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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of which: capitalised expenses of which: investments in commercial (non-financial) entities that are deducted under APRA rules 82,05 of which: covered bonds in excess of asset cover in pools of which: undercapitalisation of a non-consolidated subsidiary of which: undercapitalisation of a non-consolidated subsidiary of which: other national specific regulatory adjustments not reported in rows 26a to 26i Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 704,12 Ocommon Equity Tier 1 Capital (CET1) 11,016,88 Additional Tier 1 Capital: instruments Olivectly issued qualifying Additional Tier 1 instruments 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 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: investments in the capital of financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions) of which: investments in the capital of financial institutions that are outside the scope of regu			022,071
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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) 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	39	regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10%	-
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	10	Significant investments in the capital of banking, financial and insurance entities that are outside	~
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			-
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			
consolidations not reported in rows 39 and 40	1a		-
consolidations not reported in rows 39 and 40	1b		_
			-
	1c	of Willott, other national opposition regulatory adjustments not reported with one that and the	

Reconciliation Table Reference

Table A

Table B Table C Table D

Table B

Table E

Common Equity Tier 1 Capital: instruments and reserves 30-Jun-21 \$ Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital 43 44 Additional Tier 1 capital (AT1) 45 Tier 1 Capital (T1=CET1+AT1) 11,016,881 Tier 2 Capital: instruments and provisions 46 Directly issued qualifying Tier 2 instruments Directly issued capital instruments subject to phase out from Tier 2 47 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 50 Provisions 101 849 51 Tier 2 Capital before regulatory adjustments 101,849 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 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 55 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 of which: investments in the capital of financial institutions that are outside the scope of regulatory 561 consolidation not reported in rows 54 and 55 of which: other national specific regulatory adjustments not reported in rows 56a and 56b 56c 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (T2) 101,849 Total capital (TC=T1+T2) 11,118,730 Total risk-weighted assets based on APRA standards 60 74,545,445 Capital ratios and buffers 61 Common Equity Tier 1 (as a percentage of risk-weighted assets) 14.78% 62 Tier 1 (as a percentage of risk-weighted assets) 14.78% 63 Total capital (as a percentage of risk-weighted assets) 14.92% Institution-specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIBs buffer requirement, expressed as a 7.00% percentage of risk-weighted assets) 65 2.50% of which: capital conservation buffer requirement 66 of which: ADI-specific countercyclical buffer requirements 0.00% of which: G-SIB buffer requirement N/A Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets) 10.28% 68 National minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) 69 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 Mortgage servicing rights (net of related tax liability) 74 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 76 101.849 (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach 77 101,849 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 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities Current cap on AT1 instruments subject to phase out arrangements 82 0% Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and 83 maturities 84 Current cap on T2 instruments subject to phase out arrangements 0% 85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)

Reconciliation Table Reference

Table F

Prepayments 54, Loans & advances to members 111,177, Other financial investments 704, Property, plant & equipment 3,183, Deferred tax assets 94, Intangible assets 10,000 Loans to Capital investors 185,793, Total assets 169,716, Creditor accruals 224, Current tax liabilities 30, Provisions 240, Deferred tax liabilities 648, Long term borrowings 3,111, Total liabilities 173,970, Net assets 11,822,		
Cash and cash equivalents 3,276, Financial instruments - held to maturity 67,027, Receivables 275, Prepayments 275, Prepayments 54, Loans & advances to members 111,177, Other financial investments 54, Loans & advances to members 111,177, Other financial investments 704, Property, plant & equipment 3,183, Deferred tax assets in that give assets 94, Intangible assets 94, Intangible assets 94, Intangible assets 185,793, Total assets 185,793, Total assets 185,793, Total ssets in that give assets in the give asset in the	1 R	Template / econciliation Table Reference
Financial instruments - held to maturity 67,027, Receivables 275, Prepayments 275, Prepayments 54, Loans & advances to members 111,177, 704, 11,		
Receivables 275, Prepayments 54, Prepayments 54, Prepayments 54, Prepayments 111, 177, Other financial investments 704, 704, 704, 704, 704, 704, 704, 704,	,636	
Prepayments 54, Loans & advances to members 111,177, Property, plant & equipment 3,183, Deferred tax assets 94, Loans to Capital investors 94, Total assets 185,793, Liabilities 20 Deposits 169,716, Current tax liabilities 224, Current tax liabilities 30, Provisions 240, Deferred tax liabilities 648, Long term borrowings 3,111, Total liabilities 173,970, Net assets 11,822, Members' Equity 129, Capital reserve 3,000, Reserve for credit losses 101, Asset revaluation reserve 1,385, Retained earnings 7,206, Total members' equity 11,822, 1,33.5 Reconciliation between detailed capital disclosures template and the Regulatory Balance Sheet 3,000, General reserve per balance sheet 3,000, General reserve per balance sheet 3,000, General reserve per bal	,057	
111,177, 177	,266	
Other financial investments 704, Property, plant & equipment 3, 183, 183, 183, 183, 183, 183, 184, 184, 184, 184, 184, 184, 184, 184	,205	
Property, plant & equipment 3, 183, 266 per ed tax assets 94, intrangible assets 94, intrangible assets 94, intrangible assets 94, intrangible assets 185,793, 252, 253, 253, 253, 253, 253, 253, 25	,880	
Deferred tax assets 94 Intargible assets 185,793, 185,79	,339	
Intangible assets Loans to Capital investors Total assets 185,793, Liabilities Deposits 169,716, Creditor accruals 224, Current tax liabilities 30, Provisions 240, Deferred tax liabilities 648, Long term borrowings 3,111, Total liabilities 173,970, Net assets 11,822, Members' Equity Capital reserve 129, General reserve 129, General reserve 13,300, Reserve for credit losses 101, Asset revaluation reserve 1,385, Retained earnings 7,206, Total members' equity 1,822, 1.3: Reconcilitation between detailed capital disclosures template and the Regulatory Balance Sheet Fable A Accumulated other disclosed reserves Capital reserve per balance sheet 129, General reserve per balance sheet 3,000, Asset Revaluation Reserve per balance sheet 129, General reserve per balance sheet 129, General reserve per balance sheet 1,385, Total per capital disclosures template 4,514, Table B Other financial investments	,564	
Total assets 185,793, 185,7	,774	
Total assets	-	
Liabilities 169,716, Corditor accruals 224, 224, 224, 224, 224, 224, 23, 23, 244, 244	-	Row 41c
Deposits 169,716, Creditor accruals 224, Current tax liabilities 30, Deposits	,721	
Creditor accruals 224, Current tax liabilities 30, Provisions 240, Deferred tax liabilities 648, Long term borrowings 3,111, Total liabilities 173,970, Net assets 11,822, Members' Equity 2 Capital reserve 1,29, General reserve or credit losses 101, Asset revaluation reserve 1,385, Retained earnings 7,206, Total members' equity 11,822, 1.3.3. Reconciliation between detailed capital disclosures template and the Regulatory Balance Sheet Sheet Table A Accumulated other disclosed reserves Capital reserve per balance sheet 1,29, General reserve per balance sheet 3,000, 3,000, Asset Revaluation Reserve per balance sheet 1,385, Total per capital disclosures template 4,514, Table B Other financial investments		
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Provisions 240, 240, 240, 240, 240, 240, 240, 240,	,511	
Deferred tax liabilities	,050	
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		Row 26d
nvestments in commercial entities 82, Fotal per balance sheet 704,	,058	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 15.02%

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 30 September 2021 is as follows

Table 3: Capital Adequacy

RISK WEIGHTED ASSETS (RWA) BY ASSET CLASS

	Prescribed			
	RWA			
		\$		
	30-Sep-21	30-Jun-21		
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;				
Cash	-	-		
Liquid investments	15,375,036	14,360,479		
Loans - secured by residential mortgage	37,567,074	38,878,983		
Loans - other retail	3,320,627	3,295,858		
Loans - corporate	808,952	810,917		
all other assets	3,629,636	3,511,080		
Total credit risk on balance sheet	60,701,325	60,857,317		
Total credit risk off balance sheet (commitments)	4,190,673	4,133,690		
· Undrawn financial commitments (overdrafts, credit cards, line of credit, Loans approved not advanced, guarantees)	4,190,673	4,133,690		
· Capital requirements for securitisation	-			
(b) Capital requirements for market risk.	-	-		
(c) Capital requirements for operational risk.	9,554,438	9,554,438		
Total Risk Weighted assets (Sum above components)	74,446,436	74,545,445		

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		
	30-Sep-21	30-Jun-21	30-Sep-21	30-Jun-21	
Common Equity Tier 1	11,083,085	11,016,880	14.89%	14.78%	
Tier 1	11,083,085	11,016,880	14.89%	14.78%	
Total Capital ratio	11,184,934	11,118,729	15.02%	14.92%	

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 - 30 Sep 21

Current 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			-	

Previous quarter - 30 Jun 21 Previous quarter Increase in Specific Provision as at Carrying value on balance specific provision and Average gross Investments with banks and other ADI's Past due facilities Impaired facilities exposure in quarter sheet at: 30 Jun 21 end of qtr write offs in qtr \$ 3,600,000 Cuscal - Rated A 3,600,000 Banks - Rated AA and above 6,700,803 8,372,503 33,530,373 37,004,555 Banks - Rated below AA Unrated institutions - Credit Unions 19,000,000 20,000,000 62,831,176 68,977,058

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

- 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.

Table 4: Credit Risk (Loans)

Current Quarter - 30 Sep 21

Current Quarter - 30 Sep 21							
Loans Portfolio	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
	\$	\$	\$	\$	\$	\$	\$
Mortgage secured	105,783,665	104,426,322	11,425,854			-	
Personal	3,279,894	3,316,008	229,458			70,000	
Overdrafts & Credit cards	43,357	34,539	830,756			-	-
Corporate borrowers	809,935	808,952				-	
Total	109,916,851	108,585,821	12,486,068			70,000	

Previous quarter - 30 Jun 21 Increase / (Decrease) in oans Portfolio specific provision and vrite offs in qt S S s 108,243,048 107,141,008 11,281,254 Mortgage secured 3,435,766 3,243,780 224,956 70,000 (17,000) Overdrafts & Credit cards 52,175 74,575 813,120 Corporate borrowers 810,917 Total 112,564,488 111,247,880 12,319,330 70,000 (17,000)

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.

	30-Sep-21	30-Jun-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 30 Sep 21.

Table 5: Securitised Exposures

Current Quarter - 30 Sep 21

Current Quarter - 30 Sep 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	2,897,682	
Personal loans	N/A	N/A		
Credit cards	N/A	N/A	-	
Total	N/A	N/A	2,897,682	

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

Previous quarter - 30 Jun 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	2,891,791	
Personal loans	N/A	N/A	-	
Credit cards	N/A	N/A	-	
Total	N/A	N/A	2,891,791	