

December 31, 2018

<b>All-in Capital Disclosure Template (in thousand)</b>		
<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	82 000
2	Retained earnings	12 995
3	Accumulated other comprehensive income (and other reserves)	-1 495
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	93 500
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
7	Regulatory adjustment in respect of own use property	
8	Goodwill (net of related tax liability)	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	239
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	
11	Cash flow hedge reserve	
12	Shortfall of provisions to expected losses	
13	Securitisation gain on sale	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	
15	Defined benefit pension fund net assets (net of related tax liability)	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	
17	Reciprocal cross holdings in common equity	
18	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	
20	Mortgage servicing rights (amount above 10% threshold)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
22	Amount exceeding the 15% threshold	
23	of which: significant investments in the common stock of financials	
24	of which: mortgage servicing rights	
25	of which: deferred tax assets arising from temporary differences	
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	239
28	Total regulatory adjustments to Common Equity Tier 1	
29	<b>Common Equity Tier 1 capital (CET1)</b>	
<b>Additional Tier 1 capital: instruments</b>		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	
31	of which: classified as equity under applicable accounting standards	
32	of which: classified as liabilities under applicable accounting standards	
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	
<b>Additional Tier 1 capital: regulatory adjustments</b>		
37	Investments in own Additional Tier 1 instruments	
38	Reciprocal cross holdings in Additional Tier 1 instruments	
39	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	

41	Other deductions from Tier 1 capital as determined by OSFI	
41a	of which: Reverse mortgages	
41b	of which: Valuation adjustment for less liquid positions	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	93 261
44	<b>Additional Tier 1 capital (AT1)</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	
<b>Tier 2 capital: instruments and provisions</b>		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	
50	Collective allowances	0
51	<b>Tier 2 capital before regulatory adjustments</b>	0
<b>Tier 2 capital: regulatory adjustments</b>		
52	Investments in own Tier 2 instruments	
53	Reciprocal cross holdings in Tier 2 instruments	
54	Non-significant investments in the capital of banking, financial and insurance entities, net of	
55	significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	
56	Other deductions from Tier 2 capital	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	0
58	<b>Tier 2 capital (T2)</b>	0
59	<b>Total capital (TC = T1 + T2)</b>	93 261
60	<b>Total risk-weighted assets</b>	224 422
<b>Capital ratios</b>		
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	36.54
62	Tier 1 (as percentage of risk-weighted assets)	
63	Total capital (as percentage of risk-weighted assets)	
64	Institution-specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement expressed as a percentage of risk-weighted assets)	
65	of which: capital conservation buffer requirement	
66	Not applicable.	
67	of which: G-SIB buffer requirement	
67a	of which: D-SIB buffer requirement	
68	Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)	41.56
<b>OSFI all-in target (minimum + capital conservation buffer +D-SIB surcharge (if applicable))</b>		
69	Common Equity Tier 1 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
<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
72	Non-significant investments in the capital of other financials	
73	Significant investments in the common stock of financials	
74	Mortgage servicing rights (net of related tax liability)	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	
<b>Applicable caps on the inclusion of allowances in Tier 2</b>		
76	Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	
77	Cap on inclusion of allowances in Tier 2 under standardised approach	
78	Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings- based approach (prior to application of cap)	
79	Cap on inclusion of allowances in Tier 2 under internal ratings-based approach	
<b>Capital instruments subject to phase-out arrangements</b>		
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	
81	<i>Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	
83	<i>Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	
85	<i>Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	