



Public Disclosure of Prudential Information as at 31 March 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 31 March 2017	Risk Weighted Exposure at 31 December 2016
	\$,000	\$,000
Credit Risk		
• Deposits with banks and ADIs	31,143	30,218
• Loans and advances		
○ Claims secured by residential mortgage	216,281	224,701
○ Other members loans	25,857	14,886
○ Commercial	80,059	85,957
○ Government	-	-
○ Commitments for loans and advances		
- Loans approved not advanced	2,810	876
- Loan redraw facilities	7,507	7,122
- Guarantees	-	-
○ Interest rate contracts	17	17
Cash and Claims	-	-
Other Assets	2,072	3,823
Operational Risk	44,689	44,689
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	410,435	412,289
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	13.64%	13.36%
• Tier 1 ratio	13.64%	13.36%
• Total capital ratio	16.18%	13.87%

Credit Risk Exposure for 3 month period ended 31 December 2016	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	135,851	137,269	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	584,973	597,081	4,477	2,269	1,248	303
- other members loans	25,857	20,372	127	182	100	54
- commercial	111,773	113,699	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	9,287	6,869	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	25,249	25,464	-	-	-	-
- irrevocable loan drawdowns	42,519	41,473	-	-	-	-
- irrevocable standby commitments		13,976	-	-	-	-
Total loans and advances	799,659	818,933	4,604	2,451	1,348	357

The general reserve for credit losses at 31 March 2017 is (\$000):

\$10,419

Credit Risk Exposure for 3 month period ended 31 December 2016	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	138,688	135,497	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	609,189	612,077	3,890	2,902	945	454
- other members loans	14,886	14,288	85	107	66	66
- commercial	115,624	112,981	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	4,452	6,429	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	25,679	26,541	-	-	-	-
- irrevocable loan drawdowns	40,426	40,650	-	-	-	-
- irrevocable standby commitments	27,953	27,924	-	-	-	-
Total loans and advances	838,209	840,890	3,975	3,009	1,011	520

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

\$2,100