



Modified Capital Disclosure Template			
As at December 31, 2014			
		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	89,151	
2	Retained earnings	70,612	
6	Common Equity Tier 1 capital before regulatory adjustments	159,763	
Common Equity Tier 1 capital: regulatory adjustments			
8	Goodwill (net of related tax liability)	14,593	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	69,326	
28	Total regulatory adjustments to Common Equity Tier 1	83,919	
29	Common Equity Tier 1 capital (CET1)	75,844	
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)	75,844	
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)	75,844	
60	Total risk-weighted assets	291,195	
Capital ratios			
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	26.05%	
62	Tier 1 (as percentage of risk-weighted assets)	26.05%	
63	Total capital (as percentage of risk-weighted assets)	26.05%	
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%	