

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q3 - 2025
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	658,185
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
Gross Common Equity Tier 1 Capital	1,089,816
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	4,797
Net Common Equity Tier 1 Capital (CET1 after all deductions)	1,085,019
Additional Tier 1 Capital	
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
Gross Additional Tier 1 Capital	-
Deduct: Deductions from Additional Tier 1 capital	-
Net Additional Tier 1 Capital	-
Net Tier 1 Capital	1,085,019
Tier 2 Capital	
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	78,588
Placeholder	0
Gross Tier 2 Capital	78,588
Deduct: Deductions from Tier 2	-
Net Tier 2 Capital	78,588
Total Capital	1,163,607
Risk Weighted Assets	
Credit Risk	6,287,033
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	888,639
Total risk-weighted assets (before floor)	7,175,672
Adjustment for floor	-
Adjusted risk-weighted assets	7,175,672
Capital ratios	
Common equity Tier 1 (CET1) capital	15.12
Tier 1 capital	15.12
Total capital	16.22
Leverage Ratio	
Total Exposures	8,718,298
Tier 1 Capital	1,085,019
Leverage Ratio	12.45
TLAC	
TLAC available	-
Adjusted risk-weighted assets	7,175,672
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	8,718,298
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q2 - 2025
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	586,955
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
Gross Common Equity Tier 1 Capital	1,018,587
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	4,946
Net Common Equity Tier 1 Capital (CET1 after all deductions)	1,013,641
Additional Tier 1 Capital	
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
Gross Additional Tier 1 Capital	-
Deduct: Deductions from Additional Tier 1 capital	-
Net Additional Tier 1 Capital	-
Net Tier 1 Capital	1,013,640
Tier 2 Capital	
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	75,912
Placeholder	0
Gross Tier 2 Capital	75,912
Deduct: Deductions from Tier 2	-
Net Tier 2 Capital	75,912
Total Capital	1,089,552
Risk Weighted Assets	
Credit Risk	6,072,950
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	885,177
Total risk-weighted assets (before floor)	6,958,127
Adjustment for floor	-
Adjusted risk-weighted assets	6,958,127
Capital ratios	
Common equity Tier 1 (CET1) capital	14.57
Tier 1 capital	14.57
Total capital	15.66
Leverage Ratio	
Total Exposures	8,579,839
Tier 1 Capital	1,013,640
Leverage Ratio	11.81
TLAC	
TLAC available	-
Adjusted risk-weighted assets	6,958,127
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	8,579,839
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q1 - 2025
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	544,557
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
Gross Common Equity Tier 1 Capital	976,188
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	5,044
Net Common Equity Tier 1 Capital (CET1 after all deductions)	971,144
Additional Tier 1 Capital	
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
Gross Additional Tier 1 Capital	-
Deduct: Deductions from Additional Tier 1 capital	-
Net Additional Tier 1 Capital	-
Net Tier 1 Capital	971,144
Tier 2 Capital	
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	70,905
Placeholder	0
Gross Tier 2 Capital	70,905
Deduct: Deductions from Tier 2	-
Net Tier 2 Capital	70,905
Total Capital	1,042,049
Risk Weighted Assets	
Credit Risk	5,672,402
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	885,784
Total risk-weighted assets (before floor)	6,558,185
Adjustment for floor	-
Adjusted risk-weighted assets	6,558,185
Capital ratios	
Common equity Tier 1 (CET1) capital	14.81
Tier 1 capital	14.81
Total capital	15.89
Leverage Ratio	
Total Exposures	8,322,171
Tier 1 Capital	971,144
Leverage Ratio	11.67
TLAC	
TLAC available	-
Adjusted risk-weighted assets	6,558,185
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	8,322,171
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q4 - 2024
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	571,060
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
Gross Common Equity Tier 1 Capital	1,002,691
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	5,304
Net Common Equity Tier 1 Capital (CET1 after all deductions)	997,387
Additional Tier 1 Capital	
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
Gross Additional Tier 1 Capital	-
Deduct: Deductions from Additional Tier 1 capital	-
Net Additional Tier 1 Capital	-
Net Tier 1 Capital	997,388
Tier 2 Capital	
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	72,282
Placeholder	0
Gross Tier 2 Capital	72,282
Deduct: Deductions from Tier 2	-
Net Tier 2 Capital	72,282
Total Capital	1,069,670
Risk Weighted Assets	
Credit Risk	5,782,566
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	884,930
Total risk-weighted assets (before floor)	6,667,496
Adjustment for floor	-
Adjusted risk-weighted assets	6,667,496
Capital ratios	
Common equity Tier 1 (CET1) capital	14.96
Tier 1 capital	14.96
Total capital	16.04
Leverage Ratio	
Total Exposures	8,318,819
Tier 1 Capital	997,388
Leverage Ratio	11.99
TLAC	
TLAC available	-
Adjusted risk-weighted assets	6,667,496
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	8,318,819
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q3 - 2024
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	571,137
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
Gross Common Equity Tier 1 Capital	1,002,768
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	6,124
Net Common Equity Tier 1 Capital (CET1 after all deductions)	996,644
Additional Tier 1 Capital	
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
Gross Additional Tier 1 Capital	-
Deduct: Deductions from Additional Tier 1 capital	-
Net Additional Tier 1 Capital	-
Net Tier 1 Capital	996,645
Tier 2 Capital	
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	72,154
Placeholder	0
Gross Tier 2 Capital	72,154
Deduct: Deductions from Tier 2	-
Net Tier 2 Capital	72,154
Total Capital	1,068,799
Risk Weighted Assets	
Credit Risk	5,772,339
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	887,362
Total risk-weighted assets (before floor)	6,659,702
Adjustment for floor	-
Adjusted risk-weighted assets	6,659,702
Capital ratios	
Common equity Tier 1 (CET1) capital	14.97
Tier 1 capital	14.97
Total capital	16.05
Leverage Ratio	
Total Exposures	8,321,914
Tier 1 Capital	996,645
Leverage Ratio	11.98
TLAC	
TLAC available	-
Adjusted risk-weighted assets	6,659,702
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	8,321,914
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q2 - 2024
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	640,845
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
Gross Common Equity Tier 1 Capital	1,072,476
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	6,833
Net Common Equity Tier 1 Capital (CET1 after all deductions)	1,065,643
Additional Tier 1 Capital	
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
Gross Additional Tier 1 Capital	-
Deduct: Deductions from Additional Tier 1 capital	-
Net Additional Tier 1 Capital	-
Net Tier 1 Capital	1,065,643
Tier 2 Capital	
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	71,458
Placeholder	0
Gross Tier 2 Capital	71,458
Deduct: Deductions from Tier 2	-
Net Tier 2 Capital	71,458
Total Capital	1,137,101
Risk Weighted Assets	
Credit Risk	5,716,666
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	885,059
Total risk-weighted assets (before floor)	6,601,725
Adjustment for floor	-
Adjusted risk-weighted assets	6,601,725
Capital ratios	
Common equity Tier 1 (CET1) capital	16.14
Tier 1 capital	16.14
Total capital	17.22
Leverage Ratio	
Total Exposures	8,153,305
Tier 1 Capital	1,065,643
Leverage Ratio	13.07
TLAC	
TLAC available	0
Adjusted risk-weighted assets	6,601,725
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	8,153,305
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q1 - 2024
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	560,881
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
Gross Common Equity Tier 1 Capital	992,512
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	7,873
Net Common Equity Tier 1 Capital (CET1 after all deductions)	984,639
Additional Tier 1 Capital	
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
Gross Additional Tier 1 Capital	-
Deduct: Deductions from Additional Tier 1 capital	-
Net Additional Tier 1 Capital	-
Net Tier 1 Capital	984,639
Tier 2 Capital	
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	69,265
Placeholder	0
Gross Tier 2 Capital	69,265
Deduct: Deductions from Tier 2	-
Net Tier 2 Capital	69,265
Total Capital	1,053,904
Risk Weighted Assets	
Credit Risk	5,541,221
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	880,275
Total risk-weighted assets (before floor)	6,421,496
Adjustment for floor	-
Adjusted risk-weighted assets	6,421,496
Capital ratios	
Common equity Tier 1 (CET1) capital	15.33
Tier 1 capital	15.33
Total capital	16.41
Leverage Ratio	
Total Exposures	8,135,106
Tier 1 Capital	984,639
Leverage Ratio	12.1
TLAC	
TLAC available	-
Adjusted risk-weighted assets	6,421,496
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	8,135,106
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q4 - 2023
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	569,759
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
Gross Common Equity Tier 1 Capital	1,001,391
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	8,520
Net Common Equity Tier 1 Capital (CET1 after all deductions)	992,871
Additional Tier 1 Capital	
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
Gross Additional Tier 1 Capital	-
Deduct: Deductions from Additional Tier 1 capital	-
Net Additional Tier 1 Capital	-
Net Tier 1 Capital	992,871
Tier 2 Capital	
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	70,339
Placeholder	0
Gross Tier 2 Capital	70,339
Deduct: Deductions from Tier 2	-
Net Tier 2 Capital	70,339
Total Capital	1,063,209
Risk Weighted Assets	
Credit Risk	5,627,092
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	869,544
Total risk-weighted assets (before floor)	6,496,636
Adjustment for floor	-
Adjusted risk-weighted assets	6,496,636
Capital ratios	
Common equity Tier 1 (CET1) capital	15.28
Tier 1 capital	15.28
Total capital	16.37
Leverage Ratio	
Total Exposures	8,005,572
Tier 1 Capital	992,871
Leverage Ratio	12.4
TLAC	
TLAC available	-
Adjusted risk-weighted assets	6,496,636
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	8,005,572
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q3 - 2023
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	564,896
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
Gross Common Equity Tier 1 Capital	996,528
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	8,013
Net Common Equity Tier 1 Capital (CET1 after all deductions)	988,515
Additional Tier 1 Capital	
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
Gross Additional Tier 1 Capital	-
Deduct: Deductions from Additional Tier 1 capital	-
Net Additional Tier 1 Capital	-
Net Tier 1 Capital	988,515
Tier 2 Capital	
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	69,800
Placeholder	0
Gross Tier 2 Capital	69,800
Deduct: Deductions from Tier 2	-
Net Tier 2 Capital	69,800
Total Capital	1,058,315
Risk Weighted Assets	
Credit Risk	5,584,013
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	860,955
Total risk-weighted assets (before floor)	6,444,968
Adjustment for floor	-
Adjusted risk-weighted assets	6,444,968
Capital ratios	
Common equity Tier 1 (CET1) capital	15.34
Tier 1 capital	15.34
Total capital	16.42
Leverage Ratio	
Total Exposures	7,894,915
Tier 1 Capital	988,515
Leverage Ratio	12.52
TLAC	
TLAC available	-
Adjusted risk-weighted assets	6,444,968
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	7,894,915
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q2 - 2023
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	545,713
Accumulated other comprehensive income for capital purposes	0
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	-
Placeholder	0
Gross Common Equity Tier 1 Capital	977,345
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	8,550
Net Common Equity Tier 1 Capital (CET1 after all deductions)	968,795
Additional Tier 1 Capital	
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
Gross Additional Tier 1 Capital	-
Deduct: Deductions from Additional Tier 1 capital	-
Net Additional Tier 1 Capital	-
Net Tier 1 Capital	968,795
Tier 2 Capital	
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	68,846
Placeholder	0
Gross Tier 2 Capital	68,846
Deduct: Deductions from Tier 2	-
Net Tier 2 Capital	68,846
Total Capital	1,037,640
Risk Weighted Assets	
Credit Risk	5,507,643
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	849,308
Total risk-weighted assets (before floor)	6,356,951
Adjustment for floor	-
Adjusted risk-weighted assets	6,356,951
Capital ratios	
Common equity Tier 1 (CET1) capital	15.24
Tier 1 capital	15.24
Total capital	16.32
Leverage Ratio	
Total Exposures	7,891,492
Tier 1 Capital	968,795
Leverage Ratio	12.28
TLAC	
TLAC available	-
Adjusted risk-weighted assets	6,356,951
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	7,891,492
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q1 - 2023
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	610,862
Accumulated other comprehensive income for capital purposes	0
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	-
Placeholder	0
Gross Common Equity Tier 1 Capital	1,042,493
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	8,654
Net Common Equity Tier 1 Capital (CET1 after all deductions)	1,033,839
Additional Tier 1 Capital	
Non-cumulative perpetual preferred shares and surplus (share premium)	0
Other qualifying Additional Tier 1 instruments	0
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
Gross Additional Tier 1 Capital	0
Deduct: Deductions from Additional Tier 1 capital	0
Net Additional Tier 1 Capital	0
Net Tier 1 Capital	1,033,839
Tier 2 Capital	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	0
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	54,789
Placeholder	0
Gross Tier 2 Capital	54,789
Deduct: Deductions from Tier 2	0
Net Tier 2 Capital	54,789
Total Capital	1,088,628
Risk Weighted Assets	
Credit Risk	4,383,087
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,235,436
Total risk-weighted assets (before floor)	6,618,523
Adjustment for floor	0
Adjusted risk-weighted assets	6,618,523
Capital ratios	
Common equity Tier 1 (CET1) capital	15.62
Tier 1 capital	15.62
Total capital	16.45
Leverage Ratio	
Total Exposures	5,901,784
Tier 1 Capital	1,033,839
Leverage Ratio	17.52
TLAC	
TLAC available	0
Adjusted risk-weighted assets	6,618,523
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	5,901,784
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q4 - 2022
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	628,962
Accumulated other comprehensive income for capital purposes	0
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	-
Placeholder	0
Gross Common Equity Tier 1 Capital	1,060,594
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	9,165
Net Common Equity Tier 1 Capital (CET1 after all deductions)	1,051,429
Additional Tier 1 Capital	
Non-cumulative perpetual preferred shares and surplus (share premium)	0
Other qualifying Additional Tier 1 instruments	0
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
Gross Additional Tier 1 Capital	0
Deduct: Deductions from Additional Tier 1 capital	0
Net Additional Tier 1 Capital	0
Net Tier 1 Capital	1,051,429
Tier 2 Capital	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	0
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	57,382
Placeholder	0
Gross Tier 2 Capital	57,382
Deduct: Deductions from Tier 2	0
Net Tier 2 Capital	57,382
Total Capital	1,108,811
Risk Weighted Assets	
Credit Risk	4,590,536
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,218,614
Total risk-weighted assets (before floor)	6,809,150
Adjustment for floor	0
Adjusted risk-weighted assets	6,809,150
Capital ratios	
Common equity Tier 1 (CET1) capital	15.44
Tier 1 capital	15.44
Total capital	16.28
Leverage Ratio	
Total Exposures	6,099,704
Tier 1 Capital	1,051,429
Leverage Ratio	17.24
TLAC	
TLAC available	0
Adjusted risk-weighted assets	6,809,150
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	6,099,704
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q3 - 2022
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	678,465
Accumulated other comprehensive income for capital purposes	0
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	-
Placeholder	0
Gross Common Equity Tier 1 Capital	1,110,096
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	8,966
Net Common Equity Tier 1 Capital (CET1 after all deductions)	1,101,130
Additional Tier 1 Capital	
Non-cumulative perpetual preferred shares and surplus (share premium)	0
Other qualifying Additional Tier 1 instruments	0
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
Gross Additional Tier 1 Capital	0
Deduct: Deductions from Additional Tier 1 capital	0
Net Additional Tier 1 Capital	0
Net Tier 1 Capital	1,101,130
Tier 2 Capital	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	0
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	55,492
Placeholder	0
Gross Tier 2 Capital	55,492
Deduct: Deductions from Tier 2	0
Net Tier 2 Capital	55,492
Total Capital	1,156,622
Risk Weighted Assets	
Credit Risk	4,439,373
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,204,486
Total risk-weighted assets (before floor)	6,643,859
Adjustment for floor	0
Adjusted risk-weighted assets	6,643,859
Capital ratios	
Common equity Tier 1 (CET1) capital	16.57
Tier 1 capital	16.57
Total capital	17.41
Leverage Ratio	
Total Exposures	5,897,526
Tier 1 Capital	1,101,130
Leverage Ratio	18.67
TLAC	
TLAC available	0
Adjusted risk-weighted assets	6,643,859
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	5,897,526
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q2 - 2022
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	614,490
Accumulated other comprehensive income for capital purposes	0
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	-
Placeholder	0
Gross Common Equity Tier 1 Capital	1,046,121
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	8,137
Net Common Equity Tier 1 Capital (CET1 after all deductions)	1,037,984
Additional Tier 1 Capital	
Non-cumulative perpetual preferred shares and surplus (share premium)	0
Other qualifying Additional Tier 1 instruments	0
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
Gross Additional Tier 1 Capital	0
Deduct: Deductions from Additional Tier 1 capital	0
Net Additional Tier 1 Capital	0
Net Tier 1 Capital	1,037,984
Tier 2 Capital	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	0
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	53,691
Placeholder	0
Gross Tier 2 Capital	53,691
Deduct: Deductions from Tier 2	0
Net Tier 2 Capital	53,691
Total Capital	1,091,675
Risk Weighted Assets	
Credit Risk	4,295,250
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,192,169
Total risk-weighted assets (before floor)	6,487,419
Adjustment for floor	0
Adjusted risk-weighted assets	6,487,419
Capital ratios	
Common equity Tier 1 (CET1) capital	16
Tier 1 capital	16
Total capital	16.83
Leverage Ratio	
Total Exposures	5,894,778
Tier 1 Capital	1,037,984
Leverage Ratio	17.61
TLAC	
TLAC available	0
Adjusted risk-weighted assets	6,487,419
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	5,894,778
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q1 - 2022
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	572,608
Accumulated other comprehensive income for capital purposes	0
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	-
Placeholder	0
Gross Common Equity Tier 1 Capital	1,004,240
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	15,859
Net Common Equity Tier 1 Capital (CET1 after all deductions)	988,381
Additional Tier 1 Capital	
Non-cumulative perpetual preferred shares and surplus (share premium)	0
Other qualifying Additional Tier 1 instruments	0
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
Gross Additional Tier 1 Capital	0
Deduct: Deductions from Additional Tier 1 capital	0
Net Additional Tier 1 Capital	0
Net Tier 1 Capital	988,381
Tier 2 Capital	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	0
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	50,210
Placeholder	0
Gross Tier 2 Capital	50,210
Deduct: Deductions from Tier 2	0
Net Tier 2 Capital	50,210
Total Capital	1,038,591
Risk Weighted Assets	
Credit Risk	4,016,798
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,177,051
Total risk-weighted assets (before floor)	6,193,849
Adjustment for floor	0
Adjusted risk-weighted assets	6,193,849
Capital ratios	
Common equity Tier 1 (CET1) capital	15.96
Tier 1 capital	15.96
Total capital	16.77
Leverage Ratio	
Total Exposures	6,147,364
Tier 1 Capital	988,381
Leverage Ratio	16.08
TLAC	
TLAC available	0
Adjusted risk-weighted assets	6,193,849
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	6,147,364
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q4 - 2021
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	722,116
Accumulated other comprehensive income for capital purposes	0
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	-
Placeholder	0
Gross Common Equity Tier 1 Capital	1,153,747
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	21,775
Net Common Equity Tier 1 Capital (CET1 after all deductions)	1,131,972
Additional Tier 1 Capital	
Non-cumulative perpetual preferred shares and surplus (share premium)	0
Other qualifying Additional Tier 1 instruments	0
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
Gross Additional Tier 1 Capital	0
Deduct: Deductions from Additional Tier 1 capital	0
Net Additional Tier 1 Capital	0
Net Tier 1 Capital	1,131,973
Tier 2 Capital	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	0
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	52,640
Placeholder	0
Gross Tier 2 Capital	52,640
Deduct: Deductions from Tier 2	0
Net Tier 2 Capital	52,640
Total Capital	1,184,613
Risk Weighted Assets	
Credit Risk	4,211,178
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,166,954
Total risk-weighted assets (before floor)	6,378,132
Adjustment for floor	0
Adjusted risk-weighted assets	6,378,132
Capital ratios	
Common equity Tier 1 (CET1) capital	17.75
Tier 1 capital	17.75
Total capital	18.57
Leverage Ratio	
Total Exposures	6,650,566
Tier 1 Capital	1,131,973
Leverage Ratio	17.02
TLAC	
TLAC available	0
Adjusted risk-weighted assets	6,378,132
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	6,650,566
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q3 - 2021
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	654,814
Accumulated other comprehensive income for capital purposes	0
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	-
Placeholder	0
Gross Common Equity Tier 1 Capital	1,086,445
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	19,887
Net Common Equity Tier 1 Capital (CET1 after all deductions)	1,066,558
Additional Tier 1 Capital	
Non-cumulative perpetual preferred shares and surplus (share premium)	0
Other qualifying Additional Tier 1 instruments	0
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
Gross Additional Tier 1 Capital	0
Deduct: Deductions from Additional Tier 1 capital	0
Net Additional Tier 1 Capital	0
Net Tier 1 Capital	1,066,558
Tier 2 Capital	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	0
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	49,849
Placeholder	0
Gross Tier 2 Capital	49,849
Deduct: Deductions from Tier 2	0
Net Tier 2 Capital	49,849
Total Capital	1,116,408
Risk Weighted Assets	
Credit Risk	3,987,947
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,162,928
Total risk-weighted assets (before floor)	6,150,874
Adjustment for floor	0
Adjusted risk-weighted assets	6,150,874
Capital ratios	
Common equity Tier 1 (CET1) capital	17.34
Tier 1 capital	17.34
Total capital	18.15
Leverage Ratio	
Total Exposures	6,670,217
Tier 1 Capital	1,066,558
Leverage Ratio	15.99
TLAC	
TLAC available	0
Adjusted risk-weighted assets	6,150,874
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	6,670,217
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q2 - 2021
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	555,077
Accumulated other comprehensive income for capital purposes	0
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	-
Placeholder	0
Gross Common Equity Tier 1 Capital	986,708
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	28,249
Net Common Equity Tier 1 Capital (CET1 after all deductions)	958,459
Additional Tier 1 Capital	
Non-cumulative perpetual preferred shares and surplus (share premium)	0
Other qualifying Additional Tier 1 instruments	0
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
Gross Additional Tier 1 Capital	0
Deduct: Deductions from Additional Tier 1 capital	0
Net Additional Tier 1 Capital	0
Net Tier 1 Capital	958,459
Tier 2 Capital	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	0
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	45,315
Placeholder	0
Gross Tier 2 Capital	45,315
Deduct: Deductions from Tier 2	0
Net Tier 2 Capital	45,315
Total Capital	1,003,774
Risk Weighted Assets	
Credit Risk	3,625,204
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,165,563
Total risk-weighted assets (before floor)	5,790,767
Adjustment for floor	0
Adjusted risk-weighted assets	5,790,767
Capital ratios	
Common equity Tier 1 (CET1) capital	16.55
Tier 1 capital	16.55
Total capital	17.33
Leverage Ratio	
Total Exposures	8,756,581
Tier 1 Capital	958,459
Leverage Ratio	10.95
TLAC	
TLAC available	0
Adjusted risk-weighted assets	5,790,767
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	8,756,581
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q1 - 2021
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	494,517
Accumulated other comprehensive income for capital purposes	0
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	-
Placeholder	0
Gross Common Equity Tier 1 Capital	926,148
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	72,566
Net Common Equity Tier 1 Capital (CET1 after all deductions)	853,582
Additional Tier 1 Capital	
Non-cumulative perpetual preferred shares and surplus (share premium)	0
Other qualifying Additional Tier 1 instruments	0
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
Gross Additional Tier 1 Capital	0
Deduct: Deductions from Additional Tier 1 capital	0
Net Additional Tier 1 Capital	0
Net Tier 1 Capital	853,582
Tier 2 Capital	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	0
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	39,525
Placeholder	0
Gross Tier 2 Capital	39,525
Deduct: Deductions from Tier 2	0
Net Tier 2 Capital	39,525
Total Capital	893,107
Risk Weighted Assets	
Credit Risk	3,162,009
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,174,942
Total risk-weighted assets (before floor)	5,336,951
Adjustment for floor	0
Adjusted risk-weighted assets	5,336,951
Capital ratios	
Common equity Tier 1 (CET1) capital	15.99
Tier 1 capital	15.99
Total capital	16.73
Leverage Ratio	
Total Exposures	8,317,010
Tier 1 Capital	853,582
Leverage Ratio	10.26
TLAC	
TLAC available	0
Adjusted risk-weighted assets	5,336,951
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	8,317,010
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q4 - 2020
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	579,766
Accumulated other comprehensive income for capital purposes	0
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	-
Placeholder	0
Gross Common Equity Tier 1 Capital	1,011,397
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	73,260
Net Common Equity Tier 1 Capital (CET1 after all deductions)	938,137
Additional Tier 1 Capital	
Non-cumulative perpetual preferred shares and surplus (share premium)	0
Other qualifying Additional Tier 1 instruments	0
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
Gross Additional Tier 1 Capital	0
Deduct: Deductions from Additional Tier 1 capital	0
Net Additional Tier 1 Capital	0
Net Tier 1 Capital	938,137
Tier 2 Capital	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	0
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	39,509
Placeholder	0
Gross Tier 2 Capital	39,509
Deduct: Deductions from Tier 2	0
Net Tier 2 Capital	39,509
Total Capital	977,646
Risk Weighted Assets	
Credit Risk	3,160,688
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,178,053
Total risk-weighted assets (before floor)	5,338,741
Adjustment for floor	0
Adjusted risk-weighted assets	5,338,741
Capital ratios	
Common equity Tier 1 (CET1) capital	17.57
Tier 1 capital	17.57
Total capital	18.31
Leverage Ratio	
Total Exposures	8,075,837
Tier 1 Capital	938,137
Leverage Ratio	11.62
TLAC	
TLAC available	0
Adjusted risk-weighted assets	5,338,741
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	8,075,837
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q3 - 2020
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	574,366
Accumulated other comprehensive income for capital purposes	0
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	-
Placeholder	0
Gross Common Equity Tier 1 Capital	1,006,017
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	76,300
Net Common Equity Tier 1 Capital (CET1 after all deductions)	929,717
Additional Tier 1 Capital	
Non-cumulative perpetual preferred shares and surplus (share premium)	0
Other qualifying Additional Tier 1 instruments	0
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
Gross Additional Tier 1 Capital	0
Deduct: Deductions from Additional Tier 1 capital	0
Net Additional Tier 1 Capital	0
Net Tier 1 Capital	929,716
Tier 2 Capital	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	0
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	40,316
Placeholder	0
Gross Tier 2 Capital	40,316
Deduct: Deductions from Tier 2	0
Net Tier 2 Capital	40,316
Total Capital	970,033
Risk Weighted Assets	
Credit Risk	3,225,290
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,174,825
Total risk-weighted assets (before floor)	5,400,115
Adjustment for floor	0
Adjusted risk-weighted assets	5,400,115
Capital ratios	
Common equity Tier 1 (CET1) capital	17.22
Tier 1 capital	17.22
Total capital	17.96
Leverage Ratio	
Total Exposures	7,943,658
Tier 1 Capital	929,716
Leverage Ratio	11.7
TLAC	
TLAC available	0
Adjusted risk-weighted assets	5,400,115
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	7,943,658
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q2 - 2020
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	554,259
Accumulated other comprehensive income for capital purposes	0
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	-
Placeholder	0
Gross Common Equity Tier 1 Capital	985,890
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	73,854
Net Common Equity Tier 1 Capital (CET1 after all deductions)	912,036
Additional Tier 1 Capital	
Non-cumulative perpetual preferred shares and surplus (share premium)	0
Other qualifying Additional Tier 1 instruments	0
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
Gross Additional Tier 1 Capital	0
Deduct: Deductions from Additional Tier 1 capital	0
Net Additional Tier 1 Capital	0
Net Tier 1 Capital	912,037
Tier 2 Capital	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	0
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	36,591
Placeholder	0
Gross Tier 2 Capital	36,591
Deduct: Deductions from Tier 2	0
Net Tier 2 Capital	36,591
Total Capital	948,628
Risk Weighted Assets	
Credit Risk	2,927,296
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,168,376
Total risk-weighted assets (before floor)	5,095,671
Adjustment for floor	0
Adjusted risk-weighted assets	5,095,671
Capital ratios	
Common equity Tier 1 (CET1) capital	17.9
Tier 1 capital	17.9
Total capital	18.62
Leverage Ratio	
Total Exposures	8,494,319
Tier 1 Capital	912,037
Leverage Ratio	10.74
TLAC	
TLAC available	0
Adjusted risk-weighted assets	5,095,671
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	8,494,319
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Canadian Tire Bank
CAPITAL AND LEVERAGE

As At Q1 - 2020
(in thousands of dollars)

Tier 1	
Common Equity Tier 1 Capital	
Common shares and surplus (share premium)	431,631
Retained earnings for capital purposes	508,835
Accumulated other comprehensive income for capital purposes	0
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	-
Placeholder	0
Gross Common Equity Tier 1 Capital	940,466
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	62,708
Net Common Equity Tier 1 Capital (CET1 after all deductions)	877,758
Additional Tier 1 Capital	
Non-cumulative perpetual preferred shares and surplus (share premium)	0
Other qualifying Additional Tier 1 instruments	0
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
Gross Additional Tier 1 Capital	0
Deduct: Deductions from Additional Tier 1 capital	0
Net Additional Tier 1 Capital	0
Net Tier 1 Capital	877,758
Tier 2 Capital	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	0
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	41,536
Placeholder	0
Gross Tier 2 Capital	41,536
Deduct: Deductions from Tier 2	0
Net Tier 2 Capital	41,536
Total Capital	919,294
Risk Weighted Assets	
Credit Risk	3,322,884
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,158,000
Total risk-weighted assets (before floor)	5,480,885
Adjustment for floor	0
Adjusted risk-weighted assets	5,480,885
Capital ratios	
Common equity Tier 1 (CET1) capital	16.01
Tier 1 capital	16.01
Total capital	16.77
Leverage Ratio	
Total Exposures	7,254,479
Tier 1 Capital	877,758
Leverage Ratio	12.1
TLAC	
TLAC available	0
Adjusted risk-weighted assets	5,480,885
TLAC ratio	0
TLAC Leverage	
TLAC available	0
Total exposures	7,254,479
TLAC leverage ratio	0.00
Category III SMSBs Only	
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
Simplified Risk-Based Capital Ratio	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0