

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  2 Retained earnings  2 21,230  6 Common Equity Tier 1 capital before regulatory adjustments  1 42,410  Common Equity Tier 1 capital: regulatory adjustments  8 Goodwill (net of related tax liability)  9 Other intangibles other than mortgage-servicing rights (net of related tax liability)  22 6,477  28 Total regulatory adjustments to Common Equity Tier 1  29 Common Equity Tier 1 capital (CET1)  30 Additional Tier 1 capital: instruments  3 Additional Tier 1 capital before regulatory adjustments  43 Total regulatory adjustments to Additional Tier 1 capital  44 Additional Tier 1 capital (AT1)  51 Fier 1 capital (T1 = CET1 + AT1)  71 Fier 2 capital: instruments and allowances  73 Total regulatory adjustments  74 Total regulatory adjustments  75 Total regulatory adjustments  76 Total regulatory adjustments to Tier 2 capital  77 Total regulatory adjustments to Tier 2 capital  78 Total regulatory adjustments  79 Total regulatory adjustments  70 Total regulatory adjustments  71 Total regulatory adjustments  72 Total regulatory adjustments  73 Total regulatory adjustments  74 Total regulatory adjustments  75 Total regulatory adjustments  76 Total regulatory adjustments  77 Total regulatory adjustments to Tier 2 capital  78 N/A  79 Total capital (T2)  70 Retartion  70 Total capital (T2)  71 Retartion  72 Capital regulatory adjustments  73 Total regulatory adjustments  74 Total regulatory adjustments  75 Total regulatory adjustments  76 Total regulatory adjustments  77 Total regulatory adjustments to Tier 2 capital  70 Total capital (T2)  71 Retartion  72 Retartion  73 Total regulatory adjustments  74 Total regulatory adjustments  75 Total regulatory adjustments  76 Total regulatory adjustments  77 Total regulatory adjustments  78 Total regulatory adjustments  79 Total regulatory adjustments  80 Retartion  81 Tier 2 capital (T2)  81 Retartion  82	Modified Capital Disclosure Template				
Common Equity Tier 1 capital: instruments and reserves    Common Equity Tier 1 capital: instruments and reserves   121,180	As at December 31, 2023				
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  2 Retained earnings  3 21,230  6 Common Equity Tier 1 capital before regulatory adjustments  1 42,410  Common Equity Tier 1 capital: regulatory adjustments  8 Goodwill (net of related tax liability)  9 Other intangibles other than mortgage-servicing rights (net of related tax liability)  2 6,013  9 Other intangibles other than mortgage-servicing rights (net of related tax liability)  2 6,477  2 Total regulatory adjustments to Common Equity Tier 1  2 Common Equity Tier 1 capital (EET1)  8 9,920  Additional Tier 1 capital instruments  3 Additional Tier 1 capital before regulatory adjustments  4 Total regulatory adjustments to Additional Tier 1 capital  4 Additional Tier 1 capital (AT1)  8 9,920  Tier 2 capital: instruments and allowances  5 Tier 2 capital: instruments and allowances  5 Total regulatory adjustments to Tier 2 capital  N/A  Tier 2 capital: regulatory adjustments  5 Total regulatory adjustments to Tier 2 capital  N/A  Tier 2 capital (TC = T1 + T2)  8 9,920  Total risk-weighted assets  3 34,099  Capital ratios  6 Common Equity Tier 1 (as percentage of risk-weighted assets)  2 6,91%  6 Total risk regulatory adjustments of risk-weighted assets)  2 6,91%  6 Common Equity Tier 1 capital all-in target ratio  7 00%  7 Tier 1 capital all-in target ratio  8 121,180  2 12,230  2 12,230  2 12,230  2 12,230  2 12,230  2 12,230  2 2,40  2 2,40  2 2,40  2 2,40  2 2,40  2 2,40  2 2,40  2 2,40  2 2,40  2 2,40  2 2,40  2 3,40  2 2,40  2 3,40  2 3,40  2 3,40  2 4,40  2 4,40  2 4,410  2 4,410  2 4,410  2 4,410  2 4,410  2 4,410  2 4,410  3 4,410  4 4			All-in	Transitional	
Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus  Retained earnings  Reta			(\$'000's)		
1 companies) plus related stock surplus 2 Retained earnings 3 21,230 6 Common Equity Tier 1 capital before regulatory adjustments 3 Goodwill (net of related tax liability) 9 Other intangibles other than mortgage-servicing rights (net of related tax liability) 2 6,477 28 Total regulatory adjustments to Common Equity Tier 1 5 2,490 29 Common Equity Tier 1 capital (CET1) 89,920 Additional Tier 1 capital: instruments 36 Additional Tier 1 capital: regulatory adjustments 43 Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments 44 Additional Tier 1 capital: regulatory adjustments 45 Total regulatory adjustments to Additional Tier 1 capital (N/A 46 Tier 1 capital (T1 = CET1 + AT1) 89,920 56 Tier 2 capital: instruments and allowances 57 Total regulatory adjustments 58 Tier 2 capital: regulatory adjustments 59 Total regulatory adjustments 50 Total regulatory adjustments 50 Total regulatory adjustments to Tier 2 capital 50 Total regulatory adjustments to Tier 2 capital 51 Tier 2 capital (T2) 52 Total regulatory adjustments 52 Total regulatory adjustments to Tier 2 capital 53 Total regulatory adjustments to Tier 2 capital 54 Total regulatory adjustments to Tier 2 capital 55 Total regulatory adjustments to Tier 2 capital 56 Total regulatory adjustments to Tier 2 capital 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (T2) 59 Total risk-weighted assets 50 Total risk-weighted assets 51 Tier 1 (as percentage of risk-weighted assets) 52 Tier 1 (as percentage of risk-weighted assets) 53 Total capital (T2) 54 Tier 1 (as percentage of risk-weighted assets) 56 Total capital (as percentage of risk-weighted assets) 57 Total capital (as percentage of risk-weighted assets) 58 Tier 2 capital I ristruments 59 Total capital (T2) 50 Total capital (T2) 51 Tier 1 (T2) 52 Tier 1 (T2) 53 Total regulatory adjustments 51 Tier 2 capital all-in target ratio 52 Tier 1 (T2) 53 Total regulatory adjustments 54 Tier 2 capital (T3) 55 Total regulatory adjustments 56 Tier 2 capital (T3) 56 Total regulatory	Com	mon Equity Tier 1 capital: instruments and reserves			
Common Equity Tier 1 capital before regulatory adjustments  8 Goodwill (net of related tax liability) 9 Other intangibles other than mortgage-servicing rights (net of related tax liability) 26,477 28 Total regulatory adjustments to Common Equity Tier 1 29 Common Equity Tier 1 capital (CET1) 39,920  Additional Tier 1 capital: instruments  8 Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital before regulatory adjustments  8 Additional Tier 1 capital instruments  8 Additional Tier 1 capital (AT1) 8 Tier 1 capital (T1 = CET1 + AT1) 8 Tier 2 capital: instruments and allowances  7 Total regulatory adjustments  8 Total regulatory adjustments  8 N/A  8 Tier 2 capital: regulatory adjustments  8 N/A  8 Tier 2 capital (T2) 8 N/A  8 Tier 2 capital (T2) 8 N/A  8 Tier 2 capital (T2 = T1 + T2) 8 Sy,920  8 Total regulatory adjustments to Tier 2 capital 8 Tier 1 capital (T2 = T1 + T2) 8 Sy,920  8 Tier 2 capital (T2 = T1 + T2) 8 Sy,920  8 Tier 3 Capital (T2 = T1 + T2) 8 Sy,920  8 Tier 4 Capital (T2 = T1 + T2) 8 Sy,920  8 Tier 5 Capital (T2 = T1 + T2) 8 Sy,920  8 Tier 6 Total regulatory adjustments of rier 2 capital (T2 = T1 + T2) 8 Sy,920  8 Tier 1 (as percentage of risk-weighted assets)  9 Total risk-weighted assets  2 Tier 1 (as percentage of risk-weighted assets) 3 Total capital (as percentage of risk	1		121,180		
Sommon Equity Tier 1 capital: regulatory adjustments  8 Goodwill (net of related tax liability)  9 Other intangibles other than mortgage-servicing rights (net of related tax liability)  26,477  27 Total regulatory adjustments to Common Equity Tier 1  28 Goodwill (net of related tax liability)  29 Common Equity Tier 1 capital (CET1)  89,920  Additional Tier 1 capital: instruments  36 Additional Tier 1 capital before regulatory adjustments  N/A  Additional Tier 1 capital: regulatory adjustments  17 Total regulatory adjustments to Additional Tier 1 capital  N/A  45 Tier 1 capital (T1 = CET1 + AT1)  N/A  17 Tier 2 capital: instruments and allowances  17 Total regulatory adjustments  Total regulatory adjustments  17 Total regulatory adjustments  18 Tier 2 capital before regulatory adjustments  18 Tier 2 capital (T2)  N/A  19 Total regulatory adjustments  19 Total regulatory adjustments  10 Total regulatory adjustmen	2	Retained earnings	21,230		
8 Goodwill (net of related tax liability) 9 Other intangibles other than mortgage-servicing rights (net of related tax liability) 26,477 28 Total regulatory adjustments to Common Equity Tier 1 29 Common Equity Tier 1 capital (CET1) 39,920 Additional Tier 1 capital: instruments 36 Additional Tier 1 capital before regulatory adjustments 37 Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments 48 Tier 1 capital: regulatory adjustments to Additional Tier 1 capital (AT1) 49 Tier 1 capital (T1 = CET1 + AT1) 89,920 Tier 2 capital: instruments and allowances 51 Tier 2 capital before regulatory adjustments 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (T2) 59 Total regulatory adjustments to Tier 2 capital 59 Total regulatory adjustments to Tier 2 capital 50 Total risk-weighted assets 334,099 Capital ratios 61 Common Equity Tier 1 (as percentage of risk-weighted assets) 62 Tier 1 (as percentage of risk-weighted assets) 70 Total capital (as percentage of risk-weighted assets) 70 Common Equity Tier 1 capital all-in target ratio 70 Tier 1 capital all-in target ratio 80 Common Equity Tier 1 capital all-in target ratio 81 Common Equity Tier 1 capital all-in target ratio 81 Common Equity Tier 1 capital all-in target ratio 82 Common Equity Tier 1 capital all-in target ratio 83 Common Equity Tier 1 capital all-in target ratio 84 Common Equity Tier 1 capital all-in target ratio 85 Common Equity Tier 1 capital all-in target ratio 85 Common Equity Tier 1 capital all-in target ratio	6	Common Equity Tier 1 capital before regulatory adjustments	142,410		
Other intangibles other than mortgage-servicing rights (net of related tax liability)  26,477  28 Total regulatory adjustments to Common Equity Tier 1 52,490  29 Common Equity Tier 1 capital (CET1) 89,920  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) 89,920  Fier 2 capital: instruments and allowances  Tier 2 capital: before regulatory adjustments  N/A  Fier 2 capital: regulatory adjustments  Total regulatory adjustments to Tier 2 capital  N/A  Tier 2 capital (T2) N/A  Total capital (TC = T1 + T2) 89,920  Capital ratios  61 Common Equity Tier 1 (as percentage of risk-weighted assets) 26,91%  62 Tier 1 (as percentage of risk-weighted assets) 26,91%  63 Total capital (as percentage of risk-weighted assets) 26,91%  55FI 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%	Common Equity Tier 1 capital: regulatory adjustments				
Total regulatory adjustments to Common Equity Tier 1 52,490  29 Common Equity Tier 1 capital (CET1) 89,920  Additional Tier 1 capital: instruments  36 Additional Tier 1 capital: before regulatory adjustments  N/A  Additional Tier 1 capital: regulatory adjustments  37 Total regulatory adjustments to Additional Tier 1 capital  Additional Tier 1 capital (AT1) N/A  Tier 1 capital (T1 = CET1 + AT1) 89,920  Tier 2 capital: instruments and allowances  Tier 2 capital before regulatory adjustments  Total regulatory adjustments  Total regulatory adjustments to Tier 2 capital  N/A  Tier 2 capital (T2) N/A  Total capital (TC = T1 + T2) 89,920  Total risk-weighted assets 334,099  Capital ratios  Capital ratios  Common Equity Tier 1 (as percentage of risk-weighted assets) 26,91%  Total capital (as percentage of risk-weighted assets) 3,00%	8	Goodwill (net of related tax liability)	26,013		
Common Equity Tier 1 capital (CET1)  Additional Tier 1 capital: instruments  36 Additional Tier 1 capital: 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)  Tier 1 capital (T1 = CET1 + AT1)  N/A  Tier 2 capital: instruments and allowances  Tier 2 capital: regulatory adjustments  N/A  Total regulatory adjustments  N/A  Tier 2 capital pefore regulatory adjustments  Total regulatory adjustments to Tier 2 capital  N/A  Total regulatory adjustments to Tier 2 capital  N/A  Total regulatory adjustments to Tier 2 capital  N/A  Total regulatory adjustments to Tier 2 capital  N/A  Total regulatory adjustments to Tier 2 capital  Total regulatory adjustments to Tier 2 capital  N/A  Total regulatory adjustments to Tier 2 capital  N/A  Total regulatory adjustments to Tier 2 capital  N/A  Total regulatory adjustments  Total regulatory adjustments  Total regulatory adjustments  N/A  T	9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	26,477		
Additional Tier 1 capital: instruments  Additional Tier 1 capital: before regulatory adjustments  Additional Tier 1 capital: regulatory adjustments  N/A  Additional Tier 1 capital: regulatory adjustments  N/A  Additional Tier 1 capital (AT1)  N/A  Additional Tier 1 capital (AT1)  N/A  Tier 1 capital (T1 = CET1 + AT1)  N/A  Tier 2 capital: instruments and allowances  Tier 2 capital: regulatory adjustments  N/A  Tier 2 capital: regulatory adjustments  Total regulatory adjustments to Tier 2 capital  N/A  Tier 2 capital (T2)  N/A  Total capital (TC = T1 + T2)  89,920  Total capital (TC = T1 + T2)  89,920  Total risk-weighted assets  334,099  Capital ratios  Common Equity Tier 1 (as percentage of risk-weighted assets)  Total capital (as percentage of risk-weighted assets)	28	Total regulatory adjustments to Common Equity Tier 1	52,490		
Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital: regulatory adjustments  Total regulatory adjustments to Additional Tier 1 capital  Additional Tier 1 capital (AT1)  N/A  Additional Tier 1 capital (AT1)  N/A  Tier 1 capital (T1 = CET1 + AT1)  Tier 2 capital: instruments and allowances  Tier 2 capital before regulatory adjustments  Total regulatory adjustments to Tier 2 capital  Tier 2 capital (T2)  N/A  Tier 2 capital (TC = T1 + T2)  89,920  Total capital (TC = T1 + T2)  89,920  Total risk-weighted assets  334,099  Capital ratios  Common Equity Tier 1 (as percentage of risk-weighted assets)  Total capital (as percentage of risk-weighted assets)  Total capital (as percentage of risk-weighted assets)  Total capital (as percentage of risk-weighted assets)  CosFI all-in target  Common Equity Tier 1 capital all-in target ratio  7.00%  Tier 1 capital all-in target ratio  8.50%	29	Common Equity Tier 1 capital (CET1)	89,920		
Additional Tier 1 capital: regulatory adjustments  43 Total regulatory adjustments to Additional Tier 1 capital  Additional Tier 1 capital (AT1)  Additional Tier 1 capital (AT1)  N/A  1 Tier 1 capital (T1 = CET1 + AT1)  89,920  Tier 2 capital: instruments and allowances  51 Tier 2 capital before regulatory adjustments  N/A  Tier 2 capital: regulatory adjustments  7 Total regulatory adjustments to Tier 2 capital  N/A  Tier 2 capital (T2)  N/A  Tier 2 capital (TC = T1 + T2)  89,920  Total capital (TC = T1 + T2)  89,920  Total risk-weighted assets  334,099  Capital ratios  61 Common Equity Tier 1 (as percentage of risk-weighted assets)  26,91%  62 Tier 1 (as percentage of risk-weighted assets)  7 Total capital (as percentage of risk-weighted assets)  SSFI all-in target  69 Common Equity Tier 1 capital all-in target ratio  7.00%  7.00%  Tier 1 capital all-in target ratio  8.50%	Additional Tier 1 capital: instruments				
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Additional Tier 1 capital (AT1)  N/A  Tier 1 capital (T1 = CET1 + AT1)  N/A  Tier 2 capital: instruments and allowances  Tier 2 capital: regulatory adjustments  Tier 2 capital: regulatory adjustments  Tier 2 capital: regulatory adjustments  Total regulatory adjustments to Tier 2 capital  N/A  Tier 2 capital (T2)  N/A  Total capital (TC = T1 + T2)  Total risk-weighted assets  Total risk-weighted assets  Common Equity Tier 1 (as percentage of risk-weighted assets)  Total capital (as percentage of risk-weighted assets)	Additional Tier 1 capital: regulatory adjustments				
Tier 1 capital (T1 = CET1 + AT1)  Tier 2 capital: instruments and allowances  Tier 2 capital: pegulatory adjustments  N/A  Tier 2 capital: regulatory adjustments  Total regulatory adjustments to Tier 2 capital  N/A  Tier 2 capital (T2)  Total capital (TC = T1 + T2)  Total risk-weighted assets  Total risk-weighted assets  Capital ratios  Common Equity Tier 1 (as percentage of risk-weighted assets)  Total capital (as percentage of risk-weighted assets)  Total capital (as percentage of risk-weighted assets)  Common Equity Tier 1 capital all-in target ratio  Total capital all-in target ratio  Tier 1 capital all-in target ratio  Tier 1 capital all-in target ratio  8.50%	43	Total regulatory adjustments to Additional Tier 1 capital	N/A		
Fier 2 capital: instruments and allowances  51 Tier 2 capital before regulatory adjustments  N/A  Fier 2 capital: regulatory adjustments  Total regulatory adjustments to Tier 2 capital  N/A  58 Tier 2 capital (T2)  N/A  59 Total capital (TC = T1 + T2)  89,920  60 Total risk-weighted assets  Capital ratios  61 Common Equity Tier 1 (as percentage of risk-weighted assets)  62 Tier 1 (as percentage of risk-weighted assets)  63 Total capital (as percentage of risk-weighted assets)  Capital ratios  65 Total capital (as percentage of risk-weighted assets)  70 Total capital (as percentage of risk-weighted assets)  70 Tier 1 capital all-in target ratio  70 Tier 1 capital all-in target ratio  8 50%	44	Additional Tier 1 capital (AT1)	N/A		
Tier 2 capital before regulatory adjustments  Total regulatory adjustments to Tier 2 capital  N/A  Tier 2 capital (T2)  N/A  Total capital (TC = T1 + T2)  Total risk-weighted assets  Capital ratios  Common Equity Tier 1 (as percentage of risk-weighted assets)  Total capital (as percentage of risk-weighted assets)  Total capital (as percentage of risk-weighted assets)  Separate 1 (as percentage of risk-weighted assets)  Common Equity Tier 1 (as percentage of risk-weighted assets)  Total capital (as percentage of risk-weighted assets)	45	Tier 1 capital (T1 = CET1 + AT1)	89,920		
Fier 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)  89,920  60 Total risk-weighted assets  334,099  Capital ratios  61 Common Equity Tier 1 (as percentage of risk-weighted assets)  62 Tier 1 (as percentage of risk-weighted assets)  63 Total capital (as percentage of risk-weighted assets)  COSFI 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%	Tier 2 capital: instruments and allowances				
57 Total regulatory adjustments to Tier 2 capital  N/A  58 Tier 2 capital (T2)  N/A  59 Total capital (TC = T1 + T2)  60 Total risk-weighted assets  Capital ratios  61 Common Equity Tier 1 (as percentage of risk-weighted assets)  62 Tier 1 (as percentage of risk-weighted assets)  63 Total capital (as percentage of risk-weighted assets)  CosFI 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%	51	Tier 2 capital before regulatory adjustments	N/A		
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Total capital (TC = T1 + T2)  7 Total risk-weighted assets  7 Total risk-weighted assets  7 Total risk-weighted assets  8 Sy,920  8 Sy,9	57	Total regulatory adjustments to Tier 2 capital	N/A		
Total risk-weighted assets  Capital ratios  Common Equity Tier 1 (as percentage of risk-weighted assets)  Ci Tier 1 (as percentage of risk-weighted assets)  Common Equity Tier 1 (as percentage of risk-weighted assets)  Common Equity Tier 1 (as percentage of risk-weighted assets)  Common Equity Tier 1 capital all-in target ratio	58	Tier 2 capital (T2)	N/A		
Capital ratios  61 Common Equity Tier 1 (as percentage of risk-weighted assets)  62 Tier 1 (as percentage of risk-weighted assets)  63 Total capital (as percentage of risk-weighted assets)  Common Equity Tier 1 capital all-in target ratio  7.00%  70 Tier 1 capital all-in target ratio  8.50%	59	Total capital (TC = T1 + T2)	89,920		
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62 Tier 1 (as percentage of risk-weighted assets) 63 Total capital (as percentage of risk-weighted assets)  Common Equity Tier 1 capital all-in target ratio 7.00% Tier 1 capital all-in target ratio 8.50%	Capital ratios				
63 Total capital (as percentage of risk-weighted assets)  Common Equity Tier 1 capital all-in target ratio  7.00%  Tier 1 capital all-in target ratio  8.50%	61	Common Equity Tier 1 (as percentage of risk-weighted assets)	26.91%		
69 Common Equity Tier 1 capital all-in target ratio 7.00% Tier 1 capital all-in target ratio 8.50%	62	Tier 1 (as percentage of risk-weighted assets)	26.91%		
69 Common Equity Tier 1 capital all-in target ratio 7.00% Tier 1 capital all-in target ratio 8.50%	63	Total capital (as percentage of risk-weighted assets)	26.91%		
70 Tier 1 capital all-in target ratio 8.50%	OSFI all-in target				
	69	Common Equity Tier 1 capital all-in target ratio	7.00%		
71 Total capital all-in target ratio 10.50%	70	Tier 1 capital all-in target ratio	8.50%		
	71	Total capital all-in target ratio	10.50%		