

**CAPITAL AND LEVERAGE**

As At Q3 - 2025

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	54,018
Retained earnings for capital purposes	1,110,359
Accumulated other comprehensive income for capital purposes	89
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,164,466</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	67,133
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>1,097,333</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	0
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>0</b>
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	<b>0</b>
<b>Net Tier 1 Capital</b>	<b>1,097,333</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	0
Eligible allowances	40,338
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>40,338</b>
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	<b>40,338</b>
<b>Total Capital</b>	<b>1,137,671</b>
<b>Risk Weighted Assets</b>	
Credit Risk	3,227,048
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,543,318
Total risk-weighted assets (before floor)	4,770,366
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>4,770,366</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	23
Tier 1 capital	23
Total capital	23.85
<b>Leverage Ratio</b>	
Total Exposures	8,035,884
Tier 1 Capital	1,097,333
Leverage Ratio	13.66
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	4,770,366
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	8,035,884
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q2 - 2025

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	52,912
Retained earnings for capital purposes	1,080,007
Accumulated other comprehensive income for capital purposes	142
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,133,061</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	69,576
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>1,063,485</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>1,063,485</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	37,812
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>37,812</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>37,812</b>
<b>Total Capital</b>	<b>1,101,297</b>
<b>Risk Weighted Assets</b>	
Credit Risk	3,024,980
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,533,186
Total risk-weighted assets (before floor)	4,558,166
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>4,558,166</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	23.33
Tier 1 capital	23.33
Total capital	24.16
<b>Leverage Ratio</b>	
Total Exposures	7,832,379
Tier 1 Capital	1,063,485
Leverage Ratio	13.58
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	4,558,166
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	7,832,379
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q1 - 2025

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	51,901
Retained earnings for capital purposes	1,074,724
Accumulated other comprehensive income for capital purposes	319
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,126,944</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	72,790
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>1,054,154</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>1,054,154</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	38,224
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>38,224</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>38,224</b>
<b>Total Capital</b>	<b>1,092,378</b>
<b>Risk Weighted Assets</b>	
Credit Risk	3,057,896
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,514,604
Total risk-weighted assets (before floor)	4,572,500
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>4,572,500</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	23.05
Tier 1 capital	23.05
Total capital	23.89
<b>Leverage Ratio</b>	
Total Exposures	7,732,607
Tier 1 Capital	1,054,154
Leverage Ratio	13.63
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	4,572,500
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	7,732,607
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q4 - 2024

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	51,296
Retained earnings for capital purposes	1,071,683
Accumulated other comprehensive income for capital purposes	398
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,123,377</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	76,649
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>1,046,728</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>1,046,728</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	38,944
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>38,944</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>38,944</b>
<b>Total Capital</b>	<b>1,085,672</b>
<b>Risk Weighted Assets</b>	
Credit Risk	3,115,512
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,501,920
Total risk-weighted assets (before floor)	4,617,432
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>4,617,432</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	22.67
Tier 1 capital	22.67
Total capital	23.51
<b>Leverage Ratio</b>	
Total Exposures	7,731,591
Tier 1 Capital	1,046,728
Leverage Ratio	13.54
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	4,617,432
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	7,731,591
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q3 - 2024

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	50,413
Retained earnings for capital purposes	1,204,958
Accumulated other comprehensive income for capital purposes	313
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,255,684</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	80,854
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>1,174,830</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>1,174,830</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	38,082
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>38,082</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>38,082</b>
<b>Total Capital</b>	<b>1,212,912</b>
<b>Risk Weighted Assets</b>	
Credit Risk	3,046,568
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,486,135
Total risk-weighted assets (before floor)	4,532,703
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>4,532,703</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	25.92
Tier 1 capital	25.92
Total capital	26.76
<b>Leverage Ratio</b>	
Total Exposures	7,414,448
Tier 1 Capital	1,174,830
Leverage Ratio	15.85
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	4,532,703
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	7,414,448
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q2 - 2024

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	49,325
Retained earnings for capital purposes	1,060,581
Accumulated other comprehensive income for capital purposes	-435
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,109,471</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	82,137
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>1,027,334</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>1,027,334</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	34,000
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>34,000</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>34,000</b>
<b>Total Capital</b>	<b>1,061,334</b>
<b>Risk Weighted Assets</b>	
Credit Risk	2,719,987
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,458,536
Total risk-weighted assets (before floor)	4,178,523
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>4,178,523</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	24.59
Tier 1 capital	24.59
Total capital	25.4
<b>Leverage Ratio</b>	
Total Exposures	7,285,581
Tier 1 Capital	1,027,334
Leverage Ratio	14.1
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	4,178,523
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	7,285,581
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q1 - 2024

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	48,610
Retained earnings for capital purposes	1,053,702
Accumulated other comprehensive income for capital purposes	-849
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,101,463</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	82,849
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>1,018,614</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>1,018,614</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	35,779
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>35,779</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>35,779</b>
<b>Total Capital</b>	<b>1,054,393</b>
<b>Risk Weighted Assets</b>	
Credit Risk	2,862,346
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,422,253
Total risk-weighted assets (before floor)	4,284,599
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>4,284,599</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	23.77
Tier 1 capital	23.77
Total capital	24.61
<b>Leverage Ratio</b>	
Total Exposures	7,230,317
Tier 1 Capital	1,018,614
Leverage Ratio	14.09
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	4,284,599
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	7,230,317
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q4 - 2023

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	47,773
Retained earnings for capital purposes	1,034,125
Accumulated other comprehensive income for capital purposes	-846
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,081,052</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	85,016
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>996,036</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>996,036</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	37,209
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>37,209</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>37,209</b>
<b>Total Capital</b>	<b>1,033,245</b>
<b>Risk Weighted Assets</b>	
Credit Risk	2,976,741
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,403,057
Total risk-weighted assets (before floor)	4,379,798
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>4,379,798</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	22.74
Tier 1 capital	22.74
Total capital	23.59
<b>Leverage Ratio</b>	
Total Exposures	7,488,131
Tier 1 Capital	996,036
Leverage Ratio	13.3
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	4,379,798
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	7,488,131
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0



**CAPITAL AND LEVERAGE**

As At Q3 - 2023

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	46,629
Retained earnings for capital purposes	997,606
Accumulated other comprehensive income for capital purposes	-2,465
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,041,770</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	88,773
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>952,997</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	0
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>0</b>
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	<b>0</b>
<b>Net Tier 1 Capital</b>	<b>952,997</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	0
Eligible allowances	35,972
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>35,972</b>
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	<b>35,972</b>
<b>Total Capital</b>	<b>988,968</b>
<b>Risk Weighted Assets</b>	
Credit Risk	2,877,724
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,349,336
Total risk-weighted assets (before floor)	4,227,060
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>4,227,060</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	22.55
Tier 1 capital	22.55
Total capital	23.4
<b>Leverage Ratio</b>	
Total Exposures	7,281,586
Tier 1 Capital	952,997
Leverage Ratio	13.09
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	4,227,060
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	7,281,586
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q2 - 2023

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	45,733
Retained earnings for capital purposes	972,371
Accumulated other comprehensive income for capital purposes	-2,499
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,015,605</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	94,999
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>920,606</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>920,606</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	33,513
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>33,513</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>33,513</b>
<b>Total Capital</b>	<b>954,119</b>
<b>Risk Weighted Assets</b>	
Credit Risk	2,681,046
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,314,943
Total risk-weighted assets (before floor)	3,995,989
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>3,995,989</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	23.04
Tier 1 capital	23.04
Total capital	23.88
<b>Leverage Ratio</b>	
Total Exposures	7,213,681
Tier 1 Capital	920,606
Leverage Ratio	12.76
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	3,995,989
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	7,213,681
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q1 - 2023

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	45,231
Retained earnings for capital purposes	1,000,864
Accumulated other comprehensive income for capital purposes	-1,349
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,044,746</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	98,705
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>946,041</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>946,041</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	26,317
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>26,317</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>26,317</b>
<b>Total Capital</b>	<b>972,358</b>
<b>Risk Weighted Assets</b>	
Credit Risk	2,105,373
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,820,600
Total risk-weighted assets (before floor)	3,925,973
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>3,925,973</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	24.1
Tier 1 capital	24.1
Total capital	24.77
<b>Leverage Ratio</b>	
Total Exposures	4,884,640
Tier 1 Capital	946,041
Leverage Ratio	19.37
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	3,925,973
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	4,884,640
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q4 - 2022

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	51,921
Retained earnings for capital purposes	1,001,410
Accumulated other comprehensive income for capital purposes	-2,098
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
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,051,233</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	103,402
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>947,831</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>947,831</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	0
Eligible allowances	28,016
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>28,016</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>28,016</b>
<b>Total Capital</b>	<b>975,847</b>
<b>Risk Weighted Assets</b>	
Credit Risk	2,241,316
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,788,425
Total risk-weighted assets (before floor)	4,029,741
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>4,029,741</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	23.52
Tier 1 capital	23.52
Total capital	24.22
<b>Leverage Ratio</b>	
Total Exposures	4,959,899
Tier 1 Capital	947,831
Leverage Ratio	19.11
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	4,029,741
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	4,959,899
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q3 - 2022

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	50,890
Retained earnings for capital purposes	988,414
Accumulated other comprehensive income for capital purposes	-1,746
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
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,037,558</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	112,241
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>925,317</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>925,317</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	23,998
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>23,998</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>23,998</b>
<b>Total Capital</b>	<b>949,315</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,919,804
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,750,175
Total risk-weighted assets (before floor)	3,669,979
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>3,669,979</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	25.21
Tier 1 capital	25.21
Total capital	25.87
<b>Leverage Ratio</b>	
Total Exposures	4,546,143
Tier 1 Capital	925,317
Leverage Ratio	20.35
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	3,669,979
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	4,546,143
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q2 - 2022

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	49,898
Retained earnings for capital purposes	942,580
Accumulated other comprehensive income for capital purposes	-541
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>991,937</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	116,317
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>875,620</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>875,620</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	25,420
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>25,420</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>25,420</b>
<b>Total Capital</b>	<b>901,040</b>
<b>Risk Weighted Assets</b>	
Credit Risk	2,033,569
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,726,063
Total risk-weighted assets (before floor)	3,759,632
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>3,759,632</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	23.29
Tier 1 capital	23.29
Total capital	23.97
<b>Leverage Ratio</b>	
Total Exposures	4,293,823
Tier 1 Capital	875,620
Leverage Ratio	20.39
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	3,759,632
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	4,293,823
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q1 - 2022

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	49,164
Retained earnings for capital purposes	1,018,156
Accumulated other comprehensive income for capital purposes	-283
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,067,037</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	118,407
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>948,630</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>948,630</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	22,347
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>22,347</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>22,347</b>
<b>Total Capital</b>	<b>970,977</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,787,782
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,702,525
Total risk-weighted assets (before floor)	3,490,307
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>3,490,307</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	27.18
Tier 1 capital	27.18
Total capital	27.82
<b>Leverage Ratio</b>	
Total Exposures	4,014,550
Tier 1 Capital	948,630
Leverage Ratio	23.63
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	3,490,307
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	4,014,550
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q4 - 2021

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	50,539
Retained earnings for capital purposes	1,004,873
Accumulated other comprehensive income for capital purposes	295
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
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,055,707</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	124,045
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>931,662</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	0
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>0</b>
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	<b>0</b>
<b>Net Tier 1 Capital</b>	<b>931,662</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	0
Eligible allowances	23,329
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>23,329</b>
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	<b>23,329</b>
<b>Total Capital</b>	<b>954,991</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,866,305
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,690,213
Total risk-weighted assets (before floor)	3,556,518
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>3,556,518</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	26.2
Tier 1 capital	26.2
Total capital	26.85
<b>Leverage Ratio</b>	
Total Exposures	3,853,842
Tier 1 Capital	931,662
Leverage Ratio	24.17
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	3,556,518
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,853,842
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0



**CAPITAL AND LEVERAGE**

As At Q3 - 2021

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	49,736
Retained earnings for capital purposes	972,135
Accumulated other comprehensive income for capital purposes	502
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,022,373</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	125,164
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>897,209</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>897,209</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	21,229
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>21,229</b>
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	<b>21,229</b>
<b>Total Capital</b>	<b>918,438</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,698,295
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,686,775
Total risk-weighted assets (before floor)	3,385,070
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>3,385,070</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	26.5
Tier 1 capital	26.5
Total capital	27.13
<b>Leverage Ratio</b>	
Total Exposures	3,515,352
Tier 1 Capital	897,209
Leverage Ratio	25.52
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	3,385,070
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,515,352
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q2 - 2021

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	48,797
Retained earnings for capital purposes	951,391
Accumulated other comprehensive income for capital purposes	598
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>1,000,786</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	128,260
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>872,526</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>872,526</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	19,784
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>19,784</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>19,784</b>
<b>Total Capital</b>	<b>892,310</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,582,731
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,675,175
Total risk-weighted assets (before floor)	3,257,906
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>3,257,906</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	26.78
Tier 1 capital	26.78
Total capital	27.39
<b>Leverage Ratio</b>	
Total Exposures	3,454,839
Tier 1 Capital	872,526
Leverage Ratio	25.26
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	3,257,906
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,454,839
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q1 - 2021

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	48,155
Retained earnings for capital purposes	937,780
Accumulated other comprehensive income for capital purposes	649
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>988,662</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	132,151
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>856,511</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>856,511</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	18,965
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>18,965</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>18,965</b>
<b>Total Capital</b>	<b>875,476</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,683,205
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,658,725
Total risk-weighted assets (before floor)	3,341,930
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>3,341,930</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	25.63
Tier 1 capital	25.63
Total capital	26.2
<b>Leverage Ratio</b>	
Total Exposures	3,599,997
Tier 1 Capital	856,511
Leverage Ratio	23.79
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	3,341,930
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,599,997
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q4 - 2020

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	48,708
Retained earnings for capital purposes	913,727
Accumulated other comprehensive income for capital purposes	968
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
<b>Gross Common Equity Tier 1 Capital</b>	<b>975,407</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	133,986
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>841,421</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	0
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>0</b>
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	<b>0</b>
<b>Net Tier 1 Capital</b>	<b>841,421</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	0
Eligible allowances	11,298
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>11,298</b>
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	<b>11,298</b>
<b>Total Capital</b>	<b>852,719</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,864,129
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,662,163
Total risk-weighted assets (before floor)	3,526,292
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>3,526,292</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	23.86
Tier 1 capital	23.86
Total capital	24.18
<b>Leverage Ratio</b>	
Total Exposures	3,785,891
Tier 1 Capital	841,421
Leverage Ratio	22.23
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	3,526,292
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,785,891
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q3 - 2020

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	47,808
Retained earnings for capital purposes	894,007
Accumulated other comprehensive income for capital purposes	893
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	-
Placeholder	27,110
<b>Gross Common Equity Tier 1 Capital</b>	<b>969,818</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	137,970
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>831,848</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	0
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>0</b>
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	<b>0</b>
<b>Net Tier 1 Capital</b>	<b>831,848</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	0
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	0
Eligible allowances	23,225
Placeholder	-23,225
<b>Gross Tier 2 Capital</b>	<b>0</b>
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	<b>0</b>
<b>Total Capital</b>	<b>831,848</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,857,985
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,676,513
Total risk-weighted assets (before floor)	3,534,498
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>3,534,498</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	23.54
Tier 1 capital	23.54
Total capital	23.54
<b>Leverage Ratio</b>	
Total Exposures	3,803,081
Tier 1 Capital	831,848
Leverage Ratio	21.87
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	3,534,498
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,803,081
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q2 - 2020

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	47,169
Retained earnings for capital purposes	863,450
Accumulated other comprehensive income for capital purposes	623
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	26,132
<b>Gross Common Equity Tier 1 Capital</b>	<b>937,374</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	135,984
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>801,390</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>801,390</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	22,761
Placeholder	-22,761
<b>Gross Tier 2 Capital</b>	<b>-</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>-</b>
<b>Total Capital</b>	<b>801,390</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,820,908
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,678,900
Total risk-weighted assets (before floor)	3,499,808
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>3,499,808</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	22.9
Tier 1 capital	22.9
Total capital	22.9
<b>Leverage Ratio</b>	
Total Exposures	4,188,493
Tier 1 Capital	801,390
Leverage Ratio	19.13
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	3,499,808
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	4,188,493
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

**CAPITAL AND LEVERAGE**

As At Q1 - 2020

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	46,552
Retained earnings for capital purposes	840,914
Accumulated other comprehensive income for capital purposes	-87
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	-
Contractual Service Margins (CSM)	-
Placeholder	23,132
<b>Gross Common Equity Tier 1 Capital</b>	<b>910,511</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	134,691
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>775,820</b>
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	<b>-</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>-</b>
<b>Net Tier 1 Capital</b>	<b>775,820</b>
<b>Tier 2 Capital</b>	
Directly issued qualifying Tier 2 instruments and surplus (share premium)	-
Capital issued by consolidated subsidiaries to third parties	-
Non-qualifying Tier 2 capital instruments (phased out from 2013 to 2022)	-
Eligible allowances	23,997
Placeholder	-23,132
<b>Gross Tier 2 Capital</b>	<b>865</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>865</b>
<b>Total Capital</b>	<b>776,685</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,919,774
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,680,700
Total risk-weighted assets (before floor)	3,600,474
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>3,600,474</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	21.55
Tier 1 capital	21.55
Total capital	21.57
<b>Leverage Ratio</b>	
Total Exposures	4,387,401
Tier 1 Capital	775,820
Leverage Ratio	17.68
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	3,600,474
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	4,387,401
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0