



Modified Capital Disclosure Template			
As at December 31, 2023			
		All-in	Transitional
		(\$'000's)	
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	121,180	
2	Retained earnings	21,230	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	142,410	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
8	Goodwill (net of related tax liability)	26,013	
9	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	<b>Common Equity Tier 1 capital (CET1)</b>	89,920	
<b>Additional Tier 1 capital: instruments</b>			
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	N/A	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
43	Total regulatory adjustments to Additional Tier 1 capital	N/A	
44	<b>Additional Tier 1 capital (AT1)</b>	N/A	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	89,920	
<b>Tier 2 capital: instruments and allowances</b>			
51	<b>Tier 2 capital before regulatory adjustments</b>	N/A	
<b>Tier 2 capital: regulatory adjustments</b>			
57	Total regulatory adjustments to Tier 2 capital	N/A	
58	<b>Tier 2 capital (T2)</b>	N/A	
59	<b>Total capital (TC = T1 + T2)</b>	89,920	
60	<b>Total risk-weighted assets</b>	334,099	
<b>Capital ratios</b>			
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%	
<b>OSFI all-in target</b>			
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%	