

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 |

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 |

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 |

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 |

CAPITAL AND LEVERAGEAs 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 |

CAPITAL AND LEVERAGEAs 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 |

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 |

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 |

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 |

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 |

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 |

CAPITAL AND LEVERAGEAs 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 |

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 |

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 |

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 |

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 |

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 |

CAPITAL AND LEVERAGEAs 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 |

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 | 574,386 |
| 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 |

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 |