian Credit Licence No. 237994