

## Basel III Pillar 3 Public Disclosure

as at: June 30, 2023

### 1. Regulatory Capital

(in thousands of Canadian dollars, except for %)

<b>Modified Capital Disclosure Template</b>		<b>All-in</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	123,718
2	Retained earnings	62,274
3	Accumulated other comprehensive income (and other reserves)	(1,255)
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>	NA
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	NA
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>184,737</b>
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI	-
28	<b>Total regulatory adjustments to Common Equity Tier 1</b>	<b>(52)</b>
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>184,685</b>
29a	<b>Common Equity Tier 1 capital (CET1) with transitional arrangements for ECL provisioning not applied</b>	<b>184,685</b>
<b>Additional Tier 1 capital: instruments</b>		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	NA
31	of which: classified as equity under applicable accounting standards	NA
32	of which: classified as liabilities under applicable accounting standards	NA
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	NA
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (	NA
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	NA
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	NA
<b>Additional Tier 1 capital: regulatory adjustments</b>		
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>-</b>
44	<b>Additional Tier 1 capital (AT1)</b>	<b>-</b>
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>184,685</b>
45a	<b>Tier 1 capital (T1 = CET1 + AT1) with transitional arrangements for ECL provisioning not applied</b>	<b>184,685</b>
<b>Tier 2 capital: instruments and allowances</b>		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	20,000
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	NA
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)	NA
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	NA
50	Eligible Stage 1 and stage 2 allowances	9,062
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>29,062</b>
<b>Tier 2 capital: regulatory adjustments</b>		
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>
58	<b>Tier 2 capital (T2)</b>	<b>29,062</b>
59	<b>Total capital (TC = T1 + T2)</b>	<b>213,747</b>
59a	<b>Total capital (TC = T1 + T2) with transitional arrangements for ECL provisioning not applied</b>	<b>213,747</b>
60	<b>Total risk weighted assets</b>	<b>1,253,339</b>
60a	<b>Common Equity Tier 1 (CET1) Capital RWA</b>	NA
60b	<b>Tier 1 Capital RWA</b>	NA
60c	<b>Total Capital RWA</b>	NA
<b>Capital ratios</b>		
61	Common Equity Tier 1 (as percentage of risk weighted assets)	14.74%
61a	Common Equity Tier 1 (as percentage of risk weighted assets) with transitional arrangements for ECL provisioning not applied	14.74%
62	Tier 1 (as a percentage of risk weighted assets)	14.74%
62a	Tier 1 (as a percentage of risk weighted assets) with transitional arrangements for ECL provisioning not applied	14.74%
63	Total capital (as percentage of risk weighted assets)	17.05%
63a	Total capital (as percentage of risk weighted assets) with transitional arrangements for ECL provisioning not applied	17.05%
<b>OSFI all-in target</b>		
69	Common Equity Tier 1 capital all-in target ratio	7.0%
70	Tier 1 capital all-in target ratio	8.5%
71	Total capital all-in target ratio	10.5%

## 2. Leverage Ratio

(in thousands of Canadian dollars, except for %)

	Item	Leverage Ratio Framework	
		Jun 30, 2023	Mar 31, 2023
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	1,452,598	1,457,846
2	Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework (IFRS)	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivative transactions)	-	-
4	(Asset amounts deducted in determining Basel III "all-in" Tier 1 capital)	(52)	(52)
5	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 to 4)	1,452,546	1,457,794
<b>Derivative exposures</b>			
6	Replacement cost associated with all derivative transactions	4,687	1,676
7	Add-on amounts for potential future exposure associated with all derivative transactions	6,568	6,062
8	(Exempted central counterparty-leg of client cleared trade exposures)	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
11	<b>Total derivative exposures (sum of lines 6 to 10)</b>	11,255	7,738
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	-	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	Counterparty credit risk (CCR) exposure for SFTs	-	-
15	Agent transaction exposures	-	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	-	-
<b>Off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	79,172	78,827
18	(Adjustments for conversion to credit equivalent amounts)	(39,120)	(42,581)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	40,052	36,247
<b>Capital and Total Exposures</b>			
20	<b>Tier 1 capital</b>	184,686	180,608
20a	<b>Tier 1 capital with transitional arrangements for ECL provisioning not applied</b>	184,686	180,608
21	<b>Total Exposures (sum of lines 5, 11, 16 and 19)</b>	1,503,853	1,501,778
<b>Leverage Ratios</b>			
22	<b>Basel III leverage ratio</b>	12.28%	12.03%
22a	<b>Basel III leverage ratio with transitional arrangements for ECL provisioning not applied</b>	12.28%	12.03%