

Haventree Bank

## CAPITAL AND LEVERAGE

As At Q3 - 2025

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	74,292
Retained earnings for capital purposes	212,159
Accumulated other comprehensive income for capital purposes	-235
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	286,216
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	6,479
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	279,737
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	279,737
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	7,507
Placeholder	0
<b>Gross Tier 2 Capital</b>	7,507
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	7,507
<b>Total Capital</b>	287,244
<b>Risk Weighted Assets</b>	
Credit Risk	1,449,433
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	165,295
Total risk-weighted assets (before floor)	1,614,728
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	1,614,728
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	17.32
Tier 1 capital	17.32
Total capital	17.79
<b>Leverage Ratio</b>	
Total Exposures	4,189,797
Tier 1 Capital	279,737
Leverage Ratio	6.68
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	1,614,728
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	4,189,797
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q2 - 2025  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	74,012
Retained earnings for capital purposes	205,103
Accumulated other comprehensive income for capital purposes	-456
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	278,659
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	5,057
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	273,602
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	273,602
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	6,880
Placeholder	0
<b>Gross Tier 2 Capital</b>	6,880
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	6,880
<b>Total Capital</b>	280,482
<b>Risk Weighted Assets</b>	
Credit Risk	1,402,120
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	159,277
Total risk-weighted assets (before floor)	1,561,397
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	1,561,397
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	17.52
Tier 1 capital	17.52
Total capital	17.96
<b>Leverage Ratio</b>	
Total Exposures	4,066,841
Tier 1 Capital	273,602
Leverage Ratio	6.73
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	1,561,397
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	4,066,841
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q1 - 2025  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	73,703
Retained earnings for capital purposes	197,548
Accumulated other comprehensive income for capital purposes	-652
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	270,599
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	3,054
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	267,545
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	267,545
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	6,123
Placeholder	0
<b>Gross Tier 2 Capital</b>	6,123
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	6,123
<b>Total Capital</b>	273,668
<b>Risk Weighted Assets</b>	
Credit Risk	1,370,227
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	153,747
Total risk-weighted assets (before floor)	1,523,974
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	1,523,974
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	17.56
Tier 1 capital	17.56
Total capital	17.96
<b>Leverage Ratio</b>	
Total Exposures	3,956,313
Tier 1 Capital	267,545
Leverage Ratio	6.76
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	1,523,974
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,956,313
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q4 - 2024  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	73,360
Retained earnings for capital purposes	191,284
Accumulated other comprehensive income for capital purposes	-1,101
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	263,543
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	2,146
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	261,397
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	261,397
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	5,569
Placeholder	0
<b>Gross Tier 2 Capital</b>	5,569
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	5,569
<b>Total Capital</b>	266,966
<b>Risk Weighted Assets</b>	
Credit Risk	1,322,422
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	148,833
Total risk-weighted assets (before floor)	1,471,255
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	1,471,255
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	17.77
Tier 1 capital	17.77
Total capital	18.15
<b>Leverage Ratio</b>	
Total Exposures	3,832,356
Tier 1 Capital	261,397
Leverage Ratio	6.82
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	1,471,255
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,832,356
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q3 - 2024  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	72,912
Retained earnings for capital purposes	183,741
Accumulated other comprehensive income for capital purposes	-1,487
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	255,166
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,137
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	254,029
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	254,029
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	5,332
Placeholder	0
<b>Gross Tier 2 Capital</b>	5,332
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	5,332
<b>Total Capital</b>	259,361
<b>Risk Weighted Assets</b>	
Credit Risk	1,299,435
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	146,304
Total risk-weighted assets (before floor)	1,445,739
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	1,445,739
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	17.57
Tier 1 capital	17.57
Total capital	17.94
<b>Leverage Ratio</b>	
Total Exposures	3,704,487
Tier 1 Capital	254,029
Leverage Ratio	6.86
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	1,445,739
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,704,487
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q2 - 2024  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	72,436
Retained earnings for capital purposes	176,161
Accumulated other comprehensive income for capital purposes	-2,554
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	246,043
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,130
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	244,913
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	244,913
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	6,056
Placeholder	0
<b>Gross Tier 2 Capital</b>	6,056
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	6,056
<b>Total Capital</b>	250,969
<b>Risk Weighted Assets</b>	
Credit Risk	1,224,097
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	143,518
Total risk-weighted assets (before floor)	1,367,615
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	1,367,615
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	17.91
Tier 1 capital	17.91
Total capital	18.35
<b>Leverage Ratio</b>	
Total Exposures	3,538,809
Tier 1 Capital	244,913
Leverage Ratio	6.92
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	1,367,615
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,538,809
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q1 - 2024  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	71,976
Retained earnings for capital purposes	169,345
Accumulated other comprehensive income for capital purposes	-3,054
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	238,267
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,164
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	237,103
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	237,102
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	237,102
<b>Risk Weighted Assets</b>	
Credit Risk	1,164,562
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	137,987
Total risk-weighted assets (before floor)	1,302,548
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	1,302,548
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.2
Tier 1 capital	18.2
Total capital	18.2
<b>Leverage Ratio</b>	
Total Exposures	3,404,382
Tier 1 Capital	237,102
Leverage Ratio	6.96
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	1,302,548
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,404,382
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank

## CAPITAL AND LEVERAGE

As At Q4 - 2023

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	71,673
Retained earnings for capital purposes	163,897
Accumulated other comprehensive income for capital purposes	-3,024
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	232,546
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,216
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	231,330
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	231,330
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	231,330
<b>Risk Weighted Assets</b>	
Credit Risk	1,140,142
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	132,639
Total risk-weighted assets (before floor)	1,272,780
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	1,272,780
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.18
Tier 1 capital	18.18
Total capital	18.18
<b>Leverage Ratio</b>	
Total Exposures	3,367,081
Tier 1 Capital	231,330
Leverage Ratio	6.87
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	1,272,780
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,367,081
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank

## CAPITAL AND LEVERAGE

As At Q3 - 2023

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	71,092
Retained earnings for capital purposes	158,587
Accumulated other comprehensive income for capital purposes	-4,548
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	225,131
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,288
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	223,843
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	223,843
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	223,843
<b>Risk Weighted Assets</b>	
Credit Risk	1,097,425
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	130,800
Total risk-weighted assets (before floor)	1,228,225
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	1,228,225
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.22
Tier 1 capital	18.22
Total capital	18.22
<b>Leverage Ratio</b>	
Total Exposures	3,270,858
Tier 1 Capital	223,843
Leverage Ratio	6.84
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	1,228,225
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,270,858
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q2 - 2023  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	70,585
Retained earnings for capital purposes	154,420
Accumulated other comprehensive income for capital purposes	-4,481
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	220,524
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,370
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	219,154
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	219,154
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	219,154
<b>Risk Weighted Assets</b>	
Credit Risk	1,085,019
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	129,769
Total risk-weighted assets (before floor)	1,214,788
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	1,214,788
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.04
Tier 1 capital	18.04
Total capital	18.04
<b>Leverage Ratio</b>	
Total Exposures	3,285,173
Tier 1 Capital	219,154
Leverage Ratio	6.67
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	1,214,788
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,285,173
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q1 - 2023  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	70,014
Retained earnings for capital purposes	151,112
Accumulated other comprehensive income for capital purposes	-3,635
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	217,491
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,477
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	216,014
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	216,014
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	216,014
<b>Risk Weighted Assets</b>	
Credit Risk	1,092,561
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	130,571
Total risk-weighted assets (before floor)	1,223,132
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	1,223,132
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	17.66
Tier 1 capital	17.66
Total capital	17.66
<b>Leverage Ratio</b>	
Total Exposures	3,173,704
Tier 1 Capital	216,014
Leverage Ratio	6.81
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	1,223,132
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,173,704
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank

## CAPITAL AND LEVERAGE

As At Q4 - 2022

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	69,641
Retained earnings for capital purposes	149,029
Accumulated other comprehensive income for capital purposes	-4,432
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	214,711
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,612
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	213,099
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	213,099
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	213,099
<b>Risk Weighted Assets</b>	
Credit Risk	1,043,757
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	128,921
Total risk-weighted assets (before floor)	1,172,678
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	1,172,678
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.17
Tier 1 capital	18.17
Total capital	18.17
<b>Leverage Ratio</b>	
Total Exposures	3,025,520
Tier 1 Capital	213,099
Leverage Ratio	7.04
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	1,172,678
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,025,520
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q3 - 2022  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	69,512
Retained earnings for capital purposes	144,110
Accumulated other comprehensive income for capital purposes	-4,590
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	209,423
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,835
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	207,588
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	207,588
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	0
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	207,588
<b>Risk Weighted Assets</b>	
Credit Risk	968,393
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	126,901
Total risk-weighted assets (before floor)	1,095,294
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	1,095,294
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.95
Tier 1 capital	18.95
Total capital	18.95
<b>Leverage Ratio</b>	
Total Exposures	2,841,958
Tier 1 Capital	207,588
Leverage Ratio	7.3
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	1,095,294
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	2,841,958
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q2 - 2022  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	69,339
Retained earnings for capital purposes	139,509
Accumulated other comprehensive income for capital purposes	-4,062
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	205,201
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	2,090
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	203,111
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	203,110
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	203,110
<b>Risk Weighted Assets</b>	
Credit Risk	963,544
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	125,296
Total risk-weighted assets (before floor)	1,088,839
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	1,088,839
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.65
Tier 1 capital	18.65
Total capital	18.65
<b>Leverage Ratio</b>	
Total Exposures	2,845,823
Tier 1 Capital	203,110
Leverage Ratio	7.14
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	1,088,839
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	2,845,823
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank

## CAPITAL AND LEVERAGE

As At Q1 - 2022

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	69,237
Retained earnings for capital purposes	135,963
Accumulated other comprehensive income for capital purposes	-2,811
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	202,714
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	2,370
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	200,344
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	200,344
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	200,344
<b>Risk Weighted Assets</b>	
Credit Risk	923,736
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	123,630
Total risk-weighted assets (before floor)	1,047,367
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	1,047,367
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	19.13
Tier 1 capital	19.13
Total capital	19.13
<b>Leverage Ratio</b>	
Total Exposures	2,743,284
Tier 1 Capital	200,344
Leverage Ratio	7.3
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	1,047,367
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	2,743,284
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q4 - 2021  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	68,810
Retained earnings for capital purposes	131,763
Accumulated other comprehensive income for capital purposes	-313
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	200,679
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	2,641
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	198,038
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	198,038
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	198,038
<b>Risk Weighted Assets</b>	
Credit Risk	892,233
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	120,608
Total risk-weighted assets (before floor)	1,012,841
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	1,012,841
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	19.55
Tier 1 capital	19.55
Total capital	19.55
<b>Leverage Ratio</b>	
Total Exposures	2,626,814
Tier 1 Capital	198,038
Leverage Ratio	7.54
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	1,012,841
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	2,626,814
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q3 - 2021  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	68,779
Retained earnings for capital purposes	127,331
Accumulated other comprehensive income for capital purposes	353
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	196,677
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	2,937
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	193,740
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	193,740
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	193,740
<b>Risk Weighted Assets</b>	
Credit Risk	883,369
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	116,572
Total risk-weighted assets (before floor)	999,941
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	999,941
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	19.38
Tier 1 capital	19.38
Total capital	19.38
<b>Leverage Ratio</b>	
Total Exposures	2,610,521
Tier 1 Capital	193,740
Leverage Ratio	7.42
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	999,941
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	2,610,521
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank

## CAPITAL AND LEVERAGE

As At Q2 - 2021

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	68,740
Retained earnings for capital purposes	120,022
Accumulated other comprehensive income for capital purposes	616
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	189,783
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	3,234
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	186,549
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	186,549
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	186,549
<b>Risk Weighted Assets</b>	
Credit Risk	885,033
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	111,591
Total risk-weighted assets (before floor)	996,624
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	996,624
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.72
Tier 1 capital	18.72
Total capital	18.72
<b>Leverage Ratio</b>	
Total Exposures	2,612,177
Tier 1 Capital	186,549
Leverage Ratio	7.14
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	996,624
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	2,612,177
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q1 - 2021  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	64,134
Retained earnings for capital purposes	113,476
Accumulated other comprehensive income for capital purposes	804
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	178,802
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	3,829
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	174,973
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	174,973
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	174,973
<b>Risk Weighted Assets</b>	
Credit Risk	851,833
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	105,914
Total risk-weighted assets (before floor)	957,748
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	957,748
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.27
Tier 1 capital	18.27
Total capital	18.27
<b>Leverage Ratio</b>	
Total Exposures	2,501,284
Tier 1 Capital	174,973
Leverage Ratio	7
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	957,748
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	2,501,284
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q4 - 2020  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	63,987
Retained earnings for capital purposes	107,594
Accumulated other comprehensive income for capital purposes	983
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	173,184
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	4,058
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	169,126
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	169,126
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	169,126
<b>Risk Weighted Assets</b>	
Credit Risk	828,759
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	100,836
Total risk-weighted assets (before floor)	929,595
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	929,595
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.19
Tier 1 capital	18.19
Total capital	18.19
<b>Leverage Ratio</b>	
Total Exposures	2,412,816
Tier 1 Capital	169,126
Leverage Ratio	7.01
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	929,595
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	2,412,816
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q3 - 2020  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	64,301
Retained earnings for capital purposes	102,015
Accumulated other comprehensive income for capital purposes	1,115
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	168,117
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	4,175
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	163,942
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	163,943
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	163,943
<b>Risk Weighted Assets</b>	
Credit Risk	798,005
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	95,308
Total risk-weighted assets (before floor)	893,314
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	893,314
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.35
Tier 1 capital	18.35
Total capital	18.35
<b>Leverage Ratio</b>	
Total Exposures	2,340,173
Tier 1 Capital	163,943
Leverage Ratio	7.01
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	893,314
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	2,340,173
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q2 - 2020  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	64,171
Retained earnings for capital purposes	96,757
Accumulated other comprehensive income for capital purposes	1,172
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	162,942
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	3,965
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	158,977
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	158,977
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	158,977
<b>Risk Weighted Assets</b>	
Credit Risk	766,158
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	90,550
Total risk-weighted assets (before floor)	856,708
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	856,708
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.56
Tier 1 capital	18.56
Total capital	18.56
<b>Leverage Ratio</b>	
Total Exposures	2,248,767
Tier 1 Capital	158,977
Leverage Ratio	7.07
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	856,708
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	2,248,767
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Haventree Bank  
**CAPITAL AND LEVERAGE**

As At Q1 - 2020  
(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	64,048
Retained earnings for capital purposes	92,545
Accumulated other comprehensive income for capital purposes	915
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	158,249
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	4,278
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	153,971
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	-
<b>Net Tier 1 Capital</b>	153,971
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	-
Placeholder	0
<b>Gross Tier 2 Capital</b>	-
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	-
<b>Total Capital</b>	153,971
<b>Risk Weighted Assets</b>	
Credit Risk	732,314
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	85,873
Total risk-weighted assets (before floor)	818,187
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	818,187
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.82
Tier 1 capital	18.82
Total capital	18.82
<b>Leverage Ratio</b>	
Total Exposures	2,138,112
Tier 1 Capital	153,971
Leverage Ratio	7.2
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	818,187
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	2,138,112
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0