

**CAPITAL AND LEVERAGE**

As At Q3 - 2025

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	51,315
Retained earnings for capital purposes	48,995
Accumulated other comprehensive income for capital purposes	460
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>100,770</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	385
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>100,385</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>100,385</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>-</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>-</b>
<b>Total Capital</b>	<b>100,385</b>
<b>Risk Weighted Assets</b>	
Credit Risk	590,181
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	84,125
Total risk-weighted assets (before floor)	674,306
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>674,306</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	14.89
Tier 1 capital	14.89
Total capital	14.89
<b>Leverage Ratio</b>	
Total Exposures	1,501,902
Tier 1 Capital	100,385
Leverage Ratio	6.68
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	674,306
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,501,902
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q2 - 2025

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	47,500
Retained earnings for capital purposes	46,371
Accumulated other comprehensive income for capital purposes	175
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>94,046</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	448
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>93,598</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>93,598</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>-</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>-</b>
<b>Total Capital</b>	<b>93,598</b>
<b>Risk Weighted Assets</b>	
Credit Risk	582,859
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	83,600
Total risk-weighted assets (before floor)	666,459
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>666,459</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	14.04
Tier 1 capital	14.04
Total capital	14.04
<b>Leverage Ratio</b>	
Total Exposures	1,494,662
Tier 1 Capital	93,598
Leverage Ratio	6.26
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	666,459
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,494,662
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q1 - 2025

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	42,873
Retained earnings for capital purposes	44,942
Accumulated other comprehensive income for capital purposes	332
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>88,147</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	470
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>87,677</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>87,677</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>-</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>-</b>
<b>Total Capital</b>	<b>87,677</b>
<b>Risk Weighted Assets</b>	
Credit Risk	511,077
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	81,382
Total risk-weighted assets (before floor)	592,459
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>592,459</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	14.8
Tier 1 capital	14.8
Total capital	14.8
<b>Leverage Ratio</b>	
Total Exposures	1,280,857
Tier 1 Capital	87,677
Leverage Ratio	6.85
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	592,459
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,280,857
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q4 - 2024

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	42,873
Retained earnings for capital purposes	42,878
Accumulated other comprehensive income for capital purposes	594
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>86,345</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	476
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>85,869</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>85,869</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>-</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>-</b>
<b>Total Capital</b>	<b>85,869</b>
<b>Risk Weighted Assets</b>	
Credit Risk	536,110
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	77,478
Total risk-weighted assets (before floor)	613,588
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>613,588</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	13.99
Tier 1 capital	13.99
Total capital	13.99
<b>Leverage Ratio</b>	
Total Exposures	1,258,353
Tier 1 Capital	85,869
Leverage Ratio	6.82
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	613,588
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,258,353
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q3 - 2024

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	42,873
Retained earnings for capital purposes	40,473
Accumulated other comprehensive income for capital purposes	1,128
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>84,474</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	402
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>84,072</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>84,072</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>-</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>-</b>
<b>Total Capital</b>	<b>84,072</b>
<b>Risk Weighted Assets</b>	
Credit Risk	543,158
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	71,651
Total risk-weighted assets (before floor)	614,809
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>614,809</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	13.67
Tier 1 capital	13.67
Total capital	13.67
<b>Leverage Ratio</b>	
Total Exposures	1,343,228
Tier 1 Capital	84,072
Leverage Ratio	6.26
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	614,809
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,343,228
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q2 - 2024

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	42,873
Retained earnings for capital purposes	38,176
Accumulated other comprehensive income for capital purposes	2,262
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>83,311</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	403
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>82,908</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>82,908</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	884
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>884</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>884</b>
<b>Total Capital</b>	<b>83,792</b>
<b>Risk Weighted Assets</b>	
Credit Risk	536,382
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	73,916
Total risk-weighted assets (before floor)	610,298
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>610,298</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	13.58
Tier 1 capital	13.58
Total capital	13.73
<b>Leverage Ratio</b>	
Total Exposures	1,457,095
Tier 1 Capital	82,908
Leverage Ratio	5.69
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	610,298
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,457,095
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q1 - 2024

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	42,647
Retained earnings for capital purposes	35,689
Accumulated other comprehensive income for capital purposes	2,282
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>80,618</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	413
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>80,205</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>80,205</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	880
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>880</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>880</b>
<b>Total Capital</b>	<b>81,085</b>
<b>Risk Weighted Assets</b>	
Credit Risk	525,938
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	70,336
Total risk-weighted assets (before floor)	596,274
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>596,274</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	13.45
Tier 1 capital	13.45
Total capital	13.6
<b>Leverage Ratio</b>	
Total Exposures	1,222,836
Tier 1 Capital	80,205
Leverage Ratio	6.56
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	596,274
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,222,836
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q4 - 2023

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	42,647
Retained earnings for capital purposes	32,841
Accumulated other comprehensive income for capital purposes	3,275
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>78,763</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	470
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>78,293</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>78,293</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	880
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>880</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>880</b>
<b>Total Capital</b>	<b>79,173</b>
<b>Risk Weighted Assets</b>	
Credit Risk	518,684
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	66,667
Total risk-weighted assets (before floor)	585,351
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>585,351</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	13.38
Tier 1 capital	13.38
Total capital	13.53
<b>Leverage Ratio</b>	
Total Exposures	1,199,554
Tier 1 Capital	78,293
Leverage Ratio	6.53
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	585,351
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,199,554
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0



**CAPITAL AND LEVERAGE**

As At Q3 - 2023

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	42,647
Retained earnings for capital purposes	31,342
Accumulated other comprehensive income for capital purposes	4,034
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>78,023</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	516
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>77,507</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>77,507</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	1,759
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>1,759</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>1,759</b>
<b>Total Capital</b>	<b>79,266</b>
<b>Risk Weighted Assets</b>	
Credit Risk	500,974
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	64,474
Total risk-weighted assets (before floor)	565,449
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>565,449</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	13.71
Tier 1 capital	13.71
Total capital	14.02
<b>Leverage Ratio</b>	
Total Exposures	1,193,158
Tier 1 Capital	77,507
Leverage Ratio	6.5
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	565,449
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,193,158
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q2 - 2023

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	42,647
Retained earnings for capital purposes	28,323
Accumulated other comprehensive income for capital purposes	2,871
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>73,841</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	470
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>73,371</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>73,371</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	1,750
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>1,750</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>1,750</b>
<b>Total Capital</b>	<b>75,121</b>
<b>Risk Weighted Assets</b>	
Credit Risk	505,839
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	50,600
Total risk-weighted assets (before floor)	556,439
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>556,439</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	13.19
Tier 1 capital	13.19
Total capital	13.5
<b>Leverage Ratio</b>	
Total Exposures	1,379,917
Tier 1 Capital	73,371
Leverage Ratio	5.32
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	556,439
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,379,917
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q1 - 2023

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	42,423
Retained earnings for capital purposes	25,438
Accumulated other comprehensive income for capital purposes	2,896
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>70,962</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	406
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>70,556</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>70,556</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	1,750
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>1,750</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>1,750</b>
<b>Total Capital</b>	<b>72,306</b>
<b>Risk Weighted Assets</b>	
Credit Risk	480,846
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	48,509
Total risk-weighted assets (before floor)	529,355
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>529,355</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	13.33
Tier 1 capital	13.33
Total capital	13.66
<b>Leverage Ratio</b>	
Total Exposures	1,166,681
Tier 1 Capital	70,556
Leverage Ratio	6.05
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	529,355
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,166,681
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q4 - 2022

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	42,423
Retained earnings for capital purposes	22,190
Accumulated other comprehensive income for capital purposes	3,313
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>68,198</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	421
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>67,777</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>67,777</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	1,741
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>1,741</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>1,741</b>
<b>Total Capital</b>	<b>69,518</b>
<b>Risk Weighted Assets</b>	
Credit Risk	456,790
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	45,424
Total risk-weighted assets (before floor)	502,214
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>502,214</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	13.5
Tier 1 capital	13.5
Total capital	13.84
<b>Leverage Ratio</b>	
Total Exposures	1,220,034
Tier 1 Capital	67,777
Leverage Ratio	5.56
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	502,214
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,220,034
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q3 - 2022

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	42,423
Retained earnings for capital purposes	20,612
Accumulated other comprehensive income for capital purposes	2,102
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>65,367</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	537
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>64,830</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>64,830</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	2,611
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>2,611</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>2,611</b>
<b>Total Capital</b>	<b>67,441</b>
<b>Risk Weighted Assets</b>	
Credit Risk	437,571
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	43,239
Total risk-weighted assets (before floor)	480,810
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>480,810</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	13.48
Tier 1 capital	13.48
Total capital	14.03
<b>Leverage Ratio</b>	
Total Exposures	1,276,162
Tier 1 Capital	64,830
Leverage Ratio	5.08
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	480,810
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,276,162
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**As At Q2 - 2022  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	42,423
Retained earnings for capital purposes	19,402
Accumulated other comprehensive income for capital purposes	2,423
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>64,459</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	406
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>64,053</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>64,053</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	2,599
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>2,599</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>2,599</b>
<b>Total Capital</b>	<b>66,652</b>
<b>Risk Weighted Assets</b>	
Credit Risk	447,570
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	42,034
Total risk-weighted assets (before floor)	489,605
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>489,605</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	13.08
Tier 1 capital	13.08
Total capital	13.61
<b>Leverage Ratio</b>	
Total Exposures	1,467,772
Tier 1 Capital	64,053
Leverage Ratio	4.36
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	489,605
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,467,772
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q1 - 2022

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	42,201
Retained earnings for capital purposes	19,373
Accumulated other comprehensive income for capital purposes	1,042
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>62,818</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	505
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>62,313</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>62,313</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	2,599
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>2,599</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>2,599</b>
<b>Total Capital</b>	<b>64,912</b>
<b>Risk Weighted Assets</b>	
Credit Risk	406,366
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	41,456
Total risk-weighted assets (before floor)	447,822
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>447,822</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	13.91
Tier 1 capital	13.91
Total capital	14.5
<b>Leverage Ratio</b>	
Total Exposures	1,192,927
Tier 1 Capital	62,313
Leverage Ratio	5.22
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	447,822
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,192,927
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q4 - 2021

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	30,396
Retained earnings for capital purposes	18,807
Accumulated other comprehensive income for capital purposes	869
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>50,444</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	646
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>49,798</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>49,798</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	2,478
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>2,478</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>2,478</b>
<b>Total Capital</b>	<b>52,276</b>
<b>Risk Weighted Assets</b>	
Credit Risk	373,367
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	40,810
Total risk-weighted assets (before floor)	414,177
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>414,177</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	12.02
Tier 1 capital	12.02
Total capital	12.62
<b>Leverage Ratio</b>	
Total Exposures	832,329
Tier 1 Capital	49,798
Leverage Ratio	5.98
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	414,177
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	832,329
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0



**CAPITAL AND LEVERAGE**

As At Q3 - 2021

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	30,396
Retained earnings for capital purposes	17,797
Accumulated other comprehensive income for capital purposes	-
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>48,619</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	810
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>47,809</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>47,809</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	3,304
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>3,304</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>3,304</b>
<b>Total Capital</b>	<b>51,113</b>
<b>Risk Weighted Assets</b>	
Credit Risk	373,164
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	40,072
Total risk-weighted assets (before floor)	413,236
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>413,236</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	11.57
Tier 1 capital	11.57
Total capital	12.37
<b>Leverage Ratio</b>	
Total Exposures	848,991
Tier 1 Capital	47,809
Leverage Ratio	5.63
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	413,236
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	848,991
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q2 - 2021

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	30,396
Retained earnings for capital purposes	16,991
Accumulated other comprehensive income for capital purposes	-
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>47,743</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	970
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>46,773</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>46,773</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	3,432
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>3,432</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>3,432</b>
<b>Total Capital</b>	<b>50,205</b>
<b>Risk Weighted Assets</b>	
Credit Risk	365,931
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	39,344
Total risk-weighted assets (before floor)	405,275
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>405,275</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	11.54
Tier 1 capital	11.54
Total capital	12.39
<b>Leverage Ratio</b>	
Total Exposures	838,351
Tier 1 Capital	46,773
Leverage Ratio	5.58
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	405,275
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	838,351
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q1 - 2021

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	30,212
Retained earnings for capital purposes	16,929
Accumulated other comprehensive income for capital purposes	-
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>47,401</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,114
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>46,287</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>46,287</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	3,432
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>3,432</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>3,432</b>
<b>Total Capital</b>	<b>49,719</b>
<b>Risk Weighted Assets</b>	
Credit Risk	355,858
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	38,571
Total risk-weighted assets (before floor)	394,428
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>394,428</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	11.74
Tier 1 capital	11.74
Total capital	12.61
<b>Leverage Ratio</b>	
Total Exposures	820,921
Tier 1 Capital	46,287
Leverage Ratio	5.64
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	394,428
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	820,921
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q4 - 2020

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	30,212
Retained earnings for capital purposes	16,136
Accumulated other comprehensive income for capital purposes	-
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>46,348</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,251
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>45,097</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>45,097</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	3,416
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>3,416</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>3,416</b>
<b>Total Capital</b>	<b>48,513</b>
<b>Risk Weighted Assets</b>	
Credit Risk	347,460
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	37,496
Total risk-weighted assets (before floor)	384,956
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>384,956</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	11.71
Tier 1 capital	11.71
Total capital	12.6
<b>Leverage Ratio</b>	
Total Exposures	822,752
Tier 1 Capital	45,097
Leverage Ratio	5.48
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	384,956
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	822,752
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q3 - 2020

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	30,212
Retained earnings for capital purposes	15,524
Accumulated other comprehensive income for capital purposes	-
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>45,736</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,421
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>44,315</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>44,315</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	4,251
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>4,251</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>4,251</b>
<b>Total Capital</b>	<b>48,566</b>
<b>Risk Weighted Assets</b>	
Credit Risk	357,628
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	36,386
Total risk-weighted assets (before floor)	394,014
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>394,014</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	11.25
Tier 1 capital	11.25
Total capital	12.33
<b>Leverage Ratio</b>	
Total Exposures	846,272
Tier 1 Capital	44,315
Leverage Ratio	5.24
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	394,014
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	846,272
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q2 - 2020

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	30,212
Retained earnings for capital purposes	14,915
Accumulated other comprehensive income for capital purposes	-
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>45,127</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,287
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>43,840</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>43,840</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	4,251
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>4,251</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>4,251</b>
<b>Total Capital</b>	<b>48,091</b>
<b>Risk Weighted Assets</b>	
Credit Risk	348,476
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	35,346
Total risk-weighted assets (before floor)	383,822
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>383,822</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	11.42
Tier 1 capital	11.42
Total capital	12.53
<b>Leverage Ratio</b>	
Total Exposures	858,891
Tier 1 Capital	43,840
Leverage Ratio	5.1
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	383,822
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	858,891
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q1 - 2020

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	30,030
Retained earnings for capital purposes	14,740
Accumulated other comprehensive income for capital purposes	-
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>44,770</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,443
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>43,327</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>43,327</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	4,251
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>4,251</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>4,251</b>
<b>Total Capital</b>	<b>47,578</b>
<b>Risk Weighted Assets</b>	
Credit Risk	345,773
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	34,249
Total risk-weighted assets (before floor)	380,022
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>380,022</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	11.4
Tier 1 capital	11.4
Total capital	12.52
<b>Leverage Ratio</b>	
Total Exposures	703,079
Tier 1 Capital	43,327
Leverage Ratio	6.16
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	380,022
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	703,079
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0