

Amex Bank of Canada

## CAPITAL AND LEVERAGE

As At Q3 - 2025

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	635,155
Retained earnings for capital purposes	512,523
Accumulated other comprehensive income for capital purposes	-1,957
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>	1,145,721
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	6,296
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	1,139,425
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	0
<b>Net Tier 1 Capital</b>	1,139,425
<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	56,113
Placeholder	0
<b>Gross Tier 2 Capital</b>	56,113
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	56,113
<b>Total Capital</b>	1,195,538
<b>Risk Weighted Assets</b>	
Credit Risk	4,489,014
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	2,984,050
Total risk-weighted assets (before floor)	7,473,064
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	7,473,064
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	15.25
Tier 1 capital	15.25
Total capital	16
<b>Leverage Ratio</b>	
Total Exposures	8,818,584
Tier 1 Capital	1,139,425
Leverage Ratio	12.92
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	7,473,064
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	8,818,584
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

Amex Bank of Canada  
**CAPITAL AND LEVERAGE**

As At Q2 - 2025  
 (in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	635,155
Retained earnings for capital purposes	485,304
Accumulated other comprehensive income for capital purposes	-1,803
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>	1,118,656
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	131
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	1,118,525
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	-
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	-
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	-
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	0
<b>Net Tier 1 Capital</b>	1,118,525
<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	52,871
Placeholder	0
<b>Gross Tier 2 Capital</b>	52,871
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	52,871
<b>Total Capital</b>	1,171,396
<b>Risk Weighted Assets</b>	
Credit Risk	4,229,644
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	2,879,163
Total risk-weighted assets (before floor)	7,108,807
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	7,108,807
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	15.73
Tier 1 capital	15.73
Total capital	16.48
<b>Leverage Ratio</b>	
Total Exposures	8,356,875
Tier 1 Capital	1,118,525
Leverage Ratio	13.38
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	7,108,807
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	8,356,875
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

Amex Bank of Canada  
**CAPITAL AND LEVERAGE**

As At Q1 - 2025  
 (in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	635,155
Retained earnings for capital purposes	471,850
Accumulated other comprehensive income for capital purposes	-688
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>	1,106,317
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	261
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	1,106,056
<b>Additional Tier 1 Capital</b>	
Non-cumulative perpetual preferred shares and surplus (share premium)	-
Other qualifying Additional Tier 1 instruments	-
Tier 1 capital issued by consolidated subsidiaries to third parties (portion recognized as Additional Tier 1 capital of the parent)	0
Non-qualifying Tier 1 capital instruments (phased out from 2013 to 2022)	0
Placeholder	0
<b>Gross Additional Tier 1 Capital</b>	0
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	0
<b>Net Tier 1 Capital</b>	1,106,056
<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	51,286
Placeholder	0
<b>Gross Tier 2 Capital</b>	51,286
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	51,286
<b>Total Capital</b>	1,157,342
<b>Risk Weighted Assets</b>	
Credit Risk	4,102,904
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,780,275
Total risk-weighted assets (before floor)	6,883,179
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	6,883,179
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	16.07
Tier 1 capital	16.07
Total capital	16.81
<b>Leverage Ratio</b>	
Total Exposures	8,060,967
Tier 1 Capital	1,106,056
Leverage Ratio	13.72
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	6,883,179
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	8,060,967
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

Amex Bank of Canada  
**CAPITAL AND LEVERAGE**

As At Q4 - 2024  
 (in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	635,155
Retained earnings for capital purposes	457,462
Accumulated other comprehensive income for capital purposes	461
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>	1,093,078
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	26,095
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	1,066,983
<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>	0
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	0
<b>Net Tier 1 Capital</b>	1,066,983
<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	50,344
Placeholder	0
<b>Gross Tier 2 Capital</b>	50,344
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	50,344
<b>Total Capital</b>	1,117,327
<b>Risk Weighted Assets</b>	
Credit Risk	4,027,488
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,692,525
Total risk-weighted assets (before floor)	6,720,013
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	6,720,013
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	15.88
Tier 1 capital	15.88
Total capital	16.63
<b>Leverage Ratio</b>	
Total Exposures	8,078,074
Tier 1 Capital	1,066,983
Leverage Ratio	13.21
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	6,720,013
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	8,078,074
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

Amex Bank of Canada  
**CAPITAL AND LEVERAGE**

As At Q3 - 2024  
 (in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	635,155
Retained earnings for capital purposes	458,336
Accumulated other comprehensive income for capital purposes	-2,694
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>	1,090,797
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	12,243
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	1,078,554
<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>	0
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	0
<b>Net Tier 1 Capital</b>	1,078,554
<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	52,892
Placeholder	0
<b>Gross Tier 2 Capital</b>	52,892
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	52,892
<b>Total Capital</b>	1,131,446
<b>Risk Weighted Assets</b>	
Credit Risk	4,231,332
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,585,300
Total risk-weighted assets (before floor)	6,816,632
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	6,816,632
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	15.82
Tier 1 capital	15.82
Total capital	16.6
<b>Leverage Ratio</b>	
Total Exposures	8,159,743
Tier 1 Capital	1,078,554
Leverage Ratio	13.22
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	6,816,632
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	8,159,743
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

Amex Bank of Canada  
**CAPITAL AND LEVERAGE**

As At Q2 - 2024  
 (in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	535,155
Retained earnings for capital purposes	432,962
Accumulated other comprehensive income for capital purposes	-1,009
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>	967,108
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	17,261
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	949,847
<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>	0
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	0
<b>Net Tier 1 Capital</b>	949,847
<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	52,595
Placeholder	0
<b>Gross Tier 2 Capital</b>	52,595
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	52,595
<b>Total Capital</b>	1,002,442
<b>Risk Weighted Assets</b>	
Credit Risk	4,207,594
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,468,288
Total risk-weighted assets (before floor)	6,675,882
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	6,675,882
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	14.23
Tier 1 capital	14.23
Total capital	15.02
<b>Leverage Ratio</b>	
Total Exposures	8,009,220
Tier 1 Capital	949,847
Leverage Ratio	11.86
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	6,675,882
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	-
Total exposures	8,009,220
TLAC leverage ratio	#VALUE!
<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

## Amex Bank of Canada

**CAPITAL AND LEVERAGE**

As At Q1 - 2024

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	535,155
Retained earnings for capital purposes	428,285
Accumulated other comprehensive income for capital purposes	-2,156
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>	961,284
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	6,395
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	954,889
<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>	0
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	0
<b>Net Tier 1 Capital</b>	954,889
<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	51,796
Placeholder	0
<b>Gross Tier 2 Capital</b>	51,796
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	51,796
<b>Total Capital</b>	1,006,685
<b>Risk Weighted Assets</b>	
Credit Risk	4,143,671
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,323,825
Total risk-weighted assets (before floor)	6,467,496
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	6,467,496
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	14.76
Tier 1 capital	14.76
Total capital	15.57
<b>Leverage Ratio</b>	
Total Exposures	7,874,278
Tier 1 Capital	954,889
Leverage Ratio	12.13
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	6,467,496
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	7,874,278
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

Amex Bank of Canada  
**CAPITAL AND LEVERAGE**

As At Q4 - 2023  
 (in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	535,155
Retained earnings for capital purposes	433,738
Accumulated other comprehensive income for capital purposes	-3,263
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>	965,630
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	14,572
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	951,058
<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>	0
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	0
<b>Net Tier 1 Capital</b>	951,058
<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	51,295
Placeholder	0
<b>Gross Tier 2 Capital</b>	51,295
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	51,295
<b>Total Capital</b>	1,002,353
<b>Risk Weighted Assets</b>	
Credit Risk	4,179,177
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,221,338
Total risk-weighted assets (before floor)	6,400,515
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	6,400,515
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	14.86
Tier 1 capital	14.86
Total capital	15.66
<b>Leverage Ratio</b>	
Total Exposures	8,201,405
Tier 1 Capital	951,058
Leverage Ratio	11.6
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	6,400,515
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	8,201,405
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

Amex Bank of Canada

## CAPITAL AND LEVERAGE

As At Q3 - 2023

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	535,155
Retained earnings for capital purposes	432,349
Accumulated other comprehensive income for capital purposes	-5,160
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>	962,344
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	6,838
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	955,506
<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>	0
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	0
<b>Net Tier 1 Capital</b>	955,506
<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	50,819
Placeholder	0
<b>Gross Tier 2 Capital</b>	50,819
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	50,819
<b>Total Capital</b>	1,006,325
<b>Risk Weighted Assets</b>	
Credit Risk	4,136,137
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,096,200
Total risk-weighted assets (before floor)	6,232,337
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	6,232,337
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	15.33
Tier 1 capital	15.33
Total capital	16.15
<b>Leverage Ratio</b>	
Total Exposures	7,977,302
Tier 1 Capital	955,506
Leverage Ratio	11.98
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	6,232,337
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	7,977,302
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

Amex Bank of Canada  
**CAPITAL AND LEVERAGE**

As At Q2 - 2023  
 (in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	465,155
Retained earnings for capital purposes	427,987
Accumulated other comprehensive income for capital purposes	-24,271
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>	868,871
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	13,054
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	855,817
<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>	0
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	0
<b>Net Tier 1 Capital</b>	855,817
<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	48,510
Placeholder	0
<b>Gross Tier 2 Capital</b>	48,510
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	48,510
<b>Total Capital</b>	904,327
<b>Risk Weighted Assets</b>	
Credit Risk	3,950,971
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	1,980,625
Total risk-weighted assets (before floor)	5,931,596
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	5,931,596
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	14.43
Tier 1 capital	14.43
Total capital	15.25
<b>Leverage Ratio</b>	
Total Exposures	7,936,545
Tier 1 Capital	855,817
Leverage Ratio	10.78
<b>TLAC</b>	
TLAC available	-
Adjusted risk-weighted assets	5,931,596
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	7,936,545
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

Amex Bank of Canada

## CAPITAL AND LEVERAGE

As At Q1 - 2023

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	385,155
Retained earnings for capital purposes	440,748
Accumulated other comprehensive income for capital purposes	-12,755
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>813,148</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	8,375
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>804,773</b>
<b>Additional Tier 1 Capital</b>	
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
<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>804,773</b>
<b>Tier 2 Capital</b>	
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	27,966
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>27,966</b>
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	<b>27,966</b>
<b>Total Capital</b>	<b>832,739</b>
<b>Risk Weighted Assets</b>	
Credit Risk	2,237,282
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	2,050,717
Total risk-weighted assets (before floor)	4,287,999
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>4,287,999</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.77
Tier 1 capital	18.77
Total capital	19.42
<b>Leverage Ratio</b>	
Total Exposures	4,682,069
Tier 1 Capital	804,773
Leverage Ratio	17.19
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	4,287,999
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	4,682,069
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

Amex Bank of Canada  
**CAPITAL AND LEVERAGE**

As At Q4 - 2022  
 (in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	215,155
Retained earnings for capital purposes	451,316
Accumulated other comprehensive income for capital purposes	-3,551
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>673,886</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	30,285
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>643,601</b>
<b>Additional Tier 1 Capital</b>	
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
<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>643,601</b>
<b>Tier 2 Capital</b>	
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	16,639
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>16,639</b>
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	<b>16,639</b>
<b>Total Capital</b>	<b>660,240</b>
<b>Risk Weighted Assets</b>	
Credit Risk	2,208,385
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	1,994,531
Total risk-weighted assets (before floor)	4,202,916
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>4,202,916</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	15.31
Tier 1 capital	15.31
Total capital	15.71
<b>Leverage Ratio</b>	
Total Exposures	4,821,686
Tier 1 Capital	643,601
Leverage Ratio	13.35
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	4,202,916
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	4,821,686
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

Amex Bank of Canada  
**CAPITAL AND LEVERAGE**

As At Q3 - 2022  
 (in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	215,155
Retained earnings for capital purposes	462,443
Accumulated other comprehensive income for capital purposes	2,107
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>	679,863
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	14,220
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	665,643
<b>Additional Tier 1 Capital</b>	
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
<b>Gross Additional Tier 1 Capital</b>	0
Deduct: Deductions from Additional Tier 1 capital	0
<b>Net Additional Tier 1 Capital</b>	0
<b>Net Tier 1 Capital</b>	665,643
<b>Tier 2 Capital</b>	
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	0
Placeholder	0
<b>Gross Tier 2 Capital</b>	0
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	0
<b>Total Capital</b>	665,643
<b>Risk Weighted Assets</b>	
Credit Risk	2,352,547
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	1,953,284
Total risk-weighted assets (before floor)	4,305,831
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	4,305,831
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	15.46
Tier 1 capital	15.46
Total capital	15.46
<b>Leverage Ratio</b>	
Total Exposures	4,632,241
Tier 1 Capital	665,643
Leverage Ratio	14.37
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	4,305,831
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	4,632,241
TLAC leverage ratio	0.00
<b>Category III SMSBs Only</b>	
Total Assets	0
CET1 capital deductions	0
Additional Tier 1 capital deductions	0
Tier 2 capital deductions	0
Adjusted Total Assets (CET1)	0
Adjusted Total Assets (Tier 1)	0
Adjusted Total Assets (Total Capital)	0
Operational Risk RWA	0
<b>Simplified Risk-Based Capital Ratio</b>	
Common equity Tier 1 (CET1) capital	0
Tier 1 capital	0
Total capital	0

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## 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)	215,155
Retained earnings for capital purposes	466,234
Accumulated other comprehensive income for capital purposes	4,225
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>685,685</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	2,088
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>683,597</b>
<b>Additional Tier 1 Capital</b>	
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
<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>683,597</b>
<b>Tier 2 Capital</b>	
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	0
Placeholder	0
<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>683,597</b>
<b>Risk Weighted Assets</b>	
Credit Risk	2,243,867
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	1,924,811
Total risk-weighted assets (before floor)	4,168,677
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>4,168,677</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	16.4
Tier 1 capital	16.4
Total capital	16.4
<b>Leverage Ratio</b>	
Total Exposures	4,506,528
Tier 1 Capital	683,597
Leverage Ratio	15.17
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	4,168,677
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	4,506,528
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

Amex Bank of Canada

## CAPITAL AND LEVERAGE

As At Q1 - 2022

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	215,155
Retained earnings for capital purposes	462,130
Accumulated other comprehensive income for capital purposes	3,607
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>680,892</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,829
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>679,063</b>
<b>Additional Tier 1 Capital</b>	
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
<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>679,063</b>
<b>Tier 2 Capital</b>	
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	0
Placeholder	0
<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>679,063</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,888,182
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	1,882,639
Total risk-weighted assets (before floor)	3,770,821
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>3,770,821</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.01
Tier 1 capital	18.01
Total capital	18.01
<b>Leverage Ratio</b>	
Total Exposures	3,997,579
Tier 1 Capital	679,063
Leverage Ratio	16.99
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	3,770,821
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,997,579
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

Amex Bank of Canada

## CAPITAL AND LEVERAGE

As At Q4 - 2021

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	215,155
Retained earnings for capital purposes	452,704
Accumulated other comprehensive income for capital purposes	2,136
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>670,061</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	1,958
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>668,103</b>
<b>Additional Tier 1 Capital</b>	
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
<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>668,103</b>
<b>Tier 2 Capital</b>	
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	0
Placeholder	0
<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>668,103</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,850,430
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	1,867,162
Total risk-weighted assets (before floor)	3,717,592
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>3,717,592</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	17.97
Tier 1 capital	17.97
Total capital	17.97
<b>Leverage Ratio</b>	
Total Exposures	3,721,381
Tier 1 Capital	668,103
Leverage Ratio	17.95
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	3,717,592
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,721,381
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

Amex Bank of Canada

## CAPITAL AND LEVERAGE

As At Q3 - 2021

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	215,155
Retained earnings for capital purposes	456,703
Accumulated other comprehensive income for capital purposes	-1,162
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>670,696</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	2,090
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>668,606</b>
<b>Additional Tier 1 Capital</b>	
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
<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>668,606</b>
<b>Tier 2 Capital</b>	
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	0
Placeholder	0
<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>668,606</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,708,412
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	1,852,828
Total risk-weighted assets (before floor)	3,561,240
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>3,561,240</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.77
Tier 1 capital	18.77
Total capital	18.77
<b>Leverage Ratio</b>	
Total Exposures	3,394,429
Tier 1 Capital	668,606
Leverage Ratio	19.7
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	3,561,240
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,394,429
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

## Amex Bank of Canada

**CAPITAL AND LEVERAGE**

As At Q2 - 2021

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	215,155
Retained earnings for capital purposes	464,594
Accumulated other comprehensive income for capital purposes	-2,034
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>677,715</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	2,222
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>675,493</b>
<b>Additional Tier 1 Capital</b>	
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
<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>675,493</b>
<b>Tier 2 Capital</b>	
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	0
Placeholder	0
<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>675,493</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,523,401
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	1,858,826
Total risk-weighted assets (before floor)	3,382,227
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>3,382,227</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	19.97
Tier 1 capital	19.97
Total capital	19.97
<b>Leverage Ratio</b>	
Total Exposures	3,143,865
Tier 1 Capital	675,493
Leverage Ratio	21.49
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	3,382,227
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,143,865
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

Amex Bank of Canada

## CAPITAL AND LEVERAGE

As At Q1 - 2021

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	215,155
Retained earnings for capital purposes	447,135
Accumulated other comprehensive income for capital purposes	-2,212
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>661,347</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	2,352
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>658,995</b>
<b>Additional Tier 1 Capital</b>	
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
<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>658,995</b>
<b>Tier 2 Capital</b>	
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	0
Placeholder	0
<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>658,995</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,375,250
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	1,888,340
Total risk-weighted assets (before floor)	3,263,590
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>3,263,590</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	20.19
Tier 1 capital	20.19
Total capital	20.19
<b>Leverage Ratio</b>	
Total Exposures	2,925,823
Tier 1 Capital	658,995
Leverage Ratio	22.52
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	3,263,590
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	2,925,823
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

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**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)	215,155
Retained earnings for capital purposes	433,928
Accumulated other comprehensive income for capital purposes	-2,022
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>647,061</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	2,352
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>644,709</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)	-
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>644,709</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)	-
Eligible allowances	0
Placeholder	0
<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>644,709</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,347,907
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,913,284
Total risk-weighted assets (before floor)	3,261,191
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>3,261,191</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	19.77
Tier 1 capital	19.77
Total capital	19.77
<b>Leverage Ratio</b>	
Total Exposures	3,055,943
Tier 1 Capital	644,709
Leverage Ratio	21.1
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	3,261,191
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,055,943
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

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## 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)	215,155
Retained earnings for capital purposes	404,978
Accumulated other comprehensive income for capital purposes	-1,819
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>618,314</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	0
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>618,314</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)	-
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>618,314</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)	-
Eligible allowances	0
Placeholder	0
<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>618,314</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,424,519
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,907,046
Total risk-weighted assets (before floor)	3,331,564
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>3,331,564</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.56
Tier 1 capital	18.56
Total capital	18.56
<b>Leverage Ratio</b>	
Total Exposures	2,976,341
Tier 1 Capital	618,314
Leverage Ratio	20.77
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	3,331,564
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	2,976,341
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

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## 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)	215,155
Retained earnings for capital purposes	370,422
Accumulated other comprehensive income for capital purposes	3,144
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>588,721</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	0
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>588,721</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)	-
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>588,721</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)	-
Eligible allowances	0
Placeholder	0
<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>588,721</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,352,660
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,902,086
Total risk-weighted assets (before floor)	3,254,745
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>3,254,745</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.09
Tier 1 capital	18.09
Total capital	18.09
<b>Leverage Ratio</b>	
Total Exposures	3,085,236
Tier 1 Capital	588,721
Leverage Ratio	19.08
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	3,254,745
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,085,236
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

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## 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)	215,155
Retained earnings for capital purposes	391,605
Accumulated other comprehensive income for capital purposes	2,971
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>609,732</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	0
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>609,732</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)	-
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>609,732</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)	-
Eligible allowances	0
Placeholder	0
<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>609,732</b>
<b>Risk Weighted Assets</b>	
Credit Risk	1,440,199
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,909,861
Total risk-weighted assets (before floor)	3,350,060
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>3,350,060</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	18.2
Tier 1 capital	18.2
Total capital	18.2
<b>Leverage Ratio</b>	
Total Exposures	3,308,081
Tier 1 Capital	609,732
Leverage Ratio	18.43
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	3,350,060
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	3,308,081
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