Template KM1: Key metrics (at consolidated group level)		а	b	С	d	е		
		6/30/2024	3/31/2024	12/31/2023	9/30/2023	6/30/2023		
Available capital (amounts \$000's))								
1	Common Equity Tier 1 (CET1)	70,118	70,467	70,637	71,176	71,040		
1a	Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied	70,118	70,467	70,637	71,176	71,040		
2	Tier 1	70,118	70,467	70,637	71,176	71,040		
2a	Tier 1 with transitional arrangements for ECL provisioning not applied	70,118	70,467	70,637	71,176	71,040		
3	Total capital	71,562	71,710	71,849	72,342	72,007		
3a	Total capital with transitional arrangements for ECL provisioning not applied (%)	71,562	71,710	71,849	72,342	72,007		
Risk-weighted assets (amounts \$000's)								
4	Total risk-weighted assets (RWA)	297,263	296,982	298,206	264,118	262,829		
4a	Total risk-weighted assets (pre-floor)	297,263	296,982	298,206	264,118	262,829		
	Risk-based capital ratios as a percentage of RWA							
5	CET1 ratio (%)	23.59%	23.73%	23.69%	26.95%	27.03%		
5a	Common Equity Tier 1 ratio with transitional arrangements for ECL provisioning not applied	23.59%	23.73%	23.69%	26.95%	27.03%		
5b	CET1 ratio (%) (pre-floor ratio)	23.59%	23.73%	23.69%	26.95%	27.03%		
6	Tier 1 ratio (%)	23.59%	23.73%	23.69%	26.95%	27.03%		
6a	Tier 1 ratio with transitional arrangements for ECL provisioning not applied (%)	23.59%	23.73%	23.69%	26.95%	27.03%		
6b	Tier 1 ratio (%) (pre-floor ratio)	23.59%	23.73%	23.69%	26.95%	27.03%		
7	Total capital ratio (%)	24.07%	24.15%	24.09%	27.39%	27.40%		
7a	Total capital ratio with transitional arrangements for ECL provisioning not applied (%)	24.07%	24.15%	24.09%	27.39%	27.40%		
7b	Total capital ratio (%) (pre-floor ratio)	24.07%	24.15%	24.09%	27.39%	27.40%		
Basel III Leverage ratio								
13	Total Basel III leverage ratio exposure measure (\$000's)	346,183	331,150	328,882	309,702	310,180		
14	Basel III leverage ratio (row 2 / row 13)	20.25%	21.28%	21.48%	22.98%	22.90%		
14a	Basel III leverage ratio (row 2a / row 13) with transitional arrangements for ECL provisioning not applied	20.25%	21.28%	21.48%	22.98%	22.90%		

	Modified CC1 – Composition of capital for SMSBs		b	С	d	е
			3/31/2024	12/31/2023	9/30/2023	6/30/2023
	Common Equity Tier 1 capital: instruments and reserves (\$000's)					
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	62,000	62,000	62,000	62,000	62,000
2	Retained earnings	8,213	8,623	8,899	9,098	9,031
3	Accumulated other comprehensive income (and other reserves)	1,745	1,744	1,697	1,991	2,234
4	Directly issued capital subject to phase out from CET1 (only applicable to Federal Credit Unions)					
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	71,958	72,367	72,596	73,089	73,265
	Common Equity Tier 1 capital: regulatory adjustments (\$000's)					
28	Total regulatory adjustments to Common Equity Tier 1	(1,840)	(1,900)	(1,959)	(2,049)	(2,108)
29	Common Equity Tier 1 capital (CET1)	70,118	70,467	70,637	71,040	71,157
	Additional Tier 1 capital: instruments (\$000's)					
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	Directly issued capital instruments subject to phase out from Additional Tier 1 (applicable only to Federal Credit Unions)					
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	and need by unity parties (amount allowed in group ATT) of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)					
36	Additional Tier 1 capital before regulatory adjustments					
	Additional Tier 1 capital: regulatory adjustments (\$000's)					
43	Total regulatory adjustments to additional Tier 1 capital					
44	Additional Tier 1 capital (AT1)					
45	Tier 1 capital (T1 = CET1 + AT1)	70,118	70,467	70,637	71,040	71,157
	Tier 2 capital: instruments and provisions (\$000's)					
46	Directly issued qualifying Tier 2 instruments plus related stock surplus					
47	Directly issued capital instruments subject to phase out from Tier 2 (applicable only to Federal Credit Unions)					
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	of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)					
50	Collective allowances	1,444	1,243	1,212	967	963
51	Tier 2 capital before regulatory adjustments	1,444	1,243	1,212	967	963
	Tier 2 capital: regulatory adjustments (\$000's)					
57	Total regulatory adjustments to Tier 2 capital					
58	Tier 2 capital (T2)	1,444	1,243	1,212	967	963
59	Total capital (TC = T1 + T2)	71,562	71,710	71,849	72,007	72,120
60	Total risk-weighted assets	297,263	296,982	298,206	262,829	262,917
60a	Credit Valuation Adjustment (CVA) Risk-weighted Assets (RWA)					
	Capital ratios					
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	23.59%	23.73%	23.69%	27.03%	27.06%
62	Tier 1 (as a percentage of risk-weighted assets)	23.59%	23.73%	23.69%	27.03%	27.06%
63	Total capital (as a percentage of risk-weighted assets)	24.07%	24.15%	24.09%	27.40%	27.43%
	OSFI target					
69	Common Equity Tier 1 target ratio	7%	7%	7%	7%	7%
70	Tier 1 capital target ratio	8.5%	8.5%	8.5%	8.5%	8.5%
71	Total capital target ratio	10.5%	10.5%	10.5%	10.5%	10.5%

Template LR2: Leverage ratio common disclosure template   Go/02/02/02   12/3				1-					
On-balance sheet items (excluding derivatives, SFIs and grandfathered securitization exposures   343,355   330,169   325,606   308,250   307,319   200,000			a	b	C	d	e		
On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral) growinded where deducted from balance sheet assets pursuant to the operative accounting framework (IPRS)  3 (Deductions of receivable assets for cash variation margin provided in derivatives transactions)  4 (Asset amounts deducted in determining Tier 1 capital) (1,840) (1,900) (1,959) (1,989) (2,049)  5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4) 341,515 328,269 323,647 306,261 305,870  Perivative exposures (5000's)  6 Replacement cost associated with all derivative transactions  7 Add-on amounts for potential future eposure associated with all derivative transactions  8 Exempted central counterparty-leg of ident cleared trade exposures)  9 Adjusted effective notional amount of written credit derivatives  10 Adjusted effective notional amount of written credit derivatives)  11 Total derivative exposures (sum of lines 6 to 10)  Securities financing transaction exposures (5000's)  Securities financing transaction exposures (5000's)  12 sale accounting transactions and cash receivables of gross SFT assets)  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 (sum of lines 12 to 15)  16 Total securities financing transaction exposures (5000's)  17 Off-balance sheet exposures at gross notional amount  18 Adjustments for conversion to credit equivalent amounts)  19 Off-balance sheet exposure at gross notional amounts  19 Off-balance sheet exposures (sum of lines 12 to 15)  20 Tier 1 Lapital  20 Total Deposures (sum of lines 5, 11, 16 and 19)  21 Total Deposures (sum of lines 5, 11, 16 and 19)  22 Total Deposures (sum of lines 5, 11, 16 and 19)  23 Total Deposures (sum of lines 5, 11, 16 and 19)			7.7	3/31/2024	12//31/2023	9/30/2023	6/30/2023		
Subtrinctuding collateral)									
Total or-balance sheet exposures (sum of lines 1 to 1)   Securities financing transaction exposures (5000's)   Securities financing transaction exposures for selective exposures for selective exposures (5000's)   Securities financing transaction exposures (5000's)   Securities financing transactio	1		343,355	330,169	325,606	308,250	307,919		
Asset amounts deducted in determining Tier 1 capital) (1,840) (1,900) (1,959) (1,989) (2,049)  Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4) 341,515 328,269 323,647 306,261 305,870  Derivative exposures (5000's)  Replacement cost associated with all derivative transactions  Add-on amounts for potential future exposure associated with all derivative transactions  Exempted central counterparty-leg of client cleared trade exposures)  Adjusted effective notional amount of written credit derivatives)  Total derivative exposures (sum of lines 6 to 10)  Securities financing transaction exposures (5000's)  Securities financing transaction exposures (5000's)  Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions  Agent transaction exposures  Other off-balance sheet exposure at gross notional amount   Off-balance sheet exposure at gross notional amount  Adjustments for conversion to credit equivalent amounts)  Off-balance sheet exposure at gross notional amount  Capital and total exposures (5000's)  Capital and total exposures (5000's)  Ter 1 capital  Off-balance sheet items (sum of lines 17 and 18)  Adjustments for conversion to credit equivalent amounts)  Leverage ratio	2	i i i i i i i i i i i i i i i i i i i							
Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)  Derivative exposures (\$000's)  Replacement cost associated with all derivative transactions  Add- on amounts for potential future exposure associated with all derivative transactions  Esempted central counterparty-leg of client deared trade exposures)  Adjusted effective notional amount of written credit derivatives  Adjusted effective notional offsets and add- on deductions for written credit derivatives)  Total derivative exposures (sum of lines 6 to 10)  Securities financing transaction exposures (\$000's)  Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions  (Netted amounts of cash payables and cash receivables of gross SFT assets)  Agent transaction exposures  Other off-balance sheet exposures (\$000's)  Off-balance sheet exposures (sum of lines 17 and 18)  Adjustments for conversion to credit equivalent amounts)  Capital and total exposures (\$000's)  Leverage ratio	3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)							
Derivative exposures (\$000's)  6 Replacement cost associated with all derivative transactions 7 Add-on amounts for potential future exposure associated with all derivative transactions 8 Exempted central counterparty-leg of client deared 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 Total derivative exposures (sum of lines 6 to 10)  Securities financing transaction exposures (5000's)  12 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 Total securities financing transaction exposures (sum of lines 12 to 15) 17 Off-balance sheet exposure at gross notional amount 18 (Adjustments for conversion to credit equivalent amounts) 19 Off-balance sheet items (sum of lines 17 and 18)  Capital and total exposures (5000's)  Leverage ratio	4	(Asset amounts deducted in determining Tier 1 capital)	(1,840)	(1,900)	(1,959)	(1,989)	(2,049)		
Replacement cost associated with all derivative transactions Add-on amounts for potential future exposure associated with all derivative transactions  Exempted central counterparty-leg of client cleared trade exposures)  Adjusted effective notional amount of written credit derivatives  10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)  11 Total derivative exposures (sum of lines 6 to 10)  Securities financing transaction exposures (500°s)  Cross SFI assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions  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 Total securities financing transaction exposures (sum of lines 12 to 15)  COther off-balance sheet exposure at gross notional amount  27,415 14,681 37,473 16,876 19,483  18 Adjustments for conversion to credit equivalent amounts)  Capital and total exposures (5000's)  Capital and total exposures (5000's)  Capital and total exposures (5000's)  Leverage ratio	5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	341,515	328,269	323,647	306,261	305,870		
Add-on amounts for potential future exposure associated with all derivative transactions  (Exempted central counterparty-leg of client cleared trade exposures)  Adjusted effective notional amount of written credit derivatives  (Adjusted effective notional affects and add-on deductions for written credit derivatives)  (Adjusted effective notional offsets and add-on deductions for written credit derivatives)  (Adjusted effective notional offsets and add-on deductions for written credit derivatives)  (Adjusted effective notional offsets and add-on deductions for written credit derivatives)  (Adjusted effective notional offsets and add-on deductions for written credit derivatives)  (Adjusted effective notional affects and add-on deductions for written credit derivatives)  (Adjusted effective notional amount of setting transaction exposures (soun's)  (Netted amounts of cash payables and cash receivables of gross SFT assets)  (Netted amounts of cash payables and cash receivables of gross SFT assets)  (Netted amounts of cash payables and cash receivables of gross SFT assets)  (Netted amounts of cash payables and cash receivables of gross SFT assets)  (Netted amounts of cash payables and cash receivables of gross SFT assets)  (Netted amounts of cash payables and cash receivables of gross SFT assets)  (Netted amounts of cash payables and cash receivables of gross SFT assets)  (Netted amounts of cash payables and cash receivables of gross SFT assets)  (Netted amounts of cash payables and cash receivables of gross SFT assets)  (Netted amounts of cash payables and cash receivables of gross SFT assets)  (Netted amounts of cash payables and cash receivables of gross SFT assets)  (Netted amounts of cash payables and cash receivables of gross SFT assets)  (Netted amounts of cash payables and cash receivables of gross SFT assets)  (Netted amounts of cash payables and cash receivables of gross SFT assets)  (Netted amounts of cash payables and cash receivables of gross SFT assets)  (Netted amounts of cash payables and cash receiv	Derivative exposures (\$000's)								
Exempted central counterparty-leg of client cleared trade exposures)  Adjusted effective notional amount of written credit derivatives  10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)  11 Total derivative exposures (sum of lines 6 to 10)  Securities financing transaction exposures (5000's)  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 Total securities financing transaction exposures (sum of lines 12 to 15)  Off-balance sheet exposure at gross notional amount  27,415 14,681 37,473 16,876 19,483  18 (Adjustments for conversion to credit equivalent amounts) (23,195) (12,083) (32,238) (13,436) (15,173)  19 Off-balance sheet items (sum of lines 17 and 18) 4,220 2,598 5,235 3,441 4,310  Capital and total exposures (5000's)  Capital and total exposures (5000's)  Leverage ratio	6	Replacement cost associated with all derivative transactions							
Adjusted effective notional amount of written credit derivatives  10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)  11 Total derivative exposures (sum of lines 6 to 10)  Securities financing transaction exposures (\$000's)  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 Total securities financing transaction exposures (sum of lines 12 to 15)  Other off-balance sheet exposure at gross notional amount  27,415 14,681 37,473 16,876 19,483  18 (Adjustments for conversion to credit equivalent amounts)  Qff-balance sheet items (sum of lines 17 and 18)  Capital and total exposures (\$000's)  Capital and total exposures (\$000's)  Tier 1 capital  70,118 70,467 70,637 71,176 71,040  21 Total Exposures (sum of lines 5, 11, 16 and 19)  Leverage ratio	7	Add-on amounts for potential future exposure associated with all derivative transactions							
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)  11 Total derivative exposures (sum of lines 6 to 10)  Securities financing transaction exposures (\$000's)  12 Solid 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 Total securities financing transaction exposures (sum of lines 12 to 15)  17 Off-balance sheet exposure at gross notional amount 18 (Adjustments for conversion to credit equivalent amounts) 19 Off-balance sheet items (sum of lines 17 and 18)  Capital and total exposures (\$000's)  Capital Exposures (sum of lines 5, 11, 16 and 19)  Leverage ratio	8	(Exempted central counterparty-leg of client cleared trade exposures)							
Total derivative exposures (sum of lines 6 to 10)   Securities financing transaction exposures (\$000's)	9	Adjusted effective notional amount of written credit derivatives							
Securities financing transaction exposures (\$000's)	10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)							
Capital and total exposures (sum of lines 17 and 18)   Capital and total exposures (\$000's)	11	Total derivative exposures (sum of lines 6 to 10)							
12       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       Total securities financing transaction exposures (sum of lines 12 to 15)         17       Off-balance sheet exposure at gross notional amount       27,415       14,681       37,473       16,876       19,483         18       (Adjustments for conversion to credit equivalent amounts)       (23,195)       (12,083)       (32,238)       (13,436)       (15,173)         19       Off-balance sheet items (sum of lines 17 and 18)       4,220       2,598       5,235       3,441       4,310         Capital and total exposures (\$000's)         20       Tier 1 capital       70,118       70,467       70,637       71,176       71,040         21       Total Exposures (sum of lines 5, 11, 16 and 19)       345,735       330,867       328,882       309,702       310,180		Securities financing transaction exposures	(\$000's)						
13	12								
15 Agent transaction exposures 16 Total securities financing transaction exposures (sum of lines 12 to 15)  17 Off-balance sheet exposures (\$000's)  18 (Adjustments for conversion to credit equivalent amounts)  19 Off-balance sheet items (sum of lines 17 and 18)  Capital and total exposures (\$000's)  20 Tier 1 capital  70,118 70,467 70,637 71,176 71,040  21 Total Exposures (sum of lines 5, 11, 16 and 19)  Leverage ratio	13	·							
Total securities financing transaction exposures (sum of lines 12 to 15)	14	Counterparty credit risk (CCR) exposure for SFTs							
Other off-balance sheet exposures (\$000's)           17         Off-balance sheet exposure at gross notional amount         27,415         14,681         37,473         16,876         19,483           18         (Adjustments for conversion to credit equivalent amounts)         (23,195)         (12,083)         (32,238)         (13,436)         (15,173)           19         Off-balance sheet items (sum of lines 17 and 18)         4,220         2,598         5,235         3,441         4,310           Capital and total exposures (\$000's)           20         Tier 1 capital         70,118         70,467         70,637         71,176         71,040           21         Total Exposures (sum of lines 5, 11, 16 and 19)         345,735         330,867         328,882         309,702         310,180	15	Agent transaction exposures							
17     Off-balance sheet exposure at gross notional amount     27,415     14,681     37,473     16,876     19,483       18     (Adjustments for conversion to credit equivalent amounts)     (23,195)     (12,083)     (32,238)     (13,436)     (15,173)       19     Off-balance sheet items (sum of lines 17 and 18)     4,220     2,598     5,235     3,441     4,310       Capital and total exposures (\$000's)       20     Tier 1 capital     70,118     70,467     70,637     71,176     71,040       21     Total Exposures (sum of lines 5, 11, 16 and 19)     345,735     330,867     328,882     309,702     310,180	16	Total securities financing transaction exposures (sum of lines 12 to 15)							
18     (Adjustments for conversion to credit equivalent amounts)     (23,195)     (12,083)     (32,238)     (13,436)     (15,173)       19     Off-balance sheet items (sum of lines 17 and 18)     4,220     2,598     5,235     3,441     4,310       Capital and total exposures (\$000's)       20     Tier 1 capital     70,118     70,467     70,637     71,176     71,040       21     Total Exposures (sum of lines 5, 11, 16 and 19)     345,735     330,867     328,882     309,702     310,180		Other off-balance sheet exposures (\$00	0's)						
19 Off-balance sheet items (sum of lines 17 and 18)  Capital and total exposures (\$000's)  20 Tier 1 capital 70,467 70,637 71,176 71,040 21 Total Exposures (sum of lines 5, 11, 16 and 19) 345,735 330,867 328,882 309,702 310,180	17	Off-balance sheet exposure at gross notional amount	27,415	14,681	37,473	16,876	19,483		
Capital and total exposures (\$000's)           20         Tier 1 capital         70,118         70,467         70,637         71,176         71,040           21         Total Exposures (sum of lines 5, 11, 16 and 19)         345,735         330,867         328,882         309,702         310,180           Leverage ratio	18	(Adjustments for conversion to credit equivalent amounts)	(23,195)	(12,083)	(32,238)	(13,436)	(15,173)		
20     Tier 1 capital     70,118     70,467     70,637     71,176     71,040       21     Total Exposures (sum of lines 5, 11, 16 and 19)     345,735     330,867     328,882     309,702     310,180   Leverage ratio	19	Off-balance sheet items (sum of lines 17 and 18)	4,220	2,598	5,235	3,441	4,310		
21 <b>Total Exposures (sum of lines 5, 11, 16 and 19)</b> 345,735 330,867 328,882 309,702 310,180		Capital and total exposures (\$000's)							
Leverage ratio	20	Tier 1 capital	70,118	70,467	70,637	71,176	71,040		
	21	Total Exposures (sum of lines 5, 11, 16 and 19)	345,735	330,867	328,882	309,702	310,180		
22         Basel III leverage ratio         20.28%         21.30%         21.48%         22.98%         22.90%	Leverage ratio								
	22	Basel III leverage ratio	20.28%	21.30%	21.48%	22.98%	22.90%		