

March 31, 2019

| All-in Capital Disclosure Template (in thousand) | | |
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| 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 | 82 000 |
| 2 | Retained earnings | 13 987 |
| 3 | Accumulated other comprehensive income (and other reserves) | 780 |
| 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 | Common Equity Tier 1 capital before regulatory adjustments | 96 767 |
| Common Equity Tier 1 capital: regulatory adjustments | | |
| 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) | 217 |
| 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 | 217 |
| 28 | Total regulatory adjustments to Common Equity Tier 1 | |
| 29 | Common Equity Tier 1 capital (CET1) | |
| Additional Tier 1 capital: instruments | | |
| 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 | Additional Tier 1 capital before regulatory adjustments | |
| Additional Tier 1 capital: regulatory adjustments | | |
| 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 | |

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| 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 | Total regulatory adjustments to Additional Tier 1 capital | 96 550 |
| 44 | Additional Tier 1 capital (AT1) | |
| 45 | Tier 1 capital (T1 = CET1 + AT1) | |
| Tier 2 capital: instruments and provisions | | |
| 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 | Tier 2 capital before regulatory adjustments | 0 |
| Tier 2 capital: regulatory adjustments | | |
| 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 | Total regulatory adjustments to Tier 2 capital | 0 |
| 58 | Tier 2 capital (T2) | 0 |
| 59 | Total capital (TC = T1 + T2) | 96 550 |
| 60 | Total risk-weighted assets | 224 953 |
| Capital ratios | | |
| 61 | Common Equity Tier 1 (as percentage of risk-weighted assets) | 36.45 |
| 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) | 42.92 |
| OSFI all-in target (minimum + capital conservation buffer +D-SIB surcharge (if applicable)) | | |
| 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 |
| Amounts below the thresholds for deduction (before risk weighting) | | |
| 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) | |
| Applicable caps on the inclusion of allowances in Tier 2 | | |
| 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 | |
| Capital instruments subject to phase-out arrangements | | |
| 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> | |