

Rogers 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)	640,000
Retained earnings for capital purposes	-355,937
Accumulated other comprehensive income for capital purposes	-
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>	284,063
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	116,442
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	167,621
<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>	167,621
<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	9,678
Placeholder	0
<b>Gross Tier 2 Capital</b>	9,678
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	9,678
<b>Total Capital</b>	177,299
<b>Risk Weighted Assets</b>	
Credit Risk	774,239
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	45,694
Total risk-weighted assets (before floor)	819,933
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	819,933
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	20.44
Tier 1 capital	20.44
Total capital	21.62
<b>Leverage Ratio</b>	
Total Exposures	2,037,278
Tier 1 Capital	167,621
Leverage Ratio	8.23
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	819,933
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	2,037,278
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

Rogers 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)	595,000
Retained earnings for capital purposes	-336,787
Accumulated other comprehensive income for capital purposes	-
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>	258,213
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	107,039
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	151,174
<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>	151,174
<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	8,777
Placeholder	0
<b>Gross Tier 2 Capital</b>	8,777
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	8,777
<b>Total Capital</b>	159,951
<b>Risk Weighted Assets</b>	
Credit Risk	702,156
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	45,858
Total risk-weighted assets (before floor)	748,014
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	748,014
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	20.21
Tier 1 capital	20.21
Total capital	21.38
<b>Leverage Ratio</b>	
Total Exposures	1,881,250
Tier 1 Capital	151,174
Leverage Ratio	8.04
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	748,014
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,881,250
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

Rogers 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)	545,000
Retained earnings for capital purposes	-315,622
Accumulated other comprehensive income for capital purposes	-
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>	229,378
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	96,701
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	132,677
<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>	132,677
<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	7,791
Placeholder	0
<b>Gross Tier 2 Capital</b>	7,791
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	7,791
<b>Total Capital</b>	140,468
<b>Risk Weighted Assets</b>	
Credit Risk	623,275
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	46,001
Total risk-weighted assets (before floor)	669,276
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	669,276
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	19.82
Tier 1 capital	19.82
Total capital	20.99
<b>Leverage Ratio</b>	
Total Exposures	1,698,296
Tier 1 Capital	132,677
Leverage Ratio	7.81
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	669,276
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,698,296
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

Rogers 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)	515,000
Retained earnings for capital purposes	-297,083
Accumulated other comprehensive income for capital purposes	-
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>	217,917
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	88,897
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	129,020
<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>	129,020
<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	6,987
Placeholder	0
<b>Gross Tier 2 Capital</b>	6,987
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	6,987
<b>Total Capital</b>	136,007
<b>Risk Weighted Assets</b>	
Credit Risk	558,968
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	46,975
Total risk-weighted assets (before floor)	605,943
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	605,943
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	21.29
Tier 1 capital	21.29
Total capital	22.45
<b>Leverage Ratio</b>	
Total Exposures	1,548,836
Tier 1 Capital	129,020
Leverage Ratio	8.33
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	605,943
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,548,836
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

Rogers 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)	460,000
Retained earnings for capital purposes	-278,223
Accumulated other comprehensive income for capital purposes	-
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>	181,777
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	75,644
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	106,133
<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>	106,133
<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	6,078
Placeholder	0
<b>Gross Tier 2 Capital</b>	6,078
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	6,078
<b>Total Capital</b>	112,211
<b>Risk Weighted Assets</b>	
Credit Risk	486,255
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	48,219
Total risk-weighted assets (before floor)	534,474
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	534,474
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	19.86
Tier 1 capital	19.86
Total capital	20.99
<b>Leverage Ratio</b>	
Total Exposures	1,314,953
Tier 1 Capital	106,133
Leverage Ratio	8.07
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	534,474
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,314,953
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

Rogers 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)	420,000
Retained earnings for capital purposes	-264,047
Accumulated other comprehensive income for capital purposes	-
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>	155,953
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	66,775
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	89,178
<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>	89,178
<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	5,616
Placeholder	0
<b>Gross Tier 2 Capital</b>	5,616
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	5,616
<b>Total Capital</b>	94,794
<b>Risk Weighted Assets</b>	
Credit Risk	449,263
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	53,789
Total risk-weighted assets (before floor)	503,052
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	503,052
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	17.73
Tier 1 capital	17.73
Total capital	18.84
<b>Leverage Ratio</b>	
Total Exposures	1,218,934
Tier 1 Capital	89,178
Leverage Ratio	7.32
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	503,052
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,218,934
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

Rogers 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)	385,000
Retained earnings for capital purposes	-248,508
Accumulated other comprehensive income for capital purposes	-
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>	136,492
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	56,797
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	79,695
<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>	79,695
<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	5,166
Placeholder	0
<b>Gross Tier 2 Capital</b>	5,166
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	5,166
<b>Total Capital</b>	84,861
<b>Risk Weighted Assets</b>	
Credit Risk	413,245
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	53,374
Total risk-weighted assets (before floor)	466,619
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	466,619
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	17.08
Tier 1 capital	17.08
Total capital	18.19
<b>Leverage Ratio</b>	
Total Exposures	1,098,887
Tier 1 Capital	79,695
Leverage Ratio	7.25
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	466,619
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,098,887
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

Rogers 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)	365,000
Retained earnings for capital purposes	-238,586
Accumulated other comprehensive income for capital purposes	-
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>	126,414
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	51,102
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	75,312
<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>	75,312
<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	4,895
Placeholder	0
<b>Gross Tier 2 Capital</b>	4,895
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	4,895
<b>Total Capital</b>	80,207
<b>Risk Weighted Assets</b>	
Credit Risk	391,636
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	52,552
Total risk-weighted assets (before floor)	444,188
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	444,188
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	16.95
Tier 1 capital	16.95
Total capital	18.06
<b>Leverage Ratio</b>	
Total Exposures	1,029,774
Tier 1 Capital	75,312
Leverage Ratio	7.31
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	444,188
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	1,029,774
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

Rogers 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)	340,000
Retained earnings for capital purposes	-225,883
Accumulated other comprehensive income for capital purposes	-
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>	114,117
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	44,133
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	69,984
<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>	69,984
<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	4,554
Placeholder	0
<b>Gross Tier 2 Capital</b>	4,554
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	4,554
<b>Total Capital</b>	74,538
<b>Risk Weighted Assets</b>	
Credit Risk	364,360
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	52,665
Total risk-weighted assets (before floor)	417,025
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	417,025
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	16.78
Tier 1 capital	16.78
Total capital	17.87
<b>Leverage Ratio</b>	
Total Exposures	925,491
Tier 1 Capital	69,984
Leverage Ratio	7.56
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	417,025
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	925,491
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

Rogers 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)	320,000
Retained earnings for capital purposes	-216,377
Accumulated other comprehensive income for capital purposes	-
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>	103,623
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	37,632
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	65,991
<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>	65,990
<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	4,356
Placeholder	0
<b>Gross Tier 2 Capital</b>	4,356
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	4,356
<b>Total Capital</b>	70,346
<b>Risk Weighted Assets</b>	
Credit Risk	348,460
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	52,353
Total risk-weighted assets (before floor)	400,813
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	400,813
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	16.46
Tier 1 capital	16.46
Total capital	17.55
<b>Leverage Ratio</b>	
Total Exposures	879,790
Tier 1 Capital	65,990
Leverage Ratio	7.5
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	400,813
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	879,790
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

Rogers 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)	310,000
Retained earnings for capital purposes	-205,499
Accumulated other comprehensive income for capital purposes	-
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>	104,501
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	32,730
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	71,771
<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>	71,771
<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	4,062
Placeholder	0
<b>Gross Tier 2 Capital</b>	4,062
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	4,062
<b>Total Capital</b>	75,834
<b>Risk Weighted Assets</b>	
Credit Risk	324,997
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	122,545
Total risk-weighted assets (before floor)	447,542
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	447,542
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	16.04
Tier 1 capital	16.04
Total capital	16.94
<b>Leverage Ratio</b>	
Total Exposures	609,447
Tier 1 Capital	71,771
Leverage Ratio	11.78
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	447,542
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	609,447
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

Rogers 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)	300,000
Retained earnings for capital purposes	-201,075
Accumulated other comprehensive income for capital purposes	-
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>	100,349
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	30,564
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	69,785
<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>	69,785
<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	2,763
Placeholder	0
<b>Gross Tier 2 Capital</b>	2,763
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	2,763
<b>Total Capital</b>	72,548
<b>Risk Weighted Assets</b>	
Credit Risk	334,931
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	119,298
Total risk-weighted assets (before floor)	454,229
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	454,229
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	15.36
Tier 1 capital	15.36
Total capital	15.97
<b>Leverage Ratio</b>	
Total Exposures	609,350
Tier 1 Capital	69,785
Leverage Ratio	11.45
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	454,229
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	609,350
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

Rogers 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)	290,000
Retained earnings for capital purposes	-196,877
Accumulated other comprehensive income for capital purposes	-
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>	94,770
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	26,000
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	68,770
<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>	68,770
<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	2,430
Placeholder	0
<b>Gross Tier 2 Capital</b>	2,430
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	2,430
<b>Total Capital</b>	71,200
<b>Risk Weighted Assets</b>	
Credit Risk	326,190
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	115,712
Total risk-weighted assets (before floor)	441,903
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	441,903
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	15.56
Tier 1 capital	15.56
Total capital	16.11
<b>Leverage Ratio</b>	
Total Exposures	592,649
Tier 1 Capital	68,770
Leverage Ratio	11.6
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	441,903
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	592,649
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

Rogers 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)	285,000
Retained earnings for capital purposes	-194,383
Accumulated other comprehensive income for capital purposes	-
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>	92,427
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	21,942
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	70,485
<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>	70,484
<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	2,251
Placeholder	0
<b>Gross Tier 2 Capital</b>	2,251
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	2,251
<b>Total Capital</b>	72,736
<b>Risk Weighted Assets</b>	
Credit Risk	324,837
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	111,490
Total risk-weighted assets (before floor)	436,327
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	436,327
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	16.15
Tier 1 capital	16.15
Total capital	16.67
<b>Leverage Ratio</b>	
Total Exposures	588,923
Tier 1 Capital	70,484
Leverage Ratio	11.97
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	436,327
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	588,923
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

Rogers 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)	275,000
Retained earnings for capital purposes	-191,496
Accumulated other comprehensive income for capital purposes	-
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>	85,270
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	19,757
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	65,513
<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>	65,513
<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	2,005
Placeholder	0
<b>Gross Tier 2 Capital</b>	2,005
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	2,005
<b>Total Capital</b>	67,518
<b>Risk Weighted Assets</b>	
Credit Risk	301,651
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	106,799
Total risk-weighted assets (before floor)	408,450
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	408,450
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	16.04
Tier 1 capital	16.04
Total capital	16.53
<b>Leverage Ratio</b>	
Total Exposures	560,117
Tier 1 Capital	65,513
Leverage Ratio	11.7
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	408,450
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	560,117
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

Rogers 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)	265,000
Retained earnings for capital purposes	-189,433
Accumulated other comprehensive income for capital purposes	-
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>	79,052
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	16,996
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	62,056
<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>	62,056
<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	292
Placeholder	0
<b>Gross Tier 2 Capital</b>	292
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	292
<b>Total Capital</b>	62,348
<b>Risk Weighted Assets</b>	
Credit Risk	302,181
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	102,083
Total risk-weighted assets (before floor)	404,264
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	404,264
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	15.35
Tier 1 capital	15.35
Total capital	15.42
<b>Leverage Ratio</b>	
Total Exposures	532,241
Tier 1 Capital	62,056
Leverage Ratio	11.66
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	404,264
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	532,241
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

Rogers 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)	260,000
Retained earnings for capital purposes	-187,323
Accumulated other comprehensive income for capital purposes	-
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>	75,620
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	10,072
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	65,548
<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>	65,549
<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	445
Placeholder	0
<b>Gross Tier 2 Capital</b>	445
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	445
<b>Total Capital</b>	65,994
<b>Risk Weighted Assets</b>	
Credit Risk	271,096
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	97,468
Total risk-weighted assets (before floor)	368,563
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	368,563
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	17.79
Tier 1 capital	17.79
Total capital	17.91
<b>Leverage Ratio</b>	
Total Exposures	489,281
Tier 1 Capital	65,549
Leverage Ratio	13.4
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	368,563
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	489,281
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

Rogers 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)	260,000
Retained earnings for capital purposes	-178,876
Accumulated other comprehensive income for capital purposes	-
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>	83,679
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	28,922
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	54,757
<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>	54,757
<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	569
Placeholder	0
<b>Gross Tier 2 Capital</b>	569
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	569
<b>Total Capital</b>	55,326
<b>Risk Weighted Assets</b>	
Credit Risk	249,845
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	93,812
Total risk-weighted assets (before floor)	343,657
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	343,657
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	15.93
Tier 1 capital	15.93
Total capital	16.1
<b>Leverage Ratio</b>	
Total Exposures	456,028
Tier 1 Capital	54,757
Leverage Ratio	12.01
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	343,657
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	456,028
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

Rogers 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)	255,000
Retained earnings for capital purposes	-173,882
Accumulated other comprehensive income for capital purposes	-
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>	83,110
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	27,934
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	55,176
<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>	55,175
<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	971
Placeholder	0
<b>Gross Tier 2 Capital</b>	971
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	971
<b>Total Capital</b>	56,147
<b>Risk Weighted Assets</b>	
Credit Risk	237,085
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	88,593
Total risk-weighted assets (before floor)	325,677
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	325,677
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	16.94
Tier 1 capital	16.94
Total capital	17.24
<b>Leverage Ratio</b>	
Total Exposures	440,606
Tier 1 Capital	55,175
Leverage Ratio	12.52
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	325,677
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	440,606
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

Rogers 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)	255,000
Retained earnings for capital purposes	-173,112
Accumulated other comprehensive income for capital purposes	-
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>	85,575
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	26,764
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	58,811
<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>	58,811
<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>	0
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	0
<b>Total Capital</b>	58,811
<b>Risk Weighted Assets</b>	
Credit Risk	251,643
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	83,037
Total risk-weighted assets (before floor)	334,680
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	334,680
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	17.57
Tier 1 capital	17.57
Total capital	17.57
<b>Leverage Ratio</b>	
Total Exposures	455,808
Tier 1 Capital	58,811
Leverage Ratio	12.9
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	334,680
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	455,808
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

Rogers 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)	245,000
Retained earnings for capital purposes	-170,075
Accumulated other comprehensive income for capital purposes	-
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>	78,158
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	26,170
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	51,988
<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>	51,988
<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	3,010
Placeholder	0
<b>Gross Tier 2 Capital</b>	0
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	0
<b>Total Capital</b>	51,988
<b>Risk Weighted Assets</b>	
Credit Risk	240,763
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	77,493
Total risk-weighted assets (before floor)	318,256
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	318,256
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	16.34
Tier 1 capital	16.34
Total capital	16.34
<b>Leverage Ratio</b>	
Total Exposures	440,208
Tier 1 Capital	51,988
Leverage Ratio	11.81
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	318,256
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	440,208
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

Rogers 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)	245,000
Retained earnings for capital purposes	-167,584
Accumulated other comprehensive income for capital purposes	-
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>	79,738
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	25,045
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	54,693
<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>	54,694
<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	2,872
Placeholder	0
<b>Gross Tier 2 Capital</b>	549
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	549
<b>Total Capital</b>	55,243
<b>Risk Weighted Assets</b>	
Credit Risk	229,734
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	70,939
Total risk-weighted assets (before floor)	300,673
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	300,673
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.19
Tier 1 capital	18.19
Total capital	18.37
<b>Leverage Ratio</b>	
Total Exposures	429,392
Tier 1 Capital	54,694
Leverage Ratio	12.74
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	300,673
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	429,392
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

Rogers 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)	245,000
Retained earnings for capital purposes	-166,512
Accumulated other comprehensive income for capital purposes	-
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>	78,488
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	23,984
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	54,504
<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>	54,504
<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	3,040
Placeholder	0
<b>Gross Tier 2 Capital</b>	3,040
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	3,040
<b>Total Capital</b>	57,545
<b>Risk Weighted Assets</b>	
Credit Risk	243,217
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	65,471
Total risk-weighted assets (before floor)	308,688
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	308,688
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	17.66
Tier 1 capital	17.66
Total capital	18.64
<b>Leverage Ratio</b>	
Total Exposures	473,554
Tier 1 Capital	54,504
Leverage Ratio	11.51
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	308,688
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	473,554
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