

Basel III Pillar 3 Public Capital Disclosure – Quarter 3 2020 (Unaudited)

Notice to Readers

The information contained in this Supplement has not been audited or independently verified. Accordingly readers are cautioned that this Supplement may not be appropriate for their purposes.

Modified Capital Disclosure		All-in
		(Thousands)
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	37,000
2	Retained earnings	37,797
3	Accumulated other comprehensive income (and other reserves)	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	Nil
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	Nil
6	Common Equity Tier 1 capital before regulatory adjustments	74,797
Common Equity Tier 1 capital: regulatory adjustments		
28	Total regulatory adjustments to Common Equity Tier 1	542
29	Common Equity Tier 1 capital (CET1)	74,255
Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	Nil
31	of which: classified as equity under applicable accounting standards	Nil
32	of which: classified as liabilities under applicable accounting standards	Nil
33	Directly issued capital instruments subject to phase out from Additional Tier 1	Nil
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)	Nil
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	Nil
36	Additional Tier 1 capital before regulatory adjustments	
Additional Tier 1 capital: regulatory adjustments		
43	Total regulatory adjustments to Additional Tier 1 capital	Nil
44	Additional Tier 1 capital (AT1)	Nil
45	Tier 1 capital (T1 = CET1 + AT1)	74,255
Tier 2 capital: instruments and allowances		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	Nil
47	Directly issued capital instruments subject to phase out from Tier 2	Nil
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)	Nil
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	Nil

Basel III Pillar 3 Public Capital Disclosure – Quarter 3 2020 (Unaudited)

Notice to Readers

The information contained in this Supplement has not been audited or independently verified. Accordingly readers are cautioned that this Supplement may not be appropriate for their purposes.

Modified Capital Disclosure		All-in
		(Thousands)
50	Collective allowances	Nil
51	Tier 2 capital before regulatory adjustments	Nil
Tier 2 capital: regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital	Nil
58	Tier 2 capital (T2)	Nil
59	Total capital (TC = T1 + T2)	74,255
60	Total risk weighted assets	332,972
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	22.30%
62	Tier 1 (as a percentage of risk weighted assets)	22.30%
63	Total capital (as a percentage of risk weighted assets)	22.30%
OSFI all-in target		
69	Common Equity Tier 1 capital all-in target ratio	7.0%
70	Tier 1 capital all-in target ratio	8.5%
71	Target capital all-in target ratio	10.5%
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	Nil
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Nil
82	Current cap on AT1 instruments subject to phase out arrangements	Nil
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	Nil
84	Current cap on T2 instruments subject to phase out arrangements	Nil
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	Nil