	Modified Capital Disclosure	All-in	Transitional
	Common Equity Tier 1 Capital: instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-join stock companies) plus related stock surplus	6,259	
2	Retained Earnings	2158	
3	Accumulated other comprehensive income (and other reserves)	1265	
4	*Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)*	-	
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**	9,682	9,682
	Common Equity Tier 1 capital: regulatory adjustments		
28	Total regulatory adjustments to Common Equity Tier 1	651	
29	**Common Equity Tier 1 Capital (CET1)**	9,031	9,031
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	0	
31	of which: classified as equity under applicable accounting standards	1235	
32	of which: classified as liabilities under applicable accounting standards	0	
33	*Directly issued capital instruments subject to phase out from Additional Tier 1*	0	
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)	0	
35	*of which: instruments issued by subsidiaries subject to phase out*	0	
36	**Additional Tier 1 capital before regulatory adjustments**	1235	
	Additional Tier 1 Capital: regulatory adjustments		
43	**Total regulatory adjustments to Additional Tier 1 capital**	0	
44	**Additional Tier 1 capital (AT1)**	0	
45	**Tier 1 Capital (T1 = CET1 + AT1)**	10,266	10,266
	Tier 2 capital: instruments and allowances		
46	Directly issued qualifying Tier 1 instruments plus related stock surplus	0	
47	*Directly issued capital instruments subject to phase out from Tier 2*	0	
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)	0	
49	*of which: insturments issued by subsidiaries subject to phase out*	0	
50	Collective allowances	0	
51	**Tier 2 capital before regualatory adjustments**	0	
	Tier 2 capital: regulatory adjustments		
57	**Total regulatory adjustments to Tier 2 capital**	0	
58	**Tier 2 capital (T2)**	0	
59	**Total capital (TC = T1 + T2)**	10,266	10,266
60	**Total risk-weighted assets**	20,939	20,939
60a	**Common Equity Tier 1 (CET1) Capital RWA**	20,939	20,939
60b	**Tier 1 Captial RWA**	20,939	20,939
60c	**Total Capital RWA**	20,939	20,939
	Capital Ratios		
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	43.13%	43.13%
62	Tier 1 (as percentage of risk-weighted assets)	49.03%	49.03%
63	Total Capital (as percentage of risk-weighted assets)	49.03%	49.03%
	OSFI all-in target		
69	Common Equity Tier 1 capital all-in target ratio	26.0%	
70	Tier 1 capital all-in target ratio	30.0%	
71	Total capital all-in target ratio	30.0%	
	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 arrangement*	0	
81	*Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)*	0	
82	*Current cap on AT1 instruments subject to phase out arrangements*	0	
83	*Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)*	0	
84	*Current cap on T2 instruments subject to phase out arrangements*	0	
85	*Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)*	0	

	Item	Leverage Ratio Framework
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives, SFTs, and grandfathered securitization exposures but including collateral)	-
2	(Asset amounts deducted in determining Basel III "all-in" Tier 1 capital)	-
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs)(sum of lines 1 and 2)	-
	Derivative exposures	
4	Replacement costs associated with all derivative transactions (i.e. net of eligible cash variation margin)	-
5	Add-on amounts for PFE associated with all derivative transactions	-
6	Gross up for derivatives collateral provided where deducted from the balance sheet assets persuant to the operative accounting framework	-
7	(Deducations of receivables assets for cash variation margin provided in derivative transactions)	-
8	(Exempted CCP-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	**Total derivative exposures (sum of lines 4 to 10)**	-
12	Gross SFT assets (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 SFT assets	-
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 equivablent amount)	-
19	**Off-balance sheet items (sum of lines 16 to 18)**	-
	Capital and Total Exposures	
20	**Tier 1 capital**	-
21	**Total Exposures (sum of lines 3, 11, 16, and 19)**	-
	Leverage Ratios	
22	**Basel III Leverage Ratio**	#DIV/0!

Table ORA: General qualitative information on a bank's operational risk framework

Purpose: To describe the main characteristics and elements of a bank's operational risk management framework.

Content: Qualitative information.

Frequency: Annual.

Format: Flexible.

SMSBs must describe:	Comments:
(a) Policies, frameworks and guidelines for the management of operational risk.	The Company incurs operational risk in all its business activities. The capital charge for operational risk is determined using the basic indicator approach within the Basel III framework. Operational risk can never be fully eliminated, but it is adequately managed through frequent reviews of all the different aspects of this risk, such as file management, employee motivation and business interruption. Security and fraud risks, including the risk of a data breach, are threats which the Company is mitigating through enhanced technology services, and cybersecurity training and insurance.
(b) The structure and organisation of operational risk management and control function.	The operational risk management function is structured with oversight from the Board of Directors, supported by committees such as the Risk Oversight Committee, Audit Committee, and Risk Management Committee. The Chief Risk Management Officer (CRMO) reports directly to the Risk Oversight Committee and oversees risk management activities independently from operational management.
(c) Operational risk measurement system (ie the systems and data used to measure operational risk in order to estimate the operational risk capital charge).	The Simplified Standardized Approach
(d) The scope and main context of reporting framework on operational risk to executive management and to the board of directors.	Operational risk reporting is conducted regularly to executive management, the Board of Directors, and various committees. It encompasses information on risk exposures, trends, control effectiveness, compliance with risk limits, and significant incidents. Internal Audit reports directly to the Audit Committee, while senior management provides regular reports to the Board of Directors.
(e) The risk mitigation and risk transfer used in the management of operational risk. This includes mitigation by policy (such as the policies on risk culture, risk appetite, and outsourcing), by divesting from high-risk businesses, and by the establishment of controls. The remaining exposure can then be absorbed by the bank or transferred. For instance, the impact of operational losses can be mitigated with insurance.	Senior Management provides regular reports to the Board of Directors and its various committees about the operation of departments within the approved risk limits. The Internal Auditor provides quarterly reports directly to the Audit Committee. The Company has insurance to provide adequate protection against unexpected business interruptions.

Capital Ratios

Dollars in thousands

A Ratio Calculations	
Common Equity Tier 1 (CET1) simplified risk-based capital ratio ratio (%)	43.13%
Tier 1 simplified risk-based capital ratio (%)	49.03%
Total simplified risk-based capital ratio (%)	49.03%
B Capital	
Net CET1 capital	9031
Net Tier 1 capital	10266
Total capital	10266
C Adjusted Total Assets and Operational Risk RWA	
Total Assets	12602
CET1 capital deductions	651
Additional Tier 1 capital deductions	
Tier 2 capital deductions	
Adjusted Total Assets (CET1)	11951
Adjusted Total Assets (Tier 1)	11951
Adjusted Total Assets (Total Capital)	11951
Operational Risk RWA	8988