

<b>Template KM1: Key metrics (at consolidated group level)</b>		a	b	c	d	e
		12/31/2023	9/30/2023	6/30/2023	3/31/2023	12/31/2022
<b>Available capital (amounts \$000's)</b>						
1	Common Equity Tier 1 (CET1)	70,637	71,176	71,040	71,157	70,684
1a	Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied	70,637	71,176	71,040	71,157	70,610
2	Tier 1	70,637	71,176	71,040	71,157	70,684
2a	Tier 1 with transitional arrangements for ECL provisioning not applied	70,637	71,176	71,040	71,157	70,610
3	Total capital	71,849	72,342	72,007	72,120	71,615
3a	Total capital with transitional arrangements for ECL provisioning not applied (%)	71,849	72,342	72,007	72,120	71,541
<b>Risk-weighted assets (amounts \$000's)</b>						
4	Total risk-weighted assets (RWA)	298,206	264,118	262,829	262,917	269,519
4a	Total risk-weighted assets (pre-floor)	298,206	264,118	262,829	262,917	269,519
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio (%)	23.69%	26.95%	27.03%	27.06%	26.23%
5a	Common Equity Tier 1 ratio with transitional arrangements for ECL provisioning not applied	23.69%	26.95%	27.03%	27.06%	26.20%
5b	CET1 ratio (%) (pre-floor ratio)	23.69%	26.95%	27.03%	27.06%	26.23%
6	Tier 1 ratio (%)	23.69%	26.95%	27.03%	27.06%	26.23%
6a	Tier 1 ratio with transitional arrangements for ECL provisioning not applied (%)	23.69%	26.95%	27.03%	27.06%	26.20%
6b	Tier 1 ratio (%) (pre-floor ratio)	23.69%	26.95%	27.03%	27.06%	26.23%
7	Total capital ratio (%)	24.09%	27.39%	27.40%	27.43%	26.57%
7a	Total capital ratio with transitional arrangements for ECL provisioning not applied (%)	24.09%	27.39%	27.40%	27.43%	26.54%
7b	Total capital ratio (%) (pre-floor ratio)	24.09%	27.39%	27.40%	27.43%	26.57%
<b>Basel III Leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure (\$000's)	328,882	309,702	310,180	315,920	309,704
14	Basel III leverage ratio (row 2 / row 13)	21.48%	22.98%	22.90%	22.52%	22.82%
14a	Basel III leverage ratio (row 2a / row 13) with transitional arrangements for ECL provisioning not applied	21.48%	22.98%	22.90%	22.52%	22.80%

Modified CC1 – Composition of capital for SMSBs		a	b	c	d	e
		9/30/2023	9/30/2023	6/30/2023	3/31/2023	12/31/2022
<b>Common Equity Tier 1 capital: instruments and reserves (\$000's)</b>						
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	62,000	62,000	62,000	62,000	62,000
2	Retained earnings	8,899	9,098	9,031	8,883	8,005
3	Accumulated other comprehensive income (and other reserves)	1,697	1,991	2,234	1,969	1,029
4	Directly issued capital subject to phase out from CET1 (only applicable to Federal Credit Unions)					
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)					
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	72,596	73,089	73,265	72,852	71,034
<b>Common Equity Tier 1 capital: regulatory adjustments (\$000's)</b>						
28	<b>Total regulatory adjustments to Common Equity Tier 1</b>	(1,959)	(2,049)	(2,108)	(2,168)	(2,720)
29	<b>Common Equity Tier 1 capital (CET1)</b>	70,637	71,040	71,157	70,684	68,314
<b>Additional Tier 1 capital: instruments (\$000's)</b>						
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus					
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 (applicable only to Federal Credit Unions)					
34	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 (applicable only to Federal Credit Unions)					
36	<b>Additional Tier 1 capital before regulatory adjustments</b>					
<b>Additional Tier 1 capital: regulatory adjustments (\$000's)</b>						
43	<b>Total regulatory adjustments to additional Tier 1 capital</b>					
44	<b>Additional Tier 1 capital (AT1)</b>					
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	70,637	71,040	71,157	70,684	68,314
<b>Tier 2 capital: instruments and provisions (\$000's)</b>						
46	Directly issued qualifying Tier 2 instruments plus related stock surplus					
47	Directly issued capital instruments subject to phase out from Tier 2 (applicable only to Federal Credit Unions)					
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)					
49	of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)					
50	Collective allowances	1,212	967	963	931	1,219
51	<b>Tier 2 capital before regulatory adjustments</b>	1,212	967	963	931	1,219
<b>Tier 2 capital: regulatory adjustments (\$000's)</b>						
57	<b>Total regulatory adjustments to Tier 2 capital</b>					
58	<b>Tier 2 capital (T2)</b>	1,212	967	963	931	1,219
59	<b>Total capital (TC = T1 + T2)</b>	71,849	72,007	72,120	71,615	69,533
60	<b>Total risk-weighted assets</b>	298,206	262,829	262,917	269,519	271,050
60a	<b>Credit Valuation Adjustment (CVA) Risk-weighted Assets (RWA)</b>					
<b>Capital ratios</b>						
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	23.69%	27.03%	27.06%	26.23%	25.20%
62	Tier 1 (as a percentage of risk-weighted assets)	23.69%	27.03%	27.06%	26.23%	25.20%
63	Total capital (as a percentage of risk-weighted assets)	24.09%	27.40%	27.43%	26.57%	25.65%
<b>OSFI target</b>						
69	Common Equity Tier 1 target ratio	7%	7%	7%	7%	7%
70	Tier 1 capital target ratio	8.5%	8.5%	8.5%	8.5%	8.5%
71	Total capital target ratio	10.5%	10.5%	10.5%	10.5%	10.5%

Template LR2: Leverage ratio common disclosure template		a	b	c	d	e
		12/31/2023	9/30/2023	6/30/2023	3/31/2023	12/31/2022
<b>On-balance sheet exposures (\$000's)</b>						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	325,606	308,250	307,919	314,016	307,500
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)					
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)					
4	(Asset amounts deducted in determining Tier 1 capital)	(1,959)	(1,989)	(2,049)	(2,108)	(2,168)
5	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)</b>	323,647	306,261	305,870	311,908	305,332
<b>Derivative exposures (\$000's)</b>						
6	Replacement cost associated with all derivative transactions					
7	Add-on amounts for potential future exposure associated with all derivative transactions					
8	(Exempted central counterparty-leg of client cleared trade exposures)					
9	Adjusted effective notional amount of written credit derivatives					
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)					
11	<b>Total derivative exposures (sum of lines 6 to 10)</b>					
<b>Securities financing transaction exposures (\$000's)</b>						
12	Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions					
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)					
14	Counterparty credit risk (CCR) exposure for SFTs					
15	Agent transaction exposures					
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>					
<b>Other off-balance sheet exposures (\$000's)</b>						
17	Off-balance sheet exposure at gross notional amount	37,473	16,876	19,483	21,630	21,757
18	(Adjustments for conversion to credit equivalent amounts)	(32,238)	(13,436)	(15,173)	(17,618)	(17,385)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	5,235	3,441	4,310	4,012	4,372
<b>Capital and total exposures (\$000's)</b>						
20	<b>Tier 1 capital</b>	70,637	71,176	71,040	71,157	70,684
21	<b>Total Exposures (sum of lines 5, 11, 16 and 19)</b>	328,882	309,702	310,180	315,920	309,704
<b>Leverage ratio</b>						
22	<b>Basel III leverage ratio</b>	21.48%	22.98%	22.90%	22.52%	22.82%