



Modified Capital Disclosure Template			
As at December 31, 2021			
		All-in	Transitional
		(\$'000's)	
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	117,613	
2	Retained earnings	79,352	
6	Common Equity Tier 1 capital before regulatory adjustments	196,965	
Common Equity Tier 1 capital: regulatory adjustments			
8	Goodwill (net of related tax liability)	26,013	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	46,504	
28	Total regulatory adjustments to Common Equity Tier 1	72,517	
29	Common Equity Tier 1 capital (CET1)	124,447	
Additional Tier 1 capital: instruments			
36	Additional Tier 1 capital before regulatory adjustments	N/A	
Additional Tier 1 capital: regulatory adjustments			
43	Total regulatory adjustments to Additional Tier 1 capital	N/A	
44	Additional Tier 1 capital (AT1)	N/A	
45	Tier 1 capital (T1 = CET1 + AT1)	124,447	
Tier 2 capital: instruments and allowances			
51	Tier 2 capital before regulatory adjustments	N/A	
Tier 2 capital: regulatory adjustments			
57	Total regulatory adjustments to Tier 2 capital	N/A	
58	Tier 2 capital (T2)	N/A	
59	Total capital (TC = T1 + T2)	124,447	
60	Total risk-weighted assets	341,850	
Capital ratios			
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	36.40%	
62	Tier 1 (as percentage of risk-weighted assets)	36.40%	
63	Total capital (as percentage of risk-weighted assets)	36.40%	
OSFI all-in target			
69	Common Equity Tier 1 capital all-in target ratio	7.00%	
70	Tier 1 capital all-in target ratio	8.50%	
71	Total capital all-in target ratio	10.50%	