

Template KM1: Key metrics (at consolidated group level)		a	b	c	d	e
		9/30/2024	6/30/2024	3/31/2024	12/31/2023	9/30/2023
Available capital (amounts \$000's)						
1	Common Equity Tier 1 (CET1)	69,933	70,118	70,467	70,637	71,176
1a	Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied	69,933	70,118	70,467	70,637	71,176
2	Tier 1	69,933	70,118	70,467	70,637	71,176
2a	Tier 1 with transitional arrangements for ECL provisioning not applied	69,933	70,118	70,467	70,637	71,176
3	Total capital	71,495	71,562	71,710	71,849	72,342
3a	Total capital with transitional arrangements for ECL provisioning not applied (%)	71,495	71,562	71,710	71,849	72,342
Risk-weighted assets (amounts \$000's)						
4	Total risk-weighted assets (RWA)	321,099	297,263	296,982	298,206	264,118
4a	Total risk-weighted assets (pre-floor)	321,099	297,263	296,982	298,206	264,118
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	21.78%	23.59%	23.73%	23.69%	26.95%
5a	Common Equity Tier 1 ratio with transitional arrangements for ECL provisioning not applied	21.78%	23.59%	23.73%	23.69%	26.95%
5b	CET1 ratio (%) (pre-floor ratio)	21.78%	23.59%	23.73%	23.69%	26.95%
6	Tier 1 ratio (%)	21.78%	23.59%	23.73%	23.69%	26.95%
6a	Tier 1 ratio with transitional arrangements for ECL provisioning not applied (%)	21.78%	23.59%	23.73%	23.69%	26.95%
6b	Tier 1 ratio (%) (pre-floor ratio)	21.78%	23.59%	23.73%	23.69%	26.95%
7	Total capital ratio (%)	22.27%	24.07%	24.15%	24.09%	27.39%
7a	Total capital ratio with transitional arrangements for ECL provisioning not applied (%)	22.27%	24.07%	24.15%	24.09%	27.39%
7b	Total capital ratio (%) (pre-floor ratio)	22.27%	24.07%	24.15%	24.09%	27.39%
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure (\$000's)	371,268	346,183	331,150	328,882	309,702
14	Basel III leverage ratio (row 2 / row 13)	18.84%	20.25%	21.28%	21.48%	22.98%
14a	Basel III leverage ratio (row 2a / row 13) with transitional arrangements for ECL provisioning not applied	18.84%	20.25%	21.28%	21.48%	22.98%

Modified CC1 – Composition of capital for SMSBs		a	b	c	d	e
		9/30/2024	6/30/2024	3/31/2024	12/31/2023	9/30/2023
Common Equity Tier 1 capital: instruments and reserves (\$000's)						
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	8,214	8,213	8,623	8,899	9,098
3	Accumulated other comprehensive income (and other reserves)	1,500	1,745	1,744	1,697	1,991
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	Common Equity Tier 1 capital before regulatory adjustments	71,714	71,958	72,367	72,596	73,089
Common Equity Tier 1 capital: regulatory adjustments (\$000's)						
28	Total regulatory adjustments to Common Equity Tier 1	(1,781)	(1,840)	(1,900)	(1,959)	(2,049)
29	Common Equity Tier 1 capital (CET1)	69,933	70,118	70,467	70,637	71,040
Additional Tier 1 capital: instruments (\$000's)						
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	Additional Tier 1 capital before regulatory adjustments					
Additional Tier 1 capital: regulatory adjustments (\$000's)						
43	Total regulatory adjustments to additional Tier 1 capital					
44	Additional Tier 1 capital (AT1)					
45	Tier 1 capital (T1 = CET1 + AT1)	69,933	70,118	70,467	70,637	71,040
Tier 2 capital: instruments and provisions (\$000's)						
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	1,562	1,444	1,243	1,212	967
51	Tier 2 capital before regulatory adjustments	1,562	1,444	1,243	1,212	967
Tier 2 capital: regulatory adjustments (\$000's)						
57	Total regulatory adjustments to Tier 2 capital					
58	Tier 2 capital (T2)	1,562	1,444	1,243	1,212	967
59	Total capital (TC = T1 + T2)	71,495	71,562	71,710	71,849	72,007
60	Total risk-weighted assets	321,099	297,263	296,982	298,206	262,829
60a	Credit Valuation Adjustment (CVA) Risk-weighted Assets (RWA)					
Capital ratios						
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	21.78%	23.59%	23.73%	23.69%	27.03%
62	Tier 1 (as a percentage of risk-weighted assets)	21.78%	23.59%	23.73%	23.69%	27.03%
63	Total capital (as a percentage of risk-weighted assets)	22.27%	24.07%	24.15%	24.09%	27.40%
OSFI target						
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
		9/30/2024	6/30/2024	3/31/2024	12//31/2023	9/30/2023
On-balance sheet exposures (\$000's)						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	366,010	343,355	330,169	325,606	308,250
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)	(1,781)	(1,840)	(1,900)	(1,959)	(1,989)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	364,229	341,515	328,269	323,647	306,261
Derivative exposures (\$000's)						
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	Total derivative exposures (sum of lines 6 to 10)					
Securities financing transaction exposures (\$000's)						
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	Total securities financing transaction exposures (sum of lines 12 to 15)					
Other off-balance sheet exposures (\$000's)						
17	Off-balance sheet exposure at gross notional amount	31,967	27,415	14,681	37,473	16,876
18	(Adjustments for conversion to credit equivalent amounts)	(25,251)	(23,195)	(12,083)	(32,238)	(13,436)
19	Off-balance sheet items (sum of lines 17 and 18)	6,716	4,220	2,598	5,235	3,441
Capital and total exposures (\$000's)						
20	Tier 1 capital	69,933	70,118	70,467	70,637	71,176
21	Total Exposures (sum of lines 5, 11, 16 and 19)	370,945	345,735	330,867	328,882	309,702
Leverage ratio						
22	Basel III leverage ratio	18.85%	20.28%	21.30%	21.48%	22.98%