1: Common Disclosure - Capital

The Capital disclosures detailed in the template below represents the post 1 January 2018 Basel 111 common disclosure requirements. Ford Co-Operative Credit Society Limited is applying the Basel 111 regulatory adjustments in full as implemented by APRA.

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26 of which: other national specific regulatory adjustments not reported in rows 26a to 26i 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common Equity Tier 1 29 Common Equity Tier 1 Capital (CET1) 20 Directly issued qualifying Additional Tier 1 instruments 30 Directly issued qualifying Additional Tier 1 instruments 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 4 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 4 Additional Tier 1 Capital: regulatory adjustments 36 Additional Tier 1 Capital: regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) 40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments (sum of rows 41a, 41b and 41c) 42 of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 39 and 40			-
Tier 2 to cover deductions Total regulatory adjustments to Common Equity Tier 1 Total regulatory adjustments to Tinstruments Additional Tier 1 Capital: instruments Total regulatory adjustments to Tinstruments Total regulatory adjustments to Tinstruments Tinstruments to Tinstruments Total regulatory adjustments Tinstruments	_		-
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of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) Additional Tier 1 Capital before regulatory adjustments Additional Tier 1 Capital before regulatory adjustments Additional Tier 1 Capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments (sum of rows 41a, 41b and 41c) of which: holdings of capital instruments in group members by other group members on behalf of third parties of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation rows 39 and 40			
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of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 Capital before regulatory adjustments Additional Tier 1 Capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments (sum of rows 41a, 41b and 41c) of which: holdings of capital instruments in group members by other group members on behalf of third parties of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40		Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries	- K
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Investments in own Additional Tier 1 instruments			-
Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments (sum of rows 41a, 41b and 41c) of which: holdings of capital instruments in group members by other group members on behalf of third parties of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40			
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Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 11 National specific regulatory adjustments (sum of rows 41a, 41b and 41c) 12 of which: holdings of capital instruments in group members by other group members on behalf of third parties 13 of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40		Investments in the capital of banking, financial and insurance entities that are outside the scope of	:-
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third parties of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40	41	National specific regulatory adjustments (sum of rows 41a, 41b and 41c)	
of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40	110		
consolidations not reported in rows 39 and 40	7 10		

Reconciliation Table Reference

Table A

Table B Table C Table D

Table B

Table E

30-Jun-21 Common Equity Tier 1 Capital: instruments and reserves \$ Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 42 Total regulatory adjustments to Additional Tier 1 capital 43 44 Additional Tier 1 capital (AT1) 11,016,881 45 Tier 1 Capital (T1=CET1+AT1) Tier 2 Capital: instruments and provisions 46 Directly issued qualifying Tier 2 instruments Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by 48 subsidiaries and held by third parties (amount allowed in group T2) 49 of which: instruments issued by subsidiaries subject to phase out 101,849 50 Provisions 101.849 51 Tier 2 Capital before regulatory adjustments Tier 2 Capital: regulatory adjustments 52 Investments in own Tier 2 instruments 53 Reciprocal cross-holdings in Tier 2 instruments Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more 54 than 10% of the issued share capital (amount above 10% threshold) Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions 56 National specific regulatory adjustments (sum of rows 56a, 56b and 56c) of which: holdings of capital instruments in group members by other group members on behalf of 56a third parties of which: investments in the capital of financial institutions that are outside the scope of regulatory 56b consolidation not reported in rows 54 and 55 56c of which: other national specific regulatory adjustments not reported in rows 56a and 56b 57 Total regulatory adjustments to Tier 2 capital 101.849 58 Tier 2 capital (T2) 59 Total capital (TC=T1+T2) 11,118,730 60 Total risk-weighted assets based on APRA standards 74,545,445 Capital ratios and buffers 61 Common Equity Tier 1 (as a percentage of risk-weighted assets) 14.78% Tier 1 (as a percentage of risk-weighted assets) 14.92% 63 Total capital (as a percentage of risk-weighted assets) Institution-specific buffer requirement (minimum CET1 requirement plus capital conservation buffer 7.00% plus countercyclical buffer requirements plus G-SIBs buffer requirement, expressed as a percentage of risk-weighted assets) 2.50% 65 of which: capital conservation buffer requirement 0.00% 66 of which: ADI-specific countercyclical buffer requirements of which: G-SIB buffer requirement N/A 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets) National minima (if different from Basel III) 69 National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) 70 National Tier 1 minimum ratio (if different from Basel III minimum) 71 National total capital minimum ratio (if different from Basel III minimum) Amount below thresholds for deductions (not risk-weighted) 72 Non-significant investments in the capital of other financial entities Significant investments in the ordinary shares of financial entities 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach 101,849 (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach 101 849 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities 81 Current cap on AT1 instruments subject to phase out arrangements 0% 82 Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and 83 maturities) 0% Current cap on T2 instruments subject to phase out arrangements 84 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)

Reconciliation Table Reference

Table F

	30-Jun-21	Template / Reconciliation Table Reference
Assets		
Cash and cash equivalents	3,276,636	
Financial instruments - held to maturity	67,027,057	
Receivables	275,266	
Prepayments	54,205	
oans & advances to members	111,177,880	
Other financial investments	704,339	
Property, plant & equipment	3,183,564	
Deferred tax assets	94,774	
ntangible assets	-	
oans to Capital investors		Row 41c
Total assets	185,793,721	
iabilities	100 710 :-:	
Deposits	169,716,451	
Creditor accruals	224,511	
Current tax liabilities	30,050	
Provisions	240,500	
Deferred tax liabilities	648,067	
ong term borrowings	3,111,283	
Total liabilities	173,970,862	
Net assets	11,822,859	
Members' Equity		
Capital reserve	129,794	Row 3
General reserve	3,000,000	Row 3
Reserve for credit losses	101,849	Row 50
Asset revaluation reserve	1,385,007	Row 3
Retained earnings	7,206,209	Row 2
Total members' equity	11,822,859	
1.3: Reconciliation between detailed capital disclosures template an	d the Regulatory Balance Sheet	
Table A		
Accumulated other disclosed reserves	/aa =a./	
Capital reserve per balance sheet	129,794	
General reserve per balance sheet	3,000,000	
	1,385,007	Row 3
	4,514,801	KOM 2
Asset Revaluation Reserve per balance sheet Fotal per capital disclosures template		
Total per capital disclosures template Table B Other financial investments	622 074	Pow 26d
Total per capital disclosures template	622,071 82,058	Row 26d Row 26g

CAPITAL REQUIREMENTS

Capital requirements for Ford Co-Operative Credit Society Limited is determined by the risk weights of the relevant assets held with the minimum required capital to over 8% of the risk weighted assets. Ford Co-Operative Credit Society Limited maintains a capital policy level of Minimum 13% and a capital target of 14%. The current level of capital is 16.44%

The risk weighted assets for each asset grouping as set out in the table below is determined by the APRA Prudential Standards APS 112. These are prescribed risk weights to measure the level of risk of based on the nature and level of security supporting the assets recovery.

The risk weighted assets held as at the end of the quarter ended 31 December 2021 is as follows

Table 3: Capital Adequacy

RISK WEIGHTED ASSETS (RWA) BY ASSET CLASS

	Pres	cribed
		WA \$
	31-Dec-21	30-Sep-21
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
Cash	-	
Liquid investments	14,508,665	15,375,036
Loans - secured by residential mortgage	38,109,173	37,567,074
Loans - other retail	3,225,319	3,320,627
Loans - corporate	810,929	808,952
all other assets	3,751,623	3,629,636
Total credit risk on balance sheet	60,405,709	60,701,325
Total credit risk off balance sheet (commitments)	3,818,654	4,190,673
· Undrawn financial commitments (overdrafts, credit cards, line of credit, Loans approved not advanced, guarantees)	3,818,654	4,190,673
· Capital requirements for securitisation	-0	-
(b) Capital requirements for market risk.	-	•
(c) Capital requirements for operational risk.	10,504,938	9,554,438
Total Risk Weighted assets (Sum above components)	74,729,301	74,446,436

CAPITAL HELD BY GEELONG BANK

The capital held by Ford Co-Operative Credit Society Limited exceeds the policy and minimum capital prescribed by the APRA Prudential standards. This excess facilitates future growth within Ford Co-Operative Credit Society Limited.

The capital ratio is the amount of capital described in Table 1 divided by the risk weighted assets :

		Capital	Capital Ratio		
	31-Dec-21	30-Sep-21	31-Dec-21	30-Sep-21	
Common Equity Tier 1	12,184,307	11,083,085	16.30%	14.89%	
Tier 1	12,184,307	11,083,085	16.30%	14.89%	
Total Capital ratio	12,286,156	11,184,934	16.44%	15.02%	

CREDIT RISK

(i) CREDIT RISK - INVESTMENTS

Surplus cash not invested in loans to members are held in high quality liquid assets. This included the funds required to be held to meet withdrawal of deposits by members of Ford Co-Operative Credit Society Limited.

Ford Co-Operative Credit Society Limited uses the ratings of reputable ratings agencies to assess the credit quality of all investment exposure, where applicable, using the credit quality assessment scale in APRA prudential Guidance in APS112.

The credit quality assessment scale within this standard has been complied with.

Table 4 below excludes the Equities and securitisation exposures. Securitisation exposures are set out in the Table 5 that follows

The exposure values associated with each credit quality step are as follows in Table 4.

Table 4: Credit Risk (Investments)

Current Quarter - 31 Dec 21

		Current quarter						
Investments with banks and other ADI's	Average gross exposure in quarter	Carrying value on balance sheet at: 31 Dec 21	Past due facilities	Impaired facilities	Specific Provision as at end of qtr	Increase in specific provision and write offs in qtr		
	\$	\$	\$	\$	\$	\$		
Cuscal - Rated A	3,600,000	3,600,000	-	-	-	-		
Banks - Rated AA and above	9,454,993	9,439,016	-		-	-		
Banks - Rated below AA	34,302,448	33,506,724			-	-		
Unrated institutions - Credit Unions	21,000,000	20,000,000	-	7	-	-		
Total	68,357,441	66,545,740	-	-	-	-		

Previous quarter - 30 Sep 21									
		Previous quarter							
Investments with banks and other ADI's	Average gross exposure in quarter	Carrying value on balance sheet at: 30 Sep 21	Past due facilities	Impaired facilities	Specific Provision as at end of qtr	Increase in specific provision and write offs in qtr			
	\$	\$	\$	\$	\$	\$			
Cuscal - Rated A	3,600,000	3,600,000	-		-	-			
Banks - Rated AA and above	8,921,737	9,470,970	•	-	-				
Banks - Rated below AA	36,051,364	35,098,172	-	-	-	-			
Unrated institutions - Credit Unions	21,000,000	22,000,000	-		-	-			
Total	69,573,101	70,169,142	-	-	-	-			

(ii) CREDIT RISK - LOANS

The classes of loans entered into by Ford Co-Operative Credit Society Limited are limited to loans; commitments and other non-market off-balance sheet exposures. Ford Co-Operative Credit Society Limited does not enter into debt securities; and over-the-counter derivatives.

Impairment details

The level of impaired loans by class of loan is set out below. In the note below -

- Carrying Value is the amount of the balance sheet gross of provision (net of deferred fees).
 Past due loans is the 'on balance sheet' loan balances which are behind in repayments past due by 90 days or more but not impaired.
- Impaired loans are the 'on balance sheet' loan balances which are at risk of not meeting all principle and interest repayments over time.

 Provision for impairment is the amount of the impairment provision allocated to the class of impaired loans.
- The losses in the period equate to the additional provisions set aside for impaired loans, and bad debts written off in excess of previous provision allowances.

The impaired loans are generally not secured against residential property. Some impaired loans are secured by bill of sale over motor vehicles or other assets of varying value. It is not practicable to determine the fair value all collateral as at the balance date due to the variety of assets and condition.

The analysis of the Ford Co-Operative Credit Society Limited's loans by class, is as follows in Table 4.

Table 4: Credit Risk (Loans)

Current Quarter - 31 Dec 21

Current Quarter - 31 Dec 21							
Loans Portfolio	Gross exposure value Average for the period	Gross exposure value on balance sheet at current 31 Dec 21	Commitments – redraws, overdraft facilities undrawn	Past due facilities	Impaired facilities	Specific Provision as at end of qtr	Increase / (Decrease) in specific provision and write offs in qtr
	\$	\$	\$	\$	\$	\$	\$
Mortgage secured	105,485,710	106,545,097	11,247,958		-	-	-
Personal	3,284,373	3,252,738	234,962		-	70,000	-
Overdrafts & Credit cards	33,352	32,165	830,130		-	-	-
Corporate borrowers	809,941	810,929		2	-	-	-
Total	109.613.376	110.640.929	12.313.050		-	70,000	

Previous quarter - 30 Sep 21

Gross exposure value - Average for the period	Gross exposure value on balance sheet at current 30 Sep 21	Commitments – redraws, overdraft facilities undrawn	Past due facilities	Impaired facilities	Specific Provision as at end of qtr	Increase / (Decrease) in specific provision and write offs in qtr
\$	\$	\$	\$	\$	\$	\$
105,783,665	104,426,322	11,425,854			-	-
3,279,894	3,316,008	229,458		-	70,000	
43,357	34,539	830,756		-	-	-
809,935	808,952	-		-	-	-
109,916,851	108,585,821	12,486,068			70,000	-
	\$ 105,783,665 3,279,894 43,357 809,935	S S District District	Sep 21 Sep 21 Sep 22 Sep 23 Sep 24 Sep 24 Sep 24 Sep 24 Sep 24 Sep 24 Sep 25 Sep 25 Sep 25 Sep 25 Sep 26 S	Sep 21 S	Sep 21 S	Sep 21 S

General Reserve for Credit Losses

This reserve is set aside to quantify the estimate for potential future losses in the loans and investments.

In addition to the provision for impairment, the board has recognised the need to make an allocation from retained earnings to ensure there is adequate protection for members against the prospect that some members will experience loan repayment difficulties in the future, and the risk of loss on investments and other assets.

The reserve has been determined on the basis of the past experence with the loan delinquency and amounts written off.

The value of the reserve is amended to reflect the changes in economic conditions, and the relevant concentrations in specific regions and industries of employment within the loan book.

	31-Dec-21	30-Sep-21
Balance	101,849	101,849

SECURITISATION ARRANGEMENTS

Ford Co-Operative Credit Society Limited has entered into arrangements for securitised loans to support its liquidity requirements from time to time. The table below states the current value of securitised loans managed by Ford Co-Operative Credit Society Limited and the amount securitised in the past quarter ended 31 Dec 21.

Table 5: Securitised Exposures

Current Quarter - 31 Dec 21

Current Quarter - 31 Dec 21			
	Loans Securitised in Current qtr, by type of securitisation	Securitised Loans On- balance sheet exposure retained or purchased	Securitised Loans Off- balance sheet exposures
		Aggregate amount	Aggregate amount
	\$	\$	\$
Mortgage loans	N/A	N/A	2,777,033
Personal loans	N/A	N/A	-
Credit cards	N/A	N/A	-
Total	N/A	N/A	2,777,033

The recognised gain or loss on securitised arrangements entered into in the past quarter is \$ Nil

Previous quarter - 30 Sep 21			
	Loans Securitised in Current qtr, by type of	Securitised Loans On- balance sheet exposure	Securitised Loans Off- balance sheet
	securitisation		exposures
		Aggregate amount	Aggregate amount
	\$	\$	\$
Mortgage loans	N/A	N/A	2,897,682
Personal loans	N/A	N/A	-
Credit cards	N/A	N/A	-
Total	N/A	N/A	2,897,682