

Public Disclosure of Prudential Information as at 31 December 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 December 2017	Risk Weighted Exposure at 30 September 2017
	\$,000	\$,000
Credit Risk		
 Deposits with banks and ADIs 	32,250	32,394
 Loans and advances 		
 Claims secured by residential mortgage 	195,497	203,190
 Other members loans 	19,268	25,589
o Commercial	93,117	80,087
 Government 	-	-
 Commitments for loans and advances 		
 Loans approved not advanced 	2,352	2,321
 Loan redraw facilities 	7,590	7,730
- Guarantees	-	-
o Interest rate contracts	8	8
Cash and Claims	-	-
Other Assets	2,315	1,942
Operational Risk	47,288	46,505
Other Charges Prescribed by APRA	-	_
Total Risk Weighted Exposures	399,685	399,766
Capital Adequacy Ratio		
Common Equity Tier 1 ratio	14.23%	14.11%
Tier 1 ratio	14.23%	14.11%
Total capital ratio	17.02%	16.68%

Credit Risk Exposure for 3 month period ended 31 December 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	112,264	119,684	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential						
mortgage	540,547	551,297	3,856	2,293	1,601	(1,606)
- other members loans	19,268	17,285	48	<i>73</i>	38	1
- commercial	117,931	116,145	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	8,627	7,860	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits						
undrawn	23,195	23,612	-	_	-	-
- irrevocable loan drawdowns	41,684	42,657	-	-	-	-
- irrevocable standby commitments			-	-	-	-
Total loans and advances	751,252	758,856	3,904	2,366	1,640	(1,605)

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

\$11,179

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

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The general reserve for credit losses a	t 30 September 2017 is (\$000);	\$10,287