

**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)	2,973,873
Retained earnings for capital purposes	184,477
Accumulated other comprehensive income for capital purposes	-358
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	0
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>3,157,992</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	759,360
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>2,398,632</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)	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>2,398,632</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)	0
Eligible allowances	188,085
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>188,085</b>
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	<b>188,085</b>
<b>Total Capital</b>	<b>2,586,717</b>
<b>Risk Weighted Assets</b>	
Credit Risk	15,046,814
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	1,831,575
Total risk-weighted assets (before floor)	16,878,389
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>16,878,389</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	14.21
Tier 1 capital	14.21
Total capital	15.33
<b>Leverage Ratio</b>	
Total Exposures	34,265,760
Tier 1 Capital	2,398,632
Leverage Ratio	7
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	16,878,389
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	34,265,760
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)	2,973,873
Retained earnings for capital purposes	171,672
Accumulated other comprehensive income for capital purposes	-898
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	0
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>3,144,647</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	799,719
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>2,344,928</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)	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>2,344,928</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)	0
Eligible allowances	184,167
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>184,167</b>
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	<b>184,167</b>
<b>Total Capital</b>	<b>2,529,095</b>
<b>Risk Weighted Assets</b>	
Credit Risk	14,733,367
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	1,807,363
Total risk-weighted assets (before floor)	16,540,730
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>16,540,730</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	14.18
Tier 1 capital	14.18
Total capital	15.29
<b>Leverage Ratio</b>	
Total Exposures	33,812,948
Tier 1 Capital	2,344,928
Leverage Ratio	6.94
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	16,540,730
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	33,812,948
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)	2,973,873
Retained earnings for capital purposes	153,451
Accumulated other comprehensive income for capital purposes	3,593
Common equity issued by consolidated bank subsidiaries to third parties (portion recognized as CET 1 of the parent)	0
Contractual Service Margins (CSM)	0
Placeholder	0
<b>Gross Common Equity Tier 1 Capital</b>	<b>3,130,917</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	804,562
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>2,326,355</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)	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>2,326,355</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)	0
Eligible allowances	183,625
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>183,625</b>
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	<b>183,625</b>
<b>Total Capital</b>	<b>2,509,980</b>
<b>Risk Weighted Assets</b>	
Credit Risk	14,689,979
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	1,777,713
Total risk-weighted assets (before floor)	16,467,692
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>16,467,692</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	14.13
Tier 1 capital	14.13
Total capital	15.24
<b>Leverage Ratio</b>	
Total Exposures	32,982,920
Tier 1 Capital	2,326,355
Leverage Ratio	7.05
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	16,467,692
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	32,982,920
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)	1,630,630
Retained earnings for capital purposes	124,169
Accumulated other comprehensive income for capital purposes	3,658
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>1,758,457</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	761,058
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>997,399</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>997,399</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	79,815
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>79,815</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>79,815</b>
<b>Total Capital</b>	<b>1,077,214</b>
<b>Risk Weighted Assets</b>	
Credit Risk	6,385,215
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	728,555
Total risk-weighted assets (before floor)	7,113,770
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>7,113,770</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	14.02
Tier 1 capital	14.02
Total capital	15.14
<b>Leverage Ratio</b>	
Total Exposures	9,549,280
Tier 1 Capital	997,399
Leverage Ratio	10.44
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	7,113,770
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	9,549,280
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)	1,630,630
Retained earnings for capital purposes	165,929
Accumulated other comprehensive income for capital purposes	3,359
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>1,799,918</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	767,448
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>1,032,470</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>1,032,470</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	78,174
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>78,174</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>78,174</b>
<b>Total Capital</b>	<b>1,110,644</b>
<b>Risk Weighted Assets</b>	
Credit Risk	6,253,901
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	695,835
Total risk-weighted assets (before floor)	6,949,736
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>6,949,736</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	14.86
Tier 1 capital	14.86
Total capital	15.98
<b>Leverage Ratio</b>	
Total Exposures	9,331,552
Tier 1 Capital	1,032,470
Leverage Ratio	11.06
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	6,949,736
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	9,331,552
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)	1,625,444
Retained earnings for capital purposes	119,032
Accumulated other comprehensive income for capital purposes	13,952
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>1,758,428</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	770,664
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>987,764</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>987,764</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	76,204
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>76,204</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>76,204</b>
<b>Total Capital</b>	<b>1,063,968</b>
<b>Risk Weighted Assets</b>	
Credit Risk	6,096,320
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	658,881
Total risk-weighted assets (before floor)	6,755,201
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>6,755,201</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	14.62
Tier 1 capital	14.62
Total capital	15.75
<b>Leverage Ratio</b>	
Total Exposures	9,005,779
Tier 1 Capital	987,764
Leverage Ratio	10.97
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	6,755,201
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	9,005,779
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)	1,625,444
Retained earnings for capital purposes	119,620
Accumulated other comprehensive income for capital purposes	17,163
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>1,762,227</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	776,204
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>986,023</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>986,023</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	74,348
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>74,348</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>74,348</b>
<b>Total Capital</b>	<b>1,060,371</b>
<b>Risk Weighted Assets</b>	
Credit Risk	5,947,839
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	634,890
Total risk-weighted assets (before floor)	6,582,729
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>6,582,729</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	14.98
Tier 1 capital	14.98
Total capital	16.11
<b>Leverage Ratio</b>	
Total Exposures	8,738,394
Tier 1 Capital	986,023
Leverage Ratio	11.28
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	6,582,729
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	8,738,394
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)	1,619,512
Retained earnings for capital purposes	102,763
Accumulated other comprehensive income for capital purposes	15,921
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>1,738,196</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	779,871
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>958,325</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>958,325</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	73,119
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>73,119</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>73,119</b>
<b>Total Capital</b>	<b>1,031,444</b>
<b>Risk Weighted Assets</b>	
Credit Risk	5,849,480
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	611,772
Total risk-weighted assets (before floor)	6,461,252
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>6,461,252</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	14.83
Tier 1 capital	14.83
Total capital	15.96
<b>Leverage Ratio</b>	
Total Exposures	8,630,584
Tier 1 Capital	958,325
Leverage Ratio	11.1
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	6,461,252
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	8,630,584
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



**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)	1,608,275
Retained earnings for capital purposes	144,001
Accumulated other comprehensive income for capital purposes	28,837
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>1,781,113</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	784,563
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>996,550</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>996,550</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	69,918
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>69,918</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>69,918</b>
<b>Total Capital</b>	<b>1,066,468</b>
<b>Risk Weighted Assets</b>	
Credit Risk	5,593,449
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	591,195
Total risk-weighted assets (before floor)	6,184,645
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>6,184,645</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	16.11
Tier 1 capital	16.11
Total capital	17.24
<b>Leverage Ratio</b>	
Total Exposures	8,347,721
Tier 1 Capital	996,550
Leverage Ratio	11.94
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	6,184,645
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	8,347,721
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)	1,607,177
Retained earnings for capital purposes	127,742
Accumulated other comprehensive income for capital purposes	28,589
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>1,763,508</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	791,574
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>971,934</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>971,933</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	67,181
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>67,181</b>
Deduct: Deductions from Tier 2	-
<b>Net Tier 2 Capital</b>	<b>67,181</b>
<b>Total Capital</b>	<b>1,039,114</b>
<b>Risk Weighted Assets</b>	
Credit Risk	5,374,474
Market Risk modeled	0
Market Risk - Standardized method	0.00
Operational Risk	567,672
Total risk-weighted assets (before floor)	5,942,146
Adjustment for floor	0
<b>Adjusted risk-weighted assets</b>	<b>5,942,146</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	16.36
Tier 1 capital	16.36
Total capital	17.49
<b>Leverage Ratio</b>	
Total Exposures	7,996,788
Tier 1 Capital	971,933
Leverage Ratio	12.15
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	5,942,146
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	7,996,788
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)	1,606,080
Retained earnings for capital purposes	213,094
Accumulated other comprehensive income for capital purposes	24,609
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>1,843,783</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	796,721
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>1,047,062</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>0</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>0</b>
<b>Net Tier 1 Capital</b>	<b>1,047,062</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	56,363
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>56,363</b>
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	<b>56,363</b>
<b>Total Capital</b>	<b>1,103,425</b>
<b>Risk Weighted Assets</b>	
Credit Risk	4,509,040
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	2,053,018
Total risk-weighted assets (before floor)	6,562,059
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>6,562,059</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	15.96
Tier 1 capital	15.96
Total capital	16.82
<b>Leverage Ratio</b>	
Total Exposures	6,597,845
Tier 1 Capital	1,047,062
Leverage Ratio	15.87
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	6,562,059
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	6,597,845
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)	1,605,121
Retained earnings for capital purposes	199,757
Accumulated other comprehensive income for capital purposes	30,660
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>1,835,538</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	803,374
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>1,032,164</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>0</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>0</b>
<b>Net Tier 1 Capital</b>	<b>1,032,164</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	55,773
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>55,773</b>
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	<b>55,773</b>
<b>Total Capital</b>	<b>1,087,938</b>
<b>Risk Weighted Assets</b>	
Credit Risk	4,461,863
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	2,008,441
Total risk-weighted assets (before floor)	6,470,304
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>6,470,304</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	15.95
Tier 1 capital	15.95
Total capital	16.81
<b>Leverage Ratio</b>	
Total Exposures	6,569,900
Tier 1 Capital	1,032,164
Leverage Ratio	15.71
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	6,470,304
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	6,569,900
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)	1,596,505
Retained earnings for capital purposes	186,367
Accumulated other comprehensive income for capital purposes	32,215
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>1,815,087</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	814,777
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>1,000,310</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>0</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>0</b>
<b>Net Tier 1 Capital</b>	<b>1,000,310</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	53,050
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>53,050</b>
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	<b>53,050</b>
<b>Total Capital</b>	<b>1,053,360</b>
<b>Risk Weighted Assets</b>	
Credit Risk	4,244,010
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,952,102
Total risk-weighted assets (before floor)	6,196,113
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>6,196,113</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	16.14
Tier 1 capital	16.14
Total capital	17
<b>Leverage Ratio</b>	
Total Exposures	6,190,640
Tier 1 Capital	1,000,310
Leverage Ratio	16.16
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	6,196,113
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	6,190,640
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 Q2 - 2022

(in thousands of dollars)

<b>Tier 1</b>	
<b>Common Equity Tier 1 Capital</b>	
Common shares and surplus (share premium)	1,585,111
Retained earnings for capital purposes	313,204
Accumulated other comprehensive income for capital purposes	29,973
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>1,928,288</b>
Deduct: Total regulatory adjustments to Common Equity Tier 1 Capital	778,289
<b>Net Common Equity Tier 1 Capital (CET1 after all deductions)</b>	<b>1,149,999</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>0</b>
Deduct: Deductions from Additional Tier 1 capital	-
<b>Net Additional Tier 1 Capital</b>	<b>0</b>
<b>Net Tier 1 Capital</b>	<b>1,149,999</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	47,341
Placeholder	0
<b>Gross Tier 2 Capital</b>	<b>47,341</b>
Deduct: Deductions from Tier 2	0
<b>Net Tier 2 Capital</b>	<b>47,341</b>
<b>Total Capital</b>	<b>1,197,340</b>
<b>Risk Weighted Assets</b>	
Credit Risk	3,787,320
Market Risk modeled	0
Market Risk - Standardized method	-
Operational Risk	1,847,332
Total risk-weighted assets (before floor)	5,634,652
Adjustment for floor	-
<b>Adjusted risk-weighted assets</b>	<b>5,634,652</b>
<b>Capital ratios</b>	
Common equity Tier 1 (CET1) capital	20.41
Tier 1 capital	20.41
Total capital	21.25
<b>Leverage Ratio</b>	
Total Exposures	5,561,924
Tier 1 Capital	1,149,999
Leverage Ratio	20.68
<b>TLAC</b>	
TLAC available	0
Adjusted risk-weighted assets	5,634,652
TLAC ratio	0
<b>TLAC Leverage</b>	
TLAC available	0
Total exposures	5,561,924
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