

First Nations Bank of Canada

**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)   | 51,315    |
| Retained earnings for capital purposes  | 48,995    |
| Accumulated other comprehensive income for capital purposes   | 460       |
| 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>   | 100,770   |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 385       |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 100,385   |
| <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>   | 100,385   |
| <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>  | 100,385   |
| <b>Risk Weighted Assets</b>   |           |
| Credit Risk   | 590,181   |
| Market Risk modeled   | 0         |
| Market Risk - Standardized method   | -         |
| Operational Risk  | 84,125    |
| Total risk-weighted assets (before floor)   | 674,306   |
| Adjustment for floor  | -         |
| <b>Adjusted risk-weighted assets</b>  | 674,306   |
| <b>Capital ratios</b>   |           |
| Common equity Tier 1 (CET1) capital   | 14.89     |
| Tier 1 capital  | 14.89     |
| Total capital   | 14.89     |
| <b>Leverage Ratio</b>   |           |
| Total Exposures   | 1,501,902 |
| Tier 1 Capital  | 100,385   |
| Leverage Ratio  | 6.68      |
| <b>TLAC</b>   |           |
| TLAC available  | 0         |
| Adjusted risk-weighted assets   | 674,306   |
| TLAC ratio  | 0         |
| <b>TLAC Leverage</b>  |           |
| TLAC available  | 0         |
| Total exposures   | 1,501,902 |
| 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         |

First Nations Bank of Canada

**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)   | 47,500    |
| Retained earnings for capital purposes  | 46,371    |
| Accumulated other comprehensive income for capital purposes   | 175       |
| 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>   | 94,046    |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 448       |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 93,598    |
| <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>   | 93,598    |
| <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>  | 93,598    |
| <b>Risk Weighted Assets</b>   |           |
| Credit Risk   | 582,859   |
| Market Risk modeled   | 0         |
| Market Risk - Standardized method   | -         |
| Operational Risk  | 83,600    |
| Total risk-weighted assets (before floor)   | 666,459   |
| Adjustment for floor  | -         |
| <b>Adjusted risk-weighted assets</b>  | 666,459   |
| <b>Capital ratios</b>   |           |
| Common equity Tier 1 (CET1) capital   | 14.04     |
| Tier 1 capital  | 14.04     |
| Total capital   | 14.04     |
| <b>Leverage Ratio</b>   |           |
| Total Exposures   | 1,494,662 |
| Tier 1 Capital  | 93,598    |
| Leverage Ratio  | 6.26      |
| <b>TLAC</b>   |           |
| TLAC available  | 0         |
| Adjusted risk-weighted assets   | 666,459   |
| TLAC ratio  | 0         |
| <b>TLAC Leverage</b>  |           |
| TLAC available  | 0         |
| Total exposures   | 1,494,662 |
| 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         |

First Nations Bank of Canada

**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)   | 42,873    |
| Retained earnings for capital purposes  | 44,942    |
| Accumulated other comprehensive income for capital purposes   | 332       |
| 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>   | 88,147    |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 470       |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 87,677    |
| <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>   | 87,677    |
| <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   | -         |
| Placeholder   | 0         |
| <b>Gross Tier 2 Capital</b>   | -         |
| Deduct: Deductions from Tier 2  | -         |
| <b>Net Tier 2 Capital</b>   | -         |
| <b>Total Capital</b>  | 87,677    |
| <b>Risk Weighted Assets</b>   |           |
| Credit Risk   | 511,077   |
| Market Risk modeled   | 0         |
| Market Risk - Standardized method   | -         |
| Operational Risk  | 81,382    |
| Total risk-weighted assets (before floor)   | 592,459   |
| Adjustment for floor  | -         |
| <b>Adjusted risk-weighted assets</b>  | 592,459   |
| <b>Capital ratios</b>   |           |
| Common equity Tier 1 (CET1) capital   | 14.8      |
| Tier 1 capital  | 14.8      |
| Total capital   | 14.8      |
| <b>Leverage Ratio</b>   |           |
| Total Exposures   | 1,280,857 |
| Tier 1 Capital  | 87,677    |
| Leverage Ratio  | 6.85      |
| <b>TLAC</b>   |           |
| TLAC available  | 0         |
| Adjusted risk-weighted assets   | 592,459   |
| TLAC ratio  | 0         |
| <b>TLAC Leverage</b>  |           |
| TLAC available  | 0         |
| Total exposures   | 1,280,857 |
| 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         |

## First Nations Bank of Canada

**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)   | 42,873    |
| Retained earnings for capital purposes  | 42,878    |
| Accumulated other comprehensive income for capital purposes   | 594       |
| 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>   | 86,345    |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 476       |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 85,869    |
| <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>   | 85,869    |
| <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>  | 85,869    |
| <b>Risk Weighted Assets</b>   |           |
| Credit Risk   | 536,110   |
| Market Risk modeled   | 0         |
| Market Risk - Standardized method   | -         |
| Operational Risk  | 77,478    |
| Total risk-weighted assets (before floor)   | 613,588   |
| Adjustment for floor  | -         |
| <b>Adjusted risk-weighted assets</b>  | 613,588   |
| <b>Capital ratios</b>   |           |
| Common equity Tier 1 (CET1) capital   | 13.99     |
| Tier 1 capital  | 13.99     |
| Total capital   | 13.99     |
| <b>Leverage Ratio</b>   |           |
| Total Exposures   | 1,258,353 |
| Tier 1 Capital  | 85,869    |
| Leverage Ratio  | 6.82      |
| <b>TLAC</b>   |           |
| TLAC available  | 0         |
| Adjusted risk-weighted assets   | 613,588   |
| TLAC ratio  | 0         |
| <b>TLAC Leverage</b>  |           |
| TLAC available  | 0         |
| Total exposures   | 1,258,353 |
| 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         |

First Nations Bank of Canada

**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)   | 42,873    |
| Retained earnings for capital purposes  | 40,473    |
| Accumulated other comprehensive income for capital purposes   | 1,128     |
| 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>   | 84,474    |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 402       |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 84,072    |
| <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>   | 84,072    |
| <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>  | 84,072    |
| <b>Risk Weighted Assets</b>   |           |
| Credit Risk   | 543,158   |
| Market Risk modeled   | 0         |
| Market Risk - Standardized method   | -         |
| Operational Risk  | 71,651    |
| Total risk-weighted assets (before floor)   | 614,809   |
| Adjustment for floor  | -         |
| <b>Adjusted risk-weighted assets</b>  | 614,809   |
| <b>Capital ratios</b>   |           |
| Common equity Tier 1 (CET1) capital   | 13.67     |
| Tier 1 capital  | 13.67     |
| Total capital   | 13.67     |
| <b>Leverage Ratio</b>   |           |
| Total Exposures   | 1,343,228 |
| Tier 1 Capital  | 84,072    |
| Leverage Ratio  | 6.26      |
| <b>TLAC</b>   |           |
| TLAC available  | 0         |
| Adjusted risk-weighted assets   | 614,809   |
| TLAC ratio  | 0         |
| <b>TLAC Leverage</b>  |           |
| TLAC available  | 0         |
| Total exposures   | 1,343,228 |
| 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         |

First Nations Bank of Canada

**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)   | 42,873    |
| Retained earnings for capital purposes  | 38,176    |
| Accumulated other comprehensive income for capital purposes   | 2,262     |
| 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>   | 83,311    |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 403       |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 82,908    |
| <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>   | 82,908    |
| <b>Tier 2 Capital</b>   |           |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 884       |
| 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>   | 884       |
| Deduct: Deductions from Tier 2  | -         |
| <b>Net Tier 2 Capital</b>   | 884       |
| <b>Total Capital</b>  | 83,792    |
| <b>Risk Weighted Assets</b>   |           |
| Credit Risk   | 536,382   |
| Market Risk modeled   | 0         |
| Market Risk - Standardized method   | -         |
| Operational Risk  | 73,916    |
| Total risk-weighted assets (before floor)   | 610,298   |
| Adjustment for floor  | -         |
| <b>Adjusted risk-weighted assets</b>  | 610,298   |
| <b>Capital ratios</b>   |           |
| Common equity Tier 1 (CET1) capital   | 13.58     |
| Tier 1 capital  | 13.58     |
| Total capital   | 13.73     |
| <b>Leverage Ratio</b>   |           |
| Total Exposures   | 1,457,095 |
| Tier 1 Capital  | 82,908    |
| Leverage Ratio  | 5.69      |
| <b>TLAC</b>   |           |
| TLAC available  | 0         |
| Adjusted risk-weighted assets   | 610,298   |
| TLAC ratio  | 0         |
| <b>TLAC Leverage</b>  |           |
| TLAC available  | 0         |
| Total exposures   | 1,457,095 |
| 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         |

First Nations Bank of Canada

**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)   | 42,647    |
| Retained earnings for capital purposes  | 35,689    |
| Accumulated other comprehensive income for capital purposes   | 2,282     |
| 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>   | 80,618    |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 413       |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 80,205    |
| <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>   | 80,205    |
| <b>Tier 2 Capital</b>   |           |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 880       |
| 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>   | 880       |
| Deduct: Deductions from Tier 2  | -         |
| <b>Net Tier 2 Capital</b>   | 880       |
| <b>Total Capital</b>  | 81,085    |
| <b>Risk Weighted Assets</b>   |           |
| Credit Risk   | 525,938   |
| Market Risk modeled   | 0         |
| Market Risk - Standardized method   | -         |
| Operational Risk  | 70,336    |
| Total risk-weighted assets (before floor)   | 596,274   |
| Adjustment for floor  | -         |
| <b>Adjusted risk-weighted assets</b>  | 596,274   |
| <b>Capital ratios</b>   |           |
| Common equity Tier 1 (CET1) capital   | 13.45     |
| Tier 1 capital  | 13.45     |
| Total capital   | 13.6      |
| <b>Leverage Ratio</b>   |           |
| Total Exposures   | 1,222,836 |
| Tier 1 Capital  | 80,205    |
| Leverage Ratio  | 6.56      |
| <b>TLAC</b>   |           |
| TLAC available  | 0         |
| Adjusted risk-weighted assets   | 596,274   |
| TLAC ratio  | 0         |
| <b>TLAC Leverage</b>  |           |
| TLAC available  | 0         |
| Total exposures   | 1,222,836 |
| 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         |

First Nations Bank of Canada

**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)   | 42,647    |
| Retained earnings for capital purposes  | 32,841    |
| Accumulated other comprehensive income for capital purposes   | 3,275     |
| 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>   | 78,763    |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 470       |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 78,293    |
| <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>   | 78,293    |
| <b>Tier 2 Capital</b>   |           |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 880       |
| 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>   | 880       |
| Deduct: Deductions from Tier 2  | -         |
| <b>Net Tier 2 Capital</b>   | 880       |
| <b>Total Capital</b>  | 79,173    |
| <b>Risk Weighted Assets</b>   |           |
| Credit Risk   | 518,684   |
| Market Risk modeled   | 0         |
| Market Risk - Standardized method   | -         |
| Operational Risk  | 66,667    |
| Total risk-weighted assets (before floor)   | 585,351   |
| Adjustment for floor  | -         |
| <b>Adjusted risk-weighted assets</b>  | 585,351   |
| <b>Capital ratios</b>   |           |
| Common equity Tier 1 (CET1) capital   | 13.38     |
| Tier 1 capital  | 13.38     |
| Total capital   | 13.53     |
| <b>Leverage Ratio</b>   |           |
| Total Exposures   | 1,199,554 |
| Tier 1 Capital  | 78,293    |
| Leverage Ratio  | 6.53      |
| <b>TLAC</b>   |           |
| TLAC available  | 0         |
| Adjusted risk-weighted assets   | 585,351   |
| TLAC ratio  | 0         |
| <b>TLAC Leverage</b>  |           |
| TLAC available  | 0         |
| Total exposures   | 1,199,554 |
| 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         |

First Nations Bank of Canada

**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)   | 42,647    |
| Retained earnings for capital purposes  | 31,342    |
| Accumulated other comprehensive income for capital purposes   | 4,034     |
| 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>   | 78,023    |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 516       |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 77,507    |
| <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>   | 77,507    |
| <b>Tier 2 Capital</b>   |           |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 1,759     |
| 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>   | 1,759     |
| Deduct: Deductions from Tier 2  | -         |
| <b>Net Tier 2 Capital</b>   | 1,759     |
| <b>Total Capital</b>  | 79,266    |
| <b>Risk Weighted Assets</b>   |           |
| Credit Risk   | 500,974   |
| Market Risk modeled   | 0         |
| Market Risk - Standardized method   | -         |
| Operational Risk  | 64,474    |
| Total risk-weighted assets (before floor)   | 565,449   |
| Adjustment for floor  | -         |
| <b>Adjusted risk-weighted assets</b>  | 565,449   |
| <b>Capital ratios</b>   |           |
| Common equity Tier 1 (CET1) capital   | 13.71     |
| Tier 1 capital  | 13.71     |
| Total capital   | 14.02     |
| <b>Leverage Ratio</b>   |           |
| Total Exposures   | 1,193,158 |
| Tier 1 Capital  | 77,507    |
| Leverage Ratio  | 6.5       |
| <b>TLAC</b>   |           |
| TLAC available  | 0         |
| Adjusted risk-weighted assets   | 565,449   |
| TLAC ratio  | 0         |
| <b>TLAC Leverage</b>  |           |
| TLAC available  | 0         |
| Total exposures   | 1,193,158 |
| 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         |

First Nations Bank of Canada

**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)   | 42,647    |
| Retained earnings for capital purposes  | 28,323    |
| Accumulated other comprehensive income for capital purposes   | 2,871     |
| 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>   | 73,841    |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 470       |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 73,371    |
| <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>   | 73,371    |
| <b>Tier 2 Capital</b>   |           |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 1,750     |
| 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>   | 1,750     |
| Deduct: Deductions from Tier 2  | -         |
| <b>Net Tier 2 Capital</b>   | 1,750     |
| <b>Total Capital</b>  | 75,121    |
| <b>Risk Weighted Assets</b>   |           |
| Credit Risk   | 505,839   |
| Market Risk modeled   | 0         |
| Market Risk - Standardized method   | -         |
| Operational Risk  | 50,600    |
| Total risk-weighted assets (before floor)   | 556,439   |
| Adjustment for floor  | -         |
| <b>Adjusted risk-weighted assets</b>  | 556,439   |
| <b>Capital ratios</b>   |           |
| Common equity Tier 1 (CET1) capital   | 13.19     |
| Tier 1 capital  | 13.19     |
| Total capital   | 13.5      |
| <b>Leverage Ratio</b>   |           |
| Total Exposures   | 1,379,917 |
| Tier 1 Capital  | 73,371    |
| Leverage Ratio  | 5.32      |
| <b>TLAC</b>   |           |
| TLAC available  | -         |
| Adjusted risk-weighted assets   | 556,439   |
| TLAC ratio  | 0         |
| <b>TLAC Leverage</b>  |           |
| TLAC available  | 0         |
| Total exposures   | 1,379,917 |
| 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         |

First Nations Bank of Canada

**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)   | 42,423    |
| Retained earnings for capital purposes  | 25,438    |
| Accumulated other comprehensive income for capital purposes   | 2,896     |
| 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>   | 70,962    |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 406       |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 70,556    |
| <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>   | 70,556    |
| <b>Tier 2 Capital</b>   |           |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 1,750     |
| 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>   | 1,750     |
| Deduct: Deductions from Tier 2  | -         |
| <b>Net Tier 2 Capital</b>   | 1,750     |
| <b>Total Capital</b>  | 72,306    |
| <b>Risk Weighted Assets</b>   |           |
| Credit Risk   | 480,846   |
| Market Risk modeled   | 0         |
| Market Risk - Standardized method   | -         |
| Operational Risk  | 48,509    |
| Total risk-weighted assets (before floor)   | 529,355   |
| Adjustment for floor  | -         |
| <b>Adjusted risk-weighted assets</b>  | 529,355   |
| <b>Capital ratios</b>   |           |
| Common equity Tier 1 (CET1) capital   | 13.33     |
| Tier 1 capital  | 13.33     |
| Total capital   | 13.66     |
| <b>Leverage Ratio</b>   |           |
| Total Exposures   | 1,166,681 |
| Tier 1 Capital  | 70,556    |
| Leverage Ratio  | 6.05      |
| <b>TLAC</b>   |           |
| TLAC available  | 0         |
| Adjusted risk-weighted assets   | 529,355   |
| TLAC ratio  | 0         |
| <b>TLAC Leverage</b>  |           |
| TLAC available  | 0         |
| Total exposures   | 1,166,681 |
| 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         |

First Nations Bank of Canada

**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)   | 42,423    |
| Retained earnings for capital purposes  | 22,190    |
| Accumulated other comprehensive income for capital purposes   | 3,313     |
| 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>   | 68,198    |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 421       |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 67,777    |
| <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>   | 67,777    |
| <b>Tier 2 Capital</b>   |           |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 1,741     |
| 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>   | 1,741     |
| Deduct: Deductions from Tier 2  | -         |
| <b>Net Tier 2 Capital</b>   | 1,741     |
| <b>Total Capital</b>  | 69,518    |
| <b>Risk Weighted Assets</b>   |           |
| Credit Risk   | 456,790   |
| Market Risk modeled   | 0         |
| Market Risk - Standardized method   | -         |
| Operational Risk  | 45,424    |
| Total risk-weighted assets (before floor)   | 502,214   |
| Adjustment for floor  | -         |
| <b>Adjusted risk-weighted assets</b>  | 502,214   |
| <b>Capital ratios</b>   |           |
| Common equity Tier 1 (CET1) capital   | 13.5      |
| Tier 1 capital  | 13.5      |
| Total capital   | 13.84     |
| <b>Leverage Ratio</b>   |           |
| Total Exposures   | 1,220,034 |
| Tier 1 Capital  | 67,777    |
| Leverage Ratio  | 5.56      |
| <b>TLAC</b>   |           |
| TLAC available  | 0         |
| Adjusted risk-weighted assets   | 502,214   |
| TLAC ratio  | 0         |
| <b>TLAC Leverage</b>  |           |
| TLAC available  | 0         |
| Total exposures   | 1,220,034 |
| 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         |

First Nations Bank of Canada

**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)   | 42,423    |
| Retained earnings for capital purposes  | 20,612    |
| Accumulated other comprehensive income for capital purposes   | 2,102     |
| 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>   | 65,367    |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 537       |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 64,830    |
| <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>   | 64,830    |
| <b>Tier 2 Capital</b>   |           |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 2,611     |
| 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>   | 2,611     |
| Deduct: Deductions from Tier 2  | -         |
| <b>Net Tier 2 Capital</b>   | 2,611     |
| <b>Total Capital</b>  | 67,441    |
| <b>Risk Weighted Assets</b>   |           |
| Credit Risk   | 437,571   |
| Market Risk modeled   | 0         |
| Market Risk - Standardized method   | -         |
| Operational Risk  | 43,239    |
| Total risk-weighted assets (before floor)   | 480,810   |
| Adjustment for floor  | -         |
| <b>Adjusted risk-weighted assets</b>  | 480,810   |
| <b>Capital ratios</b>   |           |
| Common equity Tier 1 (CET1) capital   | 13.48     |
| Tier 1 capital  | 13.48     |
| Total capital   | 14.03     |
| <b>Leverage Ratio</b>   |           |
| Total Exposures   | 1,276,162 |
| Tier 1 Capital  | 64,830    |
| Leverage Ratio  | 5.08      |
| <b>TLAC</b>   |           |
| TLAC available  | 0         |
| Adjusted risk-weighted assets   | 480,810   |
| TLAC ratio  | 0         |
| <b>TLAC Leverage</b>  |           |
| TLAC available  | 0         |
| Total exposures   | 1,276,162 |
| 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         |

## First Nations Bank of Canada

**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)   | 42,423    |
| Retained earnings for capital purposes  | 19,402    |
| Accumulated other comprehensive income for capital purposes   | 2,423     |
| 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>   | 64,459    |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 406       |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 64,053    |
| <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>   | 64,053    |
| <b>Tier 2 Capital</b>   |           |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 2,599     |
| 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>   | 2,599     |
| Deduct: Deductions from Tier 2  | -         |
| <b>Net Tier 2 Capital</b>   | 2,599     |
| <b>Total Capital</b>  | 66,652    |
| <b>Risk Weighted Assets</b>   |           |
| Credit Risk   | 447,570   |
| Market Risk modeled   | 0         |
| Market Risk - Standardized method   | -         |
| Operational Risk  | 42,034    |
| Total risk-weighted assets (before floor)   | 489,605   |
| Adjustment for floor  | -         |
| <b>Adjusted risk-weighted assets</b>  | 489,605   |
| <b>Capital ratios</b>   |           |
| Common equity Tier 1 (CET1) capital   | 13.08     |
| Tier 1 capital  | 13.08     |
| Total capital   | 13.61     |
| <b>Leverage Ratio</b>   |           |
| Total Exposures   | 1,467,772 |
| Tier 1 Capital  | 64,053    |
| Leverage Ratio  | 4.36      |
| <b>TLAC</b>   |           |
| TLAC available  | 0         |
| Adjusted risk-weighted assets   | 489,605   |
| TLAC ratio  | 0         |
| <b>TLAC Leverage</b>  |           |
| TLAC available  | 0         |
| Total exposures   | 1,467,772 |
| 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         |

## First Nations Bank of Canada

**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)   | 42,201    |
| Retained earnings for capital purposes  | 19,373    |
| Accumulated other comprehensive income for capital purposes   | 1,042     |
| 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>   | 62,818    |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 505       |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 62,313    |
| <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>   | 62,313    |
| <b>Tier 2 Capital</b>   |           |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 2,599     |
| 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>   | 2,599     |
| Deduct: Deductions from Tier 2  | -         |
| <b>Net Tier 2 Capital</b>   | 2,599     |
| <b>Total Capital</b>  | 64,912    |
| <b>Risk Weighted Assets</b>   |           |
| Credit Risk   | 406,366   |
| Market Risk modeled   | 0         |
| Market Risk - Standardized method   | -         |
| Operational Risk  | 41,456    |
| Total risk-weighted assets (before floor)   | 447,822   |
| Adjustment for floor  | -         |
| <b>Adjusted risk-weighted assets</b>  | 447,822   |
| <b>Capital ratios</b>   |           |
| Common equity Tier 1 (CET1) capital   | 13.91     |
| Tier 1 capital  | 13.91     |
| Total capital   | 14.5      |
| <b>Leverage Ratio</b>   |           |
| Total Exposures   | 1,192,927 |
| Tier 1 Capital  | 62,313    |
| Leverage Ratio  | 5.22      |
| <b>TLAC</b>   |           |
| TLAC available  | 0         |
| Adjusted risk-weighted assets   | 447,822   |
| TLAC ratio  | 0         |
| <b>TLAC Leverage</b>  |           |
| TLAC available  | 0         |
| Total exposures   | 1,192,927 |
| 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         |

## First Nations Bank of Canada

**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)   | 30,396  |
| Retained earnings for capital purposes  | 18,807  |
| Accumulated other comprehensive income for capital purposes   | 869     |
| 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>   | 50,444  |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 646     |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 49,798  |
| <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>   | 49,798  |
| <b>Tier 2 Capital</b>   |         |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 2,478   |
| 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>   | 2,478   |
| Deduct: Deductions from Tier 2  | -       |
| <b>Net Tier 2 Capital</b>   | 2,478   |
| <b>Total Capital</b>  | 52,276  |
| <b>Risk Weighted Assets</b>   |         |
| Credit Risk   | 373,367 |
| Market Risk modeled   | 0       |
| Market Risk - Standardized method   | -       |
| Operational Risk  | 40,810  |
| Total risk-weighted assets (before floor)   | 414,177 |
| Adjustment for floor  | -       |
| <b>Adjusted risk-weighted assets</b>  | 414,177 |
| <b>Capital ratios</b>   |         |
| Common equity Tier 1 (CET1) capital   | 12.02   |
| Tier 1 capital  | 12.02   |
| Total capital   | 12.62   |
| <b>Leverage Ratio</b>   |         |
| Total Exposures   | 832,329 |
| Tier 1 Capital  | 49,798  |
| Leverage Ratio  | 5.98    |
| <b>TLAC</b>   |         |
| TLAC available  | 0       |
| Adjusted risk-weighted assets   | 414,177 |
| TLAC ratio  | 0       |
| <b>TLAC Leverage</b>  |         |
| TLAC available  | 0       |
| Total exposures   | 832,329 |
| 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       |

First Nations Bank of Canada

**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)   | 30,396  |
| Retained earnings for capital purposes  | 17,797  |
| 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>   | 48,619  |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 810     |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 47,809  |
| <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>   | 47,809  |
| <b>Tier 2 Capital</b>   |         |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 3,304   |
| 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>   | 3,304   |
| Deduct: Deductions from Tier 2  | -       |
| <b>Net Tier 2 Capital</b>   | 3,304   |
| <b>Total Capital</b>  | 51,113  |
| <b>Risk Weighted Assets</b>   |         |
| Credit Risk   | 373,164 |
| Market Risk modeled   | 0       |
| Market Risk - Standardized method   | -       |
| Operational Risk  | 40,072  |
| Total risk-weighted assets (before floor)   | 413,236 |
| Adjustment for floor  | -       |
| <b>Adjusted risk-weighted assets</b>  | 413,236 |
| <b>Capital ratios</b>   |         |
| Common equity Tier 1 (CET1) capital   | 11.57   |
| Tier 1 capital  | 11.57   |
| Total capital   | 12.37   |
| <b>Leverage Ratio</b>   |         |
| Total Exposures   | 848,991 |
| Tier 1 Capital  | 47,809  |
| Leverage Ratio  | 5.63    |
| <b>TLAC</b>   |         |
| TLAC available  | 0       |
| Adjusted risk-weighted assets   | 413,236 |
| TLAC ratio  | 0       |
| <b>TLAC Leverage</b>  |         |
| TLAC available  | 0       |
| Total exposures   | 848,991 |
| 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       |

First Nations Bank of Canada

**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)   | 30,396  |
| Retained earnings for capital purposes  | 16,991  |
| 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>   | 47,743  |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 970     |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 46,773  |
| <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>   | 46,773  |
| <b>Tier 2 Capital</b>   |         |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 3,432   |
| 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>   | 3,432   |
| Deduct: Deductions from Tier 2  | -       |
| <b>Net Tier 2 Capital</b>   | 3,432   |
| <b>Total Capital</b>  | 50,205  |
| <b>Risk Weighted Assets</b>   |         |
| Credit Risk   | 365,931 |
| Market Risk modeled   | 0       |
| Market Risk - Standardized method   | -       |
| Operational Risk  | 39,344  |
| Total risk-weighted assets (before floor)   | 405,275 |
| Adjustment for floor  | -       |
| <b>Adjusted risk-weighted assets</b>  | 405,275 |
| <b>Capital ratios</b>   |         |
| Common equity Tier 1 (CET1) capital   | 11.54   |
| Tier 1 capital  | 11.54   |
| Total capital   | 12.39   |
| <b>Leverage Ratio</b>   |         |
| Total Exposures   | 838,351 |
| Tier 1 Capital  | 46,773  |
| Leverage Ratio  | 5.58    |
| <b>TLAC</b>   |         |
| TLAC available  | -       |
| Adjusted risk-weighted assets   | 405,275 |
| TLAC ratio  | 0       |
| <b>TLAC Leverage</b>  |         |
| TLAC available  | 0       |
| Total exposures   | 838,351 |
| 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       |

First Nations Bank of Canada

**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)   | 30,212  |
| Retained earnings for capital purposes  | 16,929  |
| 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>   | 47,401  |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 1,114   |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 46,287  |
| <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>   | 46,287  |
| <b>Tier 2 Capital</b>   |         |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 3,432   |
| 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>   | 3,432   |
| Deduct: Deductions from Tier 2  | -       |
| <b>Net Tier 2 Capital</b>   | 3,432   |
| <b>Total Capital</b>  | 49,719  |
| <b>Risk Weighted Assets</b>   |         |
| Credit Risk   | 355,858 |
| Market Risk modeled   | 0       |
| Market Risk - Standardized method   | -       |
| Operational Risk  | 38,571  |
| Total risk-weighted assets (before floor)   | 394,428 |
| Adjustment for floor  | -       |
| <b>Adjusted risk-weighted assets</b>  | 394,428 |
| <b>Capital ratios</b>   |         |
| Common equity Tier 1 (CET1) capital   | 11.74   |
| Tier 1 capital  | 11.74   |
| Total capital   | 12.61   |
| <b>Leverage Ratio</b>   |         |
| Total Exposures   | 820,921 |
| Tier 1 Capital  | 46,287  |
| Leverage Ratio  | 5.64    |
| <b>TLAC</b>   |         |
| TLAC available  | 0       |
| Adjusted risk-weighted assets   | 394,428 |
| TLAC ratio  | 0       |
| <b>TLAC Leverage</b>  |         |
| TLAC available  | 0       |
| Total exposures   | 820,921 |
| 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       |

## First Nations Bank of Canada

**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)   | 30,212  |
| Retained earnings for capital purposes  | 16,136  |
| 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>   | 46,348  |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 1,251   |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 45,097  |
| <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>   | 45,097  |
| <b>Tier 2 Capital</b>   |         |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 3,416   |
| 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>   | 3,416   |
| Deduct: Deductions from Tier 2  | -       |
| <b>Net Tier 2 Capital</b>   | 3,416   |
| <b>Total Capital</b>  | 48,513  |
| <b>Risk Weighted Assets</b>   |         |
| Credit Risk   | 347,460 |
| Market Risk modeled   | 0       |
| Market Risk - Standardized method   | -       |
| Operational Risk  | 37,496  |
| Total risk-weighted assets (before floor)   | 384,956 |
| Adjustment for floor  | -       |
| <b>Adjusted risk-weighted assets</b>  | 384,956 |
| <b>Capital ratios</b>   |         |
| Common equity Tier 1 (CET1) capital   | 11.71   |
| Tier 1 capital  | 11.71   |
| Total capital   | 12.6    |
| <b>Leverage Ratio</b>   |         |
| Total Exposures   | 822,752 |
| Tier 1 Capital  | 45,097  |
| Leverage Ratio  | 5.48    |
| <b>TLAC</b>   |         |
| TLAC available  | -       |
| Adjusted risk-weighted assets   | 384,956 |
| TLAC ratio  | 0       |
| <b>TLAC Leverage</b>  |         |
| TLAC available  | 0       |
| Total exposures   | 822,752 |
| 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       |

## First Nations Bank of Canada

**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)   | 30,212  |
| Retained earnings for capital purposes  | 15,524  |
| 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>   | 45,736  |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 1,421   |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 44,315  |
| <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>   | 44,315  |
| <b>Tier 2 Capital</b>   |         |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 4,251   |
| 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>   | 4,251   |
| Deduct: Deductions from Tier 2  | -       |
| <b>Net Tier 2 Capital</b>   | 4,251   |
| <b>Total Capital</b>  | 48,566  |
| <b>Risk Weighted Assets</b>   |         |
| Credit Risk   | 357,628 |
| Market Risk modeled   | 0       |
| Market Risk - Standardized method   | -       |
| Operational Risk  | 36,386  |
| Total risk-weighted assets (before floor)   | 394,014 |
| Adjustment for floor  | -       |
| <b>Adjusted risk-weighted assets</b>  | 394,014 |
| <b>Capital ratios</b>   |         |
| Common equity Tier 1 (CET1) capital   | 11.25   |
| Tier 1 capital  | 11.25   |
| Total capital   | 12.33   |
| <b>Leverage Ratio</b>   |         |
| Total Exposures   | 846,272 |
| Tier 1 Capital  | 44,315  |
| Leverage Ratio  | 5.24    |
| <b>TLAC</b>   |         |
| TLAC available  | -       |
| Adjusted risk-weighted assets   | 394,014 |
| TLAC ratio  | 0       |
| <b>TLAC Leverage</b>  |         |
| TLAC available  | 0       |
| Total exposures   | 846,272 |
| 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       |

## First Nations Bank of Canada

**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)   | 30,212  |
| Retained earnings for capital purposes  | 14,915  |
| 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>   | 45,127  |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 1,287   |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 43,840  |
| <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>   | 43,840  |
| <b>Tier 2 Capital</b>   |         |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 4,251   |
| 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>   | 4,251   |
| Deduct: Deductions from Tier 2  | -       |
| <b>Net Tier 2 Capital</b>   | 4,251   |
| <b>Total Capital</b>  | 48,091  |
| <b>Risk Weighted Assets</b>   |         |
| Credit Risk   | 348,476 |
| Market Risk modeled   | 0       |
| Market Risk - Standardized method   | -       |
| Operational Risk  | 35,346  |
| Total risk-weighted assets (before floor)   | 383,822 |
| Adjustment for floor  | -       |
| <b>Adjusted risk-weighted assets</b>  | 383,822 |
| <b>Capital ratios</b>   |         |
| Common equity Tier 1 (CET1) capital   | 11.42   |
| Tier 1 capital  | 11.42   |
| Total capital   | 12.53   |
| <b>Leverage Ratio</b>   |         |
| Total Exposures   | 858,891 |
| Tier 1 Capital  | 43,840  |
| Leverage Ratio  | 5.1     |
| <b>TLAC</b>   |         |
| TLAC available  | -       |
| Adjusted risk-weighted assets   | 383,822 |
| TLAC ratio  | 0       |
| <b>TLAC Leverage</b>  |         |
| TLAC available  | 0       |
| Total exposures   | 858,891 |
| 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       |

First Nations Bank of Canada

**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)   | 30,030  |
| Retained earnings for capital purposes  | 14,740  |
| 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>   | 44,770  |
| Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital  | 1,443   |
| <b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>   | 43,327  |
| <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>   | 43,327  |
| <b>Tier 2 Capital</b>   |         |
| Directly issued qualifying Tier 2 instruments and surplus (share premium)   | 4,251   |
| 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>   | 4,251   |
| Deduct: Deductions from Tier 2  | -       |
| <b>Net Tier 2 Capital</b>   | 4,251   |
| <b>Total Capital</b>  | 47,578  |
| <b>Risk Weighted Assets</b>   |         |
| Credit Risk   | 345,773 |
| Market Risk modeled   | 0       |
| Market Risk - Standardized method   | -       |
| Operational Risk  | 34,249  |
| Total risk-weighted assets (before floor)   | 380,022 |
| Adjustment for floor  | -       |
| <b>Adjusted risk-weighted assets</b>  | 380,022 |
| <b>Capital ratios</b>   |         |
| Common equity Tier 1 (CET1) capital   | 11.4    |
| Tier 1 capital  | 11.4    |
| Total capital   | 12.52   |
| <b>Leverage Ratio</b>   |         |
| Total Exposures   | 703,079 |
| Tier 1 Capital  | 43,327  |
| Leverage Ratio  | 6.16    |
| <b>TLAC</b>   |         |
| TLAC available  | -       |
| Adjusted risk-weighted assets   | 380,022 |
| TLAC ratio  | 0       |
| <b>TLAC Leverage</b>  |         |
| TLAC available  | 0       |
| Total exposures   | 703,079 |
| 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       |