

Capital Disclosures

As as December 31, 2025

Dollars in thousands

A Ratio Calculations

Common Equity Tier 1 (CET1) simplified risk-based capital ratio ratio (%)	29.85%
Tier 1 simplified risk-based capital ratio (%)	29.85%
Total simplified risk-based capital ratio (%)	29.85%

B Capital

Net CET1 capital	113,856
Net Tier 1 capital	113,856
Total capital	113,856

C Adjusted Total Assets and Operational Risk RWA

Total Assets	304,822
CET1 capital deductions	125,225
Additional Tier 1 capital deductions	-
Tier 2 capital deductions	-
Adjusted Total Assets (CET1)	179,597
Adjusted Total Assets (Tier 1)	179,597
Adjusted Total Assets (Total Capital)	179,597
Operational Risk RWA	201,877