Template KM1: Key metrics (at consolidated group level)		a	b	c	d	e
		6/30/2026	3/31/2026	12/31/2025	9/30/2025	6/30/2025
	Available capital (amounts $000's))					
1	Common Equity Tier 1 (CET1)	81,470	80,409	84,353	72,439	71,343
1a	Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied	81,470	80,409	84,353	72,439	71,343
2	Tier 1	81,470	80,409	84,353	72,439	71,343
2a	Tier 1 with transitional arrangements for ECL provisioning not applied	81,470	80,409	84,353	72,439	71,343
3	Total capital	82,527	81,419	85,755	73,603	72,457
3a	Total capital with transitional arrangements for ECL provisioning not applied (%)	82,527	81,419	85,755	73,603	72,457
	Risk-weighted assets (amounts $000's)					
4	Total risk-weighted assets (RWA)	317,818	322,745	322,190	306,256	291,849
4a	Total risk-weighted assets (pre-floor)	317,818	322,745	322,190	306,256	291,849
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	25.63%	24.91%	26.18%	23.65%	24.45%
5a	Common Equity Tier 1 ratio with transitional arrangements for ECL provisioning not applied	25.63%	24.91%	26.18%	23.65%	24.45%
5b	CET1 ratio (%) (pre-floor ratio)	25.63%	24.91%	26.18%	23.65%	24.45%
6	Tier 1 ratio (%)	25.63%	24.91%	26.18%	23.65%	24.45%
6a	Tier 1 ratio with transitional arrangements for ECL provisioning not applied (%)	25.63%	24.91%	26.18%	23.65%	24.45%
6b	Tier 1 ratio (%) (pre-floor ratio)	25.63%	24.91%	26.18%	23.65%	24.45%
7	Total capital ratio (%)	25.97%	25.23%	26.62%	24.03%	24.83%
7a	Total capital ratio with transitional arrangements for ECL provisioning not applied (%)	25.97%	25.23%	26.62%	24.03%	24.83%
7b	Total capital ratio (%) (pre-floor ratio)	25.97%	25.23%	26.62%	24.03%	24.83%
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure ($000's)	409,904	386,458	379,381	370,041	356,522
14	Basel III leverage ratio (row 2 / row 13)	19.88%	20.81%	22.23%	19.58%	20.01%
14a	Basel III leverage ratio (row 2a / row 13) with transitional arrangements for ECL provisioning not applied	19.88%	20.81%	22.23%	19.58%	20.01%

Modified CC1 – Composition of capital for SMSBs		a	b	c	d	e
		6/30/2026	3/31/2026	12/31/2025	9/30/2025	6/30/2025
	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	72,000	72,000	72,000	62,000	62,000
2	Retained earnings	8,067	7,083	11,155	10,531	9,386
3	Accumulated other comprehensive income (and other reserves)	1,681	1,654	1,576	1,477	1,586
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**	81,748	80,737	84,731	74,008	72,972
	Common Equity Tier 1 capital: regulatory adjustments ($000's)					
28	**Total regulatory adjustments to Common Equity Tier 1**	(278)	(328)	(378)	(1,569)	(1,629)
29	**Common Equity Tier 1 capital (CET1)**	81,470	80,409	84,353	72,439	71,343
	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	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)**	81,470	80,409	84,353	72,439	71,343
	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	1,057	1,010	1,402	1,164	1,114
51	**Tier 2 capital before regulatory adjustments**	1,057	1,010	1,402	1,164	1,114
	Tier 2 capital: regulatory adjustments ($000's)					
57	**Total regulatory adjustments to Tier 2 capital**					
58	**Tier 2 capital (T2)**	1,057	1,010	1,402	1,164	1,114
59	**Total capital (TC = T1 + T2)**	82,527	81,419	85,755	73,603	72,457
60	**Total risk-weighted assets**	317,818	322,745	322,190	306,256	291,849
60a	**Credit Valuation Adjustment (CVA) Risk-weighted Assets (RWA)**					
	Capital ratios					
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	25.63%	24.91%	26.18%	23.65%	24.45%
62	Tier 1 (as a percentage of risk-weighted assets)	25.63%	24.91%	26.18%	23.65%	24.45%
63	Total capital (as a percentage of risk-weighted assets)	25.97%	25.23%	26.62%	24.03%	24.83%
	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		a	b	c	d	e
		6/30/2026	3/31/2026	12/31/2025	9/30/2025	6/30/2025
On-balance sheet exposures ($000's)						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	402,768	377,489	370,267	362,536	350,446
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)					
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)					
4	(Asset amounts deducted in determining Tier 1 capital)	(278)	(328)	(378)	(1,569)	(1,629)
5	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)**	402,490	377,161	369,889	360,967	348,817
Derivative exposures ($000's)						
6	Replacement cost associated with all derivative transactions	66	91	39	0	0
7	Add-on amounts for potential future exposure associated with all derivative transactions	606	431	224	161	161
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	**Total derivative exposures (sum of lines 6 to 10)**	672	522	263	161	161
Securities financing transaction exposures ($000's)						
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	**Total securities financing transaction exposures (sum of lines 12 to 15)**					
Other off-balance sheet exposures ($000's)						
17	Off-balance sheet exposure at gross notional amount	37,833	56,104	60,397	57,247	42,724
18	(Adjustments for conversion to credit equivalent amounts)	(31,091)	(47,329)	(51,168)	(48,334)	(35,180)
19	**Off-balance sheet items (sum of lines 17 and 18)**	6,742	8,775	9,229	8,913	7,544
Capital and total exposures ($000's)						
20	**Tier 1 capital**	81,470	80,409	84,353	72,439	71,343
21	**Total Exposures (sum of lines 5, 11, 16 and 19)**	409,904	386,458	379,381	370,041	356,522
Leverage ratio						
22	**Basel III leverage ratio**	19.88%	20.81%	22.23%	19.58%	20.01%